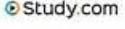


Maryland-Real-Estate-Salesperson - Latest Reliable Maryland Real Estate Salesperson Examination Study Materials

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Quiz & Worksheet - Maryland Real Estate Salesperson License Requirements

1. What is one of the steps needed to get a Maryland real estate license?

- Take 60 hours of pre-license education courses
- Take 15 hours of pre-license education courses
- Be 21 years or older
- Submit your application to the department of commerce

2. What is an activity that requires a real estate license?

- Earning a real estate commission
- Holding an open house
- Selling your own home
- Providing property management services

3. What is one thing you must do to renew your real estate license in Maryland?

- Complete 15 hours of continuing education courses every two years
- Take 60 hours of pre-license education courses every four years
- Retake the real estate exam
- Complete at least 20 transactions

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Real Estate Maryland Real Estate Salesperson Examination Sample Questions (Q176-Q181):

NEW QUESTION # 176

Which of the following best describes the concept of appreciation?

- A. When the value of a property decreases over time.
- B. When losses are deducted from a property's value for tax purposes.
- C. When a property's value increases as a result of capital improvements.
- D. When the value of a property increases over time.

Answer: D

Explanation:

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

Appreciation refers to the increase in a property's value over time due to factors such as market demand, improvements, inflation, or location desirability.

It is the opposite of depreciation, which is a decline in value. Appreciation may result from physical improvements (e.g., renovations) or external factors (e.g., neighborhood development).

This concept is emphasized in the Maryland 60-Hour Course within the "Real Estate Appraisal and Valuation" module as a key element of market analysis and investment potential.

Reference:

Maryland 60-Hour Principles and Practices of Real Estate Pre-Licensing Course - "Real Estate Appraisal and Valuation" Module
Federal Appraisal Guidelines - Market Value Concepts.

NEW QUESTION # 177

_____ is a process in which an appraiser determines a probable range of values for a property by comparing a group of comparable sales to the subject. The appraiser attempts to include both superior and inferior units of comparison, such as age and transaction price.

- A. Bridging
- B. Surrounding
- C. Substituting
- D. Bracketing

Answer: D

Explanation:

In the valuation module, the course explains bracketing as an appraisal technique where the appraiser selects comparables that are both superior and inferior to the subject on key characteristics (e.g., gross living area, condition, lot size, age, quality, transaction price) to "bracket" the likely value range. Proper bracketing strengthens the sales comparison approach and supports a credible reconciliation by demonstrating the subject's position within a range indicated by the market.

References: Maryland 60-Hour Principles and Practices of Real Estate - Appraisal and Valuation: sales comparison approach, selection of comparables, units of comparison, and bracketing methodology.

NEW QUESTION # 178

Which of the following is a method a real estate licensee uses to determine an appropriate listing price range?

- A. Comparative market analysis
- B. Market process
- C. Appraisal
- D. Proforma

Answer: A

Explanation:

Only licensed or certified appraisers may perform an appraisal for a fee in a federally related transaction.

A real estate licensee, however, may prepare a Comparative Market Analysis (CMA) or Broker Price Opinion (BPO) to help a seller decide on a listing price or a buyer to make an offer.

A CMA compares recent sales, active listings, and expired listings of similar properties to estimate a realistic price range.

This procedure is emphasized in the "Appraisal and Valuation" module as a permitted pricing tool for real estate professionals.

Reference (Maryland Source):

- Maryland 60-Hour Principles and Practices of Real Estate Pre-Licensing Course, Valuation and CMA section.
- Business Occupations and Professions Article 17-511 (b).

NEW QUESTION # 179

What responsibility do licensees have regarding household lead hazards?

- A. Making sure their sellers know how to hide the presence of lead-based paint
- B. Making sure all lead is removed, even if they have to personally remove it
- C. Disclosing that there's lead-based paint to a buyer, even when they don't know for sure it's there
- **D. Disclosing that there's lead-based paint to a buyer when they know about it**

Answer: D

Explanation:

For pre-1978 residential properties, federal law (Title X) requires disclosure of any known lead-based paint or hazards, provision of the EPA pamphlet, and a 10-day inspection opportunity (unless waived).

Licensees must ensure required disclosure forms are completed and disclose known material facts, but they must not state lead exists if they do not actually know. Licensees are not responsible for abatement and must never assist in concealing hazards.

References: Maryland 60-Hour Course: "Environmental Issues and Disclosures" (lead-based paint disclosures, pamphlet, inspection period; duty to disclose known material facts).

NEW QUESTION # 180

With what loan program or programs can a borrower obtain 100% financing?

- A. FHA and VA
- B. USDA and FHA
- C. FHA, VA, and USDA
- **D. USDA and VA**

Answer: D

Explanation:

VA loans (for eligible veterans/servicemembers) and USDA Rural Development loans both allow 0% down payment (100% financing), subject to program eligibility and property/location requirements. FHA loans require a minimum down payment (commonly 3.5%) and therefore are not 100% financing.

References: Maryland pre-licensing topic Real Estate Financing (government-backed loans: FHA minimum down payment; VA guaranty with potential 0% down; USDA Section 502 guaranteed loans and 0% down features).

NEW QUESTION # 181

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