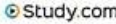


Free PDF Quiz Real Estate - Maryland-Real-Estate-Salesperson - Valid Examcollection Maryland Real Estate Salesperson Examination Free Dumps

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Quiz & Worksheet - Maryland Real Estate Salesperson License Requirements

1. What is one of the steps needed to get a Maryland real estate license?

- Take 60 hours of pre-license education courses
- Take 15 hours of pre-license education courses
- Be 21 years or older
- Submit your application to the department of commerce




2. What is an activity that requires a real estate license?

- Earning a real estate commission
- Holding an open house
- Selling your own home
- Providing property management services

3. What is one thing you must do to renew your real estate license in Maryland?

- Complete 15 hours of continuing education courses every two years
- Take 60 hours of pre-license education courses every four years
- Retake the real estate exam
- Complete at least 20 transactions

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Students are given a fixed amount of time to complete each test, thus Real Estate Exam Questions candidate's ability to control their time and finish the Real Estate Maryland-Real-Estate-Salesperson exam in the allocated time is a crucial qualification. Obviously, this calls for lots of practice. Taking VCEdumps Maryland-Real-Estate-Salesperson Practice Exam helps you get familiar with the Maryland Real Estate Salesperson Examination (Maryland-Real-Estate-Salesperson) exam questions and work on your time management skills in preparation for the real Maryland Real Estate Salesperson Examination (Maryland-Real-Estate-Salesperson) exam.

Real Estate Maryland Real Estate Salesperson Examination Sample Questions (Q206-Q211):

NEW QUESTION # 206

What does REO stand for?

- A. Real estate office
- B. Rental equal opportunity
- C. Real estate-owned
- D. Rental equality ownership

Answer: C

Explanation:

REO stands for Real Estate-Owned. This term refers to properties that have gone through the foreclosure process and are now owned by the lender-usually a bank or mortgage company-because the property did not sell at the foreclosure auction. These properties become part of the lender's real estate inventory and are often sold through REO departments or asset managers. The Maryland pre-licensing course includes REO properties under "Real Estate Brokerage Operations," explaining how real estate professionals handle and market foreclosed or bank- owned properties.

Reference:

Maryland 60-Hour Principles and Practices of Real Estate Pre-Licensing Course - "Real Estate Brokerage Operations" Module Federal Housing Administration (FHA) and HUD Foreclosure Sales Guidelines.

NEW QUESTION # 207

Which of the following scenarios is an example of group boycotting?

- A. Segmenting the market to limit competition
- B. Setting a standard commission rate with competitors
- C. Agreeing with competitors to not cooperate with another business
- D. Making doing business with a client dependent on the client also obtaining services from a related business

Answer: C

Explanation:

The course's antitrust module identifies group boycotts as agreements among competitors to refuse to deal with a particular person or firm, thereby restraining trade. By contrast:

* Option B describes a tying arrangement;

* Option C is market allocation;

References: Maryland 60-Hour Principles and Practices of Real Estate - Brokerage Operations: antitrust laws in real estate (price-fixing, market allocation, group boycotts, tie-in arrangements), compliance and risk avoidance.

NEW QUESTION # 208

Jillian has a loan-to-value ratio of 90/100. This means-

- A. The property is only worth 90% of the amount loaned.
- B. Her loan is 90% of the value of the real estate used as collateral and she is putting 10% down.
- C. Her loan is 10% of the value of the real estate used as collateral and she is obtaining a second mortgage for 90%.
- D. She is putting 10% down, with 90% being pulled from her IRA.

Answer: B

Explanation:

Comprehensive and Detailed

The loan-to-value (LTV) ratio compares the loan amount to the property's appraised value or purchase price, whichever is less. An LTV of 90/100 (or 90%) means the borrower's loan equals 90% of the property's value, and the borrower provides a 10% down payment.

Lenders use the LTV ratio to assess risk and determine if mortgage insurance is required. Maryland's pre-licensing course explains this formula in the "Real Estate Financing" section under "Loan Underwriting and Ratios."

NEW QUESTION # 209

What are PCBs?

- A. A substance resulting from the decay of uranium
- B. A chemical compound that occurs naturally in the environment
- C. A substance that grows due to moisture problems
- **D. Chemical compounds used in cooling and insulating, mainly in electrical transformers**

Answer: D

Explanation:

Comprehensive and Detailed

Polychlorinated biphenyls (PCBs) are synthetic chemical compounds formerly used as coolants and insulators in electrical equipment, hydraulic systems, and fluorescent-light ballasts. They are toxic, persistent in the environment, and regulated by the U.S. EPA under the Toxic Substances Control Act (TSCA). Maryland's course covers PCBs among major environmental hazards requiring disclosure or remediation.

NEW QUESTION # 210

What happens when a married couple who owns a property as tenants by the entirety divorce?

- A. They become joint tenants with right of survivorship.
- **B. Their ownership changes to tenants in common.**
- C. Their ownership rights terminate.
- D. The one who records title first gets the property.

Answer: B

Explanation:

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

Tenancy by the entirety is a special form of ownership available only to married couples in Maryland. It provides each spouse with an equal, undivided interest and includes the right of survivorship-if one spouse dies, the surviving spouse automatically owns the entire property.

However, when the couple divorces, the marriage relationship-essential for this ownership form-no longer exists. The law automatically converts the ownership to tenancy in common, unless otherwise specified in the divorce decree or a subsequent agreement.

Reference:

Maryland 60-Hour Principles and Practices of Real Estate Pre-Licensing Course - "Forms of Real Estate Ownership" Section Maryland Real Property Article, § 2-117 - Estates by Entirety; Effect of Divorce.

NEW QUESTION # 211

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