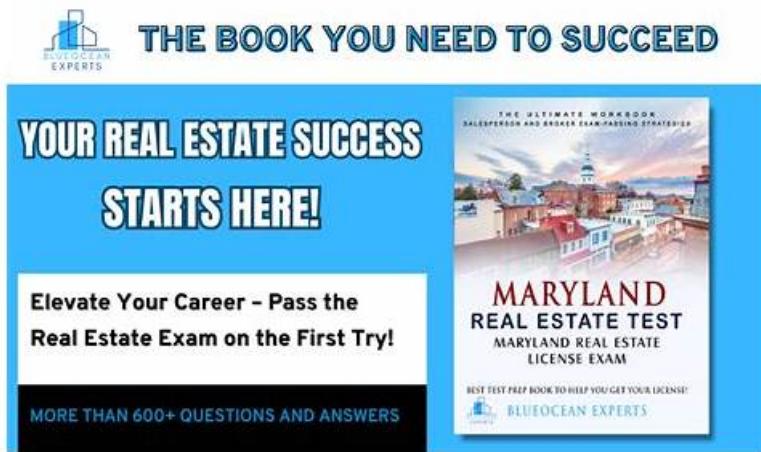


Maryland-Real-Estate-Salesperson Valid Test Blueprint, Maryland-Real-Estate-Salesperson Exam Simulations



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Real Estate Maryland Real Estate Salesperson Examination Sample Questions (Q65-Q70):

NEW QUESTION # 65

The lender will require flood insurance if the home is _____.

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

Answer: B

Explanation:

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 # 66

Members of the Maryland Real Estate Commission serve _____ -year terms.

- A. Five
- **B. Four**
- C. Six
- D. Two

Answer: B

Explanation:

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

According to the Maryland Real Estate Brokers Act, which governs the Maryland Real Estate Commission (MREC), the Commission consists of nine members appointed by the Governor of Maryland with the advice and consent of the Senate. Each member serves a four-year term and may remain in office until a successor is appointed and qualified. Members may be reappointed for additional terms.

The composition of the Commission is as follows:

Five licensed real estate professionals, each representing one of Maryland's five geographic regions.

Four consumer members, who are not licensed real estate professionals and have no substantial financial interest in the real estate industry.

This organizational and term structure ensures both professional and public representation within the Commission's regulatory activities. The information is directly derived from Title 17 of the Business Occupations and Professions Article, §17-202 of the Annotated Code of Maryland - the same statute summarized in the Maryland 60-Hour Principles and Practices of Real Estate Pre-Licensing Course under the "Maryland License Law and Regulations" section.

Reference (Maryland Source):

Maryland Business Occupations and Professions Article, Title 17, §17-202 - Maryland Real Estate Commission; Membership; Terms.

NEW QUESTION # 67

Real property ownership may offer significant tax advantages. Which one of the following is a potential advantage?

- **A. Depreciation**
- B. Taxable gains
- C. Transfer tax
- D. Insurance expenses

Answer: A

Explanation:

A key tax advantage of owning income-producing real property is depreciation, which allows investors to deduct a portion of the property's cost basis (excluding land) over its useful life for tax purposes. This non-cash expense can shelter rental income and reduce taxable income. By contrast, insurance expenses and transfer taxes are ordinary expenses/costs (not advantages), and taxable gains are a potential liability upon disposition, not a benefit.

References: Maryland 60-Hour Course: "Real Estate Financing" and "Math for Real Estate and Practical Applications" (investment property tax concepts-depreciation vs. expenses; taxable gain on sale).

NEW QUESTION # 68

What responsibility do licensees have regarding household lead hazards?

- A. Disclosing that there's lead-based paint to a buyer when they know about it
- B. Making sure their sellers know how to hide the presence of lead-based paint
- C. Making sure all lead is removed, even if they have to personally remove it
- D. Disclosing that there's lead-based paint to a buyer, even when they don't know for sure it's there

Answer: A

Explanation:

For pre-1978 residential properties, federal law (Title X) requires disclosure of any known lead-based paint or hazards, provision of the EPA pamphlet, and a 10-day inspection opportunity (unless waived).

Licensees must ensure required disclosure forms are completed and disclose known material facts, but they must not state lead exists if they do not actually know. Licensees are not responsible for abatement and must never assist in concealing hazards.

References: Maryland 60-Hour Course: "Environmental Issues and Disclosures" (lead-based paint disclosures, pamphlet, inspection period; duty to disclose known material facts).

NEW QUESTION # 69

In what type of agency does a licensee have limited authority to act on behalf of a client buying or selling a property?

- A. A universal agent
- B. A general agent
- C. A designated agent
- D. A special agent

Answer: D

Explanation:

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

A special agent (also called a limited agent) is authorized to perform a single, specific act or transaction-such as assisting in the purchase or sale of a property.

Real estate brokers and salespersons generally act as special agents, with limited authority defined in the brokerage agreement. They may not bind their clients to contracts without express permission.

This principle appears in the Law of Agency module and is contrasted with general agents (brokers' affiliated licensees) and universal agents (power-of-attorney representatives).

Reference (Maryland Source):

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

NEW QUESTION # 70

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