

Maryland-Real-Estate-Salesperson Latest Test Sample

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Real Estate Maryland Real Estate Salesperson Examination Sample Questions (Q28-Q33):

NEW QUESTION # 28

What might explain why a real estate investor didn't have to pay capital gains taxes on the sale of their property?

- A. He didn't convey the property.
- B. He didn't file his taxes correctly.

- C. He did a tax-deferred exchange.
- D. He didn't sell the property.

Answer: C

Explanation:

Comprehensive and Detailed

A tax-deferred exchange, also known as a 1031 exchange, allows investors to exchange one qualifying investment or business property for another "like-kind" property and defer payment of capital gains taxes until the new property is sold.

This provision falls under Internal Revenue Code §1031.

In the Maryland pre-licensing curriculum, this is explained under the "Real Estate Financing and Investment" section to show how investors legally postpone capital gains recognition by following IRS guidelines.

NEW QUESTION # 29

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

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

Answer: C

Explanation:

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).

NEW QUESTION # 30

What is the typical fine for a violation under certain real estate regulations?

- A. \$25,000 per violation
- B. **\$10,000 per violation**
- C. \$2,500 per violation
- D. \$1,000 per violation

Answer: B

Explanation:

Under the Maryland Real Estate Brokers Act (Business Occupations and Professions Article, 17-613), it is unlawful for any person to engage in real estate brokerage activities without a valid Maryland license.

The Maryland Real Estate Commission (MREC) may impose civil fines for unlicensed activity as follows:

Up to \$5,000 for a first offense

Up to \$15,000 for two offenses

Up to \$25,000 for three or more offenses, but no more than \$10,000 per violation. Therefore, for multiple offenses, the maximum fine per violation is \$10,000.

Reference: Maryland Business Occupations and Professions Article 17-613; Maryland 60-Hour Principles and Practices - "Maryland License Law and Regulations" module.

NEW QUESTION # 31

Which of the following is used to protect the buyer from title defects after closing?

- A. Abstract of title
- B. Attorney's opinion of title
- C. Chain of title
- D. **Buyer title insurance policy**

Answer: D

Explanation:

An owner's (buyer's) title insurance policy provides financial protection to the buyer after closing against covered defects in title (e.g., undisclosed liens, errors in the public record, forgeries) that existed as of the policy date. An abstract of title and a chain of title are historical summaries used in the examination of title but do not provide indemnity. An attorney's opinion of title is an expert assessment, not an insurance contract, and similarly does not indemnify the buyer against losses from covered defects discovered later.

References: Maryland pre-licensing curriculum topics "Closing the Real Estate Transaction" and "Transfer of Title" (title evidence vs. title insurance; owner's vs. lender's policies; post-closing protection).

NEW QUESTION # 32

In a real estate transaction, who does a licensee represent?

- A. A principal or customer
- B. A client or customer
- C. A customer
- D. A client

Answer: D

Explanation:

Under Maryland agency law, a real estate licensee represents a client—the party with whom the licensee has an express, written brokerage agreement. A customer is an unrepresented party who may receive ministerial acts and required disclosures but is not owed fiduciary duties of representation. Who pays compensation does not determine representation; the written agreement does. References: Maryland Business Occupations and Professions Article, Title 17 (agency and brokerage agreements); COMAR 09.11.02 (agency disclosures and written agreements); Maryland 60-Hour Course - Maryland Agency Law module (client vs. customer; fiduciary duties only to clients).

NEW QUESTION # 33

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