

# Exam Real Estate Maryland-Real-Estate-Salesperson Quick Prep, Maryland-Real-Estate-Salesperson Original Questions

## REAL ESTATE PRACTICE TEST Questions with accurate answers, Rated A (2022/2023 latest updates)

1. A blanket mortgage usually contains which clause?  
A. assumption  
B. release  
C. sunrise  
D. good guy - ✓✓B
  
2. A CMA is different from an appraisal because:  
A. an appraisal is based only on facts  
B. an appraisal is an opinion of value  
C. a CMA can consider expired listings and properties on market  
D. an appraiser cannot, by law, perform a CMA - ✓✓c
  
3. A colorless, odorless, tasteless, radioactive gas which can enter homes is:  
A. formaldehyde  
B. freon  
C. radon  
D. carbon monoxide - ✓✓c
  
4. A coop may turn down a prospective buyer for what reason?  
A. any reason, as long as they don't violate fair housing law  
B. if they don't qualify for financial reasons  
C. if they have served time in prison

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Examination (Maryland-Real-Estate-Salesperson) exam questions.

## Real Estate Maryland Real Estate Salesperson Examination Sample Questions (Q25-Q30):

### NEW QUESTION # 25

The lender will require flood insurance if the home is \_\_\_\_\_.

- A. New construction
- B. Located in a flood plain
- C. More than 100 years old
- D. Located in a valley

#### Answer: B

Explanation:

Comprehensive and Detailed

Lenders that make federally related loans must require flood insurance if the property is located in a Special Flood Hazard Area (SFHA), as designated by the Federal Emergency Management Agency (FEMA).

Flood insurance protects the lender's collateral and the borrower's investment.

The Maryland pre-licensing course covers flood hazards in the "Environmental Issues and Disclosures" unit.

Reference:

Maryland 60-Hour Principles and Practices of Real Estate Pre-Licensing Course - "Environmental Issues and Disclosures" Module  
National Flood Insurance Act of 1968 (42 U.S.C. §4001 et seq.) - FEMA Floodplain Management.

### NEW QUESTION # 26

The cost approach to finding an appraised value measures which of the following?

- A. The cost to construct a reproduction only
- B. The cost to acquire land and construct a reproduction
- C. The cost to acquire land only
- D. The expenses the property is expected to produce for the owner

#### Answer: B

Explanation:

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

The cost approach to appraisal is based on the principle of substitution, which assumes that a buyer will not pay more for a property than it would cost to purchase a similar site and construct a comparable building with equal utility.

The process involves:

Estimating the value of the land as if vacant,

Estimating the current cost to reproduce or replace the improvements,

Subtracting depreciation (physical, functional, or external), and

Adding the land value to the depreciated improvement cost. Thus, the cost approach measures the cost to acquire the land and construct a reproduction or replacement of the improvements-making option A correct.

Reference:

Maryland 60-Hour Principles and Practices of Real Estate Pre-Licensing Course - "Real Estate Appraisal and Valuation" Module  
Uniform Standards of Professional Appraisal Practice (USPAP) - Cost Approach Overview.

### NEW QUESTION # 27

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

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

#### Answer: D

Explanation:

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

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 # 28**

Activities that restrain trade and reduce competition and choices for consumers are considered to be what kind of violations?

- A. Agency law
- B. Fair housing
- C. License law
- D. Antitrust

**Answer: D**

Explanation:

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

Antitrust violations occur when individuals or companies engage in activities that restrict competition in the marketplace and limit consumer choice.

In real estate, this includes price-fixing, group boycotts, market allocation, and tie-in agreements, all of which are prohibited under the Sherman Antitrust Act and Federal Trade Commission Act.

Maryland's real estate license law reinforces these prohibitions, and the Maryland 60-Hour Course covers antitrust compliance under "Fair Housing and Ethics" to ensure licensees act in the public's best interest and avoid practices that restrain trade.

Reference:

Maryland 60-Hour Principles and Practices of Real Estate Pre-Licensing Course - "Fair Housing and Ethics" Module Sherman Antitrust Act (15 U.S.C. §1-7) Federal Trade Commission Act (15 U.S.C. §41-58).

**NEW QUESTION # 29**

Which of the following is one of your duties as a listing agent?

- A. Promote your client's interests throughout the entire transaction.
- B. Secure a profit for your client.
- C. Disclose material facts to the seller only.
- D. Hold confidential all facts from the buyer, even material facts.

**Answer: A**

Explanation:

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

Under Maryland Agency Law (Business Occupations and Professions Article, Title 17, Subtitle 5), a listing agent represents the seller and owes the seller the fiduciary duties of loyalty, obedience, disclosure, confidentiality, reasonable care, and accounting.

A primary fiduciary obligation is to promote the interests of the client at all times during the transaction, as outlined in the Maryland Real Estate Commission's Agency Disclosure materials.

While the listing agent must disclose all material facts to all parties (facts that affect value or desirability), the agent's duty of loyalty and advocacy is owed to the seller client.

Therefore, the correct answer is that a listing agent must promote the client's interests throughout the entire transaction.

Reference:

Maryland 60-Hour Principles and Practices of Real Estate Pre-Licensing Course - "Real Estate Brokerage and the Law of Agency"  
Module Md. Business Occupations and Professions Article, Title 17, §17-532 - Duties of a Licensee Representing a Seller or  
Landlord.

## NEW QUESTION # 30

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