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**NEW QUESTION: 1** Jean Sims, CFA and Ellie Hayes, CFA are advisors for Eagle Fixed Income Investors. Eagle makes recommendations on bonds, mortgages, and other fixed income investments for wealthy individuals and institutions. Eagle has a client, Parker Portfolio Managers, which has a large holding of mortgages. Due to a projected decline in the housing market in the United States, the yields on mortgages are expected to increase over the next year. The largest mortgage position for Parker is currently priced at 98.80. Given the projected increase in yields, Sims has calculated an expected price of the mortgage of 95.50 in one year. For the same magnitude of yield change, she projects a price of 101.20 if yields instead fall. Hayes states that Parker should hedge the mortgage by shorting a 10-year Treasury bond futures contract. Discussing the performance of mortgages in general with Parker officers, Hayes states that they are market directional investments. Hayes's reasoning is that mortgages tend to follow the general direction of the fixed income market, where mortgages should be avoided when interest rates are expected to rise and favored when they are expected to fall. Commenting on hedging mortgages in general, Sims states that a two Treasury bond futures hedge is usually more effective than a single Treasury bond futures hedge. Furthermore, she states, a mortgage can be hedged dynamically by adjusting the hedge through time, or by buying interest rate options. An option hedge would be used when its implied volatility is low, she states. Examining the Parker portfolio in more detail, Sims gathers the following details on mortgages they hold. Later that day Sims and Hayes discuss the appropriate hedging of mortgages and make the following statements: \* Sims: "To hedge the duration exposure of a mortgage and maintain a constant duration, the investor should sell Treasury bond futures when interest rates fall and buy Treasury bond futures when interest rates rise." \* Hayes: "Mortgage investors face model risk where using a poor model increases the investor's risk. For example, if prepayments increase faster than expected, the investor faces greater risk. Unfortunately, there is no easy way to hedge model risk." Examining the properties of principal only (PO) and interest only (IO) strips, Sims determines that the key rate durations for a client's PO strip are negative before year 8 but turn positive thereafter. The client's IO strip has key rate durations that are positive up until year 10 but turn negative thereafter. Overall, the duration is positive for the PO strip and negative for the IO strip. Sims is examining the effect of a yield curve change on the mortgages. Her assumption is that the short end of the yield curve increases while the Long end of the curve is unchanged. Of the mortgages in Parker's portfolio, which of the following would be most appropriately hedged with a duration-based strategy? **A.** Mortgage A. **B.** Mortgage B. **C.** Mortgage C. **Answer: C** Explanation: Explanation/Reference: Explanation: A duration-based hedging strategy hedges a fixed income position by matching the

duration of the hedge and portfolio. This strategy focuses on the change in yield at a single maturity and is used for non-callable bonds with a single large payment due at maturity (bullets). The problem with doing this for mortgages is that most mortgages are amortizing instruments (i.e., payments include both interest and principal). So for mortgages, there is typically not a single large payment due at maturity and its value is susceptible to yield changes at several different maturities. Furthermore, mortgages are callable, which makes a duration based strategy even more problematic. In the table, both mortgages B and C are non-amortizing, so a duration-based hedging strategy would be more appropriate due to their large bullet payment. Mortgage C has the higher prepayment penalty and is thus less likely to be refinanced (i.e., called by the homeowners). So of all the mortgages, C is most appropriately hedged with a duration based strategy. Note that it could be argued that a more sophisticated two-bond hedging strategy should be used for Mortgage C and that current interest rates and mortgage coupons should be modeled (i.e., no mortgage should be hedged with a simplistic duration based strategy). However, the question asks, of the mortgages, which would most appropriately be hedged with a duration based strategy, not if the one mortgage would be best hedged by a duration-based hedging strategy. (Study Session 10, LOS 32.d)

**NEW QUESTION: 2** With the automatic clearing program, a user can clear open items for which of the following items? There are 2 correct answers to this question. **A.** General ledger **B.** Special general ledger indicator **C.** Subledger accounts **D.** Currency **Answer: A,C**

**NEW QUESTION: 3** The security administrator finds unauthorized tables and records, which were not present before, on a Linux database server. The database server communicates only with one web server, which connects to the database server via an account with SELECT only privileges. Web server logs show the following: 90.76.165.40 -- [08/Mar/2014:10:54:04] "GET calendar.php?create%20table%20hidden HTTP/1.1" 200 572490.76.165.40 -- [08/Mar/2014:10:54:05] "GET ../../../../root/.bash\_history HTTP/1.1" 200 572490.76.165.40 -- [08/Mar/2014:10:54:04] "GET index.php?user=<script>Create</script> HTTP/1.1" 200 5724 The security administrator also inspects the following file system locations on the database server using the command 'ls -al /root' drwxrwxrwx 11 root root 4096 Sep 28 22:45 .drwxr-xr-x 25 root root 4096 Mar 8 09:30 ..-rws----- 25 root root 4096 Mar 8 09:30 .bash\_history-rw----- 25 root root 4096 Mar 8 09:30 .bash\_history-rw----- 25 root root 4096 Mar 8 09:30 .profile-rw----- 25 root root 4096 Mar 8 09:30 .ssh Which of the following attacks was used to compromise the database server and what can the security administrator implement to detect such attacks in the future? (Select TWO). **A.** Cross-site scripting **B.** Implement the following PHP directive: \$clean\_user\_input = addslashes(\$user\_input) **C.** Privilege escalation **D.** Using input validation, ensure the following characters are sanitized: <> **E.** Set an account lockout policy **F.** Update crontab with: find / ( -perm -4000 ) -type f -print0 | xargs -0 ls -l | email.sh **G.** SQL injection **H.** Brute force attack **Answer: C,F** Explanation: This is an example of privilege escalation. Privilege escalation is the act of exploiting a bug, design flaw or configuration oversight in an operating system or software application to gain elevated access to resources that are normally protected from an application or user. The question states that the web server communicates with the database server via an account with SELECT only privileges. However, the privileges listed include read, write and execute (rwx). This suggests the privileges have been 'escalated'. Now that we know the system has been attacked, we should investigate what was done to the system. The command "Update crontab with: find / ( -perm -4000 ) type f print0 | xargs -0 ls | email.sh" is used to find all the files that are setuid enabled. Setuid means set user ID upon execution. If the setuid bit is turned on for a file, the user executing that executable file gets the permissions of the individual or group that owns the file.

**NEW QUESTION: 4** Which usage options are offered by SAP Cloud Platform Integration? Note: There are 2 correct answers to this question. Response: **A.** SOAP service **B.** Data migration **C.** OData service **D.** Value mapping **Answer: C,D**

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