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Real Estate Maryland Real Estate Salesperson Examination Sample Questions (Q184-Q189):

NEW QUESTION # 184

What instruments are commonly used to secure the purchase of real property?

- **A. Mortgage and promissory note**
- B. Mortgage and deed of trust
- C. Mortgage and lease
- D. Deed of trust and promissory note

Answer: A

Explanation:

Comprehensive and Detailed Explanation From Exact Extract of Maryland 60-Hour Principles and Practices of Real Estate Pre-Licensing Course:

A promissory note is a borrower's written promise to repay a specified amount of money under agreed terms.

A mortgage is the security instrument that pledges real property as collateral for that note.

Together, they form the legal and financial foundation for most real estate loans.

If the borrower defaults, the lender may foreclose on the property under the rights granted by the mortgage. The Maryland 60-Hour Course explains that while some states use deeds of trust instead of mortgages, Maryland primarily uses mortgages and promissory notes in conventional real estate financing.

Reference:
Maryland 60-Hour Principles and Practices of Real Estate Pre-Licensing Course - "Real Estate Financing" Module Md. Real Property Article §7-105 - Mortgage and Foreclosure Provisions.

NEW QUESTION # 185

Why was the Civil Rights Act of 1866 monumental among fair housing and antidiscrimination laws?

- A. It added sexual orientation as a protected class.
- B. It abolished slavery.
- C. It was adopted by the United Nations.
- **D. It provided no exceptions for discrimination based on race or color.**

Answer: D

Explanation:

Comprehensive and Detailed Explanation From Exact Extract of Maryland 60-Hour Principles and Practices of Real Estate Pre-Licensing Course:

The Civil Rights Act of 1866 was the first federal law to address discrimination in housing and property rights. It declares that all U.S. citizens shall have the same rights as white citizens to inherit, purchase, lease, sell, hold, and convey real and personal property, regardless of race or color.

Unlike later fair housing laws, this Act includes no exemptions-it applies to all property transactions, public or private.

This law is a foundation of modern fair housing legislation, and its absolute prohibition on racial discrimination still applies today.

Reference (Maryland Source):

- Maryland 60-Hour Principles and Practices Course, Fair Housing and Ethics section.
- Civil Rights Act of 1866, 42 U.S.C. §1982.

NEW QUESTION # 186

Why should buyers be cautious when considering a property with an older tank (e.g., septic or fuel tank)?

- A. Buyers don't need to know.
- B. The buyer may want to use the tank.
- C. The buyer will need to check if the tank is correctly sized.
- **D. Older tanks may leak and contaminate the ground.**

Answer: D

Explanation:

Comprehensive and Detailed

Underground storage tanks (USTs), particularly older ones made of steel, may corrode and leak, releasing hazardous substances such as oil or fuel into the soil and groundwater.

Maryland environmental law and the 60-Hour Course emphasize that sellers must disclose known environmental hazards, and buyers should be aware of potential remediation costs.

The Maryland Department of the Environment (MDE) regulates USTs, requiring proper registration, maintenance, and closure procedures to prevent contamination.

NEW QUESTION # 187

Which of the following is a method a real estate licensee uses to determine an appropriate listing price range?

- A. Proforma
- **B. Comparative market analysis**
- C. Appraisal
- D. Market process

Answer: B

Explanation:

Only licensed or certified appraisers may perform an appraisal for a fee in a federally related transaction.

A real estate licensee, however, may prepare a Comparative Market Analysis (CMA) or Broker Price Opinion (BPO) to help a seller decide on a listing price or a buyer to make an offer.

A CMA compares recent sales, active listings, and expired listings of similar properties to estimate a realistic price range.

This procedure is emphasized in the "Appraisal and Valuation" module as a permitted pricing tool for real estate professionals.

Reference (Maryland Source):

- Maryland 60-Hour Principles and Practices of Real Estate Pre-Licensing Course, Valuation and CMA section.
- Business Occupations and Professions Article 17-511 (b).

NEW QUESTION # 188

To legally earn a commission, what is required between a real estate agent and their client?

- A. You must express an interest in representing the client.
- **B. The client must make an express, written agreement to pay a commission to your broker.**
- C. The client can make a verbal agreement with you.
- D. The client must be a buyer.

Answer: B

Explanation:

Comprehensive and Detailed

In Maryland, a real estate licensee may only perform brokerage services and be entitled to compensation when a written brokerage agreement exists between the client and the broker.

This agreement must clearly state the broker's duties, compensation terms, and representation type (buyer, seller, or dual).

Verbal agreements are insufficient to establish an enforceable right to a commission.

NEW QUESTION # 189

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