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## How to Become a Real Estate Agent in Maryland



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## Real Estate Maryland Real Estate Salesperson Examination Sample

## Questions (Q92-Q97):

### NEW QUESTION # 92

In Maryland, it's customary for the buyer and seller to split the transfer and recordation \_\_\_\_\_.

- A. 30/70
- **B. 50/50**
- C. 25/75
- D. 40/60

**Answer: B**

Explanation:

Maryland practice (as taught in pre-licensing) recognizes a customary 50/50 split of transfer and recordation taxes between buyer and seller, subject to local custom and negotiation. Parties may allocate differently in the contract, and some jurisdictions have varying defaults; however, exam-prep materials present 50/50 as the standard custom unless otherwise agreed.

References: Maryland 60-Hour Course: "Closing the Real Estate Transaction" (Maryland closing customs; allocation of transfer and recordation taxes; contract may supersede custom).

### NEW QUESTION # 93

Cameron had a listing agreement with a client named Ben. Ben got mad at Cameron and said he was terminating the agreement. Can Ben do this?

- A. Only if the property is valued at more than \$250,000.
- B. Yes, with 30 days' notice.
- **C. Yes, but certain terms of the agreement may still be binding upon Ben.**
- D. Yes, it's a client's prerogative.

**Answer: C**

Explanation:

While a client (in this case, Ben) may terminate a listing agreement at any time, the termination does not necessarily release the client from contractual obligations that have already been incurred.

A listing agreement is a bilateral contract between the seller and the broker. If a client ends the agreement without cause, the broker may still be entitled to compensation for expenses or commissions if the property sells to a ready, willing, and able buyer who was introduced during the term.

The Maryland course explains that unilateral termination may constitute breach of contract, depending on the agreement's terms.

Reference:

Maryland 60-Hour Principles and Practices of Real Estate Pre-Licensing Course - "Listing Agreements and Buyer Representation" Module Md. Business Occupations and Professions Article 17-532 - Duties and Rights in Agency Relationships.

### NEW QUESTION # 94

How should a real estate professional handle explaining contract clauses to a client?

- **A. By explaining the general purpose of the contract clause without interpreting its legal impact**
- B. By advising the client on landlord/tenant responsibilities
- C. By describing the legal implications of contract clauses in detail
- D. By drafting new contract language to suit the client's needs

**Answer: A**

Explanation:

Comprehensive and Detailed

Licensees are permitted to explain the purpose and factual content of real estate contracts but may not interpret legal implications or draft custom clauses, which constitutes the unauthorized practice of law. The Maryland course teaches that to stay compliant, a salesperson should explain what a clause does in general terms and refer clients to a licensed attorney for legal interpretation.

### NEW QUESTION # 95

A statement such as "This is a dream home with the best views in town" made by a licensee is an example of what?

- A. Puffery
- B. A lie
- C. Positive misrepresentation
- D. Intentional misrepresentation

**Answer: A**

Explanation:

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

Puffery refers to subjective statements of opinion or sales talk that a reasonable person would not take as a factual representation. Phrases like "best views," "dream home," or "finest neighborhood" are considered puffing, not misrepresentation.

Maryland's pre-licensing course distinguishes puffery (legally permissible) from misrepresentation, which involves false statements of material fact that can lead to disciplinary action or liability.

Reference (Maryland Source):

- Maryland 60-Hour Principles and Practices Course, Ethical Conduct and Misrepresentation section.
- Maryland Business Occupations and Professions Article §17-322 (Grounds for Disciplinary Action).

### NEW QUESTION # 96

What is the term for paying off a loan over time?

- A. Installment
- B. Amortization
- C. Mortgage
- D. Loan

**Answer: B**

Explanation:

Amortization is the process of systematically paying down a loan balance over time through periodic payments that cover interest and principal, according to an amortization schedule.

\* Installment refers to a single periodic payment, not the full process.

\* Loan is the debt itself.

\* Mortgage is the security instrument (lien) that pledges property as collateral for the loan.

References (Maryland Pre-Licensing Core Content):

\* Maryland 60-Hour Course: "Real Estate Financing" (amortization schedules; principal vs. interest; fully vs. partially amortized loans).

\* Basic finance terminology as standardized across pre-licensing materials.

### NEW QUESTION # 97

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