PSI Services LLC
https://test-takers.psiexams.com/mdre

STATE OF MARYLAND
REAL ESTATE COMMISSION

CANDIDATE INFORMATION BULLETIN
AND APPLICATION FORMS

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Please refer to our website to check for the most updated information at https://test-takers.psiexams.com/mdre

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Introduction

This Candidate Information Bulletin provides information about the license examination and the application process for becoming licensed as a Real Estate Salesperson, Associate Broker, Broker, or Branch Office Manager in the State of Maryland. To be licensed, you must pass an examination to confirm that you have attained at least a minimum level of knowledge regarding the statutes and regulations affecting the real estate profession.

The Maryland Real Estate Commission has contracted with PSI Services LLC (PSI) to conduct its examination program. PSI provides examinations at established examination centers throughout the State. PSI works closely with the Commission to be certain that examinations meet local requirements and examination development standards.

After passing this examination, you may apply to the Maryland Real Estate Commission for a license. Once the Real Estate Commission has verified that you have met all of the requirements for licensure, the Commission will issue the appropriate license.

Prerequisites

Applicants for the Maryland Real Estate Examination must meet the following requirements:

- Be of good character and reputation.
- Be at least 18 years old.
- Broker applicants must satisfy applicable experience requirement for the Broker or Associate Broker license.
- Broker applicants must attach a MD license history certifying active, regular, and lawful practice for at least 3 immediately preceding years. The history document is valid for 90 days.
- Complete a current course.
  - Broker pre-licensing program is 135 hours.
    - Applicants must pass both portions within 1 year of course completion.
  - Salesperson pre-licensing program is 60 hours.
    - Applicants must pass both portions within 1 year of course completion.

For Salesperson applicants: Your education provider will provide your eligibility electronically to PSI upon successful completion of the course requirements. Your eligibility expires one year to the day from the date it is issued. *Paper applications will be returned and education providers will be responsible for uploading all eligible candidates.*

After your school has submitted your file to PSI, you will receive an email confirmation with instructions on how to pay and schedule for the examination. Note, if PSI does not have your record, please contact your education provider.

For Broker applicants: Effective 8/15/24 you will apply online versus using the paper application. **Click Here** and select VIEW AVAILABLE TESTS and select MD BROKER. Select SIGN IN /REGISTER and Create Account. You are required to provide verification of completion of the required prelicense education. Effective 3/31/2025 PSI will no longer be processing applications via mail, fax or email. You must submit the application online at https://test-takers.psiexams.com/mdre. If you submit via mail, fax or email, it will be returned, and you must resubmit via online at https://test-takers.psiexams.com/mdre.

Click Here for Step-by-step instructions

For Letters of Qualification (Waivers), Reciprocity and Reinstatement applicants: Effective 8/15/24 you will apply online versus using the paper application. **Click Here** and select VIEW AVAILABLE TESTS and select the examination. Select SIGN IN/REGISTER and Create Account. You are required to provide the original letter of qualification (received from Maryland Real Estate Commission) to PSI. Effective 3/31/2025 PSI will no longer be processing applications via mail, fax or email. You must submit the application online at https://test-takers.psiexams.com/mdre. If you submit via mail, fax or email, it will be returned, and you must resubmit via online at https://test-takers.psiexams.com/mdre.

Click Here for Step-by-step instructions

Questions and Inquiries

For PSI

All questions and requests for information about **examinations** should be directed to:

PSI Services LLC
(855) 744-0318
Website: https://test-takers.psiexams.com/mdre
Call Center Hours of Operation:
Monday-Friday 7:30 am – 10:00 pm
Saturday-Sunday 9:00 am - 5:30 pm (Eastern Time)

Examination Center Locations

The following are the examination centers where you may take the Maryland Real Estate Licensing Examination.

Baltimore
2622 Lord Baltimore Dr, Suite C-D
Baltimore, MD 21244

College Park Center:
The Sterling Building
4920 Niagara Road, Suite 400
College Park, MD 20740

Crofton Center:
Morauer III Building
2137 Espey Court, Suite 3
Crofton, MD 21114

Hagerstown Center:
140 West Franklin St, Suite A
Hagerstown, MD 21740

Mid-Atlantic Testing Company
13992 Baltimore Ave, Suite 205
Laurel, MD 20707

Rockville - Tower Oaks Testing LLC
3206 Tower Oaks Blvd, Suite 400
Rockville, MD 20852

Salisbury Brainseed Testing Services
1322 Belmont Ave, Bldg 2, Suite 203
Salisbury, MD 21801

Waldorf - DW Industries LLC
3825 Leonardtown Road, Suite 7
Waldorf, MD 20601

Additionally, PSI has limited examination centers which meet MREC standards in other regions across the United States. You may request alternative examination centers by **Clicking Here**.

