

Certified Documentary Credit Specialist (CDCS)

Practice Test

Session Number XXXXX

This practice test paper is a small sample of the type of questions you will encounter in the actual test paper. This test represents one third of the actual test and should take no longer than 1 hour to complete. Please refer to the CDCS study guide for information on the structure and number of questions that will appear in the actual test paper.

This practice test paper consists of two sections: Section A and Section B. Section A consists of 22 multiple choice questions worth one mark each. Section B consists of:

- 3 stand alone analysis questions worth one mark each;
- 1 in-basket exercise with five related questions, each question worth one mark;
- 1 simulation exercise worth a maximum of five marks.

The in-basket and simulation supporting documentation are incorporated within this practice test paper. Please note that if you are taking the actual test in paper form there will be separate documentation for each in-basket and simulation.

For questions in both Section A and Section B you should assume that, unless otherwise stated, there are NO Bank Holidays, Saturdays and Sundays are NOT banking days and all transactions take place within the same year.

UCP600 applies throughout.

INSTRUCTIONS TO CANDIDATES

1. Read the instructions on both sides of the answer sheet carefully.
2. Do NOT open this exam paper or the in-basket / simulation booklets until instructed to do so.
3. Identify the discrepancies for each simulation on the attached relevant checklist then transfer your answers to the main answer sheet. You may write in the simulation booklet and the question paper.
4. Before you leave the examination room you must hand in all the examination materials including the answer sheet, the question paper and the simulation booklets and have them checked by the invigilator. Failure to do so will invalidate your entry.

Section A

1. A documentary credit for USD 120,000 calls for shipment of fertiliser in February, March, April and May. Each shipment is to be for about 500 tonnes. Shipment was effected as follows:

1. 450 tonnes sent 24 February for value USD 27,000.
2. 550 tonnes sent 12 April for value USD 33,000.
3. 460 tonnes sent 30 April for value USD 28,000.
4. 550 tonnes sent 04 June for value USD 33,000.

Which of the above shipments will be honoured on presentation?

- A 1 only.
 - B 1 and 3 only.
 - C 2 and 4 only.
 - D 1, 2 and 3 only.
2. In accordance with ISP98, which of the following statements is correct? The issuer of a standby letter of credit MUST:
- A validate the breach of any underlying transaction.
 - B ensure the accuracy of any documents presented.
 - C ensure the genuineness of any documents presented.
 - D honour presentations that appear on their face to comply.
3. A reimbursing bank has received a valid claim under its reimbursement undertaking and is instructed by the issuing bank NOT to honour the claim. In accordance with the URR725, the reimbursing bank should:
- A request the claiming bank to cancel the claim.
 - B instruct the claiming bank to contact the beneficiary.
 - C honour the claim and debit the issuing bank's account.
 - D dishonour the claim as per the issuing bank's instruction.
4. An importer requires goods of a stipulated quality while the exporter requires certainty of payment. Which of the following would BEST meet all requirements?
- A Confirmed standby credit payable on demand calling for beneficiary's quality certificate.
 - B Confirmed documentary credit payable at sight calling for beneficiary's quality certificate.
 - C Confirmed documentary credit available by acceptance with drafts drawn on confirming bank calling for third party quality certificate.
 - D Unconfirmed documentary credit payable at sight with drafts on issuing bank calling for third party quality certificate.
5. An irrevocable confirmed documentary credit CANNOT be amended or cancelled without the agreement of the:
- A Beneficiary and applicant only.
 - B Confirming bank and issuing bank only.
 - C Applicant, confirming bank and issuing bank.
 - D Beneficiary, confirming bank and issuing bank.

6. Which of the following can be combined under a credit available with and requiring a draft drawn on an issuing bank?
1. Payment.
 2. Deferred payment.
 3. Acceptance.
 4. Negotiation.
- A 1 and 2 only.
B 1 and 3 only.
C 2 and 3 only.
D 3 and 4 only.
7. In accordance with UCP600, which of the following terms may NOT be altered on a transferred documentary credit? The:
- A amount.
B required documents.
C period for presentation.
D amount of insurance cover.
8. A cumulative revolving documentary credit is opened with six months' validity and allowing for USD 25,000 to be drawn each month. If only the first month's shipment is effected in full, what is the available amount in the fourth month?
- A USD 0.
B USD 25,000.
C USD 75,000.
D USD 100,000.
9. A documentary credit which allows partial shipments has the following shipment schedule:
- 1,000 units shipped between 01 June and 30 June.
2,000 units shipped between 01 July and 31 July.
2,000 units shipped between 01 August and 31 August.
3,000 units shipped between 01 September and 30 September.
- The beneficiary shipped the goods and presented documents as follows:
1. 1,000 units shipped on 15 June documents presented on 30 June.
 2. 3,000 units shipped on 15 July and presented on 28 July.
 3. 2,000 units shipped on 31 July and presented on 15 August.
 4. 3,000 units shipped on 15 September and presented on 30 September.
- Which of the above sets of documents are complying?
- A 1 only.
B 3 only.
C 1 and 4 only.
D 1, 2 and 4 only.

