

Section A

Case Study 1

Hayley is a project manager, aged 34, and is employed by a well-known airline company where she has worked for 12 years. She earns a salary of £25,000 pa, plus an annual bonus, which has grown to £5,000 this year.

Hayley wishes to buy a mature semi-detached house for £80,000. It is in good decorative order, with the exception of the bathroom, in which the suite is badly cracked and stained. The purchase price has been set to reflect this.

Hayley has applied for a 95% interest-only mortgage from the Glade Building Society. The interest rate is discounted by 1% for the first two years. The Society's fixed rate product over the same period is currently 0.25% higher. The Society routinely carries out searches on prospective borrowers through FactLine. Hayley has asked why this is necessary. The Society has told Hayley that it requires her to take out a mortgage indemnity guarantee policy in respect of 20% of the £80,000 property value, and to provide additional security by way of a personal guarantee. Hayley's mother, Shelley has agreed to provide this.

Hayley has had the property surveyed. She is intent on obtaining the best advice and wanted the report on the property's condition to be as comprehensive as possible. The survey, carried out by a surveyor approved by the Society, has highlighted serious wet rot in the kitchen area, and has recommended a retention. He has made the bathroom the subject of an undertaking.

Question 1

Hayley's action in having the property surveyed independently is likely to result in the Society:

- A) requesting a further valuation.
- B) accepting the surveyor's conclusions.
- C) waiving its standard valuation fee.
- D) reviewing the surveyor's credentials.

Question 2

The implications for Hayley of the surveyor's recommendation regarding the wet rot are that:

- A) the insurance cover for the property will exclude wet rot.
- B) she will have three months to effect the repairs.
- C) the lender will offer a reduced mortgage loan.
- D) she will have to find extra short-term funds.

Question 3

The significance of the surveyor's recommendation regarding the bathroom, when compared to that regarding the wet rot, is that:

- A) Hayley must replace the bathroom suite in order to obtain the full advance.
- B) Hayley can defer replacing the bathroom suite for a limited period without a reduction in the advance.
- C) if Hayley chooses to take no action, the Society can automatically reclaim part of the advance.
- D) the Society can arrange for the work to be done without Hayley's permission.

Question 4

Under the terms of the Banking Code, Hayley:

- A) can transfer an unlimited liability to Shelley.
- B) may have to transfer the property to Shelley.
- C) must be recommended to seek independent legal advice.
- D) must agree that Shelley may pay the mortgage.

Question 5

Shelley's obligation, with regard to the Society, is to:

- A) ensure Hayley keeps her payments up to date.
- B) deposit funds with the Society for a specified period.
- C) take over Hayley's payments if she fails to make them.
- D) reimburse the Society for any shortfall under a MIG claim.

Question 6

As part of the assessment of Hayley's status, the Glade Building Society is likely to assess her annual income for lending purposes as:

- A) £30,000.
- B) over £25,000 but under £30,000.
- C) £25,000 less tax.
- D) £25,000.

Question 7

The search carried out on Hayley by the Glade Building Society was necessary:

- A) to obtain information regarding her creditworthiness.
- B) to satisfy money laundering regulations.
- C) because she was not on the electoral roll.
- D) because a personal guarantee was required.

Question 8

Which of the following statements is correct in the event that the Glade Building Society has to make a claim on the MIG policy?:

- A) The insurer could seek reimbursement from either Hayley or Shelley.
- B) The lender's claim would be restricted to £16,000.
- C) The insurer could see reimbursement from Hayley but not from Shirley.
- D) The insurer would be entitled to apply an excess of up to 10% of the claim.

Question 9

The interest rate offered by the Society means that Hayley:

- A) will owe an increased amount of capital in year three.
- B) benefits from a genuine saving on her initial payments.
- C) will not suffer if interest rates rise before year three.
- D) reduces the capital to be repaid faster than under a standard variable rate.

Question 10

If Hayley had chosen the Society's fixed rate product, compared to the product she has chosen, she would:

- A) benefit if interest rates fall by 0.25%.
- B) suffer if interest rates fall by more than 0.25%.
- C) only benefit if interest rates rise by more than 0.25%.
- D) only suffer if interest rates rise by more than 0.25%.

