

Maryland-Real-Estate-Salesperson考試指南, Maryland-Real-Estate-Salesperson软件版

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

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

Create your account to access this entire worksheet
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- Access to all video lessons
- Quizzes, practice exams & worksheets
- Access to experts for homework questions

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P.S. PDFExamDumps在Google Drive上分享了免費的2026 Real Estate Maryland-Real-Estate-Salesperson考試題庫：<https://drive.google.com/open?id=18wfXwys2SqtICAZSiUTC6jba36mpkTI>

IT認證考生大多是工作的人，由於大多數考生的時間花了很多時間在學習，PDFExamDumps Real Estate的Maryland-Real-Estate-Salesperson的考試資料對你的時間相對寬裕，我們會針對性的採取一些考古題中的一部分，他們需要時間來參加不同領域的認證培訓，各種不同培訓費用的浪費，更重要的是考生浪費了寶貴的時間。在這裏，我們推薦一個很好的學習資料網站，而且網站上的部分測試資料是免費的，重要的是真實的模擬練習可以幫助你通過Real Estate的Maryland-Real-Estate-Salesperson的考試認證，PDFExamDumps Real Estate的Maryland-Real-Estate-Salesperson的考試資料不僅可以節約你的時間成本，還可以讓你順利通過認證，你沒有理由不選擇。

在IT領域工作的你，肯定想通過IT認證考試來證明自己的能力吧？而且，擁有IT認證資格的同事和朋友也愈來愈多了吧。在這種情況下，如果一個資格都沒有就趕不上別人了。那麼，你決定參加哪個考試呢？Real Estate的考試怎麼樣呢？比如像Maryland-Real-Estate-Salesperson認證考試這樣的考試。這是非常有價值的考試，肯定能幫助你實現你的願望。

>> Maryland-Real-Estate-Salesperson考試指南 <<

Maryland-Real-Estate-Salesperson考試指南-最新考試題庫幫助妳壹次性通過考試Maryland-Real-Estate-Salesperson: Maryland Real Estate Salesperson Examination

在當今這個社會，人才到處都是。在IT領域更是這樣。隨著電腦的普及，已經幾乎沒有不會使用電腦的人了。同樣在IT行業工作的你難道沒有感覺到壓力嗎？不管你的學歷有多高都不能代表你的實力。學歷只是一個敲門磚，真正能保住你地位的是你的實力。作為IT職員，你是怎麼培養自己的實力的呢？參加IT認證考試是一個不錯的選擇。既可以掌握更多的技能，又可以取得可以證明自己能力的認證資格。最近Real Estate的Maryland-Real-Estate-Salesperson認證考試很受歡迎，想參加嗎？

最新的 Maryland Real Estate Maryland-Real-Estate-Salesperson 免費考試

真題 (Q157-Q162):

問題 #157

What might the financial implications be if a buyer needed to use individual retirement account funds toward a down payment?

- A. Funds can be used if they go toward the borrower's first-time homeownership in the last five years.
- B. The funds are taxable, and an early withdrawal penalty fee will apply.
- C. Income taxes are waived on IRA distributions for homeownership.
- **D. First-time homebuyers can use up to \$10,000 of their IRA funds penalty free for down payment and closing costs.**

答案: D

解題說明:

Under the first-time homebuyer exception for IRAs, qualified individuals may withdraw up to \$10,000 (lifetime limit) to pay qualified acquisition costs (e.g., down payment and closing costs) without the 10% early withdrawal penalty. Standard income tax may still apply to traditional IRA distributions (Roth rules differ for contributions vs. earnings and five-year holding). Therefore, penalty-free (not tax-free) withdrawals up to \$10,000 are permitted for first-time home purchase needs.

References: Maryland pre-licensing curriculum-Real Estate Financing (sources of down payment funds; IRA first-time homebuyer exception; overview of tax and penalty treatment).

問題 #158

What's a foreclosure?

- A. The sale of a property when the market value of the home is less than what is owed, plus closing cost
- B. A sale that fails to receive a high enough bid at auction and then falls to the bank's ownership
- **C. The forced sale of a property due to the borrower defaulting on the mortgage loan**
- D. A property sale that occurs in less than one week

答案: C

解題說明:

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

Foreclosure is the legal process by which a lender exercises its right to force the sale of mortgaged property when the borrower defaults on the note or deed of trust.

In Maryland-a judicial foreclosure state-the lender must file a court action before selling the property.

Proceeds from the sale are used to satisfy the debt, accrued interest, and foreclosure costs.

This definition is covered in the Financing module under Mortgage Default and Foreclosure Remedies.

Reference (Maryland Source):

- Maryland 60-Hour Principles and Practices Course, Financing and Foreclosure Procedures section.
- Maryland Real Property Article §7-105 et seq.

問題 #159

How does the income from property taxes benefit the community?

- **A. It's used to fund essential services and public works.**
- B. It's used to build high-end housing.
- C. It's used to determine property tax increases.
- D. It's used to build new shopping malls.

答案: A

解題說明:

Comprehensive and Detailed

Property taxes collected by local jurisdictions in Maryland support essential public services such as schools, police and fire departments, infrastructure maintenance, libraries, and sanitation. The revenue forms the primary funding source for county and municipal budgets. These taxes do not automatically determine future tax rates; rather, they sustain ongoing community operations and improvements.

問題 #160

What is one drawback of sub-agency from a listing broker's standpoint?

- A. Both parties must agree to dual agency.
- **B. The listing broker and listing agent can be liable for the sub-agent's actions.**
- C. The listing broker will have to pay two agents' commissions.
- D. There aren't any drawbacks.

答案: B

解題說明:

Under sub-agency, a cooperating broker or licensee assists the listing broker in selling the property and represents the seller as a sub-agent of the listing broker.

A key drawback is that the listing broker is legally responsible for the sub-agent's actions because the sub-agent owes fiduciary duties to the same principal (the seller).

Any misrepresentation, negligence, or violation by the sub-agent can expose the listing broker to disciplinary action or civil liability. This is why many Maryland brokers now prefer buyer agency over sub-agency.

Reference (Maryland Source):

- Maryland 60-Hour Principles and Practices Course, Agency Relationships and Sub-Agency section.
- Business Occupations and Professions Article 17-534.

問題 #161

What does a lender charge a borrower for using the lender's money?

- A. Discount point
- **B. Interest**
- C. Usury
- D. Principal

答案: B

解題說明:

Interest is the cost of borrowing money, expressed as a rate applied to the outstanding principal. Principal is the loan amount itself. Discount points are prepaid finance charges used to adjust the loan's yield/interest rate. Usury refers to charging an illegally high interest rate, not the ordinary charge itself.

References: Maryland 60-Hour Course: "Real Estate Financing" (principal, interest, points; cost of funds; APR concepts).

問題 #162

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