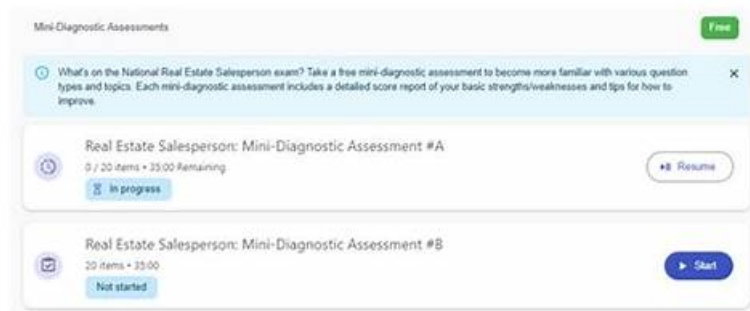


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Real Estate Maryland Real Estate Salesperson Examination Sample Questions (Q80-Q85):

NEW QUESTION # 80

What, when signed by all parties to a sales contract, changes the original terms of the contract?

- A. Annexation
- B. Addendum
- C. Appurtenance
- **D. Amendment**

Answer: D

Explanation:

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

An amendment is a written change or modification to an existing contract that is made after the original agreement has been executed.

All parties must agree to and sign the amendment for it to be legally binding.

This differs from an addendum, which is added before or at the same time as the contract and becomes part of the original

agreement.

The Maryland course highlights amendments as critical tools in real estate practice for making mutually accepted changes-such as closing dates, purchase prices, or contingencies-without voiding the original contract.

Reference:

Maryland 60-Hour Principles and Practices of Real Estate Pre-Licensing Course - "Real Estate Contracts" Module Maryland Contract Law - Modifications and Amendments.

NEW QUESTION # 81

James creates a trust to hold a piece of real estate he owns. He directs a corporate fiduciary to hold title to the real estate and provides instructions for the management, control, and disposition of the real estate upon his death. Given that the trust only holds real estate, James likely set up a(n) _____ trust.

- A. Assignable
- B. Testamentary
- C. Tertiary
- **D. Land**

Answer: D

Explanation:

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

A land trust is a type of living trust in which real property is the only asset placed into the trust.

Under a land trust, the trustee (fiduciary) holds legal title to the property, while the beneficiary retains the rights to control, manage, and receive income or proceeds from the property.

The Maryland pre-licensing course explains that land trusts are commonly used for privacy, estate planning, and avoiding probate, since the property is owned and transferred through the trust rather than by individual deed.

Reference:

Maryland 60-Hour Principles and Practices of Real Estate Pre-Licensing Course - "Forms of Real Estate Ownership" Module Maryland Trust Act (Estates and Trusts Article, Title 14.5 - Trusts).

NEW QUESTION # 82

Which of the following is true about certain government-backed loan programs, such as VA loans?

- A. They're for rural housing loans only.
- B. They mirror the requirements for conventional loans.
- C. They're for farm loans only.
- **D. Loan terms may be as long as 38 years.**

Answer: D

Explanation:

Comprehensive and Detailed

The U.S. Department of Agriculture (USDA) Rural Development Loan Program provides financing for low- to moderate-income borrowers in rural areas.

The Maryland course teaches that Section 502 Direct Loans may offer repayment terms of up to 38 years, depending on borrower income and property location.

These loans are designed to promote homeownership in eligible rural communities and may include payment assistance or subsidies to reduce monthly payments.

NEW QUESTION # 83

Which of the following best describes the concept of appreciation?

- A. When losses are deducted from a property's value for tax purposes.
- B. When a property's value increases as a result of capital improvements.
- C. When the value of a property decreases over time.
- **D. When the value of a property increases over time.**

Answer: D

Explanation:

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

Appreciation refers to the increase in a property's value over time due to factors such as market demand, improvements, inflation, or location desirability.

It is the opposite of depreciation, which is a decline in value. Appreciation may result from physical improvements (e.g., renovations) or external factors (e.g., neighborhood development).

This concept is emphasized in the Maryland 60-Hour Course within the "Real Estate Appraisal and Valuation" module as a key element of market analysis and investment potential.

Reference:

Maryland 60-Hour Principles and Practices of Real Estate Pre-Licensing Course - "Real Estate Appraisal and Valuation" Module
Federal Appraisal Guidelines - Market Value Concepts.

NEW QUESTION # 84

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

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

Answer: A

Explanation:

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

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 # 85

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