Alternate Exam

- 1. A bill of sale is used to transfer the ownership of
- a. real property.
- b. fixtures.
- c. appurtenances.
- d. personal property.
- 2. The use of borrowed money to finance a purchase with a relatively small down payment is called
- a. an encroachment.
- b. leverage.
- c. capital gain.
- d. appreciation.
- 3. A real estate licensee helps both buyers and sellers with paperwork for transferring property. The licensee is not an agent of either party and may not disclose either party's confidential information to the other. Which of the following BEST describes the licensee?
- a. Transactional broker
- b. Buyer's agent
- c. Independent contractor
- d. Dual agent
- 4. A buyer and seller are both clients of a real estate broker. Which of the following statements is TRUE of this situation?
- a. The real estate broker owes neither party the fiduciary duties of an agent.
- b. This arrangement is always illegal.
- c. The real estate broker owes the fiduciary duties of an agent only to the seller.
- d. The real estate broker owes the fiduciary duties of an agent to both.
- 5. A real estate sales associate shows properties listed for sale with the brokerage to a prospective buyer. The buyer has refused buyer representation. The buyer is the real estate brokerage's a. client.
- b. customer.
- c. principal.
- d. fiduciary.

- 6. A broker who represents a seller under an exclusive agency listing receives two offers for the property at the same time, one from a sales associate of the broker and one from the sales associate of a cooperating broker. The broker should
- a. submit both offers at the same time.
- b. submit the offer from the broker's sales associate first.
- c. submit the offer from the cooperating broker's sales associate first.
- d. submit the higher offer first.
- 7. A real estate broker is helping a buyer and a seller fill out a sales contract but is not representing either party. The real estate broker is
- a. a traditional broker.
- b. a designated broker.
- c. a transactional broker.
- d. an unlicensed broker
- 8. To net an owner \$900,000 after the listing broker is paid a 6% commission, the list price would be
- a. \$954,050.
- b. \$957,447.
- c. \$959,060.
- d. \$960,000.
- 9. A small office building sold for \$949,000, and the broker received a commission of \$55,042. What was the broker's commission rate?
- a. 5.8%
- b. 6.2%
- c. 7%
- d. 11.3%
- 10. A property owner wishes to net \$56,500 from the sale of a vacant lot. After paying closing costs of \$2,285 and a 7% commission, what must the selling price be (rounded to the nearest dollar)? a. \$60,455
- b. \$60,753
- c. \$62,400
- d. \$63,210

- 11. A house was listed for sale at \$184,900. The seller received \$171,000 after paying the broker a 5% commission. What was the selling price of the property (rounded to the nearest dollar)? a. \$176,424
- b. \$178,957
- c. \$180,000
- d. \$189,346

- 12. The seller wants to net \$650,000 on the sale of his house after paying a sales commission of 5%. How much must the gross selling price be (rounded to the nearest dollar)?
- a. \$684,211
- b. \$694,737
- c. \$705,263
- d. \$715,263
- 13. A listing agreement provides that a seller under which the seller will receive \$22,000 from the sale of a lot and the listing broker will receive any sale proceeds over that amount. This type of listing is
- a. a gross listing.
- b. a net listing.
- c. a legal and ethical way to ensure that the broker is compensated.
- d. an exclusive agency.
- 14. Under what circumstance would a listing agreement be automatically terminated? a. There are no circumstances for automatic termination of a listing agreement. b. The seller, after signing the agreement and receiving no offers, decided to work with a different real estate broker.
- c. The seller died after signing the agreement, but before any offers were presented.
- d. The seller wanted to lower the sales price of the home.
- 15. The main purpose of police power is to
- a. ensure the health, safety, and welfare of the community.
- b. demonstrate the authority of the state.
- c. set limits on the amount and kinds of businesses in a given area.
- d. protect residential neighborhoods from encroachment by business and industry.
- 16. For land to be taken by the government under its right of eminent domain, which of the following must apply?
- a. There must be a statutory dedication.
- b. This must be an adverse action.
- c. The taking must be for a public purpose.
- d. There must be constructive notice.

- 17. A property owner conveys a life estate to her son and stipulates that upon her death the estate will pass to her granddaughter. The granddaughter has
- a. a reversionary interest.
- b. a remainder interest.
- c. an estate for years.
- d. a legal life estate.

