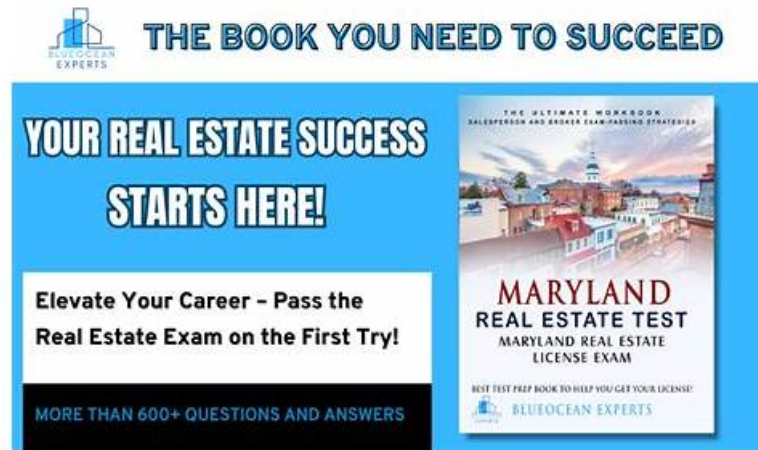


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Real Estate Maryland Real Estate Salesperson Examination Sample Questions (Q59-Q64):

NEW QUESTION # 59

What must an agent do if they receive an undisclosed bonus from a seller to incentivize closing by a certain date?

- A. The agent must disclose the bonus to any buyers they are working with on the transaction.
- B. The agent can accept the bonus without any disclosure requirements.
- C. The agent should keep the bonus confidential and not inform the broker.
- D. The agent should pay the bonus to the broker.

Answer: A

Explanation:

Comprehensive and Detailed

Under Maryland Code of Ethics (COMAR 09.11.02.33A) and Maryland Business Occupations and Professions §17-322(a)(23), a licensee must disclose any compensation, commission, fee, or bonus received from a party other than their client in the transaction. If a seller offers an undisclosed bonus to the buyer's agent, that bonus must be fully disclosed in writing to the buyer (the agent's client) before acceptance. Failure to do so constitutes an ethical and legal violation. The payment, once disclosed, must be processed through the agent's broker, who is responsible for all compensation distribution.

Reference:

NEW QUESTION # 60

In relation to appraisals, what is a "federally related transaction"?

- A. A transaction involving the sale of government secrets
- B. A transaction in which financing is obtained from foreign investors
- C. An appraisal that a federally licensed appraiser conducts
- **D. A real estate transaction in which a federal financial agency or regulatory authority is involved**

Answer: D

Explanation:

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

A federally related transaction is defined as any real estate-related financial transaction that involves a federal financial institution regulator, such as the Federal Deposit Insurance Corporation (FDIC), Federal Reserve, Office of the Comptroller of the Currency (OCC), or any transaction intended for sale to a government-sponsored enterprise like Fannie Mae or Freddie Mac.

Under the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (FIRREA), federal agencies require that real estate appraisals used in federally related transactions be performed by state-licensed or state-certified appraisers.

In Maryland's 60-Hour Pre-Licensing Course, this concept is taught within the "Real Estate Appraisal and Valuation" topic to ensure future licensees understand when a certified appraisal is legally mandated. The course emphasizes that federally related transactions generally include:

The sale, lease, purchase, investment, or exchange of real property.

The financing, refinancing, or use of real property as security for a loan.

Transactions regulated by federal financial agencies.

Therefore, the correct definition of a federally related transaction is a real estate transaction in which a federal financial agency or regulatory authority is involved.

Reference (Maryland and Federal Sources):

Maryland 60-Hour Principles and Practices of Real Estate Pre-Licensing Course - "Real Estate Appraisal and Valuation" Module (Appraisal Standards Section) Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (FIRREA), Title XI - Appraisal Standards

12 U.S.C. § 3350 - Definitions (Federally Related Transaction)

NEW QUESTION # 61

What are PCBs?

- A. A substance that grows due to moisture problems
- **B. Chemical compounds used in cooling and insulating, mainly in electrical transformers**
- C. A chemical compound that occurs naturally in the environment
- D. A substance resulting from the decay of uranium

Answer: B

Explanation:

Comprehensive and Detailed

Polychlorinated biphenyls (PCBs) are synthetic chemical compounds formerly used as coolants and insulators in electrical equipment, hydraulic systems, and fluorescent-light ballasts. They are toxic, persistent in the environment, and regulated by the U.S. EPA under the Toxic Substances Control Act (TSCA). Maryland's course covers PCBs among major environmental hazards requiring disclosure or remediation.

NEW QUESTION # 62

Kip is a sub-agent working with a buyer customer, Charlie, for Sheila's listing of May's property. To whom does Kip owe his loyalty?

- A. Sheila and Charlie
- **B. May**
- C. Sheila and May
- D. Charlie

Answer: B

Explanation:

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

In a sub-agency relationship, the cooperating licensee (sub-agent) works with a buyer but represents the seller, not the buyer.

Kip, as a sub-agent, owes fiduciary duties of loyalty, obedience, confidentiality, and disclosure to the seller (May), the same client represented by Sheila, the listing agent.

The buyer, Charlie, is treated as a customer, not a client, meaning no fiduciary obligations exist beyond honesty and fair dealing.

This principle is covered in Maryland's Law of Agency and Brokerage Operations modules.

Reference (Maryland Source):

- Maryland 60-Hour Principles and Practices Course, Agency Relationships and Sub-Agency sections.
- Business Occupations and Professions Article §17-530 - §17-534.

NEW QUESTION # 63

What is it called when a person who has possession of a property through a life estate abuses the property or allows it to deteriorate?

- A. Estate at sufferance
- **B. Act of waste**
- C. Reversionary interest
- D. Escheat

Answer: B

Explanation:

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

A life tenant holds possession for the duration of a measured life but must maintain the property and preserve its value for the remainderman or reversionary owner.

When the life tenant damages, neglects, or depletes the property, that conduct is termed an act of waste.

The future interest holder may take legal action to stop such waste.

The concept appears under "Interests in Real Estate" when describing life estates and their limitations.

Reference (Maryland Source):

- Maryland 60-Hour Principles and Practices of Real Estate Pre-Licensing Course, Estates in Land chapter.
- Maryland Real Property Article §14-101 et seq.

NEW QUESTION # 64

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