Tips for Examination Preparation

The following suggestions will help you prepare for your examination. Planned preparation, in addition to the required classroom hours, increases your likelihood of passing.

- Use the examination content outline provided in this Candidate Information Bulletin as the basis of your study. The outline itself is a study tool because it can familiarize you with real estate terms.
- Learn the major points associated with each outline topic.
- Select study materials that cover all the topics in the content outline.
- Take notes on what you study. Putting information in writing helps you commit it to memory. Underline or highlight key ideas that will help with a later review.
- Read the study materials, making sure you understand each idea before going on to another.
- Check each topic off the outline when you feel you have an adequate understanding. Plan to take your examination when all topics have been checked.
- Discuss new terms or concepts as frequently as you can with colleagues. This will test your understanding and reinforce ideas.
- Your studies will be most effective if you study frequently, for about 45 to 60 minutes. Concentration tends to wander when you study for longer periods of time.

Description of Examinations and Examination Content Outlines

The Examination Content Outlines have been approved by the Maryland Real Estate Commission. These outlines reflect the minimum knowledge required by real estate professionals to perform their duties to the public in a competent and responsible manner. Changes in the examination content will be preceded by changes in these published examination content outlines.

Use the outlines as the basis of your study. The outlines list all of the topics that are on the examination and the number of items for each topic. Do not schedule your examination until you are familiar with all topics in the outlines.

The Examination Summary Table below shows the number of questions and the time allowed for each examination portion.

EXAMINATION SUMMARY TABLE

Examination	Portion	Number of Questions	Time Allowed
Salesperson	National	80 (80 points)	90 Minutes
	State	30 (30 points)	30 Minutes
	Both	110 (110 points)	120 Minutes
Broker*	National	75 (80 points)	90 Minutes
	State	40 (40 points)	30 Minutes
	Both	115 (120 points)	120 Minutes

*Note: National broker exams include questions that are scored up to two points.

Experimental Questions

In addition to the number of questions per examination, a small number of one to ten experimental items, generally, approximately 10% of the number of questions, may be administered to candidates during the examination. These questions will not be scored. However, these questions will count against examination time. The administration of such unscored, experimental questions is an essential step in developing future licensing examinations.

NATIONAL PORTION STUDY MATERIALS

The following is a list of possible study materials for the National Portion of the Real Estate examination. The list is given to identify resources and does not constitute an endorsement by PSI or by the State Real Estate Commission. Use the latest edition available.

- Modern Real Estate Practice, 22nd Edition, Galaty, Allaway, Kyle, and Williams, Dearborn Real Estate Education, www.dearborn.com
- Mastering Real Estate Math, 9th Edition, 2022, Denise Evans www.dearborn.com ISBN: 9781078819008
- The Language of Real Estate, 8th Edition, 2019, Reilly and Spodek, Dearborn Real Estate Education, www.dearborn.com
- Property Management, 11th edition, 2016, Kyle, Robert C., Baird, Floyd M. and Kyle, C. Donald, Chicago: Dearborn Real Estate Education www.dearborn.com
- Real Estate Law, 11th Edition, 2022, Elliot Klayman, Dearborn Real Estate Education www.dearborn.com
- Real Estate Fundamentals, 10th Edition, 2019, Gaddy, Hart, Spodek, Dearborn Real Estate Education,www.dearborn.com
- Real Estate Principles, 12th Edition, Charles Jacobus, OnCourse Publishing, N19W24075 Riverwood Drive, Suite 200, Waukesha, WI 53188, 855-733-7239, www.oncoursepublishing.com ISBN 1285420985
- Real Estate Principles, 12th Edition, 2021, Floyd and Allen, Dearborn Real Estate Education,www.dearborn.com
- Mastering Real Estate Principles, 8th Edition, 2022, Gerald Cortesi
- Real Estate Principles & Practices, 9th Edition, 2014, Arlyne Geschwender, OnCourse Publishing, N19W24075 Riverwood Drive, Suite 200, Waukesha, WI 53188, 855-733-7239, www.oncoursepublishing.com ISBN 0324784554
- Principles of Real Estate Practice, 6th edition, 2019, Mettling, Stephen and Cusic, David, Performance Programs Company, www.performanceprogramscompnay.comCompany, www.performanceprogramscompnay.com

Many of these reference materials are available for purchase at www.psionlinestore.com or by calling the PSI Online Store, toll-free, at (866) 589-3088.