- 18. A property owner conveys a house to a parent and stipulates that upon the parent's death he will recapture ownership. The interest the owner has in the property is a
- a. remainder interest.
- b. curtesy estate.
- c. reversionary interest.
- d. legal life estate.
- 19. A person who acquired ownership that can be willed to a devisee, with the provision that the land must always be used for recreational purposes, has which of the following?
- a. Fee simple estate
- b. Restricted estate
- c. Estate that cannot be sold
- d. Fee simple estate subject to condition subsequent
- 20. An owner divides a parcel into several lots, one of which is completely surrounded by other lots and has no street access. Which of the following is TRUE?
- a. An easement by necessity should be created for the landlocked parcel.
- b. The municipality must construct a street to create access.
- c. The owner must create an easement by condemnation to provide access.
- d. An easement by prescription should be granted.
- 21. The road to a home is winding and long, but the shorter, more direct route is across a neighbor's land. The homeowner has used the more direct route for years and has never seen the neighbor. The homeowner hopes to eventually gain an easement by
- a. necessity.
- b. prescription.
- c. condemnation.
- d. license.
- 22. One of two joint tenants sells the interest to a third party. What is the relationship of the other

joint tenant and the new owner?

- a. They are joint tenants.
- b. There is no relationship because a joint tenant is not allowed to sell the interest to a third party.
- c. They are tenants in common.
- d. The remaining joint tenant owns a two-thirds interest and the new owner has a one-third interest.
- 23. Tenancy with survivorship means
- a. the tenancy interest will be inherited.
- b. the tenant's heirs are survivors.
- c. the tenancy interest will pass to the surviving tenant(s) upon the death of a tenant.
- d. this is not a legal tenancy.

- 24. Because a couple no longer needs their large house, they decide to sell it and move into a cooperative apartment building. In a cooperative, they will
- a. own their individual apartment.
- b. own the common elements.
- c. receive a 20-year lease to their apartment.
- d. become shareholders in a corporation.
- 25. Which of the following is TRUE of condominium ownership?
- a. An owner's interest in the limited common elements cannot be sold separately.
- b. The individual units cannot be mortgaged.
- c. The corporation pays the real estate taxes.
- d. The ownership cannot be willed.
- 26. A cooperative obtains the funds necessary to cover ongoing operating expenses and mortgage payments by
- a. charging rent to each of the shareholders.
- b. selling the common elements.
- c. charging special assessments.
- d. collecting regular assessments from shareholders.
- 27. The primary survey line running north and south in any area described by the rectangular survey system is its
- a. township line.
- b. base line.
- c. principal meridian.
- d. range line.
- 28. A recorded subdivision plat is used in the
- a. geodetic survey system.

- b. lot and block system.
- c. rectangular survey system.
- d. metes and bounds system.
- 29. An FHA-insured loan in the amount of \$157,500 at 4% for 30 years closed on July 17. The first monthly payment is due on September 1. Using a 360-day year and assuming that interest is being paid for the day of closing, what was the amount of the interest adjustment the buyer had to make at the closing?
- a. \$262.50
- b. \$245.00
- c. \$24.06
- d. \$0.00

- 30. At the closing of a real estate transaction, prepaid homeowners association fees are typically a a. credit to the buyer, debit to the seller.
- b. debit to the buyer, credit to the seller.
- c. credit to the seller only.
- d. debit to the seller only.
- 31. A broker's office policy is that a sales associate's share of a commission is 65%. What is the sales associate's compensation if the sales price of a property is \$195,000, the broker is entitled to a 5.5% commission, and there is no cooperating broker?
- a. \$697.13
- b. \$6.971.25
- c. \$8,872.50
- d. \$69,712.50
- 32. An investment property now worth \$180,000 was purchased seven years ago for \$142,000. At the time of the purchase, the land was valued at \$18,000. Using a 39-year life for straight-line depreciation purposes, the present book value of the property is
- a. \$95,071.35.
- b. \$113,071.00.
- c. \$119,743.58.
- d. \$126,000.50.
- 33. An owner of a ranch enters into a sale-and-leaseback agreement with a buyer. Which statement is TRUE of this arrangement?
- a. The buyer is the lessor.

