

# Latest Updated Maryland-Real-Estate-Salesperson Exam Exercise & Leader in Qualification Exams & Free PDF Real Estate Maryland Real Estate Salesperson Examination

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**DATE!**

Who is entitled to a Mechanics lien? -

✓✓✓ Correct Answer > States designate lien rights for contractors, subcontractors or material suppliers who provide labor or furnish material for construction, repairs or improvements of any building machine, wharf or bridge.

What is the required notification under Lead PRE -

✓✓✓ Correct Answer > Under Lead PRE, federal law requires that contractors provide lead info to residents before renovating pre-1978 housing. The EPA publishes a pamphlet titled Protect your family from lead in your home, which must be distributed to the owner and occupants before starting work. Confirmation of receipt of the lead pamphlet or a certificate of mailing must be kept for 3 years

To file lien claim, time? -

✓✓✓ Correct Answer > In order to establish a lien under this subtitle, a person entitled to lien shall file proceedings in the court for the county where the land or any part of the land is located within 18-days after the work has been finished or the materials furnished.

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## Hot Maryland-Real-Estate-Salesperson Exam Exercise | Amazing Pass Rate For Maryland-Real-Estate-Salesperson Exam | Trusted Maryland-Real-Estate-Salesperson: Maryland Real Estate Salesperson Examination

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### Real Estate Maryland Real Estate Salesperson Examination Sample Questions (Q213-Q218):

#### NEW QUESTION # 213

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. The Mortgage Servicing Transfer Disclosure
- C. Escrow closing notice
- **D. Closing Disclosure**

**Answer: D**

Explanation:

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 # 214

James creates a trust to hold a piece of real estate he owns. He directs a corporate fiduciary to hold title to the real estate and provides instructions for the management, control, and disposition of the real estate upon his death. Given that the trust only holds real estate, James likely set up a(n) \_\_\_\_\_ trust.

- **A. Land**
- B. Tertiary
- C. Assignable
- D. Testamentary

**Answer: A**

Explanation:

A land trust is a type of living trust in which real property is the only asset placed into the trust.

Under a land trust, the trustee (fiduciary) holds legal title to the property, while the beneficiary retains the rights to control, manage, and receive income or proceeds from the property.

The Maryland pre-licensing course explains that land trusts are commonly used for privacy, estate planning, and avoiding probate, since the property is owned and transferred through the trust rather than by individual deed.

Reference:

#### NEW QUESTION # 215

Carson is purchasing a \$600,000 property by obtaining an 80/20 loan. How much is Carson financing?

- A. \$120,000
- B. \$600,000
- C. \$420,000
- **D. \$480,000**

**Answer: D**

Explanation:

An 80/20 loan structure means the borrower finances 80% of the purchase price through a first mortgage and 20% through a second mortgage, leaving no down payment.

For a \$600,000 property:

$80\% \times \$600,000 = \$480,000$  (first loan)

$20\% \times \$600,000 = \$120,000$  (second loan) Total financing =  $\$480,000 + \$120,000 = \$600,000$ . Therefore, Carson is financing \$480,000 through the first loan, corresponding to the "80%" part referenced in the question's options.

Reference: Maryland 60-Hour Course - "Real Estate Financing" Topic (Loan Structures and Mortgage Types); Conventional Loan Underwriting Practices.

#### NEW QUESTION # 216

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

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

**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 # 217

Which type of antitrust violation involves two or more businesses conspiring against another business?

- **A. Group boycotting**
- B. Price fixing
- C. Tie-in arrangement
- D. Market allocation

**Answer: A**

Explanation:

A group boycott occurs when two or more competitors conspire to refuse to deal with another firm or individual, thereby attempting to eliminate competition.

This is a violation of the Sherman Antitrust Act and the Clayton Act, both covered in the "Ethics and Antitrust" section of the Maryland pre-licensing course.

Examples include two brokerages agreeing not to cooperate with a third brokerage or to exclude another licensee from access to listings.

Maryland law and the National Association of REALTORS Code of Ethics prohibit any conduct that restricts trade or limits

consumer choice.

Reference (Maryland Source):

- Maryland 60-Hour Principles and Practices Course, Fair Housing and Ethics / Antitrust section.
- Sherman Antitrust Act (15 U.S.C. 1).
- Clayton Antitrust Act (15 U.S.C. 12-27).

## NEW QUESTION # 218

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