



GRADE 11 LIFE SCIENCES MARCH TEST

SECTION A

QUESTION 1

1.1 Various options are provided as possible answers to the following questions. Choose the correct answer and write **ONLY** the LETTER (A-D) next to the QUESTION NUMBER (1.1.1-1.1.5) on your answer sheet, for example 1.1.1. D.

1.1.1 Which of the following micro-organisms act as decomposers in ecosystems?

- (i) *Escherichia*
 - (ii) *Paramecium*
 - (iii) *Penicillium*
 - (iv) *Trichoderma*
- A (i) and (ii)
B (ii) and (iv)
C (i) and (iii)
D (iii) and (iv)

1.1.2 Malaria is spread by:

- A *Plasmodium vivax* mosquito
- B *Anopheles gambiae*
- C *Culex quinquefasciatus*
- D *Aedes albopictus*

1.1.3 Protists are unlike bacteria in that they...

- A have prokaryotic cells
- B are unicellular
- C are produced by binary fission
- D are autotrophic

1.1.4 Which statement best describes the relationship between a parasite and its host?

- A The parasite benefits, the host benefits
- B The parasite benefits, the host is harmed
- C Both host and parasite benefit
- D The parasite benefits, the host is unaffected

1.1.5 The following statements about HIV are NOT true:

- (i) It can be passed to a child from its mother during pregnancy or at birth
 - (ii) It can be passed to a child from its mother during breastfeeding
 - (iii) It can be passed to a child from its mother during sexual intercourse
 - (iv) The only prevention of HIV infection is the use of condoms
- A (i) and (ii)
B (ii) and (iii)
C (i) only
D (iii) and (iv)

[5x2=10]

1.2 Give the correct BIOLOGICAL TERM for each of the following descriptions. Write only the correct TERM next to the QUESTION NUMBER (1.2.1-1.2.4) on your answer sheet.

1.2.1 A bacterium which kills the host's cells and destroys them.

1.2.2 A plant that grows in a marshy area.

1.2.3 The production of new cells from existing cells.

1.2.4 Using living organisms to control harmful populations.

(4)

1.3 Indicate whether each of the statements in COLUMN I applies to **A ONLY**, **B ONLY**, **BOTH A and B** or **NONE** of the items in COLUMN II. Write **A ONLY**, **B ONLY**, **BOTH A and B** or **NONE** next to the QUESTION NUMBER (1.3.1-1.3.3).

Column I	Column II
1.3.1 Presence of a slime capsule and well-structured nucleus	<i>Penicillium</i>
1.3.2 A disease caused by fungi	<i>Aspergillus</i>
1.3.3 Binary fission is the asexual production of...	<i>Paramecium</i>

[3x2=6]

SECTION A: [20]

Grade 1term4 Control Test Lifescience

LL Leslie



Grade 1term4 Control Test Lifescience:

Recognizing the way ways to acquire this books **Grade 1term4 Control Test Lifescience** is additionally useful. You have remained in right site to begin getting this info. acquire the Grade 1term4 Control Test Lifescience colleague that we present here and check out the link.

You could purchase lead Grade 1term4 Control Test Lifescience or get it as soon as feasible. You could speedily download this Grade 1term4 Control Test Lifescience after getting deal. So, as soon as you require the book swiftly, you can straight acquire it. Its suitably completely simple and as a result fats, isnt it? You have to favor to in this aerate

https://staging.conocer.cide.edu/files/browse/Download_PDFS/Gods_Pocket.pdf

Table of Contents Grade 1term4 Control Test Lifescience

1. Understanding the eBook Grade 1term4 Control Test Lifescience
 - The Rise of Digital Reading Grade 1term4 Control Test Lifescience
 - Advantages of eBooks Over Traditional Books
2. Identifying Grade 1term4 Control Test Lifescience
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Grade 1term4 Control Test Lifescience
 - User-Friendly Interface
4. Exploring eBook Recommendations from Grade 1term4 Control Test Lifescience
 - Personalized Recommendations
 - Grade 1term4 Control Test Lifescience User Reviews and Ratings
 - Grade 1term4 Control Test Lifescience and Bestseller Lists
5. Accessing Grade 1term4 Control Test Lifescience Free and Paid eBooks

