**MORTGAGE CONCENTRATION RISK IN A SMALL DEPOSITORY INSTITUTION**

**RESPONSE TO REVIEWERS**

Critical Incident: response to comments

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| Disconnect between introductory hook and decision asked at end | The decision asked at the end has been reworded to match the hook |
| Hook is fairly weak; make initial look a little more exciting | The hook was reworded. |
| Too long (3 page limit) | The CI was shortened to 3 pages, including references. |
| Too much redundancy with both text and Table 2. | Table 2 was eliminated; information appears in text alone. |
| Do not include what was actually done. Put in TN or epilogue. | The decision was placed in the epilogue of the TN. |

Teaching Note: response to comments

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| Questions should be tied more closely to learning objectives | The learning objectives were revised to better reflect the intent of the questions, and the question number is given by the learning objective. |
| Some of these questions do not reflect what the CI was about and the decisions asked to be made | The changes made to the hook and its connection to the decision now tie them more closely to the questions. |
| Other class applications? macroeconomics? perhaps accounting? finance? | Macroeconomics and finance were added. |
| Higher level Bloom’s taxonomy learning objectives—such as ask them to compare/contrast situation in 80s and current. | LO 3 is Bloom’s level 4. Question 1 asks about differences between the early 1980s and today. |