

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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The standard incandescent light bulb which still works mainly as Thomas Edison invented it converts more than 90% of the consumed electricity into heat Given the availability of newer lighting technologies that convert a greater percentage of electricity into useful light there is potential to decrease the amount of energy used for lighting in both commercial and residential applications Although technologies such as compact fluorescent lamps CFLs have emerged in the past few decades and will help achieve the goal of increased energy efficiency solid state lighting SSL stands to play a large role in dramatically decreasing U S energy consumption for lighting This report summarizes the current status of SSL technologies and products light emitting diodes LEDs and organic LEDs OLEDs and evaluates barriers to their improved cost and performance Assessment of Advanced Solid State Lighting also discusses factors involved in achieving widespread deployment and consumer acceptance of SSL products These factors include the perceived quality of light emitted by SSL devices ease of use and the useful lifetime of these devices issues of initial high cost and possible benefits of reduced energy consumption **Bibliographic Guide to Art and Architecture** New York Public Library. Art and Architecture Division,1977 **Subject Catalog of the Institute of Governmental Studies Library, University of California, Berkeley** University of California, Berkeley. Institute of Governmental Studies. Library,1978 *Annual Report. Scottish Crop Research Institute* Scottish Crop Research Institute,2000 **Clinical Laboratory Reference** ,2002 Laboratory products and services currently available in the United States Product information section arranged alphabetically by companies Entries include description and ordering information Indexes by manufactures brand names and test equipment and services Product photograph section **Clinical Hematology** E. Anne Stiene-Martin,Cheryl A. Lotspeich-Steininger,John A. Koepke,1998 This second edition provides comprehensive coverage of all areas of clinical haematology including bone marrow evaluation blood cellcytochemistry body fluid evaluation haematologic instrumentation and quality control and quality assurance for haematology and haemostasis laboratories Archives of Pathology & Laboratory Medicine ,2008 **Bibliographic Guide to Technology** New York Public Library. Research Libraries,1978 Hospital Literature Index ,1994

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