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Real Estate Maryland Real Estate Salesperson Examination Sample Questions (Q72-Q77):

NEW QUESTION # 72

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

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

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 # 73

Which type of deed offers the strongest and broadest form of guarantee and protection of title to the grantee?

- A. Full covenant and warranty deed
- B. Executor's deed
- C. Quitclaim deed
- D. Bargain and sale deed

Answer: A

Explanation:

In the deed section of the pre-licensing course, learners are taught that the full covenant and warranty deed (often called a general warranty deed) provides the broadest protection for the grantee because the grantor warrants good title, free from encumbrances, and defends the title against all claims, whether they arose before or during the grantor's ownership. The deed typically carries the full set of common law covenants (seisin, right to convey, against encumbrances, quiet enjoyment, further assurances, and warranty). By contrast, a quitclaim deed offers no warranties, a bargain and sale deed implies ownership but gives limited or no warranties, and executor's or personal representative deeds convey title on behalf of an estate without full warranties.

References: Maryland 60-Hour Principles and Practices of Real Estate - Transfer of Title: types of deeds; scope of warranties; general (full covenant) warranty vs. special warranty vs. bargain and sale vs. quitclaim; estate and fiduciary deeds.

NEW QUESTION # 74

Which of these items should real estate professionals help first-time buyers and buyers who have experienced recent credit issues to understand?

- A. Rental options and high-risk loan products

- B. High-risk loan products
- C. Rental options
- **D. Appropriate financing**

Answer: D

Explanation:

In Maryland pre-licensing, licensees are taught to help buyers—especially first-time purchasers or those with recent credit challenges—understand appropriate, suitable financing options (fixed vs. adjustable rates, government-backed loans, down payment assistance, points, APR, mortgage insurance, qualifying ratios), and to avoid steering to high-risk or predatory products. This aligns with consumer-protection principles, agency duties, and federal disclosure frameworks (TILA/RESPA) covered in the financing module. References: Maryland 60-Hour Course - Real Estate Financing (loan types, suitability, disclosures); Fair Housing and Ethics (avoiding harmful steering); Closing the Transaction (financing contingencies and approvals).

NEW QUESTION # 75

In a real estate transaction, what's a real estate licensee's responsibility regarding household lead hazards for homes built before 1978?

- A. To disclose to buyers that there's lead-based paint in a home
- **B. To remind the sellers to disclose the possible presence of lead-based paint to a buyer**
- C. To make sure all lead is removed by a licensed professional
- D. To instruct the seller to remediate the lead-based paint

Answer: B

Explanation:

Under the federal Residential Lead-Based Paint Hazard Reduction Act of 1992 (Title X) and the Maryland Lead Poisoning Prevention Program, sellers and landlords of housing built before 1978 must:

Provide the EPA-approved pamphlet on lead hazards.

Disclose known lead-based paint or hazards and supply any available records.

Allow buyers a 10-day inspection period (unless waived).

A licensee's duty is to ensure that the sellers comply with these disclosure requirements and to remind them to deliver the proper forms and pamphlet.

The licensee is not responsible for testing or remediation but must ensure all disclosures are completed prior to ratification of the contract.

Reference (Maryland Source):

- Maryland 60-Hour Principles and Practices of Real Estate Pre-Licensing Course, Environmental Issues and Disclosures section.
- 42 U.S.C. 4852d (Residential Lead-Based Paint Hazard Reduction Act).
- COMAR 26.16.02 (Maryland Lead Poisoning Prevention Program).

NEW QUESTION # 76

How can a real estate licensee legally discuss contract clauses with a client without practicing law?

- A. By advising the client on landlord/tenant responsibilities
- **B. By explaining the general purpose of the contract clause without interpreting its legal impact**
- C. By drafting new contract language to suit the client's needs
- D. By describing the legal implications of contract clauses in detail

Answer: B

Explanation:

Licensees are permitted to explain the purpose and factual content of real estate contracts but may not interpret legal implications or draft custom clauses, which constitutes the unauthorized practice of law. The Maryland course teaches that to stay compliant, a salesperson should explain what a clause does in general terms and refer clients to a licensed attorney for legal interpretation.

Reference: Maryland 60-Hour Principles and Practices - "Real Estate Contracts"; Maryland Real Estate Brokers Act, 17-322 - Prohibited Acts (Unauthorized Practice of Law).

NEW QUESTION # 77

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