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Real Estate Maryland Real Estate Salesperson Examination Sample Questions (Q191-Q196):

NEW QUESTION # 191

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

- A. Escrow closing notice
- **B. Closing Disclosure**
- C. The Mortgage Servicing Transfer Disclosure
- D. Loan Estimate

Answer: B

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 # 192

Where should a real estate licensee verify the details of a complaint or regulatory change related to their license?

- A. With a co-worker of the licensee
- B. With the supervising brokerage
- C. With the licensee themselves
- **D. On the Real Estate Commission's website**

Answer: D

Explanation:

Comprehensive and Detailed

A complaint against a real estate licensee in Maryland must be filed with the Maryland Real Estate Commission (MREC).

The complaint can be submitted online via the Commission's official website or by mail using the form provided by the MREC.

The Commission investigates alleged violations of the Real Estate Brokers Act, including misconduct, ethical breaches, or failure to comply with license law.

Complaints are not handled by the brokerage or individual agents.

NEW QUESTION # 193

What must an agent do if they receive an undisclosed bonus from a seller to incentivize closing by a certain date?

- A. The agent should keep the bonus confidential and not inform the broker.
- B. The agent can accept the bonus without any disclosure requirements.
- **C. The agent must disclose the bonus to any buyers they are working with on the transaction.**
- D. The agent should pay the bonus to the broker.

Answer: C

Explanation:

Under Maryland Code of Ethics (COMAR 09.11.02.33A) and Maryland Business Occupations and Professions 17-322(a)(23), a licensee must disclose any compensation, commission, fee, or bonus received from a party other than their client in the transaction.

If a seller offers an undisclosed bonus to the buyer's agent, that bonus must be fully disclosed in writing to the buyer (the agent's client) before acceptance. Failure to do so constitutes an ethical and legal violation. The payment, once disclosed, must be processed through the agent's broker, who is responsible for all compensation distribution.

Reference: Maryland 60-Hour Principles and Practices Course - "Fair Housing and Ethics" Module; COMAR 09.11.02.33A(23); Maryland Business Occupations and Professions 17-322.

NEW QUESTION # 194

What is one drawback of sub-agency from a listing broker's standpoint?

- A. There aren't any drawbacks.
- B. The listing broker will have to pay two agents' commissions.

- C. The listing broker and listing agent can be liable for the sub-agent's actions.
- D. Both parties must agree to dual agency.

Answer: C

Explanation:

Under sub-agency, a cooperating broker or licensee assists the listing broker in selling the property and represents the seller as a sub-agent of the listing broker.

A key drawback is that the listing broker is legally responsible for the sub-agent's actions because the sub-agent owes fiduciary duties to the same principal (the seller).

Any misrepresentation, negligence, or violation by the sub-agent can expose the listing broker to disciplinary action or civil liability. This is why many Maryland brokers now prefer buyer agency over sub-agency.

Reference (Maryland Source):

- Maryland 60-Hour Principles and Practices Course, Agency Relationships and Sub-Agency section.
- Business Occupations and Professions Article 17-534.

NEW QUESTION # 195

Dan is buying Chuck's property, which is listed with Nevin's brokerage. Who are the parties to the exclusive right-to-sell listing agreement?

- A. Dan, Chuck, and Nevin
- B. Chuck and Nevin's brokerage
- C. Dan and Chuck
- D. Dan and Nevin

Answer: B

Explanation:

The course states that an exclusive right-to-sell listing is a brokerage employment agreement between the seller and the listing brokerage (through the authorized broker), not with the buyer. The listing contract authorizes the brokerage to market the property and earn compensation upon a sale during the listing term, regardless of who procures the buyer. Therefore, the parties are the seller (Chuck) and the listing brokerage (Nevin's brokerage).

References: Maryland 60-Hour Principles and Practices of Real Estate - Listing Agreements: parties to the agreement, broker's authority, and compensation provisions in exclusive right-to-sell listings.

NEW QUESTION # 196

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