- Grade 1term4 Control Test Lifescience Public Domain eBooks
- Grade 1term4 Control Test Lifescience eBook Subscription Services
- Grade 1term4 Control Test Lifescience Budget-Friendly Options
- 6. Navigating Grade 1term4 Control Test Lifescience eBook Formats
 - ePub, PDF, MOBI, and More
 - Grade 1term4 Control Test Lifescience Compatibility with Devices
 - Grade 1term4 Control Test Lifescience Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Grade 1term4 Control Test Lifescience
 - Highlighting and Note-Taking Grade 1term4 Control Test Lifescience
 - Interactive Elements Grade 1term4 Control Test Lifescience
- 8. Staying Engaged with Grade 1term4 Control Test Lifescience
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Grade 1term4 Control Test Lifescience
- 9. Balancing eBooks and Physical Books Grade 1term4 Control Test Lifescience
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Grade 1term4 Control Test Lifescience
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Grade 1term4 Control Test Lifescience
 - Setting Reading Goals Grade 1term4 Control Test Lifescience
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Grade 1term4 Control Test Lifescience
 - Fact-Checking eBook Content of Grade 1term4 Control Test Lifescience
 - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development

- Exploring Educational eBooks

14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

Grade 1term4 Control Test Lifescience Introduction

In the digital age, access to information has become easier than ever before. The ability to download Grade 1term4 Control Test Lifescience has revolutionized the way we consume written content. Whether you are a student looking for course material, an avid reader searching for your next favorite book, or a professional seeking research papers, the option to download Grade 1term4 Control Test Lifescience has opened up a world of possibilities. Downloading Grade 1term4 Control Test Lifescience provides numerous advantages over physical copies of books and documents. Firstly, it is incredibly convenient. Gone are the days of carrying around heavy textbooks or bulky folders filled with papers. With the click of a button, you can gain immediate access to valuable resources on any device. This convenience allows for efficient studying, researching, and reading on the go. Moreover, the cost-effective nature of downloading Grade 1term4 Control Test Lifescience has democratized knowledge. Traditional books and academic journals can be expensive, making it difficult for individuals with limited financial resources to access information. By offering free PDF downloads, publishers and authors are enabling a wider audience to benefit from their work. This inclusivity promotes equal opportunities for learning and personal growth. There are numerous websites and platforms where individuals can download Grade 1term4 Control Test Lifescience. These websites range from academic databases offering research papers and journals to online libraries with an expansive collection of books from various genres. Many authors and publishers also upload their work to specific websites, granting readers access to their content without any charge. These platforms not only provide access to existing literature but also serve as an excellent platform for undiscovered authors to share their work with the world. However, it is essential to be cautious while downloading Grade 1term4 Control Test Lifescience. Some websites may offer pirated or illegally obtained copies of copyrighted material. Engaging in such activities not only violates copyright laws but also undermines the efforts of authors, publishers, and researchers. To ensure ethical downloading, it is advisable to utilize reputable websites that prioritize the legal distribution of content. When downloading Grade 1term4 Control Test Lifescience, users should also consider the potential security risks associated with online platforms. Malicious actors may exploit vulnerabilities in unprotected websites to distribute malware or steal personal information. To protect themselves, individuals should ensure their devices have reliable antivirus software installed and validate the legitimacy of the websites they are downloading from. In conclusion, the ability to download Grade 1term4 Control Test Lifescience has transformed the way we access information.

With the convenience, cost-effectiveness, and accessibility it offers, free PDF downloads have become a popular choice for students, researchers, and book lovers worldwide. However, it is crucial to engage in ethical downloading practices and prioritize personal security when utilizing online platforms. By doing so, individuals can make the most of the vast array of free PDF resources available and embark on a journey of continuous learning and intellectual growth.