- b. The owner retains title to the ranch.
- c. The buyer receives possession of the property.
- d. The owner is the lessor.
- 34. A real estate broker acting as a property manager leased a building for 10 years at an annual rent of \$48,000. The will receive a commission of 7.5% for the first five years, 5% for the next three years, and 3.5% for the final two years. What will the broker's gross income be from this commission over the life of the lease?
- a. \$18,000
- b. \$25,200
- c. \$28,560
- d. \$30,000

- 35. If the quarterly interest on a loan at 5.5% is \$450, the principal amount of the loan is
- a. \$8,181.
- b. \$9.900.
- c. \$16,636.
- d. \$32,727.
- 36. If a mortgage loan is 70% of the appraised value of a house and the interest rate of 5% amounts to \$500 for the first month, the appraised value of the house is
- a. \$14,285.
- b. \$120,000.
- c. \$165,428.
- d. \$171,428.
- 37. If the borrower paid \$189.06 interest last month on a \$27,500 loan, what is the interest rate?
- a. 7%
- b. $7\frac{3}{4}\%$
- c. 81/4%
- $d. 8\frac{1}{2}\%$
- 38. Which of the following is an example of involuntary alienation?
- a. Selling a property to pay off debts
- b. Having a piece of land sold for delinquent taxes
- c. Giving a piece of land to the park district.
- d. Letting another person plant crops on an unused portion of a piece of land
- 39. Grantee is to a deed as devisee is to a
- a. will.

- b. trust.
- c. estate.
- d. leasehold.
- 40. What will happen to real estate when its deceased owner did NOT write a will and no heirs can be located?
- a. The ownership will escheat.
- b. The ownership will pass by devise.
- c. The ownership will revert to the previous owner.
- d. The courts will seize the ownership.

- 41. A person owned a parcel of land. Subsequent to the owner's death, the court determined the distribution of the land in accordance with state law. This process is called a. escheat.
- b. condemnation.
- c. probate.
- d. adverse possession.
- 42. The type of deed in which the grantor defends the title back to its beginning is a
- a. trustee's deed.
- b. quitclaim deed.
- c. special warranty deed.
- d. general warranty deed.
- 43. Which statement is TRUE regarding a special warranty deed?
- a. The grantor is making additional warranties beyond those given in a warranty deed.
- b. The grantor retains an interest in the ownership.
- c. The grantor is warranting that no encumbrances exist against the property. d.

The grantor's warranties are limited to the time the grantor owned the property.

- 44. The type of deed in which the granting clause states "grant, bargain, and sell" is a
- a. bargain and sale deed.
- b. sale and warranty deed.
- c. general warranty deed.
- d. reconveyance deed.

- 45. A contract made by a person who has been legally declared insane is
- a. valid.
- b. void.
- c. legal.
- d. voidable.
- 46. An amount that is stipulated in a sales contract that serves to compensate a seller in the event of buyer default is called
- a. actual damages.
- b. escrow funds.
- c. liquidated damages.
- d. earnest money.
- 47. Breach of contract is refusal or failure to comply with the terms of a contract. If the seller breaches a purchase contract, the buyer may do all of the following EXCEPT a. sue the seller for specific performance.
- b. rescind the contract and recover the earnest money.
- c. sue the seller for damages.
- d. sue the broker for nonperformance.

- 48. To assign a contract for the sale of real estate means to
- a. record the contract with the county recorder's office.
- b. permit another broker to act as agent for the principal.
- c. allow the seller and the buyer to exchange positions.
- d. transfer one's rights under the contract.
- 49. A bilateral contract is one in which
- a. the promise of one party is given in exchange for the promise of the other party.
- b. only one of the parties is obligated to act.
- c. something is to be done by one party only.
- d. a restriction is placed in the contract by one party to limit the performance by the other.
- 50. At the time a buyer was negotiating the purchase of a lot on which to build a new home, the seller represented that the soil was firm enough to support the construction of a building when, in fact, he knew it was not. This contract is
- a. void.
- b. voidable by the buyer because of fraud.
- c. voidable by the seller because of the mistake.
- d. voidable by neither party because no harm was done yet.

- 51. Office buildings and retail space are examples of
- a. commercial real estate.
- b. special-use real estate.
- c. residential property.
- d. industrial property.
- 52. Growing trees, fences, and buildings are all considered
- a. chattels.
- b. land.
- c. fixtures.
- d. real estate.
- 53. A newspaper advertisement states, "One-bedroom apartment available immediately. Good neighborhood. Only able-bodied individuals should apply." Which of these is TRUE? a. The ad is not permitted under HUD's advertising guidelines because it discriminates on the basis of disability.
- b. The ad is acceptable under HUD's advertising guidelines.
- c. The ad is not permitted under HUD's advertising guidelines due to the remark, "Good neighborhood."
- d. Newspapers are inherently discriminatory because not everyone can afford to buy them.