Case Study 2

Graham, aged 34, and his girlfriend Hannah, aged 32, wish to jointly buy a property. They have just made an offer on a house, which has been accepted. They have applied for a 90%, 20-year mortgage from Forest Bank. Whilst they are both very happy with the property, Graham is anxious to ensure the electrical system is up to modern standards, as he has powerful amplifiers for his electric guitars. He has asked if any electrical faults would be revealed in the normal mortgage process.

Graham is a sales manager and has worked for his employer for two years. His basic salary is £34,000 plus commission, which was £8,000 last year but likely to be approximately £2,000 this year. Hannah started as a full-time designer for a furniture store seven years ago, but now only works part-time.

Hannah receives maintenance payments of £80 per month from her ex-husband. Graham receives an income of £1,200 p.a. from a trust set up by his grandfather and will continue to do so until he reaches the age of 60.

Graham and Hannah have been offered a variable rate mortgage with a 3% discount for the first three years, but they have not yet decided upon which repayment vehicle to use. Graham favours an ISA, but is unsure whether a mini or maxi version would be more suitable. Hannah has a more cautious attitude, and prefers a capital and interest mortgage.

The Bank has valued the property in order to assess its adequacy for mortgage purposes.

Question 1

When assessing Graham and Hannah's borrowing capacity:

- A) details of Hannah's previous employment are likely to be required.
- B) the maintenance payments from Hannah's ex-husband may be taken into account.
- C) Hannah's earnings will not be taken into account.
- D) the annual income from the trust fund cannot be included.

Question 2

When considering Graham's income for mortgage purposes, Forest Bank is likely to request:

- A) details of any benefits in kind.
- B) details of his pension arrangements.
- C) the extent to which commission income is guaranteed.
- D) a detailed breakdown of the £8,000 commission earned last year.

Question 3

Taking into account Graham's concern regarding the property, of what should he be advised regarding the standard mortgage process to satisfy his concerns?

- A) The valuation already carried out would have revealed all significant problems.
- B) A full building survey would be needed.
- C) A Home Buyer's Report would provide sufficient detail at an economic cost.
- D) No standard survey product will be adequate for his purposes.

Question 4

The 3% interest rate reduction in the second year of their proposed mortgage product:

- A) is treated as deferred interest which will increase payments starting from year 4.
- B) will increase payments in year 3.
- C) is a genuine saving which need not be repaid if the mortgage is maintained.
- D) will be added to the capital owed.

Question 5

If Graham and Hannah opt for a capital and interest mortgage and the account is kept up to date, monthly payments to Forest Bank in the penultimate year of the mortgage term will:

- A) consist mainly of capital repayments.
- B) include interest charged at a much lower rate.
- C) comprise exclusively of interest.
- D) be lower than payments in the previous year.

Question 6

With regard to the repayment method favoured by Hannah, of what should Graham and Hannah be made aware?

- A) The outstanding capital will not reduce during the first three years of the mortgage term.
- B) The interest rate charged is likely to be higher than for an interest-only mortgage.
- C) Any over payments will always be subject to an interest penalty.
- D) There is no built-in life assurance provided.

Question 7

If they opt for an ISA as the repayment vehicle and Hannah subsequently becomes a non-taxpayer, what effect will this have on her eligibility to maintain her £350 share of the monthly payments?

- A) Her monthly payments must reduce to £250.
- B) Her monthly payments must reduce to £300.
- C) She must cease payments altogether.
- D) She can continue her monthly payments without any restrictions.

Question 8

When discussing the option of an ISA as a repayment vehicle, Graham and Hannah should be warned that:

- A) government action might compel them to change investments in 2009.
- B) all tax advantages were withdrawn in April 2004.
- C) tax relief on the associated life cover is only given at the rate of 10%.
- D) the proceeds cannot be used to repay the mortgage before age 50.

Question 9

How will the proceeds of the ISA be treated for income and capital gains tax?

- A) Income tax is charged on the interest and capital gains tax is charged on any gains.
- B) Interest is paid free of income tax but gains are liable to capital gains tax.
- C) Income tax is charged on the interest but any gains are free from capital gains tax.
- D) There is no liability to income or capital gains tax.

Question 10

Which of the following factors will provide the adviser with the most relevant information that will help solve Graham's dilemma concerning whether to choose a maxi or mini ISA?

- A) His state of health.
- B) His tax status.
- C) The level of life cover required.
- D) The likely annual contribution.

Section B

Case Study 1

Robert, 23, has been a self-employed, sole trader, landscape gardener for the last 5 years. Following his recent engagement to Jenny, a full-time student, they are looking to buy their first property.

