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What does TILA stand for? - ✓✓ Truth-in-Lending Act, Regulation Z

What is a HELOC loan? - ✓✓ a secured loan in that you are borrowing against the equity that has been built in your house

What is a REFI loan? - ✓✓

LTV stands for - ✓✓ Loan to Value

Define PMI and state what the acronym stands for. - ✓✓ Private mortgage insurance- on conventional loans

Define one time variable funding fee and people in what situations is it waived for? - ✓✓ Disabled veterans and surviving spouses.

USDA loans are also called what? - ✓✓ 502 loans

Define MIP - ✓✓ Can be paid up front or in installments. Mortgage insurance premium used by FHA to protect themselves against higher-risk borrowers who are more likely to default on loans

Define APR - ✓✓ annual percentage rate

Define APOR - ✓✓ average prime offer rate

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AEE Certified Energy Manager (CEM) Sample Questions (Q48-Q53):

NEW QUESTION # 48

A 3 MW rated wind-powered turbine has a rotor diameter of 113 meters. What is the efficiency of the wind turbine at rated power if it is operating in wind power calculated at 8.6 MW? Assume an air density of 1.225 kg/m³.

- A. 59.3%
- B. 34.9%
- C. 42.7%
- D. 28.4%

Answer: B

NEW QUESTION # 49

Using the natural gas combustion efficiency tables in your workbook, find the combustion efficiency (based on higher-heating value) of a natural-gas-fired boiler if the excess air level is measured at 31.9% and the stack temperature rise is 187.8°C.

- A. 76%
- B. 84%
- C. 82%
- D. 80%
- E. 78%

Answer: C

NEW QUESTION # 50

Which is the best application for variable-speed drives?

- A. Centrifugal fan motor in a variable-air volume air-conditioning system
- B. Waste-water sewer lift pump
- C. Reciprocating air compressor
- D. Centrifugal fan motor in a multi-zone air conditioning system

Answer: A

NEW QUESTION # 51

Which of the following instruments is most useful for tracking long-term boiler performance?

- A. The boiler room ambient temperature sensor
- B. The exhaust stack temperature sensor
- C. The feedwater temperature sensor
- D. The drum water level gauge
- E. The pressure gauge

Answer: B

Explanation:

The AEE CEM Body of Knowledge emphasizes that long-term boiler performance tracking focuses on indicators directly related to combustion efficiency and heat transfer effectiveness.

Evaluation of options:

- * A. The pressure gauge
- * Indicates operating pressure but does not reflect efficiency trends over time.
- * B. The exhaust stack temperature sensor #
- * Primary long-term performance indicator.

- * Rising stack temperature over time indicates:
 - * Fouling of heat transfer surfaces
 - * Soot buildup
 - * Degraded combustion efficiency
 - * CEM training materials explicitly identify stack temperature trends as one of the best indicators of boiler efficiency degradation.
 - * C. The boiler room ambient temperature sensor
 - * Influenced by ventilation and weather; not a reliable boiler performance metric.
 - * D. The drum water level gauge
 - * Critical for safe operation, but not for efficiency tracking.
 - * E. The feedwater temperature sensor
 - * Important for instantaneous efficiency calculations but less useful alone for long-term trending than stack temperature.
- CEM Exam Key Principle
- "A gradual increase in exhaust stack temperature is one of the earliest and most reliable indicators of declining boiler efficiency."
- AEE CEM Boiler Systems Training

NEW QUESTION # 52

If installed without ancillary equipment, photovoltaic power cells generate what type of power?

- **A. Direct current**
- B. Sinusoidal alternating current
- C. Square-wave alternating current

Answer: A

NEW QUESTION # 53

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