

# Quiz Accurate Maryland-Real-Estate-Salesperson - Maryland Real Estate Salesperson Examination Exams Training

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## 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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## **Real Estate Maryland Real Estate Salesperson Examination Sample Questions (Q145-Q150):**

### **NEW QUESTION # 145**

What instruments are commonly used to secure the purchase of real property?

- **A. Mortgage and promissory note**
- B. Mortgage and deed of trust
- C. Deed of trust and promissory note
- D. Mortgage and lease

**Answer: A**

Explanation:

A promissory note is a borrower's written promise to repay a specified amount of money under agreed terms.

A mortgage is the security instrument that pledges real property as collateral for that note.

Together, they form the legal and financial foundation for most real estate loans.

If the borrower defaults, the lender may foreclose on the property under the rights granted by the mortgage.

The Maryland 60-Hour Course explains that while some states use deeds of trust instead of mortgages, Maryland primarily uses mortgages and promissory notes in conventional real estate financing.

Reference:

Maryland 60-Hour Principles and Practices of Real Estate Pre-Licensing Course - "Real Estate Financing" Module Md. Real Property Article 7-105 - Mortgage and Foreclosure Provisions.

### **NEW QUESTION # 146**

Octogenarians Gertie and Frank both have advanced Alzheimer's disease and met in Sunset Living, a skilled nursing center for people with advanced Alzheimer's disease, where they're both residents. They fell in love and get hitched, signing a marriage certificate. This is an example of a \_\_\_\_\_ contract.

- A. An executory
- B. An implied
- **C. An invalid**
- D. A valid

**Answer: C**

Explanation:

For any contract to be legally enforceable, the parties must possess legal capacity-they must understand the nature and consequences of the agreement.

Individuals suffering from advanced Alzheimer's disease lack contractual capacity, making the agreement void (invalid) from its inception.

The Contracts module stresses that an invalid or void contract has no legal effect because one or more essential elements-competent parties, lawful objective, consideration, mutual consent, and legal form-are missing.

Reference (Maryland Source):

- Maryland 60-Hour Principles and Practices Course, Elements of a Valid Contract section.

- Maryland Contract Law Principles, General Common Law Doctrine on Capacity.

### **NEW QUESTION # 147**

\_\_\_\_\_ can be defined as everything that's not real property.

- A. Land property
- **B. Personal property**
- C. Real estate
- D. Private property

**Answer: B**

Explanation:

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

Personal property (also known as chattel) refers to movable items that are not permanently attached to the land or the improvements on it.

Examples include furniture, vehicles, and trade equipment. In contrast, real property includes land, improvements, and the legal rights associated with ownership.

The distinction between real and personal property is a core principle of real estate law covered early in the Maryland 60-Hour Course under "Real Property and the Law." Reference:

Maryland 60-Hour Principles and Practices of Real Estate Pre-Licensing Course - "Real Property and the Law" Module Common Law Property Definitions recognized by the Maryland Real Estate Commission.

#### NEW QUESTION # 148

What entity enforces the Maryland Code of Ethics?

- A. REALTOR associations
- B. The Maryland Association of Real Estate Ethics
- C. The Maryland Real Estate Commission
- D. COMAR

**Answer: C**

Explanation:

Maryland's Code of Ethics and Standards of Practice for real estate licensees is promulgated in COMAR (Code of Maryland Regulations) under the real estate subtitle, but enforcement rests with the Maryland Real Estate Commission (MREC). The Commission investigates complaints and may impose sanctions (education, fines, suspension, revocation) for violations. REALTOR associations enforce the NAR Code of Ethics, which is separate and contractual to membership, not the state's legal code.

References: Maryland 60-Hour Course: "Maryland License Law and Regulations (MREC Rules)" (discipline and enforcement authority); COMAR 09.11.02 (Code of Ethics and Standards of Practice); Business Occupations and Professions Article, Title 17 (powers of the Commission).

#### NEW QUESTION # 149

How many approaches to value do appraisers generally use?

- A. Four
- B. One
- C. Two
- 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 # 150

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