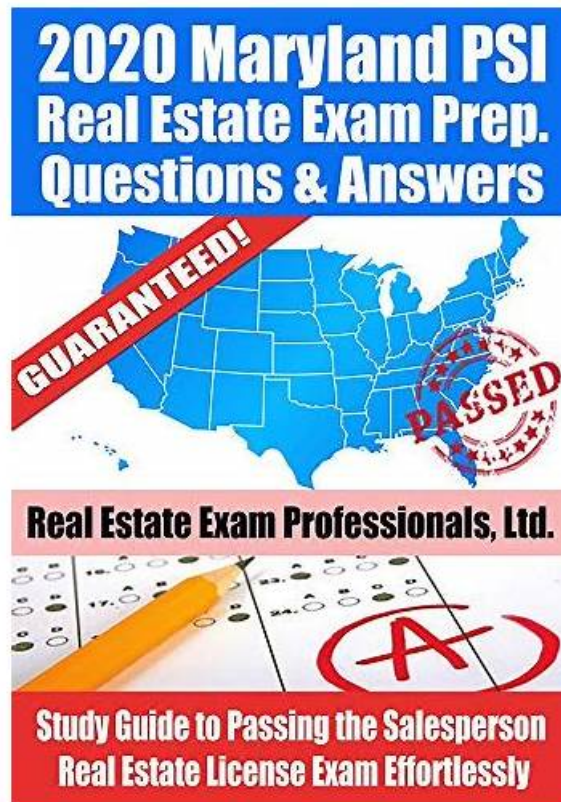


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Real Estate Maryland Real Estate Salesperson Examination Sample Questions (Q94-Q99):

NEW QUESTION # 94

Homeowners can take several actions related to pest infestations, but which of the following actions should be left to licensed pest management professionals?

- A. Looking for signs of an infestation
- B. Removing moisture from the home
- C. Applying pesticides
- D. Installing a vapor barrier

Answer: C

Explanation:

The course's Environmental Issues content explains that while owners can perform basic prevention (reducing moisture, sealing entry points, monitoring for signs, installing vapor barriers), the application of many pesticides-particularly restricted-use pesticides and termite treatments-must be performed by properly licensed pest management professionals due to health, safety, and regulatory requirements. Real estate professionals should know when to recommend qualified, licensed contractors for inspections and treatment and understand disclosure duties regarding known infestations and prior treatments.

References: Maryland 60-Hour Principles and Practices of Real Estate - Environmental Issues and Disclosures: wood-destroying insects, inspections, treatment, licensing considerations, and disclosure obligations.

NEW QUESTION # 95

Jillian has a loan-to-value ratio of 90/100. This means-

- A. She is putting 10% down, with 90% being pulled from her IRA.
- B. Her loan is 90% of the value of the real estate used as collateral and she is putting 10% down.
- C. Her loan is 10% of the value of the real estate used as collateral and she is obtaining a second mortgage for 90%.
- D. The property is only worth 90% of the amount loaned.

Answer: B

Explanation:

The loan-to-value (LTV) ratio compares the loan amount to the property's appraised value or purchase price, whichever is less. An LTV of 90/100 (or 90%) means the borrower's loan equals 90% of the property's value, and the borrower provides a 10% down payment.

Lenders use the LTV ratio to assess risk and determine if mortgage insurance is required. Maryland's pre- licensing course explains this formula in the "Real Estate Financing" section under "Loan Underwriting and Ratios." Reference: Maryland 60-Hour Principles and Practices Course - "Real Estate Financing" Topic; Federal Mortgage Underwriting Standards (FHA/Conventional Loan Guidelines).

NEW QUESTION # 96

What formula would you use to calculate the total amount a seller needs to receive after paying a commission to the real estate agent?

- A. Sales price \times (100% - commission rate)
- B. Sales price - (100% - commission rate)
- C. (Net amount + mortgage or other expenses) \div (100% - commission rate)
- D. Sales price \div (100% - commission rate)

Answer: A

Explanation:

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

The net to seller calculation determines how much the seller will receive after the broker's commission and other costs are deducted from the sales price.

The correct formula is:

Net to Seller = Sales Price \times (100% - Commission Rate)

For example, if a home sells for \$300,000 and the commission rate is 6%, the seller's net before other expenses is:

$\$300,000 \times (100\% - 6\%) = \$300,000 \times 94\% = \$282,000$.

This formula is a required competency under the Math for Real Estate and Practical Applications unit of the Maryland pre-licensing course.

NEW QUESTION # 97

You represent a buyer of a \$1 million property. The seller's agent offers a 2.5% cooperative agent compensation. Who's your client?

- A. The seller's agent's broker
- B. The seller's agent
- C. The seller
- D. The buyer

Answer: D

Explanation:

Under Maryland law, agency relationships are determined by who the licensee represents, not by who pays the compensation.

Even though the buyer's agent may receive payment from the listing broker via a cooperative compensation (often shared through the MLS), that payment does not make the buyer's agent an agent of the seller.

The licensee's fiduciary duties-loyalty, confidentiality, disclosure, obedience, reasonable care, and accounting-belong solely to the buyer, the client under the brokerage agreement.

This principle is detailed under the Maryland Agency Law section of the pre-licensing course.

Reference (Maryland Source):

- Maryland 60-Hour Principles and Practices Course, Law of Agency module.
- Business Occupations and Professions Article 17-530 through 17-534.
- COMAR 09.11.07.01 - Disclosure of Agency Relationships.

NEW QUESTION # 98

When registering a business, which of the following is a correct requirement for naming the business?

- A. They must use their own name in combination with a nickname.
- B. They must use their own name only.
- C. They must use their own name or their own name in combination with a registered business name.
- D. They must use a business name, which may not be their own name.

Answer: C

Explanation:

A sole proprietor in Maryland may operate under their personal legal name or under a trade name that has been properly registered with the Maryland Department of Assessments and Taxation (SDAT).

If a trade name is used, it must be clearly disclosed in all brokerage advertising and license registration records with the MREC.

This ensures public transparency and compliance with Maryland's real estate advertising and licensing requirements.

Reference: Maryland 60-Hour Principles and Practices - "Brokerage Operations and Business Entities"; Maryland Business Occupations and Professions Article 17-316 - Trade Name Registration.

NEW QUESTION # 99

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