

Pre-paid Interest - must be paid at closing.

Ex #1

$$\text{Borrowed: } 600,000(.85) = \$510,000$$
$$\text{Annual Int: } 510,000(.0375) = \$19,125$$
$$\text{Daily Int: } \frac{19,125}{365} = \underline{\underline{\$52.40/\text{day}}}$$

Days between closing and 1st pmt. (9/7 → 9/30): 24 days

$$\text{Pre-paid interest: } 24(52.40) = \underline{\underline{\$1,257.60}}$$

Financial Algebra Answers 7

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