FINS1613 - Perpetuity Of Broken Dreams Problem (Iterative Checks)

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- Periodic monthly rate is $monthlyR = 0.0136015752$, $PV_1 = 887.9228505453$.
- At $t = 2$,
  - $g = 0.0410000000$,
  - $CF_2 = CF_1(1 + 0.0410000000) = 936.9000000000$,
  - $PVPayment = \frac{CF_2}{(1+0.0136015752)^2} = 911.9240833886$,
  - $PV_0 = \$1799.8469339339$
- At $t = 3$,
  - $g = 0.0410000000$,
  - $CF_3 = CF_2(1 + 0.0410000000) = 975.3129000000$,
  - $PVPayment = \frac{CF_3}{(1+0.0136015752)^3} = 936.5740878878$,
  - $PV_0 = \$2736.4210218216$
- At $t = 4$,
  - $g = 0.0410000000$,
  - $CF_4 = CF_3(1 + 0.0410000000) = 1015.3007289000$,
  - $PVPayment = \frac{CF_4}{(1+0.0136015752)^4} = 961.8904008362$,
  - $PV_0 = \$3698.3114226578$
- At $t = 5$,
  - $g = 0.0410000000$,
  - $CF_5 = CF_4(1 + 0.0410000000) = 1056.9280587849$,
  - $PVPayment = \frac{CF_5}{(1+0.0136015752)^5} = 987.8910330601$,
  - $PV_0 = \$4686.2024557180$
- At $t = 6$,
  - $g = 0.0410000000$,
  - $CF_6 = CF_5(1 + 0.0410000000) = 1100.2621091951$,
  - $PVPayment = \frac{CF_6}{(1+0.0136015752)^6} = 1014.5944822323$,

  - $PV_0 = \$5700.7969379502$

- At $t = 7$,
  - $g = 0.0410000000$,
  - $CF_7 = CF_6(1 + 0.0410000000) = 1145.3728556721$,
  - $PVPayment = \frac{CF_7}{(1+0.0136015752)^7} = 1042.0197460316$,
  - $PV_0 = \$6742.8166839818$

- At $t = 8$,
  - $g = 0.0410000000$,
  - $CF_8 = CF_7(1 + 0.0410000000) = 1192.3331427546$,
  - $PVPayment = \frac{CF_8}{(1+0.0136015752)^8} = 1070.1863356587$,
  - $PV_0 = \$7813.0030196406$

- At $t = 9$,
  - $g = 0.0410000000$,
  - $CF_9 = CF_8(1 + 0.0410000000) = 1241.2188016076$,
  - $PVPayment = \frac{CF_9}{(1+0.0136015752)^9} = 1099.1142897171$,
  - $PV_0 = \$8912.1173093576$

- At $t = 10$,
  - $g = 0.0410000000$,
  - $CF_{10} = CF_9(1 + 0.0410000000) = 1292.1087724735$,
  - $PVPayment = \frac{CF_{10}}{(1+0.0136015752)^{10}} = 1128.8241884687$,
  - $PV_0 = \$10040.9414978263$

- At $t = 11$,
  - $g = 0.0410000000$,
  - $CF_{11} = CF_{10}(1 + 0.0410000000) = 1345.0852321449$,
  - $PVPayment = \frac{CF_{11}}{(1+0.0136015752)^{11}} = 1159.3371684759$,
  - $PV_0 = \$11200.2786663023$

- At $t = 12$,
  - $g = 0.0410000000$,
  - $CF_{12} = CF_{11}(1 + 0.0410000000) = 1400.2337266628$,
  - $PVPayment = \frac{CF_{12}}{(1+0.0136015752)^{12}} = 1190.6749376385$,
  - $PV_0 = \$12390.9536039407$

- At $t = 13$,
  - $g = 0.0410000000$,
  - $CF_{13} = CF_{12}(1 + 0.0410000000) = 1457.6433094560$,
  - $PVPayment = \frac{CF_{13}}{(1+0.0136015752)^{13}} = 1222.8597906372$,
  - $PV_0 = \$13613.8133945779$

- At $t = 14$,

  - $g = 0.0410000000$,
  - $CF_{14} = CF_{13}(1 + 0.0410000000) = 1517.4066851437$,
  - $PV Payment = \frac{CF_{14}}{(1+0.0136015752)^{14}} = 1255.9146247952$,
  - $PV_0 = \$14869.7280193731$

- At $t = 15$,
  - $g = 0.0410000000$,
  - $CF_{15} = CF_{14}(1 + 0.0410000000) = 1579.6203592346$,
  - $PV Payment = \frac{CF_{15}}{(1+0.0136015752)^{15}} = 1289.8629563676$,
  - $PV_0 = \$16159.5909757407$

- At $t = 16$,
  - $g = 0.0410000000$,
  - $CF_{16} = CF_{15}(1 + 0.0410000000) = 1644.3847939632$,
  - $PV Payment = \frac{CF_{16}}{(1+0.0136015752)^{16}} = 1324.7289372721$,
  - $PV_0 = \$17484.3199130129$

- At $t = 17$,
  - $g = 0.0410000000$,
  - $CF_{17} = CF_{16}(1 + 0.0410000000) = 1711.8045705157$,
  - $PV Payment = \frac{CF_{17}}{(1+0.0136015752)^{17}} = 1360.5373722711$,
  - $PV_0 = \$18844.8572852839$

- At $t = 18$,
  - $g = 0.0410000000$,
  - $CF_{18} = CF_{17}(1 + 0.0410000000) = 1781.9885579069$,
  - $PV Payment = \frac{CF_{18}}{(1+0.0136015752)^{18}} = 1397.3137366184$,
  - $PV_0 = \$20242.1710219023$

- At $t = 19$,
  - $g = 0.0410000000$,
  - $CF_{19} = CF_{18}(1 + 0.0410000000) = 1855.0500887810$,
  - $PV Payment = \frac{CF_{19}}{(1+0.0136015752)^{19}} = 1435.0841941837$,
  - $PV_0 = \$21677.2552160860$

- At $t = 20$,
  - $g = 0.0410000000$,
  - $CF_{20} = CF_{19}(1 + 0.0410000000) = 1931.1071424211$,
  - $PV Payment = \frac{CF_{20}}{(1+0.0136015752)^{20}} = 1473.8756160660$,
  - $PV_0 = \$23151.1308321519$

- At $t = 21$,
  - $g = 0.0410000000$,
  - $CF_{21} = CF_{20}(1 + 0.0410000000) = 2010.2825352603$,

  - $PV Payment = \frac{CF_{21}}{(1+0.0136015752)^{21}} = 1513.7155997105$,
  - $PV_0 = \$24664.8464318624$

- At $t = 22$,
  - $g = 0.0410000000$,
  - $CF_{22} = CF_{21}(1 + 0.0410000000) = 2092.7041192060$,
  - $PV Payment = \frac{CF_{22}}{(1+0.0136015752)^{22}} = 1554.6324885426$,
  - $PV_0 = \$26219.4789204050$

- At $t = 23$,
  - $g = 0.0410000000$,
  - $CF_{23} = CF_{22}(1 + 0.0410000000) = 2178.5049880934$,
  - $PV Payment = \frac{CF_{23}}{(1+0.0136015752)^{23}} = 1596.6553921321$,
  - $PV_0 = \$27816.1343125371$

- At $t = 24$,
  - $g = 0.0410000000$,
  - $CF_{24} = CF_{23}(1 + 0.0410000000) = 2267.8236926053$,
  - $PV Payment = \frac{CF_{24}}{(1+0.0136015752)^{24}} = 1639.8142069026$,
  - $PV_0 = \$29455.9485194397$

- At $t = 25$,
  - $g = 0.0410000000$,
  - $CF_{25} = CF_{24}(1 + 0.0410000000) = 2360.8044640021$,
  - $PV Payment = \frac{CF_{25}}{(1+0.0136015752)^{25}} = 1684.1396374009$,
  - $PV_0 = \$31140.0881568405$

- At $t = 26$,
  - $g = 0.0410000000$,
  - $CF_{26} = CF_{25}(1 + 0.0410000000) = 2457.5974470262$,
  - $PV Payment = \frac{CF_{26}}{(1+0.0136015752)^{26}} = 1729.6632181412$,
  - $PV_0 = \$32869.7513749817$

- At $t = 27$,
  - $g = 0.0410000000$,
  - $CF_{27} = CF_{26}(1 + 0.0410000000) = 2558.3589423542$,
  - $PV Payment = \frac{CF_{27}}{(1+0.0136015752)^{27}} = 1776.4173360397$,
  - $PV_0 = \$34646.1687110215$

- At $t = 28$,
  - $g = 0.0410000000$,
  - $CF_{28} = CF_{27}(1 + 0.0410000000) = 2663.2516589908$,
  - $PV Payment = \frac{CF_{28}}{(1+0.0136015752)^{28}} = 1824.4352534557$,
  - $PV_0 = \$36470.6039644772$

- At $t = 29$,
  - $g = 0.0410000000$,
  - $CF_{29} = CF_{28}(1 + 0.0410000000) = 2772.4449770094$,
  - $PV Payment = \frac{CF_{29}}{(1+0.0136015752)^{29}} = 1873.7511318554$,
  - $PV_0 = \$38344.3550963326$
- At $t = 30$,
  - $g = 0.0410000000$,
  - $CF_{30} = CF_{29}(1 + 0.0410000000) = 2886.1152210668$,
  - $PV Payment = \frac{CF_{30}}{(1+0.0136015752)^{30}} = 1924.4000561156$,
  - $PV_0 = \$40268.7551524482$
- At $t = 31$,
  - $g = 0.0410000000$,
  - $CF_{31} = CF_{30}(1 + 0.0410000000) = 3004.4459451305$,
  - $PV Payment = \frac{CF_{31}}{(1+0.0136015752)^{31}} = 1976.4180594840$,
  - $PV_0 = \$42245.1732119322$
- At $t = 32$,
  - $g = 0.0410000000$,
  - $CF_{32} = CF_{31}(1 + 0.0410000000) = 3127.6282288809$,
  - $PV Payment = \frac{CF_{32}}{(1+0.0136015752)^{32}} = 2029.8421492148$,
  - $PV_0 = \$44275.0153611470$
- At $t = 33$,
  - $g = 0.0410000000$,
  - $CF_{33} = CF_{32}(1 + 0.0410000000) = 3255.8609862650$,
  - $PV Payment = \frac{CF_{33}}{(1+0.0136015752)^{33}} = 2084.7103328961$,
  - $PV_0 = \$46359.7256940431$
- At $t = 34$,
  - $g = 0.0410000000$,
  - $CF_{34} = CF_{33}(1 + 0.0410000000) = 3389.3512867018$,
  - $PV Payment = \frac{CF_{34}}{(1+0.0136015752)^{34}} = 2141.0616454905$,
  - $PV_0 = \$48500.7873395335$
- At $t = 35$,
  - $g = 0.0410000000$,
  - $CF_{35} = CF_{34}(1 + 0.0410000000) = 3528.3146894566$,
  - $PV Payment = \frac{CF_{35}}{(1+0.0136015752)^{35}} = 2198.9361771053$,
  - $PV_0 = \$50699.7235166388$
- At $t = 36$,
  - $g = 0.0410000000$,

  - $CF_{36} = CF_{35}(1 + 0.0410000000) = 3672.9755917243$,
  - $PV Payment = \frac{CF_{36}}{(1+0.0136015752)^{36}} = 2258.3751015140$,
  - $PV_0 = \$52958.0986181528$

- At $t = 37$,
  - $g = 0.0410000000$,
  - $CF_{37} = CF_{36}(1 + 0.0410000000) = 3823.5675909850$,
  - $PV Payment = \frac{CF_{37}}{(1+0.0136015752)^{37}} = 2319.4207054488$,
  - $PV_0 = \$55277.5193236016$

- At $t = 38$,
  - $g = 0.1900000000$,
  - $CF_{38} = CF_1(1 + 0.1900000000) = 1071.0000000000$,
  - $PV Payment = \frac{CF_{38}}{(1+0.0136015752)^{38}} = 640.9629877106$,
  - $PV_0 = \$55918.4823113122$

- At $t = 39$,
  - $g = 0.0410000000$,
  - $CF_{39} = CF_{38}(1 + 0.0410000000) = 1114.9110000000$,
  - $PV Payment = \frac{CF_{39}}{(1+0.0136015752)^{39}} = 658.2887068342$,
  - $PV_0 = \$56576.7710181464$

- At $t = 40$,
  - $g = 0.0410000000$,
  - $CF_{40} = CF_{39}(1 + 0.0410000000) = 1160.6223510000$,
  - $PV Payment = \frac{CF_{40}}{(1+0.0136015752)^{40}} = 676.0827533791$,
  - $PV_0 = \$57252.8537715255$

- At $t = 41$,
  - $g = 0.0410000000$,
  - $CF_{41} = CF_{40}(1 + 0.0410000000) = 1208.2078673910$,
  - $PV Payment = \frac{CF_{41}}{(1+0.0136015752)^{41}} = 694.3577865931$,
  - $PV_0 = \$57947.2115581186$

- At $t = 42$,
  - $g = 0.0410000000$,
  - $CF_{42} = CF_{41}(1 + 0.0410000000) = 1257.7443899540$,
  - $PV Payment = \frac{CF_{42}}{(1+0.0136015752)^{42}} = 713.1268079134$,
  - $PV_0 = \$58660.3383660320$

- At $t = 43$,
  - $g = 0.0410000000$,
  - $CF_{43} = CF_{42}(1 + 0.0410000000) = 1309.3119099421$,
  - $PV Payment = \frac{CF_{43}}{(1+0.0136015752)^{43}} = 732.4031702156$,

- $PV_0 = \$59392.7415362476$

- At $t = 44$,
  - $g = 0.0410000000$,
  - $CF_{44} = CF_{43}(1 + 0.0410000000) = 1362.9936982498$,
  - $PVPayment = \frac{CF_{44}}{(1+0.0136015752)^{44}} = 752.2005873142$,
  - $PV_0 = \$60144.9421235618$

- At $t = 45$,
  - $g = 0.0410000000$,
  - $CF_{45} = CF_{44}(1 + 0.0410000000) = 1418.8764398780$,
  - $PVPayment = \frac{CF_{45}}{(1+0.0136015752)^{45}} = 772.5331437181$,
  - $PV_0 = \$60917.4752672799$

- At $t = 46$,
  - $g = 0.0410000000$,
  - $CF_{46} = CF_{45}(1 + 0.0410000000) = 1477.0503739130$,
  - $PVPayment = \frac{CF_{46}}{(1+0.0136015752)^{46}} = 793.4153046515$,
  - $PV_0 = \$61710.8905719314$

- At $t = 47$,
  - $g = 0.0410000000$,
  - $CF_{47} = CF_{46}(1 + 0.0410000000) = 1537.6094392434$,
  - $PVPayment = \frac{CF_{47}}{(1+0.0136015752)^{47}} = 814.8619263448$,
  - $PV_0 = \$62525.7524982762$

- At $t = 48$,
  - $g = 0.0410000000$,
  - $CF_{48} = CF_{47}(1 + 0.0410000000) = 1600.6514262524$,
  - $PVPayment = \frac{CF_{48}}{(1+0.0136015752)^{48}} = 836.8882666032$,
  - $PV_0 = \$63362.6407648794$

- At $t = 49$,
  - $g = 0.0410000000$,
  - $CF_{49} = CF_{48}(1 + 0.0410000000) = 1666.2781347288$,
  - $PVPayment = \frac{CF_{49}}{(1+0.0136015752)^{49}} = 859.5099956626$,
  - $PV_0 = \$64222.1507605420$

- At $t = 50$,
  - $g = 0.0410000000$,
  - $CF_{50} = CF_{49}(1 + 0.0410000000) = 1734.5955382527$,
  - $PVPayment = \frac{CF_{50}}{(1+0.0136015752)^{50}} = 882.7432073368$,
  - $PV_0 = \$65104.8939678787$

- At $t = 51$,

  - $g = 0.0410000000$,
  - $CF_{51} = CF_{50}(1 + 0.0410000000) = 1805.7139553210$,
  - $PV Payment = \frac{CF_{51}}{(1+0.0136015752)^{51}} = 906.6044304680$,
  - $PV_0 = \$66011.4983983467$

- At $t = 52$,
  - $g = 0.0410000000$,
  - $CF_{52} = CF_{51}(1 + 0.0410000000) = 1879.7482274892$,
  - $PV Payment = \frac{CF_{52}}{(1+0.0136015752)^{52}} = 931.1106406856$,
  - $PV_0 = \$66942.6090390323$

- At $t = 53$,
  - $g = 0.0410000000$,
  - $CF_{53} = CF_{52}(1 + 0.0410000000) = 1956.8179048162$,
  - $PV Payment = \frac{CF_{53}}{(1+0.0136015752)^{53}} = 956.2792724832$,
  - $PV_0 = \$67898.8883115155$

- At $t = 54$,
  - $g = 0.0410000000$,
  - $CF_{54} = CF_{53}(1 + 0.0410000000) = 2037.0474389137$,
  - $PV Payment = \frac{CF_{54}}{(1+0.0136015752)^{54}} = 982.1282316219$,
  - $PV_0 = \$68881.0165431374$

- At $t = 55$,
  - $g = 0.0410000000$,
  - $CF_{55} = CF_{54}(1 + 0.0410000000) = 2120.5663839092$,
  - $PV Payment = \frac{CF_{55}}{(1+0.0136015752)^{55}} = 1008.6759078696$,
  - $PV_0 = \$69889.6924510070$

- At $t = 56$,
  - $g = 0.0410000000$,
  - $CF_{56} = CF_{55}(1 + 0.0410000000) = 2207.5096056494$,
  - $PV Payment = \frac{CF_{56}}{(1+0.0136015752)^{56}} = 1035.9411880833$,
  - $PV_0 = \$70925.6336390903$

- At $t = 57$,
  - $g = 0.0410000000$,
  - $CF_{57} = CF_{56}(1 + 0.0410000000) = 2298.0174994811$,
  - $PV Payment = \frac{CF_{57}}{(1+0.0136015752)^{57}} = 1063.9434696463$,
  - $PV_0 = \$71989.5771087367$

- At $t = 58$,
  - $g = 0.0410000000$,
  - $CF_{58} = CF_{57}(1 + 0.0410000000) = 2392.2362169598$,

  - $PV Payment = \frac{CF_{58}}{(1+0.0136015752)^{58}} = 1092.7026742681$,
  - $PV_0 = \$73082.2797830047$

- At $t = 59$,
  - $g = 0.0410000000$,
  - $CF_{59} = CF_{58}(1 + 0.0410000000) = 2490.3179018551$,
  - $PV Payment = \frac{CF_{59}}{(1+0.0136015752)^{59}} = 1122.2392621569$,
  - $PV_0 = \$74204.5190451616$

- At $t = 60$,
  - $g = 0.0410000000$,
  - $CF_{60} = CF_{59}(1 + 0.0410000000) = 2592.4209358312$,
  - $PV Payment = \frac{CF_{60}}{(1+0.0136015752)^{60}} = 1152.5742465764$,
  - $PV_0 = \$75357.0932917380$

- At $t = 61$,
  - $g = 0.0410000000$,
  - $CF_{61} = CF_{60}(1 + 0.0410000000) = 2698.7101942003$,
  - $PV Payment = \frac{CF_{61}}{(1+0.0136015752)^{61}} = 1183.7292087945$,
  - $PV_0 = \$76540.8225005325$

- At $t = 62$,
  - $g = 0.0410000000$,
  - $CF_{62} = CF_{61}(1 + 0.0410000000) = 2809.3573121625$,
  - $PV Payment = \frac{CF_{62}}{(1+0.0136015752)^{62}} = 1215.7263134374$,
  - $PV_0 = \$77756.5488139699$

- At $t = 63$,
  - $g = 0.0410000000$,
  - $CF_{63} = CF_{62}(1 + 0.0410000000) = 2924.5409619611$,
  - $PV Payment = \frac{CF_{63}}{(1+0.0136015752)^{63}} = 1248.5883242582$,
  - $PV_0 = \$79005.1371382281$

- At $t = 64$,
  - $g = 0.0410000000$,
  - $CF_{64} = CF_{63}(1 + 0.0410000000) = 3044.4471414016$,
  - $PV Payment = \frac{CF_{64}}{(1+0.0136015752)^{64}} = 1282.3386203313$,
  - $PV_0 = \$80287.4757585594$

- At $t = 65$,
  - $g = 0.0410000000$,
  - $CF_{65} = CF_{64}(1 + 0.0410000000) = 3169.2694741990$,
  - $PV Payment = \frac{CF_{65}}{(1+0.0136015752)^{65}} = 1317.0012126857$,
  - $PV_0 = \$81604.4769712451$

- At $t = 66$,
  - $g = 0.0410000000$,
  - $CF_{66} = CF_{65}(1 + 0.0410000000) = 3299.2095226412$,
  - $PV Payment = \frac{CF_{66}}{(1+0.0136015752)^{66}} = 1352.6007613866$,
  - $PV_0 = \$82957.0777326317$
- At $t = 67$,
  - $g = 0.0410000000$,
  - $CF_{67} = CF_{66}(1 + 0.0410000000) = 3434.4771130695$,
  - $PV Payment = \frac{CF_{67}}{(1+0.0136015752)^{67}} = 1389.1625930798$,
  - $PV_0 = \$84346.2403257115$
- At $t = 68$,
  - $g = 0.0410000000$,
  - $CF_{68} = CF_{67}(1 + 0.0410000000) = 3575.2906747053$,
  - $PV Payment = \frac{CF_{68}}{(1+0.0136015752)^{68}} = 1426.7127190094$,
  - $PV_0 = \$85772.9530447209$
- At $t = 69$,
  - $g = 0.0410000000$,
  - $CF_{69} = CF_{68}(1 + 0.0410000000) = 3721.8775923682$,
  - $PV Payment = \frac{CF_{69}}{(1+0.0136015752)^{69}} = 1465.2778535236$,
  - $PV_0 = \$87238.2308982445$
- At $t = 70$,
  - $g = 0.0410000000$,
  - $CF_{70} = CF_{69}(1 + 0.0410000000) = 3874.4745736553$,
  - $PV Payment = \frac{CF_{70}}{(1+0.0136015752)^{70}} = 1504.8854330797$,
  - $PV_0 = \$88743.1163313242$
- At $t = 71$,
  - $g = 0.0410000000$,
  - $CF_{71} = CF_{70}(1 + 0.0410000000) = 4033.3280311752$,
  - $PV Payment = \frac{CF_{71}}{(1+0.0136015752)^{71}} = 1545.5636357633$,
  - $PV_0 = \$90288.6799670875$
- At $t = 72$,
  - $g = 0.0410000000$,
  - $CF_{72} = CF_{71}(1 + 0.0410000000) = 4198.6944804534$,
  - $PV Payment = \frac{CF_{72}}{(1+0.0136015752)^{72}} = 1587.3414013354$,
  - $PV_0 = \$91876.0213684229$
- At $t = 73$,
  - $g = 0.0410000000$,

- $CF_{73} = CF_{72}(1 + 0.0410000000) = 4370.8409541520$,
- $PV Payment = \frac{CF_{73}}{(1+0.0136015752)^{73}} = 1630.2484518206$,
- $PV_0 = \$93506.2698202435$

- At $t = 74$,
  - $g = 0.0410000000$,
  - $CF_{74} = CF_{73}(1 + 0.0410000000) = 4550.0454332722$,
  - $PV Payment = \frac{CF_{74}}{(1+0.0136015752)^{74}} = 1674.3153126528$,
  - $PV_0 = \$95180.5851328963$
- At $t = 75$,
  - $g = 0.1900000000$,
  - $CF_{75} = CF_{38}(1 + 0.1900000000) = 1274.4900000000$,
  - $PV Payment = \frac{CF_{75}}{(1+0.0136015752)^{75}} = 462.6905945292$,
  - $PV_0 = \$95643.2757274255$
- At $t = 76$,
  - $g = 0.0410000000$,
  - $CF_{76} = CF_{75}(1 + 0.0410000000) = 1326.7440900000$,
  - $PV Payment = \frac{CF_{76}}{(1+0.0136015752)^{76}} = 475.1974747012$,
  - $PV_0 = \$96118.4732021266$
- At $t = 77$,
  - $g = 0.0410000000$,
  - $CF_{77} = CF_{76}(1 + 0.0410000000) = 1381.1405976900$,
  - $PV Payment = \frac{CF_{77}}{(1+0.0136015752)^{77}} = 488.0424253969$,
  - $PV_0 = \$96606.5156275235$
- At $t = 78$,
  - $g = 0.0410000000$,
  - $CF_{78} = CF_{77}(1 + 0.0410000000) = 1437.7673621953$,
  - $PV Payment = \frac{CF_{78}}{(1+0.0136015752)^{78}} = 501.2345849209$,
  - $PV_0 = \$97107.7502124444$
- At $t = 79$,
  - $g = 0.0410000000$,
  - $CF_{79} = CF_{78}(1 + 0.0410000000) = 1496.7158240453$,
  - $PV Payment = \frac{CF_{79}}{(1+0.0136015752)^{79}} = 514.7833385929$,
  - $PV_0 = \$97622.5335510374$
- At $t = 80$,
  - $g = 0.0410000000$,
  - $CF_{80} = CF_{79}(1 + 0.0410000000) = 1558.0811728312$,
  - $PV Payment = \frac{CF_{80}}{(1+0.0136015752)^{80}} = 528.6983254253$,

- $PV_0 = \$98151.2318764626$

- At $t = 81$,
  - $g = 0.0410000000$,
  - $CF_{81} = CF_{80}(1 + 0.0410000000) = 1621.9625009172$,
  - $PV Payment = \frac{CF_{81}}{(1+0.0136015752)^{81}} = 542.9894449799$,
  - $PV_0 = \$98694.2213214425$

- At $t = 82$,
  - $g = 0.0410000000$,
  - $CF_{82} = CF_{81}(1 + 0.0410000000) = 1688.4629634548$,
  - $PV Payment = \frac{CF_{82}}{(1+0.0136015752)^{82}} = 557.6668644116$,
  - $PV_0 = \$99251.8881858541$

- At $t = 83$,
  - $g = 0.0410000000$,
  - $CF_{83} = CF_{82}(1 + 0.0410000000) = 1757.6899449565$,
  - $PV Payment = \frac{CF_{83}}{(1+0.0136015752)^{83}} = 572.7410257011$,
  - $PV_0 = \$99824.6292115552$

- At $t = 84$,
  - $g = 0.0410000000$,
  - $CF_{84} = CF_{83}(1 + 0.0410000000) = 1829.7552326997$,
  - $PV Payment = \frac{CF_{84}}{(1+0.0136015752)^{84}} = 588.2226530839$,
  - $PV_0 = \$100412.8518646390$

- At $t = 85$,
  - $g = 0.0410000000$,
  - $CF_{85} = CF_{84}(1 + 0.0410000000) = 1904.7751972404$,
  - $PV Payment = \frac{CF_{85}}{(1+0.0136015752)^{85}} = 604.1227606796$,
  - $PV_0 = \$101016.9746253187$

- At $t = 86$,
  - $g = 0.0410000000$,
  - $CF_{86} = CF_{85}(1 + 0.0410000000) = 1982.8709803272$,
  - $PV Payment = \frac{CF_{86}}{(1+0.0136015752)^{86}} = 620.4526603282$,
  - $PV_0 = \$101637.4272856468$

- At $t = 87$,
  - $g = 0.0410000000$,
  - $CF_{87} = CF_{86}(1 + 0.0410000000) = 2064.1686905207$,
  - $PV Payment = \frac{CF_{87}}{(1+0.0136015752)^{87}} = 637.2239696369$,
  - $PV_0 = \$102274.6512552837$

- At $t = 88$,

  - $g = 0.0410000000$,
  - $CF_{88} = CF_{87}(1 + 0.0410000000) = 2148.7996068320$,
  - $PV Payment = \frac{CF_{88}}{(1+0.0136015752)^{88}} = 654.4486202462$,
  - $PV_0 = \$102929.0998755299$

- At $t = 89$,
  - $g = 0.0410000000$,
  - $CF_{89} = CF_{88}(1 + 0.0410000000) = 2236.9003907121$,
  - $PV Payment = \frac{CF_{89}}{(1+0.0136015752)^{89}} = 672.1388663175$,
  - $PV_0 = \$103601.2387418474$

- At $t = 90$,
  - $g = 0.0410000000$,
  - $CF_{90} = CF_{89}(1 + 0.0410000000) = 2328.6133067313$,
  - $PV Payment = \frac{CF_{90}}{(1+0.0136015752)^{90}} = 690.3072932520$,
  - $PV_0 = \$104291.5460350994$

- At $t = 91$,
  - $g = 0.0410000000$,
  - $CF_{91} = CF_{90}(1 + 0.0410000000) = 2424.0864523073$,
  - $PV Payment = \frac{CF_{91}}{(1+0.0136015752)^{91}} = 708.9668266435$,
  - $PV_0 = \$105000.5128617429$

- At $t = 92$,
  - $g = 0.0410000000$,
  - $CF_{92} = CF_{91}(1 + 0.0410000000) = 2523.4739968519$,
  - $PV Payment = \frac{CF_{92}}{(1+0.0136015752)^{92}} = 728.1307414746$,
  - $PV_0 = \$105728.6436032175$

- At $t = 93$,
  - $g = 0.0410000000$,
  - $CF_{93} = CF_{92}(1 + 0.0410000000) = 2626.9364307228$,
  - $PV Payment = \frac{CF_{93}}{(1+0.0136015752)^{93}} = 747.8126715610$,
  - $PV_0 = \$106476.4562747785$

- At $t = 94$,
  - $g = 0.0410000000$,
  - $CF_{94} = CF_{93}(1 + 0.0410000000) = 2734.6408243825$,
  - $PV Payment = \frac{CF_{94}}{(1+0.0136015752)^{94}} = 768.0266192506$,
  - $PV_0 = \$107244.4828940291$

- At $t = 95$,
  - $g = 0.0410000000$,
  - $CF_{95} = CF_{94}(1 + 0.0410000000) = 2846.7610981821$,

  - $PV Payment = \frac{CF_{95}}{(1+0.0136015752)^{95}} = 788.7869653857$,
  - $PV_0 = \$108033.2698594148$

- At $t = 96$,
  - $g = 0.0410000000$,
  - $CF_{96} = CF_{95}(1 + 0.0410000000) = 2963.4783032076$,
  - $PV Payment = \frac{CF_{96}}{(1+0.0136015752)^{96}} = 810.1084795334$,
  - $PV_0 = \$108843.3783389482$

- At $t = 97$,
  - $g = 0.0410000000$,
  - $CF_{97} = CF_{96}(1 + 0.0410000000) = 3084.9809136391$,
  - $PV Payment = \frac{CF_{97}}{(1+0.0136015752)^{97}} = 832.0063304939$,
  - $PV_0 = \$109675.3846694421$

- At $t = 98$,
  - $g = 0.0410000000$,
  - $CF_{98} = CF_{97}(1 + 0.0410000000) = 3211.4651310983$,
  - $PV Payment = \frac{CF_{98}}{(1+0.0136015752)^{98}} = 854.4960970914$,
  - $PV_0 = \$110529.8807665335$

- At $t = 99$,
  - $g = 0.0410000000$,
  - $CF_{99} = CF_{98}(1 + 0.0410000000) = 3343.1352014734$,
  - $PV Payment = \frac{CF_{99}}{(1+0.0136015752)^{99}} = 877.5937792576$,
  - $PV_0 = \$111407.4745457911$

- At $t = 100$,
  - $g = 0.0410000000$,
  - $CF_{100} = CF_{99}(1 + 0.0410000000) = 3480.2037447338$,
  - $PV Payment = \frac{CF_{100}}{(1+0.0136015752)^{100}} = 901.3158094147$,
  - $PV_0 = \$112308.7903552058$

- At $t = 101$,
  - $g = 0.0410000000$,
  - $CF_{101} = CF_{100}(1 + 0.0410000000) = 3622.8920982679$,
  - $PV Payment = \frac{CF_{101}}{(1+0.0136015752)^{101}} = 925.6790641658$,
  - $PV_0 = \$113234.4694193716$

- At $t = 102$,
  - $g = 0.0410000000$,
  - $CF_{102} = CF_{101}(1 + 0.0410000000) = 3771.4306742968$,
  - $PV Payment = \frac{CF_{102}}{(1+0.0136015752)^{102}} = 950.7008763014$,
  - $PV_0 = \$114185.1702956731$

- At $t = 103$,
  - $g = 0.0410000000$,
  - $CF_{103} = CF_{102}(1 + 0.0410000000) = 3926.0593319430$,
  - $PV Payment = \frac{CF_{103}}{(1+0.0136015752)^{103}} = 976.3990471307$,
  - $PV_0 = \$115161.5693428038$
- At $t = 104$,
  - $g = 0.0410000000$,
  - $CF_{104} = CF_{103}(1 + 0.0410000000) = 4087.0277645527$,
  - $PV Payment = \frac{CF_{104}}{(1+0.0136015752)^{104}} = 1002.7918591456$,
  - $PV_0 = \$116164.3612019494$
- At $t = 105$,
  - $g = 0.0410000000$,
  - $CF_{105} = CF_{104}(1 + 0.0410000000) = 4254.5959028993$,
  - $PV Payment = \frac{CF_{105}}{(1+0.0136015752)^{105}} = 1029.8980890281$,
  - $PV_0 = \$117194.2592909774$
- At $t = 106$,
  - $g = 0.0410000000$,
  - $CF_{106} = CF_{105}(1 + 0.0410000000) = 4429.0343349182$,
  - $PV Payment = \frac{CF_{106}}{(1+0.0136015752)^{106}} = 1057.7370210079$,
  - $PV_0 = \$118251.9963119854$
- At $t = 107$,
  - $g = 0.0410000000$,
  - $CF_{107} = CF_{106}(1 + 0.0410000000) = 4610.6247426498$,
  - $PV Payment = \frac{CF_{107}}{(1+0.0136015752)^{107}} = 1086.3284605825$,
  - $PV_0 = \$119338.3247725679$
- At $t = 108$,
  - $g = 0.0410000000$,
  - $CF_{108} = CF_{107}(1 + 0.0410000000) = 4799.6603570985$,
  - $PV Payment = \frac{CF_{108}}{(1+0.0136015752)^{108}} = 1115.6927486068$,
  - $PV_0 = \$120454.0175211747$
- At $t = 109$,
  - $g = 0.0410000000$,
  - $CF_{109} = CF_{108}(1 + 0.0410000000) = 4996.4464317395$,
  - $PV Payment = \frac{CF_{109}}{(1+0.0136015752)^{109}} = 1145.8507757648$,
  - $PV_0 = \$121599.8682969395$
- At $t = 110$,
  - $g = 0.0410000000$,

- $CF_{110} = CF_{109}(1 + 0.0410000000) = 5201.3007354408$,
- $PV Payment = \frac{CF_{110}}{(1+0.0136015752)^{110}} = 1176.8239974315$,
- $PV_0 = \$122776.6922943710$

- At $t = 111$,
  - $g = 0.0410000000$,
  - $CF_{111} = CF_{110}(1 + 0.0410000000) = 5414.5540655939$,
  - $PV Payment = \frac{CF_{111}}{(1+0.0136015752)^{111}} = 1208.6344489371$,
  - $PV_0 = \$123985.3267433082$

- At $t = 112$,
  - $g = 0.1900000000$,
  - $CF_{112} = CF_{75}(1 + 0.1900000000) = 1516.6431000000$,
  - $PV Payment = \frac{CF_{112}}{(1+0.0136015752)^{112}} = 334.0014796025$,
  - $PV_0 = \$124319.3282229107$

- At $t = 113$,
  - $g = 0.0410000000$,
  - $CF_{113} = CF_{112}(1 + 0.0410000000) = 1578.8254671000$,
  - $PV Payment = \frac{CF_{113}}{(1+0.0136015752)^{113}} = 343.0297947056$,
  - $PV_0 = \$124662.3580176163$

- At $t = 114$,
  - $g = 0.0410000000$,
  - $CF_{114} = CF_{113}(1 + 0.0410000000) = 1643.5573112511$,
  - $PV Payment = \frac{CF_{114}}{(1+0.0136015752)^{114}} = 352.3021520618$,
  - $PV_0 = \$125014.6601696781$

- At $t = 115$,
  - $g = 0.0410000000$,
  - $CF_{115} = CF_{114}(1 + 0.0410000000) = 1710.9431610124$,
  - $PV Payment = \frac{CF_{115}}{(1+0.0136015752)^{115}} = 361.8251483194$,
  - $PV_0 = \$125376.4853179975$

- At $t = 116$,
  - $g = 0.0410000000$,
  - $CF_{116} = CF_{115}(1 + 0.0410000000) = 1781.0918306139$,
  - $PV Payment = \frac{CF_{116}}{(1+0.0136015752)^{116}} = 371.6055584396$,
  - $PV_0 = \$125748.0908764371$

- At $t = 117$,
  - $g = 0.0410000000$,
  - $CF_{117} = CF_{116}(1 + 0.0410000000) = 1854.1165956691$,
  - $PV Payment = \frac{CF_{117}}{(1+0.0136015752)^{117}} = 381.6503405156$,

- $PV_0 = \$126129.7412169527$

- At $t = 118$,
  - $g = 0.0410000000$,
  - $CF_{118} = CF_{117}(1 + 0.0410000000) = 1930.1353760915$,
  - $PV Payment = \frac{CF_{118}}{(1+0.0136015752)^{118}} = 391.9666407232$,
  - $PV_0 = \$126521.7078576759$

- At $t = 119$,
  - $g = 0.0410000000$,
  - $CF_{119} = CF_{118}(1 + 0.0410000000) = 2009.2709265113$,
  - $PV Payment = \frac{CF_{119}}{(1+0.0136015752)^{119}} = 402.5617984050$,
  - $PV_0 = \$126924.2696560809$

- At $t = 120$,
  - $g = 0.0410000000$,
  - $CF_{120} = CF_{119}(1 + 0.0410000000) = 2091.6510344982$,
  - $PV Payment = \frac{CF_{120}}{(1+0.0136015752)^{120}} = 413.4433512916$,
  - $PV_0 = \$127337.7130073725$

- At $t = 121$,
  - $g = 0.0410000000$,
  - $CF_{121} = CF_{120}(1 + 0.0410000000) = 2177.4087269126$,
  - $PV Payment = \frac{CF_{121}}{(1+0.0136015752)^{121}} = 424.6190408639$,
  - $PV_0 = \$127762.3320482363$

- At $t = 122$,
  - $g = 0.0410000000$,
  - $CF_{122} = CF_{121}(1 + 0.0410000000) = 2266.6824847161$,
  - $PV Payment = \frac{CF_{122}}{(1+0.0136015752)^{122}} = 436.0968178613$,
  - $PV_0 = \$128198.4288660977$

- At $t = 123$,
  - $g = 0.0410000000$,
  - $CF_{123} = CF_{122}(1 + 0.0410000000) = 2359.6164665894$,
  - $PV Payment = \frac{CF_{123}}{(1+0.0136015752)^{123}} = 447.8848479377$,
  - $PV_0 = \$128646.3137140354$

- At $t = 124$,
  - $g = 0.0410000000$,
  - $CF_{124} = CF_{123}(1 + 0.0410000000) = 2456.3607417196$,
  - $PV Payment = \frac{CF_{124}}{(1+0.0136015752)^{124}} = 459.9915174707$,
  - $PV_0 = \$129106.3052315062$

- At $t = 125$,

  - $g = 0.0410000000$,
  - $CF_{125} = CF_{124}(1 + 0.0410000000) = 2557.0715321301$,
  - $PV Payment = \frac{CF_{125}}{(1+0.0136015752)^{125}} = 472.4254395283$,
  - $PV_0 = \$129578.7306710344$

- At $t = 126$,
  - $g = 0.0410000000$,
  - $CF_{126} = CF_{125}(1 + 0.0410000000) = 2661.9114649474$,
  - $PV Payment = \frac{CF_{126}}{(1+0.0136015752)^{126}} = 485.1954599960$,
  - $PV_0 = \$130063.9261310305$

- At $t = 127$,
  - $g = 0.0410000000$,
  - $CF_{127} = CF_{126}(1 + 0.0410000000) = 2771.0498350103$,
  - $PV Payment = \frac{CF_{127}}{(1+0.0136015752)^{127}} = 498.3106638707$,
  - $PV_0 = \$130562.2367949012$

- At $t = 128$,
  - $g = 0.0410000000$,
  - $CF_{128} = CF_{127}(1 + 0.0410000000) = 2884.6628782457$,
  - $PV Payment = \frac{CF_{128}}{(1+0.0136015752)^{128}} = 511.7803817235$,
  - $PV_0 = \$131074.0171766247$

- At $t = 129$,
  - $g = 0.0410000000$,
  - $CF_{129} = CF_{128}(1 + 0.0410000000) = 3002.9340562538$,
  - $PV Payment = \frac{CF_{129}}{(1+0.0136015752)^{129}} = 525.6141963380$,
  - $PV_0 = \$131599.6313729626$

- At $t = 130$,
  - $g = 0.0410000000$,
  - $CF_{130} = CF_{129}(1 + 0.0410000000) = 3126.0543525602$,
  - $PV Payment = \frac{CF_{130}}{(1+0.0136015752)^{130}} = 539.8219495277$,
  - $PV_0 = \$132139.4533224904$

- At $t = 131$,
  - $g = 0.0410000000$,
  - $CF_{131} = CF_{130}(1 + 0.0410000000) = 3254.2225810151$,
  - $PV Payment = \frac{CF_{131}}{(1+0.0136015752)^{131}} = 554.4137491380$,
  - $PV_0 = \$132693.8670716284$

- At $t = 132$,
  - $g = 0.0410000000$,
  - $CF_{132} = CF_{131}(1 + 0.0410000000) = 3387.6457068368$,

  - $PV Payment = \frac{CF_{132}}{(1+0.0136015752)^{132}} = 569.3999762370$,
  - $PV_0 = \$133263.2670478653$

- At $t = 133$,
  - $g = 0.0410000000$,
  - $CF_{133} = CF_{132}(1 + 0.0410000000) = 3526.5391808171$,
  - $PV Payment = \frac{CF_{133}}{(1+0.0136015752)^{133}} = 584.7912925008$,
  - $PV_0 = \$133848.0583403662$

- At $t = 134$,
  - $g = 0.0410000000$,
  - $CF_{134} = CF_{133}(1 + 0.0410000000) = 3671.1272872306$,
  - $PV Payment = \frac{CF_{134}}{(1+0.0136015752)^{134}} = 600.5986477992$,
  - $PV_0 = \$134448.6569881654$

- At $t = 135$,
  - $g = 0.0410000000$,
  - $CF_{135} = CF_{134}(1 + 0.0410000000) = 3821.6435060070$,
  - $PV Payment = \frac{CF_{135}}{(1+0.0136015752)^{135}} = 616.8332879848$,
  - $PV_0 = \$135065.4902761502$

- At $t = 136$,
  - $g = 0.0410000000$,
  - $CF_{136} = CF_{135}(1 + 0.0410000000) = 3978.3308897533$,
  - $PV Payment = \frac{CF_{136}}{(1+0.0136015752)^{136}} = 633.5067628947$,
  - $PV_0 = \$135698.9970390449$

- At $t = 137$,
  - $g = 0.0410000000$,
  - $CF_{137} = CF_{136}(1 + 0.0410000000) = 4141.4424562332$,
  - $PV Payment = \frac{CF_{137}}{(1+0.0136015752)^{137}} = 650.6309345665$,
  - $PV_0 = \$136349.6279736114$