10. In accordance with UCP600, which of the following alterations can a first beneficiary request a transferring bank to make under a transferable documentary credit?
- A Extend the expiry date.
 - B Decrease the unit price.
 - C Decrease insurance cover.
 - D Extend the period for shipment.
11. A transferable credit can do which of the following?
- A Protect the applicant from the risks of loss and error.
 - B Allow the second beneficiary to obtain payment for complying documents.
 - C Restrict the right of the second beneficiary to claim payment directly from the nominated bank.
 - D Permit the supplier to provide the intermediary trader with the security of a documentary credit.
12. A documentary credit calls for a draft at 95 days bill of lading date drawn on the confirming bank. The documentary credit is available by:
- A refinance.
 - B acceptance.
 - C sight payment.
 - D deferred payment.
13. An issuer of a standby credit subject to ISP98 is responsible for:
- A accuracy of any document.
 - B act of omission by the nominated bank.
 - C observance of law as stated in the standby.
 - D performance of any underlying transactions.
14. A documentary credit pre-advise is issued on 01 March for USD 510,000 with the following terms and conditions:
- Partial shipment allowed.
 - Latest shipment date 30 April.
 - Expiry date 15 May.
- On 02 March the applicant requests an amendment prohibiting partial shipment and extending the expiry date to 30 May. In accordance with UCP600, what MUST the issuing bank do?
- A Clarify with the applicant the period for presentation.
 - B Issue the documentary credit as originally instructed.
 - C Issue the documentary credit incorporating all the amendments.
 - D Issue the documentary credit incorporating only the extended expiry date.

15. On 03 January an irrevocable documentary credit for USD 500,000 is confirmed. On 17 January the confirming bank receives an amendment cancelling the documentary credit which it advises to the beneficiary. As at 18 January, what is the liability of both banks?
- A Issuing and confirming bank - USD 0.
 - B Issuing and confirming bank USD 500,000.
 - C Issuing bank - USD 0 Confirming bank - USD 500,000.
 - D Issuing bank - USD 500,000 Confirming bank - USD 0.
16. Which of the following statements is correct when an assignment of proceeds has been effected under a documentary credit issued in accordance with UCP600?
- A The assignee must present complying documents to receive payment.
 - B The assignee will receive payment of the proceeds directly from the applicant.
 - C The value of the documentary credit is reduced by the amount of the assignment.
 - D The beneficiary has assigned its rights to the stated amount of proceeds to the assignee.
17. An applicant has given its counter indemnity to its bankers in connection with a delivery order. Which of the following statements would NOT be included? The applicant:
- A indemnifies the bank against all actions, damages and costs.
 - B undertakes to accept the underlying documents irrespective of discrepancies.
 - C gives the issuing bank authority to debit its account for the full value pending inspection of the goods.
 - D undertakes that should the goods form part of a large consignment it will accept that consignment and pay the full value.
18. A documentary credit is issued for an amount of GBP 60,000 and calls for drafts to be drawn at 30 days from bill of lading date. Documents have been presented with a bill of lading dated 09 November. Which of the following tenors on the draft will NOT be acceptable?
- A 09 December.
 - B 30 days after 09 November.
 - C 30 days from bill of lading date.
 - D 30 days date, draft dated 09 November.
19. Which of the following documents MUST be signed?
- A Packing list.
 - B Certificate of origin.
 - C Commercial invoice.
 - D Weight specification.
20. A credit requires an 'invoice' without further definition. Which of the following MUST be considered a discrepancy?
- A Presentation of a document identified as a tax invoice.
 - B An invoice which is not signed.
 - C An invoice made out in a different currency to the credit.
 - D An invoice issued for an amount in excess of that permitted by the credit.

