

Problem

Examine the following formal descriptions of sets so that you understand which members they contain. Write a short informal English description of each set.

a. $\{1, 3, 5, 7, \dots\}$

b. $\{\dots, -4, -2, 0, 2, 4, \dots\}$

c. $\{n \mid n = 2m \text{ for some } m \text{ in } \mathbb{N}\}$

d. $\{n \mid n = 2m \text{ for some } m \text{ in } \mathbb{N}, \text{ and } n = 3k \text{ for some } k \text{ in } \mathbb{N}\}$

e. $\{w \mid w \text{ is a string of 0s and 1s and } w \text{ equals the reverse of } w\}$

f. $\{n \mid n \text{ is an integer and } n = n + 1\}$

Step-by-step solution

Step 1 of 5

a)

A set of all odd natural numbers.

b)

A set of all even integers.

[Comment](#)

Step 2 of 5

c)

A set of all even natural numbers.

(or) A set of all natural numbers divisible by 2.

[Comment](#)

Step 3 of 5

d)

A set of all natural numbers, divisible by both 2 and 3.

(or) A set of all natural multiples of 6.

[Comment](#)

Step 4 of 5

e)

The set of all strings comprising of 0's and 1's and every string is a palindrome.

[Comment](#)

Step 5 of 5

f)

The set of all integers that are equal to one added to that number.

Problem

Write formal descriptions of the following sets.

- a. The set containing the numbers 1, 10, and 100
- b. The set containing all integers that are greater than 5
- c. The set containing all natural numbers that are less than 5
- d. The set containing the string aba
- e. The set containing the empty string
- f. The set containing nothing at all

Step-by-step solution

Step 1 of 6

a.

Consider the given information:

The set containing the number of series of 10. It means n contain 10 and 10 to the power of m, contain the series of 0, 1, and 2, is as shown below:

$$\{n : n = 10^m \text{ for some } m \in \{0, 1, 2\}\}$$

[Comment](#)

Step 2 of 6

b.

Consider the given information:

The set contains the all integer number which is greater than 5.

Thus, the n which contains only those integer numbers which are greater than 5 is as shown below:

$$\{n : n \text{ is an integer and } n > 5\}$$

[Comment](#)

Step 3 of 6

c.

Consider the given information:

The set contains the all natural number which is less than 5.

Thus, the n which contains only those natural numbers which are less than 5 is as shown below:

$$\{n : n \text{ is a natural number and } n < 5\}$$

[Comment](#)

Step 4 of 6

d.

Consider the given information:

The set contains the string which is aba.

Thus, the n which contains only the string 'aba', is as shown below:

$$\{n : n \text{ contains } \{aba\}\}.$$

[Comment](#)

Step 5 of 6

e.

Consider the given information:

The set contains the empty string. Empty is denoted by ϵ .

Thus, the set which contains only the empty string, is as shown below:

$\{\epsilon\}$

[Comment](#)

Step 6 of 6

f.

Consider the given information:

The set contains nothing, it means set contain only null. Null is denoted by ϕ .

Thus, the set which does not contains anything is as shown below:

\emptyset

[Comment](#)

Problem

Let A be the set $\{x, y, z\}$ and B be the set $\{x, y\}$.

- a. Is A a subset of B ?
- b. Is B a subset of A ?
- c. What is $A \cup B$?
- d. What is $A \cap B$?
- e. What is $A \times B$?
- f. What is the power set of B ?

Step-by-step solution

Step 1 of 6

- (a) No, A is not a subset of B . A contains an extra element z which is not there in B .

[Comment](#)

Step 2 of 6

- (b) Yes, B is a subset of A , because every member of B also is a member of A . In fact B is a proper subset of A in this case.

[Comment](#)

Step 3 of 6

- (c)
- $$\begin{aligned} A \cup B &= \{x, y, z\} \cup \{x, y\} \\ &= \{x, y, z\} \\ &= A \end{aligned}$$

[Comment](#)

Step 4 of 6

- (d)
- $$\begin{aligned} A \cap B &= \{x, y, z\} \cap \{x, y\} \\ &= \{x, y\} \\ &= B \end{aligned}$$

[Comment](#)

Step 5 of 6

- (e)
- $$\begin{aligned} A \times B &= \{(a, b) : a \in A \text{ and } b \in B\} \\ &= \{(x, x), (x, y), (y, x), (y, y), (z, x), (z, y)\} \end{aligned}$$

[Comment](#)

Step 6 of 6

- (f) Power set of B is $\{\emptyset, \{x\}, \{y\}, \{x, y\}\}$

Problem

If A has a elements and B has b elements, how many elements are in $A \times B$? Explain your answer.

