

MARYLAND LAND TITLE ASSOCIATION PRE-LICENSING PRACTICE TEST (SAMPLE) STUDY GUIDE



SAMPLE STUDY GUIDE WITH LIMITED QUESTIONS

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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.

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!

Questions

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1. What role does a Personal Representative play upon a person's death?

- A. They inherit all the property immediately
- B. They manage and distribute the estate
- C. They are responsible for paying all debts
- D. They must sell the property immediately

2. What factors influence the cost of title insurance?

- A. The neighborhood of the property and its historical significance
- B. The property's value, location, and the complexity of the title
- C. The reputation of the title insurance provider
- D. The age of the property and its previous ownership history

3. What happens to property owned as tenants by the entirety when one spouse dies?

- A. The property is sold by the surviving spouse
- B. The interest in the property passes to the deceased's estate
- C. The surviving spouse retains the interest in the property
- D. The property is divided among all heirs

4. What is used to provide limited rights of access or use to a property by someone other than the owner?

- A. Easement and Right of Way
- B. Property Access Agreement
- C. Tenancy Agreement
- D. Condemnation Right

5. What signifies that tenants in common do not have rights of survivorship?

- A. They own the property equally
- B. They can pass their share of the property to their estate
- C. They share responsibilities for property maintenance
- D. They jointly make all decisions regarding the property

- 6. What is meant by the effective date of a title insurance policy?**
- A. The date when the policy is written
 - B. The date when a claim can be made on the policy
 - C. The date on which the insurance coverage begins, typically at closing
 - D. The date when title insurance rates are determined
- 7. What type of information does a property disclosure statement typically contain?**
- A. The seller's financial situation
 - B. Details about the property condition provided by the seller
 - C. Market value estimates from appraisers
 - D. The history of previous ownership
- 8. What role does an underwriter play in title insurance?**
- A. To issue the actual title policy
 - B. To assess the risk of insuring a title
 - C. To perform the closing of the transaction
 - D. To prepare legal documents for property transfer
- 9. What constitutes a "valid contract" in real estate?**
- A. An agreement involving multiple parties
 - B. An agreement with competent parties and lawful subject matter
 - C. An informal understanding between buyer and seller
 - D. A verbal agreement between parties
- 10. How frequently should a title company update its title records?**
- A. Once a year
 - B. Every five years
 - C. As required by state law and company policy
 - D. Only during a transaction

Answers

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

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Explanations

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1. What role does a Personal Representative play upon a person's death?

- A. They inherit all the property immediately
- B. They manage and distribute the estate**
- C. They are responsible for paying all debts
- D. They must sell the property immediately

The role of a Personal Representative, often referred to as an Executor or Administrator, is to manage and distribute the estate of a deceased person. This involves several responsibilities, starting with overseeing the probate process, which ensures that the deceased's affairs are settled according to their wishes as expressed in a will, or according to state law if there is no will. The Personal Representative is tasked with gathering the deceased's assets, ensuring that all debts and taxes are paid from the estate, and then distributing the remaining assets to the beneficiaries as specified in the will or according to intestate succession laws. This role requires a balanced approach to adhere to legal requirements while also addressing the needs and rights of the beneficiaries. In this context, while other responsibilities such as managing debts and the potential sale of property may fall under their purview, the core function of the Personal Representative centers on the overall management and distribution of the entire estate, making this the accurate choice.

2. What factors influence the cost of title insurance?

- A. The neighborhood of the property and its historical significance
- B. The property's value, location, and the complexity of the title**
- C. The reputation of the title insurance provider
- D. The age of the property and its previous ownership history

The cost of title insurance is primarily influenced by the property's value, location, and the complexity of the title. The property's value directly impacts the premium since title insurance is typically calculated as a percentage of the total value of the property being insured. A higher property value leads to a higher insurance premium to cover potential risks related to ownership disputes or claims against the title. Location also plays a critical role. Different regions may have varying rates due to local real estate market dynamics and legal environments. For instance, a property located in an area with a high volume of real estate transactions may experience different underwriting considerations and risk assessments than one in a less active market. Lastly, the complexity of the title affects the cost as well. If the title has many claims, easements, or restrictions, or if there are complex ownership histories involving multiple parties, additional research and risk assessment are required, thus increasing the cost of insurance. In contrast, the influence of factors like the reputation of the title insurance provider, the neighborhood's historical significance, and the age or previous ownership history of the property, while relevant to the overall transaction, do not have as direct an effect on the cost of title insurance as the primary factors outlined above.

