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## Real Estate Maryland Real Estate Salesperson Examination Sample Questions (Q50-Q55):

### NEW QUESTION # 50

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

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

**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 # 51

In the conveyance of real property after death, what takes precedent over any terms specified in the deceased person's will?

- A. Operation of law
- B. Heirs' wishes
- C. Intestate
- D. Nothing

**Answer: A**

Explanation:

In real property conveyance, certain interests and transfers occur by operation of law and therefore supersede contrary provisions in a will. Common examples include joint tenancy with right of survivorship, tenancy by the entirety, life estates with a named remainderman, and properly created transfer-on-death/beneficiary designations. These interests vest automatically at death and are not controlled by the decedent's will.

"Intestate" refers to dying without a valid will and does not itself take precedence over a will. The heirs' wishes have no legal effect against properly vested interests. Therefore, where applicable, operation of law controls over will terms regarding those interests.

References: Maryland pre-licensing curriculum-Transfer of Title (voluntary and involuntary conveyances; operation of law; survivorship estates; will vs. non-probate transfers).

### NEW QUESTION # 52

What type of ground lease allows a tenant to buy out the lease?

- A. Redeemable
- B. Retrievable
- C. Irretrievable
- D. Conceivable

**Answer: A**

Explanation:

In Maryland-specific coverage within "Leases and Property Management," the course explains ground leases and the unique Maryland concept of ground rents. A redeemable ground rent permits the leasehold owner (tenant) to redeem-that is, buy out-the ground rent interest by paying a statutory redemption amount, thereby merging the leasehold and reversionary interests and effectively ending the ground rent. This contrasts with irredeemable/irretrievable arrangements (not permitted for new creations under current Maryland law) where no buyout right exists.

References (Course Outline/Study Topics): Maryland 60-Hour Principles and Practices of Real Estate - "Leases and Property Management" (Ground leases and Maryland ground rents; redeemable ground rent concept and tenant redemption).

### NEW QUESTION # 53

Which of the following refers to a situation where a third party intentionally disrupts a contractual relationship between two parties?

- A. Failure to disclose an agency relationship
- **B. Contractual interference**
- C. Performing services that would qualify as practice of law
- D. Making a substantial and willful misrepresentation

**Answer: B**

Explanation:

Encouraging a client under an existing agency agreement to terminate that agreement and switch representation constitutes contractual interference and a violation of the Maryland Real Estate Brokers Act.

Licenses must respect the exclusive representation agreements of others and may only solicit business after the prior contract expires.

This is treated as unethical conduct and may result in disciplinary action, including fines or suspension by the MREC.

Reference: Maryland 60-Hour Principles and Practices - "Fair Housing and Ethics / Professional Conduct"; Maryland Business Occupations and Professions Article 17-322(b)(23) - Interfering with Contractual Relationships.

### NEW QUESTION # 54

What responsibility do licensees have regarding household lead hazards?

- **A. Disclosing that there's lead-based paint to a buyer when they know about it**
- B. Making sure their sellers know how to hide the presence of lead-based paint
- C. Making sure all lead is removed, even if they have to personally remove it
- D. Disclosing that there's lead-based paint to a buyer, even when they don't know for sure it's there

**Answer: A**

Explanation:

For pre-1978 residential properties, federal law (Title X) requires disclosure of any known lead-based paint or hazards, provision of the EPA pamphlet, and a 10-day inspection opportunity (unless waived).

Licenses must ensure required disclosure forms are completed and disclose known material facts, but they must not state lead exists if they do not actually know. Licensees are not responsible for abatement and must never assist in concealing hazards.

References: Maryland 60-Hour Course: "Environmental Issues and Disclosures" (lead-based paint disclosures, pamphlet, inspection period; duty to disclose known material facts).

### NEW QUESTION # 55

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