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Real Estate Maryland Real Estate Salesperson Examination Sample Questions (Q167-Q172):

NEW QUESTION # 167

Google and "If This, Then That" alerts can assist you with which of the following?

- A. Removing your listings from a rental website
- **B. Monitoring your online listings for rental scams**
- C. Guaranteeing that the property owner receives all rental income
- D. Posting your online listings for rent

Answer: B

Explanation:

The Property Management section of the Maryland pre-licensing course teaches that licensees must monitor their listings for fraudulent online activity, such as rental scams where criminals copy legitimate ads and re-post them with false contact details. Setting up automated alerts through tools like Google Alerts or If This, Then That (IFTTT) can help licensees detect unauthorized use of their listings or identifying information.

These monitoring tools allow quick corrective action and protect both the brokerage and the public from scams.

Reference (Maryland Source):

- Maryland 60-Hour Principles and Practices Course, Property Management and Advertising Compliance section.
- Maryland Code of Ethics, COMAR 09.11.02.01-.02.

NEW QUESTION # 168

What instruments are commonly used to secure the purchase of real property?

- A. Mortgage and deed of trust
- **B. Mortgage and promissory note**
- C. Mortgage and lease
- D. Deed of trust and promissory note

Answer: B

Explanation:

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

A promissory note is a borrower's written promise to repay a specified amount of money under agreed terms.

A mortgage is the security instrument that pledges real property as collateral for that note.

Together, they form the legal and financial foundation for most real estate loans.

If the borrower defaults, the lender may foreclose on the property under the rights granted by the mortgage.

The Maryland 60-Hour Course explains that while some states use deeds of trust instead of mortgages, Maryland primarily uses mortgages and promissory notes in conventional real estate financing.

Reference:

Maryland 60-Hour Principles and Practices of Real Estate Pre-Licensing Course - "Real Estate Financing" Module Md. Real Property Article §7-105 - Mortgage and Foreclosure Provisions.

NEW QUESTION # 169

Why would a buyer want to know whether any additions or alterations were made to a property?

- A. So the buyer can remove these items prior to closing
- B. So the buyer can decide whether a price reduction is in order
- **C. So the buyer can determine if permits were pulled**
- D. So the buyer can use the same contractor for additional additions and alterations

Answer: C

Explanation:

In Maryland, buyers have the right to receive full disclosure of any additions, alterations, or improvements made to a property. This is crucial because such modifications may have required building permits and inspections under state and local building codes.

A buyer wants to know whether permits were obtained to ensure that:

The work was done legally and safely,

It meets local code requirements, and

There are no future liability or resale issues.

Unpermitted work can lead to enforcement actions or costly repairs. The Maryland Property Disclosure and Disclaimer Statement (per Real Property 10-702) requires sellers to disclose known material defects or improvements.

Reference:

Maryland 60-Hour Principles and Practices of Real Estate Pre-Licensing Course - "Environmental Issues and Disclosures" Module Maryland Real Property Article 10-702 - Residential Property Disclosure and Disclaimer Requirements.

NEW QUESTION # 170

What type of property is a condominium?

- A. A condo is a multi-family property.
- B. A condo has a proprietary lease.
- C. A condo always includes landownership.
- D. A condo is a single-family property.

Answer: A

Explanation:

A condominium is a form of ownership, not a type of structure.

It typically consists of multiple units (multi-family or multi-unit buildings) in which each owner holds title to their individual unit and shares ownership of common areas (e.g., hallways, pools, grounds) through the condominium association.

This differs from a cooperative (co-op), where residents hold shares and a proprietary lease.

Reference:

Maryland 60-Hour Principles and Practices of Real Estate Pre-Licensing Course - "Forms of Real Estate Ownership" Module
Maryland Condominium Act, Real Property Article 11-101 et seq.

NEW QUESTION # 171

What's used to calculate the housing debt-to-income ratio and total debt-to-income ratio?

- A. Net income
- B. Gross income
- C. After-tax income
- D. Operating income

Answer: B

Explanation:

Lenders compute DTI ratios using the borrower's gross (pre-tax) monthly income.

* Housing DTI (front-end) = monthly housing costs ÷ gross monthly income.

References: Maryland 60-Hour Course: "Real Estate Financing" and "Math for Real Estate and Practical Applications" (front-end/back-end DTI; gross income basis).

NEW QUESTION # 172

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