21. A beneficiary presents complying documents to a confirming bank under a documentary credit available by deferred payment. The beneficiary requests that the confirming bank purchase the documents and prepay against its undertaking. In accordance with UCP600, which of the following may be the correct course(s) of action for the confirming bank?
1. Obtain the issuing bank's agreement prior to paying the beneficiary.
 2. Refuse the beneficiary's request while undertaking to pay at maturity.
 3. Prepay the deferred payment undertaking.
 4. Obtain an agreement for recourse to the beneficiary.
- A 1 only.
B 4 only.
C 2 and 3 only.
D 3 and 4 only.
22. A documentary credit advised to a beneficiary payable at sight calls for documents to include an invoice made out in the name of the applicant. Documents presented to the negotiating bank by the beneficiary include a customs invoice but no commercial invoice. All other terms and conditions have been met. What action should the negotiating bank take?
- A Reject the documents as non-complying.
 - B Refer to the issuing bank for authority to pay.
 - C Return the documents for amendment by the beneficiary.
 - D Pay the documents as fully complying with the terms of the credit.

The following 3 questions,
23 – 25,
are 'stand alone' analysis
questions with no supporting
documentation.

Section B

23. If the CIF or CIP value cannot be determined from the documents, a nominated bank will accept an insurance document, which covers:
1. 110% of the gross amount of the invoice.
 2. 100% of the gross amount of the invoice.
 3. 110% of the documentary credit amount.
 4. 110% of the amount for which payment, acceptance or negotiation is requested under the credit.
- A 1 and 3 only.
B 2 and 4 only.
C 1, 2 and 4 only.
D 1, 3 and 4 only.
24. A documentary credit for USD 150,000 calls for a full set of bills of lading and an insurance certificate to cover all risks. The bill of lading presented indicates an on board date of 15 December. Which of the following insurance documents are acceptable?
1. Policy for USD 185,000.
 2. Certificate dated 17 December.
 3. Declaration signed by a broker.
 4. Subject to a franchise.
- A 1 and 2 only.
B 1 and 4 only.
C 2 and 3 only.
D 3 and 4 only.
25. A documentary credit is issued for an amount of approximately GBP 40,000 payable with drafts drawn at 30 days from date of shipment. Documents are presented on 22 September with bills of lading dated 01 September and for value GBP 38,000. Which of the following drafts would be accepted?
1. 30 days from 01 September for approximately GBP 40,000.
 2. 30 days from date of shipment – value GBP 38,000.
 3. Due 01 October – value GBP 38,000.
 4. 30 days from bill of lading date 01 September – value GBP 38,000.
- A 1 and 2 only.
B 1 and 3 only.
C 2 and 4 only.
D 3 and 4 only.

Section B Supporting Documentation In-Basket 1

In-Basket 1 should be referred to when answering **Questions 26 - 30**

Introduction

You are a documentary credit specialist at an advising bank and receive the attached documentation today. The following questions relate to a documentary credit issued on the MT700.

INCOMING SWIFT MSG 700

FROM ISSUING BANK TO ADVISING BANK MESSAGE USER REFERENCE	57665602
27 : SEQUENCE OF TOTAL	1/1
40A : FORM OF DOCUMENTARY CREDIT	IRREVOCABLE
20 : DOCUMENTARY CREDIT NUMBER	9876543210
31C : DATE OF ISSUE	06 MARCH XXXX
40E: APPLICABLE RULES	UCP LATEST VERSION
31D : DATE AND PLACE OF EXPIRY	06 NOVEMBER XXXX USA
50 : APPLICANT	XYZ CO
59 : BENEFICIARY	ABC CO
32B : CURRENCY AND AMOUNT	USD 1,000,000-00
41D : AVAIL. WITH/BY	ISSUING BANK BY ACCEPTANCE
42C : DRAFTS AT	120 DAYS SIGHT
42D : DRAWEE	XYZ CO
43P : PARTIAL SHIPMENTS	PROHIBITED
43T : TRANSHIPMENTS	PROHIBITED
44C : LATEST DATE FOR SHIPMENT	06 OCTOBER XXXX
44E: PORT OF LOADING / AIRPORT OF DEPARTURE	MUMBAI
44F: PORT OF DISCHARGE / AIRPORT OF DESTINATION	SAO PAULO
45A : DESCRIPTION OF GOODS	ABOUT 1,000,000 PIECES OF FROZEN CHICKEN LEGS AT ONE DOLLAR PER PIECE CIF
46A : DOCUMENTS REQUIRED	+SIGNED COMMERCIAL INVOICE IN THREEFOLD +PACKING LIST IN THREE FOLD +CERTIFICATE OF ORIGIN IN 1 COPY +BENEFICIARIES CERTIFICATE STATING THAT FROM THE DOCUMENTS