- At $t = 138$,
  - $g = 0.0410000000$,
  - $CF_{138} = CF_{137}(1 + 0.0410000000) = 4311.2415969387$,
  - $PV Payment = \frac{CF_{138}}{(1+0.0136015752)^{138}} = 668.2179856780$,
  - $PV_0 = \$137017.8459592894$

- At $t = 139$,
  - $g = 0.0410000000$,
  - $CF_{139} = CF_{138}(1 + 0.0410000000) = 4488.0025024132$,
  - $PV Payment = \frac{CF_{139}}{(1+0.0136015752)^{139}} = 686.2804282140$,
  - $PV_0 = \$137704.1263875035$

- At $t = 140$,
  - $g = 0.0410000000$,
  - $CF_{140} = CF_{139}(1 + 0.0410000000) = 4672.0106050122$,
  - $PV Payment = \frac{CF_{140}}{(1+0.0136015752)^{140}} = 704.8311123678$,
  - $PV_0 = \$138408.9574998713$
- At $t = 141$,
  - $g = 0.0410000000$,
  - $CF_{141} = CF_{140}(1 + 0.0410000000) = 4863.5630398177$,
  - $PV Payment = \frac{CF_{141}}{(1+0.0136015752)^{141}} = 723.8832356833$,
  - $PV_0 = \$139132.8407355545$
- At $t = 142$,
  - $g = 0.0410000000$,
  - $CF_{142} = CF_{141}(1 + 0.0410000000) = 5062.9691244502$,
  - $PV Payment = \frac{CF_{142}}{(1+0.0136015752)^{142}} = 743.4503524439$,
  - $PV_0 = \$139876.2910879984$
- At $t = 143$,
  - $g = 0.0410000000$,
  - $CF_{143} = CF_{142}(1 + 0.0410000000) = 5270.5508585527$,
  - $PV Payment = \frac{CF_{143}}{(1+0.0136015752)^{143}} = 763.5463833158$,
  - $PV_0 = \$140639.8374713142$
- At $t = 144$,
  - $g = 0.0410000000$,
  - $CF_{144} = CF_{143}(1 + 0.0410000000) = 5486.6434437533$,
  - $PV Payment = \frac{CF_{144}}{(1+0.0136015752)^{144}} = 784.1856252515$,
  - $PV_0 = \$141424.0230965658$
- At $t = 145$,
  - $g = 0.0410000000$,
  - $CF_{145} = CF_{144}(1 + 0.0410000000) = 5711.5958249472$,
  - $PV Payment = \frac{CF_{145}}{(1+0.0136015752)^{145}} = 805.3827616610$,
  - $PV_0 = \$142229.4058582268$
- At $t = 146$,
  - $g = 0.0410000000$,
  - $CF_{146} = CF_{145}(1 + 0.0410000000) = 5945.7712537700$,
  - $PV Payment = \frac{CF_{146}}{(1+0.0136015752)^{146}} = 827.1528728579$,
  - $PV_0 = \$143056.5587310847$
- At $t = 147$,
  - $g = 0.0410000000$,

- $CF_{147} = CF_{146}(1 + 0.0410000000) = 6189.5478751746$,
- $PV Payment = \frac{CF_{147}}{(1+0.0136015752)^{147}} = 849.5114467884$,
- $PV_0 = \$143906.0701778731$

- At $t = 148$,
  - $g = 0.0410000000$,
  - $CF_{148} = CF_{147}(1 + 0.0410000000) = 6443.3193380568$,
  - $PV Payment = \frac{CF_{148}}{(1+0.0136015752)^{148}} = 872.4743900497$,
  - $PV_0 = \$144778.5445679228$
- At $t = 149$,
  - $g = 0.1900000000$,
  - $CF_{149} = CF_{112}(1 + 0.1900000000) = 1804.8052890000$,
  - $PV Payment = \frac{CF_{149}}{(1+0.0136015752)^{149}} = 241.1049407438$,
  - $PV_0 = \$145019.6495086666$
- At $t = 150$,
  - $g = 0.0410000000$,
  - $CF_{150} = CF_{149}(1 + 0.0410000000) = 1878.8023058490$,
  - $PV Payment = \frac{CF_{150}}{(1+0.0136015752)^{150}} = 247.6221914474$,
  - $PV_0 = \$145267.2717001140$
- At $t = 151$,
  - $g = 0.0410000000$,
  - $CF_{151} = CF_{150}(1 + 0.0410000000) = 1955.8332003888$,
  - $PV Payment = \frac{CF_{151}}{(1+0.0136015752)^{151}} = 254.3156084154$,
  - $PV_0 = \$145521.5873085294$
- At $t = 152$,
  - $g = 0.0410000000$,
  - $CF_{152} = CF_{151}(1 + 0.0410000000) = 2036.0223616047$,
  - $PV Payment = \frac{CF_{152}}{(1+0.0136015752)^{152}} = 261.1899535565$,
  - $PV_0 = \$145782.7772620858$
- At $t = 153$,
  - $g = 0.0410000000$,
  - $CF_{153} = CF_{152}(1 + 0.0410000000) = 2119.4992784305$,
  - $PV Payment = \frac{CF_{153}}{(1+0.0136015752)^{153}} = 268.2501174973$,
  - $PV_0 = \$146051.0273795831$
- At $t = 154$,
  - $g = 0.0410000000$,
  - $CF_{154} = CF_{153}(1 + 0.0410000000) = 2206.3987488462$,
  - $PV Payment = \frac{CF_{154}}{(1+0.0136015752)^{154}} = 275.5011230620$,

  - $PV_0 = \$146326.5285026451$

- At $t = 155$,
  - $g = 0.0410000000$,
  - $CF_{155} = CF_{154}(1 + 0.0410000000) = 2296.8610975489$,
  - $PVPayment = \frac{CF_{155}}{(1+0.0136015752)^{155}} = 282.9481288454$,
  - $PV_0 = \$146609.4766314905$

- At $t = 156$,
  - $g = 0.0410000000$,
  - $CF_{156} = CF_{155}(1 + 0.0410000000) = 2391.0324025484$,
  - $PVPayment = \frac{CF_{156}}{(1+0.0136015752)^{156}} = 290.5964328831$,
  - $PV_0 = \$146900.0730643735$

- At $t = 157$,
  - $g = 0.0410000000$,
  - $CF_{157} = CF_{156}(1 + 0.0410000000) = 2489.0647310529$,
  - $PVPayment = \frac{CF_{157}}{(1+0.0136015752)^{157}} = 298.4514764207$,
  - $PV_0 = \$147198.5245407942$

- At $t = 158$,
  - $g = 0.0410000000$,
  - $CF_{158} = CF_{157}(1 + 0.0410000000) = 2591.1163850260$,
  - $PVPayment = \frac{CF_{158}}{(1+0.0136015752)^{158}} = 306.5188477848$,
  - $PV_0 = \$147505.0433885790$

- At $t = 159$,
  - $g = 0.0410000000$,
  - $CF_{159} = CF_{158}(1 + 0.0410000000) = 2697.3521568121$,
  - $PVPayment = \frac{CF_{159}}{(1+0.0136015752)^{159}} = 314.8042863587$,
  - $PV_0 = \$147819.8476749377$

- At $t = 160$,
  - $g = 0.0410000000$,
  - $CF_{160} = CF_{159}(1 + 0.0410000000) = 2807.9435952414$,
  - $PVPayment = \frac{CF_{160}}{(1+0.0136015752)^{160}} = 323.3136866656$,
  - $PV_0 = \$148143.1613616034$

- At $t = 161$,
  - $g = 0.0410000000$,
  - $CF_{161} = CF_{160}(1 + 0.0410000000) = 2923.0692826463$,
  - $PVPayment = \frac{CF_{161}}{(1+0.0136015752)^{161}} = 332.0531025624$,
  - $PV_0 = \$148475.2144641657$

- At $t = 162$,

  - $g = 0.0410000000$,
  - $CF_{162} = CF_{161}(1 + 0.0410000000) = 3042.9151232348$,
  - $PV Payment = \frac{CF_{162}}{(1+0.0136015752)^{162}} = 341.0287515459$,
  - $PV_0 = \$148816.2432157116$

- At $t = 163$,
  - $g = 0.0410000000$,
  - $CF_{163} = CF_{162}(1 + 0.0410000000) = 3167.6746432874$,
  - $PV Payment = \frac{CF_{163}}{(1+0.0136015752)^{163}} = 350.2470191770$,
  - $PV_0 = \$149166.4902348886$

- At $t = 164$,
  - $g = 0.0410000000$,
  - $CF_{164} = CF_{163}(1 + 0.0410000000) = 3297.5493036622$,
  - $PV Payment = \frac{CF_{164}}{(1+0.0136015752)^{164}} = 359.7144636231$,
  - $PV_0 = \$149526.2046985117$

- At $t = 165$,
  - $g = 0.0410000000$,
  - $CF_{165} = CF_{164}(1 + 0.0410000000) = 3432.7488251124$,
  - $PV Payment = \frac{CF_{165}}{(1+0.0136015752)^{165}} = 369.4378203238$,
  - $PV_0 = \$149895.6425188355$

- At $t = 166$,
  - $g = 0.0410000000$,
  - $CF_{166} = CF_{165}(1 + 0.0410000000) = 3573.4915269420$,
  - $PV Payment = \frac{CF_{166}}{(1+0.0136015752)^{166}} = 379.4240067828$,
  - $PV_0 = \$150275.0665256183$

- At $t = 167$,
  - $g = 0.0410000000$,
  - $CF_{167} = CF_{166}(1 + 0.0410000000) = 3720.0046795466$,
  - $PV Payment = \frac{CF_{167}}{(1+0.0136015752)^{167}} = 389.6801274892$,
  - $PV_0 = \$150664.7466531075$

- At $t = 168$,
  - $g = 0.0410000000$,
  - $CF_{168} = CF_{167}(1 + 0.0410000000) = 3872.5248714080$,
  - $PV Payment = \frac{CF_{168}}{(1+0.0136015752)^{168}} = 400.2134789718$,
  - $PV_0 = \$151064.9601320794$

- At $t = 169$,
  - $g = 0.0410000000$,
  - $CF_{169} = CF_{168}(1 + 0.0410000000) = 4031.2983911357$,

  - $PV Payment = \frac{CF_{169}}{(1+0.0136015752)^{169}} = 411.0315549904$,
  - $PV_0 = \$151475.9916870698$

- At $t = 170$,
  - $g = 0.0410000000$,
  - $CF_{170} = CF_{169}(1 + 0.0410000000) = 4196.5816251723$,
  - $PV Payment = \frac{CF_{170}}{(1+0.0136015752)^{170}} = 422.1420518667$,
  - $PV_0 = \$151898.1337389365$

- At $t = 171$,
  - $g = 0.0410000000$,
  - $CF_{171} = CF_{170}(1 + 0.0410000000) = 4368.6414718044$,
  - $PV Payment = \frac{CF_{171}}{(1+0.0136015752)^{171}} = 433.5528739596$,
  - $PV_0 = \$152331.6866128961$

- At $t = 172$,
  - $g = 0.0410000000$,
  - $CF_{172} = CF_{171}(1 + 0.0410000000) = 4547.7557721483$,
  - $PV Payment = \frac{CF_{172}}{(1+0.0136015752)^{172}} = 445.2721392892$,
  - $PV_0 = \$152776.9587521853$

- At $t = 173$,
  - $g = 0.0410000000$,
  - $CF_{173} = CF_{172}(1 + 0.0410000000) = 4734.2137588064$,
  - $PV Payment = \frac{CF_{173}}{(1+0.0136015752)^{173}} = 457.3081853119$,
  - $PV_0 = \$153234.2669374972$

- At $t = 174$,
  - $g = 0.0410000000$,
  - $CF_{174} = CF_{173}(1 + 0.0410000000) = 4928.3165229175$,
  - $PV Payment = \frac{CF_{174}}{(1+0.0136015752)^{174}} = 469.6695748517$,
  - $PV_0 = \$153703.9365123489$

- At $t = 175$,
  - $g = 0.0410000000$,
  - $CF_{175} = CF_{174}(1 + 0.0410000000) = 5130.3775003571$,
  - $PV Payment = \frac{CF_{175}}{(1+0.0136015752)^{175}} = 482.3651021923$,
  - $PV_0 = \$154186.3016145412$

- At $t = 176$,
  - $g = 0.0410000000$,
  - $CF_{176} = CF_{175}(1 + 0.0410000000) = 5340.7229778717$,
  - $PV Payment = \frac{CF_{176}}{(1+0.0136015752)^{176}} = 495.4037993337$,
  - $PV_0 = \$154681.7054138749$

- At $t = 177$,
  - $g = 0.0410000000$,
  - $CF_{177} = CF_{176}(1 + 0.0410000000) = 5559.6926199645$,
  - $PV Payment = \frac{CF_{177}}{(1+0.0136015752)^{177}} = 508.7949424178$,
  - $PV_0 = \$155190.5003562927$
- At $t = 178$,
  - $g = 0.0410000000$,
  - $CF_{178} = CF_{177}(1 + 0.0410000000) = 5787.6400173830$,
  - $PV Payment = \frac{CF_{178}}{(1+0.0136015752)^{178}} = 522.5480583276$,
  - $PV_0 = \$155713.0484146203$
- At $t = 179$,
  - $g = 0.0410000000$,
  - $CF_{179} = CF_{178}(1 + 0.0410000000) = 6024.9332580957$,
  - $PV Payment = \frac{CF_{179}}{(1+0.0136015752)^{179}} = 536.6729314650$,
  - $PV_0 = \$156249.7213460853$
- At $t = 180$,
  - $g = 0.0410000000$,
  - $CF_{180} = CF_{179}(1 + 0.0410000000) = 6271.9555216777$,
  - $PV Payment = \frac{CF_{180}}{(1+0.0136015752)^{180}} = 551.1796107119$,
  - $PV_0 = \$156800.9009567972$
- At $t = 181$,
  - $g = 0.0410000000$,
  - $CF_{181} = CF_{180}(1 + 0.0410000000) = 6529.1056980664$,
  - $PV Payment = \frac{CF_{181}}{(1+0.0136015752)^{181}} = 566.0784165789$,
  - $PV_0 = \$157366.9793733761$
- At $t = 182$,
  - $g = 0.0410000000$,
  - $CF_{182} = CF_{181}(1 + 0.0410000000) = 6796.7990316872$,
  - $PV Payment = \frac{CF_{182}}{(1+0.0136015752)^{182}} = 581.3799485482$,
  - $PV_0 = \$157948.3593219243$
- At $t = 183$,
  - $g = 0.0410000000$,
  - $CF_{183} = CF_{182}(1 + 0.0410000000) = 7075.4677919863$,
  - $PV Payment = \frac{CF_{183}}{(1+0.0136015752)^{183}} = 597.0950926140$,
  - $PV_0 = \$158545.4544145383$
- At $t = 184$,
  - $g = 0.0410000000$,

  - $CF_{184} = CF_{183}(1 + 0.0410000000) = 7365.5619714578$,
  - $PV Payment = \frac{CF_{184}}{(1+0.0136015752)^{184}} = 613.2350290270$,
  - $PV_0 = \$159158.6894435652$

- At $t = 185$,
  - $g = 0.0410000000$,
  - $CF_{185} = CF_{184}(1 + 0.0410000000) = 7667.5500122875$,
  - $PV Payment = \frac{CF_{185}}{(1+0.0136015752)^{185}} = 629.8112402488$,
  - $PV_0 = \$159788.5006838141$

- At $t = 186$,
  - $g = 0.1900000000$,
  - $CF_{186} = CF_{149}(1 + 0.1900000000) = 2147.7182939100$,
  - $PV Payment = \frac{CF_{186}}{(1+0.0136015752)^{186}} = 174.0459129710$,
  - $PV_0 = \$159962.5465967850$

- At $t = 187$,
  - $g = 0.0410000000$,
  - $CF_{187} = CF_{186}(1 + 0.0410000000) = 2235.7747439603$,
  - $PV Payment = \frac{CF_{187}}{(1+0.0136015752)^{187}} = 178.7505069344$,
  - $PV_0 = \$160141.2971037194$

- At $t = 188$,
  - $g = 0.0410000000$,
  - $CF_{188} = CF_{187}(1 + 0.0410000000) = 2327.4415084627$,
  - $PV Payment = \frac{CF_{188}}{(1+0.0136015752)^{188}} = 183.5822696660$,
  - $PV_0 = \$160324.8793733853$

- At $t = 189$,
  - $g = 0.0410000000$,
  - $CF_{189} = CF_{188}(1 + 0.0410000000) = 2422.8666103097$,
  - $PV Payment = \frac{CF_{189}}{(1+0.0136015752)^{189}} = 188.5446386347$,
  - $PV_0 = \$160513.4240120200$

- At $t = 190$,
  - $g = 0.0410000000$,
  - $CF_{190} = CF_{189}(1 + 0.0410000000) = 2522.2041413323$,
  - $PV Payment = \frac{CF_{190}}{(1+0.0136015752)^{190}} = 193.6411442269$,
  - $PV_0 = \$160707.0651562469$

- At $t = 191$,
  - $g = 0.0410000000$,
  - $CF_{191} = CF_{190}(1 + 0.0410000000) = 2625.6145111270$,
  - $PV Payment = \frac{CF_{191}}{(1+0.0136015752)^{191}} = 198.8754122579$,

- $PV_0 = \$160905.9405685048$

- At $t = 192$,
  - $g = 0.0410000000$,
  - $CF_{192} = CF_{191}(1 + 0.0410000000) = 2733.2647060832$,
  - $PV Payment = \frac{CF_{192}}{(1+0.0136015752)^{192}} = 204.2511665518$,
  - $PV_0 = \$161110.1917350566$

- At $t = 193$,
  - $g = 0.0410000000$,
  - $CF_{193} = CF_{192}(1 + 0.0410000000) = 2845.3285590326$,
  - $PV Payment = \frac{CF_{193}}{(1+0.0136015752)^{193}} = 209.7722315902$,
  - $PV_0 = \$161319.9639666467$

- At $t = 194$,
  - $g = 0.0410000000$,
  - $CF_{194} = CF_{193}(1 + 0.0410000000) = 2961.9870299529$,
  - $PV Payment = \frac{CF_{194}}{(1+0.0136015752)^{194}} = 215.4425352335$,
  - $PV_0 = \$161535.4065018802$

- At $t = 195$,
  - $g = 0.0410000000$,
  - $CF_{195} = CF_{194}(1 + 0.0410000000) = 3083.4284981810$,
  - $PV Payment = \frac{CF_{195}}{(1+0.0136015752)^{195}} = 221.2661115153$,
  - $PV_0 = \$161756.6726133956$

- At $t = 196$,
  - $g = 0.0410000000$,
  - $CF_{196} = CF_{195}(1 + 0.0410000000) = 3209.8490666064$,
  - $PV Payment = \frac{CF_{196}}{(1+0.0136015752)^{196}} = 227.2471035120$,
  - $PV_0 = \$161983.9197169076$

- At $t = 197$,
  - $g = 0.0410000000$,
  - $CF_{197} = CF_{196}(1 + 0.0410000000) = 3341.4528783373$,
  - $PV Payment = \frac{CF_{197}}{(1+0.0136015752)^{197}} = 233.3897662907$,
  - $PV_0 = \$162217.3094831983$

- At $t = 198$,
  - $g = 0.0410000000$,
  - $CF_{198} = CF_{197}(1 + 0.0410000000) = 3478.4524463491$,
  - $PV Payment = \frac{CF_{198}}{(1+0.0136015752)^{198}} = 239.6984699360$,
  - $PV_0 = \$162457.0079531343$

- At $t = 199$,

  - $g = 0.0410000000$,
  - $CF_{199} = CF_{198}(1 + 0.0410000000) = 3621.0689966494$,
  - $PV Payment = \frac{CF_{199}}{(1+0.0136015752)^{199}} = 246.1777026594$,
  - $PV_0 = \$162703.1856557937$

- At $t = 200$,

  - $g = 0.0410000000$,
  - $CF_{200} = CF_{199}(1 + 0.0410000000) = 3769.5328255120$,
  - $PV Payment = \frac{CF_{200}}{(1+0.0136015752)^{200}} = 252.8320739922$,
  - $PV_0 = \$162956.0177297859$

- At $t = 201$,

  - $g = 0.0410000000$,
  - $CF_{201} = CF_{200}(1 + 0.0410000000) = 3924.0836713580$,
  - $PV Payment = \frac{CF_{201}}{(1+0.0136015752)^{201}} = 259.6663180647$,
  - $PV_0 = \$163215.6840478506$

- At $t = 202$,

  - $g = 0.0410000000$,
  - $CF_{202} = CF_{201}(1 + 0.0410000000) = 4084.9711018837$,
  - $PV Payment = \frac{CF_{202}}{(1+0.0136015752)^{202}} = 266.6852969744$,
  - $PV_0 = \$163482.3693448250$

- At $t = 203$,

  - $g = 0.0410000000$,
  - $CF_{203} = CF_{202}(1 + 0.0410000000) = 4252.4549170610$,
  - $PV Payment = \frac{CF_{203}}{(1+0.0136015752)^{203}} = 273.8940042451$,
  - $PV_0 = \$163756.2633490702$

- At $t = 204$,

  - $g = 0.0410000000$,
  - $CF_{204} = CF_{203}(1 + 0.0410000000) = 4426.8055686605$,
  - $PV Payment = \frac{CF_{204}}{(1+0.0136015752)^{204}} = 281.2975683794$,
  - $PV_0 = \$164037.5609174496$

- At $t = 205$,

  - $g = 0.0410000000$,
  - $CF_{205} = CF_{204}(1 + 0.0410000000) = 4608.3045969755$,
  - $PV Payment = \frac{CF_{205}}{(1+0.0136015752)^{205}} = 288.9012565070$,
  - $PV_0 = \$164326.4621739566$

- At $t = 206$,

  - $g = 0.0410000000$,
  - $CF_{206} = CF_{205}(1 + 0.0410000000) = 4797.2450854515$,

  - $PV Payment = \frac{CF_{206}}{(1+0.0136015752)^{206}} = 296.7104781324$,
  - $PV_0 = \$164623.1726520890$

- At $t = 207$,
  - $g = 0.0410000000$,
  - $CF_{207} = CF_{206}(1 + 0.0410000000) = 4993.9321339550$,
  - $PV Payment = \frac{CF_{207}}{(1+0.0136015752)^{207}} = 304.7307889830$,
  - $PV_0 = \$164927.9034410721$

- At $t = 208$,
  - $g = 0.0410000000$,
  - $CF_{208} = CF_{207}(1 + 0.0410000000) = 5198.6833514472$,
  - $PV Payment = \frac{CF_{208}}{(1+0.0136015752)^{208}} = 312.9678949618$,
  - $PV_0 = \$165240.8713360339$

- At $t = 209$,
  - $g = 0.0410000000$,
  - $CF_{209} = CF_{208}(1 + 0.0410000000) = 5411.8293688565$,
  - $PV Payment = \frac{CF_{209}}{(1+0.0136015752)^{209}} = 321.4276562067$,
  - $PV_0 = \$165562.2989922405$

- At $t = 210$,
  - $g = 0.0410000000$,
  - $CF_{210} = CF_{209}(1 + 0.0410000000) = 5633.7143729796$,
  - $PV Payment = \frac{CF_{210}}{(1+0.0136015752)^{210}} = 330.1160912595$,
  - $PV_0 = \$165892.4150835001$

- At $t = 211$,
  - $g = 0.0410000000$,
  - $CF_{211} = CF_{210}(1 + 0.0410000000) = 5864.6966622718$,
  - $PV Payment = \frac{CF_{211}}{(1+0.0136015752)^{211}} = 339.0393813481$,
  - $PV_0 = \$166231.4544648481$

- At $t = 212$,
  - $g = 0.0410000000$,
  - $CF_{212} = CF_{211}(1 + 0.0410000000) = 6105.1492254250$,
  - $PV Payment = \frac{CF_{212}}{(1+0.0136015752)^{212}} = 348.2038747833$,
  - $PV_0 = \$166579.6583396314$

- At $t = 213$,
  - $g = 0.0410000000$,
  - $CF_{213} = CF_{212}(1 + 0.0410000000) = 6355.4603436674$,
  - $PV Payment = \frac{CF_{213}}{(1+0.0136015752)^{213}} = 357.6160914759$,
  - $PV_0 = \$166937.2744311072$

- At $t = 214$,
  - $g = 0.0410000000$,
  - $CF_{214} = CF_{213}(1 + 0.0410000000) = 6616.0342177577$,
  - $PV Payment = \frac{CF_{214}}{(1+0.0136015752)^{214}} = 367.2827275747$,
  - $PV_0 = \$167304.5571586819$
- At $t = 215$,
  - $g = 0.0410000000$,
  - $CF_{215} = CF_{214}(1 + 0.0410000000) = 6887.2916206858$,
  - $PV Payment = \frac{CF_{215}}{(1+0.0136015752)^{215}} = 377.2106602306$,
  - $PV_0 = \$167681.7678189125$
- At $t = 216$,
  - $g = 0.0410000000$,
  - $CF_{216} = CF_{215}(1 + 0.0410000000) = 7169.6705771339$,
  - $PV Payment = \frac{CF_{216}}{(1+0.0136015752)^{216}} = 387.4069524891$,
  - $PV_0 = \$168069.1747714016$
- At $t = 217$,
  - $g = 0.0410000000$,
  - $CF_{217} = CF_{216}(1 + 0.0410000000) = 7463.6270707964$,
  - $PV Payment = \frac{CF_{217}}{(1+0.0136015752)^{217}} = 397.8788583153$,
  - $PV_0 = \$168467.0536297169$
- At $t = 218$,
  - $g = 0.0410000000$,
  - $CF_{218} = CF_{217}(1 + 0.0410000000) = 7769.6357806991$,
  - $PV Payment = \frac{CF_{218}}{(1+0.0136015752)^{218}} = 408.6338277544$,
  - $PV_0 = \$168875.6874574713$
- At $t = 219$,
  - $g = 0.0410000000$,
  - $CF_{219} = CF_{218}(1 + 0.0410000000) = 8088.1908477077$,
  - $PV Payment = \frac{CF_{219}}{(1+0.0136015752)^{219}} = 419.6795122320$,
  - $PV_0 = \$169295.3669697033$
- At $t = 220$,
  - $g = 0.0410000000$,
  - $CF_{220} = CF_{219}(1 + 0.0410000000) = 8419.8066724637$,
  - $PV Payment = \frac{CF_{220}}{(1+0.0136015752)^{220}} = 431.0237699977$,
  - $PV_0 = \$169726.3907397010$
- At $t = 221$,
  - $g = 0.0410000000$,

- $CF_{221} = CF_{220}(1 + 0.0410000000) = 8765.0187460348$,
- $PV Payment = \frac{CF_{221}}{(1+0.0136015752)^{221}} = 442.6746717156$,
- $PV_0 = \$170169.0654114166$

- At $t = 222$,
  - $g = 0.0410000000$,
  - $CF_{222} = CF_{221}(1 + 0.0410000000) = 9124.3845146222$,
  - $PV Payment = \frac{CF_{222}}{(1+0.0136015752)^{222}} = 454.6405062058$,
  - $PV_0 = \$170623.7059176224$
- At $t = 223$,
  - $g = 0.1900000000$,
  - $CF_{223} = CF_{186}(1 + 0.1900000000) = 2555.7847697529$,
  - $PV Payment = \frac{CF_{223}}{(1+0.0136015752)^{223}} = 125.6381546079$,
  - $PV_0 = \$170749.3440722303$
- At $t = 224$,
  - $g = 0.0410000000$,
  - $CF_{224} = CF_{223}(1 + 0.0410000000) = 2660.5719453128$,
  - $PV Payment = \frac{CF_{224}}{(1+0.0136015752)^{224}} = 129.0342498890$,
  - $PV_0 = \$170878.3783221193$
- At $t = 225$,
  - $g = 0.0410000000$,
  - $CF_{225} = CF_{224}(1 + 0.0410000000) = 2769.6553950706$,
  - $PV Payment = \frac{CF_{225}}{(1+0.0136015752)^{225}} = 132.5221442195$,
  - $PV_0 = \$171010.9004663389$
- At $t = 226$,
  - $g = 0.0410000000$,
  - $CF_{226} = CF_{225}(1 + 0.0410000000) = 2883.2112662685$,
  - $PV Payment = \frac{CF_{226}}{(1+0.0136015752)^{226}} = 136.1043189979$,
  - $PV_0 = \$171147.0047853367$
- At $t = 227$,
  - $g = 0.0410000000$,
  - $CF_{227} = CF_{226}(1 + 0.0410000000) = 3001.4229281855$,
  - $PV Payment = \frac{CF_{227}}{(1+0.0136015752)^{227}} = 139.7833226965$,
  - $PV_0 = \$171286.7881080332$
- At $t = 228$,
  - $g = 0.0410000000$,
  - $CF_{228} = CF_{227}(1 + 0.0410000000) = 3124.4812682411$,
  - $PV Payment = \frac{CF_{228}}{(1+0.0136015752)^{228}} = 143.5617726751$,

- $PV_0 = \$171430.3498807083$

- At $t = 229$,
  - $g = 0.0410000000$,
  - $CF_{229} = CF_{228}(1 + 0.0410000000) = 3252.5850002390$,
  - $PVPayment = \frac{CF_{229}}{(1+0.0136015752)^{229}} = 147.4423570426$,
  - $PV_0 = \$171577.7922377509$

- At $t = 230$,
  - $g = 0.0410000000$,
  - $CF_{230} = CF_{229}(1 + 0.0410000000) = 3385.9409852488$,
  - $PVPayment = \frac{CF_{230}}{(1+0.0136015752)^{230}} = 151.4278365696$,
  - $PV_0 = \$171729.2200743205$

- At $t = 231$,
  - $g = 0.0410000000$,
  - $CF_{231} = CF_{230}(1 + 0.0410000000) = 3524.7645656440$,
  - $PVPayment = \frac{CF_{231}}{(1+0.0136015752)^{231}} = 155.5210466522$,
  - $PV_0 = \$171884.7411209727$

- At $t = 232$,
  - $g = 0.0410000000$,
  - $CF_{232} = CF_{231}(1 + 0.0410000000) = 3669.2799128354$,
  - $PVPayment = \frac{CF_{232}}{(1+0.0136015752)^{232}} = 159.7248993298$,
  - $PV_0 = \$172044.4660203024$

- At $t = 233$,
  - $g = 0.0410000000$,
  - $CF_{233} = CF_{232}(1 + 0.0410000000) = 3819.7203892616$,
  - $PVPayment = \frac{CF_{233}}{(1+0.0136015752)^{233}} = 164.0423853561$,
  - $PV_0 = \$172208.5084056586$

- At $t = 234$,
  - $g = 0.0410000000$,
  - $CF_{234} = CF_{233}(1 + 0.0410000000) = 3976.3289252214$,
  - $PVPayment = \frac{CF_{234}}{(1+0.0136015752)^{234}} = 168.4765763274$,
  - $PV_0 = \$172376.9849819860$

- At $t = 235$,
  - $g = 0.0410000000$,
  - $CF_{235} = CF_{234}(1 + 0.0410000000) = 4139.3584111554$,
  - $PVPayment = \frac{CF_{235}}{(1+0.0136015752)^{235}} = 173.0306268675$,
  - $PV_0 = \$172550.0156088535$

- At $t = 236$,

  - $g = 0.0410000000$,
  - $CF_{236} = CF_{235}(1 + 0.0410000000) = 4309.0721060128$,
  - $PV Payment = \frac{CF_{236}}{(1+0.0136015752)^{236}} = 177.7077768721$,
  - $PV_0 = \$172727.7233857256$

- At $t = 237$,

  - $g = 0.0410000000$,
  - $CF_{237} = CF_{236}(1 + 0.0410000000) = 4485.7440623593$,
  - $PV Payment = \frac{CF_{237}}{(1+0.0136015752)^{237}} = 182.5113538137$,
  - $PV_0 = \$172910.2347395393$

- At $t = 238$,

  - $g = 0.0410000000$,
  - $CF_{238} = CF_{237}(1 + 0.0410000000) = 4669.6595689161$,
  - $PV Payment = \frac{CF_{238}}{(1+0.0136015752)^{238}} = 187.4447751089$,
  - $PV_0 = \$173097.6795146482$

- At $t = 239$,

  - $g = 0.0410000000$,
  - $CF_{239} = CF_{238}(1 + 0.0410000000) = 4861.1156112416$,
  - $PV Payment = \frac{CF_{239}}{(1+0.0136015752)^{239}} = 192.5115505499$,
  - $PV_0 = \$173290.1910651981$

- At $t = 240$,

  - $g = 0.0410000000$,
  - $CF_{240} = CF_{239}(1 + 0.0410000000) = 5060.4213513025$,
  - $PV Payment = \frac{CF_{240}}{(1+0.0136015752)^{240}} = 197.7152848011$,
  - $PV_0 = \$173487.9063499992$

- At $t = 241$,

  - $g = 0.0410000000$,
  - $CF_{241} = CF_{240}(1 + 0.0410000000) = 5267.8986267059$,
  - $PV Payment = \frac{CF_{241}}{(1+0.0136015752)^{241}} = 203.0596799637$,
  - $PV_0 = \$173690.9660299630$

- At $t = 242$,

  - $g = 0.0410000000$,
  - $CF_{242} = CF_{241}(1 + 0.0410000000) = 5483.8824704009$,
  - $PV Payment = \frac{CF_{242}}{(1+0.0136015752)^{242}} = 208.5485382096$,
  - $PV_0 = \$173899.5145681725$

- At $t = 243$,

  - $g = 0.0410000000$,
  - $CF_{243} = CF_{242}(1 + 0.0410000000) = 5708.7216516873$,

  - $PV Payment = \frac{CF_{243}}{(1+0.0136015752)^{243}} = 214.1857644862$,
  - $PV_0 = \$174113.7003326587$

- At $t = 244$,
  - $g = 0.0410000000$,
  - $CF_{244} = CF_{243}(1 + 0.0410000000) = 5942.7792394065$,
  - $PV Payment = \frac{CF_{244}}{(1+0.0136015752)^{244}} = 219.9753692948$,
  - $PV_0 = \$174333.6757019535$

- At $t = 245$,
  - $g = 0.0410000000$,
  - $CF_{245} = CF_{244}(1 + 0.0410000000) = 6186.4331882222$,
  - $PV Payment = \frac{CF_{245}}{(1+0.0136015752)^{245}} = 225.9214715434$,
  - $PV_0 = \$174559.5971734969$

- At $t = 246$,
  - $g = 0.0410000000$,
  - $CF_{246} = CF_{245}(1 + 0.0410000000) = 6440.0769489393$,
  - $PV Payment = \frac{CF_{246}}{(1+0.0136015752)^{246}} = 232.0283014774$,
  - $PV_0 = \$174791.6254749743$

- At $t = 247$,
  - $g = 0.0410000000$,
  - $CF_{247} = CF_{246}(1 + 0.0410000000) = 6704.1201038458$,
  - $PV Payment = \frac{CF_{247}}{(1+0.0136015752)^{247}} = 238.3002036890$,
  - $PV_0 = \$175029.9256786633$

- At $t = 248$,
  - $g = 0.0410000000$,
  - $CF_{248} = CF_{247}(1 + 0.0410000000) = 6978.9890281035$,
  - $PV Payment = \frac{CF_{248}}{(1+0.0136015752)^{248}} = 244.7416402078$,
  - $PV_0 = \$175274.6673188711$

- At $t = 249$,
  - $g = 0.0410000000$,
  - $CF_{249} = CF_{248}(1 + 0.0410000000) = 7265.1275782557$,
  - $PV Payment = \frac{CF_{249}}{(1+0.0136015752)^{249}} = 251.3571936756$,
  - $PV_0 = \$175526.0245125467$

- At $t = 250$,
  - $g = 0.0410000000$,
  - $CF_{250} = CF_{249}(1 + 0.0410000000) = 7562.9978089642$,
  - $PV Payment = \frac{CF_{250}}{(1+0.0136015752)^{250}} = 258.1515706066$,
  - $PV_0 = \$175784.1760831533$

- At $t = 251$,
  - $g = 0.0410000000$,
  - $CF_{251} = CF_{250}(1 + 0.0410000000) = 7873.0807191317$,
  - $PV Payment = \frac{CF_{251}}{(1+0.0136015752)^{251}} = 265.1296047356$,
  - $PV_0 = \$176049.3056878888$
- At $t = 252$,
  - $g = 0.0410000000$,
  - $CF_{252} = CF_{251}(1 + 0.0410000000) = 8195.8770286161$,
  - $PV Payment = \frac{CF_{252}}{(1+0.0136015752)^{252}} = 272.2962604569$,
  - $PV_0 = \$176321.6019483457$
- At $t = 253$,
  - $g = 0.0410000000$,
  - $CF_{253} = CF_{252}(1 + 0.0410000000) = 8531.9079867894$,
  - $PV Payment = \frac{CF_{253}}{(1+0.0136015752)^{253}} = 279.6566363562$,
  - $PV_0 = \$176601.2585847019$
- At $t = 254$,
  - $g = 0.0410000000$,
  - $CF_{254} = CF_{253}(1 + 0.0410000000) = 8881.7162142477$,
  - $PV Payment = \frac{CF_{254}}{(1+0.0136015752)^{254}} = 287.2159688379$,
  - $PV_0 = \$176888.4745535398$
- At $t = 255$,
  - $g = 0.0410000000$,
  - $CF_{255} = CF_{254}(1 + 0.0410000000) = 9245.8665790319$,
  - $PV Payment = \frac{CF_{255}}{(1+0.0136015752)^{255}} = 294.9796358504$,
  - $PV_0 = \$177183.4541893901$
- At $t = 256$,
  - $g = 0.0410000000$,
  - $CF_{256} = CF_{255}(1 + 0.0410000000) = 9624.9471087722$,
  - $PV Payment = \frac{CF_{256}}{(1+0.0136015752)^{256}} = 302.9531607121$,
  - $PV_0 = \$177486.4073501022$
- At $t = 257$,
  - $g = 0.0410000000$,
  - $CF_{257} = CF_{256}(1 + 0.0410000000) = 10019.5699402319$,
  - $PV Payment = \frac{CF_{257}}{(1+0.0136015752)^{257}} = 311.1422160409$,
  - $PV_0 = \$177797.5495661431$
- At $t = 258$,
  - $g = 0.0410000000$,

- $CF_{258} = CF_{257}(1 + 0.0410000000) = 10430.3723077814$,
- $PV Payment = \frac{CF_{258}}{(1+0.0136015752)^{258}} = 319.5526277901$,
- $PV_0 = \$178117.1021939332$

- At $t = 259$,
  - $g = 0.0410000000$,
  - $CF_{259} = CF_{258}(1 + 0.0410000000) = 10858.0175724004$,
  - $PV Payment = \frac{CF_{259}}{(1+0.0136015752)^{259}} = 328.1903793927$,
  - $PV_0 = \$178445.2925733259$
- At $t = 260$,
  - $g = 0.1900000000$,
  - $CF_{260} = CF_{223}(1 + 0.1900000000) = 3041.3838760060$,
  - $PV Payment = \frac{CF_{260}}{(1+0.0136015752)^{260}} = 90.6941485946$,
  - $PV_0 = \$178535.9867219205$
- At $t = 261$,
  - $g = 0.0410000000$,
  - $CF_{261} = CF_{260}(1 + 0.0410000000) = 3166.0806149222$,
  - $PV Payment = \frac{CF_{261}}{(1+0.0136015752)^{261}} = 93.1456807031$,
  - $PV_0 = \$178629.1324026236$
- At $t = 262$,
  - $g = 0.0410000000$,
  - $CF_{262} = CF_{261}(1 + 0.0410000000) = 3295.8899201340$,
  - $PV Payment = \frac{CF_{262}}{(1+0.0136015752)^{262}} = 95.6634795969$,
  - $PV_0 = \$178724.7958822205$
- At $t = 263$,
  - $g = 0.0410000000$,
  - $CF_{263} = CF_{262}(1 + 0.0410000000) = 3431.0214068595$,
  - $PV Payment = \frac{CF_{263}}{(1+0.0136015752)^{263}} = 98.2493365179$,
  - $PV_0 = \$178823.0452187384$
- At $t = 264$,
  - $g = 0.0410000000$,
  - $CF_{264} = CF_{263}(1 + 0.0410000000) = 3571.6932845407$,
  - $PV Payment = \frac{CF_{264}}{(1+0.0136015752)^{264}} = 100.9050911266$,
  - $PV_0 = \$178923.9503098650$
- At $t = 265$,
  - $g = 0.0410000000$,
  - $CF_{265} = CF_{264}(1 + 0.0410000000) = 3718.1327092069$,
  - $PV Payment = \frac{CF_{265}}{(1+0.0136015752)^{265}} = 103.6326328108$,

- $PV_0 = \$179027.5829426758$

- At $t = 266$,
  - $g = 0.0410000000$,
  - $CF_{266} = CF_{265}(1 + 0.0410000000) = 3870.5761502844$,
  - $PVPayment = \frac{CF_{266}}{(1+0.0136015752)^{266}} = 106.4339020300$,
  - $PV_0 = \$179134.0168447058$

- At $t = 267$,
  - $g = 0.0410000000$,
  - $CF_{267} = CF_{266}(1 + 0.0410000000) = 4029.2697724460$,
  - $PVPayment = \frac{CF_{267}}{(1+0.0136015752)^{267}} = 109.3108916958$,
  - $PV_0 = \$179243.3277364016$

- At $t = 268$,
  - $g = 0.0410000000$,
  - $CF_{268} = CF_{267}(1 + 0.0410000000) = 4194.4698331163$,
  - $PVPayment = \frac{CF_{268}}{(1+0.0136015752)^{268}} = 112.2656485897$,
  - $PV_0 = \$179355.5933849913$

- At $t = 269$,
  - $g = 0.0410000000$,
  - $CF_{269} = CF_{268}(1 + 0.0410000000) = 4366.4430962741$,
  - $PVPayment = \frac{CF_{269}}{(1+0.0136015752)^{269}} = 115.3002748193$,
  - $PV_0 = \$179470.8936598106$

- At $t = 270$,
  - $g = 0.0410000000$,
  - $CF_{270} = CF_{269}(1 + 0.0410000000) = 4545.4672632213$,
  - $PVPayment = \frac{CF_{270}}{(1+0.0136015752)^{270}} = 118.4169293137$,
  - $PV_0 = \$179589.3105891242$

- At $t = 271$,
  - $g = 0.0410000000$,
  - $CF_{271} = CF_{270}(1 + 0.0410000000) = 4731.8314210134$,
  - $PVPayment = \frac{CF_{271}}{(1+0.0136015752)^{271}} = 121.6178293596$,
  - $PV_0 = \$179710.9284184838$

- At $t = 272$,
  - $g = 0.0410000000$,
  - $CF_{272} = CF_{271}(1 + 0.0410000000) = 4925.8365092750$,
  - $PVPayment = \frac{CF_{272}}{(1+0.0136015752)^{272}} = 124.9052521785$,
  - $PV_0 = \$179835.8336706623$

- At $t = 273$,

  - $g = 0.0410000000$,
  - $CF_{273} = CF_{272}(1 + 0.0410000000) = 5127.7958061552$,
  - $PV Payment = \frac{CF_{273}}{(1+0.0136015752)^{273}} = 128.2815365472$,
  - $PV_0 = \$179964.1152072095$

