

Mortgage Math

→ What is PV of \$1000 per month for 15 months plus \$10,000 paid 15 months from now at 10% nominal annual interest?

$$\begin{aligned} \$22,875 &= \frac{\$1,000}{1 + .10/12} + \dots + \frac{\$1,000}{(1 + .10/12)^{15}} + \frac{\$10,000}{(1 + .10/12)^{15}} \\ &= (14.045)1000 + (0.8830)10000 \\ &= \$14,045 + \$8,830 \\ &= (PVIFA_{.00833,15}) * PMT + (PVIF_{.00833,15}) * FV \end{aligned}$$

Mortgage Math Chapter 1 answers

Arturo Cuomo



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