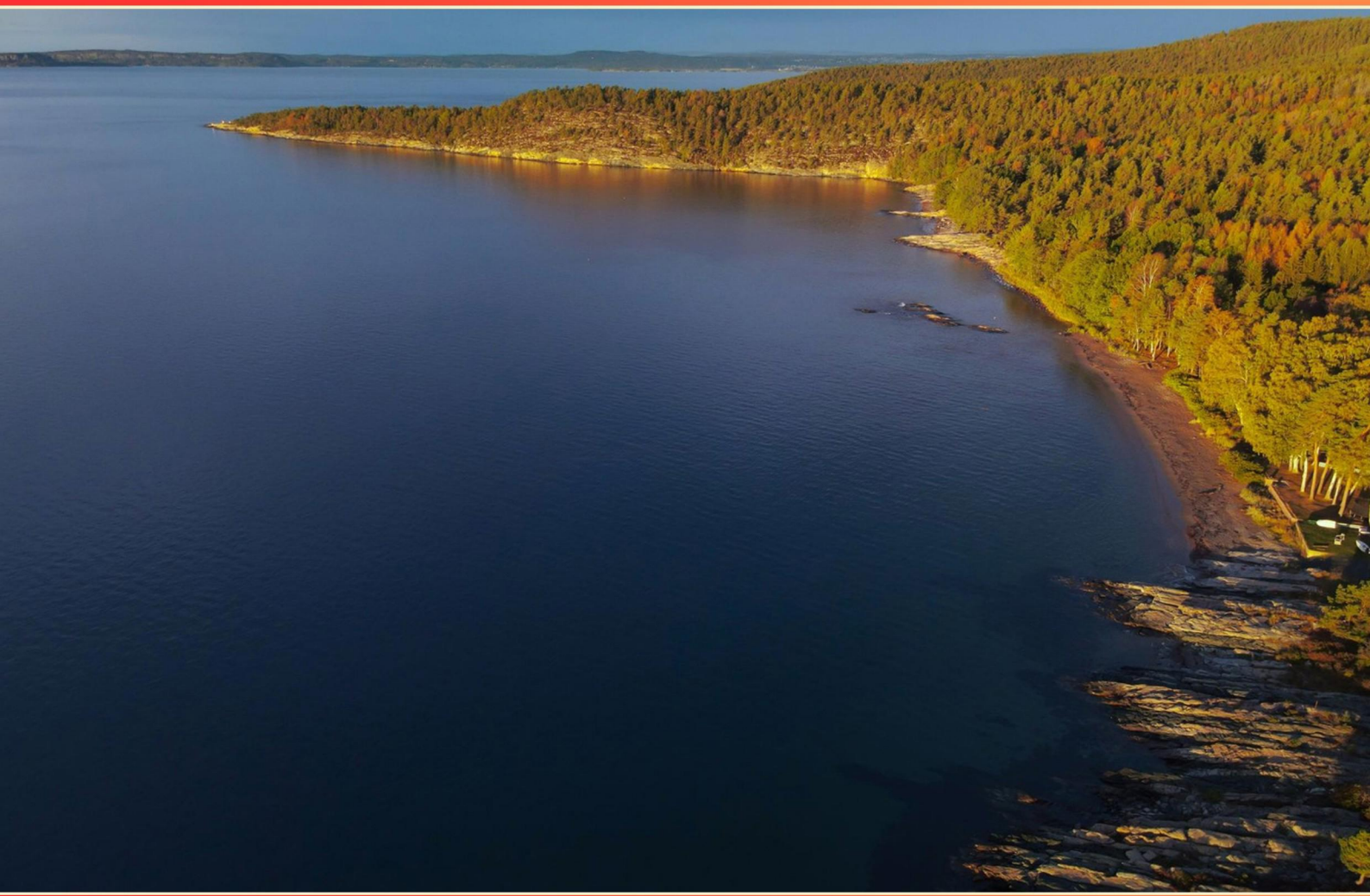
MAINE TRELG ASSOCIATE BROKER PRACTICE TEST (SAMPLE)

STUDY GUIDE



SAMPLE STUDY GUIDE WITH LIMITED QUESTIONS

VISIT US ONLINE FOR THE FULL VERSION STUDY GUIDE

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Table of Contents

Copyright 1

Table of Contents 2

Introduction 3

How to Use This Guide 4

Questions 5

Answers 8

Explanations 10

Next Steps 15

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Introduction

Preparing for a certification exam can feel overwhelming, but with the right tools, it becomes an opportunity to build confidence, sharpen your skills, and move one step closer to your goals. At Examzify, we believe that effective exam preparation isn't just about memorization, it's about understanding the material, identifying knowledge gaps, and building the test-taking strategies that lead to success.

