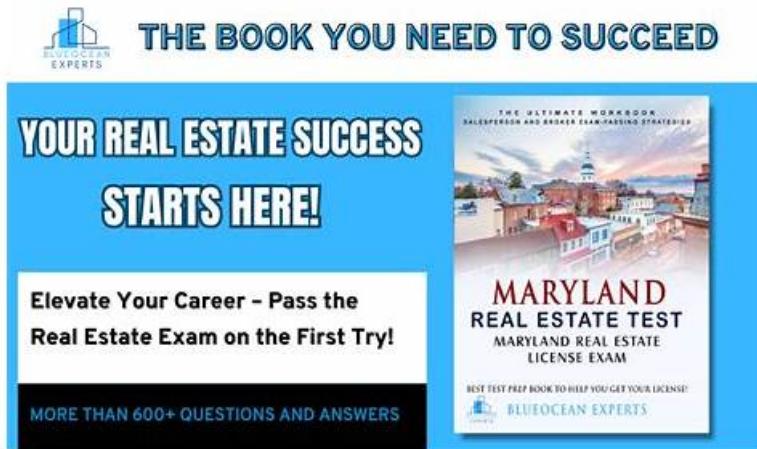


Quiz Real Estate Maryland-Real-Estate-Salesperson - Maryland Real Estate Salesperson Examination Marvelous Test Guide



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Real Estate Maryland Real Estate Salesperson Examination Sample Questions (Q177-Q182):

NEW QUESTION # 177

How does discrimination still occur, even though it's illegal?

- A. Discrimination is often not visible to the public.
- B. Not all laws make sense.
- C. Discrimination is human nature.
- D. Discrimination makes good business sense.

Answer: A

Explanation:

In the Fair Housing and Ethics module, the course emphasizes that unlawful housing discrimination often occurs in subtle or less visible forms, including steering, disparate impact, selective marketing, inconsistent application of qualifiers, and micro-level decision-making that the public may not observe. The fact that discrimination is illegal does not eliminate hidden practices; therefore, practitioners must know the protected classes, recognize subtle violations, and implement consistent, documented, and neutral business practices.

References: Maryland 60-Hour Principles and Practices of Real Estate - Fair Housing and Ethics: prohibited practices (overt and subtle), disparate impact, steering, and compliance best practices.

NEW QUESTION # 178

What's the purpose of a listing agreement in Maryland?

- A. To guarantee payment for the listing agent
- B. To specify the agreement between the listing broker and the seller
- C. To bind the seller to one agent
- D. To guarantee a sale

Answer: B

Explanation:

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

A listing agreement is a legally binding contract between a seller and a licensed real estate broker that establishes the broker's authority to market the property and represent the seller's interests in finding a ready, willing, and able buyer.

It outlines the terms of representation, including price, commission, duration, and the duties of both parties.

The agreement does not guarantee a sale; rather, it ensures mutual understanding of responsibilities and compensation should a sale occur.

This principle is covered in the Listing Agreements and Buyer Representation module.

Reference (Maryland Source):

- Maryland 60-Hour Principles and Practices Course, Listing Agreements and Brokerage Contracts section.
- Business Occupations and Professions Article §17-534.

NEW QUESTION # 179

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Reference (Maryland Source):

- Maryland 60-Hour Principles and Practices Course, Listing Agreements and Brokerage Contracts section.
- Business Occupations and Professions Article 17-534.

NEW QUESTION # 180

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

- A. A transaction in which financing is obtained from foreign investors
- B. A transaction involving the sale of government secrets
- 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:

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 # 181

Which of the following is the best definition of a covenant between a lessor and lessee?

- A. An addendum to a contract added after it's signed
- B. A provision for which neither party to a contract is willing to compromise
- C. An agreement or promise made between the parties
- D. A rent escalation

Answer: C

Explanation:

In leasing, a covenant is a binding promise or agreement contained within the lease. It can require or restrict certain actions by either the lessor (landlord) or lessee (tenant)-for example, a covenant of quiet enjoyment, a covenant to pay rent, or a covenant to maintain the property. These promises are enforceable under contract and property law.

Reference: Maryland 60-Hour Principles and Practices Course - "Leases and Property Management" Module; Maryland Real Property Article 8-101 et seq.

NEW QUESTION # 182

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