Titles currently in stock are listed on the order form near the end of this candidate information bulletin.

NATIONAL PORTION CONTENT OUTLINE
(REAL ESTATE PRINCIPLES AND PRACTICES)

I. Property Ownership *(Sales 10%, Broker 10%)*

A. Real and personal property; conveyances

B. Land characteristics and legal descriptions

1. Metes and bounds method of legal property description
2. Lot and block (recorded plat) method of legal property description
3. Government survey (rectangular survey) method of legal property description
4. Measuring structures (linear and square footage)
5. Land measurement

C. Encumbrances and effects on property ownership

1. Types of liens and their effect on the title and value of real property
2. Easements, rights of way and licenses, including their effect on the title, value and use of real property
3. Encroachments and their effect on the title, value and use of real property
4. Potential encumbrances on title, such as probate, leases, or adverse possession
5. Property rights that may be conveyed separately from use of the land surface, such as mineral and other subsurface rights, air rights, or water rights

D. Types of ownership

1. Ownership in severalty/sole ownership
2. Implications of ownership as tenants in common
3. Implications of ownership in joint tenancy
4. Forms of common-interest ownership, such as Timeshares, Condominiums and Co-ops
5. Property ownership held in a trust or by an estate
6. Ownership by business entities
7. Life Estate ownership

II. Land use Controls *(Sales 5%, Broker 5%)*

A. Government rights in land

1. Government rights to impose property taxes and special assessments
2. Government rights to acquire land through eminent domain, condemnation and escheat

B. Government controls on land use

C. Private controls

1. Deed conditions or restrictions on property use
2. Subdivision covenants, conditions and restrictions (CC&Rs) on property use
3. Condominium and owners' associations regulations or bylaws on property use

III. Valuation *(Sales 8%, Broker 8%)*

A. Appraisals

1. Appraisals for valuation of real property
2. Situations which require appraisal by a licensed or certified appraiser and brokerage-related actions that constitute unauthorized appraisal practice
3. General steps in appraisal process

B. Estimating Value

1. Economic principles and property characteristics that affect value of real property
2. Sales or market comparison approach to property valuation and appropriate uses
3. Cost approach to property valuation and appropriate uses
4. Income analysis approach to property valuation and appropriate uses

C. Comparative Market Analysis (CMA)

1. Competitive/Comparative Market Analysis (CMA), BPO or equivalent

2. Automated Valuation Method (AVM), appraisal valuation and Comparative Market Analysis (CMA)

IV. Financing *(Sales 10%, Broker 9%)*

A. Basic Concepts and Terminology

1. Loan financing (for example, points, LTV, PMI, interest, PITI)
2. General underwriting process (e.g., debt ratios, credit scoring and history)
3. Standard mortgage/deed of trust clauses and conditions
4. Essential elements of a promissory note

B. Types of Loans

1. Conventional loans
2. Amortized loans, partially amortized (balloon) loans, interest-only loans
3. Adjustable-rate mortgage (ARM) loans
4. Government Loans
    a. FHA insured loans
    b. VA guaranteed loans
    c. USDA/Rural Development loan programs
5. Owner financing (for example, installment or land contract/contract for deed)
6. Reverse-mortgage loans
7. Home equity loans and lines of credit
8. Construction loans
9. Rehab loans
10. Bridge loans

C. Financing and Lending

1. Real Estate Settlement Procedures Act (RESPA), including kickbacks
2. Truth-in-Lending Act (Regulation Z), including advertising
3. Requirements and time frames of TRID (TILA-RESPA Integrated Disclosures)
4. Equal Credit Opportunity Act
5. Lending Process (application through loan closing)
6. Risky loan features, such as prepayment penalties and balloon payments

V. Contracts *(Sales 19%, Broker 19%)*

A. General Contract Law

1. General principles of contract law
2. Elements necessary for a contract to be valid
3. Effect of the Statute of Frauds
4. Offer and a contract
5. Enforceability of contracts
6. Void, voidable and unenforceable contracts
7. Bilateral and unilateral contracts
8. Nature and use of option agreements
9. Notice, delivery, acceptance and execution of contracts
10. Appropriate use, risks, and advantages of electronic signatures and paperless transactions
11. Rights and obligations of the parties to a contract
12. Possible remedies for breach or non-performance of contract
13. Termination, rescission and cancellation of contracts

