

Pass the Mortgage Loan Originator Test

4.3. Mortgage loan growth. Mortgage Lending, Racial Discrimination, and Federal Policy. Flaws in the Use of Loan Defaults to Test for Mortgage Lending Discrimination. Mortgage loan contract. Journal of Public Administration Research and Theory. Journal of Public Administration Research and Theory. Public Service in the Private Sector: Private Loan Originator Participation in a Public Mortgage Program. Figure 1.14. Mortgage loan interest rate. Commercial Law Aspects of Residential Mortgage Securitisation in Australia. Insolvency Considerations Pertaining to Trustee-Issuer and Mortgage Originator. Banks, Bankers, and Bankruptcies Under Crisis. Federal National Mortgage Association and Federal Loan Mortgage Association. SciVee. mortgage help programs. Journal of Banking & Finance. Journal of Banking & Finance. The pass-through of loan-loss-provisioning on mortgage lending: Evidence from a regulatory change. Mortgage Lending, Racial Discrimination, and Federal Policy. Reviewing Loan Files for Mortgage Lending Discrimination. European Scientific Journal, ESJ. ESJ. Residential Mortgage Default Risk and Market Returns of Public Mortgage Originator Firms in Kenya.

The mortgage market plays a vital role in the development of the real estate sector. The mortgage industry in Kenya has experienced tremendous growth since the year 2000. Despite this growth, Kenya's mortgage debt to GDP ratio is still relatively low when compared to other economies like South Africa. Default risk has been revealed as one of the risks that significantly impacts on the profitability of mortgagees. However, literature is inconclusive with reference to the relationship between default risk and the market returns of mortgage firms. Consequently, this study sought to determine the extent to which residential mortgage default risk influences the market returns of publicly listed mortgage firms in Kenya. Default risk in this case was measured using the non-performing loans ratio: the ratio of non-performing residential mortgage loans to total residential mortgage loans and advances. The study adopted descriptive and quantitative forms of research design. A census was conducted on the eleven NSE listed mortgage originating firms. A panel data

regression model was utilized to draw inference from the secondary data collected. Descriptive statistical findings revealed a mean of 0.0796 with a standard deviation of 0.04219 for residential mortgage default risk. Inferential statistics revealed an R square value of 0.2794 between residential mortgage default risk and market returns of publicly listed mortgage originators. In addition, there was significant effect between default risk and the market returns of public mortgage originators. Consequently, mortgagees should develop strategies of reducing nonperforming loans. For instance, mortgage firms can improve their credit rating systems.

. Mortgage Lending, Racial Discrimination, and Federal Policy. Comparing Loan Performance between Races as a Test for Discrimination: A Critique of the Berkovec et al. Study. Guide to Economic Indicators. Mortgage Loan Applications. Benjamin Franklin's First Government Printing. Appendix: Index to mortgages recorded in the 1729 Pennsylvania General Loan Office Mortgage Register. Who benefits the most? Risk pooling in mortgage loan insurance: Evidence from the Canadian mortgage market.

<p>This article evaluates the effect of mortgage loan insurance (MLI), an essential macroprudential tool available to policy makers, on housing affordability, household leverage, and the overall welfare of the economy. A dynamic model of the housing market with heterogeneous households and competitive housing and mortgage markets is constructed and is calibrated to Canadian data. We find that relaxing the mandatory nature of MLI required for mortgages with a loan-to-value ratio of 80% or more, in favor of a counterfactual system where MLI reflects credit risks, dampens demand for housing to purchase and puts downward pressure on house prices. Some of the households with low income and low asset holdings can no longer afford a house; therefore, the aggregate homeownership rate drops. In contrast, demand for rental units increases and rents go up.</p>

. AEA Randomized Controlled Trials. Sexual Orientation and Racial Discrimination in Mortgage Lending: An Audit Correspondence Field Experiment. Banks, Bankers, and Bankruptcies under Crisis. Federal National Mortgage Association and Federal Loan Mortgage Association. Who benefits the most? Risk pooling in mortgage loan insurance: Evidence from the Canadian mortgage market.

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. AEA Randomized Controlled Trials. Sexual Orientation and Racial Discrimination in Mortgage Lending: An Audit Correspondence Field Experiment. Electronic Enlightenment Scholarly Edition of Correspondence. . Loan contract against mortgage by Pierre François Nicod, Saturday, 3 October 1772 [voltfrVF1230456b1d]

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WHILE OUT OF MY BODY I SAW GOD HELL AND THE LIVING DEAD

While Out of My Body, I Saw God, Hell, and the Living Dead

Have you ever wondered what happens when we die? Many people believe that we simply cease to exist, while others believe that we move on to a different realm. What if I told you that I had a near-death experience and actually saw what happens when we die?

