

1. Which unethical lending practice involves a lender convincing homeowners to refinance repeatedly to generate excessive fees?
 - a. Property skimming
 - b. Loan flipping
 - c. Equity stripping
 - d. Reverse redlining
2. What is the main purpose of mortgage-backed securities (MBS)?
 - a. To allow lenders to offer lower interest rates by bundling mortgages and selling them to investors
 - b. To provide direct funding for new home construction projects
 - c. To insure mortgages against default risk
 - d. To prevent homeowners from defaulting on their loans
3. Anthony, a 17-year-old applicant, applies for a loan, but the creditor denies his application based on his age. Has the creditor violated the Equal Credit Opportunity Act (ECOA)?
 - a. Yes, because ECOA prohibits discrimination based on age under all circumstances.
 - b. Yes, because creditors cannot consider an applicant's age when making lending decisions.
 - c. No, because ECOA only protects applicants based on age if the applicant is of legal age* to enter into a contract.
 - d. No, because age is not a protected class under ECOA.
4. James convinces a struggling homeowner to sign over their property, promising to take over the mortgage payments. Instead of paying the loan, James rents out the property, collects the rent for himself, and lets the home go into foreclosure.

What type of mortgage fraud is James committing?

- a. Loan flipping
 - b. Equity skimming
 - c. Property flipping
 - d. Reverse redlining
5. Where do mortgage bankers get the funds to originate mortgages?
 - a. By using their own capital and credit lines, then selling loans to investors
 - b. By collecting monthly payments from borrowers and reinvesting the funds
 - c. By pooling money from depositors like traditional banks
 - d. By directly issuing government-backed loans without third-party involvement

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**E. Anne Stiene-Martin, Cheryl A.
Lotspeich-Steininger, John A. Koepke**

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