54. A man files a notice in the public record of pending litigation affecting the title to a property.

This notice is termed

- a. fee simple determinable.
- b. police power.
- c. an encroachment.
- d. a lis pendens.
- 55. Shareholders in a cooperative receive shares of stock that entitle them to a
- a. common element lease.
- b. trust deed.
- c. proprietary lease.
- d. corporate deed.
- 56. A property owner sells 6 acres of prime undeveloped property for \$2.25 per square foot. How much did the buyer pay?
- a. \$466,560
- b. \$588,060
- c. \$612,360

- 57. All of these are necessary to a valid deed EXCEPT
- a. recital of consideration.
- b. words of conveyance.
- c. the grantee's signature.
- d. delivery.
- 58. To serve as public notice, a deed is recorded in the
- a. city where the owner lives.
- b. county or, in some states, the town where the property is located.
- c. state capital.
- d. largest city in the state.

- 59. A real estate broker had a listing agreement with a seller that specified a 6% commission. The broker showed the home to a prospective buyer. The next day, the buyer called the seller directly and offered to buy the house for 5% less than the asking price. The seller agreed to the price and informed the broker in writing that no further brokerage services would be required. The sale went to closing six weeks later. Based on these facts, which of these statements is TRUE? a. While the broker was the procuring cause of the sale, the seller properly canceled the contract; without a valid employment agreement in force at the time of closing, the broker is not entitled to a commission. b. The broker is entitled to a partial commission, and the buyer is obligated to pay it. c. Under these facts, the broker is not the procuring cause of this sale but is still entitled to a commission.
- d. The broker was the procuring cause of the sale and is entitled to the full 6% commission.
- 60. A qualified buyer makes a written offer on a property on March 6 by filling out and signing a sales agreement. Later that day, the seller accepts and signs the agreement, keeping one copy. The broker gives a copy of the signed agreement to the buyer on March 8. The seller's deed is delivered on May 1. The deed is recorded on May 7, and the buyer takes possession on May 15. When is the broker's commission payable if this is a typical transaction?
- a March 8

b. May 1 c. May 7

d. May 15

- 61. The agent's obligation to use skill and expertise on behalf of the principal arises under which of these common-law duties?
- a. Care
- b. Obedience
- c. Loyalty
- d. Disclosure
- 62. Buyer agents may be compensated in any of these ways EXCEPT
- a. flat fee for service.
- b. percentage of selling price.
- c. hourly rate.
- d. suit against the seller.
- 63. A buyer makes an offer on a house, and the seller accepts in writing. What is the current status of this relationship?
- a. The buyer and seller do not have a valid contract until the seller delivers title at closing.
- b. The buyer and seller have an express, bilateral executed contract.
- c. The buyer and seller have an express, bilateral executory contract.
- d. The buyer and seller have an implied, unilateral executory contract.

- 64. The term improvements, when referring to real estate, includes
- a. sidewalks.
- b. shrubbery.
- c. trees.
- d lawns
- 65. The owner of a house wants to fence the yard for her dog. When the fence is erected, the fencing materials are converted to real estate by
- a. annexation.
- b. severance.
- c. immobility.
- d. indestructibility.
- 66. A real estate professional who is the agent of the buyer should do which of the following?
- a. Disclose to the seller that the buyer is a member of a protected class
- b. Disclose to the seller the maximum price the buyer is willing to pay
- c. Present to the seller only offers that are acceptable

- d. Advise the buyer if the listing price of the seller's house is unrealistic
- 67. Two sales associates working for the same broker obtained offers on a property listed with their firm. The first offer was obtained in the morning. A second offer for a higher purchase price was obtained in the afternoon. The broker presented the first offer to the seller that evening. The broker did not inform the seller about the second offer so that the seller could make an informed decision about the first offer. Which of the following is TRUE?
- a. The broker's actions are permissible provided the commission is split between the two sales associates.
- b. After the first offer was received, the broker should have told the sales associates that no additional offers would be accepted until the seller decided on the offer.
- c. The broker has no authority to withhold any offers from the seller.
- d. The broker was smart to protect the seller from getting into a negotiating battle over two offers.
- 68. Assuming that the listing broker and the selling broker in a transaction split their commission equally, what was the sales price of the property if the commission rate was 6.5% and the listing broker received \$12,593.50?
- a. \$139,900
- b. \$193,746
- c. \$256,200
- d. \$387,492