What Happened When I Died?

I was in a car accident that nearly took my life. As I lay dying on the pavement, I felt my soul leave my body. I floated up into the air and looked down at my lifeless body below. I could see the paramedics working on me, but I knew that it was too late.

What Did I See in Heaven?

I continued to rise up higher and higher until I reached a place of indescribable beauty. The air was filled with the most amazing music and the colors were so vibrant that it took my breath away. I saw angels flying all around me, and I felt a sense of peace and happiness that I had never known before.

What Did I See in Hell?

But then, I was suddenly transported to a dark and horrible place. The air was thick with smoke and the ground was covered in fire. I saw demons torturing people in ways that I cannot even describe. The screams of the damned were so loud that I could barely hear myself think.

What Did I See of the Living Dead?

As I continued to explore the afterlife, I came across a group of people who were neither alive nor dead. They were stuck in a state of limbo, unable to move on to either heaven or hell. They were the living dead, and they were trapped in a world of their own torment.

What Does This Mean for Us?

My near-death experience has taught me a lot about the afterlife. I know that there is a heaven and a hell, and I know that we will all be judged for our actions in this life. I urge you to live your life according to your beliefs, and to make sure that you are ready for whatever comes after death.

REGRESSION ANALYSIS FOR DUMMIES

What is a regression analysis in simple terms? Regression analysis is a statistical method. It's used for analyzing different factors that might influence an objective – such as the success of a product launch, business growth, a new

marketing campaign – and determining which factors are important and which ones can be ignored.

How to do regression analysis step by step?

What is a simple example for regression analysis? Formulating a regression analysis helps you predict the effects of the independent variable on the dependent one. Example: we can say that age and height can be described using a linear regression model. Since a person's height increases as age increases, they have a linear relationship.

What is regression analysis in a nutshell? Regression analysis is a set of statistical methods used for the estimation of relationships between a dependent variable and one or more independent variables. It can be utilized to assess the strength of the relationship between variables and for modeling the future relationship between them.

What is regression in layman terms? Regression is a statistical technique that relates a dependent variable to one or more independent variables. A regression model is able to show whether changes observed in the dependent variable are associated with changes in one or more of the independent variables.

What can regression analysis tell you? Regression analysis is a powerful statistical method that allows you to examine the relationship between two or more variables of interest. While there are many types of regression analysis, at their core they all examine the influence of one or more independent variables on a dependent variable.

What is the difference between correlation and regression? Regression: Difference between Correlation and Regression. Correlation measures the degree of relationship between two variables. Regression is about how one variable affects the other. To find the numerical value that defines and shows the relationship between two variables.

What are the 7 steps in regression analysis?

What is the purpose of the regression analysis? Typically, a regression analysis is done for one of two purposes: In order to predict the value of the dependent variable for individuals for whom some information concerning the explanatory variables is available, or in order to estimate the effect of some explanatory variable on the dependent variable.

What is a real life example of regression? Simple Linear Regression Business Application: It's frequently used to identify how a change in one variable will affect another. For example, predicting sales based on advertising expenditure or estimating employee productivity based on hours worked.

What is a real life example of regression to the mean? If you naively took your top performing 10% of students and give them a second test using the same strategy, the mean score would be expected to be close to 50. Thus your top performing students would "regress" all the way back to the mean of all students who took the original test.

How to do regression in Excel? Click on the "Data" menu, and then choose the "Data Analysis" tab. You will now see a window listing the various statistical tests that Excel can perform. Scroll down to find the regression option and click "OK". Now input the cells containing your data.

How do you explain regression in simple terms? Regression allows researchers to predict or explain the variation in one variable based on another variable. Definitions: ? The variable that researchers are trying to explain or predict is called the response variable. It is also sometimes called the dependent variable because it depends on another variable.

What is regression testing for dummies? Regression testing is performed to find out whether the updates or changes had caused new defects in the existing functions. This step would ensure the unification of the software. In a typical software development pipeline, retesting is performed before regression testing practices.

What is the p-value in regression? The p-value in a regression model measures the strength of evidence against the null hypothesis, indicating whether the observed data could occur by chance. A low p-value (0.05) suggests that the coefficient is

statistically significant, implying a meaningful association between the variable and the response.