B. Purchase and Lease Contracts

1. Addenda and amendments to contracts
2. Purchase agreements
3. Contract contingencies and methods for satisfying them
4. Leases and rental agreements
5. Lease-purchase agreements
6. Types of leases

C. Proper handling of multiple offers and counteroffers

VI. Agency *(Sales 13%, Broker 13%)*

A. Agency and non-agency relationships

1. Agency relationships and how they are established
2. Types of listing contracts
3. Buyer brokerage/tenant representation contracts
4. Other brokerage relationships, including transaction brokers and facilitators
5. Powers of attorney and other assignments of authority
6. Conditions for termination of agency or brokerage service agreements

B. Agent Duties

1. Fiduciary duties of agents
2. Agent's duties to customers/non-clients, including honesty and good faith

C. Agency Disclosures

1. Disclosure of agency/representation
2. Disclosure of possible conflict of interest or self-interest

VII. Property Disclosures *(Sales 7%, Broker 7%)*

A. Property Condition

1. Seller's property condition disclosure requirements
2. Property conditions that may warrant inspections or a survey
3. Red flags that warrant investigation of public or private land use controls

B. Environmental and Government Disclosures

1. Environmental issues requiring disclosure
2. Federal, state, or local disclosure requirements regarding the property

C. Disclosure of material facts and material defects

VIII. Property Management *(Sales 3%, Broker 5%)*

A. Duties and Responsibilities

1. Procurement and qualification of prospective tenants
2. Fair housing and ADA compliance specific to property management
3. How to complete a market analysis to identify factors in setting rents or lease rates
4. Property manager responsibility for maintenance, improvements, reporting and risk management *(BROKER ONLY)*
5. Handling landlord and tenant funds; trust accounts, reports and disbursements *(BROKER ONLY)*

6. Provisions of property management contracts *(BROKER ONLY)*

B. Landlord and tenant rights and obligations

IX. Transfer of Title *(Sales 6%, Broker 6%)*

A. Types of deeds

B. Title Insurance and Searches

1. Title insurance policies and title searches
2. Potential title problems and resolutions
3. Marketable and insurable title

C. Closing Process

1. When transfer of ownership becomes effective
2. Process and importance of recordation
3. Settlement procedures (closing) and parties involved
4. Home and new construction warranties

D. Special Processes

1. Special issues in transferring foreclosed properties
2. Special issues in short sale transactions
3. Special issues in probate transactions

X. Practice of Real Estate *(Sales 12%, Broker 12%)*

A. Antidiscrimination

1. Federal Fair Housing Act general principles and exemptions
2. Protected classes under Federal Fair Housing Act
3. Protections against discrimination based on gender identity and sexual orientation
4. Prohibited conduct under Federal Fair Housing Act (Redlining, Blockbusting, Steering, Disparate Treatment)
5. Fair housing advertising rules
6. Americans with Disabilities Act (ADA) obligations pertaining to accessibility and reasonable accommodations

B. Legislation and Regulations

1. Licensees' status as employees or independent contractors
2. Antitrust laws and types of violations, fines and penalties
3. Do-Not-Call List rule compliance
4. Proper use of Social Media and Internet communication and advertising

C. Duties and Responsibilities

1. Protection of confidential personal information (written, verbal or electronic)
2. Duties when handling funds of others in transactions
3. Licensee responsibility for due diligence in real estate transactions

D. Supervisory Responsibilities *(BROKER ONLY)*

1. Broker's supervisory responsibilities (licensees, teams and unlicensed assistants and employees) *(BROKER ONLY)*
2. Broker relationship with licensees (employees or independent contractors and governing rules) *(BROKER ONLY)*

XI. Real Estate Calculations *(Sales 7%, Broker 6%)*

A. Calculations for Transactions

1. Seller's net proceeds
2. Buyer funds needed at closing
3. Real property tax and other prorations
4. Real property transfer fees
5. PITI (Principal, Interest, Taxes and Insurance) payments estimate given loan rate and term

B. General Concepts

1. Equity
2. Rate of return/Capitalization rate
3. Loan-to-Value ratio
4. Discount points and loan origination fees

MARYLAND STATE PORTION CONTENT OUTLINE

Maryland Real Estate Commission Laws, Rules, and Regulations includes a knowledge of state legislation as outlined in the *Annotated Code of Maryland* and the *Code of Maryland Regulations*.