They have found a small house that was on sale for £96,000 but their initial offer of £92,500 was successful. They are funding the purchase with savings of £8,200 and a mortgage on the balance.

Robert and Jenny have recently held discussions with their mortgage adviser Adam. Due to the expense of their forthcoming wedding and Robert's business expansion plans, they have expressed a strong desire to keep costs to an absolute minimum for the first two or three years. During discussions on repayment methods, Jenny indicated a preference for repayment mortgages, whereas Robert likes the idea of a mortgage supported by a CAT-marked equity ISA, but is confused over the difference between the mini and maxi version.

They have been recommended East Coast Bank as a suitable lender, who pay procurement fees of 0.35% to all mortgage advisers. The lender's policy with regard to self-employed applicants is to consider income and expenditure figures for the previous three years.

To meet his commitments, Adam has recommended Robert to consider either a permanent health insurance policy with Acme Life or an 'ASU' policy with All-Cover plc.

A survey has recently been carried out on the new house and the 'special action' section of the report recommended a retention.

Question 1

Which specific document will BEST provide the figures required by the bank when considering Robert and Jenny's application?

- A) Cash flow statement.
- B) Profit and loss account.
- C) Balance sheet.
- D) Business plan.

Question 2

Assuming Robert and Jenny proceed with the recommended lender, what information regarding the fee will Adam have to disclose to them in order to comply with the Mortgage Conduct of Business Rules?

- A) The exact amount, which will be £295.05.
- B) The exact amount, which will be £323.75.
- C) A statement indicating that it is under £250.
- D) A statement indicating that it is under £500.

Question 3

Which of the following mortgage products would best suit Robert and Jenny's needs?

- A) Base Rate Tracker.
- B) Fixed.
- C) Discounted.
- D) Capped.

Question 4

What key advantage is obtained by opting for Robert's preferred mortgage repayment method compared to Jenny's?

- A) Lack of maturity shortfall.
- B) Lower monthly payments at outset.
- C) Potential surplus at end of mortgage term.
- D) Automatic inclusion of accident and sickness cover.

Question 5

How much stamp duty land tax will Robert and Jenny pay as a result of the agreed reduction in asking price?

- A) nil.
- B) £35.
- C) £70.
- D) £105.

Question 6

If Robert's preferred repayment vehicle is adopted, what key factor would influence the choice of the two versions available?

- A) The size of the monthly repayments.
- B) The level of acceptable risk.
- C) The need for associated life cover.
- D) The amount of his annual net profit.

Question 7

If Robert takes Adam's advice and starts a policy with Acme Life, how would any benefits paid as a result of a successful claim be treated for tax purposes?

- A) They would be tax-free throughout payment.
- B) They would be taxed as a benefit in kind throughout payment.
- C) Only benefits paid in the first 12 months would be taxed.
- D) Only benefits paid after the first 12 months would be taxed.

Question 8

What are the likely implications of the 'special action' details in their valuation report?

- A) A more detailed inspection will be required before any funds can be released.
- B) A negative equity situation will exist at outset.
- C) A re-sale of the property cannot take place for a specified period.
- D) A short term need for extra funds will exist for Robert and Jenny.

Question 9

Robert's preferred repayment vehicle is guaranteed to have which one of the following features?

- A) Underlying accounts written in joint names.
- B) A maximum annual management charge of 1%.
- C) Tax credits of 10% on dividends can be reclaimed.
- D) A minimum rate of underlying annual growth.

Question 10

What potential advantage would Robert obtain by choosing Acme's protection policy instead of All-Cover's protection policy?

- A) Greater tax relief on the cost of premiums.
- B) Inclusion of redundancy cover.
- C) Lack of an initial deferred period.
- D) A longer benefit payment period.

Case Study 2

Andrew, a 28-year-old higher rate taxpayer is in partnership with Eric in an accountancy business. He is buying his first house and prefers to combine the transaction with his retirement planning needs by starting a personal pension mortgage.

He has found a suitable property and agreed a purchase price of £220,000. He intends financing it through a £15,000 inheritance recently received, together with a mortgage for the balance and supported by his father Keith, who has agreed to act as a guarantor. Andrew's sister, Helen, intends using the spare room in the house whilst she finishes her course at the nearby university.