- 69. A seller's broker does not have to prove to have been procuring cause to collect a commission if the seller sells the property without the broker's help because the broker has an a. option listing. b. open listing.
- c. exclusive agency listing.
- d. exclusive right to sell listing.
- 70. A vacant lot that measures 100 feet wide at the street and 125 feet deep is listed at a price of \$250 per front foot. The broker will collect an 8% commission on the sale. If the lot sells for the full asking price, what will the broker earn?
- a. \$2,500
- b. \$2,000
- c. \$1,500
- d. \$1,250
- 71. The owner of a vacant lot adjacent to school was persuaded to make the lot available to the

school, which need to extend its parking lot. The owner's attorney prepared a deed that conveyed ownership of the lot to the school "so long as it is not used for commercial purposes." After the completion of the transaction, the school will own a

- a. life estate.
- b. determinable fee estate.
- c. tenancy for years.
- d. periodic tenancy.
- 72. Which of the following is an example of a legal life estate?
- a. Homestead estate
- b. Estate conveyed by one party to a second party for the life of the second party
- c. Use of a will to convey property
- d. Estate conveyed to a second party subject to a condition
- 73. A homeowner's neighbor wants to park a boat in the homeowner's driveway for the summer months. The homeowner agrees to let the neighbor do so. This arrangement is a an easement appurtenant.
- b. an easement by necessity.
- c. a license.
- d. an estate in land.
- 74. A developer grants a local power company the right to install necessary transmission lines. This right is an example of
- a. an easement in gross.
- b. a license.
- c. an easement by prescription.
- d. a conditional use permit.

- 75. All of the following are subject to real property ownership rights EXCEPT
- a. buildings located on the land.
- b. air space above the land.
- c. easements running with the land.
- d. navigable rivers running through the land.
- 76. In a land trust, which of the following is FALSE?
- a. Beneficial interest can be transferred by assignment.
- b. The beneficiary is usually the trustor.
- c. Public records list all the beneficiaries.
- d. The property can be pledged as security for a loan without recording a mortgage.
- 77. In a condominium, community features such as swimming pools, tennis courts, and biking trails

are MOST likely owned by the
a. condominium board.
b. corporation in which the unit

- b. corporation in which the unit owners hold stock.
- c. unit owners in the form of percentage undivided interests.
- d. unit owners in the form of proportional divided interests.
- 78. How many acres are in the property described as follows: the NW¼ of the SW¼ of the NE¼ of Section 16?
- a. 5
- b. 10
- c. 20
- d. 40
- 79. A section
- a. is one square mile.
- b. contains 460 acres.
- c. has a perimeter of 5,280 square feet.
- d. can be any number from 1 to 50.
- 80. A general lien arises as a result of
- a. a judgment.
- b. estate or inheritance taxes.
- c. a decedent's debts.
- d. all of these.

- 81. All of the following are generally exempt from paying real estate taxes EXCEPT
- a. for-profit assisted living facility.
- b. municipal government.
- c. charitable hospital.
- d. private nonprofit school.
- 82. In which type of contract is the promise of one party given in exchange for the promise of the other party?
- a. Bilateral
- b. Obligatory
- c. Unilateral
- d. Restricted

- 83. Refusal or failure to comply with the terms of a contract is
- a. specific performance.
- b. a breach.
- c. not justification for failure to return earnest money.
- d. acceptable if no harm results.
- 84. If an owner takes his property off the market for a definite period in exchange for some consideration but grants an individual the right to purchase the property within that period for a stated price, this is called
- a. a contract of sale.
- b. a right of first refusal.
- c. an installment agreement.
- d. an option.
- 85. A contract made by a person who has been adjudicated insane is void on the theory that the person
- a. was purposefully deceptive.
- b. is not a legal citizen.
- c. is not competent as a matter of public record.
- d. can perform under the terms of the contract.
- 86. When grantors do NOT wish to convey certain property rights, they
- a. must note the exceptions in a separate document.
- b. may not do so because the deed conveys the entire premises.
- c. may note the exceptions in the deed of conveyance.
- d. must convey the entire premises and have the grantee reconvey the rights to be retained by the grantor.

- 87. In a general warranty deed,
- a. very little protection is provided to the buyer.
- b. the grantor defends the title for only the grantor.
- c. the grantee defends the title against the grantee and all those who previously had title.
- d. the grantor defends the title back to its beginning.
- 88. The clause in the deed that conveys the rights and privileges of ownership is called the
- a. habendum clause.
- b. appurtenance clause.
- c. acknowledgment.

