

Free Maryland-Real-Estate-Salesperson Sample | Maryland-Real-Estate-Salesperson Reliable Braindumps Ppt



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Real Estate Maryland Real Estate Salesperson Examination Sample Questions (Q211-Q216):

NEW QUESTION # 211

Maryland real estate licensees should be aware that, in addition to the federally protected classes, the state's fair housing laws also prohibit discrimination based on the protected classes of _____.

- A. Marital status, sexual orientation, gender identity, and source of income
- B. Students, retired persons, and the unemployed

- C. Gun owners and military status
- D. Smokers, students, and the elderly

Answer: A

Explanation:

Comprehensive and Detailed

Maryland's Fair Housing Law (State Government Article, Title 20, Subtitle 7) expands on the federal Fair Housing Act by adding additional protected categories: marital status, sexual orientation, gender identity, and source of income. This means licensees cannot discriminate in the sale, rental, or financing of housing based on these traits. The course emphasizes that local jurisdictions (e.g., Baltimore City, Montgomery County) may have even broader protections.

NEW QUESTION # 212

To indicate that they understand and consent to the terms that appear on each page of the sales contract, what are the seller and buyer required to do?

- A. Check the "We understand and consent to the terms presented on this page" statement.
- B. Nod their heads "yes."
- **C. Initial and date the bottom of each page of the contract.**
- D. Sign a consent form.

Answer: C

Explanation:

In Maryland practice, standard residential contracts (e.g., the Maryland REALTORS Residential Contract of Sale) require parties to initial and date each page. This page-by-page acknowledgment demonstrates that both buyer and seller reviewed and consented to the specific terms on every page, reducing disputes over omitted or altered provisions. Final signatures execute the agreement, but initials and dates on each page evidence assent to the entire document as presented.

References:

Maryland 60-Hour Principles & Practices Course - Real Estate Contracts Module (contract formation and execution practices).
Maryland REALTORS Residential Contract of Sale - page-initialing convention to indicate assent.

NEW QUESTION # 213

In relation to appraisals, what is a "federally related transaction"?

- **A. A real estate transaction in which a federal financial agency or regulatory authority is involved**
- B. A transaction involving the sale of government secrets
- C. A transaction in which financing is obtained from foreign investors
- D. An appraisal that a federally licensed appraiser conducts

Answer: A

Explanation:

A federally related transaction is defined as any real estate-related financial transaction that involves a federal financial institution regulator, such as the Federal Deposit Insurance Corporation (FDIC), Federal Reserve, Office of the Comptroller of the Currency (OCC), or any transaction intended for sale to a government-sponsored enterprise like Fannie Mae or Freddie Mac.

Under the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (FIRREA), federal agencies require that real estate appraisals used in federally related transactions be performed by state-licensed or state-certified appraisers.

In Maryland's 60-Hour Pre-Licensing Course, this concept is taught within the "Real Estate Appraisal and Valuation" topic to ensure future licensees understand when a certified appraisal is legally mandated. The course emphasizes that federally related transactions generally include:

The sale, lease, purchase, investment, or exchange of real property.

The financing, refinancing, or use of real property as security for a loan.

Transactions regulated by federal financial agencies.

Therefore, the correct definition of a federally related transaction is a real estate transaction in which a federal financial agency or regulatory authority is involved.

Reference (Maryland and Federal Sources):

Maryland 60-Hour Principles and Practices of Real Estate Pre-Licensing Course - "Real Estate Appraisal and Valuation" Module (Appraisal Standards Section) Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (FIRREA), Title XI -

NEW QUESTION # 214

Which document is provided to borrowers at least three days prior to closing and provides disclosures about the costs of the transaction?

- A. Loan Estimate
- **B. Closing Disclosure**
- C. The Mortgage Servicing Transfer Disclosure
- D. Escrow closing notice

Answer: B

Explanation:

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

The Closing Disclosure (CD) is a federally required document under the TILA-RESPA Integrated Disclosure Rule (TRID).

It must be provided to the borrower at least three business days prior to closing and itemizes loan terms, fees, and total closing costs.

The Loan Estimate (LE) is given earlier in the process-within three business days of loan application-while the Closing Disclosure confirms final figures.

Maryland licensees must understand both forms as part of the Closing and Settlement Procedures portion of their coursework.

Reference (Maryland Source):

- Maryland 60-Hour Principles and Practices Course, Closing Procedures and Federal Disclosure Requirements section.

- TILA-RESPA Integrated Disclosure Rule (TRID), 12 C.F.R. §1026.19(f).

NEW QUESTION # 215

Cameron had a listing agreement with a client named Ben. Ben got mad at Cameron and said he was terminating the agreement. Can Ben do this?

- A. Yes, with 30 days' notice.
- **B. Yes, but certain terms of the agreement may still be binding upon Ben.**
- C. Only if the property is valued at more than \$250,000.
- D. Yes, it's a client's prerogative.

Answer: B

Explanation:

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

While a client (in this case, Ben) may terminate a listing agreement at any time, the termination does not necessarily release the client from contractual obligations that have already been incurred.

A listing agreement is a bilateral contract between the seller and the broker. If a client ends the agreement without cause, the broker may still be entitled to compensation for expenses or commissions if the property sells to a ready, willing, and able buyer who was introduced during the term.

The Maryland course explains that unilateral termination may constitute breach of contract, depending on the agreement's terms.

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 - Duties and Rights in Agency Relationships.

NEW QUESTION # 216

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Fiona Dent is a Director of Executive Education at Ashridge, Stories capture their memories of the past and their hopes for the future, VCEPrep gives you unlimited online access to Maryland-Real-Estate-Salesperson Certification Practice tools.

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