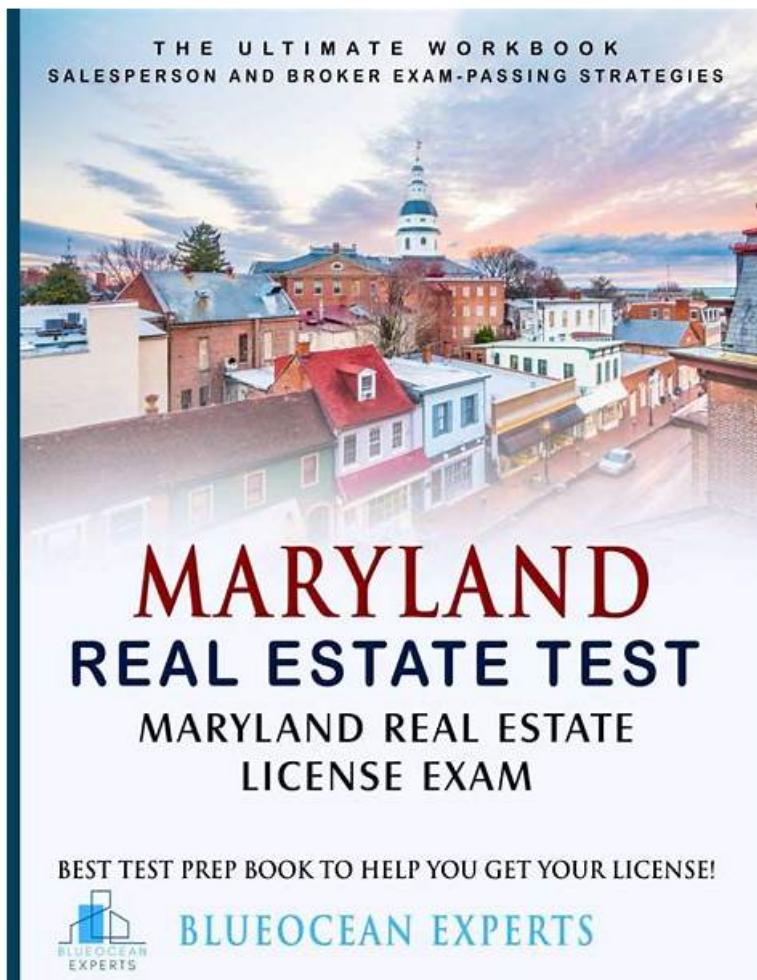


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Real Estate Maryland Real Estate Salesperson Examination Sample Questions (Q76-Q81):

NEW QUESTION # 76

When a client understands what dual agency is and agrees in writing to allow a firm to act as a dual agent for them in a real estate transaction, this is known as _____.

- A. Informed consent
- B. Representation by proxy
- C. Mutual agreement
- D. Double dipping

Answer: A

Explanation:

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

Informed consent is a legal requirement under Maryland Agency Law when a brokerage represents both a buyer and a seller in the same real estate transaction (dual agency).

In this arrangement, the broker acts as the dual agent, while separate intra-company agents may represent each party.

The client must receive full disclosure of the potential conflicts of interest and consent in writing before dual agency can occur.

Without informed, written consent, dual agency is prohibited under Maryland Real Estate Commission (MREC) regulations.

Reference:

Maryland 60-Hour Principles and Practices of Real Estate Pre-Licensing Course - "Maryland Agency Law" Module Md. Business Occupations and Professions Article §17-530-§17-532 - Disclosure and Consent to Dual Agency.

NEW QUESTION # 77

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

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

Answer: A

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 # 78

Which document is provided to borrowers at least three days prior to closing and provides disclosures about the costs of the transaction?

- A. Escrow closing notice
- **B. Closing Disclosure**
- C. Loan Estimate
- D. The Mortgage Servicing Transfer Disclosure

Answer: B

Explanation:

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

The Closing Disclosure (CD) is a federally required document under the TILA-RESPA Integrated Disclosure Rule (TRID). It must be provided to the borrower at least three business days prior to closing and itemizes loan terms, fees, and total closing costs.

The Loan Estimate (LE) is given earlier in the process-within three business days of loan application-while the Closing Disclosure confirms final figures.

Maryland licensees must understand both forms as part of the Closing and Settlement Procedures portion of their coursework. Reference (Maryland Source):

- Maryland 60-Hour Principles and Practices Course, Closing Procedures and Federal Disclosure Requirements section.
- TILA-RESPA Integrated Disclosure Rule (TRID), 12 C.F.R. §1026.19(f).

NEW QUESTION # 79

Carson is purchasing a \$600,000 property by obtaining an 80/20 loan. How much is Carson financing?

- A. \$120,000
- B. \$600,000
- **C. \$480,000**
- D. \$420,000

Answer: C

Explanation:

Comprehensive and Detailed

An 80/20 loan structure means the borrower finances 80% of the purchase price through a first mortgage and 20% through a second mortgage, leaving no down payment.

For a \$600,000 property:

$$80\% \times \$600,000 = \$480,000 \text{ (first loan)}$$

$20\% \times \$600,000 = \$120,000 \text{ (second loan)}$ Total financing = $\$480,000 + \$120,000 = \$600,000$. Therefore, Carson is financing \$480,000 through the first loan, corresponding to the "80%" part referenced in the question's options.

NEW QUESTION # 80

What's a foreclosure?

- A. A property sale that occurs in less than one week
- B. A sale that fails to receive a high enough bid at auction and then falls to the bank's ownership
- **C. The forced sale of a property due to the borrower defaulting on the mortgage loan**
- D. The sale of a property when the market value of the home is less than what is owed, plus closing cost

Answer: C

Explanation:

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

Foreclosure is the legal process by which a lender exercises its right to force the sale of mortgaged property when the borrower defaults on the note or deed of trust.

In Maryland-a judicial foreclosure state-the lender must file a court action before selling the property.

Proceeds from the sale are used to satisfy the debt, accrued interest, and foreclosure costs.

This definition is covered in the Financing module under Mortgage Default and Foreclosure Remedies.

Reference (Maryland Source):

- Maryland 60-Hour Principles and Practices Course, Financing and Foreclosure Procedures section.

- Maryland Real Property Article §7-105 et seq.

NEW QUESTION # 81

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