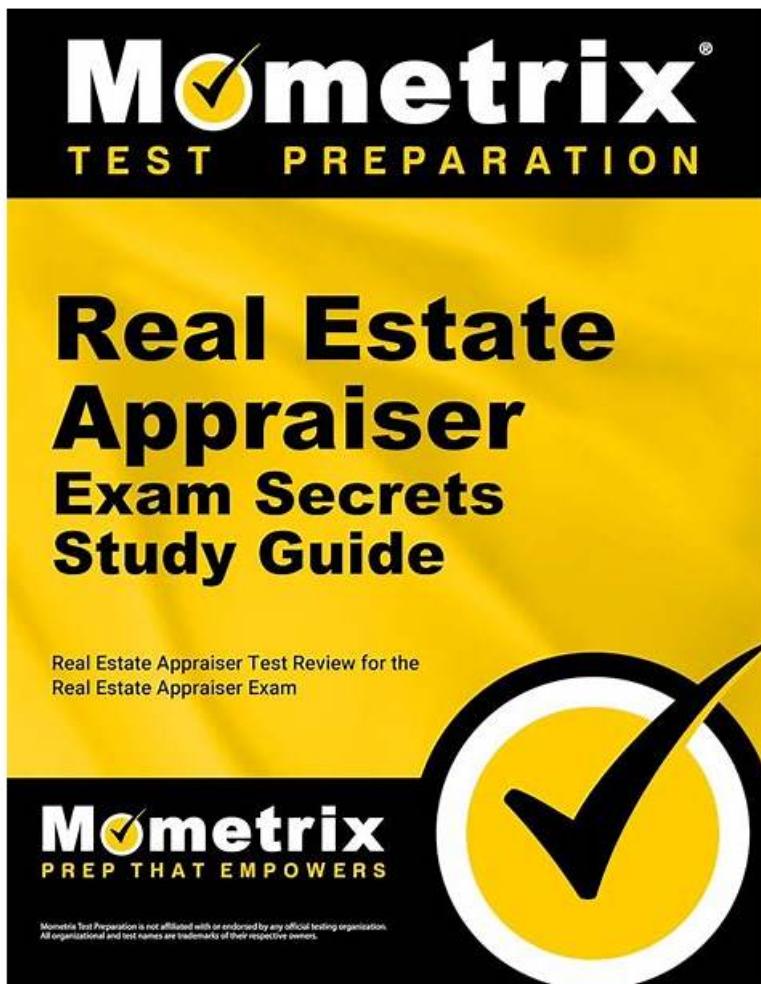


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Real Estate Maryland Real Estate Salesperson Examination Sample Questions (Q93-Q98):

NEW QUESTION # 93

When assigning a contract, what should the assignor ensure is permitted in the purchase contract?

- A. Assignability
- B. A due-on-sale clause
- C. Termination
- D. Acceleration

Answer: A

Explanation:

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

A contract assignment occurs when a buyer (the assignor) transfers his or her contractual rights to another party (the assignee) before closing.

However, this is only allowed if the original purchase contract permits assignment—that is, if it includes an assignability clause or does not prohibit assignment.

If the contract specifically states "non-assignable" or "assignment requires seller consent," the assignor must comply with those terms. This concept appears in the Contracts and Transaction Procedures section of the course.

Reference (Maryland Source):

- Maryland 60-Hour Principles and Practices Course, Real Estate Contracts and Assignments section.
- Maryland Contract Law Principles (General Common Law on Assignability).

NEW QUESTION # 94

Which of these situations would result in the earnest money being disbursed to the seller?

- A. The buyer backs out when the appraisal comes in too low to satisfy the contingency.
- B. The escrow agent converts the earnest money.
- C. The seller gets cold feet and cancels the transaction.
- D. The buyer includes hard money in the purchase offer, then terminates the sale when the appraisal comes in low.

Answer: D

Explanation:

In Maryland, earnest money ("trust money") is disbursed strictly according to the purchase contract and escrow instructions, and a broker must hold it in escrow until: (1) the contract terms specify its release (e.g., upon default or a "non-refundable"/"hard" deposit provision), (2) the parties sign a mutual written release, or (3) there is a court order.