3. What happens to property owned as tenants by the entirety when one spouse dies?

- A. The property is sold by the surviving spouse
- B. The interest in the property passes to the deceased's estate
- C. The surviving spouse retains the interest in the property**
- D. The property is divided among all heirs

When property is owned as tenants by the entirety, it means that both spouses hold an equal and indivisible interest in the property, and there is a right of survivorship. This means that if one spouse dies, the surviving spouse automatically retains full ownership of the property. There is no need for this interest to pass through probate or be transferred through a will, as the right of survivorship supersedes those processes. This legal arrangement is specifically designed to protect the surviving spouse's interest in the property, ensuring that they are not adversely affected by the death of the other spouse. Therefore, the correct understanding is that upon the death of one spouse, the surviving spouse retains the interest in the property without it being sold or divided among heirs.

4. What is used to provide limited rights of access or use to a property by someone other than the owner?

- A. Easement and Right of Way**
- B. Property Access Agreement
- C. Tenancy Agreement
- D. Condemnation Right

Easements and rights of way are legal tools that grant limited access or usage rights to a property for individuals or entities other than the owner. These rights are typically established to allow for the passage of utilities, access to landlocked properties, or specific uses such as walking or driving over someone else's property. An easement does not provide the holder ownership of the land but gives them the right to use it for a particular purpose. For example, a neighbor might have an easement that allows them to use a portion of adjacent land to access their home. Rights of way specifically refer to a type of easement that allows for transit over another person's land, often for roads or pathways. In contrast, a property access agreement typically outlines specific terms for access between parties but may not carry the same legal weight or permanence as an easement. A tenancy agreement pertains to rental situations and the rights of tenants, which is unrelated to access rights for third parties. Condemnation rights involve governmental power to take private property for public use, which is also distinct from granting limited access or usage rights. Thus, easements and rights of way are the appropriate legal instruments for providing such limited use.

5. What signifies that tenants in common do not have rights of survivorship?

- A. They own the property equally
- B. They can pass their share of the property to their estate**
- C. They share responsibilities for property maintenance
- D. They jointly make all decisions regarding the property

Tenants in common have distinct rights regarding the ownership and transfer of their shares in the property, and this is primarily characterized by the ability to pass their share to their estate upon death. Each tenant in common holds an individual, undivided interest, which means that their ownership is separate and can be bequeathed or transferred to heirs or beneficiaries as they choose. This is a key difference from joint tenancy, where the right of survivorship applies, allowing the surviving tenants to automatically inherit the deceased tenant's share. The other choices focus on aspects of co-ownership but don't directly address the vital characteristic that distinguishes tenants in common from joint tenants. While equal ownership, shared responsibilities for maintenance, and joint decision-making may all occur among tenants in common, these factors do not relate to the transferability of interest upon death. Instead, it is the ability for each tenant to will their share that highlights their lack of survivorship rights, making option B the best representation of this principle.

6. What is meant by the effective date of a title insurance policy?

- A. The date when the policy is written
- B. The date when a claim can be made on the policy
- C. The date on which the insurance coverage begins, typically at closing**
- D. The date when title insurance rates are determined

The effective date of a title insurance policy refers to the point in time when the insurance coverage actually begins, which is typically at the closing of the real estate transaction. This is crucial because it establishes the period during which the policyholder is protected against any defects in the title or other issues that may arise. In practice, once the closing occurs and the transaction is finalized, the title insurance policy becomes active, offering its protections from that moment onward. This ensures that any claims related to issues arising from the title prior to this date will be covered by the policy, as long as they fall within its parameters. Understanding this concept helps ensure all parties involved in a real estate transaction are clear about when protection begins, which is essential for financial planning and legal assurance.