How do you explain linear regression in simple terms? Linear regression is a data analysis technique that predicts the value of unknown data by using another related and known data value. It mathematically models the unknown or dependent variable and the known or independent variable as a linear equation.

How to explain regression analysis results? The first step in interpreting regression analysis results is to check how well the model fits the data. This means evaluating how closely the predicted values match the observed values, and how much of the variation in the dependent variable is explained by the independent variables.

What is the basic idea of regression? The basic idea behind regression is to predict the value of a dependent variable based on the values of one or more independent variables. The dependent variable is also known as the response variable or outcome variable, while the independent variable is also known as the predictor variable or explanatory variable.

What is an example of a simple regression? We could use the equation to predict weight if we knew an individual's height. In this example, if an individual was 70 inches tall, we would predict his weight to be: $\text{Weight} = 80 + 2 \times (70) = 220 \text{ lbs.}$ In this simple linear regression, we are examining the impact of one independent variable on the outcome.

When not to use regression analysis? Do not use the regression equation to predict values of the response variable (y) for explanatory variable (x) values that are outside the range found with the original data.

What is regression analysis explain with example? Regression analysis is a widely used set of statistical analysis methods for gauging the true impact of various factors on specific facets of a business. These methods help data analysts better understand relationships between variables, make predictions, and decipher intricate patterns within data.

Why use regression instead of correlation? Correlation is almost always used when you measure both variables. It rarely is appropriate when one variable is something you experimentally manipulate. Linear regression is usually used when X is a variable you manipulate (time, concentration, etc.)

What is a good R value in regression? What qualifies as a “good” R-squared value will depend on the context. In some fields, such as the social sciences, even a relatively low R-squared value, such as 0.5, could be considered relatively strong. In other fields, the standards for a good R-squared reading can be much higher, such as 0.9 or above.

How to report regression results?

What is regression to the mean for dummies? Regression toward the mean simply says that, following an extreme random event, the next random event is likely to be less extreme.

What is the main purpose of regression analysis? Typically, a regression analysis is done for one of two purposes: In order to predict the value of the dependent variable for individuals for whom some information concerning the explanatory variables is available, or in order to estimate the effect of some explanatory variable on the dependent variable.

What is regression analysis simple notes? Regression analysis is the area of statistics used to examine the relationship between a quantitative response variable and one or more explanatory variables. A key element is the estimation of an equation that describes how, on average, the response variable is related to the explanatory variables.

What is regression testing in simple words? Regression testing is a type of software testing. Test cases are re-executed to check the previous functionality of the application is working fine, and the new changes have not produced any bugs. Regression testing can be performed on a new build when there is a significant change in the original functionality.

How do you explain regression formula? A regression equation can be defined as a statistical model, used to determine the specific relationship between the predictor

variable and the outcome variable. A model regression equation allows predicting outcome with a very small error.

What does regression mean for kids? Regression can vary, but in general, it is acting in a younger or needier way. You may see more temper tantrums, difficulty with sleeping or eating or reverting to more immature ways of talking. If a child has achieved something like getting dressed by herself, you may see a loss of some of those skills.

What is regression to the mean in real life? Regression to the mean is due to natural variation or chance. It can be observed in everyday life, particularly in research that intentionally focuses on the most extreme cases or events.

What is the regression analysis explained simply? Regression analysis is a statistical method. It's used for analysing different factors that might influence an objective – such as the success of a product launch, business growth, a new marketing campaign – and determining which factors are important and which ones can be ignored.

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When should regression testing be performed? Regression testing should be performed whenever there is a change in the software code, configuration, or environment. For example, regression testing should be done after adding new features, fixing bugs, refactoring code, integrating components, updating libraries, or migrating to a different platform.

Who performs regression testing? Regression testing is done after functional testing has concluded, to verify that the other functionalities are working. In the corporate world, regression testing has traditionally been performed by a software quality assurance team after the development team has completed work.

Which tool is used for regression testing? Selenium - Regression Testing Tool: Selenium is a widely used open-source tool for web application testing. Its support for various programming languages and browsers makes it a go-to choice for regression testing, providing a scalable solution for diverse projects.

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How to pass the Cambridge test?

What is FCE books? These books are aimed at learners of the English language at CEFR level B2 preparing for the B2 First for Schools Cambridge English Qualifications (formerly known as Cambridge English: First (FCE) for Schools) examination or any other examinations at the same level.