Duties and Powers of the Real Estate Commission (4 Sales, 5 Broker)
General Powers
Investigations, Hearings, and Appeals
Suspensions, Revocations, and Penalties
Guaranty Fund
Examination of Records (Broker Only)

Licensing Requirements (4 Sales, 8 Broker)
Activities Requiring a License
Change in License Status
License Renewals
Continuing Education Requirements
Partnerships and Corporations
Place of Business
Percentage of Ownership for Businesses

Brokerage Relationships (7 Sales, 7 Broker)
Listing Agreements
Disclosure of Brokerage Relationship
Disclosure of Interest in Property/Conflict of Interest
Disclosures

Supervision (5 Sales, 6 Broker)
Handling Monies including Trust Monies
Recordkeeping Requirements (electronic recordkeeping)
Supervision Requirements
Knowledge of Other Maryland State Laws (short sale, home improvements, PIFHA)

Business Conduct (6 Sales, 9 Broker)
Offers
Commissions (including rebates)
Advertising and Signs
Fair Housing Laws and Regulations
Summary Suspensions/Convictions

Ethics (4 Sales, 5 Broker)
Unfair Inducements
Dealings with Other Licensees
General Ethics

Sample Questions

The following questions are offered as examples of the types of questions you will be asked during the course of the National real estate salesperson and broker examinations. They are intended primarily to familiarize you with the style and format of questions you can expect to find in the examinations. The examples do NOT represent the full range of content or difficulty levels found in the actual examinations.

Sample Salesperson Questions

A. Which of the following interests in property is held by a person who is granted a lifetime use of a property that will be transferred to a third party upon the death of the lifetime user?

1. A life estate.
2. A remainder estate.
3. An estate for years.
4. A reversionary estate.

B. Which of the following statements BEST identifies the meaning of the term, "rescission of a contract"?

1. A ratification of a contract by all parties.
2. A return of all parties to their condition before the contract was executed.
3. A transfer or assignment of a particular responsibility from one of the parties to another.
4. A review of the contract by the legal counsel of either party that may result in a cancellation without penalty or further obligation.

C. Which of the following clauses in a mortgage allows the lender to demand loan repayment if a borrower sells the property?

1. Defeasance
2. Prepayment
3. Acceleration
4. Alienation

D. How much cash MUST a buyer furnish in addition to a $2,500 deposit if the lending institution grants a 90% loan on an $80,000 property?

1. $5,500.
2. $6,975.
3. $7,450.
4. None of the above.

E. Which of the following single-family residences would get the MOST accurate appraisal by applying the reproduction cost approach to value?

1. A rental property.
2. A vacant property.
3. A new property.
4. An historic property.

Answers to Sample Salesperson Questions:

A: 1; B: 2; C: 4; D: 1; E: 4

Sample Broker Questions (scenario-based)

Scenario:

You are hosting an open house. Mr. and Mrs. Charles Martin come into the house. You greet them and show them the house. The Martins tell you the house is exactly what they are looking for and they are very interested in purchasing it. You then give them information showing the various types of financing available with down payment options and projected payments.

Mr. Martin tells you they have been working with Mary Hempstead of XX Realty, a competing real estate company. Before leaving, you thank them for coming and give them your business card.

A. The first thing on Monday morning, Mrs. Martin calls and indicates they have tried to reach Mary and cannot. They indicate they have a written buyer's agent agreement with Mary's broker. They are afraid someone else is going to buy the house. Which of the following should you do? Select the best answer.

1. Seek advice from your supervising broker.
2. Tell them to come to your office.
3. Ask them to bring the buyer's agency agreement to you for your interpretation.
4. Tell them to be patient and continue trying to reach Mary.
5. Tell them to call Mary's supervising broker or branch manager.
6. Tell them you are really sorry, but there is nothing you can do.

B. The Martins come to your office and explain that neither Mary nor her supervising broker are available. They insist you immediately write an offer for the house. How should you proceed? Select the best answer.

1. Write the offer after entering into a buyer's broker agreement with them.
2. Write the offer after explaining they may owe Mary's broker a commission.
3. Write the offer after trying to contact Mary's broker yourself.
4. Refuse to write an offer and explain that doing so would be unethical.
5. Refuse to write and offer since it would be illegal.
6. Refuse to write the offer and tell the Martins to contact another Salesperson in Mary's office.