Step-by-step solution

Step 1 of 1

$A \times B$ will have $a \times b$ number of elements in it.

One of the method of constructing the Cartesian product is to select an element of $A(x_a)$ and pair it with each and every element of $B: B(y_1, y_2 \dots y_b)$. This produces the pairings $\{(x_1, y_1), (x_1, y_2), \dots, (x_1, y_b)\}$. On repeating this procedure for each remaining element of $A(x_2)$ through x_a .

First pairing will produce $\sum_{i=1}^n (x_i, y_i) = a$ pairs. As the iteration continues over the elements of A, a number of sets will get generated, each set having b pairs.

Thus, the number of elements in $A \times B$ is $a \times b$.

[Comment](#)

Problem

If C is a set with c elements, how many elements are in the power set of C ? Explain your answer.

Step-by-step solution

Step 1 of 1

Consider the data, Number of elements in set $C = c$

Formula:

When the number of elements in the set S is n , then its power set consists of 2^n elements.

The Power set is the set of all subsets of the set S .

The set C contains c elements such as $\{c_1, c_2, c_3, \dots, c_c\}$. Substituting, ' c ' instead of ' n '. The number of elements in the power set of C is ' 2^c ' elements.

Example:

Assume $C = \{1, 2, 3, 4\}$. So, the number of elements in set C is 4.

The total subsets of the set C are:

$\{\}, \{1\}, \{2\}, \{3\}, \{4\}, \{1, 2\}, \{1, 3\}, \{1, 4\}, \{2, 3\}, \{2, 4\},$
 $\{3, 4\}, \{1, 2, 3\}, \{1, 2, 4\}, \{1, 3, 4\}, \{2, 3, 4\}, \{1, 2, 3, 4\}.$

The set of all subsets is called a Power set. Thus, the power set is as follows:

$$P(C) = \left\{ \{\}, \{1\}, \{2\}, \{3\}, \{4\}, \{1, 2\}, \{1, 3\}, \{1, 4\}, \{2, 3\}, \{2, 4\}, \{3, 4\}, \{1, 2, 3\}, \{1, 2, 4\}, \{1, 3, 4\}, \{2, 3, 4\}, \{1, 2, 3, 4\} \right\}$$

The number of elements in the power set is 16 (2^4).

Thus, when the number of elements in a set C is c , then the number of elements in its power set consists of 2^c elements.

[Comment](#)

Problem

Let X be the set $\{1, 2, 3, 4, 5\}$ and Y be the set $\{6, 7, 8, 9, 10\}$. The unary function $f : X \rightarrow Y$ and the binary function $g : X \times Y \rightarrow Y$ are described in the following tables.

n	$f(n)$
1	6
2	7
3	6
4	7
5	6

g	6	7	8	9	10
1	10	10	10	10	10
2	7	8	9	10	6
3	7	7	8	8	9
4	9	8	7	6	10
5	6	6	6	6	6

- What is the value of $f(2)$?
- What are the range and domain of f ?
- What is the value of $g(2, 10)$?
- What are the range and domain of g ?
- What is the value of $g(4, f(4))$?

Step-by-step solution

Step 1 of 5

a)

The value of the function f at n is 2 is 7.

Therefore, the value of $f(2) = 7$

[Comment](#)

Step 2 of 5

b)

The set of all possible dependent value of the outputs of a function is called the Range.

The set of all possible inputs to the function is called its Domain.

From the given values n , and $f(n)$, the Range and Domain are as follows:

- Range $R = \{6, 7\}$
- Domain $D = \{1, 2, 3, 4, 5\}$

[Comment](#)

Step 3 of 5

c)

The value in the function $g(i, j)$, where i is the row label and j is the column label.