- At $t = 274$,

  - $g = 0.0410000000$,
  - $CF_{274} = CF_{273}(1 + 0.0410000000) = 5338.0354342076$,
  - $PV Payment = \frac{CF_{274}}{(1+0.0136015752)^{274}} = 131.7490844612$,
  - $PV_0 = \$180095.8642916707$

- At $t = 275$,

  - $g = 0.0410000000$,
  - $CF_{275} = CF_{274}(1 + 0.0410000000) = 5556.8948870101$,
  - $PV Payment = \frac{CF_{275}}{(1+0.0136015752)^{275}} = 135.3103628438$,
  - $PV_0 = \$180231.1746545145$

- At $t = 276$,

  - $g = 0.0410000000$,
  - $CF_{276} = CF_{275}(1 + 0.0410000000) = 5784.7275773775$,
  - $PV Payment = \frac{CF_{276}}{(1+0.0136015752)^{276}} = 138.9679053011$,
  - $PV_0 = \$180370.1425598156$

- At $t = 277$,

  - $g = 0.0410000000$,
  - $CF_{277} = CF_{276}(1 + 0.0410000000) = 6021.9014080500$,
  - $PV Payment = \frac{CF_{277}}{(1+0.0136015752)^{277}} = 142.7243139247$,
  - $PV_0 = \$180512.8668737404$

- At $t = 278$,

  - $g = 0.0410000000$,
  - $CF_{278} = CF_{277}(1 + 0.0410000000) = 6268.7993657801$,
  - $PV Payment = \frac{CF_{278}}{(1+0.0136015752)^{278}} = 146.5822611426$,
  - $PV_0 = \$180659.4491348829$

- At $t = 279$,

  - $g = 0.0410000000$,
  - $CF_{279} = CF_{278}(1 + 0.0410000000) = 6525.8201397770$,
  - $PV Payment = \frac{CF_{279}}{(1+0.0136015752)^{279}} = 150.5444916204$,
  - $PV_0 = \$180809.9936265034$

- At $t = 280$,

  - $g = 0.0410000000$,
  - $CF_{280} = CF_{279}(1 + 0.0410000000) = 6793.3787655079$,

  - $PV Payment = \frac{CF_{280}}{(1+0.0136015752)^{280}} = 154.6138242144$,
  - $PV_0 = \$180964.6074507177$

- At $t = 281$,
  - $g = 0.0410000000$,
  - $CF_{281} = CF_{280}(1 + 0.0410000000) = 7071.9072948937$,
  - $PV Payment = \frac{CF_{281}}{(1+0.0136015752)^{281}} = 158.7931539765$,
  - $PV_0 = \$181123.4006046943$

- At $t = 282$,
  - $g = 0.0410000000$,
  - $CF_{282} = CF_{281}(1 + 0.0410000000) = 7361.8554939844$,
  - $PV Payment = \frac{CF_{282}}{(1+0.0136015752)^{282}} = 163.0854542143$,
  - $PV_0 = \$181286.4860589086$

- At $t = 283$,
  - $g = 0.0410000000$,
  - $CF_{283} = CF_{282}(1 + 0.0410000000) = 7663.6915692377$,
  - $PV Payment = \frac{CF_{283}}{(1+0.0136015752)^{283}} = 167.4937786059$,
  - $PV_0 = \$181453.9798375145$

- At $t = 284$,
  - $g = 0.0410000000$,
  - $CF_{284} = CF_{283}(1 + 0.0410000000) = 7977.9029235765$,
  - $PV Payment = \frac{CF_{284}}{(1+0.0136015752)^{284}} = 172.0212633730$,
  - $PV_0 = \$181626.0011008875$

- At $t = 285$,
  - $g = 0.0410000000$,
  - $CF_{285} = CF_{284}(1 + 0.0410000000) = 8304.9969434431$,
  - $PV Payment = \frac{CF_{285}}{(1+0.0136015752)^{285}} = 176.6711295113$,
  - $PV_0 = \$181802.6722303988$

- At $t = 286$,
  - $g = 0.0410000000$,
  - $CF_{286} = CF_{285}(1 + 0.0410000000) = 8645.5018181243$,
  - $PV Payment = \frac{CF_{286}}{(1+0.0136015752)^{286}} = 181.4466850830$,
  - $PV_0 = \$181984.1189154818$

- At $t = 287$,
  - $g = 0.0410000000$,
  - $CF_{287} = CF_{286}(1 + 0.0410000000) = 8999.9673926674$,
  - $PV Payment = \frac{CF_{287}}{(1+0.0136015752)^{287}} = 186.3513275692$,
  - $PV_0 = \$182170.4702430510$

- At $t = 288$,
  - $g = 0.0410000000$,
  - $CF_{288} = CF_{287}(1 + 0.0410000000) = 9368.9660557667$,
  - $PV Payment = \frac{CF_{288}}{(1+0.0136015752)^{288}} = 191.3885462881$,
  - $PV_0 = \$182361.8587893391$
- At $t = 289$,
  - $g = 0.0410000000$,
  - $CF_{289} = CF_{288}(1 + 0.0410000000) = 9753.0936640532$,
  - $PV Payment = \frac{CF_{289}}{(1+0.0136015752)^{289}} = 196.5619248763$,
  - $PV_0 = \$182558.4207142154$
- At $t = 290$,
  - $g = 0.0410000000$,
  - $CF_{290} = CF_{289}(1 + 0.0410000000) = 10152.9705042793$,
  - $PV Payment = \frac{CF_{290}}{(1+0.0136015752)^{290}} = 201.8751438392$,
  - $PV_0 = \$182760.2958580546$
- At $t = 291$,
  - $g = 0.0410000000$,
  - $CF_{291} = CF_{290}(1 + 0.0410000000) = 10569.2422949548$,
  - $PV Payment = \frac{CF_{291}}{(1+0.0136015752)^{291}} = 207.3319831689$,
  - $PV_0 = \$182967.6278412235$
- At $t = 292$,
  - $g = 0.0410000000$,
  - $CF_{292} = CF_{291}(1 + 0.0410000000) = 11002.5812290479$,
  - $PV Payment = \frac{CF_{292}}{(1+0.0136015752)^{292}} = 212.9363250335$,
  - $PV_0 = \$183180.5641662570$
- At $t = 293$,
  - $g = 0.0410000000$,
  - $CF_{293} = CF_{292}(1 + 0.0410000000) = 11453.6870594389$,
  - $PV Payment = \frac{CF_{293}}{(1+0.0136015752)^{293}} = 218.6921565394$,
  - $PV_0 = \$183399.2563227964$
- At $t = 294$,
  - $g = 0.0410000000$,
  - $CF_{294} = CF_{293}(1 + 0.0410000000) = 11923.2882288759$,
  - $PV Payment = \frac{CF_{294}}{(1+0.0136015752)^{294}} = 224.6035725671$,
  - $PV_0 = \$183623.8598953636$
- At $t = 295$,
  - $g = 0.0410000000$,

- $CF_{295} = CF_{294}(1 + 0.0410000000) = 12412.1430462598$,
- $PV Payment = \frac{CF_{295}}{(1+0.0136015752)^{295}} = 230.6747786852$,
- $PV_0 = \$183854.5346740488$

- At $t = 296$,
  - $g = 0.0410000000$,
  - $CF_{296} = CF_{295}(1 + 0.0410000000) = 12921.0409111565$,
  - $PV Payment = \frac{CF_{296}}{(1+0.0136015752)^{296}} = 236.9100941419$,
  - $PV_0 = \$184091.4447681907$
- At $t = 297$,
  - $g = 0.1900000000$,
  - $CF_{297} = CF_{260}(1 + 0.1900000000) = 3619.2468124471$,
  - $PV Payment = \frac{CF_{297}}{(1+0.0136015752)^{297}} = 65.4691929770$,
  - $PV_0 = \$184156.9139611677$
- At $t = 298$,
  - $g = 0.0410000000$,
  - $CF_{298} = CF_{297}(1 + 0.0410000000) = 3767.6359317574$,
  - $PV Payment = \frac{CF_{298}}{(1+0.0136015752)^{298}} = 67.2388752684$,
  - $PV_0 = \$184224.1528364361$
- At $t = 299$,
  - $g = 0.0410000000$,
  - $CF_{299} = CF_{298}(1 + 0.0410000000) = 3922.1090049595$,
  - $PV Payment = \frac{CF_{299}}{(1+0.0136015752)^{299}} = 69.0563934238$,
  - $PV_0 = \$184293.2092298599$
- At $t = 300$,
  - $g = 0.0410000000$,
  - $CF_{300} = CF_{299}(1 + 0.0410000000) = 4082.9154741628$,
  - $PV Payment = \frac{CF_{300}}{(1+0.0136015752)^{300}} = 70.9230404831$,
  - $PV_0 = \$184364.1322703430$
- At $t = 301$,
  - $g = 0.0410000000$,
  - $CF_{301} = CF_{300}(1 + 0.0410000000) = 4250.3150086035$,
  - $PV Payment = \frac{CF_{301}}{(1+0.0136015752)^{301}} = 72.8401444382$,
  - $PV_0 = \$184436.9724147813$
- At $t = 302$,
  - $g = 0.0410000000$,
  - $CF_{302} = CF_{301}(1 + 0.0410000000) = 4424.5779239562$,
  - $PV Payment = \frac{CF_{302}}{(1+0.0136015752)^{302}} = 74.8090691775$,

- $PV_0 = \$184511.7814839587$

- At $t = 303$,
  - $g = 0.0410000000$,
  - $CF_{303} = CF_{302}(1 + 0.0410000000) = 4605.9856188384$,
  - $PV Payment = \frac{CF_{303}}{(1+0.0136015752)^{303}} = 76.8312154563$,
  - $PV_0 = \$184588.6126994151$

- At $t = 304$,
  - $g = 0.0410000000$,
  - $CF_{304} = CF_{303}(1 + 0.0410000000) = 4794.8310292108$,
  - $PV Payment = \frac{CF_{304}}{(1+0.0136015752)^{304}} = 78.9080218936$,
  - $PV_0 = \$184667.5207213087$

- At $t = 305$,
  - $g = 0.0410000000$,
  - $CF_{305} = CF_{304}(1 + 0.0410000000) = 4991.4191014084$,
  - $PV Payment = \frac{CF_{305}}{(1+0.0136015752)^{305}} = 81.0409659951$,
  - $PV_0 = \$184748.5616873038$

- At $t = 306$,
  - $g = 0.0410000000$,
  - $CF_{306} = CF_{305}(1 + 0.0410000000) = 5196.0672845662$,
  - $PV Payment = \frac{CF_{306}}{(1+0.0136015752)^{306}} = 83.2315652048$,
  - $PV_0 = \$184831.7932525086$

- At $t = 307$,
  - $g = 0.0410000000$,
  - $CF_{307} = CF_{306}(1 + 0.0410000000) = 5409.1060432334$,
  - $PV Payment = \frac{CF_{307}}{(1+0.0136015752)^{307}} = 85.4813779844$,
  - $PV_0 = \$184917.2746304930$

- At $t = 308$,
  - $g = 0.0410000000$,
  - $CF_{308} = CF_{307}(1 + 0.0410000000) = 5630.8793910060$,
  - $PV Payment = \frac{CF_{308}}{(1+0.0136015752)^{308}} = 87.7920049217$,
  - $PV_0 = \$185005.0666354147$

- At $t = 309$,
  - $g = 0.0410000000$,
  - $CF_{309} = CF_{308}(1 + 0.0410000000) = 5861.7454460372$,
  - $PV Payment = \frac{CF_{309}}{(1+0.0136015752)^{309}} = 90.1650898701$,
  - $PV_0 = \$185095.2317252847$

- At $t = 310$,

  - $g = 0.0410000000$,
  - $CF_{310} = CF_{309}(1 + 0.0410000000) = 6102.0770093247$,
  - $PV Payment = \frac{CF_{310}}{(1+0.0136015752)^{310}} = 92.6023211171$,
  - $PV_0 = \$185187.8340464018$

- At $t = 311$,

  - $g = 0.0410000000$,
  - $CF_{311} = CF_{310}(1 + 0.0410000000) = 6352.2621667071$,
  - $PV Payment = \frac{CF_{311}}{(1+0.0136015752)^{311}} = 95.1054325863$,
  - $PV_0 = \$185282.9394789881$

- At $t = 312$,

  - $g = 0.0410000000$,
  - $CF_{312} = CF_{311}(1 + 0.0410000000) = 6612.7049155420$,
  - $PV Payment = \frac{CF_{312}}{(1+0.0136015752)^{312}} = 97.6762050704$,
  - $PV_0 = \$185380.6156840585$

- At $t = 313$,

  - $g = 0.0410000000$,
  - $CF_{313} = CF_{312}(1 + 0.0410000000) = 6883.8258170793$,
  - $PV Payment = \frac{CF_{313}}{(1+0.0136015752)^{313}} = 100.3164674983$,
  - $PV_0 = \$185480.9321515568$

- At $t = 314$,

  - $g = 0.0410000000$,
  - $CF_{314} = CF_{313}(1 + 0.0410000000) = 7166.0626755795$,
  - $PV Payment = \frac{CF_{314}}{(1+0.0136015752)^{314}} = 103.0280982362$,
  - $PV_0 = \$185583.9602497930$

- At $t = 315$,

  - $g = 0.0410000000$,
  - $CF_{315} = CF_{314}(1 + 0.0410000000) = 7459.8712452783$,
  - $PV Payment = \frac{CF_{315}}{(1+0.0136015752)^{315}} = 105.8130264241$,
  - $PV_0 = \$185689.7732762171$

- At $t = 316$,

  - $g = 0.0410000000$,
  - $CF_{316} = CF_{315}(1 + 0.0410000000) = 7765.7259663347$,
  - $PV Payment = \frac{CF_{316}}{(1+0.0136015752)^{316}} = 108.6732333481$,
  - $PV_0 = \$185798.4465095652$

- At $t = 317$,

  - $g = 0.0410000000$,
  - $CF_{317} = CF_{316}(1 + 0.0410000000) = 8084.1207309544$,

  - $PV Payment = \frac{CF_{317}}{(1+0.0136015752)^{317}} = 111.6107538498$,
  - $PV_0 = \$185910.0572634150$

- At $t = 318$,
  - $g = 0.0410000000$,
  - $CF_{318} = CF_{317}(1 + 0.0410000000) = 8415.5696809235$,
  - $PV Payment = \frac{CF_{318}}{(1+0.0136015752)^{318}} = 114.6276777743$,
  - $PV_0 = \$186024.6849411893$

- At $t = 319$,
  - $g = 0.0410000000$,
  - $CF_{319} = CF_{318}(1 + 0.0410000000) = 8760.6080378414$,
  - $PV Payment = \frac{CF_{319}}{(1+0.0136015752)^{319}} = 117.7261514569$,
  - $PV_0 = \$186142.4110926462$

- At $t = 320$,
  - $g = 0.0410000000$,
  - $CF_{320} = CF_{319}(1 + 0.0410000000) = 9119.7929673929$,
  - $PV Payment = \frac{CF_{320}}{(1+0.0136015752)^{320}} = 120.9083792497$,
  - $PV_0 = \$186263.3194718959$

- At $t = 321$,
  - $g = 0.0410000000$,
  - $CF_{321} = CF_{320}(1 + 0.0410000000) = 9493.7044790560$,
  - $PV Payment = \frac{CF_{321}}{(1+0.0136015752)^{321}} = 124.1766250903$,
  - $PV_0 = \$186387.4960969863$

- At $t = 322$,
  - $g = 0.0410000000$,
  - $CF_{322} = CF_{321}(1 + 0.0410000000) = 9882.9463626973$,
  - $PV Payment = \frac{CF_{322}}{(1+0.0136015752)^{322}} = 127.5332141123$,
  - $PV_0 = \$186515.0293110985$

- At $t = 323$,
  - $g = 0.0410000000$,
  - $CF_{323} = CF_{322}(1 + 0.0410000000) = 10288.1471635679$,
  - $PV Payment = \frac{CF_{323}}{(1+0.0136015752)^{323}} = 130.9805342993$,
  - $PV_0 = \$186646.0098453978$

- At $t = 324$,
  - $g = 0.0410000000$,
  - $CF_{324} = CF_{323}(1 + 0.0410000000) = 10709.9611972742$,
  - $PV Payment = \frac{CF_{324}}{(1+0.0136015752)^{324}} = 134.5210381840$,
  - $PV_0 = \$186780.5308835818$

- At $t = 325$,
  - $g = 0.0410000000$,
  - $CF_{325} = CF_{324}(1 + 0.0410000000) = 11149.0696063624$,
  - $PV Payment = \frac{CF_{325}}{(1+0.0136015752)^{325}} = 138.1572445929$,
  - $PV_0 = \$186918.6881281747$
- At $t = 326$,
  - $g = 0.0410000000$,
  - $CF_{326} = CF_{325}(1 + 0.0410000000) = 11606.1814602233$,
  - $PV Payment = \frac{CF_{326}}{(1+0.0136015752)^{326}} = 141.8917404384$,
  - $PV_0 = \$187060.5798686130$
- At $t = 327$,
  - $g = 0.0410000000$,
  - $CF_{327} = CF_{326}(1 + 0.0410000000) = 12082.0349000924$,
  - $PV Payment = \frac{CF_{327}}{(1+0.0136015752)^{327}} = 145.7271825590$,
  - $PV_0 = \$187206.3070511720$
- At $t = 328$,
  - $g = 0.0410000000$,
  - $CF_{328} = CF_{327}(1 + 0.0410000000) = 12577.3983309962$,
  - $PV Payment = \frac{CF_{328}}{(1+0.0136015752)^{328}} = 149.6662996096$,
  - $PV_0 = \$187355.9733507815$
- At $t = 329$,
  - $g = 0.0410000000$,
  - $CF_{329} = CF_{328}(1 + 0.0410000000) = 13093.0716625671$,
  - $PV Payment = \frac{CF_{329}}{(1+0.0136015752)^{329}} = 153.7118940027$,
  - $PV_0 = \$187509.6852447842$
- At $t = 330$,
  - $g = 0.0410000000$,
  - $CF_{330} = CF_{329}(1 + 0.0410000000) = 13629.8876007323$,
  - $PV Payment = \frac{CF_{330}}{(1+0.0136015752)^{330}} = 157.8668439024$,
  - $PV_0 = \$187667.5520886866$
- At $t = 331$,
  - $g = 0.0410000000$,
  - $CF_{331} = CF_{330}(1 + 0.0410000000) = 14188.7129923623$,
  - $PV Payment = \frac{CF_{331}}{(1+0.0136015752)^{331}} = 162.1341052713$,
  - $PV_0 = \$187829.6861939579$
- At $t = 332$,
  - $g = 0.0410000000$,

- $CF_{332} = CF_{331}(1 + 0.0410000000) = 14770.4502250492$,
- $PV Payment = \frac{CF_{332}}{(1+0.0136015752)^{332}} = 166.5167139744$,
- $PV_0 = \$187996.2029079323$

- At $t = 333$,
  - $g = 0.0410000000$,
  - $CF_{333} = CF_{332}(1 + 0.0410000000) = 15376.0386842762$,
  - $PV Payment = \frac{CF_{333}}{(1+0.0136015752)^{333}} = 171.0177879381$,
  - $PV_0 = \$188167.2206958704$
- At $t = 334$,
  - $g = 0.1900000000$,
  - $CF_{334} = CF_{297}(1 + 0.1900000000) = 4306.9037068120$,
  - $PV Payment = \frac{CF_{334}}{(1+0.0136015752)^{334}} = 47.2601076859$,
  - $PV_0 = \$188214.4808035564$
- At $t = 335$,
  - $g = 0.0410000000$,
  - $CF_{335} = CF_{334}(1 + 0.0410000000) = 4483.4867587913$,
  - $PV Payment = \frac{CF_{335}}{(1+0.0136015752)^{335}} = 48.5375844938$,
  - $PV_0 = \$188263.0183880502$
- At $t = 336$,
  - $g = 0.0410000000$,
  - $CF_{336} = CF_{335}(1 + 0.0410000000) = 4667.3097159018$,
  - $PV Payment = \frac{CF_{336}}{(1+0.0136015752)^{336}} = 49.8495924756$,
  - $PV_0 = \$188312.8679805257$
- At $t = 337$,
  - $g = 0.0410000000$,
  - $CF_{337} = CF_{336}(1 + 0.0410000000) = 4858.6694142537$,
  - $PV Payment = \frac{CF_{337}}{(1+0.0136015752)^{337}} = 51.1970650352$,
  - $PV_0 = \$188364.0650455609$
- At $t = 338$,
  - $g = 0.0410000000$,
  - $CF_{338} = CF_{337}(1 + 0.0410000000) = 5057.8748602381$,
  - $PV Payment = \frac{CF_{338}}{(1+0.0136015752)^{338}} = 52.5809608073$,
  - $PV_0 = \$188416.6460063682$
- At $t = 339$,
  - $g = 0.0410000000$,
  - $CF_{339} = CF_{338}(1 + 0.0410000000) = 5265.2477295079$,
  - $PV Payment = \frac{CF_{339}}{(1+0.0136015752)^{339}} = 54.0022643391$,

- $PV_0 = \$188470.6482707072$

- At $t = 340$,
  - $g = 0.0410000000$,
  - $CF_{340} = CF_{339}(1 + 0.0410000000) = 5481.1228864177$,
  - $PV Payment = \frac{CF_{340}}{(1+0.0136015752)^{340}} = 55.4619867909$,
  - $PV_0 = \$188526.1102574982$

- At $t = 341$,
  - $g = 0.0410000000$,
  - $CF_{341} = CF_{340}(1 + 0.0410000000) = 5705.8489247609$,
  - $PV Payment = \frac{CF_{341}}{(1+0.0136015752)^{341}} = 56.9611666556$,
  - $PV_0 = \$188583.0714241538$

- At $t = 342$,
  - $g = 0.0410000000$,
  - $CF_{342} = CF_{341}(1 + 0.0410000000) = 5939.7887306760$,
  - $PV Payment = \frac{CF_{342}}{(1+0.0136015752)^{342}} = 58.5008704971$,
  - $PV_0 = \$188641.5722946509$

- At $t = 343$,
  - $g = 0.0410000000$,
  - $CF_{343} = CF_{342}(1 + 0.0410000000) = 6183.3200686338$,
  - $PV Payment = \frac{CF_{343}}{(1+0.0136015752)^{343}} = 60.0821937095$,
  - $PV_0 = \$188701.6544883603$

- At $t = 344$,
  - $g = 0.0410000000$,
  - $CF_{344} = CF_{343}(1 + 0.0410000000) = 6436.8361914477$,
  - $PV Payment = \frac{CF_{344}}{(1+0.0136015752)^{344}} = 61.7062612960$,
  - $PV_0 = \$188763.3607496564$

- At $t = 345$,
  - $g = 0.0410000000$,
  - $CF_{345} = CF_{344}(1 + 0.0410000000) = 6700.7464752971$,
  - $PV Payment = \frac{CF_{345}}{(1+0.0136015752)^{345}} = 63.3742286699$,
  - $PV_0 = \$188826.7349783263$

- At $t = 346$,
  - $g = 0.0410000000$,
  - $CF_{346} = CF_{345}(1 + 0.0410000000) = 6975.4770807843$,
  - $PV Payment = \frac{CF_{346}}{(1+0.0136015752)^{346}} = 65.0872824760$,
  - $PV_0 = \$188891.8222608023$

- At $t = 347$,

  - $g = 0.0410000000$,
  - $CF_{347} = CF_{346}(1 + 0.0410000000) = 7261.4716410964$,
  - $PV Payment = \frac{CF_{347}}{(1+0.0136015752)^{347}} = 66.8466414348$,
  - $PV_0 = \$188958.6689022371$

- At $t = 348$,
  - $g = 0.0410000000$,
  - $CF_{348} = CF_{347}(1 + 0.0410000000) = 7559.1919783814$,
  - $PV Payment = \frac{CF_{348}}{(1+0.0136015752)^{348}} = 68.6535572101$,
  - $PV_0 = \$189027.3224594471$

- At $t = 349$,
  - $g = 0.0410000000$,
  - $CF_{349} = CF_{348}(1 + 0.0410000000) = 7869.1188494950$,
  - $PV Payment = \frac{CF_{349}}{(1+0.0136015752)^{349}} = 70.5093152988$,
  - $PV_0 = \$189097.8317747460$

- At $t = 350$,
  - $g = 0.0410000000$,
  - $CF_{350} = CF_{349}(1 + 0.0410000000) = 8191.7527223243$,
  - $PV Payment = \frac{CF_{350}}{(1+0.0136015752)^{350}} = 72.4152359462$,
  - $PV_0 = \$189170.2470106921$

- At $t = 351$,
  - $g = 0.0410000000$,
  - $CF_{351} = CF_{350}(1 + 0.0410000000) = 8527.6145839396$,
  - $PV Payment = \frac{CF_{351}}{(1+0.0136015752)^{351}} = 74.3726750844$,
  - $PV_0 = \$189244.6196857765$

- At $t = 352$,
  - $g = 0.0410000000$,
  - $CF_{352} = CF_{351}(1 + 0.0410000000) = 8877.2467818811$,
  - $PV Payment = \frac{CF_{352}}{(1+0.0136015752)^{352}} = 76.3830252976$,
  - $PV_0 = \$189321.0027110741$

- At $t = 353$,
  - $g = 0.0410000000$,
  - $CF_{353} = CF_{352}(1 + 0.0410000000) = 9241.2138999383$,
  - $PV Payment = \frac{CF_{353}}{(1+0.0136015752)^{353}} = 78.4477168125$,
  - $PV_0 = \$189399.4504278866$

- At $t = 354$,
  - $g = 0.0410000000$,
  - $CF_{354} = CF_{353}(1 + 0.0410000000) = 9620.1036698357$,

  - $PV Payment = \frac{CF_{354}}{(1+0.0136015752)^{354}} = 80.5682185161$,
  - $PV_0 = \$189480.0186464028$

- At $t = 355$,
  - $g = 0.0410000000$,
  - $CF_{355} = CF_{354}(1 + 0.0410000000) = 10014.5279202990$,
  - $PV Payment = \frac{CF_{355}}{(1+0.0136015752)^{355}} = 82.7460390004$,
  - $PV_0 = \$189562.7646854031$

- At $t = 356$,
  - $g = 0.0410000000$,
  - $CF_{356} = CF_{355}(1 + 0.0410000000) = 10425.1235650313$,
  - $PV Payment = \frac{CF_{356}}{(1+0.0136015752)^{356}} = 84.9827276358$,
  - $PV_0 = \$189647.7474130389$

- At $t = 357$,
  - $g = 0.0410000000$,
  - $CF_{357} = CF_{356}(1 + 0.0410000000) = 10852.5536311975$,
  - $PV Payment = \frac{CF_{357}}{(1+0.0136015752)^{357}} = 87.2798756734$,
  - $PV_0 = \$189735.0272887123$

- At $t = 358$,
  - $g = 0.0410000000$,
  - $CF_{358} = CF_{357}(1 + 0.0410000000) = 11297.5083300766$,
  - $PV Payment = \frac{CF_{358}}{(1+0.0136015752)^{358}} = 89.6391173770$,
  - $PV_0 = \$189824.6664060892$

- At $t = 359$,
  - $g = 0.0410000000$,
  - $CF_{359} = CF_{358}(1 + 0.0410000000) = 11760.7061716098$,
  - $PV Payment = \frac{CF_{359}}{(1+0.0136015752)^{359}} = 92.0621311858$,
  - $PV_0 = \$189916.7285372750$

- At $t = 360$,
  - $g = 0.0410000000$,
  - $CF_{360} = CF_{359}(1 + 0.0410000000) = 12242.8951246458$,
  - $PV Payment = \frac{CF_{360}}{(1+0.0136015752)^{360}} = 94.5506409085$,
  - $PV_0 = \$190011.2791781836$

- At $t = 361$,
  - $g = 0.0410000000$,
  - $CF_{361} = CF_{360}(1 + 0.0410000000) = 12744.8538247563$,
  - $PV Payment = \frac{CF_{361}}{(1+0.0136015752)^{361}} = 97.1064169498$,
  - $PV_0 = \$190108.3855951334$

- At $t = 362$,
  - $g = 0.0410000000$,
  - $CF_{362} = CF_{361}(1 + 0.0410000000) = 13267.3928315713$,
  - $PV Payment = \frac{CF_{362}}{(1+0.0136015752)^{362}} = 99.7312775696$,
  - $PV_0 = \$190208.1168727030$
- At $t = 363$,
  - $g = 0.0410000000$,
  - $CF_{363} = CF_{362}(1 + 0.0410000000) = 13811.3559376657$,
  - $PV Payment = \frac{CF_{363}}{(1+0.0136015752)^{363}} = 102.4270901768$,
  - $PV_0 = \$190310.5439628798$
- At $t = 364$,
  - $g = 0.0410000000$,
  - $CF_{364} = CF_{363}(1 + 0.0410000000) = 14377.6215311100$,
  - $PV Payment = \frac{CF_{364}}{(1+0.0136015752)^{364}} = 105.1957726578$,
  - $PV_0 = \$190415.7397355376$
- At $t = 365$,
  - $g = 0.0410000000$,
  - $CF_{365} = CF_{364}(1 + 0.0410000000) = 14967.1040138855$,
  - $PV Payment = \frac{CF_{365}}{(1+0.0136015752)^{365}} = 108.0392947410$,
  - $PV_0 = \$190523.7790302786$
- At $t = 366$,
  - $g = 0.0410000000$,
  - $CF_{366} = CF_{365}(1 + 0.0410000000) = 15580.7552784548$,
  - $PV Payment = \frac{CF_{366}}{(1+0.0136015752)^{366}} = 110.9596793980$,
  - $PV_0 = \$190634.7387096765$
- At $t = 367$,
  - $g = 0.0410000000$,
  - $CF_{367} = CF_{366}(1 + 0.0410000000) = 16219.5662448714$,
  - $PV Payment = \frac{CF_{367}}{(1+0.0136015752)^{367}} = 113.9590042828$,
  - $PV_0 = \$190748.6977139594$
- At $t = 368$,
  - $g = 0.0410000000$,
  - $CF_{368} = CF_{367}(1 + 0.0410000000) = 16884.5684609112$,
  - $PV Payment = \frac{CF_{368}}{(1+0.0136015752)^{368}} = 117.0394032102$,
  - $PV_0 = \$190865.7371171695$
- At $t = 369$,
  - $g = 0.0410000000$,

- $CF_{369} = CF_{368}(1 + 0.0410000000) = 17576.8357678085$,
- $PV Payment = \frac{CF_{369}}{(1+0.0136015752)^{369}} = 120.2030676733$,
- $PV_0 = \$190985.9401848428$

- At $t = 370$,
  - $g = 0.0410000000$,
  - $CF_{370} = CF_{369}(1 + 0.0410000000) = 18297.4860342887$,
  - $PV Payment = \frac{CF_{370}}{(1+0.0136015752)^{370}} = 123.4522484033$,
  - $PV_0 = \$191109.3924332461$

- At $t = 371$,
  - $g = 0.1900000000$,
  - $CF_{371} = CF_{334}(1 + 0.1900000000) = 5125.2154111063$,
  - $PV Payment = \frac{CF_{371}}{(1+0.0136015752)^{371}} = 34.1155538494$,
  - $PV_0 = \$191143.5079870955$

- At $t = 372$,
  - $g = 0.0410000000$,
  - $CF_{372} = CF_{371}(1 + 0.0410000000) = 5335.3492429617$,
  - $PV Payment = \frac{CF_{372}}{(1+0.0136015752)^{372}} = 35.0377233273$,
  - $PV_0 = \$191178.5457104229$

- At $t = 373$,
  - $g = 0.0410000000$,
  - $CF_{373} = CF_{372}(1 + 0.0410000000) = 5554.0985619231$,
  - $PV Payment = \frac{CF_{373}}{(1+0.0136015752)^{373}} = 35.9848197506$,
  - $PV_0 = \$191214.5305301734$

- At $t = 374$,
  - $g = 0.0410000000$,
  - $CF_{374} = CF_{373}(1 + 0.0410000000) = 5781.8166029619$,
  - $PV Payment = \frac{CF_{374}}{(1+0.0136015752)^{374}} = 36.9575169135$,
  - $PV_0 = \$191251.4880470870$

- At $t = 375$,
  - $g = 0.0410000000$,
  - $CF_{375} = CF_{374}(1 + 0.0410000000) = 6018.8710836834$,
  - $PV Payment = \frac{CF_{375}}{(1+0.0136015752)^{375}} = 37.9565068238$,
  - $PV_0 = \$191289.4445539108$

- At $t = 376$,
  - $g = 0.0410000000$,
  - $CF_{376} = CF_{375}(1 + 0.0410000000) = 6265.6447981144$,
  - $PV Payment = \frac{CF_{376}}{(1+0.0136015752)^{376}} = 38.9825001943$,

- $PV_0 = \$191328.4270541051$

- At $t = 377$,
  - $g = 0.0410000000$,
  - $CF_{377} = CF_{376}(1 + 0.0410000000) = 6522.5362348371$,
  - $PV Payment = \frac{CF_{377}}{(1+0.0136015752)^{377}} = 40.0362269493$,
  - $PV_0 = \$191368.4632810544$

- At $t = 378$,
  - $g = 0.0410000000$,
  - $CF_{378} = CF_{377}(1 + 0.0410000000) = 6789.9602204654$,
  - $PV Payment = \frac{CF_{378}}{(1+0.0136015752)^{378}} = 41.1184367433$,
  - $PV_0 = \$191409.5817177976$

- At $t = 379$,
  - $g = 0.0410000000$,
  - $CF_{379} = CF_{378}(1 + 0.0410000000) = 7068.3485895045$,
  - $PV Payment = \frac{CF_{379}}{(1+0.0136015752)^{379}} = 42.2298994946$,
  - $PV_0 = \$191451.8116172923$

- At $t = 380$,
  - $g = 0.0410000000$,
  - $CF_{380} = CF_{379}(1 + 0.0410000000) = 7358.1508816742$,
  - $PV Payment = \frac{CF_{380}}{(1+0.0136015752)^{380}} = 43.3714059330$,
  - $PV_0 = \$191495.1830232253$

- At $t = 381$,
  - $g = 0.0410000000$,
  - $CF_{381} = CF_{380}(1 + 0.0410000000) = 7659.8350678228$,
  - $PV Payment = \frac{CF_{381}}{(1+0.0136015752)^{381}} = 44.5437681624$,
  - $PV_0 = \$191539.7267913877$

- At $t = 382$,
  - $g = 0.0410000000$,
  - $CF_{382} = CF_{381}(1 + 0.0410000000) = 7973.8883056036$,
  - $PV Payment = \frac{CF_{382}}{(1+0.0136015752)^{382}} = 45.7478202382$,
  - $PV_0 = \$191585.4746116259$

- At $t = 383$,
  - $g = 0.0410000000$,
  - $CF_{383} = CF_{382}(1 + 0.0410000000) = 8300.8177261333$,
  - $PV Payment = \frac{CF_{383}}{(1+0.0136015752)^{383}} = 46.9844187613$,
  - $PV_0 = \$191632.4590303872$

- At $t = 384$,

  - $g = 0.0410000000$,
  - $CF_{384} = CF_{383}(1 + 0.0410000000) = 8641.1512529048$,
  - $PV Payment = \frac{CF_{384}}{(1+0.0136015752)^{384}} = 48.2544434870$,
  - $PV_0 = \$191680.7134738742$

- At $t = 385$,

  - $g = 0.0410000000$,
  - $CF_{385} = CF_{384}(1 + 0.0410000000) = 8995.4384542739$,
  - $PV Payment = \frac{CF_{385}}{(1+0.0136015752)^{385}} = 49.5587979511$,
  - $PV_0 = \$191730.2722718252$

- At $t = 386$,

  - $g = 0.0410000000$,
  - $CF_{386} = CF_{385}(1 + 0.0410000000) = 9364.2514308991$,
  - $PV Payment = \frac{CF_{386}}{(1+0.0136015752)^{386}} = 50.8984101126$,
  - $PV_0 = \$191781.1706819378$

- At $t = 387$,

  - $g = 0.0410000000$,
  - $CF_{387} = CF_{386}(1 + 0.0410000000) = 9748.1857395659$,
  - $PV Payment = \frac{CF_{387}}{(1+0.0136015752)^{387}} = 52.2742330140$,
  - $PV_0 = \$191833.4449149518$

- At $t = 388$,

  - $g = 0.0410000000$,
  - $CF_{388} = CF_{387}(1 + 0.0410000000) = 10147.8613548881$,
  - $PV Payment = \frac{CF_{388}}{(1+0.0136015752)^{388}} = 53.6872454593$,
  - $PV_0 = \$191887.1321604110$

- At $t = 389$,

  - $g = 0.0410000000$,
  - $CF_{389} = CF_{388}(1 + 0.0410000000) = 10563.9236704386$,
  - $PV Payment = \frac{CF_{389}}{(1+0.0136015752)^{389}} = 55.1384527102$,
  - $PV_0 = \$191942.2706131212$

- At $t = 390$,

  - $g = 0.0410000000$,
  - $CF_{390} = CF_{389}(1 + 0.0410000000) = 10997.0445409265$,
  - $PV Payment = \frac{CF_{390}}{(1+0.0136015752)^{390}} = 56.6288872016$,
  - $PV_0 = \$191998.8995003228$

- At $t = 391$,

  - $g = 0.0410000000$,
  - $CF_{391} = CF_{390}(1 + 0.0410000000) = 11447.9233671045$,

  - $PV Payment = \frac{CF_{391}}{(1+0.0136015752)^{391}} = 58.1596092756$,
  - $PV_0 = \$192057.0591095984$

- At $t = 392$,
  - $g = 0.0410000000$,
  - $CF_{392} = CF_{391}(1 + 0.0410000000) = 11917.2882251558$,
  - $PV Payment = \frac{CF_{392}}{(1+0.0136015752)^{392}} = 59.7317079365$,
  - $PV_0 = \$192116.7908175349$

- At $t = 393$,
  - $g = 0.0410000000$,
  - $CF_{393} = CF_{392}(1 + 0.0410000000) = 12405.8970423872$,
  - $PV Payment = \frac{CF_{393}}{(1+0.0136015752)^{393}} = 61.3463016249$,
  - $PV_0 = \$192178.1371191599$

- At $t = 394$,
  - $g = 0.0410000000$,
  - $CF_{394} = CF_{393}(1 + 0.0410000000) = 12914.5388211251$,
  - $PV Payment = \frac{CF_{394}}{(1+0.0136015752)^{394}} = 63.0045390140$,
  - $PV_0 = \$192241.1416581739$

- At $t = 395$,
  - $g = 0.0410000000$,
  - $CF_{395} = CF_{394}(1 + 0.0410000000) = 13444.0349127912$,
  - $PV Payment = \frac{CF_{395}}{(1+0.0136015752)^{395}} = 64.7075998263$,
  - $PV_0 = \$192305.8492580001$

- At $t = 396$,
  - $g = 0.0410000000$,
  - $CF_{396} = CF_{395}(1 + 0.0410000000) = 13995.2403442156$,
  - $PV Payment = \frac{CF_{396}}{(1+0.0136015752)^{396}} = 66.4566956730$,
  - $PV_0 = \$192372.3059536732$

- At $t = 397$,
  - $g = 0.0410000000$,
  - $CF_{397} = CF_{396}(1 + 0.0410000000) = 14569.0451983285$,
  - $PV Payment = \frac{CF_{397}}{(1+0.0136015752)^{397}} = 68.2530709165$,
  - $PV_0 = \$192440.5590245897$

- At $t = 398$,
  - $g = 0.0410000000$,
  - $CF_{398} = CF_{397}(1 + 0.0410000000) = 15166.3760514599$,
  - $PV Payment = \frac{CF_{398}}{(1+0.0136015752)^{398}} = 70.0980035549$,
  - $PV_0 = \$192510.6570281446$

- At $t = 399$,
  - $g = 0.0410000000$,
  - $CF_{399} = CF_{398}(1 + 0.0410000000) = 15788.1974695698$,
  - $PV Payment = \frac{CF_{399}}{(1+0.0136015752)^{399}} = 71.9928061317$,
  - $PV_0 = \$192582.6498342763$
- At $t = 400$,
  - $g = 0.0410000000$,
  - $CF_{400} = CF_{399}(1 + 0.0410000000) = 16435.5135658222$,
  - $PV Payment = \frac{CF_{400}}{(1+0.0136015752)^{400}} = 73.9388266693$,
  - $PV_0 = \$192656.5886609457$
- At $t = 401$,
  - $g = 0.0410000000$,
  - $CF_{401} = CF_{400}(1 + 0.0410000000) = 17109.3696220209$,
  - $PV Payment = \frac{CF_{401}}{(1+0.0136015752)^{401}} = 75.9374496285$,
  - $PV_0 = \$192732.5261105741$
- At $t = 402$,
  - $g = 0.0410000000$,
  - $CF_{402} = CF_{401}(1 + 0.0410000000) = 17810.8537765237$,
  - $PV Payment = \frac{CF_{402}}{(1+0.0136015752)^{402}} = 77.9900968928$,
  - $PV_0 = \$192810.5162074669$
- At $t = 403$,
  - $g = 0.0410000000$,
  - $CF_{403} = CF_{402}(1 + 0.0410000000) = 18541.0987813612$,
  - $PV Payment = \frac{CF_{403}}{(1+0.0136015752)^{403}} = 80.0982287804$,
  - $PV_0 = \$192890.6144362473$
- At $t = 404$,
  - $g = 0.0410000000$,
  - $CF_{404} = CF_{403}(1 + 0.0410000000) = 19301.2838313970$,
  - $PV Payment = \frac{CF_{404}}{(1+0.0136015752)^{404}} = 82.2633450832$,
  - $PV_0 = \$192972.8777813305$
- At $t = 405$,
  - $g = 0.0410000000$,
  - $CF_{405} = CF_{404}(1 + 0.0410000000) = 20092.6364684843$,
  - $PV Payment = \frac{CF_{405}}{(1+0.0136015752)^{405}} = 84.4869861333$,
  - $PV_0 = \$193057.3647674638$
- At $t = 406$,
  - $g = 0.0410000000$,

  - $CF_{406} = CF_{405}(1 + 0.0410000000) = 20916.4345636921$,
  - $PV Payment = \frac{CF_{406}}{(1+0.0136015752)^{406}} = 86.7707338994$,
  - $PV_0 = \$193144.1355013632$

- At $t = 407$,

  - $g = 0.0410000000$,
  - $CF_{407} = CF_{406}(1 + 0.0410000000) = 21774.0083808035$,
  - $PV Payment = \frac{CF_{407}}{(1+0.0136015752)^{407}} = 89.1162131120$,
  - $PV_0 = \$193233.2517144751$

- At $t = 408$,

  - $g = 0.1900000000$,
  - $CF_{408} = CF_{371}(1 + 0.1900000000) = 6099.0063392165$,
  - $PV Payment = \frac{CF_{408}}{(1+0.0136015752)^{408}} = 24.6269226085$,
  - $PV_0 = \$193257.8786370837$

- At $t = 409$,

  - $g = 0.0410000000$,
  - $CF_{409} = CF_{408}(1 + 0.0410000000) = 6349.0655991244$,
  - $PV Payment = \frac{CF_{409}}{(1+0.0136015752)^{409}} = 25.2926071366$,
  - $PV_0 = \$193283.1712442203$