- 89. Having a piece of land sold for delinquent taxes is an example of a. voluntary alienation.
 b. involuntary alienation.
- 90. Under the Torrens system,

d. granting clause.

c. revocation.d. remainder.

- a. title passes when the grantee's application for registration has been approved and the real estate has been registered.
- b. the Torrens official performs exactly the same functions as the recorder of deeds.
- c. the original deed is mailed to the buyer after it has been registered.
- d. the registration of a title can be canceled by the owner at any time.
- 91. A \$100,000 loan at 6% could be amortized with monthly payments of \$843.86 on a 15-year basis or payments of \$599.55 on a 30-year basis. The 30-year loan results in total payments of what percentage of the 15-year total payments?
- a. 158%
- b. 142%
- c. 106%
- d. 71%
- 92. A home valued at \$168,500 has just had a 70% mortgage loan placed on it. The interest rate is 5.25%. The monthly payment is \$651.32 including principal and interest. What will the principal balance of the mortgage loan be after the next monthly payment is made?
- a. \$117,560.28
- b. \$117,814.71
- c. \$117,913.56
- d. \$117,950.00

- 93. A property manager is hired to manage a property while the owner is overseas for two years. The property manager is
- a. a special agent.
- b. a universal agent.
- c. a general agent.
- d. an attorney-in-fact.
- 94. If a home that cost \$142,500 three years ago is now valued at 127% of its original cost, what is its

current market value? a. \$164,025 b. \$172,205 c. \$174,310 d. \$180,975
95. Using the income approach, find the value of a commercial property if the annual net income is \$22,000 and the capitalization rate is 8%. a. \$275,000 b. \$200,000 c. \$183,000 d. \$176,000
96. A home mortgage loan closed on July 1 for \$165,000 at 4.5% interest amortized over 30 years at \$836.03 per month. Using a 360-day year, what would the interest portion of the payment be on a payment made August 1? a. \$51.85 b. \$618.75 c. \$700.00 d. \$725.60
97. A seller-landlord has collected the September rent from all five tenants: two pay \$345 per month each and three pay \$425 per month each. Determine the prorated amount to be allowed the buyer when the sale closes on September 19. a. \$720.50 b. \$786.00 c. \$1,244.50 d. \$1,965.00
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98. A buyer agrees to purchase a house for \$234,500. The buyer pays \$2,000 as earnest money and obtains a new mortgage loan for \$167,500. The purchase contract provides for a March 15 closing. The buyer and the sellers prorate the previous year's real estate taxes of \$4,880.96, which have been prepaid. The buyer has additional closing costs of \$2,250, and the sellers have other closing costs of \$1,850. How much cash must the buyer bring to the closing?

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a. \$71,114.09

b. \$76,389.00

- c. \$77,839.89
- d. \$79,639.17
- 99. A 40-acre tract was sold for \$2,200 per acre. The seller realized a 14.5% profit from the sale. What was the original cost of the tract?
- a. \$75,240
- b. \$76,856
- c. \$100,760
- d. \$102,924
- 100. The effective gross income from an office building is \$73,500, and the annual operating expenses of the property total \$52,300. If a prospective investor expects to receive an 11% return on the investment, what is the value of the property to the investor, to the nearest dollar?
- a. \$125,800
- b. \$192,727
- c. \$475,454
- d. \$668,181

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Alternate Exam Answers
                          33.a
                                                   94.d
                          34.c
1.d
                                                   95.a
                          35.d
2.b
                                                   96.b
                          36.d
3.a
                                                   97.a
4.d
                                                   98.a
5.b
                                                   99.b
6.a
                                                   100. b
7.c
8.b
9.a
10.d
11.c
12.a
13.b
14.c
15.a
16.c
                                 46.c
17.b
18.c
19.d
                                 47.d
20.a
21.b
22.c
                          48.d 49.a 50.b 51.a 52.d
23.c
                          53.a 54.d 55.c 56.b 57.c
24.d
                          58.b 59.d 60.b 61.a 62.d
25.a
                          63.c 64.a 65.a 66.d 67.c
                          68.d 69.d 70.b 71.b 72.a
26.d
27.c
                          73.c 74.a 75.d 76.c 77.c
28.b
                          78.b 79.a 80.d 81.a 82.a
29.b
                          83.b 84.d 85.c 86.c 87.d
30.b
                          88.d 89.b 90.a 91.b 92.b
31.b
32.c
                          93.c
37.c
38.b
39.a
40.a
41.c
42.d
43.d
44.a
45.b
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