Then the value at the row labeled 2 and the column labeled 10 in the table is $g(2, 10) = 6$

[Comment](#)

Step 4 of 5

d)

The Range of the function g is $R = \{6, 8, 9, 10\}$

The Domain of the function g , which is the input values in the table goes into the function $g(i, j)$

From the table $g(i, j)$

$$X = \{1, 2, 3, 4, 5\}$$

$$Y = \{6, 7, 8, 9, 10\}$$

Domain $D = X \times Y$

$$\begin{aligned} &= \{(1, 6), (1, 7), (1, 8), (1, 9), (1, 10), (2, 6), (2, 7), (2, 8), \\ &\quad (2, 9), (2, 10), (3, 6), (3, 7), (3, 8), (3, 9), (3, 10), (4, 6), \\ &\quad (4, 7), (4, 8), (4, 9), (4, 10), (5, 6), (5, 7), (5, 8), (5, 9), (5, 10)\} \end{aligned}$$

[Comment](#)

Step 5 of 5

e)

- If f is a function of the form $f(a) = b$, b is the output value when the input value is a
- The entry at the row labeled i and the column labeled j in the table is the value of $g(i, j)$.
- The value of the function f at $n=4$ is 7, which is $f(4) = 7$

$$\begin{aligned} \text{The value of function } g(4, f(4)) &= g(4, 7) \\ &= 8 \end{aligned}$$

[Comment](#)

Problem

For each part, give a relation that satisfies the condition.

- a. Reflexive and symmetric but not transitive
- b. Reflexive and transitive but not symmetric
- c. Symmetric and transitive but not reflexive

Step-by-step solution

Step 1 of 4

A binary relation R is

Reflexive if for every x , xRx

Symmetric if for every x and y , xRy implies yRx

Transitive if for every x , y , and z , xRy and yRz implies xRz

[Comments \(1\)](#)

Step 2 of 4

(a)

Reflexive and symmetric but not transitive

xRy : x, y are people and they share at least one biological parent.

- This relation is clearly reflexive, since everyone has their own parents for parents.
- This relation is symmetric, if person x shares a parent with person y , then person y shares that same parent with person x .
- However, this relation is not transitive. Assume a person m who shares exactly one parent (a mother) with person g and exactly one parent with person(s) (a father). g 's father is not s 's father, and g 's mother is not s 's mother. Hence, while gRm and mRs are true, gRs is false.

[Comment](#)

Step 3 of 4

(b)

Reflexive and transitive but not symmetric

xRy : $x, y \in \mathbb{N}$ and $x - y \leq 0$.

- This relation is Reflexive, because $x - x = 0$.
- This is transitive, because if xRy then $x \geq y$ and if yRz then $y \geq z$, thus xRz because $x \geq y \geq z$.
- However, this relation is not symmetric, because $5 - 3 \geq 0$, but $3 - 5 < 0$.

[Comments \(1\)](#)

Step 4 of 4

(c)

Symmetric and transitive but not reflexive

xRy : $x, y \in \mathbb{Z}$ and $i * j > 0$

- This relation is Symmetric, because multiplication is symmetric.
- It is transitive, as well, since if xRy then neither x nor y is zero and if yRz , then neither y nor z is zero. Thus xRz because neither x nor z is zero.
- However, this relation is not reflexive, because $0 * 0 = 0$

Problem

Consider the undirected graph $G=(V,E)$ where V , the set of nodes, is $\{1, 2, 3, 4\}$ and E , the set of edges, is $\{\{1, 2\}, \{2, 3\}, \{1, 3\}, \{2, 4\}, \{1, 4\}\}$. Draw the graph G . What are the degrees of each node? Indicate a path from node 3 to node 4 on your drawing of G .