Answers (Points) to Sample Broker Questions:

A. 1 (2 points), 2 (1 point), 3 (0 point), 4 (0 point), 5 (1 point) , 6 (0 point);

B. 1 (1 point), 2 (2 points), 3 (1 point), 4 (0 point), 5 (0 point) , 6 (0 point);

Registration Procedures

For Salesperson applicants: Effective January 1, 2015, your education provider will provide your eligibility electronically to PSI upon successful completion of the course requirements. Your eligibility expires one year to the day from the date it is issued.

After your school has submitted your file to PSI, you will receive an email confirmation with instructions on how to pay and schedule for the examination. Note, if PSI does not have your record, please contact your education provider.

For Broker applicants: Effective 8/15/24 you will apply online versus using the paper application. **Click Here** and select VIEW AVAILABLE TESTS and select MD BROKER. Select SIGN IN/REGISTER and Create Account. You will be required to upload the required documentation. Effective 3/31/2025 PSI will no longer be processing applications via mail, fax or email. You must submit the application online at https://test-takers.psiexams.com/mdre. If you submit via mail, fax or email, it will be returned, and you must resubmit via online at https://test-takers.psiexams.com/mdre.

Click Here for Step-by-step instructions

Once PSI receives the proper documentation, allow up to one week for processing. Upon approval, you will receive an email confirmation with instructions on how to pay and schedule for the examination.

For Letters of Qualification (Waivers), Reciprocity and Reinstatement applicants: Effective 8/15/24 you will apply online versus using the paper application. **Click Here** and select VIEW AVAILABLE TESTS and select MD BROKER. Select SIGN IN/REGISTER and Create Account. You will be required to upload the required documentation. Effective 3/31/2025 PSI will no longer be processing applications via mail, fax or email. You must submit the application online at https://test-takers.psiexams.com/mdre. If you submit via mail, fax or email, it will be returned, and you must resubmit via online at https://test-takers.psiexams.com/mdre.

Click Here for Step-by-step instructions

Once PSI receives the proper documentation, allow up to one week for processing. Upon approval, you will receive an email confirmation with instructions on how to pay and schedule for the examination.

Fee

The fee is for each registration, whether you are taking the examination for the first time or repeating, sitting for two portions or for one.

Examination Fee	**$44**

NOTE: EXAMINATION FEES ARE NOT REFUNDABLE OR TRANSFERABLE. THE EXAMINATION FEE IS VALID FOR ONE YEAR FROM THE DATE OF PAYMENT.

Online (https://test-takers.psiexams.com/mdre)

For **the fastest and most convenient** examination scheduling process, register for your examinations online by accessing PSI's registration Web site at https://test-takers.psiexams.com/mdre. Internet registration is available 24 hours a day.

Log onto PSI's website and select *Sign in / Create Account*. Select *Create Account*. You are now ready to pay and schedule for the examination. Enter your zip code and a list of the testing sites closest to you will appear. Once you select the desired test site, available dates will appear. If you have problems, contact PSI at (855) 744-0318 for help.

Telephone Registration

To register by phone, you need a valid credit card (VISA, MasterCard, American Express or Discover.

Customer Service Representatives are available at (855) 744-0318, Monday through Friday between 7:30 am and 10:00 pm, and Saturday-Sunday between 9:00 am and 5:30 pm, Eastern Time, to take your payment and to schedule your schedule.

Social Security Number Confidentiality

PSI will use your Social Security Number only as an identification number in maintaining your records and reporting your scores to the Real Estate Commission. A Federal law requires state agencies to collect and record Social Security numbers of all licensees of the professions licensed by the state

Exam Accommodations

All PSI examination centers are equipped to provide access in accordance with the Americans with Disabilities Act (ADA) of 1990, and exam accommodations will be made in meeting a candidate's needs. A candidate with a disability or a candidate who would otherwise have difficulty taking the examination should request for alternative arrangements by **Clicking Here**.

Candidates granted accommodation in accordance with the ADA, MUST schedule their examination by telephone and speak directly with a PSI registrar.

Canceling an Appointment

You may cancel and reschedule an examination appointment without forfeiting your fee if your *cancellation notice is received 2 days before the scheduled examination date*. For example, for a Monday appointment, the cancellation notice would need to be received on the previous Saturday. You may call PSI at (855) 744-0318.

