

Answer: (b) (1)

Answer: (b) (2)

Answer: (b) (3)

Answer: (b)

11. The bank advised you several weeks ago that the bank's manufacturing plant is being sold and that you are considering the purchase. The plant will cost:

$$\text{INT} = \text{GLB} \times \text{Rate}$$

$$650,000 \times \frac{0.06}{12} = \$3,250$$

monthly rate  
monthly

12.

12. Assume you are asked to pay monthly payments of \$4,000 on a \$100,000 loan. The bank's manufacturing plant is being sold and that you are considering the purchase. The plant will cost:

$$\text{INT} = \text{INT}_1 + \text{Principal}$$

$$\text{GLB}_2 = \text{GLB}_{1-1} - \text{Principal}$$

$$\text{Principal} = 4,000 - 3,250 = 750$$

$$\text{GLB}_2 = 100,000 - 750 = \$99,250$$

13.

13. Assume you are asked to pay monthly payments of \$2,000 on a \$100,000 loan. The bank's manufacturing plant is being sold and that you are considering the purchase. The plant will cost:

$$100,000 / 240 = 416.67$$

$$\text{PMT} = \text{INT} + \text{PMT}$$

$$\text{GLB}_{1-1} = 100,000 - 416.67 = \$99,583.33$$

$$\text{INT} = \text{GLB} \times \text{Rate}$$

$$1. 100,000 \times \frac{0.06}{12} = 500$$

$$2. 99,583.33 \times \frac{0.06}{12} = 497.92$$

$$\text{INT} = 500 + 497.92 = 997.92$$

# Mortgage Rates Ideas Tutorial

**Annelies Wilder-Smith**



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