Step-by-step solution

Step 1 of 2

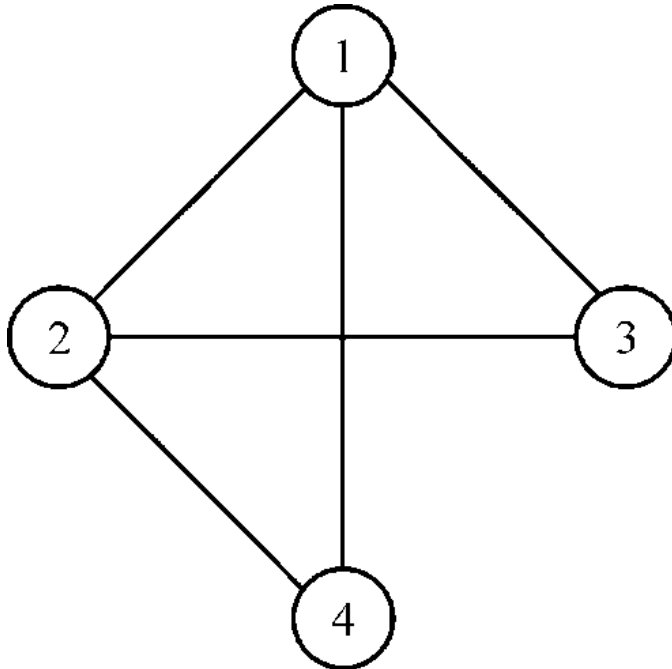
An undirected graph is a set of vertices (nodes) and edges where an edge connects a pair of vertices and it has no orientation.

Consider the undirected graph $G = (V, E)$

Where, V is the set of nodes, $\{1, 2, 3, 4\}$

And, E is the set of edges, $\{\{1, 2\}, \{2, 3\}, \{1, 3\}, \{2, 4\}, \{1, 4\}\}$.

The graph G is as shown below:



Degree of nodes:

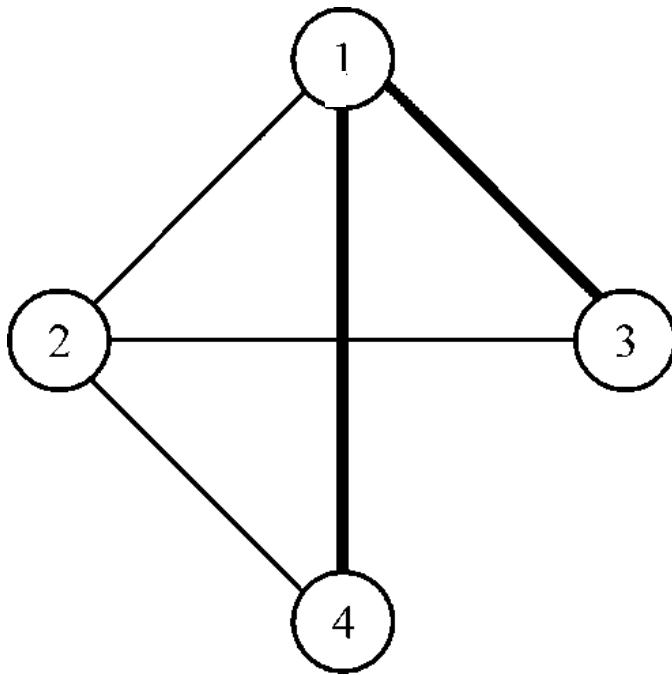
The degree of a node is the number of edges at that particular node. The degrees of each node of graph G are as shown in the table below:

Node	Degree
1	3
2	3
3	2
4	2

[Comment](#)

Path from node 3 to node 4:

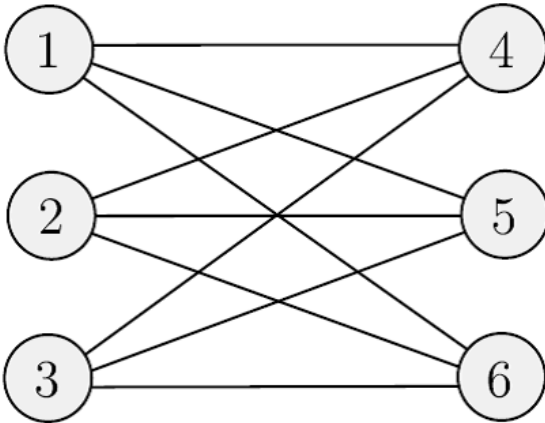
The path from node 3 to node 4 on the graph G is as shown below:



[Comment](#)

Problem

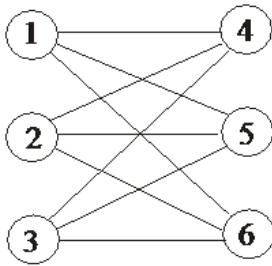
Write a formal description of the following graph.



