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Real Estate Maryland Real Estate Salesperson Examination Sample Questions (Q88-Q93):

NEW QUESTION # 88

Why would a buyer want to know whether any additions or alterations were made to a property?

- A. So the buyer can remove these items prior to closing
- B. So the buyer can use the same contractor for additional additions and alterations

- C. So the buyer can decide whether a price reduction is in order
- D. So the buyer can determine if permits were pulled

Answer: D

Explanation:

In Maryland, buyers have the right to receive full disclosure of any additions, alterations, or improvements made to a property. This is crucial because such modifications may have required building permits and inspections under state and local building codes.

A buyer wants to know whether permits were obtained to ensure that:

The work was done legally and safely,

It meets local code requirements, and

There are no future liability or resale issues.

Unpermitted work can lead to enforcement actions or costly repairs. The Maryland Property Disclosure and Disclaimer Statement (per Real Property 10-702) requires sellers to disclose known material defects or improvements.

Reference:

Maryland 60-Hour Principles and Practices of Real Estate Pre-Licensing Course - "Environmental Issues and Disclosures" Module

Maryland Real Property Article 10-702 - Residential Property Disclosure and Disclaimer Requirements.

NEW QUESTION # 89

How many approaches to value do appraisers generally use?

- A. Three
- B. Two
- C. One
- D. Four

Answer: A

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 # 90

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

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

NEW QUESTION # 91

James creates a trust to hold a piece of real estate he owns. He directs a corporate fiduciary to hold title to the real estate and provides instructions for the management, control, and disposition of the real estate upon his death. Given that the trust only holds real estate, James likely set up a(n) _____ trust.

- A. Testamentary
- B. Assignable
- C. Tertiary
- D. Land

Answer: D

Explanation:

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

A land trust is a type of living trust in which real property is the only asset placed into the trust.

Under a land trust, the trustee (fiduciary) holds legal title to the property, while the beneficiary retains the rights to control, manage, and receive income or proceeds from the property.

The Maryland pre-licensing course explains that land trusts are commonly used for privacy, estate planning, and avoiding probate, since the property is owned and transferred through the trust rather than by individual deed.

Reference:

Maryland 60-Hour Principles and Practices of Real Estate Pre-Licensing Course - "Forms of Real Estate Ownership" Module
Maryland Trust Act (Estates and Trusts Article, Title 14.5 - Trusts).

NEW QUESTION # 92

What type of ownership do most corporations use to hold real property?

- A. Joint tenancy
- B. Severalty
- C. Common
- D. Trust

Answer: B

Explanation:

A corporation is a single legal entity, separate from its shareholders. When it holds title to real property, ownership is in severalty, meaning "sole" ownership by one legal person. Unlike joint tenancy or tenancy in common, there are no co-owners in severalty; the corporate entity alone holds all rights of ownership. This principle is highlighted in the ownership portion of the Maryland pre-licensing curriculum.

Reference: Maryland 60-Hour Principles and Practices Course - "Forms of Real Estate Ownership" Topic; Maryland Real Property Article 1-101 (definition of person includes corporation).

NEW QUESTION # 93

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