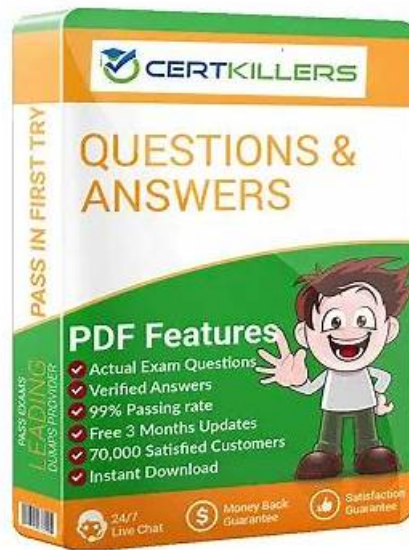


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Real Estate Maryland Real Estate Salesperson Examination Sample Questions (Q97-Q102):

NEW QUESTION # 97

_____ can be defined as everything that's not real property.

- A. Private property
- **B. Personal property**
- C. Land property
- D. Real estate

Answer: B

Explanation:

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

Personal property (also known as chattel) refers to movable items that are not permanently attached to the land or the improvements on it.

Examples include furniture, vehicles, and trade equipment. In contrast, real property includes land, improvements, and the legal rights associated with ownership.

The distinction between real and personal property is a core principle of real estate law covered early in the Maryland 60-Hour Course under "Real Property and the Law." Reference:

Maryland 60-Hour Principles and Practices of Real Estate Pre-Licensing Course - "Real Property and the Law" Module Common Law Property Definitions recognized by the Maryland Real Estate Commission.

NEW QUESTION # 98

What might the financial implications be if a buyer needed to use individual retirement account funds toward a down payment?

- A. The funds are taxable, and an early withdrawal penalty fee will apply.
- **B. First-time homebuyers can use up to \$10,000 of their IRA funds penalty free for down payment and closing costs.**
- C. Funds can be used if they go toward the borrower's first-time homeownership in the last five years.
- D. Income taxes are waived on IRA distributions for homeownership.

Answer: B

Explanation:

Under the first-time homebuyer exception for IRAs, qualified individuals may withdraw up to \$10,000 (lifetime limit) to pay qualified acquisition costs (e.g., down payment and closing costs) without the 10% early withdrawal penalty. Standard income tax may still apply to traditional IRA distributions (Roth rules differ for contributions vs. earnings and five-year holding). Therefore, penalty-free (not tax-free) withdrawals up to \$10,000 are permitted for first-time home purchase needs.

References: Maryland pre-licensing curriculum-Real Estate Financing (sources of down payment funds; IRA first-time homebuyer exception; overview of tax and penalty treatment).

NEW QUESTION # 99

Between commercial and residential properties, which type of property is depreciated for a longer time?

- A. You cannot depreciate income-producing properties.
- B. Both commercial and residential income-producing properties are depreciated according to the same schedule.

- C. Residential income-producing properties are depreciated longer (39 years) than commercial income-producing properties (27.5 years) are.
- **D. Commercial income-producing properties are depreciated longer (39 years) than residential income-producing properties (27.5 years) are.**

Answer: D

Explanation:

Under the Internal Revenue Code (IRC 168), depreciation is a method for recovering the cost of income-producing property over time.

Residential income-producing properties (such as apartment buildings) are depreciated over 27.5 years.

Commercial income-producing properties (such as office buildings) are depreciated over 39 years. These timelines are based on the Modified Accelerated Cost Recovery System (MACRS) used for tax purposes. This concept is included in the Maryland Pre-Licensing Course within the Appraisal and Valuation section, to ensure licensees understand property valuation and investment considerations.

Reference:

Maryland 60-Hour Principles and Practices of Real Estate Pre-Licensing Course - "Real Estate Appraisal and Valuation" Module
Internal Revenue Code 168 - MACRS Depreciation Rules.

NEW QUESTION # 100

Manny has a client who wants to purchase a commercial building. Manny doesn't have any experience negotiating commercial purchases. Which action should Manny take to demonstrate his good faith and most ethical behavior toward his client?

- **A. Tell the client about his inexperience, but say that he'd like to continue the relationship and will consult with a professional commercial broker throughout the transaction.**
- B. Continue to work with the client, but not tell the client about his lack of experience.
- C. Decide to no longer represent the client.
- D. Continue to work with the client, but secretly consult with a commercial broker when he has questions.

Answer: A

Explanation:

Under Maryland's Code of Ethics and Professional Conduct, licensees must act with honesty, integrity, and reasonable skill and care.

If a licensee lacks experience in a specialized area, they must disclose that fact to the client and either refer the client or seek assistance from a qualified professional-with the client's informed consent.

By being transparent and collaborating with an experienced commercial broker, Manny fulfills his ethical obligation of competence and disclosure while protecting his client's interests.

Reference (Maryland Source):

- Maryland 60-Hour Principles and Practices Course, Ethics and Professional Conduct section.
- COMAR 09.11.02.01 - Code of Ethics for Real Estate Licensees.
- Business Occupations and Professions Article 17-322.

NEW QUESTION # 101

Which of the following actions transforms real property into personal property?

- A. Emblements
- B. Annexation
- **C. Severance**
- D. Sale of the property

Answer: C

Explanation:

Severance is the act of detaching an item that was part of the realty, thereby converting it into personal property (e.g., removing a built-in fixture). Annexation is the opposite-attaching personal property so it becomes real property (a fixture). Emblements are annual crops treated as personal property by definition, not by a transformation act. A sale does not change the classification of items; it only transfers whatever is included (real or personal) as specified.

References: Maryland pre-licensing curriculum-Real Property and the Law (definitions and tests of fixtures; annexation vs.

severance; emblems).

NEW QUESTION # 102

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