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## **Real Estate Maryland Real Estate Salesperson Examination Sample Questions (Q43-Q48):**

### NEW QUESTION # 43

The earth's surface, extending downward to the center of the earth and upward to infinity, including permanently attached natural objects, is called \_\_\_\_\_.

- A. Real estate
- B. Estate
- C. Real property
- **D. Land**

**Answer: D**

Explanation:

In real estate terminology taught in the course:

\* Land = the earth's surface down to the center and upward to infinity, including permanently attached natural objects (trees, minerals, water).

\* Real estate = land plus improvements (man-made attachments such as buildings, fences).

References: Maryland 60-Hour Principles & Practices Course - Real Property and the Law module (definitions of land, real estate, and real property)

### NEW QUESTION # 44

The courts use three primary tests to determine whether something is personal property or real property. What are the names of the three tests?

- A. Method of attachment, agreement, and accessory
- **B. Method of attachment, agreement, and adaptation**
- C. Method of attachment, acknowledgement and adaptation
- D. Method of reimbursement, agreement, and adaptation

**Answer: B**

Explanation:

Courts commonly consider (1) method of attachment (annexation), (2) adaptation to the property's use, and (3) agreement of the parties to determine whether an item is a fixture (real property) or personal property. "Acknowledgement," "accessory," and "reimbursement" are not part of the legal fixture tests.

Reference: Maryland pre-licensing curriculum - Real Property and the Law (fixtures; annexation, adaptation, and agreement tests).

### NEW QUESTION # 45

Why should buyers be cautious when considering a property with an older tank (e.g., septic or fuel tank)?

- A. The buyer may want to use the tank.
- B. The buyer will need to check if the tank is correctly sized.
- **C. Older tanks may leak and contaminate the ground.**
- D. Buyers don't need to know.

**Answer: C**

Explanation:

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Underground storage tanks (USTs), particularly older ones made of steel, may corrode and leak, releasing hazardous substances such as oil or fuel into the soil and groundwater.

Maryland environmental law and the 60-Hour Course emphasize that sellers must disclose known environmental hazards, and buyers should be aware of potential remediation costs.

The Maryland Department of the Environment (MDE) regulates USTs, requiring proper registration, maintenance, and closure procedures to prevent contamination.

### NEW QUESTION # 46

How many approaches to value do appraisers generally use?

- A. Four
- B. One
- C. Two
- **D. Three**

**Answer: D**

Explanation:

Appraisers generally employ three approaches to value: the Sales Comparison Approach (market data), the Cost Approach (replacement/reproduction cost minus depreciation plus land value), and the Income Approach (capitalizing net operating income). Maryland's pre-licensing curriculum teaches all three as standard methodology, with applicability depending on property type and data availability.

References: Maryland 60-Hour Principles & Practices Course - Real Estate Appraisal and Valuation (sales comparison, cost, and income approaches; reconciliation).

#### **NEW QUESTION # 47**

Which of the following financing types involves the sale of personal property with the real property?

- A. Security
- **B. Package**
- C. Blanket
- D. Wrap-around

**Answer: B**

Explanation:

A package loan (package mortgage) finances both real property and personal property (chattels) together in a single loan-common with new homes that include appliances or furnishings. A blanket loan covers multiple parcels; a wrap-around is junior financing that "wraps" an existing loan; "security" is not a loan type but a general concept.

References: Maryland pre-licensing topic Real Estate Financing (types of mortgages: package, blanket, purchase-money, wrap-around; treatment of personal property in financing).

#### **NEW QUESTION # 48**

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