- At $t = 410$,

  - $g = 0.0410000000$,
  - $CF_{410} = CF_{409}(1 + 0.0410000000) = 6609.3772886885$,
  - $PV Payment = \frac{CF_{410}}{(1+0.0136015752)^{410}} = 25.9762856259$,
  - $PV_0 = \$193309.1475298462$

- At $t = 411$,

  - $g = 0.0410000000$,
  - $CF_{411} = CF_{410}(1 + 0.0410000000) = 6880.3617575247$,
  - $PV Payment = \frac{CF_{411}}{(1+0.0136015752)^{411}} = 26.6784444670$,
  - $PV_0 = \$193335.8259743132$

- At $t = 412$,

  - $g = 0.0410000000$,
  - $CF_{412} = CF_{411}(1 + 0.0410000000) = 7162.4565895832$,
  - $PV Payment = \frac{CF_{412}}{(1+0.0136015752)^{412}} = 27.3995831979$,
  - $PV_0 = \$193363.2255575111$

- At $t = 413$,

  - $g = 0.0410000000$,
  - $CF_{413} = CF_{412}(1 + 0.0410000000) = 7456.1173097561$,
  - $PV Payment = \frac{CF_{413}}{(1+0.0136015752)^{413}} = 28.1402148595$,

  - $PV_0 = \$193391.3657723706$

- At $t = 414$,
  - $g = 0.0410000000$,
  - $CF_{414} = CF_{413}(1 + 0.0410000000) = 7761.8181194561$,
  - $PVPayment = \frac{CF_{414}}{(1+0.0136015752)^{414}} = 28.9008663605$,
  - $PV_0 = \$193420.2666387311$

- At $t = 415$,
  - $g = 0.0410000000$,
  - $CF_{415} = CF_{414}(1 + 0.0410000000) = 8080.0526623538$,
  - $PVPayment = \frac{CF_{415}}{(1+0.0136015752)^{415}} = 29.6820788527$,
  - $PV_0 = \$193449.9487175838$

- At $t = 416$,
  - $g = 0.0410000000$,
  - $CF_{416} = CF_{415}(1 + 0.0410000000) = 8411.3348215103$,
  - $PVPayment = \frac{CF_{416}}{(1+0.0136015752)^{416}} = 30.4844081151$,
  - $PV_0 = \$193480.4331256989$

- At $t = 417$,
  - $g = 0.0410000000$,
  - $CF_{417} = CF_{416}(1 + 0.0410000000) = 8756.1995491923$,
  - $PVPayment = \frac{CF_{417}}{(1+0.0136015752)^{417}} = 31.3084249504$,
  - $PV_0 = \$193511.7415506493$

- At $t = 418$,
  - $g = 0.0410000000$,
  - $CF_{418} = CF_{417}(1 + 0.0410000000) = 9115.2037307092$,
  - $PVPayment = \frac{CF_{418}}{(1+0.0136015752)^{418}} = 32.1547155901$,
  - $PV_0 = \$193543.8962662394$

- At $t = 419$,
  - $g = 0.0410000000$,
  - $CF_{419} = CF_{418}(1 + 0.0410000000) = 9488.9270836682$,
  - $PVPayment = \frac{CF_{419}}{(1+0.0136015752)^{419}} = 33.0238821122$,
  - $PV_0 = \$193576.9201483516$

- At $t = 420$,
  - $g = 0.0410000000$,
  - $CF_{420} = CF_{419}(1 + 0.0410000000) = 9877.9730940986$,
  - $PVPayment = \frac{CF_{420}}{(1+0.0136015752)^{420}} = 33.9165428692$,
  - $PV_0 = \$193610.8366912208$

- At $t = 421$,

  - $g = 0.0410000000$,
  - $CF_{421} = CF_{420}(1 + 0.0410000000) = 10282.9699909567$,
  - $PV Payment = \frac{CF_{421}}{(1+0.0136015752)^{421}} = 34.8333329284$,
  - $PV_0 = \$193645.6700241492$

- At $t = 422$,

  - $g = 0.0410000000$,
  - $CF_{422} = CF_{421}(1 + 0.0410000000) = 10704.5717605859$,
  - $PV Payment = \frac{CF_{422}}{(1+0.0136015752)^{422}} = 35.7749045230$,
  - $PV_0 = \$193681.4449286722$

- At $t = 423$,

  - $g = 0.0410000000$,
  - $CF_{423} = CF_{422}(1 + 0.0410000000) = 11143.4592027699$,
  - $PV Payment = \frac{CF_{423}}{(1+0.0136015752)^{423}} = 36.7419275171$,
  - $PV_0 = \$193718.1868561893$

- At $t = 424$,

  - $g = 0.0410000000$,
  - $CF_{424} = CF_{423}(1 + 0.0410000000) = 11600.3410300835$,
  - $PV Payment = \frac{CF_{424}}{(1+0.0136015752)^{424}} = 37.7350898812$,
  - $PV_0 = \$193755.9219460705$

- At $t = 425$,

  - $g = 0.0410000000$,
  - $CF_{425} = CF_{424}(1 + 0.0410000000) = 12075.9550123169$,
  - $PV Payment = \frac{CF_{425}}{(1+0.0136015752)^{425}} = 38.7550981827$,
  - $PV_0 = \$193794.6770442532$

- At $t = 426$,

  - $g = 0.0410000000$,
  - $CF_{426} = CF_{425}(1 + 0.0410000000) = 12571.0691678219$,
  - $PV Payment = \frac{CF_{426}}{(1+0.0136015752)^{426}} = 39.8026780876$,
  - $PV_0 = \$193834.4797223408$

- At $t = 427$,

  - $g = 0.0410000000$,
  - $CF_{427} = CF_{426}(1 + 0.0410000000) = 13086.4830037026$,
  - $PV Payment = \frac{CF_{427}}{(1+0.0136015752)^{427}} = 40.8785748775$,
  - $PV_0 = \$193875.3582972183$

- At $t = 428$,

  - $g = 0.0410000000$,
  - $CF_{428} = CF_{427}(1 + 0.0410000000) = 13623.0288068544$,

  - $PV Payment = \frac{CF_{428}}{(1+0.0136015752)^{428}} = 41.9835539794$,
  - $PV_0 = \$193917.3418511976$

- At $t = 429$,
  - $g = 0.0410000000$,
  - $CF_{429} = CF_{428}(1 + 0.0410000000) = 14181.5729879354$,
  - $PV Payment = \frac{CF_{429}}{(1+0.0136015752)^{429}} = 43.1184015104$,
  - $PV_0 = \$193960.4602527080$

- At $t = 430$,
  - $g = 0.0410000000$,
  - $CF_{430} = CF_{429}(1 + 0.0410000000) = 14763.0174804408$,
  - $PV Payment = \frac{CF_{430}}{(1+0.0136015752)^{430}} = 44.2839248369$,
  - $PV_0 = \$194004.7441775449$

- At $t = 431$,
  - $g = 0.0410000000$,
  - $CF_{431} = CF_{430}(1 + 0.0410000000) = 15368.3011971388$,
  - $PV Payment = \frac{CF_{431}}{(1+0.0136015752)^{431}} = 45.4809531492$,
  - $PV_0 = \$194050.2251306941$

- At $t = 432$,
  - $g = 0.0410000000$,
  - $CF_{432} = CF_{431}(1 + 0.0410000000) = 15998.4015462215$,
  - $PV Payment = \frac{CF_{432}}{(1+0.0136015752)^{432}} = 46.7103380510$,
  - $PV_0 = \$194096.9354687451$

- At $t = 433$,
  - $g = 0.0410000000$,
  - $CF_{433} = CF_{432}(1 + 0.0410000000) = 16654.3360096166$,
  - $PV Payment = \frac{CF_{433}}{(1+0.0136015752)^{433}} = 47.9729541658$,
  - $PV_0 = \$194144.9084229109$

- At $t = 434$,
  - $g = 0.0410000000$,
  - $CF_{434} = CF_{433}(1 + 0.0410000000) = 17337.1637860109$,
  - $PV Payment = \frac{CF_{434}}{(1+0.0136015752)^{434}} = 49.2696997585$,
  - $PV_0 = \$194194.1781226694$

- At $t = 435$,
  - $g = 0.0410000000$,
  - $CF_{435} = CF_{434}(1 + 0.0410000000) = 18047.9875012373$,
  - $PV Payment = \frac{CF_{435}}{(1+0.0136015752)^{435}} = 50.6014973750$,
  - $PV_0 = \$194244.7796200445$

- At $t = 436$,
  - $g = 0.0410000000$,
  - $CF_{436} = CF_{435}(1 + 0.0410000000) = 18787.9549887881$,
  - $PV Payment = \frac{CF_{436}}{(1+0.0136015752)^{436}} = 51.9692944984$,
  - $PV_0 = \$194296.7489145429$
- At $t = 437$,
  - $g = 0.0410000000$,
  - $CF_{437} = CF_{436}(1 + 0.0410000000) = 19558.2611433284$,
  - $PV Payment = \frac{CF_{437}}{(1+0.0136015752)^{437}} = 53.3740642227$,
  - $PV_0 = \$194350.1229787655$
- At $t = 438$,
  - $g = 0.0410000000$,
  - $CF_{438} = CF_{437}(1 + 0.0410000000) = 20360.1498502048$,
  - $PV Payment = \frac{CF_{438}}{(1+0.0136015752)^{438}} = 54.8168059456$,
  - $PV_0 = \$194404.9397847111$
- At $t = 439$,
  - $g = 0.0410000000$,
  - $CF_{439} = CF_{438}(1 + 0.0410000000) = 21194.9159940632$,
  - $PV Payment = \frac{CF_{439}}{(1+0.0136015752)^{439}} = 56.2985460792$,
  - $PV_0 = \$194461.2383307904$
- At $t = 440$,
  - $g = 0.0410000000$,
  - $CF_{440} = CF_{439}(1 + 0.0410000000) = 22063.9075498198$,
  - $PV Payment = \frac{CF_{440}}{(1+0.0136015752)^{440}} = 57.8203387804$,
  - $PV_0 = \$194519.0586695708$
- At $t = 441$,
  - $g = 0.0410000000$,
  - $CF_{441} = CF_{440}(1 + 0.0410000000) = 22968.5277593624$,
  - $PV Payment = \frac{CF_{441}}{(1+0.0136015752)^{441}} = 59.3832667007$,
  - $PV_0 = \$194578.4419362715$
- At $t = 442$,
  - $g = 0.0410000000$,
  - $CF_{442} = CF_{441}(1 + 0.0410000000) = 23910.2373974963$,
  - $PV Payment = \frac{CF_{442}}{(1+0.0136015752)^{442}} = 60.9884417564$,
  - $PV_0 = \$194639.4303780279$
- At $t = 443$,
  - $g = 0.0410000000$,

- $CF_{443} = CF_{442}(1 + 0.0410000000) = 24890.5571307936$,
- $PV Payment = \frac{CF_{443}}{(1+0.0136015752)^{443}} = 62.6370059199$,
- $PV_0 = \$194702.0673839478$

- At $t = 444$,
  - $g = 0.0410000000$,
  - $CF_{444} = CF_{443}(1 + 0.0410000000) = 25911.0699731562$,
  - $PV Payment = \frac{CF_{444}}{(1+0.0136015752)^{444}} = 64.3301320319$,
  - $PV_0 = \$194766.3975159797$

- At $t = 445$,
  - $g = 0.1900000000$,
  - $CF_{445} = CF_{408}(1 + 0.1900000000) = 7257.8175436676$,
  - $PV Payment = \frac{CF_{445}}{(1+0.0136015752)^{445}} = 17.7773844694$,
  - $PV_0 = \$194784.1749004490$

- At $t = 446$,
  - $g = 0.0410000000$,
  - $CF_{446} = CF_{445}(1 + 0.0410000000) = 7555.3880629580$,
  - $PV Payment = \frac{CF_{446}}{(1+0.0136015752)^{446}} = 18.2579207499$,
  - $PV_0 = \$194802.4328211989$

- At $t = 447$,
  - $g = 0.0410000000$,
  - $CF_{447} = CF_{446}(1 + 0.0410000000) = 7865.1589735393$,
  - $PV Payment = \frac{CF_{447}}{(1+0.0136015752)^{447}} = 18.7514462931$,
  - $PV_0 = \$194821.1842674920$

- At $t = 448$,
  - $g = 0.0410000000$,
  - $CF_{448} = CF_{447}(1 + 0.0410000000) = 8187.6304914544$,
  - $PV Payment = \frac{CF_{448}}{(1+0.0136015752)^{448}} = 19.2583122087$,
  - $PV_0 = \$194840.4425797008$

- At $t = 449$,
  - $g = 0.0410000000$,
  - $CF_{449} = CF_{448}(1 + 0.0410000000) = 8523.3233416040$,
  - $PV Payment = \frac{CF_{449}}{(1+0.0136015752)^{449}} = 19.7788790972$,
  - $PV_0 = \$194860.2214587979$

- At $t = 450$,
  - $g = 0.0410000000$,
  - $CF_{450} = CF_{449}(1 + 0.0410000000) = 8872.7795986098$,
  - $PV Payment = \frac{CF_{450}}{(1+0.0136015752)^{450}} = 20.3135173062$,

  - $PV_0 = \$194880.5349761041$

- At $t = 451$,
  - $g = 0.0410000000$,
  - $CF_{451} = CF_{450}(1 + 0.0410000000) = 9236.5635621528$,
  - $PV Payment = \frac{CF_{451}}{(1+0.0136015752)^{451}} = 20.8626071944$,
  - $PV_0 = \$194901.3975832985$

- At $t = 452$,
  - $g = 0.0410000000$,
  - $CF_{452} = CF_{451}(1 + 0.0410000000) = 9615.2626682011$,
  - $PV Payment = \frac{CF_{452}}{(1+0.0136015752)^{452}} = 21.4265394017$,
  - $PV_0 = \$194922.8241227002$

- At $t = 453$,
  - $g = 0.0410000000$,
  - $CF_{453} = CF_{452}(1 + 0.0410000000) = 10009.4884375973$,
  - $PV Payment = \frac{CF_{453}}{(1+0.0136015752)^{453}} = 22.0057151272$,
  - $PV_0 = \$194944.8298378274$

- At $t = 454$,
  - $g = 0.0410000000$,
  - $CF_{454} = CF_{453}(1 + 0.0410000000) = 10419.8774635388$,
  - $PV Payment = \frac{CF_{454}}{(1+0.0136015752)^{454}} = 22.6005464150$,
  - $PV_0 = \$194967.4303842425$

- At $t = 455$,
  - $g = 0.0410000000$,
  - $CF_{455} = CF_{454}(1 + 0.0410000000) = 10847.0924395439$,
  - $PV Payment = \frac{CF_{455}}{(1+0.0136015752)^{455}} = 23.2114564469$,
  - $PV_0 = \$194990.6418406894$

- At $t = 456$,
  - $g = 0.0410000000$,
  - $CF_{456} = CF_{455}(1 + 0.0410000000) = 11291.8232295652$,
  - $PV Payment = \frac{CF_{456}}{(1+0.0136015752)^{456}} = 23.8388798435$,
  - $PV_0 = \$195014.4807205329$

- At $t = 457$,
  - $g = 0.0410000000$,
  - $CF_{457} = CF_{456}(1 + 0.0410000000) = 11754.7879819774$,
  - $PV Payment = \frac{CF_{457}}{(1+0.0136015752)^{457}} = 24.4832629737$,
  - $PV_0 = \$195038.9639835066$

- At $t = 458$,

  - $g = 0.0410000000$,
  - $CF_{458} = CF_{457}(1 + 0.0410000000) = 12236.7342892384$,
  - $PV Payment = \frac{CF_{458}}{(1+0.0136015752)^{458}} = 25.1450642722$,
  - $PV_0 = \$195064.1090477787$

- At $t = 459$,

  - $g = 0.0410000000$,
  - $CF_{459} = CF_{458}(1 + 0.0410000000) = 12738.4403950972$,
  - $PV Payment = \frac{CF_{459}}{(1+0.0136015752)^{459}} = 25.8247545652$,
  - $PV_0 = \$195089.9338023439$

- At $t = 460$,

  - $g = 0.0410000000$,
  - $CF_{460} = CF_{459}(1 + 0.0410000000) = 13260.7164512962$,
  - $PV Payment = \frac{CF_{460}}{(1+0.0136015752)^{460}} = 26.5228174059$,
  - $PV_0 = \$195116.4566197498$

- At $t = 461$,

  - $g = 0.0410000000$,
  - $CF_{461} = CF_{460}(1 + 0.0410000000) = 13804.4058257993$,
  - $PV Payment = \frac{CF_{461}}{(1+0.0136015752)^{461}} = 27.2397494185$,
  - $PV_0 = \$195143.6963691683$

- At $t = 462$,

  - $g = 0.0410000000$,
  - $CF_{462} = CF_{461}(1 + 0.0410000000) = 14370.3864646571$,
  - $PV Payment = \frac{CF_{462}}{(1+0.0136015752)^{462}} = 27.9760606509$,
  - $PV_0 = \$195171.6724298192$

- At $t = 463$,

  - $g = 0.0410000000$,
  - $CF_{463} = CF_{462}(1 + 0.0410000000) = 14959.5723097080$,
  - $PV Payment = \frac{CF_{463}}{(1+0.0136015752)^{463}} = 28.7322749383$,
  - $PV_0 = \$195200.4047047576$

- At $t = 464$,

  - $g = 0.0410000000$,
  - $CF_{464} = CF_{463}(1 + 0.0410000000) = 15572.9147744061$,
  - $PV Payment = \frac{CF_{464}}{(1+0.0136015752)^{464}} = 29.5089302756$,
  - $PV_0 = \$195229.9136350332$

- At $t = 465$,

  - $g = 0.0410000000$,
  - $CF_{465} = CF_{464}(1 + 0.0410000000) = 16211.4042801567$,

  - $PV Payment = \frac{CF_{465}}{(1+0.0136015752)^{465}} = 30.3065791998$,
  - $PV_0 = \$195260.2202142329$

- At $t = 466$,
  - $g = 0.0410000000$,
  - $CF_{466} = CF_{465}(1 + 0.0410000000) = 16876.0718556432$,
  - $PV Payment = \frac{CF_{466}}{(1+0.0136015752)^{466}} = 31.1257891836$,
  - $PV_0 = \$195291.3460034165$

- At $t = 467$,
  - $g = 0.0410000000$,
  - $CF_{467} = CF_{466}(1 + 0.0410000000) = 17567.9908017245$,
  - $PV Payment = \frac{CF_{467}}{(1+0.0136015752)^{467}} = 31.9671430390$,
  - $PV_0 = \$195323.3131464556$

- At $t = 468$,
  - $g = 0.0410000000$,
  - $CF_{468} = CF_{467}(1 + 0.0410000000) = 18288.2784245952$,
  - $PV Payment = \frac{CF_{468}}{(1+0.0136015752)^{468}} = 32.8312393318$,
  - $PV_0 = \$195356.1443857874$

- At $t = 469$,
  - $g = 0.0410000000$,
  - $CF_{469} = CF_{468}(1 + 0.0410000000) = 19038.0978400036$,
  - $PV Payment = \frac{CF_{469}}{(1+0.0136015752)^{469}} = 33.7186928074$,
  - $PV_0 = \$195389.8630785947$

- At $t = 470$,
  - $g = 0.0410000000$,
  - $CF_{470} = CF_{469}(1 + 0.0410000000) = 19818.6598514438$,
  - $PV Payment = \frac{CF_{470}}{(1+0.0136015752)^{470}} = 34.6301348282$,
  - $PV_0 = \$195424.4932134229$

- At $t = 471$,
  - $g = 0.0410000000$,
  - $CF_{471} = CF_{470}(1 + 0.0410000000) = 20631.2249053530$,
  - $PV Payment = \frac{CF_{471}}{(1+0.0136015752)^{471}} = 35.5662138230$,
  - $PV_0 = \$195460.0594272459$

- At $t = 472$,
  - $g = 0.0410000000$,
  - $CF_{472} = CF_{471}(1 + 0.0410000000) = 21477.1051264724$,
  - $PV Payment = \frac{CF_{472}}{(1+0.0136015752)^{472}} = 36.5275957480$,
  - $PV_0 = \$195496.5870229939$

- At $t = 473$,
  - $g = 0.0410000000$,
  - $CF_{473} = CF_{472}(1 + 0.0410000000) = 22357.6664366578$,
  - $PV Payment = \frac{CF_{473}}{(1+0.0136015752)^{473}} = 37.5149645608$,
  - $PV_0 = \$195534.1019875547$
- At $t = 474$,
  - $g = 0.0410000000$,
  - $CF_{474} = CF_{473}(1 + 0.0410000000) = 23274.3307605608$,
  - $PV Payment = \frac{CF_{474}}{(1+0.0136015752)^{474}} = 38.5290227067$,
  - $PV_0 = \$195572.6310102614$
- At $t = 475$,
  - $g = 0.0410000000$,
  - $CF_{475} = CF_{474}(1 + 0.0410000000) = 24228.5783217438$,
  - $PV Payment = \frac{CF_{475}}{(1+0.0136015752)^{475}} = 39.5704916188$,
  - $PV_0 = \$195612.2015018802$
- At $t = 476$,
  - $g = 0.0410000000$,
  - $CF_{476} = CF_{475}(1 + 0.0410000000) = 25221.9500329353$,
  - $PV Payment = \frac{CF_{476}}{(1+0.0136015752)^{476}} = 40.6401122311$,
  - $PV_0 = \$195652.8416141112$
- At $t = 477$,
  - $g = 0.0410000000$,
  - $CF_{477} = CF_{476}(1 + 0.0410000000) = 26256.0499842856$,
  - $PV Payment = \frac{CF_{477}}{(1+0.0136015752)^{477}} = 41.7386455055$,
  - $PV_0 = \$195694.5802596167$
- At $t = 478$,
  - $g = 0.0410000000$,
  - $CF_{478} = CF_{477}(1 + 0.0410000000) = 27332.5480336413$,
  - $PV Payment = \frac{CF_{478}}{(1+0.0136015752)^{478}} = 42.8668729734$,
  - $PV_0 = \$195737.4471325901$
- At $t = 479$,
  - $g = 0.0410000000$,
  - $CF_{479} = CF_{478}(1 + 0.0410000000) = 28453.1825030206$,
  - $PV Payment = \frac{CF_{479}}{(1+0.0136015752)^{479}} = 44.0255972915$,
  - $PV_0 = \$195781.4727298816$
- At $t = 480$,
  - $g = 0.0410000000$,

- $CF_{480} = CF_{479}(1 + 0.0410000000) = 29619.7629856444$,
- $PV Payment = \frac{CF_{480}}{(1+0.0136015752)^{480}} = 45.2156428129$,
- $PV_0 = \$195826.6883726945$

- At $t = 481$,
  - $g = 0.0410000000$,
  - $CF_{481} = CF_{480}(1 + 0.0410000000) = 30834.1732680559$,
  - $PV Payment = \frac{CF_{481}}{(1+0.0136015752)^{481}} = 46.4378561737$,
  - $PV_0 = \$195873.1262288681$

- At $t = 482$,
  - $g = 0.1900000000$,
  - $CF_{482} = CF_{445}(1 + 0.1900000000) = 8636.8028769645$,
  - $PV Payment = \frac{CF_{482}}{(1+0.0136015752)^{482}} = 12.8329228786$,
  - $PV_0 = \$195885.9591517467$

- At $t = 483$,
  - $g = 0.0410000000$,
  - $CF_{483} = CF_{482}(1 + 0.0410000000) = 8990.9117949200$,
  - $PV Payment = \frac{CF_{483}}{(1+0.0136015752)^{483}} = 13.1798065857$,
  - $PV_0 = \$195899.1389583324$

- At $t = 484$,
  - $g = 0.0410000000$,
  - $CF_{484} = CF_{483}(1 + 0.0410000000) = 9359.5391785118$,
  - $PV Payment = \frac{CF_{484}}{(1+0.0136015752)^{484}} = 13.5360668244$,
  - $PV_0 = \$195912.6750251568$

- At $t = 485$,
  - $g = 0.0410000000$,
  - $CF_{485} = CF_{484}(1 + 0.0410000000) = 9743.2802848307$,
  - $PV Payment = \frac{CF_{485}}{(1+0.0136015752)^{485}} = 13.9019570495$,
  - $PV_0 = \$195926.5769822063$

- At $t = 486$,
  - $g = 0.0410000000$,
  - $CF_{486} = CF_{485}(1 + 0.0410000000) = 10142.7547765088$,
  - $PV Payment = \frac{CF_{486}}{(1+0.0136015752)^{486}} = 14.2777375668$,
  - $PV_0 = \$195940.8547197732$

- At $t = 487$,
  - $g = 0.0410000000$,
  - $CF_{487} = CF_{486}(1 + 0.0410000000) = 10558.6077223457$,
  - $PV Payment = \frac{CF_{487}}{(1+0.0136015752)^{487}} = 14.6636757186$,

  - $PV_0 = \$195955.5183954918$

- At $t = 488$,
  - $g = 0.0410000000$,
  - $CF_{488} = CF_{487}(1 + 0.0410000000) = 10991.5106389618$,
  - $PV Payment = \frac{CF_{488}}{(1+0.0136015752)^{488}} = 15.0600460733$,
  - $PV_0 = \$195970.5784415651$

- At $t = 489$,
  - $g = 0.0410000000$,
  - $CF_{489} = CF_{488}(1 + 0.0410000000) = 11442.1625751593$,
  - $PV Payment = \frac{CF_{489}}{(1+0.0136015752)^{489}} = 15.4671306215$,
  - $PV_0 = \$195986.0455721866$

- At $t = 490$,
  - $g = 0.0410000000$,
  - $CF_{490} = CF_{489}(1 + 0.0410000000) = 11911.2912407408$,
  - $PV Payment = \frac{CF_{490}}{(1+0.0136015752)^{490}} = 15.8852189760$,
  - $PV_0 = \$196001.9307911625$

- At $t = 491$,
  - $g = 0.0410000000$,
  - $CF_{491} = CF_{490}(1 + 0.0410000000) = 12399.6541816112$,
  - $PV Payment = \frac{CF_{491}}{(1+0.0136015752)^{491}} = 16.3146085780$,
  - $PV_0 = \$196018.2453997405$

- At $t = 492$,
  - $g = 0.0410000000$,
  - $CF_{492} = CF_{491}(1 + 0.0410000000) = 12908.0400030572$,
  - $PV Payment = \frac{CF_{492}}{(1+0.0136015752)^{492}} = 16.7556049089$,
  - $PV_0 = \$196035.0010046494$

- At $t = 493$,
  - $g = 0.0410000000$,
  - $CF_{493} = CF_{492}(1 + 0.0410000000) = 13437.2696431826$,
  - $PV Payment = \frac{CF_{493}}{(1+0.0136015752)^{493}} = 17.2085217075$,
  - $PV_0 = \$196052.2095263568$

- At $t = 494$,
  - $g = 0.0410000000$,
  - $CF_{494} = CF_{493}(1 + 0.0410000000) = 13988.1976985531$,
  - $PV Payment = \frac{CF_{494}}{(1+0.0136015752)^{494}} = 17.6736811930$,
  - $PV_0 = \$196069.8832075499$

- At $t = 495$,

  - $g = 0.0410000000$,
  - $CF_{495} = CF_{494}(1 + 0.0410000000) = 14561.7138041937$,
  - $PV Payment = \frac{CF_{495}}{(1+0.0136015752)^{495}} = 18.1514142948$,
  - $PV_0 = \$196088.0346218447$

- At $t = 496$,

  - $g = 0.0410000000$,
  - $CF_{496} = CF_{495}(1 + 0.0410000000) = 15158.7440701657$,
  - $PV Payment = \frac{CF_{496}}{(1+0.0136015752)^{496}} = 18.6420608872$,
  - $PV_0 = \$196106.6766827318$

- At $t = 497$,

  - $g = 0.0410000000$,
  - $CF_{497} = CF_{496}(1 + 0.0410000000) = 15780.2525770425$,
  - $PV Payment = \frac{CF_{497}}{(1+0.0136015752)^{497}} = 19.1459700317$,
  - $PV_0 = \$196125.8226527635$

- At $t = 498$,

  - $g = 0.0410000000$,
  - $CF_{498} = CF_{497}(1 + 0.0410000000) = 16427.2429327012$,
  - $PV Payment = \frac{CF_{498}}{(1+0.0136015752)^{498}} = 19.6635002253$,
  - $PV_0 = \$196145.4861529889$

- At $t = 499$,

  - $g = 0.0410000000$,
  - $CF_{499} = CF_{498}(1 + 0.0410000000) = 17100.7598929420$,
  - $PV Payment = \frac{CF_{499}}{(1+0.0136015752)^{499}} = 20.1950196553$,
  - $PV_0 = \$196165.6811726442$

- At $t = 500$,

  - $g = 0.0410000000$,
  - $CF_{500} = CF_{499}(1 + 0.0410000000) = 17801.8910485526$,
  - $PV Payment = \frac{CF_{500}}{(1+0.0136015752)^{500}} = 20.7409064615$,
  - $PV_0 = \$196186.4220791057$

- At $t = 501$,

  - $g = 0.0410000000$,
  - $CF_{501} = CF_{500}(1 + 0.0410000000) = 18531.7685815432$,
  - $PV Payment = \frac{CF_{501}}{(1+0.0136015752)^{501}} = 21.3015490050$,
  - $PV_0 = \$196207.7236281107$

- At $t = 502$,

  - $g = 0.0410000000$,
  - $CF_{502} = CF_{501}(1 + 0.0410000000) = 19291.5710933865$,

  - $PV Payment = \frac{CF_{502}}{(1+0.0136015752)^{502}} = 21.8773461447$,
  - $PV_0 = \$196229.6009742554$

- At $t = 503$,
  - $g = 0.0410000000$,
  - $CF_{503} = CF_{502}(1 + 0.0410000000) = 20082.5255082153$,
  - $PV Payment = \frac{CF_{503}}{(1+0.0136015752)^{503}} = 22.4687075208$,
  - $PV_0 = \$196252.0696817763$

- At $t = 504$,
  - $g = 0.0410000000$,
  - $CF_{504} = CF_{503}(1 + 0.0410000000) = 20905.9090540522$,
  - $PV Payment = \frac{CF_{504}}{(1+0.0136015752)^{504}} = 23.0760538467$,
  - $PV_0 = \$196275.1457356230$

- At $t = 505$,
  - $g = 0.0410000000$,
  - $CF_{505} = CF_{504}(1 + 0.0410000000) = 21763.0513252683$,
  - $PV Payment = \frac{CF_{505}}{(1+0.0136015752)^{505}} = 23.6998172076$,
  - $PV_0 = \$196298.8455528305$

- At $t = 506$,
  - $g = 0.0410000000$,
  - $CF_{506} = CF_{505}(1 + 0.0410000000) = 22655.3364296043$,
  - $PV Payment = \frac{CF_{506}}{(1+0.0136015752)^{506}} = 24.3404413686$,
  - $PV_0 = \$196323.1859941991$

- At $t = 507$,
  - $g = 0.0410000000$,
  - $CF_{507} = CF_{506}(1 + 0.0410000000) = 23584.2052232181$,
  - $PV Payment = \frac{CF_{507}}{(1+0.0136015752)^{507}} = 24.9983820899$,
  - $PV_0 = \$196348.1843762890$

- At $t = 508$,
  - $g = 0.0410000000$,
  - $CF_{508} = CF_{507}(1 + 0.0410000000) = 24551.1576373700$,
  - $PV Payment = \frac{CF_{508}}{(1+0.0136015752)^{508}} = 25.6741074515$,
  - $PV_0 = \$196373.8584837405$

- At $t = 509$,
  - $g = 0.0410000000$,
  - $CF_{509} = CF_{508}(1 + 0.0410000000) = 25557.7551005022$,
  - $PV Payment = \frac{CF_{509}}{(1+0.0136015752)^{509}} = 26.3680981857$,
  - $PV_0 = \$196400.2265819262$

- At $t = 510$,
  - $g = 0.0410000000$,
  - $CF_{510} = CF_{509}(1 + 0.0410000000) = 26605.6230596228$,
  - $PV Payment = \frac{CF_{510}}{(1+0.0136015752)^{510}} = 27.0808480196$,
  - $PV_0 = \$196427.3074299458$
- At $t = 511$,
  - $g = 0.0410000000$,
  - $CF_{511} = CF_{510}(1 + 0.0410000000) = 27696.4536050673$,
  - $PV Payment = \frac{CF_{511}}{(1+0.0136015752)^{511}} = 27.8128640258$,
  - $PV_0 = \$196455.1202939716$
- At $t = 512$,
  - $g = 0.0410000000$,
  - $CF_{512} = CF_{511}(1 + 0.0410000000) = 28832.0082028751$,
  - $PV Payment = \frac{CF_{512}}{(1+0.0136015752)^{512}} = 28.5646669838$,
  - $PV_0 = \$196483.6849609554$
- At $t = 513$,
  - $g = 0.0410000000$,
  - $CF_{513} = CF_{512}(1 + 0.0410000000) = 30014.1205391929$,
  - $PV Payment = \frac{CF_{513}}{(1+0.0136015752)^{513}} = 29.3367917500$,
  - $PV_0 = \$196513.0217527054$
- At $t = 514$,
  - $g = 0.0410000000$,
  - $CF_{514} = CF_{513}(1 + 0.0410000000) = 31244.6994812998$,
  - $PV Payment = \frac{CF_{514}}{(1+0.0136015752)^{514}} = 30.1297876384$,
  - $PV_0 = \$196543.1515403438$
- At $t = 515$,
  - $g = 0.0410000000$,
  - $CF_{515} = CF_{514}(1 + 0.0410000000) = 32525.7321600331$,
  - $PV Payment = \frac{CF_{515}}{(1+0.0136015752)^{515}} = 30.9442188113$,
  - $PV_0 = \$196574.0957591551$
- At $t = 516$,
  - $g = 0.0410000000$,
  - $CF_{516} = CF_{515}(1 + 0.0410000000) = 33859.2871785945$,
  - $PV Payment = \frac{CF_{516}}{(1+0.0136015752)^{516}} = 31.7806646809$,
  - $PV_0 = \$196605.8764238360$
- At $t = 517$,
  - $g = 0.0410000000$,

- $CF_{517} = CF_{516}(1 + 0.0410000000) = 35247.5179529169$,
- $PV Payment = \frac{CF_{517}}{(1+0.0136015752)^{517}} = 32.6397203212$,
- $PV_0 = \$196638.5161441572$

- At $t = 518$,
  - $g = 0.0410000000$,
  - $CF_{518} = CF_{517}(1 + 0.0410000000) = 36692.6661889865$,
  - $PV Payment = \frac{CF_{518}}{(1+0.0136015752)^{518}} = 33.5219968916$,
  - $PV_0 = \$196672.0381410488$
- At $t = 519$,
  - $g = 0.1900000000$,
  - $CF_{519} = CF_{482}(1 + 0.1900000000) = 10277.7954235878$,
  - $PV Payment = \frac{CF_{519}}{(1+0.0136015752)^{519}} = 9.2636748612$,
  - $PV_0 = \$196681.3018159101$
- At $t = 520$,
  - $g = 0.0410000000$,
  - $CF_{520} = CF_{519}(1 + 0.0410000000) = 10699.1850359548$,
  - $PV Payment = \frac{CF_{520}}{(1+0.0136015752)^{520}} = 9.5140790683$,
  - $PV_0 = \$196690.8158949784$
- At $t = 521$,
  - $g = 0.0410000000$,
  - $CF_{521} = CF_{520}(1 + 0.0410000000) = 11137.8516224290$,
  - $PV Payment = \frac{CF_{521}}{(1+0.0136015752)^{521}} = 9.7712518923$,
  - $PV_0 = \$196700.5871468707$
- At $t = 522$,
  - $g = 0.0410000000$,
  - $CF_{522} = CF_{521}(1 + 0.0410000000) = 11594.5035389486$,
  - $PV Payment = \frac{CF_{522}}{(1+0.0136015752)^{522}} = 10.0353762942$,
  - $PV_0 = \$196710.6225231650$
- At $t = 523$,
  - $g = 0.0410000000$,
  - $CF_{523} = CF_{522}(1 + 0.0410000000) = 12069.8781840455$,
  - $PV Payment = \frac{CF_{523}}{(1+0.0136015752)^{523}} = 10.3066401805$,
  - $PV_0 = \$196720.9291633454$
- At $t = 524$,
  - $g = 0.0410000000$,
  - $CF_{524} = CF_{523}(1 + 0.0410000000) = 12564.7431895913$,
  - $PV Payment = \frac{CF_{524}}{(1+0.0136015752)^{524}} = 10.5852365367$,

  - $PV_0 = \$196731.5143998822$

- At $t = 525$,
  - $g = 0.0410000000$,
  - $CF_{525} = CF_{524}(1 + 0.0410000000) = 13079.8976603646$,
  - $PVPayment = \frac{CF_{525}}{(1+0.0136015752)^{525}} = 10.8713635653$,
  - $PV_0 = \$196742.3857634475$

- At $t = 526$,
  - $g = 0.0410000000$,
  - $CF_{526} = CF_{525}(1 + 0.0410000000) = 13616.1734644395$,
  - $PVPayment = \frac{CF_{526}}{(1+0.0136015752)^{526}} = 11.1652248260$,
  - $PV_0 = \$196753.5509882735$

- At $t = 527$,
  - $g = 0.0410000000$,
  - $CF_{527} = CF_{526}(1 + 0.0410000000) = 14174.4365764815$,
  - $PVPayment = \frac{CF_{527}}{(1+0.0136015752)^{527}} = 11.4670293810$,
  - $PV_0 = \$196765.0180176545$

- At $t = 528$,
  - $g = 0.0410000000$,
  - $CF_{528} = CF_{527}(1 + 0.0410000000) = 14755.5884761173$,
  - $PVPayment = \frac{CF_{528}}{(1+0.0136015752)^{528}} = 11.7769919437$,
  - $PV_0 = \$196776.7950095981$

- At $t = 529$,
  - $g = 0.0410000000$,
  - $CF_{529} = CF_{528}(1 + 0.0410000000) = 15360.5676036381$,
  - $PVPayment = \frac{CF_{529}}{(1+0.0136015752)^{529}} = 12.0953330311$,
  - $PV_0 = \$196788.8903426292$

- At $t = 530$,
  - $g = 0.0410000000$,
  - $CF_{530} = CF_{529}(1 + 0.0410000000) = 15990.3508753873$,
  - $PVPayment = \frac{CF_{530}}{(1+0.0136015752)^{530}} = 12.4222791213$,
  - $PV_0 = \$196801.3126217506$

- At $t = 531$,
  - $g = 0.0410000000$,
  - $CF_{531} = CF_{530}(1 + 0.0410000000) = 16645.9552612781$,
  - $PVPayment = \frac{CF_{531}}{(1+0.0136015752)^{531}} = 12.7580628141$,
  - $PV_0 = \$196814.0706845647$

- At $t = 532$,

  - $g = 0.0410000000$,
  - $CF_{532} = CF_{531}(1 + 0.0410000000) = 17328.4394269905$,
  - $PV Payment = \frac{CF_{532}}{(1+0.0136015752)^{532}} = 13.1029229965$,
  - $PV_0 = \$196827.1736075612$

- At $t = 533$,
  - $g = 0.0410000000$,
  - $CF_{533} = CF_{532}(1 + 0.0410000000) = 18038.9054434972$,
  - $PV Payment = \frac{CF_{533}}{(1+0.0136015752)^{533}} = 13.4571050131$,
  - $PV_0 = \$196840.6307125743$

- At $t = 534$,
  - $g = 0.0410000000$,
  - $CF_{534} = CF_{533}(1 + 0.0410000000) = 18778.5005666805$,
  - $PV Payment = \frac{CF_{534}}{(1+0.0136015752)^{534}} = 13.8208608401$,
  - $PV_0 = \$196854.4515734144$

- At $t = 535$,
  - $g = 0.0410000000$,
  - $CF_{535} = CF_{534}(1 + 0.0410000000) = 19548.4190899144$,
  - $PV Payment = \frac{CF_{535}}{(1+0.0136015752)^{535}} = 14.1944492650$,
  - $PV_0 = \$196868.6460226794$

- At $t = 536$,
  - $g = 0.0410000000$,
  - $CF_{536} = CF_{535}(1 + 0.0410000000) = 20349.9042726009$,
  - $PV Payment = \frac{CF_{536}}{(1+0.0136015752)^{536}} = 14.5781360703$,
  - $PV_0 = \$196883.2241587497$

- At $t = 537$,
  - $g = 0.0410000000$,
  - $CF_{537} = CF_{536}(1 + 0.0410000000) = 21184.2503477776$,
  - $PV Payment = \frac{CF_{537}}{(1+0.0136015752)^{537}} = 14.9721942230$,
  - $PV_0 = \$196898.1963529727$

- At $t = 538$,
  - $g = 0.0410000000$,
  - $CF_{538} = CF_{537}(1 + 0.0410000000) = 22052.8046120364$,
  - $PV Payment = \frac{CF_{538}}{(1+0.0136015752)^{538}} = 15.3769040686$,
  - $PV_0 = \$196913.5732570413$

- At $t = 539$,
  - $g = 0.0410000000$,
  - $CF_{539} = CF_{538}(1 + 0.0410000000) = 22956.9696011299$,

  - $PV Payment = \frac{CF_{539}}{(1+0.0136015752)^{539}} = 15.7925535304$,
  - $PV_0 = \$196929.3658105716$

- At $t = 540$,
  - $g = 0.0410000000$,
  - $CF_{540} = CF_{539}(1 + 0.0410000000) = 23898.2053547763$,
  - $PV Payment = \frac{CF_{540}}{(1+0.0136015752)^{540}} = 16.2194383146$,
  - $PV_0 = \$196945.5852488862$

- At $t = 541$,
  - $g = 0.0410000000$,
  - $CF_{541} = CF_{540}(1 + 0.0410000000) = 24878.0317743221$,
  - $PV Payment = \frac{CF_{541}}{(1+0.0136015752)^{541}} = 16.6578621206$,
  - $PV_0 = \$196962.2431110069$

- At $t = 542$,
  - $g = 0.0410000000$,
  - $CF_{542} = CF_{541}(1 + 0.0410000000) = 25898.0310770693$,
  - $PV Payment = \frac{CF_{542}}{(1+0.0136015752)^{542}} = 17.1081368570$,
  - $PV_0 = \$196979.3512478638$

- At $t = 543$,
  - $g = 0.0410000000$,
  - $CF_{543} = CF_{542}(1 + 0.0410000000) = 26959.8503512291$,
  - $PV Payment = \frac{CF_{543}}{(1+0.0136015752)^{543}} = 17.5705828634$,
  - $PV_0 = \$196996.9218307272$

- At $t = 544$,
  - $g = 0.0410000000$,
  - $CF_{544} = CF_{543}(1 + 0.0410000000) = 28065.2042156295$,
  - $PV Payment = \frac{CF_{544}}{(1+0.0136015752)^{544}} = 18.0455291385$,
  - $PV_0 = \$197014.9673598658$

- At $t = 545$,
  - $g = 0.0410000000$,
  - $CF_{545} = CF_{544}(1 + 0.0410000000) = 29215.8775884703$,
  - $PV Payment = \frac{CF_{545}}{(1+0.0136015752)^{545}} = 18.5333135743$,
  - $PV_0 = \$197033.5006734400$