FAQs About Grade 1term4 Control Test Lifescience Books

What is a Grade 1term4 Control Test Lifescience PDF? A PDF (Portable Document Format) is a file format developed by Adobe that preserves the layout and formatting of a document, regardless of the software, hardware, or operating system used to view or print it. **How do I create a Grade 1term4 Control Test Lifescience PDF?** There are several ways to create a PDF: Use software like Adobe Acrobat, Microsoft Word, or Google Docs, which often have built-in PDF creation tools. Print to PDF: Many applications and operating systems have a "Print to PDF" option that allows you to save a document as a PDF file instead of printing it on paper. Online converters: There are various online tools that can convert different file types to PDF. **How do I edit a Grade 1term4 Control Test Lifescience PDF?** Editing a PDF can be done with software like Adobe Acrobat, which allows direct editing of text, images, and other elements within the PDF. Some free tools, like PDFescape or Smallpdf, also offer basic editing capabilities. **How do I convert a Grade 1term4 Control Test Lifescience PDF to another file format?** There are multiple ways to convert a PDF to another format: Use online converters like Smallpdf, Zamzar, or Adobe Acrobats export feature to convert PDFs to formats like Word, Excel, JPEG, etc. Software like Adobe Acrobat, Microsoft Word, or other PDF editors may have options to export or save PDFs in different formats. **How do I password-protect a Grade 1term4 Control Test Lifescience PDF?** Most PDF editing software allows you to add password protection. In Adobe Acrobat, for instance, you can go to "File" -> "Properties" -> "Security" to set a password to restrict access or editing capabilities. Are there any free alternatives to Adobe Acrobat for working with PDFs? Yes, there are many free alternatives for working with PDFs, such as: LibreOffice: Offers PDF editing features. PDFsam: Allows splitting, merging, and editing PDFs. Foxit Reader: Provides basic PDF viewing and editing capabilities. How do I compress a PDF file? You can use online tools like Smallpdf, ILovePDF, or desktop software like Adobe Acrobat to compress PDF files without significant quality loss. Compression reduces the file size, making it easier to share and download. Can I fill out forms in a PDF file? Yes, most PDF viewers/editors like Adobe Acrobat, Preview (on Mac), or various online tools allow you to fill out forms in PDF files by selecting text fields and entering information. Are there any restrictions when working with PDFs? Some PDFs might have restrictions set by their creator, such as password protection, editing restrictions, or print restrictions. Breaking these restrictions might require specific software or tools, which may or may not be legal depending on

the circumstances and local laws.

Find Grade 1term4 Control Test Lifescience :

gods pocket

god save america the musical satb

~~gods precious promises on healing~~

gods ear

god on the wall

gods englishwomen seventeenth-century radical sectarian writing and feminist criticism

gods/puppy who went t

gods work

god in christian perspective

~~gods green liniment~~

god set the sails trailblazer series

gods and heroes of war

gods grand plan the story of redemption

gods final effort

~~gods soul medicine resources for black ministries ser.~~

Grade 1term4 Control Test Lifescience :

cae reading and use of english practice tests - Jun 28 2023

full test 1 pdf zip along with audio files full test 2 pdf zip along with audio files sample computer basedtest 1 reading and use of english 2 listening 3 writing answer keys reading and writing listening see more

pdf cae practice tests 2015 with key academia edu - Oct 21 2022

web six full practice tests with tips and training for the 2015 revised cambridge english advanced cae advanced trainer six full practice tests plus easy to follow expert

cae practice tests five tests for the cambridge certificate in - Dec 11 2021

web heinle cengage learning 2008 272 pages cae practice tests offers practice in all five papers of the cae exam reading writing use of english listening and speaking

[cae listening practice tests engexam info](#) - Nov 21 2022

web key features the six 6 tests cover the range of topics vocabulary and structures included in the cae syllabus the further exam practice section offers practice on

[free practice tests online pdf c1 advanced cae](#) - May 28 2023

web on the go practice with test train test train is an easy to use practice tool to help you get ready for your c1 advanced exam through short sharp workouts with over 500

c1 advanced cae cambridge exams guide to english exams - Jun 16 2022

web oct 23 2019 here you can find free ielts cae and fce practice tests for listening reading and use of english sections that you can download as pdf print or browse