This guide was designed to help you do exactly that.

Whether you're preparing for a licensing exam, professional certification, or entry-level qualification, this book offers structured practice to reinforce key concepts. You'll find a wide range of multiple-choice questions, each followed by clear explanations to help you understand not just the right answer, but why it's correct.

The content in this guide is based on real-world exam objectives and aligned with the types of questions and topics commonly found on official tests. It's ideal for learners who want to:

- Practice answering questions under realistic conditions,
- Improve accuracy and speed,
- Review explanations to strengthen weak areas, and
- Approach the exam with greater confidence.

We recommend using this book not as a stand-alone study tool, but alongside other resources like flashcards, textbooks, or hands-on training. For best results, we recommend working through each question, reflecting on the explanation provided, and revisiting the topics that challenge you most.

Remember: successful test preparation isn't about getting every question right the first time, it's about learning from your mistakes and improving over time. Stay focused, trust the process, and know that every page you turn brings you closer to success.

Let's begin.

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How to Use This Guide

This guide is designed to help you study more effectively and approach your exam with confidence. Whether you're reviewing for the first time or doing a final refresh, here's how to get the most out of your Examzify study guide:

1. Start with a Diagnostic Review

Skim through the questions to get a sense of what you know and what you need to focus on. Your goal is to identify knowledge gaps early.

2. Study in Short, Focused Sessions

Break your study time into manageable blocks (e.g. 30 – 45 minutes). Review a handful of questions, reflect on the explanations.

3. Learn from the Explanations

After answering a question, always read the explanation, even if you got it right. It reinforces key points, corrects misunderstandings, and teaches subtle distinctions between similar answers.

4. Track Your Progress

Use bookmarks or notes (if reading digitally) to mark difficult questions. Revisit these regularly and track improvements over time.

5. Simulate the Real Exam

Once you're comfortable, try taking a full set of questions without pausing. Set a timer and simulate test-day conditions to build confidence and time management skills.

6. Repeat and Review

Don't just study once, repetition builds retention. Re-attempt questions after a few days and revisit explanations to reinforce learning. Pair this guide with other Examzify tools like flashcards, and digital practice tests to strengthen your preparation across formats.

There's no single right way to study, but consistent, thoughtful effort always wins. Use this guide flexibly, adapt the tips above to fit your pace and learning style. You've got this!

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Questions

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1. What is one of the key responsibilities of a fiduciary agent?

A. To provide emotional support

B. To maintain confidentiality

C. To find the best price for properties

D. To manage the agency

2. An appurtenant easement is one that involves:

A. Only one parcel of land

B. Two parcels of land

C. All parcels of land in a subdivision

3. Which statement best defines APR?

A. The total amount of mortgage payments made

B. The measure of the borrower's costs over the loan term expressed as a rate

C. The penalty for late payment by the borrower

D. The initial loan amount before interest

4. What happens to an offer when it is rejected by a party?

A. It becomes enforceable

B. It is terminated

C. It can be accepted later

D. It remains valid

5. Does Jason's financial profile qualify for the FHA maximum back end ratio of around 41%?

A. Yes

B. No

C. Only with co-signer

D. Depends on credit score

6. If a property extends into two counties, who needs to be informed to facilitate title searches?

A. The buyer.

B. The seller.

C. The title company.

D. The buyer's agent.

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7. Which type of contract is enforceable in court because it is complete and proper?

A. Valid

B. Void

C. Breach of contract

D. Conditional

8. Which statement about land surveyors in Maine is true?

A. Land surveyors are licensed by the state.

B. All land surveyors must be real estate licensees.

C. A real estate licensee may not also be a land surveyor.

9. Owners of single-family or multifamily occupancies are required to have a working smoke detector in each area within or giving access to:

A. Bedrooms

B. A garage

C. An attic

D. Living rooms

10. For what period back in time does a surveyor research a parcel of land?

A. To when the parcel was first created

B. 25 years

C. To when the municipality was founded

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Answers

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1. B
2. B
3. B
4. B
5. A
6. C
7. A
8. A
9. A
10. A

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Explanations

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1. What is one of the key responsibilities of a fiduciary agent?

