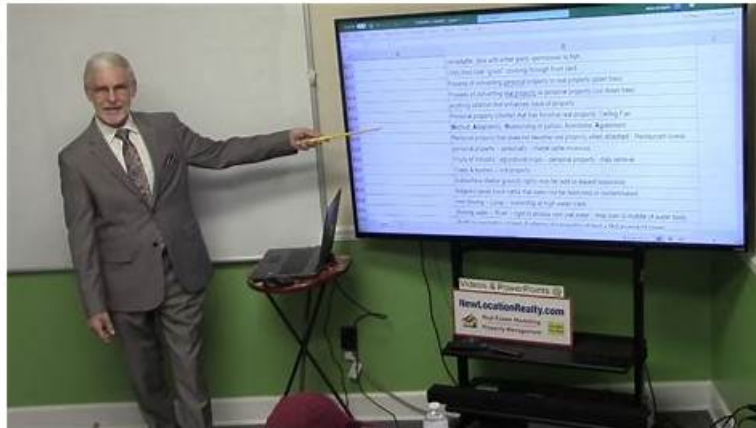


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Real Estate Maryland Real Estate Salesperson Examination Sample Questions (Q138-Q143):

NEW QUESTION # 138

What's a foreclosure?

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

Answer: A

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 # 139

One of Mrs. Wilson's tenants is leaving in a few months. She hates to see this particular tenant go because he has been an ideal tenant-always paying his rent on time, keeping his place clean, and never a complaint.

Unlike so many of her other tenants, this tenant deserves to get back his security deposit. By law, when must Mrs. Wilson return the deposit to her tenant?

- A. Within one month of the lease ending.
- **B. Within 45 days of the lease ending.**
- C. Within two months of the lease ending.
- D. Within two weeks of the lease ending.

Answer: B

Explanation:

Under Maryland landlord-tenant law, the landlord must return the tenant's security deposit, with any required interest, within 45 days after the end of the tenancy, less any permissible deductions for unpaid rent or damages beyond ordinary wear and tear. The landlord must also provide an itemized statement of any deductions. The 45-day deadline is statutory and is emphasized in Maryland pre-licensing instruction within property management and leasing modules.

References (Maryland Sources / Pre-Licensing Core Content):

* Maryland Real Property Article 8-203 (Security Deposits) - return within 45 days; interest; itemization of deductions.

* Maryland 60-Hour Pre-Licensing Course: "Leases and Property Management" (security deposits; deadlines; itemized statements).

NEW QUESTION # 140

What is the default data retention period for login history in Salesforce?

- **A. 90 days**
- B. 30 days
- C. 60 days
- D. 125 days

Answer: A

Explanation:

Comprehensive and Detailed

Maryland's Real Estate Agency Law (§17-530, Business Occupations and Professions Article) mandates that written agency disclosure be provided to all parties in any residential lease transaction exceeding 90 days.

This ensures transparency in representation and prevents misunderstandings regarding whom the licensee represents in the transaction.

The disclosure must occur no later than the first scheduled face-to-face meeting with the prospective tenant or landlord.

NEW QUESTION # 141

You represent a buyer of a \$1 million property. The seller's agent offers a 2.5% cooperative agent compensation. Who's your client?

- A. The seller's agent's broker
- **B. The buyer**
- C. The seller's agent
- D. The seller

Answer: B

Explanation:

Under Maryland law, agency relationships are determined by who the licensee represents, not by who pays the compensation. Even though the buyer's agent may receive payment from the listing broker via a cooperative compensation (often shared through the MLS), that payment does not make the buyer's agent an agent of the seller.

The licensee's fiduciary duties-loyalty, confidentiality, disclosure, obedience, reasonable care, and accounting-belong solely to the buyer, the client under the brokerage agreement.

This principle is detailed under the Maryland Agency Law section of the pre-licensing course.

Reference (Maryland Source):

- Maryland 60-Hour Principles and Practices Course, Law of Agency module.
- Business Occupations and Professions Article 17-530 through 17-534.
- COMAR 09.11.07.01 - Disclosure of Agency Relationships.

NEW QUESTION # 142

Once signed, the listing agreement is a legally binding contract between

- A. The buyer and seller
- **B. The listing broker and seller**
- C. The seller and lender
- D. The buyer's agent and seller

Answer: B

Explanation:

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

A listing agreement is a legally binding contract that establishes an agency relationship between the seller (client) and the listing broker (agent).

The agreement authorizes the broker to market the property and represent the seller's interests in finding a ready, willing, and able buyer.

While the salesperson may work directly with the seller, the contractual relationship exists between the broker and the seller-not the individual licensee.

This principle is emphasized in the Maryland course under "Listing Agreements and Buyer Representation." Reference:

Maryland 60-Hour Principles and Practices of Real Estate Pre-Licensing Course - "Listing Agreements and Buyer Representation" Module Md. Business Occupations and Professions Article §17-532 - Agency Relationship Between Broker and Client.

NEW QUESTION # 143

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