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Are Cambridge books available online? Cambridge Books Online offers access to eBooks from Cambridge University Press. Selected books are available in full text to USF-affiliated users. USF has purchased more than 2700 titles published in 2012, 2013, and 2014.

Is Cambridge exam difficult? The Cambridge exam suite is the most difficult English test to understand because it is actually a set of several tests for different skill levels and student profiles.

How much is a Cambridge exam?

What is a passing Cambridge score? Passing grades for Cambridge International AS & A Levels are E (equivalent to a US letter grade of 'C') or higher. Unlike US systems, there is no letter grade to designate a failure (no 'F' equivalent). If a student does not pass, they simply do not receive a grade, and their exam result appears as 'ungraded'.

What level of English is FCE in Cambridge? B2 First, formerly known as Cambridge English: First (FCE), is one of our Cambridge English Qualifications. It is our most popular exam, accepted by thousands of businesses and educational

institutions worldwide.

What is FCE equivalent to? Cambridge English Qualifications are aligned to this scale, so candidates who pass them can say that they have demonstrated that their ability in English is at the level of the grade they obtained – if you have a C grade in B2: First (formerly Cambridge English: First- FCE), for example, you have demonstrated that your ...

Is FCE a B2 or C1 exam? As mentioned above, the FCE primarily assesses test takers in the CEFR B2 range; whereas, the CAE primarily assesses test takers in the CEFR C1 range. The FCE is an upper intermediate level English assessment, while the CAE is an advanced level English assessment.

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BY DAVID WEIMER POLICY ANALYSIS CONCEPTS AND PRACTICE 5TH FIFTH EDITION

What is the 5e approach to policy analysis? The 5-E approach of policy analysis is one of the basic models of analyzing public policies and within this approach the policies are measured up to five benchmarks; Effectiveness, Efficiency, Ethical Considerations, Evaluation of Alternatives and Establishment of Recommendations.

What is the definition of policy analysis provided by Weimer and Vining? The most straightforward definition is put forth by David Weimer and Adam Vining in their textbook *Policy Analysis: Concepts and Practice*: Policy analysis is “client-oriented advice relevant to public decisions and informed by social values.”

What are the 5 methods of policy analysis? There are five basic approaches to policy analysis: formal cost-benefit analysis, qualitative cost-benefit analysis, modified cost-benefit analysis, cost-effectiveness analysis and the most common type of policy analysis, multi-goal policy analysis. 1.

What is the 5E method? The 5E instructional model consists of five phases: engage, explore, explain, elaborate, and evaluate. Throughout the process, students work collaboratively to observe, investigate, analyze, and draw conclusions.

What are the concepts of policy analysis? What is policy analysis? Policy Analysis is the process of identifying potential policy options that could address your problem and then comparing those options to choose the most effective, efficient, and feasible one.

What is an example of a policy analysis? An example of policy analysis is the implementation of interest rate hikes when inflation is rising too high; after much research and consideration, the Federal Reserve chose it as the best option to cool off inflation.

What are the three components of policy analysis?

What is the 5E model policy? The findings of Atkin and Karplus directly informed the creation of the 5E Model, which focuses on allowing students to understand a concept over time through a series of established steps, or phases. These phases include Engage, Explore, Explain, Elaborate, and Evaluate.

What is the approach command in 5E? Approach: The target moves toward you by the shortest and most direct route, ending its turn if it moves within 5 feet of you. Drop: The target drops whatever it is holding and then ends its turn. Flee: The target spends its turn moving away from you by the fastest available means.

What is the 5E method lesson plan? What is the 5E lesson plan? The 5E lesson plan is based on an instructional model that consists of five phases or steps: Engage, Explore, Explain, Elaborate, and Evaluate. This model enables teachers to create cohesive and engaging lessons that build up from one section to the next.

What is the 5E approach in social work? Overview. The 5E Instructional Model for inquiry is based on the constructivist approach to learning, which states that learners build or construct new ideas on top of old ideas. Each of the 5Es describes a phase of learning: Engage, Explore, Explain, Elaborate, and Evaluate.

08158740435 TIPS SOAL TOEFL CARAJAWAB

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Cara Menghitung Nilai TOEFL**

Penilaian TOEFL dilakukan berdasarkan jumlah soal yang dijawab benar pada setiap bagian tes. Berikut ini cara menghitung nilai TOEFL:

- Reading: 300-490
- Listening: 300-490
- Speaking: 0-30
- Writing: 0-30

Nilai total TOEFL adalah penjumlahan dari keempat bagian tersebut, yaitu: 0-120.