Note: A voicemail or email message is not an acceptable form of cancellation. Please use the PSI Website or call PSI to speak directly to a Customer Service Representative.

Missed Appointment or Late Cancellation

If you miss your appointment, you will not be able to take the examination as scheduled, further you will forfeit your examination fee, if you:

- Do not cancel your appointment 2 days before the scheduled examination date;
- Do not appear for your examination appointment;
- Arrive after examination start time;
- Do not present proper identification when you arrive for the examination.

Registering to Retake an Examination

It is not possible to make a new examination appointment on the same day you have taken an examination; this is due to processing and reporting scores. A candidate who tests unsuccessfully on a Wednesday can call the next day, Thursday, and retest as soon as Friday, depending upon space availability. You may access a registration form at https://test-takers.psiexams.com/mdre. You may also call PSI at (855) 744-0318.

Reporting to the Examination Center

On the day of the examination, plan to arrive 30 minutes prior to your scheduled start time to allow for sign-in, identification check, and to become familiar with the examination process. If you are not checked in by your scheduled start time, you will not be allowed to test, and you will forfeit your examination fee.

Candidates must register for the exam with their LEGAL first and last name as it appears on their government issued identification. The required identification below must match the first and last name under which the candidate is registered. Candidates are required to bring one (1) form of a valid (non-expired) signature bearing identification to the test site.

PRIMARY IDENTIFICATION – Choose One

NOTE: ID must contain candidate's signature, photo, be valid and unexpired.

- State issued driver's license
- State issued identification card
- US Government Issued Passport
- US Government Issued Military Identification Card
- US Government Issued Alien Registration Card
- Canadian Government Issued ID

Security Procedures. The following security procedures will apply during the examination:

- Only non-programmable calculators that are silent, battery-operated, do not have paper tape printing capabilities, and do not have a keyboard containing the alphabet will be allowed in the examination site.
- Candidates may take only approved items into the examination room.
- All personal belongings of candidates should be placed in the secure storage provided at each site prior to entering the examination room. Personal belongings **include**, **but are not limited to**, the following items:
  - **Electronic devices of any type, including cellular / mobile phones, recording devices, electronic watches, cameras, pagers, laptop computers, tablet computers (e.g., iPads), music players (e.g., iPods), smart watches, radios, or electronic games.**
  - **Bulky or loose clothing or coats** that could be used to conceal recording devices or notes. For security purposes outerwear such as, but not limited to: open sweaters, cardigans, shawls, scarves, hoodies, vests, jackets and coats are not permitted in the testing room. **In the event you are asked to remove the outerwear, appropriate attire, such as a shirt or blouse should be worn underneath.**
  - **Hats or headgear not worn for religious reasons** or as religious apparel, including hats, baseball caps, or visors.
  - **Other personal items**, including purses, notebooks, reference or reading material, briefcases, backpacks, wallets, pens, pencils, other writing devices, food, drinks, and good luck items.
- Although secure storage for personal items is provided at the examination site for your convenience, PSI is not responsible for any damage, loss, or theft of any personal belongings or prohibited items brought to, stored at, or left behind at the examination site. PSI assumes no duty of care with respect to such items and makes no representation that the secure storage provided will be effective in protecting such items. If you leave any items at the examination site after your examination and do not claim them within 30 days, they will be disposed of or donated, at PSI's sole discretion.
- Person(s) accompanying an examination candidate may not wait in the examination center, inside the building or on the building's property. This applies to guests of any nature, including drivers, children, friends, family, colleagues or instructors.
- No smoking, eating, or drinking is allowed in the examination center.
- During the check in process, all candidates will be asked if they possess any prohibited items. Candidates may also be asked to empty their pockets and turn them out for the proctor to ensure they are empty. The proctor may also ask candidates to lift up the ends of their sleeves and the bottoms of their pant legs to ensure that notes or recording devices are not being hidden there.
- Proctors will also carefully inspect eyeglass frames, tie tacks, or any other apparel that could be used to harbor a recording device. Proctors will ask to inspect any such items in candidates' pockets.
- If prohibited items are found during check-in, candidates shall put them in the provided secure storage or return these items to their vehicle. PSI will not be responsible for the security of any personal belongings or prohibited items.
- Any candidate possessing prohibited items in the examination room shall immediately have his or her test results invalidated, and PSI shall notify the examination sponsor of the occurrence.
- Any candidate seen giving or receiving assistance on an examination, found with unauthorized materials, or who violates any security regulations will be asked to surrender all examination materials and to leave the examination center. All such instances will be reported to the examination sponsor.
- Copying or communicating examination content is violation of a candidate's contract with PSI, and federal and state law. Either may result in the disqualification of examination results and may lead to legal action.
- Once candidates have been seated and the examination begins, they may leave the examination room only to use the restroom, and only after obtaining permission from the proctor. Candidate will not receive extra time to complete the examination.

