

# New Real Estate Maryland-Real-Estate-Salesperson Test Labs - Dumps Maryland-Real-Estate-Salesperson Free



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## Dumps Maryland-Real-Estate-Salesperson Free - Maryland-Real-Estate-Salesperson Exam Objectives Pdf

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## Real Estate Maryland Real Estate Salesperson Examination Sample Questions (Q23-Q28):

### NEW QUESTION # 23

Edgar is in the process of selling his home in a short sale. What's a short sale?

- A. The sale of a property at an amount less than is owed, not including closing costs
- B. A sale that fails to receive a high enough bid at auction, and then falls to the bank's ownership
- C. A property sale that occurs in less than one week
- D. The forced sale of a home due to the borrower defaulting on the mortgage loan

**Answer: A**

Explanation:

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

A short sale occurs when the lender agrees to accept less than the total amount owed on the mortgage to release its lien so that the property can be sold.

The lender must approve the sale before closing.

This typically happens when the market value of the property is less than the outstanding loan balance, but foreclosure is avoided.

In the pre-licensing course, short sales are discussed under Financing and Foreclosure Alternatives, highlighting licensees' duties to disclose the short-sale status to buyers and comply with lender requirements.

Reference (Maryland Source):

- Maryland 60-Hour Principles and Practices Course, Financing and Foreclosure Alternatives section.
- Maryland Real Property Article §7-105.1 (Mortgage Default Remedies).

#### NEW QUESTION # 24

What happens when personal property is attached to real property?

- A. It's considered detached property.
- **B. It becomes a fixture.**
- C. It's classified as emblements.
- D. It remains personal property.

**Answer: B**

Explanation:

When personal property (chattel) is physically attached to real property in such a way that it becomes part of the real estate, it becomes a fixture. Fixtures transfer with the property upon sale unless specifically excluded in the contract. The determination depends on attachment, adaptation, and intent. Maryland's course addresses fixtures under "Real Property and the Law," emphasizing how they affect ownership and conveyance.

Reference: Maryland 60-Hour Principles and Practices Course - "Real Property and the Law" Topic; Maryland Real Property Article 1-101(b).

#### NEW QUESTION # 25

Earnest money is sometimes referred to as a "down payment on the \_\_\_\_\_."

- A. Mortgage insurance
- B. Seller's proceeds
- **C. Down payment**
- D. Transfer tax

**Answer: C**

Explanation:

Earnest money (good-faith deposit) demonstrates buyer commitment and is typically credited to the buyer at closing, most commonly applied toward the buyer's down payment or closing costs. Hence some materials describe it informally as a "down payment on the down payment." Handling, escrow, and timely deposit of earnest money are covered under Maryland brokerage procedures.

References: Maryland 60-Hour Course - Real Estate Brokerage Operations (trust/escrow handling, timing, disposition of deposits); Closing the Transaction (application of deposits at settlement).

#### NEW QUESTION # 26

With what loan program or programs can a borrower obtain 100% financing?

- A. FHA and VA
- B. FHA, VA, and USDA
- **C. USDA and VA**
- D. USDA and FHA

**Answer: C**

Explanation:

VA loans (for eligible veterans/servicemembers) and USDA Rural Development loans both allow 0% down payment (100% financing), subject to program eligibility and property/location requirements. FHA loans require a minimum down payment (commonly 3.5%) and therefore are not 100% financing.

References: Maryland pre-licensing topic Real Estate Financing (government-backed loans: FHA minimum down payment; VA guaranty with potential 0% down; USDA Section 502 guaranteed loans and 0% down features).

### NEW QUESTION # 27

How should all compensation related to real estate transactions be handled according to real estate law?

- A. All compensation must go directly to the salesperson from the seller or buyer.
- B. Salespeople can receive compensation directly from mortgage brokers or title representatives.
- C. Compensation can be handled privately between agents without broker involvement.
- **D. Compensation must be channeled through the salesperson's broker.**

**Answer: D**

Explanation:

In Maryland, all compensation earned by a licensed salesperson or associate broker must be paid through their supervising broker. Salespersons are not permitted to receive direct payments from clients, customers, mortgage brokers, or other settlement service providers.

Violations can result in disciplinary action or license suspension.

Reference:

Maryland 60-Hour Principles and Practices of Real Estate Pre-Licensing Course - "Maryland License Law and Regulations" Module Md. Business Occupations and Professions Article 17-322(b)(17) - Receiving Compensation Through Proper Channel.

### NEW QUESTION # 28

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