

Questions 172–175 refer to the following article.

### Clean and Green

The town of Korden has much to celebrate as the new hydrogen fuel car company, Newmark, plans to open a massive manufacturing plant in the next few months. – [1] – Newmark already supplies some of the greenest cities around the world including Vancouver, Singapore, Honolulu, and Amsterdam with hydrogen-fueled public buses and taxis. – [2] – The company is forecast to grow by 120% in the next 5 years. Furthermore, the opening of the plant in Korden is expected to bring in 300 new jobs. – [3] – The old Handai facilities will be the site of the new Newmark facilities. The mayor of Korden is also working to provide government subsidies to those who purchase a hydrogen-fueled car in hopes that the gas guzzling conventional cars eventually become a thing of the past. – [4] –

172. What is the main topic of the article?

- (A) Alternative energy sources
- (B) Environmentally friendly cities
- (C) The opening of a new factory
- (D) The future of car companies

173. What will happen to the old car factories?

- (A) They will be destroyed and rebuilt.
- (B) They will be the new site of the hydrogen fuel car company.
- (C) They will be turned into office buildings.
- (D) They will house all the old conventional cars.

174. What is suggested about Korden?

- (A) It will become one of the greenest cities.
- (B) Its economy will stay stagnant.
- (C) It will attract new car companies.
- (D) It will grow economically.

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175. In which of the positions marked [1], [2], [3] and [4] does the following sentence belong?

"This is welcome news for a town that has suffered economically after the closure of its car manufacturing plants in the 1990's and after its stagnant growth since then."

- (A) [1]
- (B) [2]
- (C) [3]
- (D) [4]

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Questions 176–180 refer to the following e-mail and web page.

From: Kevin Draper <kdraper@fivestarbanc.com>

To: Sam Brown <cbrown@zippy.com>

Date: April 22

Subject: Home Loan

Dear Mr. Brown,

Thank you for choosing Five Star Financial Bank as the provider of your home loan. We strive to offer you the most competitive repayment plans as well as superb customer support. Below is a summary of the loan you have taken out with us.

Mortgage Type	Amount	Repayment Period
Home Opportunity Loan	\$70,000.00	15 years

During the period of your loan, senior banker Martha King will be in charge of your repayment plan. Understanding the terms of your loan is crucial to successfully paying back your loan and avoiding penalties. We advise you to schedule a time to meet with Ms. King so she can help to further familiarize you with your home loan.

If you sign up for our online banking services, you will be able to quickly and conveniently check on your repayment progress.

Thanks again for trusting Five Star Financial Bank with your home loan.

Sincerely,

Kevin Draper  
Loan Specialist  
Five Star Financial Bank

Listed below are the various home loans available to members of Five Star Financial Bank. Learning about different kinds of loans will help you make an informed decision. Review the loan choices below and decide which loan is right for your situation.

**Fixed-Rate Mortgage Loan** - This loan ensures that your interest rate and monthly principal repayment remain the same during the entire period of your loan. This loan protects you from rising interest rates and may be a good choice if you plan to live in your home for a long time.

**Adjustable-Rate Mortgage Loan** - Your interest rate remains fixed for the initial 5 years, and then is adjusted annually. Typically, this loan has a lower initial interest rate than on a fixed-rate mortgage.

**Interest-Only Mortgage Loan** - During the initial 5 years of the loan, you are required to make payments on interest only. This option is suitable for those with fluctuating incomes. When your finances are tight, you can make the interest-only payment. And when your earnings increase, you can make payments on principal.

**Home Opportunity Loan** - This special loan is designed for first-time home buyers. You do not need a large down payment and a perfect credit rating in order to qualify for this loan.

176. What does Mr. Draper suggest Mr. Brown do?

- (A) Apply for a position
- (B) Arrange a meeting
- (C) Make a down payment in April
- (D) Become a bank member

177. How is Mr. Brown advised to keep track of his loan?

- (A) By meeting with Mr. Draper
- (B) By reading a regular e-mail from a bank
- (C) By using banking services on the Internet
- (D) By calling a bank hotline

178. What information does the web page provide?

- (A) Bank account statements
- (B) Quarterly interest rates
- (C) Repayment options
- (D) A roster of members

179. What plan is suitable for those with unstable earnings?

- (A) Fixed-Rate Mortgage Loan
- (B) Adjustable-Rate Mortgage Loan
- (C) Interest-Only Mortgage Loan
- (D) Home Opportunity Loan

180. What is indicated about Mr. Brown?

- (A) He made a large down payment.
- (B) He earns a steady salary.
- (C) He recently bought his first home.
- (D) He will retire in the near future.

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