Taking the Examination by Computer

The examination will be administered via computer. You will be using a mouse and computer keyboard.

TUTORIAL

Before you start your examination, an introductory tutorial is provided on the computer screen. The time you spend on this tutorial, up to 15 minutes, DOES NOT count as part of your examination time. Sample questions are included following the tutorial so that you may practice answering questions, and reviewing your answers.

TEST QUESTION SCREEN

One question appears on the screen at a time. During the examination, minutes remaining will be displayed at the top of the screen and updated as you record your answers.

IMPORTANT: After you have entered your responses, you will later be able to return to any question(s) and change your response, provided the examination time has not run out.

EXAMINATION REVIEW

PSI, in cooperation with the Commission, will be consistently evaluating the examinations being administered to ensure that the examinations accurately measure competency in the required knowledge areas. While taking the examination, examinees will have the opportunity to provide comments on any questions, by using the comments key on the keyboard. These comments will be analyzed by PSI examination development staff. PSI does not respond to individuals regarding these comments, and all substantive comments are reviewed. This is the only review of examination materials available to candidates.

Emergency Examination Center Closing

In the event that severe weather or another emergency forces the closure of an examination center on a scheduled examination date, your examination will be rescheduled. PSI personnel will attempt to contact you in this situation; however you may check the status of your examination schedule by calling (855) 744-0318. Every effort will be made to reschedule your examination at a convenient time as soon as possible. You may also check PSI's website at https://test-takers.psiexams.com/mdre

Score Reporting

The Passing Score

In order to pass the examination, you must achieve the minimum score shown on each part of the examination.

Salesperson	**Passing Score**
Real Estate Principles and Practices (National Portion)	56
Maryland Real Estate Commission Laws, Rules, and Regulations (State Portion)	21
Broker	
Real Estate Principles and Practices (National Portion)	56
Maryland Real Estate Commission Laws, Rules, and Regulations (State Portion)	28

Failing candidates will receive a failing score report which includes a diagnostic report indicating their strengths and weaknesses by exam topic.

If you do not pass, you must retake and pass the portion(s) which you failed before you can be licensed. Submit a new registration form to PSI with the appropriate fee, and schedule a new appointment to retake the examination. There is no limit to the number of times that you can retake the entire examination for qualified candidates.

Salesperson and Broker candidates: A passing score on a portion is valid until the deadline based on your course completion date. If you fail to pass both portions within the deadline, complete a new pre-licensing program to be eligible to take or retake the exam. Prior scores expire with the prior coursework.

Duplicate Score Reports

You may print the score report from your online account.

License Application Instructions

ALL APPLICANTS FOR LICENSURE
IMPORTANT INFORMATION

1. License applications are submitted electronically. Acceptance by the Real Estate Commission of your application fee does not indicate approval of your application or eligibility for a license. The applicant may not perform licensed activities in Maryland until the license is issued and is reflected on MREC's webpage under "License Search."
2. If a criminal offense or previous real estate disciplinary action is involved, manual application for licensure is required. Contact the Maryland Real Estate Commission at 410-230-6200 for an application form. Do not contact PSI.
3. For active licensure, affiliation with a licensed Maryland real estate broker is required for salespersons and associate brokers. You will need your intended broker's registration number, along with your branch office location if applicable.
4. An inactive license may be requested; no affiliation is needed; no real estate licensed activities may be performed; review the inactive law for requirements.
5. You must apply for a license within one year of passing or your score expires.
6. All broker applicants must provide a current credit report before submitting an on-line application (fax

to 410-333-0023). It must show a search of public records.

7. Branch office manager applicants, under 17-318, must include a copy of the broker's commitment letter and may not transfer to another branch office without first contacting the Maryland Real Estate Commission.
8. A certification of license history cannot be issued if you have never applied for the original real estate license.
9. Fees are posted on the Real Estate Commission's web page; click on "Industry" then "License Fees."

Questions regarding the license application should be directed to the Maryland Real Estate Commission at (410) 230-6200. Do not contact PSI.