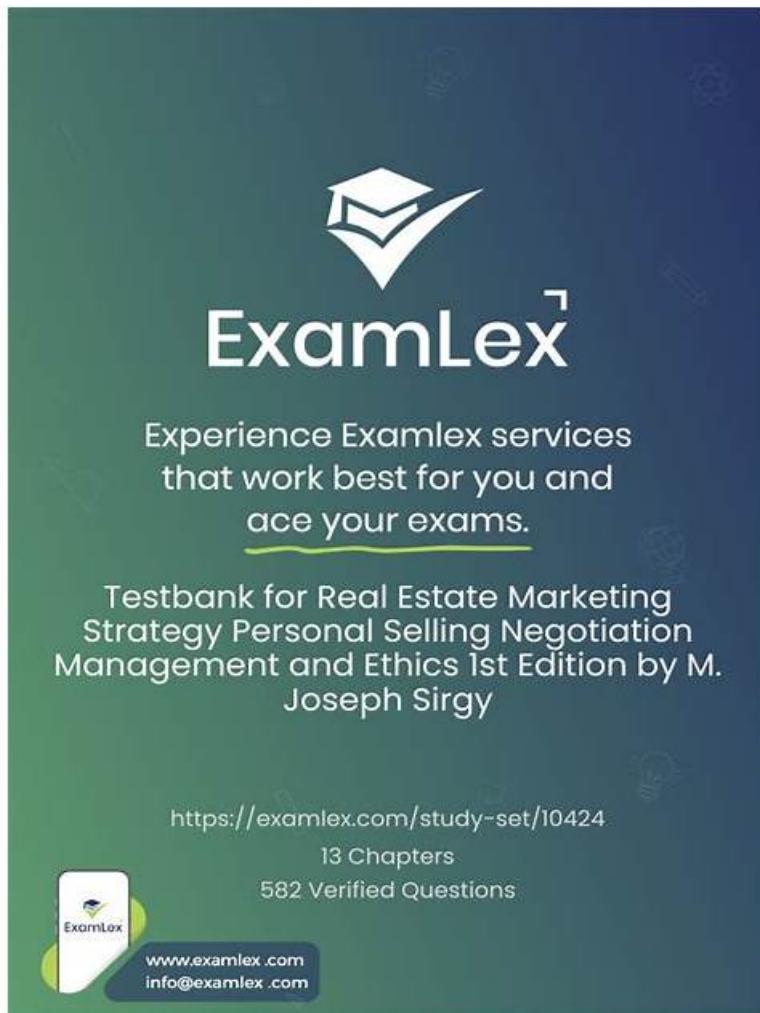


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Real Estate Maryland Real Estate Salesperson Examination Sample Questions (Q185-Q190):

NEW QUESTION # 185

Under which type of buyer agency agreement does a buyer reserve the right to self-represent?

- A. Personal agency
- B. Exclusive right to represent
- C. Open agency
- D. Exclusive agency

Answer: D

Explanation:

In the buyer representation section, the course contrasts common forms:

* Exclusive right to represent: the brokerage is owed compensation if the buyer purchases during the term, regardless of who finds the property.

* Exclusive agency: the brokerage is the only broker engaged, but the buyer reserves the right to purchase without the broker and owe no commission if the buyer self-procures the property.

References: Maryland 60-Hour Principles and Practices of Real Estate - Buyer Representation Agreements: exclusive right vs. exclusive agency vs. open agreements; commission and self-procurement provisions.

NEW QUESTION # 186

What's the purpose of a home inspection?

- A. To determine a listing price for the property
- B. To determine whether the purchase price reflects the property's value
- C. To help licensees uncover red flags
- D. To get a true picture of a property's condition

Answer: D

Explanation:

A home inspection is a professional, non-invasive evaluation of the property's physical condition (systems and components) to inform buyers about defects and needed repairs. It is not an appraisal (value) and doesn't set list price; while it can reveal "red flags," its primary purpose is to provide the buyer an accurate picture of condition to inform negotiations and contingency decisions.

References: Maryland 60-Hour Course: "Real Estate Contracts" (inspection contingencies; inspection vs. appraisal); "Environmental Issues and Disclosures" (property condition considerations).

NEW QUESTION # 187

In order for an owner-occupant of a building with rental units to reject applicants based on sex, marital status, gender identity, and/or sexual orientation, they must not own more than how many rental units in a building?

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

Answer: D

Explanation:

Under Maryland's Fair Housing laws (Title 20, State Government Article), limited exemptions exist for owner-occupied buildings with four or fewer rental units.

In these cases, the owner may exercise limited discretion in selecting tenants; however, race discrimination is never permitted.

The pre-licensing course explains that while federal law (the Fair Housing Act) allows some exemptions, Maryland law still prohibits discriminatory advertising and extends protections to include sexual orientation, gender identity, marital status, and source of income. Reference (Maryland Source):

- Maryland 60-Hour Principles and Practices Course, Maryland Fair Housing Law section.
- State Government Article, Title 20, 20-704.

NEW QUESTION # 188

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

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

Answer: D

Explanation:

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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 # 189

What's a foreclosure?

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

Answer: C

Explanation:

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.

NEW QUESTION # 190

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