

10. Assuming that the Reddings decide to use their savings account to pay down the mortgage so they are able to refinance their current mortgage, calculate the monthly payment for each of the terms below. For purposes of this question, disregard whether the Reddings qualify to refinance their home. Assume they maintain the lender's loan-to-value ratio requirement.
 - a. 15-year loan
 - b. 30-year loan paid over 30 years
 - c. 30-year loan paid over the remaining life of their current mortgage
11. Calculate the total expected savings from the refinancing for each of the three loans mentioned in Question 10.
12. Do they qualify for any of the loans in Question 10 if the bank requires a total housing cost ratio less than 28% and a total debt-to-payments income ratio of 36%?
13. If they do not qualify for any of the loans in Question 10 because the lender counts only \$82,000 of income, what actions should they consider in order to qualify?
14. Calculate the total amount of money needed today to meet Julie's medical needs. Assume that she lives seven years and that the Reddings invest in corporate bonds.
15. How much do the Reddings need to save on a monthly basis beginning at the end of this month toward a down payment in order to purchase their future home for \$300,000? Assume they invest at an interest rate equal to the expected return on the S&P 500 Index and pay all associated taxes out of their current budget.
16. Does the trust fund of \$100,000 belong on the Reddings' Statement of Financial Position?
17. What are the deficiencies in the presentation of the Statement of Financial Position?
18. The Steiners decided to provide additional financial assistance to help with their grandchildren's college education expenses. They planned to elect gift-splitting for any gifts they made, and they wanted to give as much as they could without incurring any gift tax. What was the maximum amount they could have contributed in 2015 and still have met these objectives using Coverdell Education Savings Accounts (ESAs) and Section 529 plans?

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J Rink

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The Top Books of the Year Benjamin And Sarah Redding Case Answers The year 2023 has witnessed a remarkable surge in literary brilliance, with numerous compelling novels captivating the hearts of readers worldwide. Lets delve into the realm of popular books, exploring the captivating narratives that have captivated audiences this year. The Must-Read : Colleen Hoovers "It Ends with Us" This touching tale of love, loss, and resilience has gripped readers with its raw and emotional exploration of domestic abuse. Hoover skillfully weaves a story of hope and healing, reminding us that even in the darkest of times, the human spirit can triumph. Uncover the Best : Taylor Jenkins Reids "The Seven Husbands of Evelyn Hugo" This captivating historical fiction novel unravels the life of Evelyn Hugo, a Hollywood icon who defies expectations and societal norms to pursue her dreams. Reids captivating storytelling and compelling characters transport readers to a bygone era, immersing them in a world of glamour, ambition, and self-discovery. Discover the Magic : Delia Owens "Where the Crawdads Sing" This mesmerizing coming-of-age story follows Kya Clark, a young woman who grows up alone in the marshes of North Carolina. Owens crafts a tale of resilience, survival, and the transformative power of nature, captivating readers with its evocative prose and mesmerizing setting. These bestselling novels represent just a fraction of the literary treasures that have emerged in 2023. Whether you seek tales of romance, adventure, or personal growth, the world of literature offers an abundance of compelling stories waiting to be discovered. The novel begins with Richard Papen, a bright but troubled young man, arriving at Hampden College. Richard is immediately drawn to the group of students who call themselves the Classics Club. The club is led by Henry Winter, a brilliant and charismatic young man. Henry is obsessed with Greek mythology and philosophy, and he quickly draws Richard into his world. The other members of the Classics Club are equally as fascinating. Bunny Corcoran is a wealthy and spoiled young man who is always looking for a good time. Charles Tavis is a quiet and reserved young man who is deeply in love with Henry. Camilla Macaulay is a beautiful and intelligent young woman who is drawn to the power and danger of the Classics Club. The students are all deeply in love with Morrow, and they are willing to do anything to please him. Morrow is a complex and mysterious figure, and he seems to be manipulating the students for his own purposes. As the students become more involved with Morrow, they begin to commit increasingly dangerous acts. The Secret History is a brilliant and thrilling novel that will keep you speculating until the very end. The novel is a warning tale about the dangers of obsession and the power of evil.

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