A. To provide emotional support

B. To maintain confidentiality

C. To find the best price for properties

D. To manage the agency

A fiduciary agent's primary role is to act in the best interests of their client, which encompasses a range of responsibilities, one of the most crucial being the maintenance of confidentiality. This duty ensures that any sensitive information related to the client's personal circumstances, financial status, and the details of any transactions is kept private and secure. Confidentiality fosters trust and is essential for creating a strong, ethical relationship between the agent and the client. This obligation allows the client to share information freely, knowing it will not be disclosed without their consent, thereby enabling the fiduciary to provide the best possible guidance and support in making decisions. While emotional support, pricing strategies, and agency management are aspects of real estate and client relations, they do not capture the fundamental ethical requirement that underpins fiduciary relationships as effectively as the duty to maintain confidentiality. Therefore, confidentiality stands out as a cornerstone of the fiduciary duty in real estate practice.

2. An appurtenant easement is one that involves:

A. Only one parcel of land

B. Two parcels of land

C. All parcels of land in a subdivision

An appurtenant easement involves two parcels of land typically known as the dominant estate and the servient estate. The dominant estate is the parcel that benefits from the easement, while the servient estate is the parcel that is burdened by the easement. This kind of easement is tied to the land itself, meaning that it transfers with the property when the land is sold or otherwise transferred, allowing the new owners to continue utilizing the easement as intended. This legal relationship between the two properties embodies the functional aspect of an appurtenant easement, as it serves a particular need—such as access, drainage, or utilities—directly benefiting one parcel while imposing certain responsibilities or limitations on another. Thus, this reflects a clear and defined interest between the two parcels involved.

3. Which statement best defines APR?

A. The total amount of mortgage payments made

B. The measure of the borrower's costs over the loan term expressed as a rate

C. The penalty for late payment by the borrower

D. The initial loan amount before interest

The best definition of APR, or Annual Percentage Rate, is that it measures the borrower's costs over the loan term expressed as a rate. APR includes not only the interest rate on the loan but also any additional fees and costs associated with obtaining the mortgage. This comprehensive view allows borrowers to better understand the total cost of borrowing over the full term of the loan, giving them a clearer picture when comparing different mortgage products. While other choices may refer to aspects of a mortgage, they don't encapsulate what APR represents. For instance, the total mortgage payments made would not account for additional fees, and the penalty for late payment refers to specific costs associated with payment timing rather than the overall borrowing cost. The initial loan amount before interest simply states the principal and doesn't reflect the total cost of borrowing.

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4. What happens to an offer when it is rejected by a party?

A. It becomes enforceable

B. It is terminated

C. It can be accepted later

D. It remains valid

When an offer is rejected by a party, it is considered terminated. This means that the offer is no longer valid and cannot be accepted at a later time. Once an offer is rejected, the original offeror has no obligation to keep it open, and the offeree cannot revive the rejected offer without the consent of the offeror. This principle is foundational in contract law, emphasizing that the rejection of an offer signifies the offeree's refusal to accept the terms proposed. Thus, the offer ceases to exist, which is why the termination of the offer aligns with the correct answer. The other choices reflect misunderstandings of how offers operate in contract law. For example, an offer does not become enforceable once rejected; it loses its binding nature. Similarly, a rejected offer cannot be accepted later without new negotiation or an offer from the original offeror, and it certainly does not remain valid after a formal rejection. These principles ensure clarity and fairness in the formation of contracts.

5. Does Jason's financial profile qualify for the FHA maximum back end ratio of around 41%?

A. Yes

B. No

C. Only with co-signer

D. Depends on credit score

To determine if Jason's financial profile qualifies for the FHA maximum back end ratio of around 41%, it's important to understand what the back end ratio entails. The back end ratio, also known as the debt-to-income (DTI) ratio, measures the percentage of a borrower's gross monthly income that goes toward paying all of their monthly debt obligations. This includes not only the anticipated mortgage payment but also other debts such as car loans, credit card payments, and student loans. If Jason's financial profile indeed shows that his total monthly debt payments do not exceed 41% of his gross monthly income, then he qualifies under FHA guidelines. The FHA typically allows this ratio because they aim to support borrowers by making homeownership accessible while still managing risk. While other options such as needing a co-signer, depending on credit score, or simply not qualifying could apply in certain scenarios, the fact remains that as long as Jason's back end ratio adheres to the 41% limit, he is eligible for FHA financing without any additional stipulations tied to his financial standing. This reflects the FHA's mission to help borrowers with varying credit profiles and income levels secure home financing.

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6. If a property extends into two counties, who needs to be informed to facilitate title searches?

