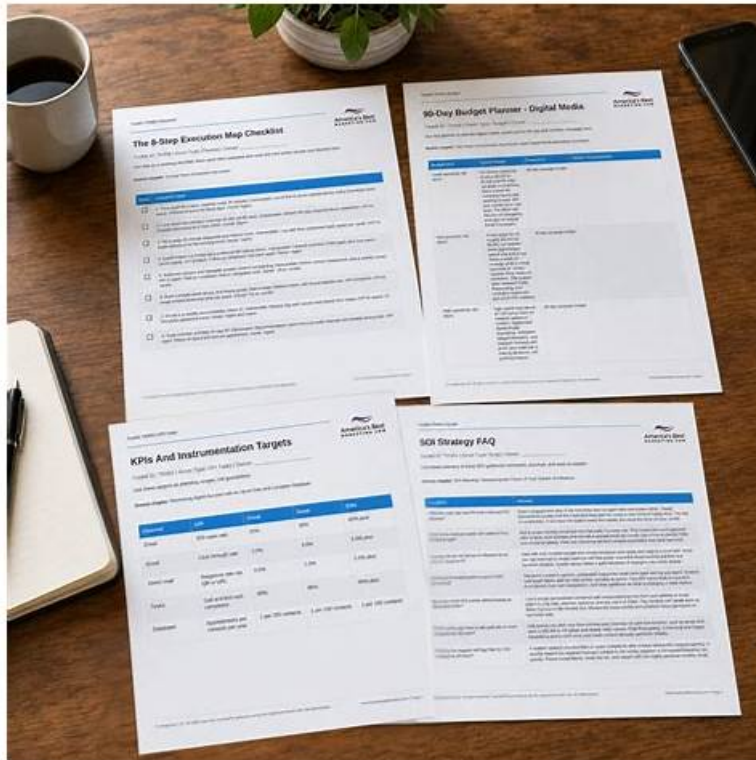


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## Real Estate Maryland Real Estate Salesperson Examination Sample Questions (Q174-Q179):

NEW QUESTION # 174

In relation to appraisals, what is a "federally related transaction"?

- A. A transaction involving the sale of government secrets
- B. A transaction in which financing is obtained from foreign investors
- C. An appraisal that a federally licensed appraiser conducts
- **D. A real estate transaction in which a federal financial agency or regulatory authority is involved**

**Answer: D**

Explanation:

A federally related transaction is defined as any real estate-related financial transaction that involves a federal financial institution regulator, such as the Federal Deposit Insurance Corporation (FDIC), Federal Reserve, Office of the Comptroller of the Currency (OCC), or any transaction intended for sale to a government-sponsored enterprise like Fannie Mae or Freddie Mac.

Under the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (FIRREA), federal agencies require that real estate appraisals used in federally related transactions be performed by state-licensed or state-certified appraisers.

In Maryland's 60-Hour Pre-Licensing Course, this concept is taught within the "Real Estate Appraisal and Valuation" topic to ensure future licensees understand when a certified appraisal is legally mandated. The course emphasizes that federally related transactions generally include:

The sale, lease, purchase, investment, or exchange of real property.

The financing, refinancing, or use of real property as security for a loan.

Transactions regulated by federal financial agencies.

Therefore, the correct definition of a federally related transaction is a real estate transaction in which a federal financial agency or regulatory authority is involved.

Reference (Maryland and Federal Sources):

Maryland 60-Hour Principles and Practices of Real Estate Pre-Licensing Course - "Real Estate Appraisal and Valuation" Module (Appraisal Standards Section) Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (FIRREA), Title XI - Appraisal Standards

12 U.S.C. 3350 - Definitions (Federally Related Transaction)

#### **NEW QUESTION # 175**

At the end of this month, Evy will have been paying rent on her ground lease for 15 years. She's decided to give 30 days' notice to the landowner that she plans to buy out the lease. What type of ground lease does Evy have?

- A. Irredeemable ground lease
- B. Irregular ground lease
- **C. Redeemable ground lease**
- D. Regular ground lease

**Answer: C**

Explanation:

In Maryland, a redeemable ground rent (ground lease) allows the leasehold tenant to redeem (buy out) the ground rent by paying the statutory redemption amount to the ground rent holder, typically with advance written notice (often 30 days) after a minimum period has elapsed. An irredeemable ground rent cannot be bought out by the tenant. The question's facts-15 years of payments and the tenant giving 30 days' notice to buy out-match the characteristics of a redeemable ground lease.

References: Maryland pre-licensing curriculum-Leases and Property Management (Maryland ground rents; redeemable vs. irredeemable; tenant redemption/notice).

#### **NEW QUESTION # 176**

Which act gives companies the right to sue a competitor for making deceptive ad claims?

- A. The Gramm-Leach-Bliley Act
- B. The Truth in Advertising Act
- C. The Privacy Act
- **D. The Lanham Act**

**Answer: D**

Explanation:

Within Brokerage Operations and Advertising Compliance, the course explains that while state license laws prohibit false, misleading, or deceptive advertising, at the federal level the Lanham Act allows businesses to bring civil actions against competitors for false or misleading advertising that misrepresents the nature, characteristics, or qualities of goods or services. This is distinct from consumer protection frameworks (e.g., FTC Act) and privacy/financial statutes (e.g., Gramm-Leach-Bliley Act and the Privacy Act), which do not create the same competitor-to-competitor false advertising claim. References: Maryland 60-Hour Principles and Practices of Real Estate - Brokerage Operations: Advertising rules and liability; Overview of federal advertising enforcement and the Lanham Act (false advertising and unfair competition).

#### NEW QUESTION # 177

Shelly buys Mark's house, which is still in an option period with Monique. Monique decides to exercise her option after Shelly moves in. What will happen?

- A. Shelly and Mark must form a new option agreement.
- B. Mark will have to refund Monique's option fee.
- C. Nothing will happen, as long as Shelly has a fully executed sales contract with Mark.
- **D. Shelly will have to sell the house to Monique.**

**Answer: D**

Explanation:

An option contract gives the optionee (Monique) the exclusive right to purchase a property within a specified period and under specific terms, but not the obligation to do so.

When properly executed and supported by consideration (the option fee), the option is a binding contract on the property owner (Mark) and any subsequent owners who take title with constructive notice of the existing option.

Therefore, when Monique exercises her valid option within the option period, Shelly must honor it-the property must be sold to Monique under the agreed terms.

Reference:

Maryland 60-Hour Principles and Practices of Real Estate Pre-Licensing Course - "Real Estate Contracts" Module Maryland Contract Law Principles - Option Contracts and Specific Performance.

#### NEW QUESTION # 178

Kerry is a real estate licensee who has committed an ethical violation. Which of the following is a true statement about her potential penalties?

- A. She could go to prison.
- B. Her license will be suspended.
- **C. She could receive a reprimand, be fined, and/or her license could be suspended or revoked.**
- D. If it is a first-time offense, she will not face any penalties.

**Answer: C**

Explanation:

Comprehensive and Detailed

Under Maryland Business Occupations and Professions Article §17-322 and the Code of Maryland Regulations (COMAR)

09.11.02, the Maryland Real Estate Commission (MREC) may impose disciplinary action on a licensee who violates license law or the Commission's Code of Ethics. Sanctions can include a formal reprimand, monetary fine, license suspension, or license revocation. Imprisonment does not apply to ethical or administrative violations unless accompanied by criminal fraud. Each case is reviewed individually by the Commission.

#### NEW QUESTION # 179

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