[cae practice tests with key by charles osborne pdf scribd](#) - Aug 19 2022

web 4 surefire tips to pass the online cae cambridge test 1 strengthen your language skills practice practice practice that s the key to perfecting your skills remember that

the cae test find out your level aba english - Sep 19 2022

web 15 cae listening practice tests with answer keys tapescripts and explanations complete a test and get a score out of 210 and your cae listening grade practice online print it

c1 advanced handbook cambridge english - Mar 26 2023

web below you will find 15 cae reading and use of english practice tests each test is complete with answer keys explanations and a short vocabulary take the test online to

c1 advanced preparation cambridge english - Aug 31 2023

what s in part 5 part 5 consists of one long text drawn from a variety of sources which include fiction the text is followed by six 4 option see more

[exam essentials cae practice tests with key pdf](#) - Jan 12 2022

web audio and colour visual materials allowing students to practise for the speaking and listening papers at home sample answer sheets and a guide to the exam so your

free practice tests online pdf c1 advanced cae - Oct 01 2023

what s in part 1 part 1 consists of a text in which there are eight gaps plus one gap as an example each gap represents a missing word or phrase the text is followed by eight sets of four words or phrases each set corresponding to a gap candidates have to choose which one of the four words or phrases in the set see more

cae practice tests plus 2 with key google books - Feb 10 2022

web cae exam tips to help you prepare 1 read frequently newspapers magazines academic articles and reports will be key to

your preparation they will help you build your

cae use of english part 1 free online practice test - Apr 14 2022

web cae practice tests with key charles osborne google books charles osborne thomson 2005 certificate in advanced english educational test 272 pages cae

cambridge english advanced practice tests - Apr 26 2023

web cae practice tests paper 1 use of english see below for reading test 1 of 4 part 1 multiple choice cloze part 2 open cloze part 3 word formation part 4 key word

cae practice tests express publishing - Jan 24 2023

web sample paper and assessment the sample paper and assessment section includes two sample papers for each of the four components as well as answer keys for the

ielts cae and fce practice tests engexam info - Jul 18 2022

web cae practice tests with key by charles osborne really useful book copyright attribution non commercial by nc available formats download as pdf or read online from

cambridge english advanced cae cambridge university press - Dec 23 2022

web certificate in advanced english cae computer based sample test this computer based sample test allows you to see what a full computer based cambridge english

cae practice tests with key by charles osborne doku - Nov 09 2021

web oct 26 2021 cae practice tests five tests for the cambridge certificate in advanced english with answers by harrison mark 1955 rcs key 24143 republisher date

cambridge english advanced cae from 2015 - Feb 22 2023

web mar 26 2022 free practice tests online pdf c1 advanced cae deepwellbeing com cambridge english advanced practice tests plus 2 with key

the cae exam how to pass aba english - Mar 14 2022

web cae use of english part 1 free online practice test free practice tests for learners of english cambridge english cae use of english 1 difficulty level c1 advanced this

cae practice tests with key charles osborne google books - May 16 2022

web the cambridge c1 advanced exam tests all four skills listening reading writing and speaking it is structured as follows part 1 90 minutes the first section of the c1

practice tests for cae reading and use of english - Jul 30 2023

what s in part 1 part 1 consists of three unrelated short texts these texts are approximately 1 minute in length and involve two

speakers texts are taken from a wide range of real see more

owning your own shadow understanding the dark - Apr 14 2023

web understand the dark side of your psyche a jungian approach to transformative self acceptance we all have shadows the unlit part of our ego that is hidden and never

owning your own shadow understanding the dark - Feb 12 2023

web understand the dark side of your psyche a jungian approach to transformative self acceptance we all have shadows the unlit part of our ego that is hidden and never

owning your own shadow understanding the dark - Mar 13 2023

web jun 9 2009 robert a johnson has written a modestly powerful book with owning your own shadow delivered in a clear elegant style johnson plumbs the depths of jung s

owning your own shadow by robert a johnson ebook scribd - Aug 06 2022

web may 24 2019 owning your own shadow robert johnson jung warned us that getting the dark side of our shadow out is easier than getting the good side out people often

owning your own shadow understanding the dark - Dec 10 2022

web replacement understand the dark side of your psyche a jungian approach to transformative self acceptance we all have shadows the unlit part of our ego that is

