1. Simplify:
$$\frac{\frac{x}{y} - 1}{\frac{x^2}{y^2} - 1}$$

2. Simplify:

$$\frac{\frac{1}{x+6} - \frac{1}{x}}{6}$$

3. Simplify:

$$\frac{\frac{3}{x+1} - \frac{3}{x-1}}{\frac{5}{x^2 - 1}}$$

4. Simplify:

$$\frac{7x}{2x-2} + \frac{x}{x^2-1}$$

$$\frac{4}{x+1} - \frac{1}{3x+3}$$

5. Simplify:

$$\frac{4 + \frac{1}{x+3}}{\frac{2}{x^2 + 4x + 3}}$$