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A home buyer is obtaining a fully amortized loan in the amount of \$140,000. The savings and loan will give him the loan for 15 years at 5% or for 30 years at 6%. To the nearest dollar, what is the difference between the monthly payments for these two loans? (BE SURE TO USE THE AMORTIZATION TABLE.) -----CORRECT ANSWER-----\$267

Which of these Federal laws regulates the advertisement of a lender's credit terms (rates, payment, etc.)? -----CORRECT ANSWER-----Regulation Z.

The FHA functions MOST like -----CORRECT ANSWER-----an insurance company.

An equal housing opportunity notice MUST be -----CORRECT ANSWER-----displayed in the brokerage office.

Why was the Jones vs. Mayer decision of 1968 important? -----CORRECT ANSWER-----By upholding the Civil Rights Act of 1866, the Supreme Court removed all exceptions to racial discrimination in housing.

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Huawei HCIP-AI-EI Developer V2.5 Sample Questions (Q56-Q61):

NEW QUESTION # 56

In 2017, the Google machine translation team proposed the Transformer in their paper Attention is All You Need. The Transformer consists of an encoder and a(n) ----- . (Fill in the blank.)

Answer:

Explanation:

Decoder

Explanation:

The Transformer model architecture includes:

* Encoder: Encodes the input sequence into contextualized representations.

* Decoder: Uses the encoder output and self-attention over previously generated tokens to produce the target sequence.

Exact Extract from HCIP-AI EI Developer V2.5:

"The Transformer consists of an encoder-decoder structure, with self-attention mechanisms in both components for sequence-to-sequence learning." Reference: HCIP-AI EI Developer V2.5 Official Study Guide - Chapter: Transformer Overview

NEW QUESTION # 57

Which of the following statements about the functions of layer normalization and residual connection in the Transformer is true?

- A. Layer normalization accelerates model convergence and does not affect model stability.
- B. Residual connections primarily add depth to the model but do not aid in gradient propagation.
- **C. Residual connections and layer normalization help prevent vanishing gradients and exploding gradients in deep networks.**
- D. In shallow networks, residual connections are beneficial, but they aggravate the vanishing gradient problem in deep networks.

Answer: C

Explanation:

In Transformers:

* Residual connections help preserve gradient flow through deep networks, mitigating vanishing /exploding gradient issues.

* Layer normalization stabilizes training by normalizing across features, improving convergence speed and training stability. Thus, A is correct, while B, C, and D are incorrect.

Exact Extract from HCIP-AI EI Developer V2.5:

"Residual connections and layer normalization stabilize deep network training, prevent gradient issues, and accelerate convergence."

Reference: HCIP-AI EI Developer V2.5 Official Study Guide - Chapter: Transformer Training Mechanisms

NEW QUESTION # 58

In NLP tasks, transformer models perform well in multiple tasks due to their self-attention mechanism and parallel computing capability. Which of the following statements about transformer models are true?

- **A. Multi-head attention is the core component of a transformer model. It computes multiple attention heads in parallel to capture semantic information in different subspaces.**
- **B. Transformer models outperform RNN and CNN in processing long texts because they can effectively capture global dependencies.**
- **C. A transformer model directly captures the dependency between different positions in the input sequence through the self-attention mechanism, without using the recurrent neural network (RNN) or convolutional neural network (CNN).**
- D. Positional encoding is optional in a transformer model because the self-attention mechanism can naturally process the order

information of sequences.

Answer: A,B,C

Explanation:

Transformers are designed for sequence modeling without recurrence or convolution.

* A:True - self-attention captures global dependencies efficiently, outperforming RNNs/CNNs in long text processing.

* B:True - multi-head attention computes multiple attention projections in parallel.

* C:True - the architecture is purely attention-based.

* D:False - positional encoding is required because self-attention does not inherently encode sequence order.

Exact Extract from HCIP-AI EI Developer V2.5:

"The Transformer uses self-attention to model dependencies and multi-head attention to capture features in different subspaces.

Positional encoding must be added to preserve sequence order." Reference:HCIP-AI EI Developer V2.5 Official Study Guide -

Chapter: Transformer Architecture

NEW QUESTION # 59

Which of the following statements about the multi-head attention mechanism of the Transformer are true?

- A. The concatenated output is fed directly into the multi-headed attention mechanism.
- **B. The multi-head attention mechanism captures information about different subspaces within a sequence.**
- **C. The dimension for each header is calculated by dividing the original embedded dimension by the number of headers before concatenation.**
- D. Each header's query, key, and value undergo a shared linear transformation to obtain them.

Answer: B,C

Explanation:

In the multi-head attention mechanism:

* A:True - the input embedding dimension is split across multiple heads, so each head operates on a lower-dimensional subspace before concatenation.

* B:True - having multiple attention heads allows the model to attend to information from different representation subspaces simultaneously.

* C:False - each head has its own learned linear transformations for queries, keys, and values.

* D:False - after concatenation, the result is passed through a final linear projection, not fed back into the attention module directly.

Exact Extract from HCIP-AI EI Developer V2.5:

"Multi-head attention divides the embedding dimension across heads to learn from multiple subspaces in parallel, then concatenates and linearly projects the result." Reference:HCIP-AI EI Developer V2.5 Official Study Guide - Chapter: Transformer Multi-Head Attention

NEW QUESTION # 60

In an image preprocessing experiment, the `cv2.imread("lena.png", 1)` function provided by OpenCV is used to read images. The parameter "1" in this function represents a ----- -channel image. (Fill in the blank with a number.)

Answer:

Explanation:

3

Explanation:

In OpenCV:

* `cv2.imread(filename, 1)` reads the image in color mode.

* This loads the image as a 3-channel BGR image (Blue, Green, Red).

* Other modes: 0 for grayscale, -1 for unchanged (including alpha channel).

Exact Extract from HCIP-AI EI Developer V2.5:

"When the second parameter of `cv2.imread` is 1, the image is read in color mode, resulting in a 3-channel BGR image."

Reference:HCIP-AI EI Developer V2.5 Official Study Guide - Chapter: Image Reading and Writing with OpenCV

NEW QUESTION # 61

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