John and Sally Claussen are contemptating the purchase of a hardware store from John Duggan. The Clauseers articipate that the store will generate cash flows of \$96,000 per year for 20 years. At the end of 30 years, they intend to sell the store for an estimated \$550,000. The Clauseens will brance the investment with a variable rate mortgage. Interest rates will increase twice during the 25-year 18- of the mortgage. Accordingly the Claussens' desired rate of return on this investment varies as follows: (EY, of \$1, PY of \$1, FVA.of \$1. PVA.of \$1. FVAD.of \$1 and PVAD.of \$1) (the appropriate factorial from the tables principled.)

Team 1-5	15
Thors. 6-10	10%
has 11-20	12%

Sequired.

What is the maximum amount the Clauseens should pay John Dugger for the hordware store? (Assume that of cosh flows occur at the end of the year.)

		PV of sensor such flow		PY of selling price			Maximum paid for store		
Tion 15	13	301,373							
Tean 6-15		200.405							
79on 11-20		156,453			1.3000				
Year 20		47.5			14,555				
Total	1	702,261		1	98.005	ı	1	200,306	

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