Step-by-step solution

Step 1 of 3

Given graph:



[Comment](#)

Step 2 of 3

Formal description of the graph is

$(\{1, 2, 3, 4, 5, 6\}, \{(1, 4), (1, 5), (1, 6), (2, 4), (2, 5), (2, 6), (3, 4), (3, 5), (3, 6)\})$

It shows a set of nodes and a set of edges.

[Comment](#)

Step 3 of 3

In a graph G , we say $G = (V, E)$ where V is the set of nodes and E is the set of edges.

$V = \{1, 2, 3, 4, 5, 6\}$

$E = \{(1, 4), \{1, 5\}, \{1, 6\}, \{2, 4\}, \{2, 5\}, \{2, 6\}, \{3, 4\}, \{3, 5\}, \{3, 6\}\}$

[Comment](#)

Problem

Find the error in the following proof that $2 = 1$. Consider the equation $a = b$. Multiply both sides by a to obtain $a^2 = ab$. Subtract b^2 from both sides to get $a^2 - b^2 = ab - b^2$. Now factor each side, $(a+b)(a-b) = b(a-b)$, and divide each side by $(a-b)$ to get $a+b = b$. Finally, let a and b equal 1, which shows that $2 = 1$.

Step-by-step solution

Step 1 of 2

To prove: $2 = 1$

Given proof is:

- Consider the equation $a = b$
- Multiply both sides by a to obtain $a^2 = ab$
- Subtract b^2 from both sides to get $a^2 - b^2 = ab - b^2$
- Now factor each side, $(a+b)(a-b) = b(a-b)$
- Divide each side by $(a-b)$, to get $a+b = b$
- Let a and b equal 1, which shows that $2 = 1$.

[Comment](#)

Step 2 of 2

The fallacy lies in the step which involves division by $(a-b)$, which is zero. Since a is equal to b as stated in the problem statement, $a - b$ gives zero. Since division by zero is undefined, the argument cannot be considered as valid.

[Comment](#)

Problem

Let $S(n) = 1 + 2 + \dots + n$ be the sum of the first n natural numbers and let $C(n) = 1^3 + 2^3 + \dots + n^3$ be the sum of the first n cubes. Prove the following equalities by induction on n , to arrive at the curious conclusion that $C(n) = S^2(n)$ for every n .

a. $S(n) = \frac{1}{2}n(n+1).$

b. $C(n) = \frac{1}{4}(n^4 + 2n^3 + n^2) = \frac{1}{4}n^2(n+1)^2.$

Step-by-step solution

Step 1 of 3

a) The sum of the first n natural numbers ($S_n = 1 + 2 + 3 + \dots + n$) is given by:

$$S_n = \frac{1}{2}n(n+1).$$

Here, induction method is used to prove the above equality. Let's write $S_n = 1 + 2 + 3 + \dots + n$ in shorter form like:

$$\sum_{i=1}^n i = \frac{1}{2}n(n+1).$$

• For $n=1$, it is true that

$$1 = \frac{1}{2}1(1+1).$$

• For $n=2$, it is true that

$$1 + 2 = \frac{1}{2}2(2+1).$$

• In the same way it is true for n

$$\sum_{i=1}^n i = \frac{1}{2}n(n+1).$$

So, finally it has to prove that for $n+1$ or $S_{n+1} = \sum_{i=1}^{n+1} i = \frac{1}{2}(n+1)(n+2).$

• If $n+1$ is added to each side of the next identity:

$$\begin{aligned} S_{n+1} &= 1 + 2 + \dots + n + n + 1 \\ &= S_n + n + 1 \\ &= \frac{n(n+1)}{2} + n + 1 \\ &= \frac{(n+1)(n+2)}{2} \end{aligned}$$

• Which is equivalent to: $\sum_{i=1}^{n+1} i = \frac{1}{2}n(n+1) + \frac{2(n+1)}{2}$ or $S_{n+1} = \sum_{i=1}^{n+1} i = \frac{(n+1)(n+2)}{2}$

So, the above equality proves that the given equality for the sum of n natural or $S_n = \frac{1}{2}n(n+1)$ is also true for $(n+1)$. Hence the given equality is correct.