- At $t = 546$,
  - $g = 0.0410000000$,
  - $CF_{546} = CF_{545}(1 + 0.0410000000) = 30413.7285695976$,
  - $PV Payment = \frac{CF_{546}}{(1+0.0136015752)^{546}} = 19.0342831959$,
  - $PV_0 = \$197052.5349566359$

- At $t = 547$,
  - $g = 0.0410000000$,
  - $CF_{547} = CF_{546}(1 + 0.0410000000) = 31660.6914409511$,
  - $PV Payment = \frac{CF_{547}}{(1+0.0136015752)^{547}} = 19.5487944090$,
  - $PV_0 = \$197072.0837510449$
- At $t = 548$,
  - $g = 0.0410000000$,
  - $CF_{548} = CF_{547}(1 + 0.0410000000) = 32958.7797900301$,
  - $PV Payment = \frac{CF_{548}}{(1+0.0136015752)^{548}} = 20.0772132532$,
  - $PV_0 = \$197092.1609642981$
- At $t = 549$,
  - $g = 0.0410000000$,
  - $CF_{549} = CF_{548}(1 + 0.0410000000) = 34310.0897614213$,
  - $PV Payment = \frac{CF_{549}}{(1+0.0136015752)^{549}} = 20.6199156623$,
  - $PV_0 = \$197112.7808799604$
- At $t = 550$,
  - $g = 0.0410000000$,
  - $CF_{550} = CF_{549}(1 + 0.0410000000) = 35716.8034416396$,
  - $PV Payment = \frac{CF_{550}}{(1+0.0136015752)^{550}} = 21.1772877321$,
  - $PV_0 = \$197133.9581676926$
- At $t = 551$,
  - $g = 0.0410000000$,
  - $CF_{551} = CF_{550}(1 + 0.0410000000) = 37181.1923827468$,
  - $PV Payment = \frac{CF_{551}}{(1+0.0136015752)^{551}} = 21.7497259947$,
  - $PV_0 = \$197155.7078936872$
- At $t = 552$,
  - $g = 0.0410000000$,
  - $CF_{552} = CF_{551}(1 + 0.0410000000) = 38705.6212704394$,
  - $PV Payment = \frac{CF_{552}}{(1+0.0136015752)^{552}} = 22.3376377007$,
  - $PV_0 = \$197178.0455313880$
- At $t = 553$,
  - $g = 0.0410000000$,
  - $CF_{553} = CF_{552}(1 + 0.0410000000) = 40292.5517425275$,
  - $PV Payment = \frac{CF_{553}}{(1+0.0136015752)^{553}} = 22.9414411092$,
  - $PV_0 = \$197200.9869724972$
- At $t = 554$,
  - $g = 0.0410000000$,

- $CF_{554} = CF_{553}(1 + 0.0410000000) = 41944.5463639711$,
- $PV Payment = \frac{CF_{554}}{(1+0.0136015752)^{554}} = 23.5615657850$,
- $PV_0 = \$197224.5485382821$

- At $t = 555$,
  - $g = 0.0410000000$,
  - $CF_{555} = CF_{554}(1 + 0.0410000000) = 43664.2727648939$,
  - $PV Payment = \frac{CF_{555}}{(1+0.0136015752)^{555}} = 24.1984529044$,
  - $PV_0 = \$197248.7469911865$

- At $t = 556$,
  - $g = 0.1900000000$,
  - $CF_{556} = CF_{519}(1 + 0.1900000000) = 12230.5765540694$,
  - $PV Payment = \frac{CF_{556}}{(1+0.0136015752)^{556}} = 6.6871493538$,
  - $PV_0 = \$197255.4341405403$

- At $t = 557$,
  - $g = 0.0410000000$,
  - $CF_{557} = CF_{556}(1 + 0.0410000000) = 12732.0301927863$,
  - $PV Payment = \frac{CF_{557}}{(1+0.0136015752)^{557}} = 6.8679081084$,
  - $PV_0 = \$197262.3020486488$

- At $t = 558$,
  - $g = 0.0410000000$,
  - $CF_{558} = CF_{557}(1 + 0.0410000000) = 13254.0434306905$,
  - $PV Payment = \frac{CF_{558}}{(1+0.0136015752)^{558}} = 7.0535529103$,
  - $PV_0 = \$197269.3556015591$

- At $t = 559$,
  - $g = 0.0410000000$,
  - $CF_{559} = CF_{558}(1 + 0.0410000000) = 13797.4592113488$,
  - $PV Payment = \frac{CF_{559}}{(1+0.0136015752)^{559}} = 7.2442158330$,
  - $PV_0 = \$197276.5998173920$

- At $t = 560$,
  - $g = 0.0410000000$,
  - $CF_{560} = CF_{559}(1 + 0.0410000000) = 14363.1550390141$,
  - $PV Payment = \frac{CF_{560}}{(1+0.0136015752)^{560}} = 7.4400325200$,
  - $PV_0 = \$197284.0398499120$

- At $t = 561$,
  - $g = 0.0410000000$,
  - $CF_{561} = CF_{560}(1 + 0.0410000000) = 14952.0443956137$,
  - $PV Payment = \frac{CF_{561}}{(1+0.0136015752)^{561}} = 7.6411422817$,

- $PV_0 = \$197291.6809921938$

- At $t = 562$,
  - $g = 0.0410000000$,
  - $CF_{562} = CF_{561}(1 + 0.0410000000) = 15565.0782158338$,
  - $PV Payment = \frac{CF_{562}}{(1+0.0136015752)^{562}} = 7.8476881939$,
  - $PV_0 = \$197299.5286803877$

- At $t = 563$,
  - $g = 0.0410000000$,
  - $CF_{563} = CF_{562}(1 + 0.0410000000) = 16203.2464226830$,
  - $PV Payment = \frac{CF_{563}}{(1+0.0136015752)^{563}} = 8.0598171998$,
  - $PV_0 = \$197307.5884975875$

- At $t = 564$,
  - $g = 0.0410000000$,
  - $CF_{564} = CF_{563}(1 + 0.0410000000) = 16867.5795260130$,
  - $PV Payment = \frac{CF_{564}}{(1+0.0136015752)^{564}} = 8.2776802148$,
  - $PV_0 = \$197315.8661778022$

- At $t = 565$,
  - $g = 0.0410000000$,
  - $CF_{565} = CF_{564}(1 + 0.0410000000) = 17559.1502865796$,
  - $PV Payment = \frac{CF_{565}}{(1+0.0136015752)^{565}} = 8.5014322335$,
  - $PV_0 = \$197324.3676100357$

- At $t = 566$,
  - $g = 0.0410000000$,
  - $CF_{566} = CF_{565}(1 + 0.0410000000) = 18279.0754483293$,
  - $PV Payment = \frac{CF_{566}}{(1+0.0136015752)^{566}} = 8.7312324401$,
  - $PV_0 = \$197333.0988424758$

- At $t = 567$,
  - $g = 0.0410000000$,
  - $CF_{567} = CF_{566}(1 + 0.0410000000) = 19028.5175417108$,
  - $PV Payment = \frac{CF_{567}}{(1+0.0136015752)^{567}} = 8.9672443218$,
  - $PV_0 = \$197342.0660867977$

- At $t = 568$,
  - $g = 0.0410000000$,
  - $CF_{568} = CF_{567}(1 + 0.0410000000) = 19808.6867609210$,
  - $PV Payment = \frac{CF_{568}}{(1+0.0136015752)^{568}} = 9.2096357850$,
  - $PV_0 = \$197351.2757225827$

- At $t = 569$,

  - $g = 0.0410000000$,
  - $CF_{569} = CF_{568}(1 + 0.0410000000) = 20620.8429181187$,
  - $PV Payment = \frac{CF_{569}}{(1+0.0136015752)^{569}} = 9.4585792746$,
  - $PV_0 = \$197360.7343018573$

- At $t = 570$,

  - $g = 0.0410000000$,
  - $CF_{570} = CF_{569}(1 + 0.0410000000) = 21466.2974777616$,
  - $PV Payment = \frac{CF_{570}}{(1+0.0136015752)^{570}} = 9.7142518968$,
  - $PV_0 = \$197370.4485537541$

- At $t = 571$,

  - $g = 0.0410000000$,
  - $CF_{571} = CF_{570}(1 + 0.0410000000) = 22346.4156743498$,
  - $PV Payment = \frac{CF_{571}}{(1+0.0136015752)^{571}} = 9.9768355453$,
  - $PV_0 = \$197380.4253892994$

- At $t = 572$,

  - $g = 0.0410000000$,
  - $CF_{572} = CF_{571}(1 + 0.0410000000) = 23262.6187169982$,
  - $PV Payment = \frac{CF_{572}}{(1+0.0136015752)^{572}} = 10.2465170304$,
  - $PV_0 = \$197390.6719063298$

- At $t = 573$,

  - $g = 0.0410000000$,
  - $CF_{573} = CF_{572}(1 + 0.0410000000) = 24216.3860843951$,
  - $PV Payment = \frac{CF_{573}}{(1+0.0136015752)^{573}} = 10.5234882120$,
  - $PV_0 = \$197401.1953945417$

- At $t = 574$,

  - $g = 0.0410000000$,
  - $CF_{574} = CF_{573}(1 + 0.0410000000) = 25209.2579138553$,
  - $PV Payment = \frac{CF_{574}}{(1+0.0136015752)^{574}} = 10.8079461362$,
  - $PV_0 = \$197412.0033406779$

- At $t = 575$,

  - $g = 0.0410000000$,
  - $CF_{575} = CF_{574}(1 + 0.0410000000) = 26242.8374883234$,
  - $PV Payment = \frac{CF_{575}}{(1+0.0136015752)^{575}} = 11.1000931753$,
  - $PV_0 = \$197423.1034338532$

- At $t = 576$,

  - $g = 0.0410000000$,
  - $CF_{576} = CF_{575}(1 + 0.0410000000) = 27318.7938253446$,

  - $PV Payment = \frac{CF_{576}}{(1+0.0136015752)^{576}} = 11.4001371720$,
  - $PV_0 = \$197434.5035710253$

- At $t = 577$,
  - $g = 0.0410000000$,
  - $CF_{577} = CF_{576}(1 + 0.0410000000) = 28438.8643721837$,
  - $PV Payment = \frac{CF_{577}}{(1+0.0136015752)^{577}} = 11.7082915872$,
  - $PV_0 = \$197446.2118626125$

- At $t = 578$,
  - $g = 0.0410000000$,
  - $CF_{578} = CF_{577}(1 + 0.0410000000) = 29604.8578114433$,
  - $PV Payment = \frac{CF_{578}}{(1+0.0136015752)^{578}} = 12.0247756516$,
  - $PV_0 = \$197458.2366382640$

- At $t = 579$,
  - $g = 0.0410000000$,
  - $CF_{579} = CF_{578}(1 + 0.0410000000) = 30818.6569817124$,
  - $PV Payment = \frac{CF_{579}}{(1+0.0136015752)^{579}} = 12.3498145219$,
  - $PV_0 = \$197470.5864527859$

- At $t = 580$,
  - $g = 0.0410000000$,
  - $CF_{580} = CF_{579}(1 + 0.0410000000) = 32082.2219179626$,
  - $PV Payment = \frac{CF_{580}}{(1+0.0136015752)^{580}} = 12.6836394412$,
  - $PV_0 = \$197483.2700922271$

- At $t = 581$,
  - $g = 0.0410000000$,
  - $CF_{581} = CF_{580}(1 + 0.0410000000) = 33397.5930165991$,
  - $PV Payment = \frac{CF_{581}}{(1+0.0136015752)^{581}} = 13.0264879030$,
  - $PV_0 = \$197496.2965801302$

- At $t = 582$,
  - $g = 0.0410000000$,
  - $CF_{582} = CF_{581}(1 + 0.0410000000) = 34766.8943302797$,
  - $PV Payment = \frac{CF_{582}}{(1+0.0136015752)^{582}} = 13.3786038206$,
  - $PV_0 = \$197509.6751839508$

- At $t = 583$,
  - $g = 0.0410000000$,
  - $CF_{583} = CF_{582}(1 + 0.0410000000) = 36192.3369978211$,
  - $PV Payment = \frac{CF_{583}}{(1+0.0136015752)^{583}} = 13.7402377005$,
  - $PV_0 = \$197523.4154216513$

- At $t = 584$,
  - $g = 0.0410000000$,
  - $CF_{584} = CF_{583}(1 + 0.0410000000) = 37676.2228147318$,
  - $PV Payment = \frac{CF_{584}}{(1+0.0136015752)^{584}} = 14.1116468203$,
  - $PV_0 = \$197537.5270684715$
- At $t = 585$,
  - $g = 0.0410000000$,
  - $CF_{585} = CF_{584}(1 + 0.0410000000) = 39220.9479501358$,
  - $PV Payment = \frac{CF_{585}}{(1+0.0136015752)^{585}} = 14.4930954122$,
  - $PV_0 = \$197552.0201638838$
- At $t = 586$,
  - $g = 0.0410000000$,
  - $CF_{586} = CF_{585}(1 + 0.0410000000) = 40829.0068160914$,
  - $PV Payment = \frac{CF_{586}}{(1+0.0136015752)^{586}} = 14.8848548510$,
  - $PV_0 = \$197566.9050187348$
- At $t = 587$,
  - $g = 0.0410000000$,
  - $CF_{587} = CF_{586}(1 + 0.0410000000) = 42502.9960955511$,
  - $PV Payment = \frac{CF_{587}}{(1+0.0136015752)^{587}} = 15.2872038467$,
  - $PV_0 = \$197582.1922225815$
- At $t = 588$,
  - $g = 0.0410000000$,
  - $CF_{588} = CF_{587}(1 + 0.0410000000) = 44245.6189354687$,
  - $PV Payment = \frac{CF_{588}}{(1+0.0136015752)^{588}} = 15.7004286430$,
  - $PV_0 = \$197597.8926512245$
- At $t = 589$,
  - $g = 0.0410000000$,
  - $CF_{589} = CF_{588}(1 + 0.0410000000) = 46059.6893118229$,
  - $PV Payment = \frac{CF_{589}}{(1+0.0136015752)^{589}} = 16.1248232211$,
  - $PV_0 = \$197614.0174744456$
- At $t = 590$,
  - $g = 0.0410000000$,
  - $CF_{590} = CF_{589}(1 + 0.0410000000) = 47948.1365736076$,
  - $PV Payment = \frac{CF_{590}}{(1+0.0136015752)^{590}} = 16.5606895089$,
  - $PV_0 = \$197630.5781639545$
- At $t = 591$,
  - $g = 0.0410000000$,

  - $CF_{591} = CF_{590}(1 + 0.0410000000) = 49914.0101731255$,
  - $PV Payment = \frac{CF_{591}}{(1+0.0136015752)^{591}} = 17.0083375953$,
  - $PV_0 = \$197647.5865015498$

- At $t = 592$,
  - $g = 0.0410000000$,
  - $CF_{592} = CF_{591}(1 + 0.0410000000) = 51960.4845902237$,
  - $PV Payment = \frac{CF_{592}}{(1+0.0136015752)^{592}} = 17.4680859515$,
  - $PV_0 = \$197665.0545875012$

- At $t = 593$,
  - $g = 0.1900000000$,
  - $CF_{593} = CF_{556}(1 + 0.1900000000) = 14554.3860993426$,
  - $PV Payment = \frac{CF_{593}}{(1+0.0136015752)^{593}} = 4.8272383422$,
  - $PV_0 = \$197669.8818258434$

- At $t = 594$,
  - $g = 0.0410000000$,
  - $CF_{594} = CF_{593}(1 + 0.0410000000) = 15151.1159294157$,
  - $PV Payment = \frac{CF_{594}}{(1+0.0136015752)^{594}} = 4.9577222816$,
  - $PV_0 = \$197674.8395481251$

- At $t = 595$,
  - $g = 0.0410000000$,
  - $CF_{595} = CF_{594}(1 + 0.0410000000) = 15772.3116825217$,
  - $PV Payment = \frac{CF_{595}}{(1+0.0136015752)^{595}} = 5.0917333016$,
  - $PV_0 = \$197679.9312814267$

- At $t = 596$,
  - $g = 0.0410000000$,
  - $CF_{596} = CF_{595}(1 + 0.0410000000) = 16418.9764615051$,
  - $PV Payment = \frac{CF_{596}}{(1+0.0136015752)^{596}} = 5.2293667418$,
  - $PV_0 = \$197685.1606481684$

- At $t = 597$,
  - $g = 0.0410000000$,
  - $CF_{597} = CF_{596}(1 + 0.0410000000) = 17092.1544964268$,
  - $PV Payment = \frac{CF_{597}}{(1+0.0136015752)^{597}} = 5.3707205190$,
  - $PV_0 = \$197690.5313686874$

- At $t = 598$,
  - $g = 0.0410000000$,
  - $CF_{598} = CF_{597}(1 + 0.0410000000) = 17792.9328307803$,
  - $PV Payment = \frac{CF_{598}}{(1+0.0136015752)^{598}} = 5.5158951968$,

- $PV_0 = \$197696.0472638842$

- At $t = 599$,
  - $g = 0.0410000000$,
  - $CF_{599} = CF_{598}(1 + 0.0410000000) = 18522.4430768423$,
  - $PV Payment = \frac{CF_{599}}{(1+0.0136015752)^{599}} = 5.6649940570$,
  - $PV_0 = \$197701.7122579411$

- At $t = 600$,
  - $g = 0.0410000000$,
  - $CF_{600} = CF_{599}(1 + 0.0410000000) = 19281.8632429928$,
  - $PV Payment = \frac{CF_{600}}{(1+0.0136015752)^{600}} = 5.8181231732$,
  - $PV_0 = \$197707.5303811144$

- At $t = 601$,
  - $g = 0.0410000000$,
  - $CF_{601} = CF_{600}(1 + 0.0410000000) = 20072.4196359555$,
  - $PV Payment = \frac{CF_{601}}{(1+0.0136015752)^{601}} = 5.9753914865$,
  - $PV_0 = \$197713.5057726008$

- At $t = 602$,
  - $g = 0.0410000000$,
  - $CF_{602} = CF_{601}(1 + 0.0410000000) = 20895.3888410297$,
  - $PV Payment = \frac{CF_{602}}{(1+0.0136015752)^{602}} = 6.1369108823$,
  - $PV_0 = \$197719.6426834831$

- At $t = 603$,
  - $g = 0.0410000000$,
  - $CF_{603} = CF_{602}(1 + 0.0410000000) = 21752.0997835119$,
  - $PV Payment = \frac{CF_{603}}{(1+0.0136015752)^{603}} = 6.3027962708$,
  - $PV_0 = \$197725.9454797540$

- At $t = 604$,
  - $g = 0.0410000000$,
  - $CF_{604} = CF_{603}(1 + 0.0410000000) = 22643.9358746359$,
  - $PV Payment = \frac{CF_{604}}{(1+0.0136015752)^{604}} = 6.4731656681$,
  - $PV_0 = \$197732.4186454221$

- At $t = 605$,
  - $g = 0.0410000000$,
  - $CF_{605} = CF_{604}(1 + 0.0410000000) = 23572.3372454960$,
  - $PV Payment = \frac{CF_{605}}{(1+0.0136015752)^{605}} = 6.6481402803$,
  - $PV_0 = \$197739.0667857023$

- At $t = 606$,

  - $g = 0.0410000000$,
  - $CF_{606} = CF_{605}(1 + 0.0410000000) = 24538.8030725613$,
  - $PV Payment = \frac{CF_{606}}{(1+0.0136015752)^{606}} = 6.8278445899$,
  - $PV_0 = \$197745.8946302922$

- At $t = 607$,

  - $g = 0.0410000000$,
  - $CF_{607} = CF_{606}(1 + 0.0410000000) = 25544.8939985363$,
  - $PV Payment = \frac{CF_{607}}{(1+0.0136015752)^{607}} = 7.0124064442$,
  - $PV_0 = \$197752.9070367365$

- At $t = 608$,

  - $g = 0.0410000000$,
  - $CF_{608} = CF_{607}(1 + 0.0410000000) = 26592.2346524763$,
  - $PV Payment = \frac{CF_{608}}{(1+0.0136015752)^{608}} = 7.2019571465$,
  - $PV_0 = \$197760.1089938830$

- At $t = 609$,

  - $g = 0.0410000000$,
  - $CF_{609} = CF_{608}(1 + 0.0410000000) = 27682.5162732278$,
  - $PV Payment = \frac{CF_{609}}{(1+0.0136015752)^{609}} = 7.3966315490$,
  - $PV_0 = \$197767.5056254319$

- At $t = 610$,

  - $g = 0.0410000000$,
  - $CF_{610} = CF_{609}(1 + 0.0410000000) = 28817.4994404302$,
  - $PV Payment = \frac{CF_{610}}{(1+0.0136015752)^{610}} = 7.5965681493$,
  - $PV_0 = \$197775.1021935812$

- At $t = 611$,

  - $g = 0.0410000000$,
  - $CF_{611} = CF_{610}(1 + 0.0410000000) = 29999.0169174878$,
  - $PV Payment = \frac{CF_{611}}{(1+0.0136015752)^{611}} = 7.8019091886$,
  - $PV_0 = \$197782.9041027698$

- At $t = 612$,

  - $g = 0.0410000000$,
  - $CF_{612} = CF_{611}(1 + 0.0410000000) = 31228.9766111048$,
  - $PV Payment = \frac{CF_{612}}{(1+0.0136015752)^{612}} = 8.0128007531$,
  - $PV_0 = \$197790.9169035229$

- At $t = 613$,

  - $g = 0.0410000000$,
  - $CF_{613} = CF_{612}(1 + 0.0410000000) = 32509.3646521601$,

  - $PV Payment = \frac{CF_{613}}{(1+0.0136015752)^{613}} = 8.2293928776$,
  - $PV_0 = \$197799.1462964005$

- At $t = 614$,
  - $g = 0.0410000000$,
  - $CF_{614} = CF_{613}(1 + 0.0410000000) = 33842.2486028987$,
  - $PV Payment = \frac{CF_{614}}{(1+0.0136015752)^{614}} = 8.4518396526$,
  - $PV_0 = \$197807.5981360531$

- At $t = 615$,
  - $g = 0.0410000000$,
  - $CF_{615} = CF_{614}(1 + 0.0410000000) = 35229.7807956175$,
  - $PV Payment = \frac{CF_{615}}{(1+0.0136015752)^{615}} = 8.6802993339$,
  - $PV_0 = \$197816.2784353870$

- At $t = 616$,
  - $g = 0.0410000000$,
  - $CF_{616} = CF_{615}(1 + 0.0410000000) = 36674.2018082378$,
  - $PV Payment = \frac{CF_{616}}{(1+0.0136015752)^{616}} = 8.9149344549$,
  - $PV_0 = \$197825.1933698420$

- At $t = 617$,
  - $g = 0.0410000000$,
  - $CF_{617} = CF_{616}(1 + 0.0410000000) = 38177.8440823756$,
  - $PV Payment = \frac{CF_{617}}{(1+0.0136015752)^{617}} = 9.1559119424$,
  - $PV_0 = \$197834.3492817844$

- At $t = 618$,
  - $g = 0.0410000000$,
  - $CF_{618} = CF_{617}(1 + 0.0410000000) = 39743.1356897530$,
  - $PV Payment = \frac{CF_{618}}{(1+0.0136015752)^{618}} = 9.4034032355$,
  - $PV_0 = \$197843.7526850199$

- At $t = 619$,
  - $g = 0.0410000000$,
  - $CF_{619} = CF_{618}(1 + 0.0410000000) = 41372.6042530328$,
  - $PV Payment = \frac{CF_{619}}{(1+0.0136015752)^{619}} = 9.6575844073$,
  - $PV_0 = \$197853.4102694272$

- At $t = 620$,
  - $g = 0.0410000000$,
  - $CF_{620} = CF_{619}(1 + 0.0410000000) = 43068.8810274072$,
  - $PV Payment = \frac{CF_{620}}{(1+0.0136015752)^{620}} = 9.9186362902$,
  - $PV_0 = \$197863.3289057174$

- At $t = 621$,
  - $g = 0.0410000000$,
  - $CF_{621} = CF_{620}(1 + 0.0410000000) = 44834.7051495309$,
  - $PV Payment = \frac{CF_{621}}{(1+0.0136015752)^{621}} = 10.1867446050$,
  - $PV_0 = \$197873.5156503224$
- At $t = 622$,
  - $g = 0.0410000000$,
  - $CF_{622} = CF_{621}(1 + 0.0410000000) = 46672.9280606616$,
  - $PV Payment = \frac{CF_{622}}{(1+0.0136015752)^{622}} = 10.4621000923$,
  - $PV_0 = \$197883.9777504146$
- At $t = 623$,
  - $g = 0.0410000000$,
  - $CF_{623} = CF_{622}(1 + 0.0410000000) = 48586.5181111487$,
  - $PV Payment = \frac{CF_{623}}{(1+0.0136015752)^{623}} = 10.7448986487$,
  - $PV_0 = \$197894.7226490633$
- At $t = 624$,
  - $g = 0.0410000000$,
  - $CF_{624} = CF_{623}(1 + 0.0410000000) = 50578.5653537058$,
  - $PV Payment = \frac{CF_{624}}{(1+0.0136015752)^{624}} = 11.0353414661$,
  - $PV_0 = \$197905.7579905294$
- At $t = 625$,
  - $g = 0.0410000000$,
  - $CF_{625} = CF_{624}(1 + 0.0410000000) = 52652.2865332078$,
  - $PV Payment = \frac{CF_{625}}{(1+0.0136015752)^{625}} = 11.3336351747$,
  - $PV_0 = \$197917.0916257041$
- At $t = 626$,
  - $g = 0.0410000000$,
  - $CF_{626} = CF_{625}(1 + 0.0410000000) = 54811.0302810693$,
  - $PV Payment = \frac{CF_{626}}{(1+0.0136015752)^{626}} = 11.6399919900$,
  - $PV_0 = \$197928.7316176941$
- At $t = 627$,
  - $g = 0.0410000000$,
  - $CF_{627} = CF_{626}(1 + 0.0410000000) = 57058.2825225931$,
  - $PV Payment = \frac{CF_{627}}{(1+0.0136015752)^{627}} = 11.9546298641$,
  - $PV_0 = \$197940.6862475582$
- At $t = 628$,
  - $g = 0.0410000000$,

- $CF_{628} = CF_{627}(1 + 0.0410000000) = 59397.6721060194$,
- $PV Payment = \frac{CF_{628}}{(1+0.0136015752)^{628}} = 12.2777726403$,
- $PV_0 = \$197952.9640201985$

- At $t = 629$,
  - $g = 0.0410000000$,
  - $CF_{629} = CF_{628}(1 + 0.0410000000) = 61832.9766623662$,
  - $PV Payment = \frac{CF_{629}}{(1+0.0136015752)^{629}} = 12.6096502125$,
  - $PV_0 = \$197965.5736704109$

- At $t = 630$,
  - $g = 0.1900000000$,
  - $CF_{630} = CF_{593}(1 + 0.1900000000) = 17319.7194582177$,
  - $PV Payment = \frac{CF_{630}}{(1+0.0136015752)^{630}} = 3.4846283191$,
  - $PV_0 = \$197969.0582987301$

- At $t = 631$,
  - $g = 0.0410000000$,
  - $CF_{631} = CF_{630}(1 + 0.0410000000) = 18029.8279560046$,
  - $PV Payment = \frac{CF_{631}}{(1+0.0136015752)^{631}} = 3.5788204841$,
  - $PV_0 = \$197972.6371192142$

- At $t = 632$,
  - $g = 0.0410000000$,
  - $CF_{632} = CF_{631}(1 + 0.0410000000) = 18769.0509022008$,
  - $PV Payment = \frac{CF_{632}}{(1+0.0136015752)^{632}} = 3.6755587353$,
  - $PV_0 = \$197976.3126779495$

- At $t = 633$,
  - $g = 0.0410000000$,
  - $CF_{633} = CF_{632}(1 + 0.0410000000) = 19538.5819891911$,
  - $PV Payment = \frac{CF_{633}}{(1+0.0136015752)^{633}} = 3.7749118953$,
  - $PV_0 = \$197980.0875898448$

- At $t = 634$,
  - $g = 0.0410000000$,
  - $CF_{634} = CF_{633}(1 + 0.0410000000) = 20339.6638507479$,
  - $PV Payment = \frac{CF_{634}}{(1+0.0136015752)^{634}} = 3.8769506471$,
  - $PV_0 = \$197983.9645404919$

- At $t = 635$,
  - $g = 0.0410000000$,
  - $CF_{635} = CF_{634}(1 + 0.0410000000) = 21173.5900686285$,
  - $PV Payment = \frac{CF_{635}}{(1+0.0136015752)^{635}} = 3.9817475843$,

- $PV_0 = \$197987.9462880762$

- At $t = 636$,
  - $g = 0.0410000000$,
  - $CF_{636} = CF_{635}(1 + 0.0410000000) = 22041.7072614423$,
  - $PV Payment = \frac{CF_{636}}{(1+0.0136015752)^{636}} = 4.0893772628$,
  - $PV_0 = \$197992.0356653390$

- At $t = 637$,
  - $g = 0.0410000000$,
  - $CF_{637} = CF_{636}(1 + 0.0410000000) = 22945.4172591614$,
  - $PV Payment = \frac{CF_{637}}{(1+0.0136015752)^{637}} = 4.1999162536$,
  - $PV_0 = \$197996.2355815926$

- At $t = 638$,
  - $g = 0.0410000000$,
  - $CF_{638} = CF_{637}(1 + 0.0410000000) = 23886.1793667871$,
  - $PV Payment = \frac{CF_{638}}{(1+0.0136015752)^{638}} = 4.3134431979$,
  - $PV_0 = \$198000.5490247905$

- At $t = 639$,
  - $g = 0.0410000000$,
  - $CF_{639} = CF_{638}(1 + 0.0410000000) = 24865.5127208253$,
  - $PV Payment = \frac{CF_{639}}{(1+0.0136015752)^{639}} = 4.4300388621$,
  - $PV_0 = \$198004.9790636525$

- At $t = 640$,
  - $g = 0.0410000000$,
  - $CF_{640} = CF_{639}(1 + 0.0410000000) = 25884.9987423792$,
  - $PV Payment = \frac{CF_{640}}{(1+0.0136015752)^{640}} = 4.5497861962$,
  - $PV_0 = \$198009.5288498487$

- At $t = 641$,
  - $g = 0.0410000000$,
  - $CF_{641} = CF_{640}(1 + 0.0410000000) = 26946.2836908167$,
  - $PV Payment = \frac{CF_{641}}{(1+0.0136015752)^{641}} = 4.6727703922$,
  - $PV_0 = \$198014.2016202409$

- At $t = 642$,
  - $g = 0.0410000000$,
  - $CF_{642} = CF_{641}(1 + 0.0410000000) = 28051.0813221402$,
  - $PV Payment = \frac{CF_{642}}{(1+0.0136015752)^{642}} = 4.7990789449$,
  - $PV_0 = \$198019.0006991858$

- At $t = 643$,

  - $g = 0.0410000000$,
  - $CF_{643} = CF_{642}(1 + 0.0410000000) = 29201.1756563479$,
  - $PV Payment = \frac{CF_{643}}{(1+0.0136015752)^{643}} = 4.9288017143$,
  - $PV_0 = \$198023.9295009002$

- At $t = 644$,
  - $g = 0.0410000000$,
  - $CF_{644} = CF_{643}(1 + 0.0410000000) = 30398.4238582582$,
  - $PV Payment = \frac{CF_{644}}{(1+0.0136015752)^{644}} = 5.0620309893$,
  - $PV_0 = \$198028.9915318894$

- At $t = 645$,
  - $g = 0.0410000000$,
  - $CF_{645} = CF_{644}(1 + 0.0410000000) = 31644.7592364468$,
  - $PV Payment = \frac{CF_{645}}{(1+0.0136015752)^{645}} = 5.1988615533$,
  - $PV_0 = \$198034.1903934427$

- At $t = 646$,
  - $g = 0.0410000000$,
  - $CF_{646} = CF_{645}(1 + 0.0410000000) = 32942.1943651411$,
  - $PV Payment = \frac{CF_{646}}{(1+0.0136015752)^{646}} = 5.3393907519$,
  - $PV_0 = \$198039.5297841946$

- At $t = 647$,
  - $g = 0.0410000000$,
  - $CF_{647} = CF_{646}(1 + 0.0410000000) = 34292.8243341119$,
  - $PV Payment = \frac{CF_{647}}{(1+0.0136015752)^{647}} = 5.4837185622$,
  - $PV_0 = \$198045.0135027568$

- At $t = 648$,
  - $g = 0.0410000000$,
  - $CF_{648} = CF_{647}(1 + 0.0410000000) = 35698.8301318105$,
  - $PV Payment = \frac{CF_{648}}{(1+0.0136015752)^{648}} = 5.6319476634$,
  - $PV_0 = \$198050.6454504202$

- At $t = 649$,
  - $g = 0.0410000000$,
  - $CF_{649} = CF_{648}(1 + 0.0410000000) = 37162.4821672147$,
  - $PV Payment = \frac{CF_{649}}{(1+0.0136015752)^{649}} = 5.7841835104$,
  - $PV_0 = \$198056.4296339306$

- At $t = 650$,
  - $g = 0.0410000000$,
  - $CF_{650} = CF_{649}(1 + 0.0410000000) = 38686.1439360705$,

  - $PV Payment = \frac{CF_{650}}{(1+0.0136015752)^{650}} = 5.9405344086$,
  - $PV_0 = \$198062.3701683392$

- At $t = 651$,
  - $g = 0.0410000000$,
  - $CF_{651} = CF_{650}(1 + 0.0410000000) = 40272.2758374494$,
  - $PV Payment = \frac{CF_{651}}{(1+0.0136015752)^{651}} = 6.1011115910$,
  - $PV_0 = \$198068.4712799302$

- At $t = 652$,
  - $g = 0.0410000000$,
  - $CF_{652} = CF_{651}(1 + 0.0410000000) = 41923.4391467848$,
  - $PV Payment = \frac{CF_{652}}{(1+0.0136015752)^{652}} = 6.2660292973$,
  - $PV_0 = \$198074.7373092276$

- At $t = 653$,
  - $g = 0.0410000000$,
  - $CF_{653} = CF_{652}(1 + 0.0410000000) = 43642.3001518030$,
  - $PV Payment = \frac{CF_{653}}{(1+0.0136015752)^{653}} = 6.4354048552$,
  - $PV_0 = \$198081.1727140828$

- At $t = 654$,
  - $g = 0.0410000000$,
  - $CF_{654} = CF_{653}(1 + 0.0410000000) = 45431.6344580269$,
  - $PV Payment = \frac{CF_{654}}{(1+0.0136015752)^{654}} = 6.6093587638$,
  - $PV_0 = \$198087.7820728466$

- At $t = 655$,
  - $g = 0.0410000000$,
  - $CF_{655} = CF_{654}(1 + 0.0410000000) = 47294.3314708060$,
  - $PV Payment = \frac{CF_{655}}{(1+0.0136015752)^{655}} = 6.7880147794$,
  - $PV_0 = \$198094.5700876260$

- At $t = 656$,
  - $g = 0.0410000000$,
  - $CF_{656} = CF_{655}(1 + 0.0410000000) = 49233.3990611091$,
  - $PV Payment = \frac{CF_{656}}{(1+0.0136015752)^{656}} = 6.9715000036$,
  - $PV_0 = \$198101.5415876296$

- At $t = 657$,
  - $g = 0.0410000000$,
  - $CF_{657} = CF_{656}(1 + 0.0410000000) = 51251.9684226145$,
  - $PV Payment = \frac{CF_{657}}{(1+0.0136015752)^{657}} = 7.1599449735$,
  - $PV_0 = \$198108.7015326031$

- At $t = 658$,
  - $g = 0.0410000000$,
  - $CF_{658} = CF_{657}(1 + 0.0410000000) = 53353.2991279417$,
  - $PV Payment = \frac{CF_{658}}{(1+0.0136015752)^{658}} = 7.3534837549$,
  - $PV_0 = \$198116.0550163579$
- At $t = 659$,
  - $g = 0.0410000000$,
  - $CF_{659} = CF_{658}(1 + 0.0410000000) = 55540.7843921873$,
  - $PV Payment = \frac{CF_{659}}{(1+0.0136015752)^{659}} = 7.5522540373$,
  - $PV_0 = \$198123.6072703952$
- At $t = 660$,
  - $g = 0.0410000000$,
  - $CF_{660} = CF_{659}(1 + 0.0410000000) = 57817.9565522670$,
  - $PV Payment = \frac{CF_{660}}{(1+0.0136015752)^{660}} = 7.7563972323$,
  - $PV_0 = \$198131.3636676276$
- At $t = 661$,
  - $g = 0.0410000000$,
  - $CF_{661} = CF_{660}(1 + 0.0410000000) = 60188.4927709099$,
  - $PV Payment = \frac{CF_{661}}{(1+0.0136015752)^{661}} = 7.9660585738$,
  - $PV_0 = \$198139.3297262015$
- At $t = 662$,
  - $g = 0.0410000000$,
  - $CF_{662} = CF_{661}(1 + 0.0410000000) = 62656.2209745172$,
  - $PV Payment = \frac{CF_{662}}{(1+0.0136015752)^{662}} = 8.1813872216$,
  - $PV_0 = \$198147.5111134230$
- At $t = 663$,
  - $g = 0.0410000000$,
  - $CF_{663} = CF_{662}(1 + 0.0410000000) = 65225.1260344724$,
  - $PV Payment = \frac{CF_{663}}{(1+0.0136015752)^{663}} = 8.4025363671$,
  - $PV_0 = \$198155.9136497901$
- At $t = 664$,
  - $g = 0.0410000000$,
  - $CF_{664} = CF_{663}(1 + 0.0410000000) = 67899.3562018858$,
  - $PV Payment = \frac{CF_{664}}{(1+0.0136015752)^{664}} = 8.6296633429$,
  - $PV_0 = \$198164.5433131330$
- At $t = 665$,
  - $g = 0.0410000000$,

- $CF_{665} = CF_{664}(1 + 0.0410000000) = 70683.2298061631$,
- $PV Payment = \frac{CF_{665}}{(1+0.0136015752)^{665}} = 8.8629297344$,
- $PV_0 = \$198173.4062428673$

- At $t = 666$,
  - $g = 0.0410000000$,
  - $CF_{666} = CF_{665}(1 + 0.0410000000) = 73581.2422282158$,
  - $PV Payment = \frac{CF_{666}}{(1+0.0136015752)^{666}} = 9.1025014946$,
  - $PV_0 = \$198182.5087443619$

- At $t = 667$,
  - $g = 0.1900000000$,
  - $CF_{667} = CF_{630}(1 + 0.1900000000) = 20610.4661552791$,
  - $PV Payment = \frac{CF_{667}}{(1+0.0136015752)^{667}} = 2.5154412651$,
  - $PV_0 = \$198185.0241856270$

- At $t = 668$,
  - $g = 0.0410000000$,
  - $CF_{668} = CF_{667}(1 + 0.0410000000) = 21455.4952676455$,
  - $PV Payment = \frac{CF_{668}}{(1+0.0136015752)^{668}} = 2.5834355638$,
  - $PV_0 = \$198187.6076211908$

- At $t = 669$,
  - $g = 0.0410000000$,
  - $CF_{669} = CF_{668}(1 + 0.0410000000) = 22335.1705736190$,
  - $PV Payment = \frac{CF_{669}}{(1+0.0136015752)^{669}} = 2.6532678003$,
  - $PV_0 = \$198190.2608889911$

- At $t = 670$,
  - $g = 0.0410000000$,
  - $CF_{670} = CF_{669}(1 + 0.0410000000) = 23250.9125671374$,
  - $PV Payment = \frac{CF_{670}}{(1+0.0136015752)^{670}} = 2.7249876555$,
  - $PV_0 = \$198192.9858766466$

- At $t = 671$,
  - $g = 0.0410000000$,
  - $CF_{671} = CF_{670}(1 + 0.0410000000) = 24204.1999823900$,
  - $PV Payment = \frac{CF_{671}}{(1+0.0136015752)^{671}} = 2.7986461532$,
  - $PV_0 = \$198195.7845227997$

- At $t = 672$,
  - $g = 0.0410000000$,
  - $CF_{672} = CF_{671}(1 + 0.0410000000) = 25196.5721816680$,
  - $PV Payment = \frac{CF_{672}}{(1+0.0136015752)^{672}} = 2.8742956963$,

- $PV_0 = \$198198.6588184960$

- At $t = 673$,
  - $g = 0.0410000000$,
  - $CF_{673} = CF_{672}(1 + 0.0410000000) = 26229.6316411164$,
  - $PV Payment = \frac{CF_{673}}{(1+0.0136015752)^{673}} = 2.9519901043$,
  - $PV_0 = \$198201.6108086004$

- At $t = 674$,
  - $g = 0.0410000000$,
  - $CF_{674} = CF_{673}(1 + 0.0410000000) = 27305.0465384021$,
  - $PV Payment = \frac{CF_{674}}{(1+0.0136015752)^{674}} = 3.0317846516$,
  - $PV_0 = \$198204.6425932519$

- At $t = 675$,
  - $g = 0.0410000000$,
  - $CF_{675} = CF_{674}(1 + 0.0410000000) = 28424.5534464766$,
  - $PV Payment = \frac{CF_{675}}{(1+0.0136015752)^{675}} = 3.1137361064$,
  - $PV_0 = \$198207.7563293583$

- At $t = 676$,
  - $g = 0.0410000000$,
  - $CF_{676} = CF_{675}(1 + 0.0410000000) = 29589.9601377821$,
  - $PV Payment = \frac{CF_{676}}{(1+0.0136015752)^{676}} = 3.1979027716$,
  - $PV_0 = \$198210.9542321299$

- At $t = 677$,
  - $g = 0.0410000000$,
  - $CF_{677} = CF_{676}(1 + 0.0410000000) = 30803.1485034312$,
  - $PV Payment = \frac{CF_{677}}{(1+0.0136015752)^{677}} = 3.2843445261$,
  - $PV_0 = \$198214.2385766559$

- At $t = 678$,
  - $g = 0.0410000000$,
  - $CF_{678} = CF_{677}(1 + 0.0410000000) = 32066.0775920719$,
  - $PV Payment = \frac{CF_{678}}{(1+0.0136015752)^{678}} = 3.3731228672$,
  - $PV_0 = \$198217.6116995231$

- At $t = 679$,
  - $g = 0.0410000000$,
  - $CF_{679} = CF_{678}(1 + 0.0410000000) = 33380.7867733468$,
  - $PV Payment = \frac{CF_{679}}{(1+0.0136015752)^{679}} = 3.4643009546$,
  - $PV_0 = \$198221.0760004778$

- At $t = 680$,

  - $g = 0.0410000000$,
  - $CF_{680} = CF_{679}(1 + 0.0410000000) = 34749.3990310541$,
  - $PV Payment = \frac{CF_{680}}{(1+0.0136015752)^{680}} = 3.5579436555$,
  - $PV_0 = \$198224.6339441332$

- At $t = 681$,

  - $g = 0.0410000000$,
  - $CF_{681} = CF_{680}(1 + 0.0410000000) = 36174.1243913273$,
  - $PV Payment = \frac{CF_{681}}{(1+0.0136015752)^{681}} = 3.6541175900$,
  - $PV_0 = \$198228.2880617233$

