

# 100% Pass 2026 Real Estate - Latest Maryland-Real-Estate-Salesperson Braindumps Questions

## PSI REAL ESTATE SALESPERSON PRACTICE EXAM CORRECT 100%

A couple listed their home with a broker. After 2 months, the seller found a buyer, and the sale closed. The seller was not obligated to pay a commission to the broker. This listing was MOST likely

1. an exclusive agency listing.
2. an exclusive right to sell listing.
3. a net listing.
4. an advance fee listing. - ANSWER an exclusive agency listing

What critical aspect of the property inspection process MUST licensees convey to prospective buyers?

1. Difficulty of finding competent inspectors.
2. Appropriate fee splitting between inspectors and brokers.
3. Need for inspections to be completed within the time stated in the contract.
4. Likelihood that the inspection will generate a list of items sellers must repair. - ANSWER Need for inspections to be completed within the time stated in the contract.

An exception to title insurance coverage is

1. forged documents.
2. defects found in public newspapers.
3. incorrect records of marital status.
4. defects that clearly appear in the title search. - ANSWER defects that clearly appear in the title search.

If a borrower can afford to make monthly principal and interest payments of \$1,000 and the lender will make a 30-year loan at 5-1/2%, or a 20-year loan at 4-1/2%, what is the largest loan (rounded to the nearest \$100) this buyer can afford? (BE SURE TO USE THE AMORTIZATION TABLE.)

1. \$158,100
2. \$158,300
3. \$175,900
4. \$176,100 - ANSWER \$176,100

State laws differ on whether a buyer is entitled to know about

1. a suicide that occurred in the house last year.
2. possible lead paint in the property.
3. the flooding of the basement every spring.
4. the fact that the sellers are getting a divorce. - ANSWER a suicide that occurred in the house last year.

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# Maryland-Real-Estate-Salesperson: Maryland Real Estate Salesperson Examination

As job seekers looking for the turning point of their lives, it is widely known that the workers of recruitment is like choosing apples--viewing resumes is liking picking up apples, employers can decide whether candidates are qualified by the Maryland-Real-Estate-Salesperson appearances, or in other words, candidates' educational background and relating Maryland-Real-Estate-Salesperson professional skills. The reason why we are so confident lies in the sophisticated expert group and technical team we have, which do duty for our solid support. They develop the Maryland-Real-Estate-Salesperson Exam Guide targeted to real exam. The wide coverage of important knowledge points in our Maryland-Real-Estate-Salesperson latest braindumps would be greatly helpful for you to pass the exam.

## Real Estate Maryland Real Estate Salesperson Examination Sample Questions (Q173-Q178):

### NEW QUESTION # 173

Between commercial and residential properties, which type of property is depreciated for a longer time?

- A. Commercial income-producing properties are depreciated longer (39 years) than residential income-producing properties (27.5 years) are.
- B. Both commercial and residential income-producing properties are depreciated according to the same schedule.
- C. You cannot depreciate income-producing properties.
- D. Residential income-producing properties are depreciated longer (39 years) than commercial income-producing properties (27.5 years) are.

**Answer: A**

Explanation:

Under the Internal Revenue Code (IRC 168), depreciation is a method for recovering the cost of income-producing property over time.

Residential income-producing properties (such as apartment buildings) are depreciated over 27.5 years.

Commercial income-producing properties (such as office buildings) are depreciated over 39 years. These timelines are based on the Modified Accelerated Cost Recovery System (MACRS) used for tax purposes. This concept is included in the Maryland Pre-Licensing Course within the Appraisal and Valuation section, to ensure licensees understand property valuation and investment considerations.

Reference:

Maryland 60-Hour Principles and Practices of Real Estate Pre-Licensing Course - "Real Estate Appraisal and Valuation" Module  
Internal Revenue Code 168 - MACRS Depreciation Rules.

### NEW QUESTION # 174

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 determine the buyer's ethnicity
- 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 build trust and rapport

**Answer: D**

Explanation:

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

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 # 175

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. (Net amount + mortgage or other expenses)  $\div$  (100% - commission rate)
- C. Sales price  $\div$  (100% - commission rate)
- D. Sales price - (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 # 176

Your client, Bruno, is an investor. He is in the process of selling a fourplex and mentions to you that he hates the idea of the capital gains tax he'll be subject to. What should you tell him?

- A. "Taxes are required, no matter what you do."
- B. "You might consider a 1031 tax-deferred exchange."
- C. "Capital gains do not apply to investment properties."
- D. "Investors don't pay taxes."

**Answer: B**

Explanation:

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

Under Section 1031 of the Internal Revenue Code, an investor may defer recognition of capital gains taxes by exchanging one investment or business property for another of like kind.

This is known as a 1031 tax-deferred exchange.

The Maryland pre-licensing course covers this as a financing and investment concept, explaining that it defers, not eliminates, the tax obligation and that investors must comply with strict timelines and rules set by the IRS.

Licensees should avoid offering tax advice but can inform clients of the potential to explore this option with a qualified tax professional or attorney.

Reference (Maryland Source):

- Maryland 60-Hour Principles and Practices Course, Investment and Taxation Concepts section.
- Internal Revenue Code §1031 (Like-Kind Exchanges).

### NEW QUESTION # 177

Assume you are a licensee in Maryland who has recently entered into an agreement with a seller to represent their interests in a real estate transaction. At what point are you required to provide a potential buyer with the agency disclosure notice?

- A. When the buyer asks you to represent them as well
- B. After the seller accepts the buyer's offer
- C. After the buyer deposits the earnest money in escrow
- D. At your first scheduled face-to-face meeting with the buyer about the seller's property

**Answer: D**

Explanation:

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

Maryland law requires that a licensee acting as a seller's agent must provide any unrepresented buyer with the "Understanding Whom Real Estate Agents Represent" disclosure at the first scheduled face-to-face meeting about a specific property.

The purpose is to ensure that consumers understand who represents whom before discussing confidential or motivational information.

This rule is clearly detailed in the Maryland Agency Law module of the pre-licensing course.

Reference (Maryland Source):

- Maryland 60-Hour Principles and Practices Course, Maryland Agency Law section.
- Business Occupations and Professions Article §17-530 through §17-534.
- COMAR 09.11.07.01 - Agency Disclosure Requirements.

## NEW QUESTION # 178

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