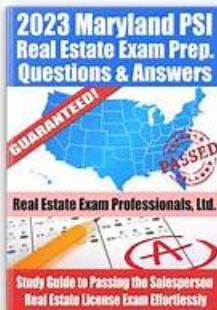


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Real Estate Maryland Real Estate Salesperson Examination Sample Questions (Q43-Q48):

NEW QUESTION # 43

Why is it important for a seller to disclose the presence of an old fuel tank on a property?

- A. Buyers don't need to know.
- B. The buyer may want to use the tank.
- C. Older tanks may leak and contaminate the ground.
- D. The buyer will need to check if the tank is correctly sized.

Answer: C

Explanation:

Underground storage tanks (USTs), particularly older ones made of steel, may corrode and leak, releasing hazardous substances such as oil or fuel into the soil and groundwater.

Maryland environmental law and the 60-Hour Course emphasize that sellers must disclose known environmental hazards, and buyers should be aware of potential remediation costs.

The Maryland Department of the Environment (MDE) regulates USTs, requiring proper registration, maintenance, and closure procedures to prevent contamination.

Reference: Maryland 60-Hour Principles and Practices - "Environmental Issues and Disclosures"; Maryland Environment Article, Title 4 - Water Management, Subtitle 4 - Oil Pollution and Tank Management.

NEW QUESTION # 44

How many approaches to value do appraisers generally use?

- A. Four
- B. Two
- C. One
- D. Three

Answer: D

Explanation:

Appraisers generally employ three approaches to value: the Sales Comparison Approach (market data), the Cost Approach (replacement/reproduction cost minus depreciation plus land value), and the Income Approach (capitalizing net operating income). Maryland's pre-licensing curriculum teaches all three as standard methodology, with applicability depending on property type and data availability.

References: Maryland 60-Hour Principles & Practices Course - Real Estate Appraisal and Valuation (sales comparison, cost, and income approaches; reconciliation).

NEW QUESTION # 45

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

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

Answer: A

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 # 46

The lender will require flood insurance if the home is _____.

- A. New construction
- B. Located in a valley
- C. Located in a flood plain
- D. More than 100 years old

Answer: C

Explanation:

Comprehensive and Detailed

Lenders that make federally related loans must require flood insurance if the property is located in a Special Flood Hazard Area (SFHA), as designated by the Federal Emergency Management Agency (FEMA).

Flood insurance protects the lender's collateral and the borrower's investment.

The Maryland pre-licensing course covers flood hazards in the "Environmental Issues and Disclosures" unit.

Reference:

Maryland 60-Hour Principles and Practices of Real Estate Pre-Licensing Course - "Environmental Issues and Disclosures" Module
National Flood Insurance Act of 1968 (42 U.S.C. §4001 et seq.) - FEMA Floodplain Management.

NEW QUESTION # 47

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

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

Answer: C

Explanation:

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 # 48

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