His mortgage adviser, Anita, has recommended an interest-only CAT-marked variable rate mortgage with the Northchester Building Society and she will receive an arrangement fee of £220 from them if it goes ahead.

Andrew has received a personal pension illustration that shows, at the lowest growth rate, a projected cash fund of £1,450,000 at his chosen retirement age. He also intends including pension-linked life assurance to protect his debt.

Question 1

If Andrew starts his preferred mortgage repayment vehicle on his next birthday, what is the MINIMUM mortgage term he can choose under current regulations?

- A) 21 years.
- B) 26 years.
- C) 31 years.
- D) 36 years.

Question 2

Assuming the lowest projection rate is exactly achieved under Andrew's preferred mortgage repayment vehicle, what MAXIMUM tax-free cash surplus will be available after the mortgage is repaid?

- A) £143,500.
- B) £157,500.
- C) £205,000.
- D) £220,000.

Question 3

Andrew has earmarked £2,000 for the cost of stamp duty. Assuming everything goes ahead as planned, this will leave a shortfall of:

- A) £50.
- B) £200.
- C) £1,625.
- D) £4,600

Question 4

To comply with the Mortgage Conduct of Business Rules, what disclosure, if any, must Anita make to Andrew regarding the building society arrangement fee if the case goes ahead as planned?

- A) None.
- B) The exact amount must be advised.
- C) A statement must be made that the amount is no more than £250.
- D) An indication need only be given that a payment is to be received.

Question 5

What rate of tax relief, if any, will Andrew receive on payments into his preferred mortgage repayment vehicle?

- A) None.
- B) 20%.
- C) 22%.
- D) 40%.

Question 6

If Andrew opts for the recommended mortgage what is the maximum interest rate that he will be charged, compared to the Bank of England Base Rate, during the mortgage term?

- A) 0.5% below.
- B) 1% above.
- C) 2% above.
- D) The prevailing Base Rate.

Question 7

The mortgage product recommended by Andrew's mortgage adviser:

- A) can include an arrangement fee of up to £150.
- B) must calculate interest on a daily basis.
- C) may include an early redemption charge.
- D) may require the purchase of mortgage-related insurance from the lender.

Question 8

Assuming Andrew chooses the recommended mortgage in conjunction with his preferred mortgage repayment vehicle, what rate of tax relief, if any, will apply to the monthly interest payments?

- A) None.
- B) 10%.
- C) 22%.
- D) 40%.

Question 9

Under the Banking Code, who must be encouraged to seek independent legal advice?

- A) Andrew.
- B) Keith.
- C) Eric.
- D) Heather.

Question 10

Compared to ordinary level term assurance, the key advantage of Andrew's intended form of mortgage protection is that it will:

- A) be cheaper because the life cover decreases each year.
- B) benefit from tax relief on the cost.
- C) operate throughout the whole of his life.
- D) include critical and terminal illness cover.

Section C

Case Study 1

Carol started her 25-year interest only mortgage five years ago, using a unit-linked endowment policy as the repayment vehicle, which is assigned to her lender. The current interest rate is 5.5%. The loan amount was more than covered by her then salary of £27,000. Since her redundancy, six months ago, she has been unable to find work. She is now three months in arrears on her repayments, and has no insurance policy on which to claim, although she submitted an Income Support for Mortgage Interest claim as soon as she went into arrears.

The five-year review on her endowment policy shows a projected maturity value of £65,000, against the loan amount of £75,000. The insurer has recommended that she increases her monthly premiums by £30. Carol does not wish to do this, and is looking for an alternative solution.

Her boyfriend, Harry, has returned from voluntary service overseas, and will be moving in with her. They plan to marry when their joint financial situation improves. Meanwhile, he will help to pay the household bills and is anxious to help Carol clear the mortgage arrears. Carol wants Harry to be added to the mortgage deed, and he has agreed to this. They have also discussed renting their spare room to a lodger, which the lender has provisionally indicated it may permit. Harry is starting a new job as a warehouse manager, on an annual salary of £25,000. His employer offers no benefits package.

They have arranged an appointment with Gary, an adviser at Lowtown Building Society, Carol's lender, to discuss their situation. Carol has had her house valued by a local estate agent who has stated that, if sold, it should be marketed at £120,000.

Question 1

If the lender agrees to Harry's name being added to the mortgage deed, which of the following courses of action would be most suitable to deal with the arrears situation?

