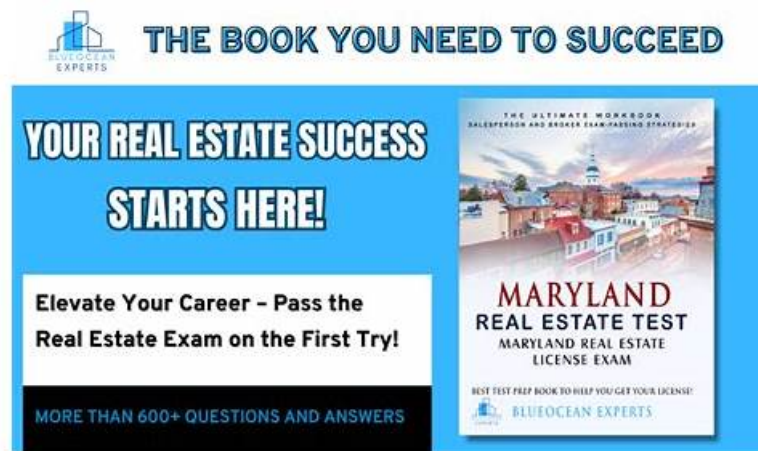


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## Real Estate Maryland Real Estate Salesperson Examination Sample Questions (Q110-Q115):

### NEW QUESTION # 110

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

**Answer: A**

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 # 111**

A buyer can submit the earnest-money deposit in the form of \_\_\_\_\_.

- A. Verbal assurance
- **B. A personal check**
- C. A post-dated check
- D. A promissory note

**Answer: B**

Explanation:

Maryland license law allows the earnest-money deposit (good-faith deposit) to be paid in cash, certified funds, or personal check, provided the terms are disclosed in the sales contract. A post-dated check or promissory note is not considered "good funds" unless all parties agree in writing. Verbal assurances never satisfy the deposit requirement. The broker must promptly deposit the funds in a designated trust (escrow) account.

Reference: Maryland 60-Hour Course - "Real Estate Contracts" and "Brokerage Operations" modules; COMAR 09.11.02.19 (Escrow Accounts and Trust Money).

#### **NEW QUESTION # 112**

Violators of the Sherman Antitrust Act may be subject to fines. For what amount may corporations and individuals be liable?

- A. Up to \$10 million for corporations and \$1 million for individuals
- **B. Up to \$100 million for corporations and \$1 million for individuals**
- C. Up to \$1 million for corporations and \$100,000 for individuals
- D. Up to \$100,000 for corporations and \$1,000 for individuals

**Answer: B**

Explanation:

The course's antitrust section explains that Sherman Act criminal penalties can reach up to \$100 million for corporations and up to \$1 million for individuals, plus possible imprisonment for individuals. Real estate examples include price-fixing, market allocation, group boycotts, and tying arrangements-all prohibited.

References: Maryland 60-Hour Principles & Practices Course - Real Estate Brokerage Operations (antitrust compliance, prohibited conduct, penalties).

#### **NEW QUESTION # 113**

Which of these is an example of a lot-and-block description?

- A. S ½ SE ¼ NW ¼ Section 2 ...
- B. 123 Roanoke Street Any Town, ST 98765
- **C. Lot 6 of Block 3 of the East Subdivision plat as recorded in Map Book 18, Page 11 at the Recorder of Deeds**
- D. "Beginning at the iron pin 30 paces from the center of the brook that runs across the road southwesterly from the dwelling ..."

**Answer: C**

Explanation:

A lot-and-block legal description identifies land within a recorded subdivision plat, referencing a specific lot number, block number, map book, and page filed with the county recorder. It's the most common method for urban and suburban properties in Maryland. Choices B and D represent metes-and-bounds and rectangular survey systems, respectively; A is simply a street address. Reference: Maryland 60-Hour Course - "Real Property and the Law" Topic (Legal Descriptions); Maryland Real Property Article 3-108 (Plats and Recorded Maps).

#### NEW QUESTION # 114

Which one of these describes a deed?

- A. Ownership document
- B. Recording fee
- C. Promissory note
- D. Abstract of title

**Answer: A**

Explanation:

A deed is the legal document that transfers ownership (title) of real property from one party (the grantor) to another (the grantee). It serves as evidence of title and must meet specific legal requirements to be valid.

These requirements include identification of the grantor and grantee, a legal description of the property, the granting clause, and the grantor's signature.

In Maryland, a valid deed must be in writing, signed by the grantor, and delivered and accepted by the grantee. While recording a deed with the county land records is not required to make it valid between the parties, it is necessary to give public notice of ownership and protect against later claims.

By contrast:

\* An abstract of title is a summary of recorded documents relating to the property's history.

\* A promissory note is a borrower's written promise to repay a debt.

\* A recording fee is a charge for entering the deed into public records.

The deed itself is the ownership document, providing the legal means by which real property title is conveyed.

Reference (Maryland Source):

\* Maryland 60-Hour Principles and Practices of Real Estate Pre-Licensing Course - "Transfer of Title" Module

\* Annotated Code of Maryland, Real Property Article 3-101 - Formal Requisites of Deeds.

#### NEW QUESTION # 115

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