- At $t = 682$,

  - $g = 0.0410000000$,
  - $CF_{682} = CF_{681}(1 + 0.0410000000) = 37657.2634913717$,
  - $PV Payment = \frac{CF_{682}}{(1+0.0136015752)^{682}} = 3.7528911795$,
  - $PV_0 = \$198232.0409529028$

- At $t = 683$,

  - $g = 0.0410000000$,
  - $CF_{683} = CF_{682}(1 + 0.0410000000) = 39201.2112945179$,
  - $PV Payment = \frac{CF_{683}}{(1+0.0136015752)^{683}} = 3.8543346945$,
  - $PV_0 = \$198235.8952875973$

- At $t = 684$,

  - $g = 0.0410000000$,
  - $CF_{684} = CF_{683}(1 + 0.0410000000) = 40808.4609575931$,
  - $PV Payment = \frac{CF_{684}}{(1+0.0136015752)^{684}} = 3.9585203052$,
  - $PV_0 = \$198239.8538079025$

- At $t = 685$,

  - $g = 0.0410000000$,
  - $CF_{685} = CF_{684}(1 + 0.0410000000) = 42481.6078568545$,
  - $PV Payment = \frac{CF_{685}}{(1+0.0136015752)^{685}} = 4.0655221326$,
  - $PV_0 = \$198243.9193300352$

- At $t = 686$,

  - $g = 0.0410000000$,
  - $CF_{686} = CF_{685}(1 + 0.0410000000) = 44223.3537789855$,
  - $PV Payment = \frac{CF_{686}}{(1+0.0136015752)^{686}} = 4.1754163011$,
  - $PV_0 = \$198248.0947463363$

- At $t = 687$,

  - $g = 0.0410000000$,
  - $CF_{687} = CF_{686}(1 + 0.0410000000) = 46036.5112839239$,

  - $PV Payment = \frac{CF_{687}}{(1+0.0136015752)^{687}} = 4.2882809929$,
  - $PV_0 = \$198252.3830273291$

- At $t = 688$,
  - $g = 0.0410000000$,
  - $CF_{688} = CF_{687}(1 + 0.0410000000) = 47924.0082465648$,
  - $PV Payment = \frac{CF_{688}}{(1+0.0136015752)^{688}} = 4.4041965035$,
  - $PV_0 = \$198256.7872238326$

- At $t = 689$,
  - $g = 0.0410000000$,
  - $CF_{689} = CF_{688}(1 + 0.0410000000) = 49888.8925846739$,
  - $PV Payment = \frac{CF_{689}}{(1+0.0136015752)^{689}} = 4.5232452989$,
  - $PV_0 = \$198261.3104691315$

- At $t = 690$,
  - $g = 0.0410000000$,
  - $CF_{690} = CF_{689}(1 + 0.0410000000) = 51934.3371806455$,
  - $PV Payment = \frac{CF_{690}}{(1+0.0136015752)^{690}} = 4.6455120742$,
  - $PV_0 = \$198265.9559812057$

- At $t = 691$,
  - $g = 0.0410000000$,
  - $CF_{691} = CF_{690}(1 + 0.0410000000) = 54063.6450050520$,
  - $PV Payment = \frac{CF_{691}}{(1+0.0136015752)^{691}} = 4.7710838138$,
  - $PV_0 = \$198270.7270650195$

- At $t = 692$,
  - $g = 0.0410000000$,
  - $CF_{692} = CF_{691}(1 + 0.0410000000) = 56280.2544502591$,
  - $PV Payment = \frac{CF_{692}}{(1+0.0136015752)^{692}} = 4.9000498534$,
  - $PV_0 = \$198275.6271148729$

- At $t = 693$,
  - $g = 0.0410000000$,
  - $CF_{693} = CF_{692}(1 + 0.0410000000) = 58587.7448827198$,
  - $PV Payment = \frac{CF_{693}}{(1+0.0136015752)^{693}} = 5.0325019436$,
  - $PV_0 = \$198280.6596168164$

- At $t = 694$,
  - $g = 0.0410000000$,
  - $CF_{694} = CF_{693}(1 + 0.0410000000) = 60989.8424229113$,
  - $PV Payment = \frac{CF_{694}}{(1+0.0136015752)^{694}} = 5.1685343149$,
  - $PV_0 = \$198285.8281511314$

- At $t = 695$,
  - $g = 0.0410000000$,
  - $CF_{695} = CF_{694}(1 + 0.0410000000) = 63490.4259622506$,
  - $PV Payment = \frac{CF_{695}}{(1+0.0136015752)^{695}} = 5.3082437452$,
  - $PV_0 = \$198291.1363948765$
- At $t = 696$,
  - $g = 0.0410000000$,
  - $CF_{696} = CF_{695}(1 + 0.0410000000) = 66093.5334267029$,
  - $PV Payment = \frac{CF_{696}}{(1+0.0136015752)^{696}} = 5.4517296280$,
  - $PV_0 = \$198296.5881245045$
- At $t = 697$,
  - $g = 0.0410000000$,
  - $CF_{697} = CF_{696}(1 + 0.0410000000) = 68803.3682971977$,
  - $PV Payment = \frac{CF_{697}}{(1+0.0136015752)^{697}} = 5.5990940439$,
  - $PV_0 = \$198302.1872185484$
- At $t = 698$,
  - $g = 0.0410000000$,
  - $CF_{698} = CF_{697}(1 + 0.0410000000) = 71624.3063973828$,
  - $PV Payment = \frac{CF_{698}}{(1+0.0136015752)^{698}} = 5.7504418325$,
  - $PV_0 = \$198307.9376603809$
- At $t = 699$,
  - $g = 0.0410000000$,
  - $CF_{699} = CF_{698}(1 + 0.0410000000) = 74560.9029596755$,
  - $PV Payment = \frac{CF_{699}}{(1+0.0136015752)^{699}} = 5.9058806674$,
  - $PV_0 = \$198313.8435410483$
- At $t = 700$,
  - $g = 0.0410000000$,
  - $CF_{700} = CF_{699}(1 + 0.0410000000) = 77617.8999810222$,
  - $PV Payment = \frac{CF_{700}}{(1+0.0136015752)^{700}} = 6.0655211327$,
  - $PV_0 = \$198319.9090621810$
- At $t = 701$,
  - $g = 0.0410000000$,
  - $CF_{701} = CF_{700}(1 + 0.0410000000) = 80800.2338802441$,
  - $PV Payment = \frac{CF_{701}}{(1+0.0136015752)^{701}} = 6.2294768017$,
  - $PV_0 = \$198326.1385389827$
- At $t = 702$,
  - $g = 0.0410000000$,

  - $CF_{702} = CF_{701}(1 + 0.0410000000) = 84113.0434693341$,
  - $PV Payment = \frac{CF_{702}}{(1+0.0136015752)^{702}} = 6.3978643178$,
  - $PV_0 = \$198332.5364033004$

- At $t = 703$,
  - $g = 0.0410000000$,
  - $CF_{703} = CF_{702}(1 + 0.0410000000) = 87561.6782515768$,
  - $PV Payment = \frac{CF_{703}}{(1+0.0136015752)^{703}} = 6.5708034769$,
  - $PV_0 = \$198339.1072067774$

- At $t = 704$,
  - $g = 0.1900000000$,
  - $CF_{704} = CF_{667}(1 + 0.1900000000) = 24526.4547247821$,
  - $PV Payment = \frac{CF_{704}}{(1+0.0136015752)^{704}} = 1.8158162589$,
  - $PV_0 = \$198340.9230230363$

- At $t = 705$,
  - $g = 0.0410000000$,
  - $CF_{705} = CF_{704}(1 + 0.0410000000) = 25532.0393684982$,
  - $PV Payment = \frac{CF_{705}}{(1+0.0136015752)^{705}} = 1.8648991593$,
  - $PV_0 = \$198342.7879221956$

- At $t = 706$,
  - $g = 0.0410000000$,
  - $CF_{706} = CF_{705}(1 + 0.0410000000) = 26578.8529826066$,
  - $PV Payment = \frac{CF_{706}}{(1+0.0136015752)^{706}} = 1.9153088080$,
  - $PV_0 = \$198344.7032310036$

- At $t = 707$,
  - $g = 0.0410000000$,
  - $CF_{707} = CF_{706}(1 + 0.0410000000) = 27668.5859548935$,
  - $PV Payment = \frac{CF_{707}}{(1+0.0136015752)^{707}} = 1.9670810680$,
  - $PV_0 = \$198346.6703120716$

- At $t = 708$,
  - $g = 0.0410000000$,
  - $CF_{708} = CF_{707}(1 + 0.0410000000) = 28802.9979790441$,
  - $PV Payment = \frac{CF_{708}}{(1+0.0136015752)^{708}} = 2.0202527717$,
  - $PV_0 = \$198348.6905648433$

- At $t = 709$,
  - $g = 0.0410000000$,
  - $CF_{709} = CF_{708}(1 + 0.0410000000) = 29983.9208961849$,
  - $PV Payment = \frac{CF_{709}}{(1+0.0136015752)^{709}} = 2.0748617472$,

- $PV_0 = \$198350.7654265905$

- At $t = 710$,
  - $g = 0.0410000000$,
  - $CF_{710} = CF_{709}(1 + 0.0410000000) = 31213.2616529285$,
  - $PV Payment = \frac{CF_{710}}{(1+0.0136015752)^{710}} = 2.1309468450$,
  - $PV_0 = \$198352.8963734355$

- At $t = 711$,
  - $g = 0.0410000000$,
  - $CF_{711} = CF_{710}(1 + 0.0410000000) = 32493.0053806985$,
  - $PV Payment = \frac{CF_{711}}{(1+0.0136015752)^{711}} = 2.1885479658$,
  - $PV_0 = \$198355.0849214013$

- At $t = 712$,
  - $g = 0.0410000000$,
  - $CF_{712} = CF_{711}(1 + 0.0410000000) = 33825.2186013072$,
  - $PV Payment = \frac{CF_{712}}{(1+0.0136015752)^{712}} = 2.2477060889$,
  - $PV_0 = \$198357.3326274903$

- At $t = 713$,
  - $g = 0.0410000000$,
  - $CF_{713} = CF_{712}(1 + 0.0410000000) = 35212.0525639608$,
  - $PV Payment = \frac{CF_{713}}{(1+0.0136015752)^{713}} = 2.3084633013$,
  - $PV_0 = \$198359.6410907916$

- At $t = 714$,
  - $g = 0.0410000000$,
  - $CF_{714} = CF_{713}(1 + 0.0410000000) = 36655.7467190831$,
  - $PV Payment = \frac{CF_{714}}{(1+0.0136015752)^{714}} = 2.3708628276$,
  - $PV_0 = \$198362.0119536191$

- At $t = 715$,
  - $g = 0.0410000000$,
  - $CF_{715} = CF_{714}(1 + 0.0410000000) = 38158.6323345656$,
  - $PV Payment = \frac{CF_{715}}{(1+0.0136015752)^{715}} = 2.4349490606$,
  - $PV_0 = \$198364.4469026797$

- At $t = 716$,
  - $g = 0.0410000000$,
  - $CF_{716} = CF_{715}(1 + 0.0410000000) = 39723.1362602827$,
  - $PV Payment = \frac{CF_{716}}{(1+0.0136015752)^{716}} = 2.5007675936$,
  - $PV_0 = \$198366.9476702733$

- At $t = 717$,

  - $g = 0.0410000000$,
  - $CF_{717} = CF_{716}(1 + 0.0410000000) = 41351.7848469543$,
  - $PV Payment = \frac{CF_{717}}{(1+0.0136015752)^{717}} = 2.5683652517$,
  - $PV_0 = \$198369.5160355250$

- At $t = 718$,

  - $g = 0.0410000000$,
  - $CF_{718} = CF_{717}(1 + 0.0410000000) = 43047.2080256795$,
  - $PV Payment = \frac{CF_{718}}{(1+0.0136015752)^{718}} = 2.6377901262$,
  - $PV_0 = \$198372.1538256511$

- At $t = 719$,

  - $g = 0.0410000000$,
  - $CF_{719} = CF_{718}(1 + 0.0410000000) = 44812.1435547323$,
  - $PV Payment = \frac{CF_{719}}{(1+0.0136015752)^{719}} = 2.7090916080$,
  - $PV_0 = \$198374.8629172591$

- At $t = 720$,

  - $g = 0.0410000000$,
  - $CF_{720} = CF_{719}(1 + 0.0410000000) = 46649.4414404763$,
  - $PV Payment = \frac{CF_{720}}{(1+0.0136015752)^{720}} = 2.7823204234$,
  - $PV_0 = \$198377.6452376825$

- At $t = 721$,

  - $g = 0.0410000000$,
  - $CF_{721} = CF_{720}(1 + 0.0410000000) = 48562.0685395359$,
  - $PV Payment = \frac{CF_{721}}{(1+0.0136015752)^{721}} = 2.8575286695$,
  - $PV_0 = \$198380.5027663520$

- At $t = 722$,

  - $g = 0.0410000000$,
  - $CF_{722} = CF_{721}(1 + 0.0410000000) = 50553.1133496568$,
  - $PV Payment = \frac{CF_{722}}{(1+0.0136015752)^{722}} = 2.9347698520$,
  - $PV_0 = \$198383.4375362041$

- At $t = 723$,

  - $g = 0.0410000000$,
  - $CF_{723} = CF_{722}(1 + 0.0410000000) = 52625.7909969928$,
  - $PV Payment = \frac{CF_{723}}{(1+0.0136015752)^{723}} = 3.0140989227$,
  - $PV_0 = \$198386.4516351268$

- At $t = 724$,

  - $g = 0.0410000000$,
  - $CF_{724} = CF_{723}(1 + 0.0410000000) = 54783.4484278695$,

  - $PV Payment = \frac{CF_{724}}{(1+0.0136015752)^{724}} = 3.0955723188$,
  - $PV_0 = \$198389.5472074455$

- At $t = 725$,
  - $g = 0.0410000000$,
  - $CF_{725} = CF_{724}(1 + 0.0410000000) = 57029.5698134121$,
  - $PV Payment = \frac{CF_{725}}{(1+0.0136015752)^{725}} = 3.1792480029$,
  - $PV_0 = \$198392.7264554485$

- At $t = 726$,
  - $g = 0.0410000000$,
  - $CF_{726} = CF_{725}(1 + 0.0410000000) = 59367.7821757620$,
  - $PV Payment = \frac{CF_{726}}{(1+0.0136015752)^{726}} = 3.2651855047$,
  - $PV_0 = \$198395.9916409532$

- At $t = 727$,
  - $g = 0.0410000000$,
  - $CF_{727} = CF_{726}(1 + 0.0410000000) = 61801.8612449682$,
  - $PV Payment = \frac{CF_{727}}{(1+0.0136015752)^{727}} = 3.3534459629$,
  - $PV_0 = \$198399.3450869161$

- At $t = 728$,
  - $g = 0.0410000000$,
  - $CF_{728} = CF_{727}(1 + 0.0410000000) = 64335.7375560119$,
  - $PV Payment = \frac{CF_{728}}{(1+0.0136015752)^{728}} = 3.4440921686$,
  - $PV_0 = \$198402.7891790847$

- At $t = 729$,
  - $g = 0.0410000000$,
  - $CF_{729} = CF_{728}(1 + 0.0410000000) = 66973.5027958084$,
  - $PV Payment = \frac{CF_{729}}{(1+0.0136015752)^{729}} = 3.5371886105$,
  - $PV_0 = \$198406.3263676952$

- At $t = 730$,
  - $g = 0.0410000000$,
  - $CF_{730} = CF_{729}(1 + 0.0410000000) = 69719.4164104365$,
  - $PV Payment = \frac{CF_{730}}{(1+0.0136015752)^{730}} = 3.6328015203$,
  - $PV_0 = \$198409.9591692155$

- At $t = 731$,
  - $g = 0.0410000000$,
  - $CF_{731} = CF_{730}(1 + 0.0410000000) = 72577.9124832644$,
  - $PV Payment = \frac{CF_{731}}{(1+0.0136015752)^{731}} = 3.7309989202$,
  - $PV_0 = \$198413.6901681357$

- At $t = 732$,
  - $g = 0.0410000000$,
  - $CF_{732} = CF_{731}(1 + 0.0410000000) = 75553.6068950783$,
  - $PV Payment = \frac{CF_{732}}{(1+0.0136015752)^{732}} = 3.8318506707$,
  - $PV_0 = \$198417.5220188064$
- At $t = 733$,
  - $g = 0.0410000000$,
  - $CF_{733} = CF_{732}(1 + 0.0410000000) = 78651.3047777765$,
  - $PV Payment = \frac{CF_{733}}{(1+0.0136015752)^{733}} = 3.9354285211$,
  - $PV_0 = \$198421.4574473275$
- At $t = 734$,
  - $g = 0.0410000000$,
  - $CF_{734} = CF_{733}(1 + 0.0410000000) = 81876.0082736653$,
  - $PV Payment = \frac{CF_{734}}{(1+0.0136015752)^{734}} = 4.0418061599$,
  - $PV_0 = \$198425.4992534874$
- At $t = 735$,
  - $g = 0.0410000000$,
  - $CF_{735} = CF_{734}(1 + 0.0410000000) = 85232.9246128856$,
  - $PV Payment = \frac{CF_{735}}{(1+0.0136015752)^{735}} = 4.1510592675$,
  - $PV_0 = \$198429.6503127549$
- At $t = 736$,
  - $g = 0.0410000000$,
  - $CF_{736} = CF_{735}(1 + 0.0410000000) = 88727.4745220139$,
  - $PV Payment = \frac{CF_{736}}{(1+0.0136015752)^{736}} = 4.2632655701$,
  - $PV_0 = \$198433.9135783250$
- At $t = 737$,
  - $g = 0.0410000000$,
  - $CF_{737} = CF_{736}(1 + 0.0410000000) = 92365.3009774165$,
  - $PV Payment = \frac{CF_{737}}{(1+0.0136015752)^{737}} = 4.3785048947$,
  - $PV_0 = \$198438.2920832197$
- At $t = 738$,
  - $g = 0.0410000000$,
  - $CF_{738} = CF_{737}(1 + 0.0410000000) = 96152.2783174905$,
  - $PV Payment = \frac{CF_{738}}{(1+0.0136015752)^{738}} = 4.4968592263$,
  - $PV_0 = \$198442.7889424460$
- At $t = 739$,
  - $g = 0.0410000000$,

- $CF_{739} = CF_{738}(1 + 0.0410000000) = 100094.5217285076$,
- $PV Payment = \frac{CF_{739}}{(1+0.0136015752)^{739}} = 4.6184127659$,
- $PV_0 = \$198447.4073552118$

- At $t = 740$,
  - $g = 0.0410000000$,
  - $CF_{740} = CF_{739}(1 + 0.0410000000) = 104198.3971193764$,
  - $PV Payment = \frac{CF_{740}}{(1+0.0136015752)^{740}} = 4.7432519905$,
  - $PV_0 = \$198452.1506072023$
- At $t = 741$,
  - $g = 0.1900000000$,
  - $CF_{741} = CF_{704}(1 + 0.1900000000) = 29186.4811224907$,
  - $PV Payment = \frac{CF_{741}}{(1+0.0136015752)^{741}} = 1.3107794374$,
  - $PV_0 = \$198453.4613866397$
- At $t = 742$,
  - $g = 0.0410000000$,
  - $CF_{742} = CF_{741}(1 + 0.0410000000) = 30383.1268485128$,
  - $PV Payment = \frac{CF_{742}}{(1+0.0136015752)^{742}} = 1.3462108067$,
  - $PV_0 = \$198454.8075974464$
- At $t = 743$,
  - $g = 0.0410000000$,
  - $CF_{743} = CF_{742}(1 + 0.0410000000) = 31628.8350493018$,
  - $PV Payment = \frac{CF_{743}}{(1+0.0136015752)^{743}} = 1.3825999131$,
  - $PV_0 = \$198456.1901973595$
- At $t = 744$,
  - $g = 0.0410000000$,
  - $CF_{744} = CF_{743}(1 + 0.0410000000) = 32925.6172863232$,
  - $PV Payment = \frac{CF_{744}}{(1+0.0136015752)^{744}} = 1.4199726447$,
  - $PV_0 = \$198457.6101700042$
- At $t = 745$,
  - $g = 0.0410000000$,
  - $CF_{745} = CF_{744}(1 + 0.0410000000) = 34275.5675950625$,
  - $PV Payment = \frac{CF_{745}}{(1+0.0136015752)^{745}} = 1.4583555899$,
  - $PV_0 = \$198459.0685255941$
- At $t = 746$,
  - $g = 0.0410000000$,
  - $CF_{746} = CF_{745}(1 + 0.0410000000) = 35680.8658664600$,
  - $PV Payment = \frac{CF_{746}}{(1+0.0136015752)^{746}} = 1.4977760554$,

- $PV_0 = \$198460.5663016494$

- At $t = 747$,
  - $g = 0.0410000000$,
  - $CF_{747} = CF_{746}(1 + 0.0410000000) = 37143.7813669849$,
  - $PV Payment = \frac{CF_{747}}{(1+0.0136015752)^{747}} = 1.5382620861$,
  - $PV_0 = \$198462.1045637356$

- At $t = 748$,
  - $g = 0.0410000000$,
  - $CF_{748} = CF_{747}(1 + 0.0410000000) = 38666.6764030313$,
  - $PV Payment = \frac{CF_{748}}{(1+0.0136015752)^{748}} = 1.5798424853$,
  - $PV_0 = \$198463.6844062208$

- At $t = 749$,
  - $g = 0.0410000000$,
  - $CF_{749} = CF_{748}(1 + 0.0410000000) = 40252.0101355555$,
  - $PV Payment = \frac{CF_{749}}{(1+0.0136015752)^{749}} = 1.6225468343$,
  - $PV_0 = \$198465.3069530551$

- At $t = 750$,
  - $g = 0.0410000000$,
  - $CF_{750} = CF_{749}(1 + 0.0410000000) = 41902.3425511133$,
  - $PV Payment = \frac{CF_{750}}{(1+0.0136015752)^{750}} = 1.6664055145$,
  - $PV_0 = \$198466.9733585697$

- At $t = 751$,
  - $g = 0.0410000000$,
  - $CF_{751} = CF_{750}(1 + 0.0410000000) = 43620.3385957090$,
  - $PV Payment = \frac{CF_{751}}{(1+0.0136015752)^{751}} = 1.7114497284$,
  - $PV_0 = \$198468.6848082981$

- At $t = 752$,
  - $g = 0.0410000000$,
  - $CF_{752} = CF_{751}(1 + 0.0410000000) = 45408.7724781330$,
  - $PV Payment = \frac{CF_{752}}{(1+0.0136015752)^{752}} = 1.7577115218$,
  - $PV_0 = \$198470.4425198199$

- At $t = 753$,
  - $g = 0.0410000000$,
  - $CF_{753} = CF_{752}(1 + 0.0410000000) = 47270.5321497365$,
  - $PV Payment = \frac{CF_{753}}{(1+0.0136015752)^{753}} = 1.8052238067$,
  - $PV_0 = \$198472.2477436266$

- At $t = 754$,

  - $g = 0.0410000000$,
  - $CF_{754} = CF_{753}(1 + 0.0410000000) = 49208.6239678757$,
  - $PV Payment = \frac{CF_{754}}{(1+0.0136015752)^{754}} = 1.8540203850$,
  - $PV_0 = \$198474.1017640116$

- At $t = 755$,
  - $g = 0.0410000000$,
  - $CF_{755} = CF_{754}(1 + 0.0410000000) = 51226.1775505586$,
  - $PV Payment = \frac{CF_{755}}{(1+0.0136015752)^{755}} = 1.9041359721$,
  - $PV_0 = \$198476.0058999838$

- At $t = 756$,
  - $g = 0.0410000000$,
  - $CF_{756} = CF_{755}(1 + 0.0410000000) = 53326.4508301315$,
  - $PV Payment = \frac{CF_{756}}{(1+0.0136015752)^{756}} = 1.9556062218$,
  - $PV_0 = \$198477.9615062056$

- At $t = 757$,
  - $g = 0.0410000000$,
  - $CF_{757} = CF_{756}(1 + 0.0410000000) = 55512.8353141668$,
  - $PV Payment = \frac{CF_{757}}{(1+0.0136015752)^{757}} = 2.0084677517$,
  - $PV_0 = \$198479.9699739573$

- At $t = 758$,
  - $g = 0.0410000000$,
  - $CF_{758} = CF_{757}(1 + 0.0410000000) = 57788.8615620477$,
  - $PV Payment = \frac{CF_{758}}{(1+0.0136015752)^{758}} = 2.0627581691$,
  - $PV_0 = \$198482.0327321264$

- At $t = 759$,
  - $g = 0.0410000000$,
  - $CF_{759} = CF_{758}(1 + 0.0410000000) = 60158.2048860916$,
  - $PV Payment = \frac{CF_{759}}{(1+0.0136015752)^{759}} = 2.1185160979$,
  - $PV_0 = \$198484.1512482244$

- At $t = 760$,
  - $g = 0.0410000000$,
  - $CF_{760} = CF_{759}(1 + 0.0410000000) = 62624.6912864214$,
  - $PV Payment = \frac{CF_{760}}{(1+0.0136015752)^{760}} = 2.1757812062$,
  - $PV_0 = \$198486.3270294305$

- At $t = 761$,
  - $g = 0.0410000000$,
  - $CF_{761} = CF_{760}(1 + 0.0410000000) = 65192.3036291646$,

  - $PV Payment = \frac{CF_{761}}{(1+0.0136015752)^{761}} = 2.2345942340$,
  - $PV_0 = \$198488.5616236646$

- At $t = 762$,
  - $g = 0.0410000000$,
  - $CF_{762} = CF_{761}(1 + 0.0410000000) = 67865.1880779604$,
  - $PV Payment = \frac{CF_{762}}{(1+0.0136015752)^{762}} = 2.2949970230$,
  - $PV_0 = \$198490.8566206875$

- At $t = 763$,
  - $g = 0.0410000000$,
  - $CF_{763} = CF_{762}(1 + 0.0410000000) = 70647.6607891568$,
  - $PV Payment = \frac{CF_{763}}{(1+0.0136015752)^{763}} = 2.3570325454$,
  - $PV_0 = \$198493.2136532329$

- At $t = 764$,
  - $g = 0.0410000000$,
  - $CF_{764} = CF_{763}(1 + 0.0410000000) = 73544.2148815122$,
  - $PV Payment = \frac{CF_{764}}{(1+0.0136015752)^{764}} = 2.4207449354$,
  - $PV_0 = \$198495.6343981683$

- At $t = 765$,
  - $g = 0.0410000000$,
  - $CF_{765} = CF_{764}(1 + 0.0410000000) = 76559.5276916542$,
  - $PV Payment = \frac{CF_{765}}{(1+0.0136015752)^{765}} = 2.4861795200$,
  - $PV_0 = \$198498.1205776883$

- At $t = 766$,
  - $g = 0.0410000000$,
  - $CF_{766} = CF_{765}(1 + 0.0410000000) = 79698.4683270120$,
  - $PV Payment = \frac{CF_{766}}{(1+0.0136015752)^{766}} = 2.5533828513$,
  - $PV_0 = \$198500.6739605396$

- At $t = 767$,
  - $g = 0.0410000000$,
  - $CF_{767} = CF_{766}(1 + 0.0410000000) = 82966.1055284195$,
  - $PV Payment = \frac{CF_{767}}{(1+0.0136015752)^{767}} = 2.6224027401$,
  - $PV_0 = \$198503.2963632797$

- At $t = 768$,
  - $g = 0.0410000000$,
  - $CF_{768} = CF_{767}(1 + 0.0410000000) = 86367.7158550847$,
  - $PV Payment = \frac{CF_{768}}{(1+0.0136015752)^{768}} = 2.6932882891$,
  - $PV_0 = \$198505.9896515688$

- At $t = 769$,
  - $g = 0.0410000000$,
  - $CF_{769} = CF_{768}(1 + 0.0410000000) = 89908.7922051432$,
  - $PV Payment = \frac{CF_{769}}{(1+0.0136015752)^{769}} = 2.7660899287$,
  - $PV_0 = \$198508.7557414975$
- At $t = 770$,
  - $g = 0.0410000000$,
  - $CF_{770} = CF_{769}(1 + 0.0410000000) = 93595.0526855540$,
  - $PV Payment = \frac{CF_{770}}{(1+0.0136015752)^{770}} = 2.8408594522$,
  - $PV_0 = \$198511.5966009497$
- At $t = 771$,
  - $g = 0.0410000000$,
  - $CF_{771} = CF_{770}(1 + 0.0410000000) = 97432.4498456617$,
  - $PV Payment = \frac{CF_{771}}{(1+0.0136015752)^{771}} = 2.9176500530$,
  - $PV_0 = \$198514.5142510028$
- At $t = 772$,
  - $g = 0.0410000000$,
  - $CF_{772} = CF_{771}(1 + 0.0410000000) = 101427.1802893338$,
  - $PV Payment = \frac{CF_{772}}{(1+0.0136015752)^{772}} = 2.9965163625$,
  - $PV_0 = \$198517.5107673652$
- At $t = 773$,
  - $g = 0.0410000000$,
  - $CF_{773} = CF_{772}(1 + 0.0410000000) = 105585.6946811965$,
  - $PV Payment = \frac{CF_{773}}{(1+0.0136015752)^{773}} = 3.0775144885$,
  - $PV_0 = \$198520.5882818537$
- At $t = 774$,
  - $g = 0.0410000000$,
  - $CF_{774} = CF_{773}(1 + 0.0410000000) = 109914.7081631256$,
  - $PV Payment = \frac{CF_{774}}{(1+0.0136015752)^{774}} = 3.1607020557$,
  - $PV_0 = \$198523.7489839094$
- At $t = 775$,
  - $g = 0.0410000000$,
  - $CF_{775} = CF_{774}(1 + 0.0410000000) = 114421.2111978137$,
  - $PV Payment = \frac{CF_{775}}{(1+0.0136015752)^{775}} = 3.2461382464$,
  - $PV_0 = \$198526.9951221558$
- At $t = 776$,
  - $g = 0.0410000000$,

- $CF_{776} = CF_{775}(1 + 0.0410000000) = 119112.4808569241$,
- $PV Payment = \frac{CF_{776}}{(1+0.0136015752)^{776}} = 3.3338838426$,
- $PV_0 = \$198530.3290059984$

- At $t = 777$,
  - $g = 0.0410000000$,
  - $CF_{777} = CF_{776}(1 + 0.0410000000) = 123996.0925720580$,
  - $PV Payment = \frac{CF_{777}}{(1+0.0136015752)^{777}} = 3.4240012693$,
  - $PV_0 = \$198533.7530072677$

- At $t = 778$,
  - $g = 0.1900000000$,
  - $CF_{778} = CF_{741}(1 + 0.1900000000) = 34731.9125357639$,
  - $PV Payment = \frac{CF_{778}}{(1+0.0136015752)^{778}} = 0.9462095765$,
  - $PV_0 = \$198534.6992168442$

- At $t = 779$,
  - $g = 0.0410000000$,
  - $CF_{779} = CF_{778}(1 + 0.0410000000) = 36155.9209497302$,
  - $PV Payment = \frac{CF_{779}}{(1+0.0136015752)^{779}} = 0.9717863441$,
  - $PV_0 = \$198535.6710031883$

- At $t = 780$,
  - $g = 0.0410000000$,
  - $CF_{780} = CF_{779}(1 + 0.0410000000) = 37638.3137086692$,
  - $PV Payment = \frac{CF_{780}}{(1+0.0136015752)^{780}} = 0.9980544712$,
  - $PV_0 = \$198536.6690576595$

- At $t = 781$,
  - $g = 0.0410000000$,
  - $CF_{781} = CF_{780}(1 + 0.0410000000) = 39181.4845707246$,
  - $PV Payment = \frac{CF_{781}}{(1+0.0136015752)^{781}} = 1.0250326459$,
  - $PV_0 = \$198537.6940903054$

- At $t = 782$,
  - $g = 0.0410000000$,
  - $CF_{782} = CF_{781}(1 + 0.0410000000) = 40787.9254381243$,
  - $PV Payment = \frac{CF_{782}}{(1+0.0136015752)^{782}} = 1.0527400612$,
  - $PV_0 = \$198538.7468303666$

- At $t = 783$,
  - $g = 0.0410000000$,
  - $CF_{783} = CF_{782}(1 + 0.0410000000) = 42460.2303810874$,
  - $PV Payment = \frac{CF_{783}}{(1+0.0136015752)^{783}} = 1.0811964292$,

- $PV_0 = \$198539.8280267957$

- At $t = 784$,
  - $g = 0.0410000000$,
  - $CF_{784} = CF_{783}(1 + 0.0410000000) = 44201.0998267120$,
  - $PVPayment = \frac{CF_{784}}{(1+0.0136015752)^{784}} = 1.1104219944$,
  - $PV_0 = \$198540.9384487902$

- At $t = 785$,
  - $g = 0.0410000000$,
  - $CF_{785} = CF_{784}(1 + 0.0410000000) = 46013.3449196072$,
  - $PVPayment = \frac{CF_{785}}{(1+0.0136015752)^{785}} = 1.1404375491$,
  - $PV_0 = \$198542.0788863393$

- At $t = 786$,
  - $g = 0.0410000000$,
  - $CF_{786} = CF_{785}(1 + 0.0410000000) = 47899.8920613111$,
  - $PVPayment = \frac{CF_{786}}{(1+0.0136015752)^{786}} = 1.1712644471$,
  - $PV_0 = \$198543.2501507864$

- At $t = 787$,
  - $g = 0.0410000000$,
  - $CF_{787} = CF_{786}(1 + 0.0410000000) = 49863.7876358248$,
  - $PVPayment = \frac{CF_{787}}{(1+0.0136015752)^{787}} = 1.2029246197$,
  - $PV_0 = \$198544.4530754061$

- At $t = 788$,
  - $g = 0.0410000000$,
  - $CF_{788} = CF_{787}(1 + 0.0410000000) = 51908.2029288936$,
  - $PVPayment = \frac{CF_{788}}{(1+0.0136015752)^{788}} = 1.2354405910$,
  - $PV_0 = \$198545.6885159971$

- At $t = 789$,
  - $g = 0.0410000000$,
  - $CF_{789} = CF_{788}(1 + 0.0410000000) = 54036.4392489783$,
  - $PVPayment = \frac{CF_{789}}{(1+0.0136015752)^{789}} = 1.2688354938$,
  - $PV_0 = \$198546.9573514908$

- At $t = 790$,
  - $g = 0.0410000000$,
  - $CF_{790} = CF_{789}(1 + 0.0410000000) = 56251.9332581864$,
  - $PVPayment = \frac{CF_{790}}{(1+0.0136015752)^{790}} = 1.3031330863$,
  - $PV_0 = \$198548.2604845771$

- At $t = 791$,

  - $g = 0.0410000000$,
  - $CF_{791} = CF_{790}(1 + 0.0410000000) = 58558.2625217720$,
  - $PV Payment = \frac{CF_{791}}{(1+0.0136015752)^{791}} = 1.3383577690$,
  - $PV_0 = \$198549.5988423461$

- At $t = 792$,
  - $g = 0.0410000000$,
  - $CF_{792} = CF_{791}(1 + 0.0410000000) = 60959.1512851647$,
  - $PV Payment = \frac{CF_{792}}{(1+0.0136015752)^{792}} = 1.3745346017$,
  - $PV_0 = \$198550.9733769478$

- At $t = 793$,
  - $g = 0.0410000000$,
  - $CF_{793} = CF_{792}(1 + 0.0410000000) = 63458.4764878564$,
  - $PV Payment = \frac{CF_{793}}{(1+0.0136015752)^{793}} = 1.4116893218$,
  - $PV_0 = \$198552.3850662697$

- At $t = 794$,
  - $g = 0.0410000000$,
  - $CF_{794} = CF_{793}(1 + 0.0410000000) = 66060.2740238585$,
  - $PV Payment = \frac{CF_{794}}{(1+0.0136015752)^{794}} = 1.4498483625$,
  - $PV_0 = \$198553.8349146321$

- At $t = 795$,
  - $g = 0.0410000000$,
  - $CF_{795} = CF_{794}(1 + 0.0410000000) = 68768.7452588367$,
  - $PV Payment = \frac{CF_{795}}{(1+0.0136015752)^{795}} = 1.4890388711$,
  - $PV_0 = \$198555.3239535032$

- At $t = 796$,
  - $g = 0.0410000000$,
  - $CF_{796} = CF_{795}(1 + 0.0410000000) = 71588.2638144490$,
  - $PV Payment = \frac{CF_{796}}{(1+0.0136015752)^{796}} = 1.5292887291$,
  - $PV_0 = \$198556.8532422323$

- At $t = 797$,
  - $g = 0.0410000000$,
  - $CF_{797} = CF_{796}(1 + 0.0410000000) = 74523.3826308414$,
  - $PV Payment = \frac{CF_{797}}{(1+0.0136015752)^{797}} = 1.5706265715$,
  - $PV_0 = \$198558.4238688038$

- At $t = 798$,
  - $g = 0.0410000000$,
  - $CF_{798} = CF_{797}(1 + 0.0410000000) = 77578.8413187059$,

  - $PV Payment = \frac{CF_{798}}{(1+0.0136015752)^{798}} = 1.6130818074$,
  - $PV_0 = \$198560.0369506112$

- At $t = 799$,
  - $g = 0.0410000000$,
  - $CF_{799} = CF_{798}(1 + 0.0410000000) = 80759.5738127729$,
  - $PV Payment = \frac{CF_{799}}{(1+0.0136015752)^{799}} = 1.6566846407$,
  - $PV_0 = \$198561.6936352519$

- At $t = 800$,
  - $g = 0.0410000000$,
  - $CF_{800} = CF_{799}(1 + 0.0410000000) = 84070.7163390965$,
  - $PV Payment = \frac{CF_{800}}{(1+0.0136015752)^{800}} = 1.7014660919$,
  - $PV_0 = \$198563.3951013438$

- At $t = 801$,
  - $g = 0.0410000000$,
  - $CF_{801} = CF_{800}(1 + 0.0410000000) = 87517.6157089995$,
  - $PV Payment = \frac{CF_{801}}{(1+0.0136015752)^{801}} = 1.7474580200$,
  - $PV_0 = \$198565.1425593638$

- At $t = 802$,
  - $g = 0.0410000000$,
  - $CF_{802} = CF_{801}(1 + 0.0410000000) = 91105.8379530684$,
  - $PV Payment = \frac{CF_{802}}{(1+0.0136015752)^{802}} = 1.7946931449$,
  - $PV_0 = \$198566.9372525087$

- At $t = 803$,
  - $g = 0.0410000000$,
  - $CF_{803} = CF_{802}(1 + 0.0410000000) = 94841.1773091442$,
  - $PV Payment = \frac{CF_{803}}{(1+0.0136015752)^{803}} = 1.8432050714$,
  - $PV_0 = \$198568.7804575801$

- At $t = 804$,
  - $g = 0.0410000000$,
  - $CF_{804} = CF_{803}(1 + 0.0410000000) = 98729.6655788192$,
  - $PV Payment = \frac{CF_{804}}{(1+0.0136015752)^{804}} = 1.8930283123$,
  - $PV_0 = \$198570.6734858925$

- At $t = 805$,
  - $g = 0.0410000000$,
  - $CF_{805} = CF_{804}(1 + 0.0410000000) = 102777.5818675507$,
  - $PV Payment = \frac{CF_{805}}{(1+0.0136015752)^{805}} = 1.9441983135$,
  - $PV_0 = \$198572.6176842060$

- At $t = 806$,
  - $g = 0.0410000000$,
  - $CF_{806} = CF_{805}(1 + 0.0410000000) = 106991.4627241203$,
  - $PV Payment = \frac{CF_{806}}{(1+0.0136015752)^{806}} = 1.9967514789$,
  - $PV_0 = \$198574.6144356849$
- At $t = 807$,
  - $g = 0.0410000000$,
  - $CF_{807} = CF_{806}(1 + 0.0410000000) = 111378.1126958092$,
  - $PV Payment = \frac{CF_{807}}{(1+0.0136015752)^{807}} = 2.0507251965$,
  - $PV_0 = \$198576.6651608814$
- At $t = 808$,
  - $g = 0.0410000000$,
  - $CF_{808} = CF_{807}(1 + 0.0410000000) = 115944.6153163374$,
  - $PV Payment = \frac{CF_{808}}{(1+0.0136015752)^{808}} = 2.1061578649$,
  - $PV_0 = \$198578.7713187463$
- At $t = 809$,
  - $g = 0.0410000000$,
  - $CF_{809} = CF_{808}(1 + 0.0410000000) = 120698.3445443072$,
  - $PV Payment = \frac{CF_{809}}{(1+0.0136015752)^{809}} = 2.1630889207$,
  - $PV_0 = \$198580.9344076669$
- At $t = 810$,
  - $g = 0.0410000000$,
  - $CF_{810} = CF_{809}(1 + 0.0410000000) = 125646.9766706238$,
  - $PV Payment = \frac{CF_{810}}{(1+0.0136015752)^{810}} = 2.2215588663$,
  - $PV_0 = \$198583.1559665333$
- At $t = 811$,
  - $g = 0.0410000000$,
  - $CF_{811} = CF_{810}(1 + 0.0410000000) = 130798.5027141194$,
  - $PV Payment = \frac{CF_{811}}{(1+0.0136015752)^{811}} = 2.2816092993$,
  - $PV_0 = \$198585.4375758326$
- At $t = 812$,
  - $g = 0.0410000000$,
  - $CF_{812} = CF_{811}(1 + 0.0410000000) = 136161.2413253983$,
  - $PV Payment = \frac{CF_{812}}{(1+0.0136015752)^{812}} = 2.3432829414$,
  - $PV_0 = \$198587.7808587740$
- At $t = 813$,
  - $g = 0.0410000000$,

- $CF_{813} = CF_{812}(1 + 0.0410000000) = 141743.8522197396$,
- $PV Payment = \frac{CF_{813}}{(1+0.0136015752)^{813}} = 2.4066236691$,
- $PV_0 = \$198590.1874824430$

- At $t = 814$,
  - $g = 0.0410000000$,
  - $CF_{814} = CF_{813}(1 + 0.0410000000) = 147555.3501607489$,
  - $PV Payment = \frac{CF_{814}}{(1+0.0136015752)^{814}} = 2.4716765450$,
  - $PV_0 = \$198592.6591589880$
- At $t = 815$,
  - $g = 0.1900000000$,
  - $CF_{815} = CF_{778}(1 + 0.1900000000) = 41330.9759175591$,
  - $PV Payment = \frac{CF_{815}}{(1+0.0136015752)^{815}} = 0.6830383032$,
  - $PV_0 = \$198593.3421972912$
- At $t = 816$,
  - $g = 0.0410000000$,
  - $CF_{816} = CF_{815}(1 + 0.0410000000) = 43025.5459301790$,
  - $PV Payment = \frac{CF_{816}}{(1+0.0136015752)^{816}} = 0.7015013502$,
  - $PV_0 = \$198594.0436986414$
- At $t = 817$,
  - $g = 0.0410000000$,
  - $CF_{817} = CF_{816}(1 + 0.0410000000) = 44789.5933133163$,
  - $PV Payment = \frac{CF_{817}}{(1+0.0136015752)^{817}} = 0.7204634675$,
  - $PV_0 = \$198594.7641621089$
- At $t = 818$,
  - $g = 0.0410000000$,
  - $CF_{818} = CF_{817}(1 + 0.0410000000) = 46625.9666391623$,
  - $PV Payment = \frac{CF_{818}}{(1+0.0136015752)^{818}} = 0.7399381453$,
  - $PV_0 = \$198595.5041002542$
- At $t = 819$,
  - $g = 0.0410000000$,
  - $CF_{819} = CF_{818}(1 + 0.0410000000) = 48537.6312713679$,
  - $PV Payment = \frac{CF_{819}}{(1+0.0136015752)^{819}} = 0.7599392385$,
  - $PV_0 = \$198596.2640394927$
- At $t = 820$,
  - $g = 0.0410000000$,
  - $CF_{820} = CF_{819}(1 + 0.0410000000) = 50527.6741534940$,
  - $PV Payment = \frac{CF_{820}}{(1+0.0136015752)^{820}} = 0.7804809766$,

