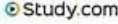


Maryland-Real-Estate-Salesperson Free Study Material, Maryland-Real-Estate-Salesperson Test Assessment

<http://study.com/academy/practice/quiz-worksheet-maryland-real-estate-salesperson-license-requirements.html> 

Quiz & Worksheet - Maryland Real Estate Salesperson License Requirements

1. What is one of the steps needed to get a Maryland real estate license?

- Take 60 hours of pre-license education courses
- Take 15 hours of pre-license education courses
- Be 21 years or older
- Submit your application to the department of commerce


2. What is an activity that requires a real estate license?


- Earning a real estate commission
- Holding an open house
- Selling your own home
- Providing property management services


3. What is one thing you must do to renew your real estate license in Maryland?

- Complete 15 hours of continuing education courses every two years
- Take 60 hours of pre-license education courses every four years
- Retake the real estate exam
- Complete at least 20 transactions

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Students are given a fixed amount of time to complete each test, thus Real Estate Exam Questions candidate's ability to control their time and finish the Maryland Real Estate Salesperson Examination (Maryland-Real-Estate-Salesperson) exam in the allocated time is a crucial qualification. Obviously, this calls for lots of practice. Taking Free4Torrent Maryland-Real-Estate-Salesperson Practice Exam helps you get familiar with the Maryland Real Estate Salesperson Examination (Maryland-Real-Estate-Salesperson) exam questions and work on your time management skills in preparation for the real Maryland Real Estate Salesperson Examination (Maryland-Real-Estate-Salesperson) exam.

We have tens of thousands of supporters around the world eager to pass the exam with our Maryland-Real-Estate-Salesperson learning guide which are having a steady increase on the previous years. Exam candidates around the world are longing for learning from our practice materials. If you want to have an outline and brief understanding of our Maryland-Real-Estate-Salesperson Preparation materials we offer free demos for your reference. You can have a look of our Maryland-Real-Estate-Salesperson exam questions for realistic testing problems in them.

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A considerable amount of effort goes into our products. So in most cases our Maryland-Real-Estate-Salesperson exam study materials are truly your best friend. On one hand, our Maryland-Real-Estate-Salesperson learning guide is the combination of the latest knowledge and the newest technology, which could constantly inspire your interest of study. On the other hand, our Maryland-Real-Estate-Salesperson test answers can predicate the exam correctly. Therefore you can handle the questions in the real exam like a cork. Through highly effective learning method and easily understanding explanation, you will pass the Maryland-Real-Estate-Salesperson Exam with no difficulty. Our slogans are genuinely engraving on our mind that is to help you pass the Maryland-Real-Estate-Salesperson exam, and ride on the crest of success!

Real Estate Maryland Real Estate Salesperson Examination Sample Questions (Q153-Q158):

NEW QUESTION # 153

To calculate the sales price before commission, which formula should you use if you know the sales price after commission and the commission rate?

- A. $(\text{Net amount} + \text{mortgage or other expenses}) \div (100\% - \text{commission rate})$
- B. $\text{Sales price} - (100\% - \text{commission rate})$
- C. $\text{Sales price} \times (100\% - \text{commission rate})$
- D. $\text{Sales price} \div (100\% - \text{commission rate})$

Answer: C

Explanation:

The net to seller calculation determines how much the seller will receive after the broker's commission and other costs are deducted from the sales price.

The correct formula is:

$\text{Net to Seller} = \text{Sales Price} \times (100\% - \text{Commission Rate})$

For example, if a home sells for \$300,000 and the commission rate is 6%, the seller's net before other expenses is:

$\$300,000 \times (100\% - 6\%) = \$300,000 \times 94\% = \$282,000.$

This formula is a required competency under the Math for Real Estate and Practical Applications unit of the Maryland pre-licensing course.

Reference: Maryland 60-Hour Principles and Practices - "Real Estate Math Applications: Commissions, Net to Seller, and Financing Calculations."

NEW QUESTION # 154

Your client, Bruno, is an investor. He is in the process of selling a fourplex and mentions to you that he hates the idea of the capital gains tax he'll be subject to. What should you tell him?

- A. "You might consider a 1031 tax-deferred exchange."
- B. "Capital gains do not apply to investment properties."
- C. "Taxes are required, no matter what you do."
- D. "Investors don't pay taxes."

Answer: A

Explanation:

Under Section 1031 of the Internal Revenue Code, an investor may defer recognition of capital gains taxes by exchanging one investment or business property for another of like kind.

This is known as a 1031 tax-deferred exchange.

The Maryland pre-licensing course covers this as a financing and investment concept, explaining that it defers, not eliminates, the tax obligation and that investors must comply with strict timelines and rules set by the IRS.

Licensees should avoid offering tax advice but can inform clients of the potential to explore this option with a qualified tax professional or attorney.

Reference (Maryland Source):

- Maryland 60-Hour Principles and Practices Course, Investment and Taxation Concepts section.

- Internal Revenue Code 1031 (Like-Kind Exchanges).

NEW QUESTION # 155

Why does HUD test for housing discrimination?

- A. To create revenue through fines
- B. To educate the public
- C. To punish blatant discrimination
- D. To uncover hidden discrimination

Answer: D

Explanation:

HUD and fair housing organizations use paired testing to identify covert or subtle discriminatory practices that may not be openly admitted-i.e., hidden discrimination-such as disparate treatment in availability, terms, steering, or information provided. Testing is an investigative tool to enforce the Fair Housing Act, not a revenue or punitive scheme in itself.

References: Maryland pre-licensing curriculum-Fair Housing and Ethics (HUD enforcement tools; paired testing; identifying and preventing discriminatory practices).

NEW QUESTION # 156

Where can you find out what's not covered by a title insurance policy?

- A. The internet
- B. The lender's attorney
- C. The title insurance policy's schedule of exceptions
- D. The county clerk's office

Answer: C

Explanation:

The course teaches that the title insurance policy itself specifies coverage and exclusions. Coverage basics appear on Schedule A, while Schedule B-Exceptions clearly lists matters excluded from coverage (e.g., specific recorded easements or restrictions, taxes, and other encumbrances identified in the title search).

Therefore, to determine what is not covered, parties must review the policy's schedule of exceptions.

References: Maryland 60-Hour Principles and Practices of Real Estate - Closing and Title Insurance: policy components, schedules, exclusions, and reading a title commitment/policy.

NEW QUESTION # 157

James creates a trust to hold a piece of real estate he owns. He directs a corporate fiduciary to hold title to the real estate and provides instructions for the management, control, and disposition of the real estate upon his death. Given that the trust only holds real estate, James likely set up a(n) _____ trust.

- A. Testamentary
- B. Assignable
- C. Land
- D. Tertiary

Answer: C

Explanation:

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

A land trust is a type of living trust in which real property is the only asset placed into the trust.

Under a land trust, the trustee (fiduciary) holds legal title to the property, while the beneficiary retains the rights to control, manage, and receive income or proceeds from the property.

The Maryland pre-licensing course explains that land trusts are commonly used for privacy, estate planning, and avoiding probate, since the property is owned and transferred through the trust rather than by individual deed.

Reference:

Maryland 60-Hour Principles and Practices of Real Estate Pre-Licensing Course - "Forms of Real Estate Ownership" Module Maryland Trust Act (Estates and Trusts Article, Title 14.5 - Trusts).

NEW QUESTION # 158

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