A. The buyer.

B. The seller.

C. The title company.

D. The buyer's agent.

When a property extends into two counties, it is essential to facilitate title searches to ensure that all relevant records and liens from both jurisdictions are appropriately considered. The title company plays a critical role in this process, as it is their responsibility to conduct thorough title searches and verify ownership history across all applicable counties. The title company will access public records, examine any potential encumbrances, and ensure that the title is clear and marketable. Engaging the title company ensures that all legal aspects of the title are appropriately addressed in both counties involved, protecting the interests of the buyer and ensuring a smooth transaction. While the buyer, seller, and buyer's agent are all important parties in a real estate transaction, they rely on the expertise of the title company to manage the complexities that arise when a property spans multiple jurisdictions. Thus, informing the title company is essential for efficient and comprehensive title searches.

7. Which type of contract is enforceable in court because it is complete and proper?

A. Valid

B. Void

C. Breach of contract

D. Conditional

A valid contract is one that meets all the necessary legal requirements and is enforceable in a court of law. For a contract to be considered valid, it must have several key elements: offer, acceptance, consideration, mutual consent, and a lawful object. When all these essential components are present, the contract is deemed complete and proper, thus making it enforceable. In contrast, a void contract lacks legal validity from the outset, meaning it cannot be enforced by either party. A breach of contract refers to an instance where one party fails to fulfill their obligations as stipulated in a valid contract, which doesn't address the completeness or proper nature of the contract itself. A conditional contract depends on the occurrence of a specified event for its enforcement, which may render it not fully enforceable until that condition is met. Therefore, the designation of a contract as valid clearly indicates its capacity to be enforceably upheld in a legal context.

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8. Which statement about land surveyors in Maine is true?

A. Land surveyors are licensed by the state.

B. All land surveyors must be real estate licensees.

C. A real estate licensee may not also be a land surveyor.

In Maine, land surveyors are indeed licensed by the state. This licensing ensures that individuals performing surveys meet specific educational and professional standards, which helps maintain the integrity and accuracy of land measurements and property boundaries. The licensing process typically involves completing a degree in surveying or a related field, gaining practical experience, and passing a comprehensive exam. This regulatory framework is essential for protecting public interests in property ownership and development, as accurate land surveys are critical for real estate transactions, zoning laws, and construction. The other statements do not accurately reflect the relationship between land surveyors and real estate licensing in Maine. It is not a requirement for all land surveyors to be real estate licensees, nor is it true that a real estate licensee cannot also be a land surveyor. In fact, some professionals may hold both licenses, allowing them to leverage their knowledge in both fields effectively. This dual expertise can be beneficial in real estate transactions, where understanding land surveys is crucial.

9. Owners of single-family or multifamily occupancies are required to have a working smoke detector in each area within or giving access to:

A. Bedrooms

B. A garage

C. An attic

D. Living rooms

The requirement for owners of single-family or multifamily occupancies to have a working smoke detector in each area within or giving access to bedrooms is rooted in fire safety regulations. This is because bedrooms are considered critical areas where occupants may be sleeping and therefore may be less aware of a fire emergency occurring in the home. Having a smoke detector installed in or near bedrooms ensures that residents are alerted promptly in case of smoke or fire, increasing the chances of safe evacuation. Smoke detectors play a vital role in early detection and can significantly reduce the risk of fatalities associated with residential fires. While other areas like garages, attics, and living rooms may also benefit from smoke detectors, the code specifically emphasizes the importance of bedrooms to protect the most vulnerable occupants during the night when they are asleep. Therefore, installing smoke detectors in these locations aligns with safety best practices and regulatory compliance.

10. For what period back in time does a surveyor research a parcel of land?

A. To when the parcel was first created

B. 25 years

C. To when the municipality was founded

The correct choice is based on the principle that to properly establish the history and boundaries of a parcel of land, a surveyor must trace back the ownership and title records to the origins of the parcel itself. This typically means researching the land back to when it was first created or subdivided. This foundational period is crucial because it helps in identifying any changes in boundaries, easements, or encumbrances that have occurred over time, thus ensuring comprehensive knowledge of the parcel's history. The other options presented do not adequately encompass the necessary span of time for a thorough survey. Researching back 25 years may overlook significant transactions or issues established before that period, and tracing back to when the municipality was founded could be irrelevant since the land could have changed hands or configurations numerous times after its initial creation. Therefore, focusing on the point of creation of the parcel provides the most accurate starting point for legal and title considerations.

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Next Steps

Congratulations on reaching the final section of this guide. You've taken a meaningful step toward passing your certification exam and advancing your career.

As you continue preparing, remember that consistent practice, review, and self-reflection are key to success. Make time to revisit difficult topics, simulate exam conditions, and track your progress along the way.

If you need help, have suggestions, or want to share feedback, we'd love to hear from you. Reach out to our team at hello@examzify.com.

Or visit your dedicated course page for more study tools and resources:

https://metrelgassocbroker.examzify.com

We wish you the very best on your exam journey. You've got this!

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