

Answer: (b) (1)

Answer: (b) (2)

Answer: (b) (3)

Answer: (b)

11. The bank advised you several weeks ago that the current manufacturing plant is obsolete and should be replaced by the new plant which costs:

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

$$650,000 \times \frac{0.07}{12} = \$3,500$$

monthly rate
monthly

12. Assume you are asked to pay monthly payments of \$4,000 for the next 10 years. The bank advised you that the current manufacturing plant is obsolete and should be replaced by the new plant which costs:

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

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

$$\text{Principal} = 4,000 - 3,500 = 500$$

$$\text{GLB}_2 = 1,000,000 - 500 = \$999,500$$

13. Assume you are asked to pay monthly payments of \$5,000 for the next 10 years. The bank advised you that the current manufacturing plant is obsolete and should be replaced by the new plant which costs:

$$5,000,000 / 240 = 20,833.33$$

$$\text{Pay } 1 = \text{INT} + \text{PMT}$$

$$\text{GLB}_{10} = 5,000,000 - 20,833.33 = 4,979,166.67$$

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

$$1,000,000 - 20,833.33 \times 2 = 958,333.33$$

$$958,333.33 \times 0.07 = 67,083.33$$

$$\text{INT} = 958,333.33 \times 0.07 = 67,083.33$$

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