[Comment](#)

Step 2 of 3

b) The sum of the cube of the first n natural numbers or $C_n = 1^3 + 2^3 + \dots + n^3$ is given by:

$$C_n = \frac{1}{4}(n^4 + 2n^3 + n^2) = \frac{1}{4}n^2(n+1)^2$$

The above equality can be proved by induction method. Let's write $C_n = \frac{1}{4}n^2(n+1)^2$ in shorter form like:

$$\sum_{i=1}^{k=n} i^3 = 1^3 + 2^3 + \dots + n^3 = \frac{1}{4}n^2(n+1)^2$$

• For n=1, it is true that:

$$1^3 = \frac{1}{4}1^2(1+1)^2 \text{ or } 1=1.$$

• In the same way it is true for n:

$$\sum_{i=1}^{k=n} i^3 = 1^3 + 2^3 + \dots + n^3 = \frac{1}{4}n^2(n+1)^2.$$

So, finally it has to prove that for n+1 or $C_n = 1^3 + 2^3 + \dots + n^3 + (n+1)^3 = \frac{(n+1)^2(n+2)^2}{4}$

$$\begin{aligned} C_{n+1} &= 1^3 + 2^3 + 3^3 + \dots + n^3 + (n+1)^3 \\ &= \frac{1}{4}n^2(n+1)^2 + (n+1)^3 \\ &= (n+1)^2 \left(\frac{n^2 + 4n + 4}{4} \right) \\ &= \frac{(n+1)^2(n+2)^2}{4} \end{aligned}$$

Therefore,

$$C_{n+1} = \frac{(n+1)^2(n+2)^2}{4}$$

So, the above equality proves that the given equality for the sum of the cube of n natural numbers is also true for n+1. Hence, the given equality is correct.

[Comment](#)

Step 3 of 3

From the above explanation:

$$C_n = \frac{1}{4}(n^4 + 2n^3 + n^2) = \frac{1}{4}n^2(n+1)^2 = \left[\frac{n(n+1)}{2} \right]^2 = (S_n)^2$$

$$C_n = (S_n)^2.$$

It is concluded that "the sum of the cube of the first n natural number is equal to the square of the sum of first n natural number".

[Comment](#)

Problem

Find the error in the following proof that all horses are the same color.

CLAIM: In any set of h horses, all horses are the same color.

PROOF: By induction on h .

Basis: For $h = 1$. In any set containing just one horse, all horses clearly are the same color.

Induction step: For $k \geq 1$, assume that the claim is true for $h = k$ and prove that it is true for $h = k+1$. Take any set H of $k+1$ horses. We show that all the horses in this set are the same color. Remove one horse from this set to obtain the set H^1 with just k horses. By the induction hypothesis, all the horses in H^1 are the same color. Now replace the removed horse and remove a different one to obtain the set H^2 . By the same argument, all the horses in H^2 are the same color. Therefore, all the horses in H must be the same color, and the proof is complete.

Step-by-step solution

Step 1 of 2

The error has occurred in the last sentence. There are two statements "all horses in H_1 are the same or identical in color" And "all horses in H_2 are identical or the same color" for the choice of H_1 and H_2 which has taken.

[Comment](#)

Step 2 of 2

The induction is valid only for value greater than 2 but fails for 2.

- It indicates that all the horses present in $H = H_1 \cup H_2$ are identical (that is, the same color) if $H = H_1 \cap H_2$ is not empty which returns always true result except when exactly two horses ($h = 2$) contained in H . Then exactly one horse out of the two horses will be consist in each H_1 and H_2 .
- Certainly the single horse in H_1 and only the single horse in H_2 has its peculiar color. Therefore, it has no meaning to conclude that the horses have the same color.
- So the base case should be for value 2 not for 1. Since the base case is false, the above proof is wrong.

[Comments \(2\)](#)

Problem

Show that every graph with two or more nodes contains two nodes that have equal degrees.

Step-by-step solution

Step 1 of 1

Let us consider a graph G which has at least one edge and without having any loops or cycles in the graph. In graph G we would prove that there are at least two nodes with degree 1 i.e. with equal degree. This conclusion would be taken forward for a graph with 2 or more nodes.

In a graph G we must get a node, say V_1 at which only one edge is incident, i.e. $\text{degree}(V_1)=1$. Let E_1 be this edge which is incident at V_1 . Since G has no cycles other end of E_1 is not V_1 . Let it be V_2 . If there exists no other edges which is incident at V_2 then $\text{degree}(V_2)=1$.

