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Real Estate Maryland Real Estate Salesperson Examination Sample Questions (Q115-Q120):

NEW QUESTION # 115

Carson is purchasing a \$600,000 property by obtaining an 80/20 loan. How much is Carson financing?

- A. \$600,000
- B. \$420,000
- C. \$480,000
- D. \$120,000

Answer: C

Explanation:

Comprehensive and Detailed

An 80/20 loan structure means the borrower finances 80% of the purchase price through a first mortgage and 20% through a second mortgage, leaving no down payment.

For a \$600,000 property:

$80\% \times \$600,000 = \$480,000$ (first loan)

$20\% \times \$600,000 = \$120,000$ (second loan) Total financing = $\$480,000 + \$120,000 = \$600,000$. Therefore, Carson is financing \$480,000 through the first loan, corresponding to the "80%" part referenced in the question's options.

NEW QUESTION # 116

What do you call the person or entity that oversees trust or escrow money?

- A. Mortgage agent
- B. Special agent
- C. Escrow master
- **D. Escrow agent**

Answer: D

Explanation:

Comprehensive and Detailed

The escrow agent (often the broker, title company, or attorney) is the fiduciary who receives and holds trust money in a regulated escrow account until contract terms are fulfilled. In Maryland, the broker is responsible for maintaining escrow records and depositing all trust money promptly in accordance with COMAR 09.11.02.19. "Escrow master" and "mortgage agent" are not legal titles under Maryland law, and "special agent" refers to the agency relationship, not handling of funds.

NEW QUESTION # 117

What type of violation are you committing when you fail to include a material fact or make false or misleading advertising statements?

- A. Conflict of interest
- B. Improper delivery of instruments
- C. Improper brokerage commission
- **D. Misrepresentation**

Answer: D

Explanation:

Misrepresentation occurs when a licensee omits or falsifies a material fact or makes false, deceptive, or misleading statements in advertising or communications. In Maryland, misrepresentation is a violation under 17-322(a)(1) and COMAR 09.11.02.01 (Advertising). A material fact is any information that could influence a consumer's decision in a real-estate transaction. Intentional misrepresentation may also lead to civil liability for fraud.

Reference: Maryland 60-Hour Principles and Practices Course - "Agency and Advertising Ethics" Section; Maryland Business Occupations and Professions 17-322(a)(1); COMAR 09.11.02.01.

NEW QUESTION # 118

Which of the following best describes the concept of appreciation?

- **A. When the value of a property increases over time.**
- B. When the value of a property decreases over time.
- C. When losses are deducted from a property's value for tax purposes.
- D. When a property's value increases as a result of capital improvements.

Answer: A

Explanation:

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

Licensing Course:

Appreciation refers to the increase in a property's value over time due to factors such as market demand, improvements, inflation, or location desirability.

It is the opposite of depreciation, which is a decline in value. Appreciation may result from physical improvements (e.g., renovations) or external factors (e.g., neighborhood development).

This concept is emphasized in the Maryland 60-Hour Course within the "Real Estate Appraisal and Valuation" module as a key element of market analysis and investment potential.

Reference:

Maryland 60-Hour Principles and Practices of Real Estate Pre-Licensing Course - "Real Estate Appraisal and Valuation" Module
Federal Appraisal Guidelines - Market Value Concepts.

NEW QUESTION # 119

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

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

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 # 120

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