- $PV_0 = \$198597.0445204693$

- At $t = 821$,
  - $g = 0.0410000000$,
  - $CF_{821} = CF_{820}(1 + 0.0410000000) = 52599.3087937873$,
  - $PV Payment = \frac{CF_{821}}{(1+0.0136015752)^{821}} = 0.8015779735$,
  - $PV_0 = \$198597.8460984429$

- At $t = 822$,
  - $g = 0.0410000000$,
  - $CF_{822} = CF_{821}(1 + 0.0410000000) = 54755.8804543326$,
  - $PV Payment = \frac{CF_{822}}{(1+0.0136015752)^{822}} = 0.8232452384$,
  - $PV_0 = \$198598.6693436812$

- At $t = 823$,
  - $g = 0.0410000000$,
  - $CF_{823} = CF_{822}(1 + 0.0410000000) = 57000.8715529602$,
  - $PV Payment = \frac{CF_{823}}{(1+0.0136015752)^{823}} = 0.8454981860$,
  - $PV_0 = \$198599.5148418672$

- At $t = 824$,
  - $g = 0.0410000000$,
  - $CF_{824} = CF_{823}(1 + 0.0410000000) = 59337.9072866315$,
  - $PV Payment = \frac{CF_{824}}{(1+0.0136015752)^{824}} = 0.8683526477$,
  - $PV_0 = \$198600.3831945150$

- At $t = 825$,
  - $g = 0.0410000000$,
  - $CF_{825} = CF_{824}(1 + 0.0410000000) = 61770.7614853834$,
  - $PV Payment = \frac{CF_{825}}{(1+0.0136015752)^{825}} = 0.8918248830$,
  - $PV_0 = \$198601.2750193980$

- At $t = 826$,
  - $g = 0.0410000000$,
  - $CF_{826} = CF_{825}(1 + 0.0410000000) = 64303.3627062842$,
  - $PV Payment = \frac{CF_{826}}{(1+0.0136015752)^{826}} = 0.9159315908$,
  - $PV_0 = \$198602.1909509888$

- At $t = 827$,
  - $g = 0.0410000000$,
  - $CF_{827} = CF_{826}(1 + 0.0410000000) = 66939.8005772418$,
  - $PV Payment = \frac{CF_{827}}{(1+0.0136015752)^{827}} = 0.9406899213$,
  - $PV_0 = \$198603.1316409101$

- At $t = 828$,

  - $g = 0.0410000000$,
  - $CF_{828} = CF_{827}(1 + 0.0410000000) = 69684.3324009087$,
  - $PV Payment = \frac{CF_{828}}{(1+0.0136015752)^{828}} = 0.9661174884$,
  - $PV_0 = \$198604.0977583984$

- At $t = 829$,
  - $g = 0.0410000000$,
  - $CF_{829} = CF_{828}(1 + 0.0410000000) = 72541.3900293460$,
  - $PV Payment = \frac{CF_{829}}{(1+0.0136015752)^{829}} = 0.9922323820$,
  - $PV_0 = \$198605.0899907804$

- At $t = 830$,
  - $g = 0.0410000000$,
  - $CF_{830} = CF_{829}(1 + 0.0410000000) = 75515.5870205491$,
  - $PV Payment = \frac{CF_{830}}{(1+0.0136015752)^{830}} = 1.0190531811$,
  - $PV_0 = \$198606.1090439616$

- At $t = 831$,
  - $g = 0.0410000000$,
  - $CF_{831} = CF_{830}(1 + 0.0410000000) = 78611.7260883916$,
  - $PV Payment = \frac{CF_{831}}{(1+0.0136015752)^{831}} = 1.0465989670$,
  - $PV_0 = \$198607.1556429285$

- At $t = 832$,
  - $g = 0.0410000000$,
  - $CF_{832} = CF_{831}(1 + 0.0410000000) = 81834.8068580157$,
  - $PV Payment = \frac{CF_{832}}{(1+0.0136015752)^{832}} = 1.0748893364$,
  - $PV_0 = \$198608.2305322650$

- At $t = 833$,
  - $g = 0.0410000000$,
  - $CF_{833} = CF_{832}(1 + 0.0410000000) = 85190.0339391943$,
  - $PV Payment = \frac{CF_{833}}{(1+0.0136015752)^{833}} = 1.1039444162$,
  - $PV_0 = \$198609.3344766812$

- At $t = 834$,
  - $g = 0.0410000000$,
  - $CF_{834} = CF_{833}(1 + 0.0410000000) = 88682.8253307013$,
  - $PV Payment = \frac{CF_{834}}{(1+0.0136015752)^{834}} = 1.1337848770$,
  - $PV_0 = \$198610.4682615581$

- At $t = 835$,
  - $g = 0.0410000000$,
  - $CF_{835} = CF_{834}(1 + 0.0410000000) = 92318.8211692601$,

  - $PV Payment = \frac{CF_{835}}{(1+0.0136015752)^{835}} = 1.1644319482$,
  - $PV_0 = \$198611.6326935063$

- At $t = 836$,
  - $g = 0.0410000000$,
  - $CF_{836} = CF_{835}(1 + 0.0410000000) = 96103.8928371997$,
  - $PV Payment = \frac{CF_{836}}{(1+0.0136015752)^{836}} = 1.1959074331$,
  - $PV_0 = \$198612.8286009394$

- At $t = 837$,
  - $g = 0.0410000000$,
  - $CF_{837} = CF_{836}(1 + 0.0410000000) = 100044.1524435249$,
  - $PV Payment = \frac{CF_{837}}{(1+0.0136015752)^{837}} = 1.2282337245$,
  - $PV_0 = \$198614.0568346638$

- At $t = 838$,
  - $g = 0.0410000000$,
  - $CF_{838} = CF_{837}(1 + 0.0410000000) = 104145.9626937094$,
  - $PV Payment = \frac{CF_{838}}{(1+0.0136015752)^{838}} = 1.2614338202$,
  - $PV_0 = \$198615.3182684840$

- At $t = 839$,
  - $g = 0.0410000000$,
  - $CF_{839} = CF_{838}(1 + 0.0410000000) = 108415.9471641515$,
  - $PV Payment = \frac{CF_{839}}{(1+0.0136015752)^{839}} = 1.2955313398$,
  - $PV_0 = \$198616.6137998238$

- At $t = 840$,
  - $g = 0.0410000000$,
  - $CF_{840} = CF_{839}(1 + 0.0410000000) = 112861.0009978817$,
  - $PV Payment = \frac{CF_{840}}{(1+0.0136015752)^{840}} = 1.3305505414$,
  - $PV_0 = \$198617.9443503652$

- At $t = 841$,
  - $g = 0.0410000000$,
  - $CF_{841} = CF_{840}(1 + 0.0410000000) = 117488.3020387948$,
  - $PV Payment = \frac{CF_{841}}{(1+0.0136015752)^{841}} = 1.3665163388$,
  - $PV_0 = \$198619.3108667041$

- At $t = 842$,
  - $g = 0.0410000000$,
  - $CF_{842} = CF_{841}(1 + 0.0410000000) = 122305.3224223854$,
  - $PV Payment = \frac{CF_{842}}{(1+0.0136015752)^{842}} = 1.4034543192$,
  - $PV_0 = \$198620.7143210233$

- At $t = 843$,
  - $g = 0.0410000000$,
  - $CF_{843} = CF_{842}(1 + 0.0410000000) = 127319.8406417032$,
  - $PV Payment = \frac{CF_{843}}{(1+0.0136015752)^{843}} = 1.4413907614$,
  - $PV_0 = \$198622.1557117847$
- At $t = 844$,
  - $g = 0.0410000000$,
  - $CF_{844} = CF_{843}(1 + 0.0410000000) = 132539.9541080130$,
  - $PV Payment = \frac{CF_{844}}{(1+0.0136015752)^{844}} = 1.4803526546$,
  - $PV_0 = \$198623.6360644394$
- At $t = 845$,
  - $g = 0.0410000000$,
  - $CF_{845} = CF_{844}(1 + 0.0410000000) = 137974.0922264416$,
  - $PV Payment = \frac{CF_{845}}{(1+0.0136015752)^{845}} = 1.5203677176$,
  - $PV_0 = \$198625.1564321569$
- At $t = 846$,
  - $g = 0.0410000000$,
  - $CF_{846} = CF_{845}(1 + 0.0410000000) = 143631.0300077257$,
  - $PV Payment = \frac{CF_{846}}{(1+0.0136015752)^{846}} = 1.5614644182$,
  - $PV_0 = \$198626.7178965752$
- At $t = 847$,
  - $g = 0.0410000000$,
  - $CF_{847} = CF_{846}(1 + 0.0410000000) = 149519.9022380424$,
  - $PV Payment = \frac{CF_{847}}{(1+0.0136015752)^{847}} = 1.6036719941$,
  - $PV_0 = \$198628.3215685693$
- At $t = 848$,
  - $g = 0.0410000000$,
  - $CF_{848} = CF_{847}(1 + 0.0410000000) = 155650.2182298022$,
  - $PV Payment = \frac{CF_{848}}{(1+0.0136015752)^{848}} = 1.6470204730$,
  - $PV_0 = \$198629.9685890423$
- At $t = 849$,
  - $g = 0.0410000000$,
  - $CF_{849} = CF_{848}(1 + 0.0410000000) = 162031.8771772240$,
  - $PV Payment = \frac{CF_{849}}{(1+0.0136015752)^{849}} = 1.6915406944$,
  - $PV_0 = \$198631.6601297366$
- At $t = 850$,
  - $g = 0.0410000000$,

- $CF_{850} = CF_{849}(1 + 0.0410000000) = 168675.1841414902$,
- $PV Payment = \frac{CF_{850}}{(1+0.0136015752)^{850}} = 1.7372643313$,
- $PV_0 = \$198633.3973940679$

- At $t = 851$,
  - $g = 0.0410000000$,
  - $CF_{851} = CF_{850}(1 + 0.0410000000) = 175590.8666912913$,
  - $PV Payment = \frac{CF_{851}}{(1+0.0136015752)^{851}} = 1.7842239131$,
  - $PV_0 = \$198635.1816179811$

- At $t = 852$,
  - $g = 0.1900000000$,
  - $CF_{852} = CF_{815}(1 + 0.1900000000) = 49183.8613418953$,
  - $PV Payment = \frac{CF_{852}}{(1+0.0136015752)^{852}} = 0.4930634134$,
  - $PV_0 = \$198635.6746813944$

- At $t = 853$,
  - $g = 0.0410000000$,
  - $CF_{853} = CF_{852}(1 + 0.0410000000) = 51200.3996569130$,
  - $PV Payment = \frac{CF_{853}}{(1+0.0136015752)^{853}} = 0.5063912940$,
  - $PV_0 = \$198636.1810726885$

- At $t = 854$,
  - $g = 0.0410000000$,
  - $CF_{854} = CF_{853}(1 + 0.0410000000) = 53299.6160428464$,
  - $PV Payment = \frac{CF_{854}}{(1+0.0136015752)^{854}} = 0.5200794375$,
  - $PV_0 = \$198636.7011521260$

- At $t = 855$,
  - $g = 0.0410000000$,
  - $CF_{855} = CF_{854}(1 + 0.0410000000) = 55484.9003006031$,
  - $PV Payment = \frac{CF_{855}}{(1+0.0136015752)^{855}} = 0.5341375819$,
  - $PV_0 = \$198637.2352897079$

- At $t = 856$,
  - $g = 0.0410000000$,
  - $CF_{856} = CF_{855}(1 + 0.0410000000) = 57759.7812129279$,
  - $PV Payment = \frac{CF_{856}}{(1+0.0136015752)^{856}} = 0.5485757287$,
  - $PV_0 = \$198637.7838654367$

- At $t = 857$,
  - $g = 0.0410000000$,
  - $CF_{857} = CF_{856}(1 + 0.0410000000) = 60127.9322426579$,
  - $PV Payment = \frac{CF_{857}}{(1+0.0136015752)^{857}} = 0.5634041497$,

- $PV_0 = \$198638.3472695864$

- At $t = 858$,
  - $g = 0.0410000000$,
  - $CF_{858} = CF_{857}(1 + 0.0410000000) = 62593.1774646069$,
  - $PV Payment = \frac{CF_{858}}{(1+0.0136015752)^{858}} = 0.5786333942$,
  - $PV_0 = \$198638.9259029806$

- At $t = 859$,
  - $g = 0.0410000000$,
  - $CF_{859} = CF_{858}(1 + 0.0410000000) = 65159.4977406557$,
  - $PV Payment = \frac{CF_{859}}{(1+0.0136015752)^{859}} = 0.5942742968$,
  - $PV_0 = \$198639.5201772774$

- At $t = 860$,
  - $g = 0.0410000000$,
  - $CF_{860} = CF_{859}(1 + 0.0410000000) = 67831.0371480226$,
  - $PV Payment = \frac{CF_{860}}{(1+0.0136015752)^{860}} = 0.6103379849$,
  - $PV_0 = \$198640.1305152623$

- At $t = 861$,
  - $g = 0.0410000000$,
  - $CF_{861} = CF_{860}(1 + 0.0410000000) = 70612.1096710916$,
  - $PV Payment = \frac{CF_{861}}{(1+0.0136015752)^{861}} = 0.6268358868$,
  - $PV_0 = \$198640.7573511492$

- At $t = 862$,
  - $g = 0.0410000000$,
  - $CF_{862} = CF_{861}(1 + 0.0410000000) = 73507.2061676063$,
  - $PV Payment = \frac{CF_{862}}{(1+0.0136015752)^{862}} = 0.6437797396$,
  - $PV_0 = \$198641.4011308888$

- At $t = 863$,
  - $g = 0.0410000000$,
  - $CF_{863} = CF_{862}(1 + 0.0410000000) = 76521.0016204782$,
  - $PV Payment = \frac{CF_{863}}{(1+0.0136015752)^{863}} = 0.6611815977$,
  - $PV_0 = \$198642.0623124866$

- At $t = 864$,
  - $g = 0.0410000000$,
  - $CF_{864} = CF_{863}(1 + 0.0410000000) = 79658.3626869178$,
  - $PV Payment = \frac{CF_{864}}{(1+0.0136015752)^{864}} = 0.6790538413$,
  - $PV_0 = \$198642.7413663279$

- At $t = 865$,

  - $g = 0.0410000000$,
  - $CF_{865} = CF_{864}(1 + 0.0410000000) = 82924.3555570814$,
  - $PV Payment = \frac{CF_{865}}{(1+0.0136015752)^{865}} = 0.6974091853$,
  - $PV_0 = \$198643.4387755132$

- At $t = 866$,
  - $g = 0.0410000000$,
  - $CF_{866} = CF_{865}(1 + 0.0410000000) = 86324.2541349217$,
  - $PV Payment = \frac{CF_{866}}{(1+0.0136015752)^{866}} = 0.7162606883$,
  - $PV_0 = \$198644.1550362015$

- At $t = 867$,
  - $g = 0.0410000000$,
  - $CF_{867} = CF_{866}(1 + 0.0410000000) = 89863.5485544535$,
  - $PV Payment = \frac{CF_{867}}{(1+0.0136015752)^{867}} = 0.7356217617$,
  - $PV_0 = \$198644.8906579632$

- At $t = 868$,
  - $g = 0.0410000000$,
  - $CF_{868} = CF_{867}(1 + 0.0410000000) = 93547.9540451861$,
  - $PV Payment = \frac{CF_{868}}{(1+0.0136015752)^{868}} = 0.7555061798$,
  - $PV_0 = \$198645.6461641431$

- At $t = 869$,
  - $g = 0.0410000000$,
  - $CF_{869} = CF_{868}(1 + 0.0410000000) = 97383.4201610387$,
  - $PV Payment = \frac{CF_{869}}{(1+0.0136015752)^{869}} = 0.7759280889$,
  - $PV_0 = \$198646.4220922320$

- At $t = 870$,
  - $g = 0.0410000000$,
  - $CF_{870} = CF_{869}(1 + 0.0410000000) = 101376.1403876413$,
  - $PV Payment = \frac{CF_{870}}{(1+0.0136015752)^{870}} = 0.7969020178$,
  - $PV_0 = \$198647.2189942498$

- At $t = 871$,
  - $g = 0.0410000000$,
  - $CF_{871} = CF_{870}(1 + 0.0410000000) = 105532.5621435346$,
  - $PV Payment = \frac{CF_{871}}{(1+0.0136015752)^{871}} = 0.8184428880$,
  - $PV_0 = \$198648.0374371379$

- At $t = 872$,
  - $g = 0.0410000000$,
  - $CF_{872} = CF_{871}(1 + 0.0410000000) = 109859.3971914195$,

  - $PV Payment = \frac{CF_{872}}{(1+0.0136015752)^{872}} = 0.8405660244$,
  - $PV_0 = \$198648.8780031623$

- At $t = 873$,
  - $g = 0.0410000000$,
  - $CF_{873} = CF_{872}(1 + 0.0410000000) = 114363.6324762677$,
  - $PV Payment = \frac{CF_{873}}{(1+0.0136015752)^{873}} = 0.8632871661$,
  - $PV_0 = \$198649.7412903284$

- At $t = 874$,
  - $g = 0.0410000000$,
  - $CF_{874} = CF_{873}(1 + 0.0410000000) = 119052.5414077947$,
  - $PV Payment = \frac{CF_{874}}{(1+0.0136015752)^{874}} = 0.8866224776$,
  - $PV_0 = \$198650.6279128059$

- At $t = 875$,
  - $g = 0.0410000000$,
  - $CF_{875} = CF_{874}(1 + 0.0410000000) = 123933.6956055142$,
  - $PV Payment = \frac{CF_{875}}{(1+0.0136015752)^{875}} = 0.9105885603$,
  - $PV_0 = \$198651.5385013662$

- At $t = 876$,
  - $g = 0.0410000000$,
  - $CF_{876} = CF_{875}(1 + 0.0410000000) = 129014.9771253403$,
  - $PV Payment = \frac{CF_{876}}{(1+0.0136015752)^{876}} = 0.9352024646$,
  - $PV_0 = \$198652.4737038309$

- At $t = 877$,
  - $g = 0.0410000000$,
  - $CF_{877} = CF_{876}(1 + 0.0410000000) = 134304.5911874793$,
  - $PV Payment = \frac{CF_{877}}{(1+0.0136015752)^{877}} = 0.9604817015$,
  - $PV_0 = \$198653.4341855324$

- At $t = 878$,
  - $g = 0.0410000000$,
  - $CF_{878} = CF_{877}(1 + 0.0410000000) = 139811.0794261659$,
  - $PV Payment = \frac{CF_{878}}{(1+0.0136015752)^{878}} = 0.9864442556$,
  - $PV_0 = \$198654.4206297880$

- At $t = 879$,
  - $g = 0.0410000000$,
  - $CF_{879} = CF_{878}(1 + 0.0410000000) = 145543.3336826387$,
  - $PV Payment = \frac{CF_{879}}{(1+0.0136015752)^{879}} = 1.0131085972$,
  - $PV_0 = \$198655.4337383852$

- At $t = 880$,
  - $g = 0.0410000000$,
  - $CF_{880} = CF_{879}(1 + 0.0410000000) = 151510.6103636269$,
  - $PV Payment = \frac{CF_{880}}{(1+0.0136015752)^{880}} = 1.0404936964$,
  - $PV_0 = \$198656.4742320816$
- At $t = 881$,
  - $g = 0.0410000000$,
  - $CF_{881} = CF_{880}(1 + 0.0410000000) = 157722.5453885355$,
  - $PV Payment = \frac{CF_{881}}{(1+0.0136015752)^{881}} = 1.0686190358$,
  - $PV_0 = \$198657.5428511174$
- At $t = 882$,
  - $g = 0.0410000000$,
  - $CF_{882} = CF_{881}(1 + 0.0410000000) = 164189.1697494655$,
  - $PV Payment = \frac{CF_{882}}{(1+0.0136015752)^{882}} = 1.0975046245$,
  - $PV_0 = \$198658.6403557419$
- At $t = 883$,
  - $g = 0.0410000000$,
  - $CF_{883} = CF_{882}(1 + 0.0410000000) = 170920.9257091935$,
  - $PV Payment = \frac{CF_{883}}{(1+0.0136015752)^{883}} = 1.1271710128$,
  - $PV_0 = \$198659.7675267547$
- At $t = 884$,
  - $g = 0.0410000000$,
  - $CF_{884} = CF_{883}(1 + 0.0410000000) = 177928.6836632705$,
  - $PV Payment = \frac{CF_{884}}{(1+0.0136015752)^{884}} = 1.1576393062$,
  - $PV_0 = \$198660.9251660609$
- At $t = 885$,
  - $g = 0.0410000000$,
  - $CF_{885} = CF_{884}(1 + 0.0410000000) = 185223.7596934646$,
  - $PV Payment = \frac{CF_{885}}{(1+0.0136015752)^{885}} = 1.1889311808$,
  - $PV_0 = \$198662.1140972417$
- At $t = 886$,
  - $g = 0.0410000000$,
  - $CF_{886} = CF_{885}(1 + 0.0410000000) = 192817.9338408966$,
  - $PV Payment = \frac{CF_{886}}{(1+0.0136015752)^{886}} = 1.2210688988$,
  - $PV_0 = \$198663.3351661405$
- At $t = 887$,
  - $g = 0.0410000000$,

- $CF_{887} = CF_{886}(1 + 0.0410000000) = 200723.4691283733$,
- $PV Payment = \frac{CF_{887}}{(1+0.0136015752)^{887}} = 1.2540753237$,
- $PV_0 = \$198664.5892414642$

- At $t = 888$,
  - $g = 0.0410000000$,
  - $CF_{888} = CF_{887}(1 + 0.0410000000) = 208953.1313626366$,
  - $PV Payment = \frac{CF_{888}}{(1+0.0136015752)^{888}} = 1.2879739376$,
  - $PV_0 = \$198665.8772154018$

- At $t = 889$,
  - $g = 0.1900000000$,
  - $CF_{889} = CF_{852}(1 + 0.1900000000) = 58528.7949968554$,
  - $PV Payment = \frac{CF_{889}}{(1+0.0136015752)^{889}} = 0.3559266420$,
  - $PV_0 = \$198666.2331420438$

- At $t = 890$,
  - $g = 0.0410000000$,
  - $CF_{890} = CF_{889}(1 + 0.0410000000) = 60928.4755917265$,
  - $PV Payment = \frac{CF_{890}}{(1+0.0136015752)^{890}} = 0.3655476110$,
  - $PV_0 = \$198666.5986896548$

- At $t = 891$,
  - $g = 0.0410000000$,
  - $CF_{891} = CF_{890}(1 + 0.0410000000) = 63426.5430909873$,
  - $PV Payment = \frac{CF_{891}}{(1+0.0136015752)^{891}} = 0.3754286421$,
  - $PV_0 = \$198666.9741182970$

- At $t = 892$,
  - $g = 0.0410000000$,
  - $CF_{892} = CF_{891}(1 + 0.0410000000) = 66027.0313577177$,
  - $PV Payment = \frac{CF_{892}}{(1+0.0136015752)^{892}} = 0.3855767651$,
  - $PV_0 = \$198667.3596950620$

- At $t = 893$,
  - $g = 0.0410000000$,
  - $CF_{893} = CF_{892}(1 + 0.0410000000) = 68734.1396433842$,
  - $PV Payment = \frac{CF_{893}}{(1+0.0136015752)^{893}} = 0.3959991996$,
  - $PV_0 = \$198667.7556942616$

- At $t = 894$,
  - $g = 0.0410000000$,
  - $CF_{894} = CF_{893}(1 + 0.0410000000) = 71552.2393687629$,
  - $PV Payment = \frac{CF_{894}}{(1+0.0136015752)^{894}} = 0.4067033604$,

- $PV_0 = \$198668.1623976220$

- At $t = 895$,
  - $g = 0.0410000000$,
  - $CF_{895} = CF_{894}(1 + 0.0410000000) = 74485.8811828822$,
  - $PV Payment = \frac{CF_{895}}{(1+0.0136015752)^{895}} = 0.4176968629$,
  - $PV_0 = \$198668.5800944848$

- At $t = 896$,
  - $g = 0.0410000000$,
  - $CF_{896} = CF_{895}(1 + 0.0410000000) = 77539.8023113803$,
  - $PV Payment = \frac{CF_{896}}{(1+0.0136015752)^{896}} = 0.4289875281$,
  - $PV_0 = \$198669.0090820129$

- At $t = 897$,
  - $g = 0.0410000000$,
  - $CF_{897} = CF_{896}(1 + 0.0410000000) = 80718.9342061469$,
  - $PV Payment = \frac{CF_{897}}{(1+0.0136015752)^{897}} = 0.4405833886$,
  - $PV_0 = \$198669.4496654016$

- At $t = 898$,
  - $g = 0.0410000000$,
  - $CF_{898} = CF_{897}(1 + 0.0410000000) = 84028.4105085989$,
  - $PV Payment = \frac{CF_{898}}{(1+0.0136015752)^{898}} = 0.4524926941$,
  - $PV_0 = \$198669.9021580957$

- At $t = 899$,
  - $g = 0.0410000000$,
  - $CF_{899} = CF_{898}(1 + 0.0410000000) = 87473.5753394515$,
  - $PV Payment = \frac{CF_{899}}{(1+0.0136015752)^{899}} = 0.4647239173$,
  - $PV_0 = \$198670.3668820130$

- At $t = 900$,
  - $g = 0.0410000000$,
  - $CF_{900} = CF_{899}(1 + 0.0410000000) = 91059.9919283690$,
  - $PV Payment = \frac{CF_{900}}{(1+0.0136015752)^{900}} = 0.4772857597$,
  - $PV_0 = \$198670.8441677727$

- At $t = 901$,
  - $g = 0.0410000000$,
  - $CF_{901} = CF_{900}(1 + 0.0410000000) = 94793.4515974321$,
  - $PV Payment = \frac{CF_{901}}{(1+0.0136015752)^{901}} = 0.4901871584$,
  - $PV_0 = \$198671.3343549311$

- At $t = 902$,

  - $g = 0.0410000000$,
  - $CF_{902} = CF_{901}(1 + 0.0410000000) = 98679.9831129268$,
  - $PV Payment = \frac{CF_{902}}{(1+0.0136015752)^{902}} = 0.5034372917$,
  - $PV_0 = \$198671.8377922227$

- At $t = 903$,

  - $g = 0.0410000000$,
  - $CF_{903} = CF_{902}(1 + 0.0410000000) = 102725.8624205568$,
  - $PV Payment = \frac{CF_{903}}{(1+0.0136015752)^{903}} = 0.5170455862$,
  - $PV_0 = \$198672.3548378089$

- At $t = 904$,

  - $g = 0.0410000000$,
  - $CF_{904} = CF_{903}(1 + 0.0410000000) = 106937.6227797996$,
  - $PV Payment = \frac{CF_{904}}{(1+0.0136015752)^{904}} = 0.5310217233$,
  - $PV_0 = \$198672.8858595322$

- At $t = 905$,

  - $g = 0.0410000000$,
  - $CF_{905} = CF_{904}(1 + 0.0410000000) = 111322.0653137714$,
  - $PV Payment = \frac{CF_{905}}{(1+0.0136015752)^{905}} = 0.5453756461$,
  - $PV_0 = \$198673.4312351782$

- At $t = 906$,

  - $g = 0.0410000000$,
  - $CF_{906} = CF_{905}(1 + 0.0410000000) = 115886.2699916360$,
  - $PV Payment = \frac{CF_{906}}{(1+0.0136015752)^{906}} = 0.5601175663$,
  - $PV_0 = \$198673.9913527445$

- At $t = 907$,

  - $g = 0.0410000000$,
  - $CF_{907} = CF_{906}(1 + 0.0410000000) = 120637.6070612931$,
  - $PV Payment = \frac{CF_{907}}{(1+0.0136015752)^{907}} = 0.5752579720$,
  - $PV_0 = \$198674.5666107165$

- At $t = 908$,

  - $g = 0.0410000000$,
  - $CF_{908} = CF_{907}(1 + 0.0410000000) = 125583.7489508061$,
  - $PV Payment = \frac{CF_{908}}{(1+0.0136015752)^{908}} = 0.5908076343$,
  - $PV_0 = \$198675.1574183508$

- At $t = 909$,

  - $g = 0.0410000000$,
  - $CF_{909} = CF_{908}(1 + 0.0410000000) = 130732.6826577891$,

  - $PVPayment = \frac{CF_{909}}{(1+0.0136015752)^{909}} = 0.6067776159$,
  - $PV_0 = \$198675.7641959668$

- At $t = 910$,
  - $g = 0.0410000000$,
  - $CF_{910} = CF_{909}(1 + 0.0410000000) = 136092.7226467585$,
  - $PVPayment = \frac{CF_{910}}{(1+0.0136015752)^{910}} = 0.6231792783$,
  - $PV_0 = \$198676.3873752451$

- At $t = 911$,
  - $g = 0.0410000000$,
  - $CF_{911} = CF_{910}(1 + 0.0410000000) = 141672.5242752756$,
  - $PVPayment = \frac{CF_{911}}{(1+0.0136015752)^{911}} = 0.6400242902$,
  - $PV_0 = \$198677.0273995353$

- At $t = 912$,
  - $g = 0.0410000000$,
  - $CF_{912} = CF_{911}(1 + 0.0410000000) = 147481.0977705618$,
  - $PVPayment = \frac{CF_{912}}{(1+0.0136015752)^{912}} = 0.6573246356$,
  - $PV_0 = \$198677.6847241709$

- At $t = 913$,
  - $g = 0.0410000000$,
  - $CF_{913} = CF_{912}(1 + 0.0410000000) = 153527.8227791549$,
  - $PVPayment = \frac{CF_{913}}{(1+0.0136015752)^{913}} = 0.6750926226$,
  - $PV_0 = \$198678.3598167936$

- At $t = 914$,
  - $g = 0.0410000000$,
  - $CF_{914} = CF_{913}(1 + 0.0410000000) = 159822.4635131002$,
  - $PVPayment = \frac{CF_{914}}{(1+0.0136015752)^{914}} = 0.6933408918$,
  - $PV_0 = \$198679.0531576854$

- At $t = 915$,
  - $g = 0.0410000000$,
  - $CF_{915} = CF_{914}(1 + 0.0410000000) = 166375.1845171373$,
  - $PVPayment = \frac{CF_{915}}{(1+0.0136015752)^{915}} = 0.7120824257$,
  - $PV_0 = \$198679.7652401111$

- At $t = 916$,
  - $g = 0.0410000000$,
  - $CF_{916} = CF_{915}(1 + 0.0410000000) = 173196.5670823399$,
  - $PVPayment = \frac{CF_{916}}{(1+0.0136015752)^{916}} = 0.7313305576$,
  - $PV_0 = \$198680.4965706686$

- At $t = 917$,
  - $g = 0.0410000000$,
  - $CF_{917} = CF_{916}(1 + 0.0410000000) = 180297.6263327159$,
  - $PV Payment = \frac{CF_{917}}{(1+0.0136015752)^{917}} = 0.7510989811$,
  - $PV_0 = \$198681.2476696497$
- At $t = 918$,
  - $g = 0.0410000000$,
  - $CF_{918} = CF_{917}(1 + 0.0410000000) = 187689.8290123572$,
  - $PV Payment = \frac{CF_{918}}{(1+0.0136015752)^{918}} = 0.7714017603$,
  - $PV_0 = \$198682.0190714100$
- At $t = 919$,
  - $g = 0.0410000000$,
  - $CF_{919} = CF_{918}(1 + 0.0410000000) = 195385.1120018638$,
  - $PV Payment = \frac{CF_{919}}{(1+0.0136015752)^{919}} = 0.7922533390$,
  - $PV_0 = \$198682.8113247490$
- At $t = 920$,
  - $g = 0.0410000000$,
  - $CF_{920} = CF_{919}(1 + 0.0410000000) = 203395.9015939402$,
  - $PV Payment = \frac{CF_{920}}{(1+0.0136015752)^{920}} = 0.8136685519$,
  - $PV_0 = \$198683.6249933009$
- At $t = 921$,
  - $g = 0.0410000000$,
  - $CF_{921} = CF_{920}(1 + 0.0410000000) = 211735.1335592918$,
  - $PV Payment = \frac{CF_{921}}{(1+0.0136015752)^{921}} = 0.8356626343$,
  - $PV_0 = \$198684.4606559353$
- At $t = 922$,
  - $g = 0.0410000000$,
  - $CF_{922} = CF_{921}(1 + 0.0410000000) = 220416.2740352227$,
  - $PV Payment = \frac{CF_{922}}{(1+0.0136015752)^{922}} = 0.8582512336$,
  - $PV_0 = \$198685.3189071689$
- At $t = 923$,
  - $g = 0.0410000000$,
  - $CF_{923} = CF_{922}(1 + 0.0410000000) = 229453.3412706668$,
  - $PV Payment = \frac{CF_{923}}{(1+0.0136015752)^{923}} = 0.8814504200$,
  - $PV_0 = \$198686.2003575889$
- At $t = 924$,
  - $g = 0.0410000000$,

- $CF_{924} = CF_{923}(1 + 0.0410000000) = 238860.9282627642$,
- $PV Payment = \frac{CF_{924}}{(1+0.0136015752)^{924}} = 0.9052766981$,
- $PV_0 = \$198687.1056342870$

- At $t = 925$,
  - $g = 0.0410000000$,
  - $CF_{925} = CF_{924}(1 + 0.0410000000) = 248654.2263215375$,
  - $PV Payment = \frac{CF_{925}}{(1+0.0136015752)^{925}} = 0.9297470187$,
  - $PV_0 = \$198688.0353813057$
- At $t = 926$,
  - $g = 0.1900000000$,
  - $CF_{926} = CF_{889}(1 + 0.1900000000) = 69649.2660462579$,
  - $PV Payment = \frac{CF_{926}}{(1+0.0136015752)^{926}} = 0.2569320113$,
  - $PV_0 = \$198688.2923133170$
- At $t = 927$,
  - $g = 0.0410000000$,
  - $CF_{927} = CF_{926}(1 + 0.0410000000) = 72504.8859541545$,
  - $PV Payment = \frac{CF_{927}}{(1+0.0136015752)^{927}} = 0.2638770798$,
  - $PV_0 = \$198688.5561903969$
- At $t = 928$,
  - $g = 0.0410000000$,
  - $CF_{928} = CF_{927}(1 + 0.0410000000) = 75477.5862782748$,
  - $PV Payment = \frac{CF_{928}}{(1+0.0136015752)^{928}} = 0.2710098788$,
  - $PV_0 = \$198688.8272002757$
- At $t = 929$,
  - $g = 0.0410000000$,
  - $CF_{929} = CF_{928}(1 + 0.0410000000) = 78572.1673156841$,
  - $PV Payment = \frac{CF_{929}}{(1+0.0136015752)^{929}} = 0.2783354829$,
  - $PV_0 = \$198689.1055357585$
- At $t = 930$,
  - $g = 0.0410000000$,
  - $CF_{930} = CF_{929}(1 + 0.0410000000) = 81793.6261756271$,
  - $PV Payment = \frac{CF_{930}}{(1+0.0136015752)^{930}} = 0.2858591035$,
  - $PV_0 = \$198689.3913948621$
- At $t = 931$,
  - $g = 0.0410000000$,
  - $CF_{931} = CF_{930}(1 + 0.0410000000) = 85147.1648488278$,
  - $PV Payment = \frac{CF_{931}}{(1+0.0136015752)^{931}} = 0.2935860935$,

- $PV_0 = \$198689.6849809556$

- At $t = 932$,
  - $g = 0.0410000000$,
  - $CF_{932} = CF_{931}(1 + 0.0410000000) = 88638.1986076298$,
  - $PVPayment = \frac{CF_{932}}{(1+0.0136015752)^{932}} = 0.3015219498$,
  - $PV_0 = \$198689.9865029053$

- At $t = 933$,
  - $g = 0.0410000000$,
  - $CF_{933} = CF_{932}(1 + 0.0410000000) = 92272.3647505426$,
  - $PVPayment = \frac{CF_{933}}{(1+0.0136015752)^{933}} = 0.3096723184$,
  - $PV_0 = \$198690.2961752237$

- At $t = 934$,
  - $g = 0.0410000000$,
  - $CF_{934} = CF_{933}(1 + 0.0410000000) = 96055.5317053148$,
  - $PVPayment = \frac{CF_{934}}{(1+0.0136015752)^{934}} = 0.3180429977$,
  - $PV_0 = \$198690.6142182215$

- At $t = 935$,
  - $g = 0.0410000000$,
  - $CF_{935} = CF_{934}(1 + 0.0410000000) = 99993.8085052327$,
  - $PVPayment = \frac{CF_{935}}{(1+0.0136015752)^{935}} = 0.3266399429$,
  - $PV_0 = \$198690.9408581643$

- At $t = 936$,
  - $g = 0.0410000000$,
  - $CF_{936} = CF_{935}(1 + 0.0410000000) = 104093.5546539473$,
  - $PVPayment = \frac{CF_{936}}{(1+0.0136015752)^{936}} = 0.3354692700$,
  - $PV_0 = \$198691.2763274343$

- At $t = 937$,
  - $g = 0.0410000000$,
  - $CF_{937} = CF_{936}(1 + 0.0410000000) = 108361.3903947591$,
  - $PVPayment = \frac{CF_{937}}{(1+0.0136015752)^{937}} = 0.3445372606$,
  - $PV_0 = \$198691.6208646949$

- At $t = 938$,
  - $g = 0.0410000000$,
  - $CF_{938} = CF_{937}(1 + 0.0410000000) = 112804.2074009442$,
  - $PVPayment = \frac{CF_{938}}{(1+0.0136015752)^{938}} = 0.3538503659$,
  - $PV_0 = \$198691.9747150608$

- At $t = 939$,

  - $g = 0.0410000000$,
  - $CF_{939} = CF_{938}(1 + 0.0410000000) = 117429.1799043829$,
  - $PV Payment = \frac{CF_{939}}{(1+0.0136015752)^{939}} = 0.3634152116$,
  - $PV_0 = \$198692.3381302723$

- At $t = 940$,
  - $g = 0.0410000000$,
  - $CF_{940} = CF_{939}(1 + 0.0410000000) = 122243.7762804626$,
  - $PV Payment = \frac{CF_{940}}{(1+0.0136015752)^{940}} = 0.3732386023$,
  - $PV_0 = \$198692.7113688746$

- At $t = 941$,
  - $g = 0.0410000000$,
  - $CF_{941} = CF_{940}(1 + 0.0410000000) = 127255.7711079616$,
  - $PV Payment = \frac{CF_{941}}{(1+0.0136015752)^{941}} = 0.3833275268$,
  - $PV_0 = \$198693.0946964014$

- At $t = 942$,
  - $g = 0.0410000000$,
  - $CF_{942} = CF_{941}(1 + 0.0410000000) = 132473.2577233880$,
  - $PV Payment = \frac{CF_{942}}{(1+0.0136015752)^{942}} = 0.3936891626$,
  - $PV_0 = \$198693.4883855641$

- At $t = 943$,
  - $g = 0.0410000000$,
  - $CF_{943} = CF_{942}(1 + 0.0410000000) = 137904.6612900469$,
  - $PV Payment = \frac{CF_{943}}{(1+0.0136015752)^{943}} = 0.4043308814$,
  - $PV_0 = \$198693.8927164455$

- At $t = 944$,
  - $g = 0.0410000000$,
  - $CF_{944} = CF_{943}(1 + 0.0410000000) = 143558.7524029388$,
  - $PV Payment = \frac{CF_{944}}{(1+0.0136015752)^{944}} = 0.4152602540$,
  - $PV_0 = \$198694.3079766995$

- At $t = 945$,
  - $g = 0.0410000000$,
  - $CF_{945} = CF_{944}(1 + 0.0410000000) = 149444.6612514593$,
  - $PV Payment = \frac{CF_{945}}{(1+0.0136015752)^{945}} = 0.4264850558$,
  - $PV_0 = \$198694.7344617553$

- At $t = 946$,
  - $g = 0.0410000000$,
  - $CF_{946} = CF_{945}(1 + 0.0410000000) = 155571.8923627691$,

  - $PV Payment = \frac{CF_{946}}{(1+0.0136015752)^{946}} = 0.4380132726$,
  - $PV_0 = \$198695.1724750279$

- At $t = 947$,
  - $g = 0.0410000000$,
  - $CF_{947} = CF_{946}(1 + 0.0410000000) = 161950.3399496426$,
  - $PV Payment = \frac{CF_{947}}{(1+0.0136015752)^{947}} = 0.4498531059$,
  - $PV_0 = \$198695.6223281338$

- At $t = 948$,
  - $g = 0.0410000000$,
  - $CF_{948} = CF_{947}(1 + 0.0410000000) = 168590.3038875779$,
  - $PV Payment = \frac{CF_{948}}{(1+0.0136015752)^{948}} = 0.4620129790$,
  - $PV_0 = \$198696.0843411127$

- At $t = 949$,
  - $g = 0.0410000000$,
  - $CF_{949} = CF_{948}(1 + 0.0410000000) = 175502.5063469686$,
  - $PV Payment = \frac{CF_{949}}{(1+0.0136015752)^{949}} = 0.4745015427$,
  - $PV_0 = \$198696.5588426554$

- At $t = 950$,
  - $g = 0.0410000000$,
  - $CF_{950} = CF_{949}(1 + 0.0410000000) = 182698.1091071943$,
  - $PV Payment = \frac{CF_{950}}{(1+0.0136015752)^{950}} = 0.4873276818$,
  - $PV_0 = \$198697.0461703372$

- At $t = 951$,
  - $g = 0.0410000000$,
  - $CF_{951} = CF_{950}(1 + 0.0410000000) = 190188.7315805893$,
  - $PV Payment = \frac{CF_{951}}{(1+0.0136015752)^{951}} = 0.5005005212$,
  - $PV_0 = \$198697.5466708584$

- At $t = 952$,
  - $g = 0.0410000000$,
  - $CF_{952} = CF_{951}(1 + 0.0410000000) = 197986.4695753934$,
  - $PV Payment = \frac{CF_{952}}{(1+0.0136015752)^{952}} = 0.5140294326$,
  - $PV_0 = \$198698.0607002910$

- At $t = 953$,
  - $g = 0.0410000000$,
  - $CF_{953} = CF_{952}(1 + 0.0410000000) = 206103.9148279845$,
  - $PV Payment = \frac{CF_{953}}{(1+0.0136015752)^{953}} = 0.5279240408$,
  - $PV_0 = \$198698.5886243318$