REQUIRED UNDER THIS
CREDIT THE FOLLOWING
HAVE BEEN FORWARDED TO
THE XYZ COMPANY WITHIN
FIVE DAYS AFTER THE
SHIPMENT DATE:
COMMERCIAL INVOICE ONE
COPY CERTIFICATE OF
ORIGIN ONE COPY
INSURANCE CERTIFICATE
ONE ORIGINAL BILL OF
LADING

+INSURANCE POLICY
COVERING ALL RISKS
ISSUED IN TWO ORIGINALS

+FULL SET OF OCEAN BILLS
OF LADING CONSIGNED TO
ORDER OF APPLICANT
MARKED FREIGHT PAID.

47A : ADDITIONAL CONDITIONS
PROVIDE

1 BENEFICIARY MUST
APPLICANT WITH DETAILS OF
SHIPMENT

2. SHIPMENT MUST BE MADE
ON VESSEL BUTTERFLY

3. GOODS MUST BE
INSPECTED BY APPLICANT
PRIOR TO SHIPMENT

4. GOODS MUST BE OF
INDIAN OR CHINESE ORIGIN

48 : PERIOD FOR PRESENTATION
DATE
CREDIT

WITHIN 20 DAYS AFTER THE
OF SHIPMENT BUT WITHIN
VALIDITY

49 : CONF INSTRUCTIONS

CONFIRM

78 : INSTRUCTIONS

ON RECEIPT OF DOCUMENTS
BY US IN COMPLIANCE WITH
THE CREDIT WE WILL
REIMBURSE YOU IN
ACCORDANCE WITH YOUR
INSTRUCTIONS AT MATURITY

*****MESSAGE PASSED AUTHENTICATION*****

**The following 5 questions,
26 – 30,
relate to the supporting
documentation from
In-basket 1 (above).**

26. Which of the following statements is correct?
- A Availability is consistent with the role of a confirming bank.
 - B The confirmation commission is for the beneficiary's account.
 - C The documentary credit amount is subject to a 10% tolerance.
 - D An original certificate of origin must be presented.
27. Which of the following statements are correct?
- 1. The confirming bank is able to determine the maturity date.
 - 2. Required documents do not conflict with the delivery terms.
 - 3. Conditions of beneficiary's certificate require clarification.
 - 4. Bill of lading is not the appropriate transport document.
- A 1 and 3 only.
 - B 1 and 4 only.
 - C 2 and 3 only.
 - D 2 and 4 only.
28. Which of the following statements are correct?
- 1. Description of goods quantity is consistent with the documentary credit amount.
 - 2. The issuing bank needs to send a mail confirmation of the documentary credit.
 - 3. Drawee requirement is inconsistent with the role of a confirming bank.
 - 4. The period for presentation of documents requires clarification.
- A 1 and 2 only.
 - B 1 and 4 only.
 - C 2 and 3 only.
 - D 3 and 4 only.
29. Which of the following statements relating to the insurance requirements, as specified, are correct?
- 1. An insurance certificate would be acceptable in lieu of an insurance policy.
 - 2. An insurance document stating that certain risks had been excluded may be acceptable.
 - 3. The insurance document will need to show claims, if any, payable in Brazilian currency.
 - 4. Insurance cover to a minimum of 110% of the invoice value would be acceptable.
- A 1 and 3 only.
 - B 1 and 4 only.
 - C 2 and 3 only.
 - D 2 and 4 only.

30. Which of the 'additional conditions' are deemed to be non-documentary?
1. Beneficiary must provide the applicant with details of the shipment.
 2. Shipment must be made on a vessel named Butterfly.
 3. Goods must be inspected by the applicant prior to shipment.
 4. Goods must be of Indian or Chinese origin.
- A 1 and 2 only.
B 1 and 3 only.
C 2 and 4 only.
D 3 and 4 only.

SIMULATION 1

INSTRUCTIONS

You are the Document Checker at the nominated confirming bank.

ASSUMPTIONS

- 1) Today's date Monday 30 June xxxx.
- 2) All signatures where shown are original.
- 3) The documentary credit was opened correctly and duly passed authentication.
- 4) The documents are presented in the required number of originals and copies.
- 5) The documents are duly endorsed where required.

SUPPORTING DOCUMENTATION

- 1) Documentary credit (MT 700)
- 2) Commercial invoice
- 3) CMR

INSTRUCTIONS TO STUDENTS

Identify the **five** discrepancies on the attached discrepancy checklist (document 1) then transfer your answers to the main answer sheet.

