

Introduction to Personal Finance : Chapter 11 Test

Name: _____ Date: _____

NOTE: PLEASE CIRCLE the answer that was affected/affected least negatively by the statement in each of the questions.

1. The most common credit institution providing mortgages is _____.

☐ a) bank ☐ b) mortgage company ☐ c) credit union ☐ d) thrift institution
2. Which of the following is not a characteristic of mortgage-backed securities?

☐ a) they are sold in \$100,000 increments ☐ b) they are sold in \$1,000 increments
☐ c) they are sold in \$10,000 increments ☐ d) they are sold in \$50,000 increments
3. Which of the following is not a type of mortgage-backed security?

☐ a) subprime mortgage-backed security
☐ b) prime mortgage-backed security
☐ c) hybrid ARM mortgage-backed security
☐ d) fixed-rate mortgage-backed security
4. Which of the following statements is true?

☐ a) The most common type of mortgage-backed security is the subprime mortgage-backed security.
☐ b) The most common type of mortgage-backed security is the prime mortgage-backed security.
☐ c) The most common type of mortgage-backed security is the hybrid ARM mortgage-backed security.
☐ d) The most common type of mortgage-backed security is the fixed-rate mortgage-backed security.
5. Which of the following statements is true?

☐ a) The most common type of mortgage-backed security is the subprime mortgage-backed security.
☐ b) The most common type of mortgage-backed security is the prime mortgage-backed security.
☐ c) The most common type of mortgage-backed security is the hybrid ARM mortgage-backed security.
☐ d) The most common type of mortgage-backed security is the fixed-rate mortgage-backed security.
6. Which of the following statements is true?

☐ a) The most common type of mortgage-backed security is the subprime mortgage-backed security.
☐ b) The most common type of mortgage-backed security is the prime mortgage-backed security.
☐ c) The most common type of mortgage-backed security is the hybrid ARM mortgage-backed security.
☐ d) The most common type of mortgage-backed security is the fixed-rate mortgage-backed security.

Foundations In Personal Finance Chapter 5 Test A

Ying-Ying Zheng



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