# 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?

$$$22,875 = \frac{\$1,000}{1+.10/12} + \dots + \frac{\$1,000}{(1+.10/12)^{15}} + \frac{\$10,000}{(1+.10/12)^{15}}$$

$$= (14.045)1000 + (0.8830)10000$$

$$= \$14,045 + \$8,830$$

$$= (PVIFA_{.00833.15})*PMT + (PVIF_{.00833.15})*FV$$

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