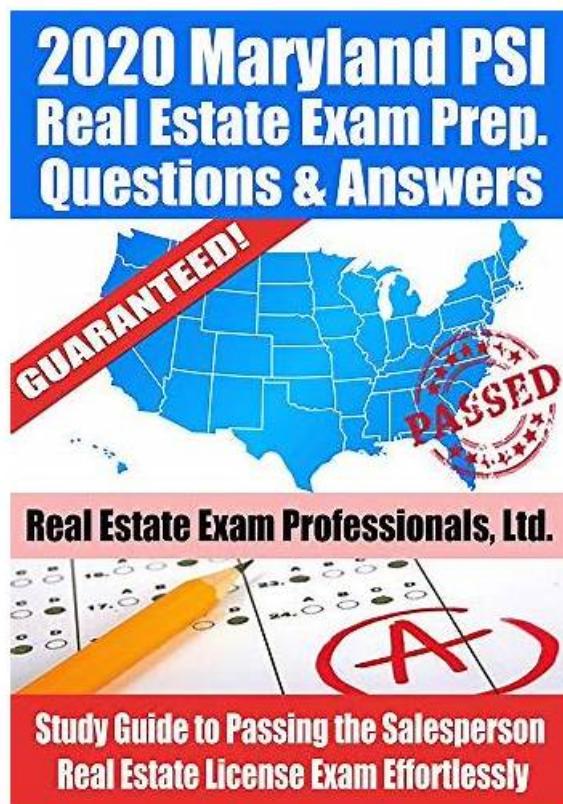


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The Real Estate Maryland-Real-Estate-Salesperson certification examination is an essential component of professional development, and passing this Real Estate Maryland-Real-Estate-Salesperson test can increase career options and a rise in salary. Nonetheless, getting ready for the Maryland Real Estate Salesperson Examination (Maryland-Real-Estate-Salesperson) exam may be difficult, and many working professionals have trouble locating the Real Estate Maryland-Real-Estate-Salesperson practice questions they need to succeed in this endeavor.

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Real Estate Maryland Real Estate Salesperson Examination Sample Questions (Q98-Q103):

NEW QUESTION # 98

A veteran licensee always has a face-to-face meeting before he works with any buyer. What might be a good reason for this?

- A. To determine the buyer's ethnicity
- B. To look the buyer in the eye to see if the buyer is hiding anything
- **C. To build trust and rapport**
- D. To get the buyer's FICO score, credit report, and tax receipts

Answer: C

Explanation:

Under Maryland's agency law, a licensee must establish a relationship of trust, confidence, and loyalty with a client.

Meeting face-to-face helps the agent explain agency relationships, present the Understanding Whom Real Estate Agents Represent disclosure, and begin building rapport and confidence, which are critical in fiduciary relationships.

As emphasized in the Brokerage and Agency module, personal contact helps ensure informed consent and professional transparency-never to collect personal demographic or financial data outside proper procedures.

Reference (Maryland Source):

- Maryland 60-Hour Principles and Practices Course, Law of Agency and Broker-Client Relationships section.
- Business Occupations and Professions Article 17-530 through 17-534.

NEW QUESTION # 99

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

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

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 # 100

What term refers to the profit from the sale of property that is subject to taxation?

- A. Equity
- B. Depreciation
- **C. Taxable gains**
- D. Deferment

Answer: C

Explanation:

Comprehensive and Detailed

A real property exchange, often called a 1031 exchange, allows investors to defer paying capital gains taxes when swapping one investment property for another of like kind. However, if the transaction does not meet IRS requirements or if "boot" (cash or non-like-kind property) is received, the gain becomes taxable. The Maryland course identifies taxable gains as the main drawback when the exchange fails to fully qualify for deferral.

NEW QUESTION # 101

Manny has a client who wants to purchase a commercial building. Manny doesn't have any experience negotiating commercial purchases. Which action should Manny take to demonstrate his good faith and most ethical behavior toward his client?

- A. Decide to no longer represent the client.
- B. Continue to work with the client, but not tell the client about his lack of experience.
- C. Continue to work with the client, but secretly consult with a commercial broker when he has questions.
- D. **Tell the client about his inexperience, but say that he'd like to continue the relationship and will consult with a professional commercial broker throughout the transaction.**

Answer: D

Explanation:

Under Maryland's Code of Ethics and Professional Conduct, licensees must act with honesty, integrity, and reasonable skill and care.

If a licensee lacks experience in a specialized area, they must disclose that fact to the client and either refer the client or seek assistance from a qualified professional-with the client's informed consent.

By being transparent and collaborating with an experienced commercial broker, Manny fulfills his ethical obligation of competence and disclosure while protecting his client's interests.

Reference (Maryland Source):

- Maryland 60-Hour Principles and Practices Course, Ethics and Professional Conduct section.
- COMAR 09.11.02.01 - Code of Ethics for Real Estate Licensees.
- Business Occupations and Professions Article 17-322.

NEW QUESTION # 102

Sandra enters a contract to sell her home to Paul. Under the statute of frauds, the written contract must name the contracting parties, identify the subject matter of the contract, and _____.

- A. Be handwritten
- B. Achieve a result that is fair to all parties
- C. Be signed by two or more attorneys
- D. **Present the essential terms and conditions of the contract**

Answer: D

Explanation:

Comprehensive and Detailed

The Statute of Frauds requires that certain contracts-including those for the sale or transfer of real property-be in writing and include: The names of the parties,

Identification of the property, and

The essential terms and conditions (such as price and contingencies). This ensures the agreement is legally enforceable in court.

Reference:

Maryland 60-Hour Principles and Practices of Real Estate Pre-Licensing Course - "Real Estate Contracts" Module Maryland Courts and Judicial Proceedings Article §5-901 - Statute of Frauds (Real Property).

NEW QUESTION # 103

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