Otherwise let E_2 be the edge which is incident at V_2 . Arguing similar way and proceeding in this way we get a node V_k having degree 1 and is equal to degree of V_1 . Thus we get that graph G has at least two nodes of degree 1. Thus two nodes have the same degrees in a graph with two or more nodes.

[Comment](#)

Problem

Ramsey's theorem. Let G be a graph. A **clique** in G is a subgraph in which every two nodes are connected by an edge. An **anti-clique**, also called an **independent set**, is a subgraph in which every two nodes are not connected by an edge. Show that every graph with n nodes contains either a clique or an anti-clique with at least $\frac{1}{2} \log^2 n$ nodes.

Step-by-step solution

Step 1 of 2

Consider the graph G . A clique is a subgraph of G in which every pair of vertices are connected. An anti-clique is a subgraph in which every pair of vertices are not connected.

[Comment](#)

Step 2 of 2

In order to show that every graph with n vertices contains either clique or anti-clique with at least $\frac{1}{2} \log_2 n$ vertices, create two piles A and B to store the vertices of a graph. Here, the pile A contains the vertices of a clique whereas the pile B contains the vertices of an anti-clique.

Procedure to identify a clique or an anti-clique is as follows:

- Take each vertex v of the graph G .
- If the degree of the vertex is greater than one half of the remaining vertices then add the vertex to pile A . Otherwise, add the vertex to the pile B .
- Discard all vertices to which v is not connected if it was added to the pile A .
- Discard all vertices to which v is connected if it was added to the pile B .
- Continue this procedure until no vertices left.

Consider the whole procedure as a step. For each step, at most half of the vertices are discarded. Thus, at least $\log_2 n$ steps occur before completion of the process. Each step adds a vertex to one of the piles. Thus, one of the piles contains at least $\frac{1}{2} \log_2 n$ vertices.

Therefore, it is proved that every graph with n vertices contains either clique or anti-clique with at least $\frac{1}{2} \log_2 n$ vertices.

[Comment](#)

Problem

Use Theorem 0.25 to derive a formula for calculating the size of the monthly payment for amortgage in terms of the principal P , the interest rate I , and the number of payments t . Assume that after t payments have been made, the loan amount is reduced to 0. Use the formula to calculate the dollar amount of each monthly payment for a 30-year mortgage with 360 monthly payments on an initial loan amount of \$100,000 with a 5% annual interest rate.

Step-by-step solution

Step 1 of 3

Given formula related to loan is

$$P_t = PM^t - Y \left(\frac{M^t - 1}{M - 1} \right)$$

where,

P_t is the amount of loan outstanding after the t^{th} month.

P is the principal (original loan amount).

Y is the monthly payment.

t is the number of months in which loan is repaid.

I is the yearly interest rate.

M is the monthly multiplier ($M = 1 + I/12$).

Now we have to derive the formula for calculating the size of the monthly payments for a mortgage in terms of the principal P , interest rate I , and the number of payments t .

[Comment](#)

Step 2 of 3

In order to derive the formula we have to get Y (monthly payment) on left hand side and remaining terms to right hand side.

$$P_t = PM^t - Y \left(\frac{M^t - 1}{M - 1} \right)$$

$$Y \left(\frac{M^t - 1}{M - 1} \right) = PM^t - P_t$$

$$Y = \left(\frac{M - 1}{M^t - 1} \right) (PM^t - P_t)$$

The formula required for calculation is

$$Y = \left(\frac{M - 1}{M^t - 1} \right) (PM^t - P_t)$$

[Comment](#)

Step 3 of 3

Given data is

$$P_t = \$0$$

$$P = \$100,000$$

$$t = 360 \text{ months}$$

$$I = 5\% = \frac{5}{100} = 0.05$$

$$M = 1 + I$$

$$= 1 + \frac{0.05}{12} = 1.0042 \text{ (approx)}$$

We get

$$Y = \left(\frac{M-1}{M^t-1} \right) (PM^t - P_t)$$

$$= \left(\frac{1.00417-1}{1.00417^{360}-1} \right) (100000 \times 1.00417^{360} - 0)$$

$$= \left(\frac{0.00417}{3.47309} \right) (100000 \times 4.47309)$$

$$= 0.0012 \times 447309$$

$$\approx 536.7708$$

Therefore, the monthly payment is \$536.78.

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