- A) Surrender the endowment policy.
- B) Suspend the monthly payments.
- C) Clear the arrears over a specified period of time.
- D) Extend the mortgage term.

Question 2

What is Carol's situation regarding receipt of Income Support for Mortgage Interest (ISMI)?

- A) 50% of her interest will have been paid from month 3.
- B) 50% of her interest will become payable after a further 15 weeks.
- C) No interest will be payable for approximately another 15 weeks.
- D) No interest will be payable for approximately another 28 weeks.

Question 3

What proportion, if any, of Carol's accumulated arrears will qualify for ISMI?

- A) None.
- B) 25%.
- C) 50%.
- D) 100%.

Question 4

At what rate of interest will ISMI be payable if the current interest rate charged on Carol's account also applies when ISMI payments commence?

- A) The current base rate.
- B) 5%.
- C) 5.5%.
- D) The standard rate.

Question 5

Before Harry is added to the mortgage deed, he should be made aware that he:

- A) must sign a consent to mortgage form.
- B) will be subject to standard status enquiries.
- C) loses his rights under the Family Law Act 1996.
- D) must also be added to the endowment policy.

Question 6

With regard to their proposals for their spare room, Gary should point out that

- A) any occupant should undergo standard status enquiries.
- B) no rights of occupation should be created.
- C) this will extend Carol's exclusion period for ISMI.
- D) the Society will collect the rent to offset the arrears.

Question 7

Gary should point out that, with regard to the endowment policy, the Society is obliged to:

- A) insist that Harry has similar cover in place.
- B) insist that a MIG or guarantor is put in place.
- C) pay the additional premium and charge it to their account.
- D) remind them of the amount that will be owing at the end of the mortgage term.

Question 8

To minimise the potential problems in 20 years' time, what action should Gary discuss with Carol and Harry?

- A) Extending the mortgage term.
- B) Linking part of the loan to equity ISAs.
- C) Converting part of the loan to a repayment basis.
- D) Converting the endowment policy to a unitised with profit basis.

Question 9

The results of the valuation will indicate to Gary that, at this stage:

- A) the Society may have to consider legal proceedings.
- B) the Society's interests remain protected.
- C) Carol and Harry should consider trading down.
- D) Carol and Harry need not follow the insurer's recommendation.

Question 10

If Carol and Harry marry and the suggested alteration to the mortgage deed has NOT proceeded, what difference does this make to their occupancy rights under current law?

- A) Harry potentially gains a right of occupation.
- B) Carol retains sole occupancy rights.
- C) Harry only gains tenancy rights.
- D) Both have rights but Carol has priority.

Case Study 2

Derek and Brenda, both aged 45, completed the purchase of their house on 5 November 2004 for £520,000. They have received a letter dated 18 June 2005 from their mortgage lender, the Poynton Building Society, confirming that two monthly payments have been missed.

The existing mortgage is on an interest only basis and Derek and Brenda are both investing in Equity Individual Savings Accounts with different providers to fund the final repayment of the mortgage. Brenda is investing in a mini account and Derek a maxi account. Brenda has not maximised her contributions, and paid £2,500 in the last tax year.

The main reason for the arrears is the collapse in Derek's bonuses from his high flying City job which he hopes will come on stream again in mid 2006.

Derek and Brenda have always spent all their income and, despite the high bonuses, after repaying mounting credit card debt, only have savings of £6,500, in excess of their earmarked mortgage repayment vehicles. Derek and Brenda have now approached Davitts plc, their mortgage advisor, as they have fallen into arrears.

Question 1

On which of the following dates would Poynton have been aware that the account was in arrears:

- A) 18 March.
- B) 6 April.
- C) 18 May.
- D) 3 June.

Question 2

Davitts' initial advice to Derek and Brenda will be to:

- A) ensure they have alternative borrowing in place.
- B) contact Poynton Building Society.
- C) fully investigate the availability of Income Support.
- D) create an income/outgo balance sheet.

Question 3

Which of the following options would be most suitable in helping Derek and Brenda to manage their present situation?

- A) An interest-only concession.
- B) Capitalisation of the arrears.
- C) An extension of the mortgage term.
- D) A partial suspension of monthly payments.

Question 4

How much, if anything, can Derek and Brenda pay into their respective ISAs in the 2005/2006 tax year?

