

8.

100 points

You did not receive full credit for this question in a previous attempt.

John and Gail Clausen are contemplating the purchase of a hardware store from John Duggan. The Clausens anticipate that the store will generate cash flows of \$80,000 per year for 20 years. At the end of 20 years, they intend to sell the store for an estimated \$600,000. The Clausens will finance the investment with a variable rate mortgage. Interest rates will increase twice during the 20-year life of the mortgage. Accordingly, the Clausens' desired rate of return on this investment varies as follows: (FY of \$), FY of \$), FY of \$, FY of \$, FY of \$, FY of \$, FY of \$ and FY of \$) (Use appropriate factor(s) from the tables provided.)

Years 1-5	8%
Years 6-10	10%
Years 11-20	12%

Required

What is the maximum amount the Clausens should pay John Duggan for the hardware store? (Assume that all cash flows occur at the end of the year.)

	PV of annual cash flow	PV of selling price	Maximum paid for store
Years 1-5	\$ 343,373		
Years 6-10	202,425		
Years 11-20	156,453		
Year 20		\$ 600,000	
Total	\$ 702,251	\$ 600,000	\$ 760,308

John And Sally Claussen Are Contemplating Solution

Peipei Pang



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