

MORTGAGE MATH

MULTIPLE CHOICE. Choose the one alternative that best completes the statement or answers the question.

1. A mortgage requires payments of \$4,000.00 at the end of every six months for 12 years. If interest is 8% compounded quarterly, calculate the principal of the loan.
- \$75,655.70
 - \$88,320.00
 - \$60,738.85
 - \$84,948.26
 - None of the above

Solution: c)

NOTE: (Students should only be able to receive their final mark on this quiz and should not be able to view answers.)

2. A mortgage requires payments of \$1,000.00 at the end of every month for 25 years. If interest is 6% compounded semi-annually, calculate the principal of the loan.
- \$33,328.64
 - \$156,297.23
 - \$46,188.41
 - \$155,206.86
 - \$300,000

Solution: b)

3. A 21-year mortgage is amortized by making payments of \$3,052.61 at the end of every three months. If interest is 8.45% compounded annually, what was the original mortgage balance?
- \$122,111.36
 - \$121,979.36
 - \$121,878.36
 - \$122,919.36
 - \$122,119.36

Solution: c)

4. A \$120,000.00 mortgage is amortized over 25 years. If interest on the mortgage is 8.5% compounded semi-annually, calculate the size of monthly payments made at the end of each month.
- \$984.44
 - \$296.44
 - \$945.44
 - \$954.44
 - \$262.44

Solution: c)

Mortgage Math Chapter 1 answers

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