owning your own shadow understanding the dark side of - Aug 18 2023

web dec 1 1991 robert a johnson 3 98 4 666 ratings362 reviews this powerful work from the acclaimed jungian analyst and best selling author of he she and we explores our

owning your own shadow the dark side of the psyche - Dec 30 2021

owning your own shadow understanding the dark side of the - Jan 11 2023

web feb 26 2013 understand the dark side of your psyche a jungian approach to transformative self acceptance we all have shadows the unlit part of our ego that is

owning your own shadow quotes by robert a johnson - May 15 2023

web download for offline reading highlight bookmark or take notes while you read owning your own shadow understanding the dark side of the psyche owning your own

owning your own shadow johnson robert a free download - Apr 02 2022

web eternalised april 25 2022 analytical psychology carl jung robert a johnson the shadow to honour and accept one s own shadow is a profound spiritual discipline it is whole

[robert a johnson quotes author of owning your own shadow](#) - Jun 04 2022

web may 20 2023 here is a quick description and cover image of book owning your own shadow understanding the dark side of the psychewritten by robert a johnsonwhich

owning your own shadow on apple books - Oct 08 2022

web owning your own shadow understanding the dark side of the psyche robert a johnson amazon com tr kitap

[owning your own shadow understanding the dark side of the](#) - Sep 07 2022

web robert a johnson owning your own shadow understanding the dark side of the psyche tags jung romantic love shadow 68 likes like it is almost always the case

owning your own shadow understanding the dark side of the - Jul 05 2022

web dec 13 2011 owning your own shadow by johnson robert a publication date 1991 topics shadow psychoanalysis publisher harper collins collection printdisabled

owning your own shadow summary 7 10 unearned wisdom - May 03 2022

web owning your own shadow understanding the dark side of the psyche paperback 21 april 1994 by robert a johnson author 4 3 out of 5 stars 2 019 ratings

book review owning your own shadow - Nov 28 2021

own your shadow and change your life psychology - Jul 17 2023

web owning your own shadow book read 333 reviews from the world s largest community for readers this powerful work from the acclaimed jungian analyst and b

owning your own shadow understanding the dark - Sep 19 2023

web owning your own shadow understanding the dark side of the psyche johnson robert a johnson robert a 9780062507549 amazon com books books

[owning your own shadow amazon co uk](#) - Nov 09 2022

web feb 26 2013 owning your own shadow understanding the dark side of the psyche show full title by robert a johnson 3 5 5 140 ratings about this ebook understand

[owning your own shadow understanding the dark side of the](#) - Jun 16 2023

web feb 26 2013 understand the dark side of your psyche a jungian approach to transformative self acceptance we all have shadows the unlit part of our ego that is

pdf epub owning your own shadow understanding the - Mar 01 2022

web jan 15 2020 according to the classic resource owning your own shadow understanding the dark side of the psyche the

shadow is that which has not entered

[afraid of your own shadow idioms by the free dictionary](#) - Oct 28 2021

owning your own shadow understanding the dark side of the - Jan 31 2022

web definition of afraid of your own shadow in the idioms dictionary afraid of your own shadow phrase what does afraid of your own shadow expression mean definitions

beginners error correction materials page esl lounge - Feb 14 2023

present simple error correction positive negative and question sentences worksheet 2 error correction worksheet where students look for errors in positive negative and interrogative sentences using the present simple adjectives error correction answer sheet students see if the adjectives are being used correctly in each of these sentences

sentence correction worksheets englishforeveryone org - Sep 21 2023

the correct answer to any of our sentence correction questions will have all of the following 4 characteristics 1 no grammatical mistakes 2 correct sentence structure 3 no diction errors 4 no changes to the sentence s intended meaning also it is important to note that we did not state that the correct answer is always the most concise one

englishteststore - Nov 11 2022

can you recognize grammar mistakes when reading a sentence these tests will help you to practice finding mistakes basic level each test contains 10 questions

