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$1 - rP \frac{1 - (1+r)^n}{r}$  with  $r = 7/12 = 0.58\%$ ,  $P = \$25,000$ , and  $n = 7 \times 12 = 84$ , to obtain  $A = \$377.32$ .

3.2 Observe that since the net present value of  $X$  is  $P$ , the cash flow stream arrived at by cycling  $X$  is equivalent to one obtained by receiving payment of  $P$  every  $n + 1$  periods ...

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(Amortization) A debt of \$25,000 is to be amortized over 7 years at 7% interest.

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