

Real Estate Maryland-Real-Estate-Salesperson Questions - Shortcut To Success 2026



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Real Estate Maryland Real Estate Salesperson Examination Sample Questions (Q168-Q173):

NEW QUESTION # 168

What is the primary purpose of property taxes in a local community?

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

Answer: C

Explanation:

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

Property taxes are levied by local governments to generate revenue that funds essential community services such as public education, police and fire protection, road maintenance, sanitation, and other municipal infrastructure projects. The Maryland course stresses that these taxes are a key component of a stable community and ensure that property owners contribute proportionally to maintaining public amenities.

NEW QUESTION # 169

According to the Maryland Code of Ethics, which statement most accurately describes a licensee's responsibility related to written offers on their listings?

- A. All formal written offers received by the licensee must be presented to the owner, even after the seller accepts an offer.
- **B. All formal written offers received by the licensee must be presented to the owner until the seller accepts an offer.**
- C. A licensee is only required to present formal written offers within a certain range of the listing price of the property.
- D. A licensee is only required to present formal written offers that are equal to or more than the listing price.

Answer: B

Explanation:

Comprehensive and Detailed

Under COMAR 09.11.02.33A(5) and the Maryland Code of Ethics, a licensee must promptly present all written offers to the property owner until an offer has been accepted. After acceptance, new offers need not be presented unless the seller specifically requests. This rule ensures fair treatment and full disclosure to clients while maintaining professional standards of practice.

NEW QUESTION # 170

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

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 # 171

Where should a licensee typically verify the latest regulations and updates regarding real estate practices?

- A. With a co-worker of the licensee
- **B. On the Real Estate Commission's website**
- C. With the supervising brokerage
- D. With the licensee themselves

Answer: B

Explanation:

A complaint against a real estate licensee in Maryland must be filed with the Maryland Real Estate Commission (MREC).

The complaint can be submitted online via the Commission's official website or by mail using the form provided by the MREC.

The Commission investigates alleged violations of the Real Estate Brokers Act, including misconduct, ethical breaches, or failure to comply with license law.

Complaints are not handled by the brokerage or individual agents.

Reference: Maryland 60-Hour Principles and Practices - "Maryland License Law and Regulations"; Maryland Business Occupations and Professions Article 17-322 - Disciplinary Actions.

NEW QUESTION # 172

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

Answer: B

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 # 173

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