

Date: Jan 6<sup>th</sup>, 2015

Nineteen Thousand Nine Hundred and Fifty-Eight  
Dollars Only

19,958

Xiao Pan or Yin Meng

Oct 1<sup>st</sup> 2014 to Dec 31<sup>st</sup> 2014

1,  $\$0.19675/u \times 90,000u = \$17,707.50$

2, 1% \$2,250

1+2= \$19,958

Total \$19,958 paid to Xiao Pan or Yin Meng on Jan 6<sup>th</sup> 2015.

Your annualized rate of return in 2014 is 9.06%.

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