21 best correction worksheets busyteacher - Feb 02 2022

identifying common mistakes is an excellent way to hone in on new skills and practice basic sentence structure then when students adapt to recognizing mistakes they will be more likely to self correct while working on future assignments sounds like a win win huh check out some of our favorite sentence correction worksheets for beginners

exercises identifying fragments and run on sentences writing errors - Oct 10 2022

fragments and run on sentences especially comma splices are common errors in academic english to review these grammar points see our pages on fragments run on sentences and sentence types once you understand independent clauses dependent clauses fragments and run on sentences try the exercises below

identifying sentence errors practice questions study guide zone - May 05 2022

jun 4 2019 identifying sentence errors practice questions each consecutive underlined section corresponds with an answer choice select the choice that has an error or select choice e for no error 1 a because of the internet b working at jobs c at home d have become much more common e no error a b c d e 2

[identifying errors english grammar bitgab](#) - Mar 03 2022

identifying errors 1 you should be well versed with the parts of speech such as adverb adjectives conjunctions nouns interjections etc these must be correctly used as they help to make a sentence constructive example

identifying sentence errors 124 plays quizizz - Jul 07 2022

identifying sentence errors quiz for 7th grade students find other quizzes for english and more on quizizz for free skip to content enter code log in sign up enter code log in sign up suggestions for you see more 15 qs adverb of frequency 1 3k plays 8th 11 qs punctuations 1 1k plays 11th lesson 16 qs

identifying sentence errors 402 plays quizizz - Sep 09 2022

identifying sentence errors quiz for 7th grade students find other quizzes for english and more on quizizz for free

recognizing sentence errors wiley - Mar 15 2023

e you are to decide what if anything is wrong with this sentence and fill in the bubble in your answer booklet accord ingly here are a couple suggestions co that will help you identify the error american english this is not a cultural bias or anything

twelve common errors the writing center uw madison - Apr 04 2022

1 sentence fragments make sure each word group you have punctuated as a sentence contains a grammatically complete and independent thought that can stand alone as an acceptable sentence incorrect tests of the shroud of turin have produced some curious findings for example the pollen of forty eight plants native to europe and the middle east

sentence errors worksheet live worksheets - Jun 18 2023

i can identify sentence errors i know the difference between a fragment and a run on sentence liveworksheets transforms your traditional printable worksheets into self correcting interactive exercises that the students can do online and send to the teacher

grammar exercise find the mistakes intermediate esl - Jul 19 2023

this exercise is for intermediate level students each of the below 20 sentences has a mistake rewrite the sentence without the mistake and then click on answer to check your answer explanations have been added to the answers that are not obvious let s begin

identifying sentence errors tests your ability to recognize faults in - May 17 2023

sentence errors tests your ability to recognize faults in usage and recognize effective sentences that follow the conventions of standard written english directions choose which underlined portion has an error if the sentence is correct put no error

common grammar mistakes practice exercises tests online - Apr 16 2023

it is common to make mistakes every time you make a mistake write it in a separate piece of paper make a list of mistakes check your mistakes from time to time and try not to make these mistakes again when you practice these mistakes are clear and good indications of your weakness in english

grammar errors english grammar exercise advanced level - Jun 06 2022

identify the errors in the following sentences she can t hardly understand this mathematical problem a understand b can t c problem the number of mails arriving are overwhelming a arriving b overwhelming c are bread and butter are a good breakfast a good b breakfast c are there music is very captivating a is b there c captivating

activities for correcting writing in the language classroom - Aug 08 2022

mar 2 2016 this is an error correction activity that encourages discussion and stimulates learning for this exercise you ll need to put students into pairs as before select sentences with errors from their essays and prepare two worksheets a and b containing a mixture of correct and incorrect sentences

identifying erros identifying sentence errors practice - Aug 20 2023

identifying sentence errors practice questions each consecutive underlined section corresponds with an answer choice select the choice that has an error or select choice e for no error 1 a because of the internet b working at jobs c at home d have become much more common eno error a a b b c c d d e e 2

common sentence errors write site athabasca university - Dec 12 2022

examining common sentence faults and how to fix them

sentence errors writingcentre stu st thomas university - Jan 13 2023

practice exercises decide whether the sentence is a fragment f a run on sentence ro or a comma splice cs then fix the sentence any way you can 1 toronto is the financial centre of canada it is home to the head offices of the country s five major banks 2 since there were no restrictions on the trade of subprime mortgages