- A) Nil for Derek and £1,500 for Brenda.
- B) £4,000 for Derek and £4,000 for Brenda..
- C) £7,000 for Derek and £4,000 for Brenda.
- D) £7,000 for Derek and £7,000 for Brenda.

Question 5

If Derek's bonuses do start again as anticipated and Brenda then increases her contribution to the maximum possible for her current type of mortgage repayment vehicle, by how much will her annual contribution increase?

- A) £500.
- B) £3,000.
- C) £4,500.
- D) £7,000.

Question 6

Derek asks Davitts if they think he has a chance of claiming Income Support for his mortgage interest, given his financial difficulties. They say that this is not possible because of Derek and Brenda's:

- A) Level of savings.
- B) Size of mortgage.
- C) Method of repayment.
- D) Employment status.

Question 7

Had Derek and Brenda approached Davitts before addressing their other debts, a possible overall solution could have been:

- A) re-mortgaging.
- B) spreading the arrears.
- C) interest only payments.
- D) a special fund claim.

Question 8

With regard to utilising their existing investments, which one of the following options is not available to Derek and Brenda?

- A) Immediate encashment.
- B) Switching to capital repayment.
- C) Assignment to the lender.
- D) Extending the mortgage term.

Question 9

Given Derek's type of work, what particular feature of their proposed repayment vehicles may be particularly attractive to them?

- A) Guaranteed life cover.
- B) Reduced chances of negative equity.
- C) Certainty of repayment at the end of the term.
- D) Potential early repayment.

Question 10

Given Derek and Brenda's current financial difficulties, what does their selected method of mortgage repayment specifically have in common with the capital repayment method?

- A) Automatic Payment Protection Insurance.
- B) Interest deferment without capitalisation.
- C) Low variable interest proposition.
- D) Ability to suspend capital funding.

SECTION A

CASE STUDY 1	ANSWERS	UNIT	TEXT REF
Q1	B	4	3 1 1 3
Q2	D	4	3 1 1 1
Q3	B	4	3 1 1 1
Q4	C	4	4 1 1
Q5	C	4	4 1
Q6	B	4	4 1
Q7	A	4	2 1 2
Q8	C	4	2 1 5 1
Q9	B	5	2 1 3
Q10	B	5	2 1 2

CASE STUDY 2	ANSWERS	UNIT	TEXT REF
Q1	B	4	2 1 2
Q2	C	4	2 1 2
Q3	B	4	3 1 1 3
Q4	C	5	2 1 3
Q5	A	5	1 1
Q6	D	5	1 1
Q7	D	5	1 3 5
Q8	A	5	1 3 5
Q9	D	5	1 3 5
Q10	D	5	1 3 5

SECTION B

CASE STUDY 1	ANSWERS	UNIT	TEXT REF
Q1	B	4	2 1 2 1
Q2	A	MCoB	5 58
Q3	C	5	2 1 3
Q4	C	5	1 3 5
Q5	A	4	4 2 2 2
Q6	A	5	1 3 5
Q7	A	5	3 3 3
Q8	D	4	3 1 1 1
Q9	B	5	1 3 5
Q10	D	5	3 3 3

CASE STUDY 2	ANSWERS	UNIT	TEXT REF
Q1	A	5	1 3 6
Q2	B	5	1 3 6
Q3	B	4	4 2 2 2
Q4	C	MCoB	5 59
Q5	D	5	1 3 6
Q6	C	5	2 2 1
Q7	C	5	2 2 1
Q8	A	5	1 2
Q9	B	4	4 1 1
Q10	B	5	1 3 6

SECTION C

CASE STUDY 1	ANSWERS	UNIT	TEXT REF
Q1	C	6	2 1 1 2
Q2	D	6	2 1 2 1
Q3	A	6	2 1 2 1
Q4	D	6	2 1 2 1
Q5	B	6	3 1 3
Q6	B	6	2 1 1 8
Q7	D	MCoB	5 37
Q8	C	6	2 1 1 7
Q9	B	6	3 1 3 7
Q10	A	6	3 1 3

CASE STUDY 2	ANSWERS	UNIT	TEXT REF
Q1	D	6	2 1 1 1
Q2	B	6	2 1 1
Q3	D	6	2 1 1 3
Q4	C	5	1 3 5
Q5	A	5	1 3 5
Q6	D	6	2 1 2 1
Q7	A	6	2 1 5
Q8	C	5	1 3 5
Q9	D	5	1 3 5
Q10	D	5	1 3 5