DISCREPANCY CHECKLIST



1.	Shipment not within period allowed.	
2.	Partial shipment effected.	
3.	Documentary credit overdrawn.	
4.	Documents do not evidence goods of Dutch origin.	
5.	No bill of exchange presented.	
6.	Amount on the commercial invoice incorrect.	
7.	Transport document not correctly issued to the order of the applicant.	
8.	Transport document not signed in accordance with UCP600.	
9.	Transport document not stamped and signed by the shipper.	
10.	The invoice covers merchandise not called for in the documentary credit.	

MT700

INCOMING SWIFT MT700

FROM ISSUING BANK
TO ADVISING BANK

MERHABA BANK, ISTANBUL, TURKEY
ACB BANK, ROTTERDAM, THE NETHERLANDS

27: SEQUENCE OF TOTAL 1/1

40A: FORM OF DOCUMENTARY CREDIT IRREVOCABLE

20: DOCUMENTARY CREDIT NUMBER 2003.AC.100

31C: DATE OF ISSUE 07 MAY XXXX

40E: APPLICABLE RULES UCPURR LATEST VERSION

31D: DATE AND PLACE OF EXPIRY 01 JULY XXXX, ROTTERDAM, THE NETHERLANDS

50: APPLICANT FACTORING A.S. ISTANBUL, TURKEY

59: BENEFICIARY DE GROOT MACHINES B.V.
HAARLEM, THE NETHERLANDS

32: CURRENCY AND AMOUNT EUR180,000.-

41A: AVAILABLE WITH/BY ACB BANK, ROTTERDAM
BY DEF PAYMENT

42P: DEFERRED PAYMENT DETAILS 180 DAYS FROM CMR DATE

43P: PARTIAL SHIPMENTS NOT ALLOWED

43T: TRANSHIPMENT NOT ALLOWED

44A: ON BOARD/DISP/TAKING CHARGE HAARLEM, THE NETHERLANDS

44B: FOR TRANSPORTATION TO HALKALI FREE ZONE, ISTANBUL, TURKEY,
BY TRUCK

44D: SHIPMENT PERIOD DURING MIDDLE OF JUNE XXXX

45A: DESCRIPTION OF GOODS AND/OR SERVICES 1 UNIT "DE GROOT" BRAND ROTARY CUTTING
MACHINE , TYPE 500, WITH ALL NECESSARY
ACCESSORIES
CUSTOMS TARIFF NUMBER 8462.8000
DELIVERY TERMS CIP HALKALI FREE ZONE,
ISTANBUL, TURKEY

46A: DOCUMENTS REQUIRED	+SIGNED COMMERCIAL INVOICE IN 3 FOLD INDICATING THE SERIAL NUMBER OF THE MACHINE AND CERTIFYING THAT THE MACHINE IS NEW AND NOT USED BEFORE. +ORIGINAL CMR TRANSPORT DOCUMENT CONSIGNED TO THE ORDER OF FACTORING A.S., ISTANBUL, TURKEY AND MARKED FREIGHT PREPAID.
47A: ADDITIONAL CONDITIONS	DOCUMENTS ISSUED PRIOR TO THE ISSUE DATE OF THIS DOCUMENTARY CREDIT ARE NOT ACCEPTABLE. ALL DOCUMENTS MUST SHOW THE NUMBER OF THIS DOCUMENTARY CREDIT. GOODS MUST BE OF DUTCH ORIGIN
71B: CHARGES	ALL BANKING CHARGES AND COMMISSIONS ARE FOR ACCOUNT OF APPLICANT.
48: PERIOD FOR PRESENTATION	10 DAYS
49: CONFIRMATION INSTRUCTIONS	CONFIRM
78: INSTR TO PAYG/ACCPTG/NEGOTG BANK	WE SHALL REIMBURSE YOU ON THE MATURITY DATE IN ACCORDANCE WITH YOUR INSTRUCTIONS PROVIDED THAT DOCUMENTS IN STRICT CONFORMITY WITH THE TERMS AND CONDITIONS OF THIS DOCUMENTARY CREDIT ARE DULY PRESENTED AT YOUR COUNTERS.
72: SENDER TO RECEIVER INFORMATION	PLEASE ACKNOWLEDGE RECEIPT BY SWIFT MT730.