Target Nilai 450 TOEFL

Untuk mendapatkan nilai 450 pada tes TOEFL, Anda perlu mendapatkan sekitar 75% soal benar pada setiap bagian tes, yaitu:

- Reading: Sekitar 24-25 soal benar
- Listening: Sekitar 24-25 soal benar
- Speaking: Sekitar 18 soal benar
- Writing: Sekitar 18 soal benar

Soal yang Harus Benar untuk Nilai 500 TOEFL

Untuk dapat score TOEFL 500, Anda harus menjawab benar sekitar 85% soal, yaitu:

- Reading: Sekitar 29-30 soal benar
- Listening: Sekitar 29-30 soal benar
- Speaking: Sekitar 22-23 soal benar
- Writing: Sekitar 22-23 soal benar

Cara Mengerjakan Soal Structure TOEFL

Soal structure TOEFL menguji kemampuan tata bahasa dan kosakata. Untuk mengerjakan soal ini dengan baik, ikuti langkah-langkah berikut:

- Bacalah petunjuk soal dengan cermat.
- Identifikasi bagian kalimat yang bermasalah.
- Cari kata atau frasa yang sesuai dengan konteks kalimat.
- Perhatikan penggunaan tanda baca dan ejaan.

Nilai TOEFL untuk S1

Beberapa universitas mensyaratkan nilai TOEFL tertentu untuk masuk ke program S1. Nilai TOEFL yang umum diterima untuk S1 adalah:

- 79-109 TOEFL iBT
- 550-600 TOEFL PBT

Nilai TOEFL Terendah

Nilai TOEFL terendah adalah 0, yang berarti Anda tidak menjawab benar satu soal pun pada tes.

Nilai TOEFL yang Bagus

Nilai TOEFL yang bagus bervariasi tergantung pada tujuan Anda. Namun, secara umum, nilai yang dianggap bagus adalah:

- 90-120 TOEFL iBT
- 575-600 TOEFL PBT

Nilai TOEFL 457 Apakah Tinggi?

Nilai TOEFL 457 berada di atas rata-rata, tetapi tidak dianggap tinggi.

TOEFL 500 Setara IELTS Berapa?

Nilai TOEFL 500 setara dengan IELTS 6,5-7.

Apakah Tes TOEFL Bisa Berkali Kali?

Ya, Anda dapat mengikuti tes TOEFL berkali-kali tanpa batasan.

Nilai TOEFL untuk CPNS

Untuk dapat melamar CPNS, Anda harus memiliki nilai TOEFL minimal 500.

Apakah Score TOEFL 530 Bagus?

Ya, score TOEFL 530 adalah nilai yang bagus, berada di atas rata-rata.

Cara Agar Nilai TOEFL Bagus

- Berlatih secara teratur
- Gunakan bahan belajar yang tepat
- Konsultasikan dengan tutor jika perlu
- Perbaiki kelemahan Anda
- Jangan panik pada hari tes

Apakah Tes TOEFL Ada Essaynya?

Ya, tes TOEFL iBT memiliki bagian esai.

Materi Apa Saja yang Ada di Tes TOEFL?

Materi yang diujikan pada tes TOEFL adalah:

- Reading: Pemahaman bacaan akademik
- Listening: Pemahaman percakapan dan kuliah
- Speaking: Kemampuan berbicara spontan dan terstruktur
- Writing: Kemampuan menulis esai argumenatif dan terintegrasi

Skor TOEFL 400 Apa Sudah Baik?

Skor TOEFL 400 berada di bawah rata-rata dan tidak dianggap baik.

Nilai TOEFL yang Bagus Itu Berapa?

Nilai TOEFL yang bagus bervariasi tergantung pada tujuan Anda, tetapi secara umum, nilai yang dianggap bagus adalah 90-120 TOEFL iBT atau 575-600 TOEFL PBT.

TOEFL 500 Setara IELTS Berapa?

Nilai TOEFL 500 setara dengan IELTS 6,5-7.

Skor TOEFL 425 Harus Benar Berapa?

Untuk mendapatkan skor TOEFL 425, Anda harus menjawab benar sekitar 70% soal, yaitu:

- Reading: Sekitar 21-22 soal benar
- Listening: Sekitar 21-22 soal benar
- Speaking: Sekitar 15 soal benar
- Writing: Sekitar 15 soal benar