7. What type of information does a property disclosure statement typically contain?

- A. The seller's financial situation
- B. Details about the property condition provided by the seller**
- C. Market value estimates from appraisers
- D. The history of previous ownership

A property disclosure statement is primarily designed to inform potential buyers about the condition of the property being sold. It typically includes detailed information provided by the seller regarding any known issues, defects, or necessary repairs related to the property. This can encompass aspects such as the state of the roof, plumbing, electrical systems, and any past incidents of water damage, pest infestations, or environmental hazards. By disclosing this information, sellers help prospective buyers make informed decisions and can also protect themselves from legal liabilities related to misrepresentation. While the other options may contain relevant information in different contexts, they do not accurately reflect the primary purpose of a property disclosure statement. For instance, a seller's financial situation, market value estimates, and previous ownership history are not typically included in these documents, as their focus is on the physical state and condition of the property itself.

8. What role does an underwriter play in title insurance?

- A. To issue the actual title policy
- B. To assess the risk of insuring a title**
- C. To perform the closing of the transaction
- D. To prepare legal documents for property transfer

The role of an underwriter in title insurance primarily involves assessing the risk of insuring a title. The underwriter evaluates the information provided in the title search and other relevant documents to determine whether the title is insurable. This includes analyzing any potential claims or issues that could arise from the property's title history, such as liens, encumbrances, or ownership disputes. By thoroughly assessing these risks, the underwriter ensures that the title insurance company can make informed decisions regarding coverage and pricing, thus protecting both the insurer and the insured from potential losses that could result from defects in the title. In contrast, issuing the actual title policy is a function that typically falls to the title insurance company rather than the underwriter directly. The closing of a transaction is generally handled by a settlement agent or attorney who oversees the final financial details and documentation of the real estate transaction, rather than the underwriter's role. Preparing legal documents for property transfer is also not the responsibility of the underwriter; instead, it is usually managed by legal professionals who focus on real estate transactions. Therefore, the underwriter's unique position in analyzing and assessing risk is fundamental to the title insurance process.

9. What constitutes a "valid contract" in real estate?

- A. An agreement involving multiple parties
- B. An agreement with competent parties and lawful subject matter**
- C. An informal understanding between buyer and seller
- D. A verbal agreement between parties

A valid contract in real estate requires that the agreement involves competent parties and lawful subject matter. Competent parties refers to individuals who have the legal capacity to enter into a contract, meaning they are of legal age and mentally capable. Lawful subject matter underscores that the contract's purpose must be legal and not violate any laws, which is crucial for the enforceability of the contract. The requirement for competent parties ensures that all parties involved can understand the terms and conditions and are able to fulfill their obligations. Additionally, the legality of the subject matter protects against contracts that might involve illegal activities or terms. Understanding this framework is essential in real estate transactions, ensuring that all agreements made between parties are not only enforceable but also uphold public policy and legal standards.

10. How frequently should a title company update its title records?

- A. Once a year
- B. Every five years
- C. As required by state law and company policy**
- D. Only during a transaction

The correct option reflects the importance of maintaining accurate and current title records, which is essential for the effective operation of a title company. State laws often dictate the requirements for updating title records, ensuring that they reflect the most recent changes in ownership or encumbrances affecting properties. Additionally, individual company policies may have further stipulations regarding the frequency of updates, which can vary based on the specific practices and standards of the title company. By adhering to state laws and company policies, a title company can protect the interests of its clients, provide accurate title reports, and prevent potential legal disputes arising from outdated information. Regular updates are vital for the due diligence process in real estate transactions, ensuring that all stakeholders have access to the most up-to-date information regarding property titles. This proactive approach helps in mitigating risks associated with property ownership and facilitates smoother transactions in the real estate market.

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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:

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

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