* "Hard money" (non-refundable deposit) is contractually designated as the seller's if the buyer terminates for reasons not protected by a contingency. If the buyer agreed to hard money and then cancels due to a low appraisal after waiving or not having an appraisal/financing contingency, the deposit is typically forfeited to the seller per the contract.

* If the buyer properly invokes an appraisal (or related financing) contingency (Option A), the earnest money is generally returned to the buyer, not disbursed to the seller.

* Conversion by an escrow agent (Option C) is misconduct, not a lawful disbursement.

* If the seller wrongfully cancels (Option D), the buyer usually receives the deposit back and may pursue additional remedies.

References (Maryland Sources / Pre-Licensing Core Content):

* Maryland 60-Hour Course: "Closing the Real Estate Transaction" and "Real Estate Brokerage Operations" (trust/escrow money handling; release conditions; default and liquidated damages).

* Business Occupations & Professions (Maryland Real Estate Brokers Act), Title 17 (broker escrow duties; release only per contract, mutual release, or court order).

* COMAR 09.11.01 (Trust/escrow accounts), COMAR 09.11.02 (standards of practice; prohibition on conversion).

NEW QUESTION # 95

What type of property is a condominium?

- A. A condo is a single-family property.
- **B. A condo is a multi-family property.**
- C. A condo has a proprietary lease.
- D. A condo always includes landownership.

Answer: B

Explanation:

Comprehensive and Detailed

A condominium is a form of ownership, not a type of structure.

It typically consists of multiple units (multi-family or multi-unit buildings) in which each owner holds title to their individual unit and shares ownership of common areas (e.g., hallways, pools, grounds) through the condominium association.

This differs from a cooperative (co-op), where residents hold shares and a proprietary lease.

Reference:

Maryland 60-Hour Principles and Practices of Real Estate Pre-Licensing Course - "Forms of Real Estate Ownership" Module

Maryland Condominium Act, Real Property Article §11-101 et seq.

NEW QUESTION # 96

Where should a licensee typically verify the latest regulations and updates regarding real estate practices?

- A. With a co-worker of the licensee
- B. With the licensee themselves
- **C. On the Real Estate Commission's website**
- D. With the supervising brokerage

Answer: C

Explanation:

A complaint against a real estate licensee in Maryland must be filed with the Maryland Real Estate Commission (MREC).

The complaint can be submitted online via the Commission's official website or by mail using the form provided by the MREC.

The Commission investigates alleged violations of the Real Estate Brokers Act, including misconduct, ethical breaches, or failure to comply with license law.

Complaints are not handled by the brokerage or individual agents.

Reference: Maryland 60-Hour Principles and Practices - "Maryland License Law and Regulations"; Maryland Business Occupations and Professions Article 17-322 - Disciplinary Actions.

NEW QUESTION # 97

Why would licensees use the MAAP method?

- A. To report another licensee for an ethics violation
- **B. To determine which property facts they need to disclose**
- C. To calculate their gross commission for a transaction
- D. To establish whether or not a fair housing violation has occurred

Answer: B

Explanation:

In Maryland, licensees must disclose material facts that are adverse, that they actually know, and that are physical to the property or the transaction—even to customers (non-clients). The MAAP framework (Material, Adverse, Actually known, Physical) is taught in pre-licensing to help practitioners decide what must be disclosed and to distinguish disclosable facts from confidential information or client motivations that must be protected. Examples include known structural defects, roof leaks, or latent physical conditions. This aligns with Maryland's duties of honesty, disclosure of material facts, and prohibition against misrepresentation.

References (Maryland Pre-Licensing Core Content):

* Maryland 60-Hour Course: "Real Estate Brokerage and the Law of Agency" (brokerage duties to clients and customers; disclosure vs. confidentiality; MAAP decision tool).

* COMAR 09.11.02 (standards of practice: honesty; disclosure of material facts; avoidance of misrepresentation).

* Business Occupations & Professions, Title 17 (grounds for discipline related to disclosure and misrepresentation).

NEW QUESTION # 98

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