MESSAGE PASSED AUTHENTICATION

DE GROOT MACHINES B.V.
 SPAARNE 1000
 1000 VC HAARLEM
 **31(0)235888888
 THE NETHERLANDS

Tel: **31(0)235999999
 Fax:

COMMERCIAL INVOICE nr. 987

TO:
 FACTORING A.S.
 1, BAHAR SOKAK
 ISTANBUL, TURKEY

ORIGINAL

Haarlem, 21 June XXXX

DESCRIPTION OF GOODS:

1 UNIT "DE GROOT" BRAND ROTARY CUTTING MACHINE

TYPE 500

SERIAL NUMBER 2003
 CUSTOMS TARIFF NUMBER 8462.8000

COMPLETE WITH ALL NECESSARY ACCESSORIES

INCLUDING A SET OF FREE ADVERTISING AND PROMOTION MATERIAL

WE CERTIFY THAT THE MACHINE IS BRAND NEW AND WAS NOT USED BEFORE

PRICE:		
ROTARY CUTTING MACHINE	EUR	180,000
ACCESSORIES	EUR	<u>20,000</u>
TOTAL CIP HALKALI FREE ZONE, ISTANBUL	EUR	<u><u>200,000</u></u>

Marks:2003 pallet numbers 1/5 - 4/5

Total 4 pallets, gross weight 10,000 kg.

Documentary Credit no. 2003.AC.100

For and on behalf of
DE GROOT MACHINES B.V.
B. de Groot

Original for shipper (sender)

1 Sender (Name, Address, Country) DE GROOT MACHINES B.V. SPAARNE 1000 1000 VC HAARLEM THE NETHERLANDS		CMR INTERNATIONAL CONSIGNMENT NOTE This transport is, unless otherwise specified, subject to the Convention on the Contract for the International Carriage of Goods by Road (CMR)	
2 consignee FACTORING A.S. 1, BAHAR SOKAK ISTANBUL, TURKEY		16 carrier (Name, Address, Country) WINDMILL TRANSPORT B.V RAAKS 2000 1000 VK HAARLEM. The Netherlands	
3 Place of delivery of the goods Place HALKALI FREE ZONE, ISTANBUL Country TURKEY		17 consecutive carrier	
4 Place and date of taking in charge of the goods Place HAARLEM Country THE NETHERLANDS Date 21 JUNE XXXX		18 reserves and remarks by the carrier CMR nr. 100	
5 Documents enclosed			
6 marks & numbers 7 number of packages 8 packing type 9 Goods description 1 UNIT "DE GROOT" BRAND ROTARY CUTTING MACHINE TYPE 500 SERIAL NUMBER 2003 Marks:2003 pallet numbers 1/5 -4/5 4 wooden pallets		10 statistic number 11 gross weight 10,000 kg 12 volume 10 cbm	
13 Instructions by the carrier (customs formalities)		19 freight tariff and specifications	
14 Reimbursement			
15 Freight instructions FREIGHT PREPAID		20 Special agreements	
25 truck / lorry/ vehicle details REGISTRATION NUMBER: 51-BG-LN NATIONALITY: DUTCH			
21 Place and date of issue: HAARLEM, 10 JUNE XXXX		24 Goods received Date:	
22 Stamp and signature of shipper		23 <i>W. Miss</i> Stamp and signature of carrier	
		Stamp and signature of consignee	

Answers for proofing puposes only

Multiple-choice	Syllabus Ref
1 A	Chapter 6, Section 3.9
2 D	Chapter 3, Section 2.3
3 C	Chapter 9, Section 3.2
4 C	Chapter 4, Section 2.1
5 D	Chapter 5, Section 4.1
6 B	Chapter 8, Section 6.1
7 B	Chapter 3, Section 4.5
8 C	Chapter 3, Section 4.9
9 A	Chapter 3, Section 4.9
10 B	Chapter 3, Section 4.5
11 B	Chapter 3, Section 4.5
12 B	Chapter 3, Section 3.1
13 C	Chapter 3, Section 2.3
14 B	Chapter 5, Section 3.4
15 B	Chapter 5, Section 4.1
16 D	Chapter 3, Section 3.2
17 C	Chapter 10, Section 2.3
18 C	Chapter 7, Section 3.1
19 B	Chapter 8, Section 4.5
20 C	Chapter 7, Section 3.5
21 C	Chapter 4, Section 2.3
22 D	Chapter 7, Section 3.5
23 D	Chapter 7, Section 2.5
24 B	Chapter 7, Section 2.5
25 D	Chapter 7, Section 3.1

In-basket 1

- 26 D
- 27 C
- 28 D
- 29 D
- 30 B

Simulation 1

- 31 ABCHJ