

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.
 - a. \$75,655.70
 - b. \$88,320.00
 - c. \$60,738.85
 - d. \$84,948.26
 - e. 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.
 - a. \$33,328.64
 - b. \$156,297.23
 - c. \$46,188.41
 - d. \$155,206.86
 - e. \$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?
 - a. \$122,111.36
 - b. \$121,979.36
 - c. \$121,878.36
 - d. \$122,919.36
 - e. \$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.
 - a. \$984.44
 - b. \$296.44
 - c. \$945.44
 - d. \$954.44
 - e. \$262.44

Solution: c)

Mortgage Math Chapter 1 answers

B Lingard



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Unveiling the Magic of Words: A Report on "**Mortgage Math Chapter 1answers**"

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