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Real Estate Maryland Real Estate Salesperson Examination Sample Questions (Q89-Q94):

NEW QUESTION # 89

The cost approach to finding an appraised value measures which of the following?

- A. The cost to acquire land only
- B. The expenses the property is expected to produce for the owner
- C. The cost to construct a reproduction only
- D. The cost to acquire land and construct a reproduction

Answer: D

Explanation:

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

The cost approach to appraisal is based on the principle of substitution, which assumes that a buyer will not pay more for a property than it would cost to purchase a similar site and construct a comparable building with equal utility.

The process involves:

Estimating the value of the land as if vacant,

Estimating the current cost to reproduce or replace the improvements,

Subtracting depreciation (physical, functional, or external), and

Adding the land value to the depreciated improvement cost. Thus, the cost approach measures the cost to acquire the land and construct a reproduction or replacement of the improvements-making option A correct.

Reference:

Maryland 60-Hour Principles and Practices of Real Estate Pre-Licensing Course - "Real Estate Appraisal and Valuation" Module
Uniform Standards of Professional Appraisal Practice (USPAP) - Cost Approach Overview.

NEW QUESTION # 90

Ellen and Sadie signed an agreement to list Sadie's condo for sale. After the contract was signed, Sadie's father, Grant, offered to pay Ellen's commission as a housewarming present. Sadie's mom and stepdad, Linda and Rick, also chipped in. Who is Ellen's client?

- A. Sadie
- B. Rick
- C. Grant
- D. Linda

Answer: A

Explanation:

Comprehensive and Detailed

Regardless of who pays the commission, the client is the person named in the agency agreement-in this case, Sadie, the property owner.

The Maryland Real Estate Brokers Act defines the client as the party with whom the broker or salesperson has an agency relationship, not necessarily the one providing compensation.

Third-party payments do not alter the contractual relationship or fiduciary duties.

Reference:

Maryland 60-Hour Principles and Practices of Real Estate Pre-Licensing Course - "Law of Agency" Module Md. Business Occupations and Professions Article §17-530 - Agency Relationship and Duties.

NEW QUESTION # 91

Who is typically responsible for ensuring that property disclosures are made to the buyer?

- A. The buyer and the seller
- B. The buyer and the licensee
- C. The seller
- D. The buyer

Answer: C

Explanation:

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

In Maryland, agency exists when a licensee represents a client under a brokerage agreement. If the seller has a written listing agreement with a broker, the seller is the client.

An unrepresented buyer is considered a customer, not a client. The licensee owes customers limited duties-honesty, fair dealing, and disclosure of material facts-but does not owe fiduciary duties such as loyalty, confidentiality, or obedience.

Therefore, in this case, the seller is the only client.

NEW QUESTION # 92

Which photograph of a home for sale should not be published for public viewing?

- A. A photo of the billiards room that reveals the owner's collection of antique guns
- B. An exterior photo showcasing the pool and outdoor kitchen/bar area
- C. A wide-angle photo of the renovated kitchen that makes the area look larger than it really is
- D. A photo of the master bathroom that also shows the photographer's arm reflected in the mirror

Answer: A

Explanation:

The course stresses that licensees must protect a seller's privacy and personal security when marketing property. Photos that display personal possessions such as firearms, medications, financial documents, or valuables should never be published. Revealing these items can create a safety and liability risk for the seller and may violate professional ethical standards regarding confidentiality. Therefore, the image showing the owner's collection of antique guns should not be made public.

Reference (Maryland Source):

- Maryland 60-Hour Principles and Practices of Real Estate Pre-Licensing Course, Listing and Marketing Property section.
- Maryland Code of Ethics for Real Estate Licensees, COMAR 09.11.02.01 et seq.

NEW QUESTION # 93

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

Answer: C

Explanation:

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

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 # 94

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