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Real Estate Maryland Real Estate Salesperson Examination Sample Questions (Q134-Q139):

NEW QUESTION # 134

Before you sign an exclusive right to sell agreement with a seller, what must you do?

- A. Provide a pro forma.
- B. Market the property.
- C. List the property.
- **D. Explain the option of the exclusive agency agreement.**

Answer: D

Explanation:

Maryland agency law requires that licensees disclose and explain brokerage relationship options and obtain a signed brokerage agreement before providing client-level services. Prior to entering an exclusive right to sell, the licensee must present available forms of representation (e.g., exclusive right to sell vs.

exclusive agency) and explain the duties, compensation, and implications of each so the seller can make an informed choice. Listing or marketing cannot lawfully proceed as client-level services without the executed agreement and required disclosures.

References: Maryland pre-licensing curriculum-Maryland Agency Law (timing and content of brokerage disclosures; forms of listing agreements; informed consent).

NEW QUESTION # 135

Violators of the Sherman Antitrust Act may be subject to fines. For what amount may corporations and individuals be liable?

- **A. Up to \$100 million for corporations and \$1 million for individuals**
- B. Up to \$100,000 for corporations and \$1,000 for individuals
- C. Up to \$1 million for corporations and \$100,000 for individuals
- D. Up to \$10 million for corporations and \$1 million for individuals

Answer: A

Explanation:

The course's antitrust section explains that Sherman Act criminal penalties can reach up to \$100 million for corporations and up to \$1 million for individuals, plus possible imprisonment for individuals. Real estate examples include price-fixing, market allocation, group boycotts, and tying arrangements—all prohibited.

References: Maryland 60-Hour Principles & Practices Course - Real Estate Brokerage Operations (antitrust compliance, prohibited conduct, penalties).

NEW QUESTION # 136

What's used to calculate the housing debt-to-income ratio and total debt-to-income ratio?

- **A. Gross income**
- B. After-tax income
- C. Net income
- D. Operating income

Answer: A

Explanation:

Lenders compute DTI ratios using the borrower's gross (pre-tax) monthly income.

* Housing DTI (front-end) = monthly housing costs ÷ gross monthly income.

References: Maryland 60-Hour Course: "Real Estate Financing" and "Math for Real Estate and Practical Applications" (front-end/back-end DTI; gross income basis).

NEW QUESTION # 137

Which document is provided to borrowers at least three days prior to closing and provides disclosures about the costs of the transaction?

- **A. Closing Disclosure**
- B. Loan Estimate

- C. The Mortgage Servicing Transfer Disclosure
- D. Escrow closing notice

Answer: A

Explanation:

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

The Closing Disclosure (CD) is a federally required document under the TILA-RESPA Integrated Disclosure Rule (TRID). It must be provided to the borrower at least three business days prior to closing and itemizes loan terms, fees, and total closing costs.

The Loan Estimate (LE) is given earlier in the process-within three business days of loan application-while the Closing Disclosure confirms final figures.

Maryland licensees must understand both forms as part of the Closing and Settlement Procedures portion of their coursework.

Reference (Maryland Source):

- Maryland 60-Hour Principles and Practices Course, Closing Procedures and Federal Disclosure Requirements section.
- TILA-RESPA Integrated Disclosure Rule (TRID), 12 C.F.R. §1026.19(f).

NEW QUESTION # 138

How long does a seller typically have to respond to an offer before the offer expires?

- A. 125 days
- **B. 90 days**
- C. 30 days
- D. 60 days

Answer: B

Explanation:

Maryland's Real Estate Agency Law (17-530, Business Occupations and Professions Article) mandates that written agency disclosure be provided to all parties in any residential lease transaction exceeding 90 days.

This ensures transparency in representation and prevents misunderstandings regarding whom the licensee represents in the transaction.

The disclosure must occur no later than the first scheduled face-to-face meeting with the prospective tenant or landlord.

Reference: Maryland 60-Hour Principles and Practices - "Maryland Agency Law" section; Bus. Occ. & Prof.17-530.

NEW QUESTION # 139

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