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/**
 * Computes the periodical payment necessary to re-pay a given loan.
 */
public class LoanCalc {

    static double epsilon = 0.001; // The computation tolerance (estimation error)
    static int iterationCounter; // Monitors the efficiency of the calculation

    /**
     * Gets the loan data and computes the periodical payment.
     * Expects to get three command-line arguments: sum of the loan (double),
     * interest rate (double, as a percentage), and number of payments (int).
     */
    public static void main(String[] args) {
        // Gets the loan data
        double loan = Double.parseDouble(args[0]);
        double rate = Double.parseDouble(args[1]);
        int n = Integer.parseInt(args[2]);

        System.out.println("Loan sum = " + loan + ", interest rate = " + rate + "%, periods = "
+ n);

        // Computes the periodical payment using brute force search
        System.out.print("Periodical payment, using brute force: ");
        System.out.printf("%.2f", bruteForceSolver(loan, rate, n, epsilon));
        System.out.println();
        System.out.println("number of iterations: " + iterationCounter);

        // Computes the periodical payment using bisection search
        System.out.print("Periodical payment, using bi-section search: ");
        System.out.printf("%.2f", bisectionSolver(loan, rate, n, epsilon));
        System.out.println();
    }
}

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        System.out.println("number of iterations: " + iterationCounter);
    }

    /**
     * Uses a sequential search method ("brute force") to compute an approximation
     * of the periodical payment that will bring the ending balance of a loan close to 0.
     * Given: the sum of the loan, the periodical interest rate (as a percentage),
     * the number of periods (n), and epsilon, a tolerance level.
     */
    // Side effect: modifies the class variable iterationCounter.
    public static double bruteForceSolver(double loan, double rate, int n, double epsilon) {
        //setting 2 doubles one as balance and one as eriodicalPayment
        double periodicalPayment = loan / n;
        double balance = LoanCalc.endBalance(loan, rate, n, periodicalPayment);
        iterationCounter = 0;

        //implementing bruteforce
        while((Math.abs(balance)) >= epsilon && (balance >= 0)) {
            periodicalPayment = periodicalPayment + epsilon;
            balance = LoanCalc.endBalance(loan, rate, n, periodicalPayment);
            iterationCounter++;
        }

        return periodicalPayment;
    }

    /**
     * Uses bisection search to compute an approximation of the periodical payment
     * that will bring the ending balance of a loan close to 0.
     * Given: the sum of theloan, the periodical interest rate (as a percentage),
     * the number of periods (n), and epsilon, a tolerance level.

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*/

// Side effect: modifies the class variable iterationCounter.
public static double bisectionSolver(double loan, double rate, int n, double epsilon) {
    // calculate the the remain balance for this payment

    // Isetting lower and upper payment
    double L = (loan / n), H = loan;
    double g = (H + L) / 2;
    double balance = LoanCalc.endBalance(loan, rate, n, g);

    // Reset the variable to the other search
    iterationCounter = 0;

    // implementing the bisection
    while((Math.abs(H - L)) >= epsilon) {
        if(balance > 0) {
            L = g;
        } else {
            H = g;
        }
        g = (L + H) / 2;
        balance = LoanCalc.endBalance(loan, rate, n, g);
        iterationCounter++;
    }
    return g;
}

/**
 * Computes the ending balance of a loan, given the sum of the loan, the periodical
 * interest rate (as a percentage), the number of periods (n), and the periodical payment.
 */
private static double endBalance(double loan, double rate, int n, double payment) {
    double balance = loan;
    for(int i = 0; i < n; i++) {

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        balance = (balance - payment) * ((rate / 100) + 1);  
    }  
    return balance;  
}  
}
```