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Maryland-Real-Estate-Salesperson Exam

Maryland Real Estate Salesperson Examination

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## Real Estate Maryland Real Estate Salesperson Examination Sample Questions (Q64-Q69):

### NEW QUESTION # 64

What are emblements considered to be?

- A. A subsurface right
- B. Land
- C. Real property
- **D. Personal property**

**Answer: D**

Explanation:

In the "Real Property and the Law" segment, the course distinguishes between real property (land, improvements, and appurtenances) and personal property (movable items not affixed to land). Emblements -also called fructus industriales-are annually cultivated crops (e.g., corn, wheat, vegetables) produced through tenant labor and industry. These are treated as personal property belonging to the person who planted them, typically the tenant, even if the crops mature after the tenancy ends. By contrast, fructus naturales (e.g., trees, shrubs, perennial plants) are part of the land and therefore real property until severed.

References (Course Outline/Study Topics): Maryland 60-Hour Principles and Practices of Real Estate - "Real Property and the Law" (Real vs. personal property; fructus industriales/emblements vs. fructus naturales).

### NEW QUESTION # 65

In relation to appraisals, what is a "federally related transaction"?

- A. A transaction in which financing is obtained from foreign investors
- **B. A real estate transaction in which a federal financial agency or regulatory authority is involved**
- C. A transaction involving the sale of government secrets
- D. An appraisal that a federally licensed appraiser conducts

**Answer: B**

Explanation:

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

A federally related transaction is defined as any real estate-related financial transaction that involves a federal financial institution regulator, such as the Federal Deposit Insurance Corporation (FDIC), Federal Reserve, Office of the Comptroller of the Currency (OCC), or any transaction intended for sale to a government-sponsored enterprise like Fannie Mae or Freddie Mac.

Under the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (FIRREA), federal agencies require that real estate appraisals used in federally related transactions be performed by state-licensed or state-certified appraisers.

In Maryland's 60-Hour Pre-Licensing Course, this concept is taught within the "Real Estate Appraisal and Valuation" topic to ensure future licensees understand when a certified appraisal is legally mandated. The course emphasizes that federally related transactions generally include:

The sale, lease, purchase, investment, or exchange of real property.

The financing, refinancing, or use of real property as security for a loan.

Transactions regulated by federal financial agencies.

Therefore, the correct definition of a federally related transaction is a real estate transaction in which a federal financial agency or regulatory authority is involved.

Reference (Maryland and Federal Sources):

Maryland 60-Hour Principles and Practices of Real Estate Pre-Licensing Course - "Real Estate Appraisal and Valuation" Module (Appraisal Standards Section) Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (FIRREA), Title XI - Appraisal Standards

12 U.S.C. § 3350 - Definitions (Federally Related Transaction)

### NEW QUESTION # 66

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

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

**Answer: C**

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 # 67

Down the Road Brokerage has an in-house transaction situation and has appointed one of its licensees to represent the buyer client and one to represent the seller client. The two licensees are acting as what type of agents?

- A. The buyer agent is acting as a special agent and the seller agent is acting as an appointed agent.
- B. The buyer agent is acting as a general agent and the seller agent is acting as an assigned agent.
- C. Both are acting as intra-company agents.
- D. Both are acting as special agents.

**Answer: C**

Explanation:

Maryland recognizes dual agency within a brokerage when the brokerage represents both sides of a transaction. With the informed written consent of both parties, the broker (or branch manager) serves as the dual agent, and the broker may appoint separate associated licensees to represent each party; those appointees are called intra-company agents. Each intra-company agent owes undivided fiduciary duties to their respective client, while the broker maintains neutrality as the dual agent. This structure is specific to Maryland's agency framework.

References:

Maryland Business Occupations & Professions Article, Title 17 (Real Estate Brokers Act) - dual agency and intra-company agency framework.

COMAR 09.11.02 (MREC regulations) - agency disclosures and intra-company appointments.

Maryland 60-Hour Principles & Practices Course - Maryland Agency Law Module (dual agency & intra-company agency).

### NEW QUESTION # 68

Between commercial and residential properties, which type of property is depreciated for a longer time?

- A. Commercial income-producing properties are depreciated longer (39 years) than residential income-producing properties (27.5 years) are.
- B. Residential income-producing properties are depreciated longer (39 years) than commercial income-producing properties (27.5 years) are.
- C. Both commercial and residential income-producing properties are depreciated according to the same schedule.
- D. You cannot depreciate income-producing properties.

**Answer: A**

Explanation:

Under the Internal Revenue Code (IRC 168), depreciation is a method for recovering the cost of income-producing property over

time.

Residential income-producing properties (such as apartment buildings) are depreciated over 27.5 years.

Commercial income-producing properties (such as office buildings) are depreciated over 39 years. These timelines are based on the Modified Accelerated Cost Recovery System (MACRS) used for tax purposes. This concept is included in the Maryland Pre-Licensing Course within the Appraisal and Valuation section, to ensure licensees understand property valuation and investment considerations.

Reference:

Maryland 60-Hour Principles and Practices of Real Estate Pre-Licensing Course - "Real Estate Appraisal and Valuation" Module  
Internal Revenue Code 168 - MACRS Depreciation Rules.

## NEW QUESTION # 69

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