

- 1 Mortgage fraud is most often facilitated by:
 - A. Criminals
 - B. Buyers and Sellers
 - C. Real Estate professionals
 - D. Innocent bystanders who meant no harm
- 2 The hardest thing Steve had to do was:
 - A. Serve time in prison
 - B. Losing his appraiser's license
 - C. Losing his standing in the community
 - D. Having to tell his family
- 3 Mortgage fraud:
 - A. Is a violation of state law
 - B. Is a violation of federal law
 - C. Is a violation of both state and federal law
 - D. Is neither a violation of state not federal law
- 4 In the Provo Riverbottoms case, Brad Kitchen was the:
 - A. Real Estate Broker
 - B. Appraiser
 - C. Escrow Officer
 - D. Ringleader
- 5 In the Provo Riverbottoms case, Jeffrey Garrett was the:
 - A. Real Estate Broker
 - B. Appraiser
 - C. Escrow Officer
 - D. Mortgage Loan Originator
- 6 In the Provo Riverbottoms case, Ron Clarke was the:
 - A. Real Estate Broker
 - B. Appraiser
 - C. Escrow Officer
 - D. Mortgage Loan Originator
- 7 In the Provo Riverbottoms case, Steve Cloward was the:
 - A. Real Estate Broker
 - B. Appraiser
 - C. Escrow Officer
 - D. Mortgage Loan Originator
- 8 The act of deliberately making false statements in order to influence the decisions of a financial institution in a loan or credit application is called:
 - A. Mortgage fraud
 - B. Puffing
 - C. Negligent Misrepresentation
 - D. Escheat

1.C 2.D 3.C 4.D 5.C 6.A 7.B 8.A 1.C 2.D 3.C 4.D 5.C 6.A 7.B 8.A

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