

Real Estate Maryland-Real-Estate-Salesperson Latest Test Materials - Maryland-Real-Estate-Salesperson Test Score Report



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Real Estate Maryland Real Estate Salesperson Examination Sample Questions (Q201-Q206):

NEW QUESTION # 201

What's the purpose of a home inspection?

- A. To determine whether the purchase price reflects the property's value
- B. To determine a listing price for the property
- C. To help licensees uncover red flags
- D. To get a true picture of a property's condition

Answer: D

Explanation:

A home inspection is a professional, non-invasive evaluation of the property's physical condition (systems and components) to inform buyers about defects and needed repairs. It is not an appraisal (value) and doesn't set list price; while it can reveal "red flags," its primary purpose is to provide the buyer an accurate picture of condition to inform negotiations and contingency decisions.

References: Maryland 60-Hour Course: "Real Estate Contracts" (inspection contingencies; inspection vs. appraisal); "Environmental Issues and Disclosures" (property condition considerations).

NEW QUESTION # 202

How should all compensation related to real estate transactions be handled according to real estate law?

- A. All compensation must go directly to the salesperson from the seller or buyer.
- B. Compensation can be handled privately between agents without broker involvement.
- C. Salespeople can receive compensation directly from mortgage brokers or title representatives.
- D. Compensation must be channeled through the salesperson's broker.

Answer: D

Explanation:

Comprehensive and Detailed

In Maryland, all compensation earned by a licensed salesperson or associate broker must be paid through their supervising broker. Salespersons are not permitted to receive direct payments from clients, customers, mortgage brokers, or other settlement service providers.

Violations can result in disciplinary action or license suspension.

Reference:

Maryland 60-Hour Principles and Practices of Real Estate Pre-Licensing Course - "Maryland License Law and Regulations" Module Md. Business Occupations and Professions Article §17-322(b)(17) - Receiving Compensation Through Proper Channel.

NEW QUESTION # 203

What regulation or regulatory authority identifies sites that have hazardous substances, and requires the responsible parties to clean them up?

- A. State Department of Environmental Quality
- B. The National Environmental Policy Act
- C. Comprehensive Environmental Response, Compensation, and Liability Act
- D. Department of Housing and Urban Development

Answer: C

Explanation:

The Comprehensive Environmental Response, Compensation, and Liability Act (CERCLA), enacted in 1980 and commonly known as "Superfund," authorizes the Environmental Protection Agency (EPA) to identify and clean up sites contaminated with hazardous substances.

CERCLA also establishes liability for potentially responsible parties (PRPs)-including current and past owners, operators, and those who arranged for disposal of hazardous substances.

Maryland's pre-licensing course covers CERCLA as a federal regulation that affects real estate transactions involving contaminated properties, as buyers and sellers must be aware of any cleanup responsibilities before transfer.

Reference:

Maryland 60-Hour Principles and Practices of Real Estate Pre-Licensing Course - "Environmental Issues and Disclosures" Module Comprehensive Environmental Response, Compensation, and Liability Act of 1980 (42 U.S.C. 9601 et seq.).

NEW QUESTION # 204

Edgar is in the process of selling his home in a short sale. What's a short sale?

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

- D. The sale of a property at an amount less than is owed, not including closing costs

Answer: D

Explanation:

A short sale occurs when the lender agrees to accept less than the total amount owed on the mortgage to release its lien so that the property can be sold.

The lender must approve the sale before closing.

This typically happens when the market value of the property is less than the outstanding loan balance, but foreclosure is avoided.

In the pre-licensing course, short sales are discussed under Financing and Foreclosure Alternatives, highlighting licensees' duties to disclose the short-sale status to buyers and comply with lender requirements.

Reference (Maryland Source):

- Maryland 60-Hour Principles and Practices Course, Financing and Foreclosure Alternatives section.
- Maryland Real Property Article 7-105.1 (Mortgage Default Remedies).

NEW QUESTION # 205

Which of the following best describes the concept of appreciation?

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

Answer: B

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 # 206

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