- At $t = 954$,
  - $g = 0.0410000000$,
  - $CF_{954} = CF_{953}(1 + 0.0410000000) = 214554.1753359319$,
  - $PV Payment = \frac{CF_{954}}{(1+0.0136015752)^{954}} = 0.5421942308$,
  - $PV_0 = \$198699.1308185627$
- At $t = 955$,
  - $g = 0.0410000000$,
  - $CF_{955} = CF_{954}(1 + 0.0410000000) = 223350.8965247051$,
  - $PV Payment = \frac{CF_{955}}{(1+0.0136015752)^{955}} = 0.5568501550$,
  - $PV_0 = \$198699.6876687177$
- At $t = 956$,
  - $g = 0.0410000000$,
  - $CF_{956} = CF_{955}(1 + 0.0410000000) = 232508.2832822180$,
  - $PV Payment = \frac{CF_{956}}{(1+0.0136015752)^{956}} = 0.5719022400$,
  - $PV_0 = \$198700.2595709577$
- At $t = 957$,
  - $g = 0.0410000000$,
  - $CF_{957} = CF_{956}(1 + 0.0410000000) = 242041.1228967889$,
  - $PV Payment = \frac{CF_{957}}{(1+0.0136015752)^{957}} = 0.5873611944$,
  - $PV_0 = \$198700.8469321521$
- At $t = 958$,
  - $g = 0.0410000000$,
  - $CF_{958} = CF_{957}(1 + 0.0410000000) = 251964.8089355572$,
  - $PV Payment = \frac{CF_{958}}{(1+0.0136015752)^{958}} = 0.6032380161$,
  - $PV_0 = \$198701.4501701682$
- At $t = 959$,
  - $g = 0.0410000000$,
  - $CF_{959} = CF_{958}(1 + 0.0410000000) = 262295.3661019151$,
  - $PV Payment = \frac{CF_{959}}{(1+0.0136015752)^{959}} = 0.6195440004$,
  - $PV_0 = \$198702.0697141687$
- At $t = 960$,
  - $g = 0.0410000000$,
  - $CF_{960} = CF_{959}(1 + 0.0410000000) = 273049.4761120936$,
  - $PV Payment = \frac{CF_{960}}{(1+0.0136015752)^{960}} = 0.6362907480$,
  - $PV_0 = \$198702.7060049167$
- At $t = 961$,
  - $g = 0.0410000000$,

  - $CF_{961} = CF_{960}(1 + 0.0410000000) = 284244.5046326894$,
  - $PV Payment = \frac{CF_{961}}{(1+0.0136015752)^{961}} = 0.6534901729$,
  - $PV_0 = \$198703.3594950896$

- At $t = 962$,
  - $g = 0.0410000000$,
  - $CF_{962} = CF_{961}(1 + 0.0410000000) = 295898.5293226297$,
  - $PV Payment = \frac{CF_{962}}{(1+0.0136015752)^{962}} = 0.6711545114$,
  - $PV_0 = \$198704.0306496010$

- At $t = 963$,
  - $g = 0.1900000000$,
  - $CF_{963} = CF_{926}(1 + 0.1900000000) = 82882.6265950469$,
  - $PV Payment = \frac{CF_{963}}{(1+0.0136015752)^{963}} = 0.1854709669$,
  - $PV_0 = \$198704.2161205679$

- At $t = 964$,
  - $g = 0.0410000000$,
  - $CF_{964} = CF_{963}(1 + 0.0410000000) = 86280.8142854438$,
  - $PV Payment = \frac{CF_{964}}{(1+0.0136015752)^{964}} = 0.1904843888$,
  - $PV_0 = \$198704.4066049567$

- At $t = 965$,
  - $g = 0.0410000000$,
  - $CF_{965} = CF_{964}(1 + 0.0410000000) = 89818.3276711470$,
  - $PV Payment = \frac{CF_{965}}{(1+0.0136015752)^{965}} = 0.1956333273$,
  - $PV_0 = \$198704.6022382840$

- At $t = 966$,
  - $g = 0.0410000000$,
  - $CF_{966} = CF_{965}(1 + 0.0410000000) = 93500.8791056641$,
  - $PV Payment = \frac{CF_{966}}{(1+0.0136015752)^{966}} = 0.2009214456$,
  - $PV_0 = \$198704.8031597295$

- At $t = 967$,
  - $g = 0.0410000000$,
  - $CF_{967} = CF_{966}(1 + 0.0410000000) = 97334.4151489963$,
  - $PV Payment = \frac{CF_{967}}{(1+0.0136015752)^{967}} = 0.2063525057$,
  - $PV_0 = \$198705.0095122352$

- At $t = 968$,
  - $g = 0.0410000000$,
  - $CF_{968} = CF_{967}(1 + 0.0410000000) = 101325.1261701051$,
  - $PV Payment = \frac{CF_{968}}{(1+0.0136015752)^{968}} = 0.2119303715$,

- $PV_0 = \$198705.2214426067$

- At $t = 969$,
  - $g = 0.0410000000$,
  - $CF_{969} = CF_{968}(1 + 0.0410000000) = 105479.4563430794$,
  - $PV Payment = \frac{CF_{969}}{(1+0.0136015752)^{969}} = 0.2176590114$,
  - $PV_0 = \$198705.4391016181$

- At $t = 970$,
  - $g = 0.0410000000$,
  - $CF_{970} = CF_{969}(1 + 0.0410000000) = 109804.1140531457$,
  - $PV Payment = \frac{CF_{970}}{(1+0.0136015752)^{970}} = 0.2235425007$,
  - $PV_0 = \$198705.6626441187$

- At $t = 971$,
  - $g = 0.0410000000$,
  - $CF_{971} = CF_{970}(1 + 0.0410000000) = 114306.0827293246$,
  - $PV Payment = \frac{CF_{971}}{(1+0.0136015752)^{971}} = 0.2295850252$,
  - $PV_0 = \$198705.8922291439$

- At $t = 972$,
  - $g = 0.0410000000$,
  - $CF_{972} = CF_{971}(1 + 0.0410000000) = 118992.6321212269$,
  - $PV Payment = \frac{CF_{972}}{(1+0.0136015752)^{972}} = 0.2357908838$,
  - $PV_0 = \$198706.1280200277$

- At $t = 973$,
  - $g = 0.0410000000$,
  - $CF_{973} = CF_{972}(1 + 0.0410000000) = 123871.3300381972$,
  - $PV Payment = \frac{CF_{973}}{(1+0.0136015752)^{973}} = 0.2421644915$,
  - $PV_0 = \$198706.3701845192$

- At $t = 974$,
  - $g = 0.0410000000$,
  - $CF_{974} = CF_{973}(1 + 0.0410000000) = 128950.0545697633$,
  - $PV Payment = \frac{CF_{974}}{(1+0.0136015752)^{974}} = 0.2487103827$,
  - $PV_0 = \$198706.6188949019$

- At $t = 975$,
  - $g = 0.0410000000$,
  - $CF_{975} = CF_{974}(1 + 0.0410000000) = 134237.0068071236$,
  - $PV Payment = \frac{CF_{975}}{(1+0.0136015752)^{975}} = 0.2554332143$,
  - $PV_0 = \$198706.8743281161$

- At $t = 976$,

  - $g = 0.0410000000$,
  - $CF_{976} = CF_{975}(1 + 0.0410000000) = 139740.7240862157$,
  - $PV Payment = \frac{CF_{976}}{(1+0.0136015752)^{976}} = 0.2623377691$,
  - $PV_0 = \$198707.1366658853$

- At $t = 977$,

  - $g = 0.0410000000$,
  - $CF_{977} = CF_{976}(1 + 0.0410000000) = 145470.0937737505$,
  - $PV Payment = \frac{CF_{977}}{(1+0.0136015752)^{977}} = 0.2694289594$,
  - $PV_0 = \$198707.4060948447$

- At $t = 978$,

  - $g = 0.0410000000$,
  - $CF_{978} = CF_{977}(1 + 0.0410000000) = 151434.3676184743$,
  - $PV Payment = \frac{CF_{978}}{(1+0.0136015752)^{978}} = 0.2767118300$,
  - $PV_0 = \$198707.6828066747$

- At $t = 979$,

  - $g = 0.0410000000$,
  - $CF_{979} = CF_{978}(1 + 0.0410000000) = 157643.1766908317$,
  - $PV Payment = \frac{CF_{979}}{(1+0.0136015752)^{979}} = 0.2841915621$,
  - $PV_0 = \$198707.9669982367$

- At $t = 980$,

  - $g = 0.0410000000$,
  - $CF_{980} = CF_{979}(1 + 0.0410000000) = 164106.5469351558$,
  - $PV Payment = \frac{CF_{980}}{(1+0.0136015752)^{980}} = 0.2918734771$,
  - $PV_0 = \$198708.2588717138$

- At $t = 981$,

  - $g = 0.0410000000$,
  - $CF_{981} = CF_{980}(1 + 0.0410000000) = 170834.9153594972$,
  - $PV Payment = \frac{CF_{981}}{(1+0.0136015752)^{981}} = 0.2997630401$,
  - $PV_0 = \$198708.5586347539$

- At $t = 982$,

  - $g = 0.0410000000$,
  - $CF_{982} = CF_{981}(1 + 0.0410000000) = 177839.1468892365$,
  - $PV Payment = \frac{CF_{982}}{(1+0.0136015752)^{982}} = 0.3078658640$,
  - $PV_0 = \$198708.8665006180$

- At $t = 983$,

  - $g = 0.0410000000$,
  - $CF_{983} = CF_{982}(1 + 0.0410000000) = 185130.5519116952$,

  - $PV Payment = \frac{CF_{983}}{(1+0.0136015752)^{983}} = 0.3161877135$,
  - $PV_0 = \$198709.1826883314$

- At $t = 984$,
  - $g = 0.0410000000$,
  - $CF_{984} = CF_{983}(1 + 0.0410000000) = 192720.9045400747$,
  - $PV Payment = \frac{CF_{984}}{(1+0.0136015752)^{984}} = 0.3247345089$,
  - $PV_0 = \$198709.5074228403$

- At $t = 985$,
  - $g = 0.0410000000$,
  - $CF_{985} = CF_{984}(1 + 0.0410000000) = 200622.4616262178$,
  - $PV Payment = \frac{CF_{985}}{(1+0.0136015752)^{985}} = 0.3335123307$,
  - $PV_0 = \$198709.8409351710$

- At $t = 986$,
  - $g = 0.0410000000$,
  - $CF_{986} = CF_{985}(1 + 0.0410000000) = 208847.9825528927$,
  - $PV Payment = \frac{CF_{986}}{(1+0.0136015752)^{986}} = 0.3425274237$,
  - $PV_0 = \$198710.1834625947$

- At $t = 987$,
  - $g = 0.0410000000$,
  - $CF_{987} = CF_{986}(1 + 0.0410000000) = 217410.7498375612$,
  - $PV Payment = \frac{CF_{987}}{(1+0.0136015752)^{987}} = 0.3517862016$,
  - $PV_0 = \$198710.5352487963$

- At $t = 988$,
  - $g = 0.0410000000$,
  - $CF_{988} = CF_{987}(1 + 0.0410000000) = 226324.5905809012$,
  - $PV Payment = \frac{CF_{988}}{(1+0.0136015752)^{988}} = 0.3612952513$,
  - $PV_0 = \$198710.8965440477$

- At $t = 989$,
  - $g = 0.0410000000$,
  - $CF_{989} = CF_{988}(1 + 0.0410000000) = 235603.8987947182$,
  - $PV Payment = \frac{CF_{989}}{(1+0.0136015752)^{989}} = 0.3710613379$,
  - $PV_0 = \$198711.2676053856$

- At $t = 990$,
  - $g = 0.0410000000$,
  - $CF_{990} = CF_{989}(1 + 0.0410000000) = 245263.6586453016$,
  - $PV Payment = \frac{CF_{990}}{(1+0.0136015752)^{990}} = 0.3810914093$,
  - $PV_0 = \$198711.6486967949$

- At $t = 991$,
  - $g = 0.0410000000$,
  - $CF_{991} = CF_{990}(1 + 0.0410000000) = 255319.4686497589$,
  - $PV Payment = \frac{CF_{991}}{(1+0.0136015752)^{991}} = 0.3913926012$,
  - $PV_0 = \$198712.0400893961$
- At $t = 992$,
  - $g = 0.0410000000$,
  - $CF_{992} = CF_{991}(1 + 0.0410000000) = 265787.5668643990$,
  - $PV Payment = \frac{CF_{992}}{(1+0.0136015752)^{992}} = 0.4019722421$,
  - $PV_0 = \$198712.4420616382$
- At $t = 993$,
  - $g = 0.0410000000$,
  - $CF_{993} = CF_{992}(1 + 0.0410000000) = 276684.8571058394$,
  - $PV Payment = \frac{CF_{993}}{(1+0.0136015752)^{993}} = 0.4128378589$,
  - $PV_0 = \$198712.8548994971$
- At $t = 994$,
  - $g = 0.0410000000$,
  - $CF_{994} = CF_{993}(1 + 0.0410000000) = 288028.9362471788$,
  - $PV Payment = \frac{CF_{994}}{(1+0.0136015752)^{994}} = 0.4239971815$,
  - $PV_0 = \$198713.2788966786$
- At $t = 995$,
  - $g = 0.0410000000$,
  - $CF_{995} = CF_{994}(1 + 0.0410000000) = 299838.1226333131$,
  - $PV Payment = \frac{CF_{995}}{(1+0.0136015752)^{995}} = 0.4354581492$,
  - $PV_0 = \$198713.7143548278$
- At $t = 996$,
  - $g = 0.0410000000$,
  - $CF_{996} = CF_{995}(1 + 0.0410000000) = 312131.4856612789$,
  - $PV Payment = \frac{CF_{996}}{(1+0.0136015752)^{996}} = 0.4472289156$,
  - $PV_0 = \$198714.1615837433$
- At $t = 997$,
  - $g = 0.0410000000$,
  - $CF_{997} = CF_{996}(1 + 0.0410000000) = 324928.8765733913$,
  - $PV Payment = \frac{CF_{997}}{(1+0.0136015752)^{997}} = 0.4593178547$,
  - $PV_0 = \$198714.6209015981$
- At $t = 998$,
  - $g = 0.0410000000$,

  - $CF_{998} = CF_{997}(1 + 0.0410000000) = 338250.9605129003$,
  - $PV Payment = \frac{CF_{998}}{(1+0.0136015752)^{998}} = 0.4717335672$,
  - $PV_0 = \$198715.0926351652$

- At $t = 999$,

  - $g = 0.0410000000$,
  - $CF_{999} = CF_{998}(1 + 0.0410000000) = 352119.2498939292$,
  - $PV Payment = \frac{CF_{999}}{(1+0.0136015752)^{999}} = 0.4844848858$,
  - $PV_0 = \$198715.5771200510$

- At $t = 1000$,

  - $g = 0.1900000000$,
  - $CF_{1000} = CF_{963}(1 + 0.1900000000) = 98630.3256481058$,
  - $PV Payment = \frac{CF_{1000}}{(1+0.0136015752)^{1000}} = 0.1338855341$,
  - $PV_0 = \$198715.7110055851$

- At $t = 1001$,

  - $g = 0.0410000000$,
  - $CF_{1001} = CF_{1000}(1 + 0.0410000000) = 102674.1689996782$,
  - $PV Payment = \frac{CF_{1001}}{(1+0.0136015752)^{1001}} = 0.1375045623$,
  - $PV_0 = \$198715.8485101474$

- At $t = 1002$,

  - $g = 0.0410000000$,
  - $CF_{1002} = CF_{1001}(1 + 0.0410000000) = 106883.8099286650$,
  - $PV Payment = \frac{CF_{1002}}{(1+0.0136015752)^{1002}} = 0.1412214157$,
  - $PV_0 = \$198715.9897315631$

- At $t = 1003$,

  - $g = 0.0410000000$,
  - $CF_{1003} = CF_{1002}(1 + 0.0410000000) = 111266.0461357402$,
  - $PV Payment = \frac{CF_{1003}}{(1+0.0136015752)^{1003}} = 0.1450387384$,
  - $PV_0 = \$198716.1347703015$

- At $t = 1004$,

  - $g = 0.0410000000$,
  - $CF_{1004} = CF_{1003}(1 + 0.0410000000) = 115827.9540273056$,
  - $PV Payment = \frac{CF_{1004}}{(1+0.0136015752)^{1004}} = 0.1489592463$,
  - $PV_0 = \$198716.2837295478$

- At $t = 1005$,

  - $g = 0.0410000000$,
  - $CF_{1005} = CF_{1004}(1 + 0.0410000000) = 120576.9001424251$,
  - $PV Payment = \frac{CF_{1005}}{(1+0.0136015752)^{1005}} = 0.1529857285$,

  - $PV_0 = \$198716.4367152763$

- At $t = 1006$,
  - $g = 0.0410000000$,
  - $CF_{1006} = CF_{1005}(1 + 0.0410000000) = 125520.5530482645$,
  - $PV Payment = \frac{CF_{1006}}{(1+0.0136015752)^{1006}} = 0.1571210496$,
  - $PV_0 = \$198716.5938363258$

- At $t = 1007$,
  - $g = 0.0410000000$,
  - $CF_{1007} = CF_{1006}(1 + 0.0410000000) = 130666.8957232433$,
  - $PV Payment = \frac{CF_{1007}}{(1+0.0136015752)^{1007}} = 0.1613681516$,
  - $PV_0 = \$198716.7552044774$

- At $t = 1008$,
  - $g = 0.0410000000$,
  - $CF_{1008} = CF_{1007}(1 + 0.0410000000) = 136024.2384478963$,
  - $PV Payment = \frac{CF_{1008}}{(1+0.0136015752)^{1008}} = 0.1657300559$,
  - $PV_0 = \$198716.9209345333$

- At $t = 1009$,
  - $g = 0.0410000000$,
  - $CF_{1009} = CF_{1008}(1 + 0.0410000000) = 141601.2322242600$,
  - $PV Payment = \frac{CF_{1009}}{(1+0.0136015752)^{1009}} = 0.1702098659$,
  - $PV_0 = \$198717.0911443993$

- At $t = 1010$,
  - $g = 0.0410000000$,
  - $CF_{1010} = CF_{1009}(1 + 0.0410000000) = 147406.8827454547$,
  - $PV Payment = \frac{CF_{1010}}{(1+0.0136015752)^{1010}} = 0.1748107686$,
  - $PV_0 = \$198717.2659551679$

- At $t = 1011$,
  - $g = 0.0410000000$,
  - $CF_{1011} = CF_{1010}(1 + 0.0410000000) = 153450.5649380183$,
  - $PV Payment = \frac{CF_{1011}}{(1+0.0136015752)^{1011}} = 0.1795360372$,
  - $PV_0 = \$198717.4454912051$

- At $t = 1012$,
  - $g = 0.0410000000$,
  - $CF_{1012} = CF_{1011}(1 + 0.0410000000) = 159742.0381004770$,
  - $PV Payment = \frac{CF_{1012}}{(1+0.0136015752)^{1012}} = 0.1843890334$,
  - $PV_0 = \$198717.6298802385$

- At $t = 1013$,

  - $g = 0.0410000000$,
  - $CF_{1013} = CF_{1012}(1 + 0.0410000000) = 166291.4616625966$,
  - $PV Payment = \frac{CF_{1013}}{(1+0.0136015752)^{1013}} = 0.1893732098$,
  - $PV_0 = \$198717.8192534484$

- At $t = 1014$,
  - $g = 0.0410000000$,
  - $CF_{1014} = CF_{1013}(1 + 0.0410000000) = 173109.4115907630$,
  - $PV Payment = \frac{CF_{1014}}{(1+0.0136015752)^{1014}} = 0.1944921123$,
  - $PV_0 = \$198718.0137455607$

- At $t = 1015$,
  - $g = 0.0410000000$,
  - $CF_{1015} = CF_{1014}(1 + 0.0410000000) = 180206.8974659843$,
  - $PV Payment = \frac{CF_{1015}}{(1+0.0136015752)^{1015}} = 0.1997493827$,
  - $PV_0 = \$198718.2134949434$

- At $t = 1016$,
  - $g = 0.0410000000$,
  - $CF_{1016} = CF_{1015}(1 + 0.0410000000) = 187595.3802620897$,
  - $PV Payment = \frac{CF_{1016}}{(1+0.0136015752)^{1016}} = 0.2051487611$,
  - $PV_0 = \$198718.4186437045$

- At $t = 1017$,
  - $g = 0.0410000000$,
  - $CF_{1017} = CF_{1016}(1 + 0.0410000000) = 195286.7908528353$,
  - $PV Payment = \frac{CF_{1017}}{(1+0.0136015752)^{1017}} = 0.2106940888$,
  - $PV_0 = \$198718.6293377933$

- At $t = 1018$,
  - $g = 0.0410000000$,
  - $CF_{1018} = CF_{1017}(1 + 0.0410000000) = 203293.5492778016$,
  - $PV Payment = \frac{CF_{1018}}{(1+0.0136015752)^{1018}} = 0.2163893109$,
  - $PV_0 = \$198718.8457271042$

- At $t = 1019$,
  - $g = 0.0410000000$,
  - $CF_{1019} = CF_{1018}(1 + 0.0410000000) = 211628.5847981914$,
  - $PV Payment = \frac{CF_{1019}}{(1+0.0136015752)^{1019}} = 0.2222384793$,
  - $PV_0 = \$198719.0679655835$

- At $t = 1020$,
  - $g = 0.0410000000$,
  - $CF_{1020} = CF_{1019}(1 + 0.0410000000) = 220305.3567749173$,

  - $PVPayment = \frac{CF_{1020}}{(1+0.0136015752)^{1020}} = 0.2282457551$,
  - $PV_0 = \$198719.2962113386$

- At $t = 1021$,
  - $g = 0.0410000000$,
  - $CF_{1021} = CF_{1020}(1 + 0.0410000000) = 229337.8764026889$,
  - $PVPayment = \frac{CF_{1021}}{(1+0.0136015752)^{1021}} = 0.2344154122$,
  - $PV_0 = \$198719.5306267508$

- At $t = 1022$,
  - $g = 0.0410000000$,
  - $CF_{1022} = CF_{1021}(1 + 0.0410000000) = 238740.7293351991$,
  - $PVPayment = \frac{CF_{1022}}{(1+0.0136015752)^{1022}} = 0.2407518399$,
  - $PV_0 = \$198719.7713785907$

- At $t = 1023$,
  - $g = 0.0410000000$,
  - $CF_{1023} = CF_{1022}(1 + 0.0410000000) = 248529.0992379422$,
  - $PVPayment = \frac{CF_{1023}}{(1+0.0136015752)^{1023}} = 0.2472595460$,
  - $PV_0 = \$198720.0186381366$

- At $t = 1024$,
  - $g = 0.0410000000$,
  - $CF_{1024} = CF_{1023}(1 + 0.0410000000) = 258718.7923066978$,
  - $PVPayment = \frac{CF_{1024}}{(1+0.0136015752)^{1024}} = 0.2539431604$,
  - $PV_0 = \$198720.2725812970$

- At $t = 1025$,
  - $g = 0.0410000000$,
  - $CF_{1025} = CF_{1024}(1 + 0.0410000000) = 269326.2627912724$,
  - $PVPayment = \frac{CF_{1025}}{(1+0.0136015752)^{1025}} = 0.2608074379$,
  - $PV_0 = \$198720.5333887349$

- At $t = 1026$,
  - $g = 0.0410000000$,
  - $CF_{1026} = CF_{1025}(1 + 0.0410000000) = 280368.6395657146$,
  - $PVPayment = \frac{CF_{1026}}{(1+0.0136015752)^{1026}} = 0.2678572622$,
  - $PV_0 = \$198720.8012459971$

- At $t = 1027$,
  - $g = 0.0410000000$,
  - $CF_{1027} = CF_{1026}(1 + 0.0410000000) = 291863.7537879089$,
  - $PVPayment = \frac{CF_{1027}}{(1+0.0136015752)^{1027}} = 0.2750976486$,
  - $PV_0 = \$198721.0763436457$

- At $t = 1028$,
  - $g = 0.0410000000$,
  - $CF_{1028} = CF_{1027}(1 + 0.0410000000) = 303830.1676932131$,
  - $PV Payment = \frac{CF_{1028}}{(1+0.0136015752)^{1028}} = 0.2825337481$,
  - $PV_0 = \$198721.3588773938$
- At $t = 1029$,
  - $g = 0.0410000000$,
  - $CF_{1029} = CF_{1028}(1 + 0.0410000000) = 316287.2045686348$,
  - $PV Payment = \frac{CF_{1029}}{(1+0.0136015752)^{1029}} = 0.2901708511$,
  - $PV_0 = \$198721.6490482450$
- At $t = 1030$,
  - $g = 0.0410000000$,
  - $CF_{1030} = CF_{1029}(1 + 0.0410000000) = 329254.9799559488$,
  - $PV Payment = \frac{CF_{1030}}{(1+0.0136015752)^{1030}} = 0.2980143909$,
  - $PV_0 = \$198721.9470626359$
- At $t = 1031$,
  - $g = 0.0410000000$,
  - $CF_{1031} = CF_{1030}(1 + 0.0410000000) = 342754.4341341427$,
  - $PV Payment = \frac{CF_{1031}}{(1+0.0136015752)^{1031}} = 0.3060699475$,
  - $PV_0 = \$198722.2531325833$
- At $t = 1032$,
  - $g = 0.0410000000$,
  - $CF_{1032} = CF_{1031}(1 + 0.0410000000) = 356807.3659336425$,
  - $PV Payment = \frac{CF_{1032}}{(1+0.0136015752)^{1032}} = 0.3143432519$,
  - $PV_0 = \$198722.5674758353$
- At $t = 1033$,
  - $g = 0.0410000000$,
  - $CF_{1033} = CF_{1032}(1 + 0.0410000000) = 371436.4679369219$,
  - $PV Payment = \frac{CF_{1033}}{(1+0.0136015752)^{1033}} = 0.3228401901$,
  - $PV_0 = \$198722.8903160254$
- At $t = 1034$,
  - $g = 0.0410000000$,
  - $CF_{1034} = CF_{1033}(1 + 0.0410000000) = 386665.3631223356$,
  - $PV Payment = \frac{CF_{1034}}{(1+0.0136015752)^{1034}} = 0.3315668071$,
  - $PV_0 = \$198723.2218828325$
- At $t = 1035$,
  - $g = 0.0410000000$,

  - $CF_{1035} = CF_{1034}(1 + 0.0410000000) = 402518.6430103513$,
  - $PV Payment = \frac{CF_{1035}}{(1+0.0136015752)^{1035}} = 0.3405293111$,
  - $PV_0 = \$198723.5624121436$

- At $t = 1036$,

  - $g = 0.0410000000$,
  - $CF_{1036} = CF_{1035}(1 + 0.0410000000) = 419021.9073737757$,
  - $PV Payment = \frac{CF_{1036}}{(1+0.0136015752)^{1036}} = 0.3497340785$,
  - $PV_0 = \$198723.9121462221$

- At $t = 1037$,

  - $g = 0.1900000000$,
  - $CF_{1037} = CF_{1000}(1 + 0.1900000000) = 117370.0875212459$,
  - $PV Payment = \frac{CF_{1037}}{(1+0.0136015752)^{1037}} = 0.0966476669$,
  - $PV_0 = \$198724.0087938890$

- At $t = 1038$,

  - $g = 0.0410000000$,
  - $CF_{1038} = CF_{1037}(1 + 0.0410000000) = 122182.2611096170$,
  - $PV Payment = \frac{CF_{1038}}{(1+0.0136015752)^{1038}} = 0.0992601272$,
  - $PV_0 = \$198724.1080540162$

- At $t = 1039$,

  - $g = 0.0410000000$,
  - $CF_{1039} = CF_{1038}(1 + 0.0410000000) = 127191.7338151113$,
  - $PV Payment = \frac{CF_{1039}}{(1+0.0136015752)^{1039}} = 0.1019432043$,
  - $PV_0 = \$198724.2099972205$

- At $t = 1040$,

  - $g = 0.0410000000$,
  - $CF_{1040} = CF_{1039}(1 + 0.0410000000) = 132406.5949015309$,
  - $PV Payment = \frac{CF_{1040}}{(1+0.0136015752)^{1040}} = 0.1046988069$,
  - $PV_0 = \$198724.3146960274$

- At $t = 1041$,

  - $g = 0.0410000000$,
  - $CF_{1041} = CF_{1040}(1 + 0.0410000000) = 137835.2652924936$,
  - $PV Payment = \frac{CF_{1041}}{(1+0.0136015752)^{1041}} = 0.1075288957$,
  - $PV_0 = \$198724.4222249231$

- At $t = 1042$,

  - $g = 0.0410000000$,
  - $CF_{1042} = CF_{1041}(1 + 0.0410000000) = 143486.5111694859$,
  - $PV Payment = \frac{CF_{1042}}{(1+0.0136015752)^{1042}} = 0.1104354838$,

- $PV_0 = \$198724.5326604069$

- At $t = 1043$,
  - $g = 0.0410000000$,
  - $CF_{1043} = CF_{1042}(1 + 0.0410000000) = 149369.4581274348$,
  - $PVPayment = \frac{CF_{1043}}{(1+0.0136015752)^{1043}} = 0.1134206393$,
  - $PV_0 = \$198724.6460810462$

- At $t = 1044$,
  - $g = 0.0410000000$,
  - $CF_{1044} = CF_{1043}(1 + 0.0410000000) = 155493.6059106596$,
  - $PVPayment = \frac{CF_{1044}}{(1+0.0136015752)^{1044}} = 0.1164864858$,
  - $PV_0 = \$198724.7625675320$

- At $t = 1045$,
  - $g = 0.0410000000$,
  - $CF_{1045} = CF_{1044}(1 + 0.0410000000) = 161868.8437529966$,
  - $PVPayment = \frac{CF_{1045}}{(1+0.0136015752)^{1045}} = 0.1196352045$,
  - $PV_0 = \$198724.8822027365$

- At $t = 1046$,
  - $g = 0.0410000000$,
  - $CF_{1046} = CF_{1045}(1 + 0.0410000000) = 168505.4663468695$,
  - $PVPayment = \frac{CF_{1046}}{(1+0.0136015752)^{1046}} = 0.1228690355$,
  - $PV_0 = \$198725.0050717720$

- At $t = 1047$,
  - $g = 0.0410000000$,
  - $CF_{1047} = CF_{1046}(1 + 0.0410000000) = 175414.1904670911$,
  - $PVPayment = \frac{CF_{1047}}{(1+0.0136015752)^{1047}} = 0.1261902793$,
  - $PV_0 = \$198725.1312620513$

- At $t = 1048$,
  - $g = 0.0410000000$,
  - $CF_{1048} = CF_{1047}(1 + 0.0410000000) = 182606.1722762418$,
  - $PVPayment = \frac{CF_{1048}}{(1+0.0136015752)^{1048}} = 0.1296012990$,
  - $PV_0 = \$198725.2608633503$

- At $t = 1049$,
  - $g = 0.0410000000$,
  - $CF_{1049} = CF_{1048}(1 + 0.0410000000) = 190093.0253395677$,
  - $PVPayment = \frac{CF_{1049}}{(1+0.0136015752)^{1049}} = 0.1331045211$,
  - $PV_0 = \$198725.3939678714$

- At $t = 1050$,

  - $g = 0.0410000000$,
  - $CF_{1050} = CF_{1049}(1 + 0.0410000000) = 197886.8393784900$,
  - $PV Payment = \frac{CF_{1050}}{(1+0.0136015752)^{1050}} = 0.1367024379$,
  - $PV_0 = \$198725.5306703094$

- At $t = 1051$,

  - $g = 0.0410000000$,
  - $CF_{1051} = CF_{1050}(1 + 0.0410000000) = 206000.1997930080$,
  - $PV Payment = \frac{CF_{1051}}{(1+0.0136015752)^{1051}} = 0.1403976092$,
  - $PV_0 = \$198725.6710679186$

- At $t = 1052$,

  - $g = 0.0410000000$,
  - $CF_{1052} = CF_{1051}(1 + 0.0410000000) = 214446.2079845213$,
  - $PV Payment = \frac{CF_{1052}}{(1+0.0136015752)^{1052}} = 0.1441926639$,
  - $PV_0 = \$198725.8152605825$

- At $t = 1053$,

  - $g = 0.0410000000$,
  - $CF_{1053} = CF_{1052}(1 + 0.0410000000) = 223238.5025118867$,
  - $PV Payment = \frac{CF_{1053}}{(1+0.0136015752)^{1053}} = 0.1480903017$,
  - $PV_0 = \$198725.9633508842$

- At $t = 1054$,

  - $g = 0.0410000000$,
  - $CF_{1054} = CF_{1053}(1 + 0.0410000000) = 232391.2811148740$,
  - $PV Payment = \frac{CF_{1054}}{(1+0.0136015752)^{1054}} = 0.1520932957$,
  - $PV_0 = \$198726.1154441798$

- At $t = 1055$,

  - $g = 0.0410000000$,
  - $CF_{1055} = CF_{1054}(1 + 0.0410000000) = 241919.3236405838$,
  - $PV Payment = \frac{CF_{1055}}{(1+0.0136015752)^{1055}} = 0.1562044936$,
  - $PV_0 = \$198726.2716486735$

- At $t = 1056$,

  - $g = 0.0410000000$,
  - $CF_{1056} = CF_{1055}(1 + 0.0410000000) = 251838.0159098477$,
  - $PV Payment = \frac{CF_{1056}}{(1+0.0136015752)^{1056}} = 0.1604268204$,
  - $PV_0 = \$198726.4320754939$

- At $t = 1057$,

  - $g = 0.0410000000$,
  - $CF_{1057} = CF_{1056}(1 + 0.0410000000) = 262163.3745621515$,

  - $PVPayment = \frac{CF_{1057}}{(1+0.0136015752)^{1057}} = 0.1647632799$,
  - $PV_0 = \$198726.5968387737$

- At $t = 1058$,
  - $g = 0.0410000000$,
  - $CF_{1058} = CF_{1057}(1 + 0.0410000000) = 272912.0729191997$,
  - $PVPayment = \frac{CF_{1058}}{(1+0.0136015752)^{1058}} = 0.1692169572$,
  - $PV_0 = \$198726.7660557309$

- At $t = 1059$,
  - $g = 0.0410000000$,
  - $CF_{1059} = CF_{1058}(1 + 0.0410000000) = 284101.4679088869$,
  - $PVPayment = \frac{CF_{1059}}{(1+0.0136015752)^{1059}} = 0.1737910208$,
  - $PV_0 = \$198726.9398467517$

- At $t = 1060$,
  - $g = 0.0410000000$,
  - $CF_{1060} = CF_{1059}(1 + 0.0410000000) = 295749.6280931513$,
  - $PVPayment = \frac{CF_{1060}}{(1+0.0136015752)^{1060}} = 0.1784887248$,
  - $PV_0 = \$198727.1183354765$

- At $t = 1061$,
  - $g = 0.0410000000$,
  - $CF_{1061} = CF_{1060}(1 + 0.0410000000) = 307875.3628449704$,
  - $PVPayment = \frac{CF_{1061}}{(1+0.0136015752)^{1061}} = 0.1833134114$,
  - $PV_0 = \$198727.3016488879$

- At $t = 1062$,
  - $g = 0.0410000000$,
  - $CF_{1062} = CF_{1061}(1 + 0.0410000000) = 320498.2527216142$,
  - $PVPayment = \frac{CF_{1062}}{(1+0.0136015752)^{1062}} = 0.1882685129$,
  - $PV_0 = \$198727.4899174008$

- At $t = 1063$,
  - $g = 0.0410000000$,
  - $CF_{1063} = CF_{1062}(1 + 0.0410000000) = 333638.6810832004$,
  - $PVPayment = \frac{CF_{1063}}{(1+0.0136015752)^{1063}} = 0.1933575546$,
  - $PV_0 = \$198727.6832749553$

- At $t = 1064$,
  - $g = 0.0410000000$,
  - $CF_{1064} = CF_{1063}(1 + 0.0410000000) = 347317.8670076116$,
  - $PVPayment = \frac{CF_{1064}}{(1+0.0136015752)^{1064}} = 0.1985841570$,
  - $PV_0 = \$198727.8818591123$

- At $t = 1065$,
  - $g = 0.0410000000$,
  - $CF_{1065} = CF_{1064}(1 + 0.0410000000) = 361557.8995549236$,
  - $PV Payment = \frac{CF_{1065}}{(1+0.0136015752)^{1065}} = 0.2039520384$,
  - $PV_0 = \$198728.0858111508$
- At $t = 1066$,
  - $g = 0.0410000000$,
  - $CF_{1066} = CF_{1065}(1 + 0.0410000000) = 376381.7734366754$,
  - $PV Payment = \frac{CF_{1066}}{(1+0.0136015752)^{1066}} = 0.2094650178$,
  - $PV_0 = \$198728.2952761686$
- At $t = 1067$,
  - $g = 0.0410000000$,
  - $CF_{1067} = CF_{1066}(1 + 0.0410000000) = 391813.4261475791$,
  - $PV Payment = \frac{CF_{1067}}{(1+0.0136015752)^{1067}} = 0.2151270172$,
  - $PV_0 = \$198728.5104031858$
- At $t = 1068$,
  - $g = 0.0410000000$,
  - $CF_{1068} = CF_{1067}(1 + 0.0410000000) = 407877.7766196298$,
  - $PV Payment = \frac{CF_{1068}}{(1+0.0136015752)^{1068}} = 0.2209420648$,
  - $PV_0 = \$198728.7313452506$
- At $t = 1069$,
  - $g = 0.0410000000$,
  - $CF_{1069} = CF_{1068}(1 + 0.0410000000) = 424600.7654610346$,
  - $PV Payment = \frac{CF_{1069}}{(1+0.0136015752)^{1069}} = 0.2269142976$,
  - $PV_0 = \$198728.9582595482$
- At $t = 1070$,
  - $g = 0.0410000000$,
  - $CF_{1070} = CF_{1069}(1 + 0.0410000000) = 442009.3968449370$,
  - $PV Payment = \frac{CF_{1070}}{(1+0.0136015752)^{1070}} = 0.2330479644$,
  - $PV_0 = \$198729.1913075125$
- At $t = 1071$,
  - $g = 0.0410000000$,
  - $CF_{1071} = CF_{1070}(1 + 0.0410000000) = 460131.7821155794$,
  - $PV Payment = \frac{CF_{1071}}{(1+0.0136015752)^{1071}} = 0.2393474288$,
  - $PV_0 = \$198729.4306549414$
- At $t = 1072$,
  - $g = 0.0410000000$,

  - $CF_{1072} = CF_{1071}(1 + 0.0410000000) = 478997.1851823181$,
  - $PV Payment = \frac{CF_{1072}}{(1+0.0136015752)^{1072}} = 0.2458171727$,
  - $PV_0 = \$198729.6764721140$

- At $t = 1073$,

  - $g = 0.0410000000$,
  - $CF_{1073} = CF_{1072}(1 + 0.0410000000) = 498636.0697747932$,
  - $PV Payment = \frac{CF_{1073}}{(1+0.0136015752)^{1073}} = 0.2524617986$,
  - $PV_0 = \$198729.9289339126$

- At $t = 1074$,

  - $g = 0.1900000000$,
  - $CF_{1074} = CF_{1037}(1 + 0.1900000000) = 139670.4041502826$,
  - $PV Payment = \frac{CF_{1074}}{(1+0.0136015752)^{1074}} = 0.0697668467$,
  - $PV_0 = \$198729.9987007593$

- At $t = 1075$,

  - $g = 0.0410000000$,
  - $CF_{1075} = CF_{1074}(1 + 0.0410000000) = 145396.8907204442$,
  - $PV Payment = \frac{CF_{1075}}{(1+0.0136015752)^{1075}} = 0.0716526978$,
  - $PV_0 = \$198730.0703534571$

- At $t = 1076$,

  - $g = 0.0410000000$,
  - $CF_{1076} = CF_{1075}(1 + 0.0410000000) = 151358.1632399824$,
  - $PV Payment = \frac{CF_{1076}}{(1+0.0136015752)^{1076}} = 0.0735895250$,
  - $PV_0 = \$198730.1439429820$

- At $t = 1077$,

  - $g = 0.0410000000$,
  - $CF_{1077} = CF_{1076}(1 + 0.0410000000) = 157563.8479328217$,
  - $PV Payment = \frac{CF_{1077}}{(1+0.0136015752)^{1077}} = 0.0755787060$,
  - $PV_0 = \$198730.2195216881$

- At $t = 1078$,

  - $g = 0.0410000000$,
  - $CF_{1078} = CF_{1077}(1 + 0.0410000000) = 164023.9656980674$,
  - $PV Payment = \frac{CF_{1078}}{(1+0.0136015752)^{1078}} = 0.0776216562$,
  - $PV_0 = \$198730.2971433442$

- At $t = 1079$,

  - $g = 0.0410000000$,
  - $CF_{1079} = CF_{1078}(1 + 0.0410000000) = 170748.9482916881$,
  - $PV Payment = \frac{CF_{1079}}{(1+0.0136015752)^{1079}} = 0.0797198288$,

- $PV_0 = \$198730.3768631731$

- At $t = 1080$,
  - $g = 0.0410000000$,
  - $CF_{1080} = CF_{1079}(1 + 0.0410000000) = 177749.6551716473$,
  - $PVPayment = \frac{CF_{1080}}{(1+0.0136015752)^{1080}} = 0.0818747167$,
  - $PV_0 = \$198730.4587378898$

- At $t = 1081$,
  - $g = 0.0410000000$,
  - $CF_{1081} = CF_{1080}(1 + 0.0410000000) = 185037.3910336848$,
  - $PVPayment = \frac{CF_{1081}}{(1+0.0136015752)^{1081}} = 0.0840878528$,
  - $PV_0 = \$198730.5428257426$

- At $t = 1082$,
  - $g = 0.0410000000$,
  - $CF_{1082} = CF_{1081}(1 + 0.0410000000) = 192623.9240660659$,
  - $PVPayment = \frac{CF_{1082}}{(1+0.0136015752)^{1082}} = 0.0863608117$,
  - $PV_0 = \$198730.6291865543$

- At $t = 1083$,
  - $g = 0.0410000000$,
  - $CF_{1083} = CF_{1082}(1 + 0.0410000000) = 200521.5049527746$,
  - $PVPayment = \frac{CF_{1083}}{(1+0.0136015752)^{1083}} = 0.0886952104$,
  - $PV_0 = \$198730.7178817648$

- At $t = 1084$,
  - $g = 0.0410000000$,
  - $CF_{1084} = CF_{1083}(1 + 0.0410000000) = 208742.8866558383$,
  - $PVPayment = \frac{CF_{1084}}{(1+0.0136015752)^{1084}} = 0.0910927097$,
  - $PV_0 = \$198730.8089744745$

- At $t = 1085$,
  - $g = 0.0410000000$,
  - $CF_{1085} = CF_{1084}(1 + 0.0410000000) = 217301.3450087277$,
  - $PVPayment = \frac{CF_{1085}}{(1+0.0136015752)^{1085}} = 0.0935550152$,
  - $PV_0 = \$198730.9025294897$

- At $t = 1086$,
  - $g = 0.0410000000$,
  - $CF_{1086} = CF_{1085}(1 + 0.0410000000) = 226210.7001540855$,
  - $PVPayment = \frac{CF_{1086}}{(1+0.0136015752)^{1086}} = 0.0960838787$,
  - $PV_0 = \$198730.9986133685$

- At $t = 1087$,

  - $g = 0.0410000000$,
  - $CF_{1087} = CF_{1086}(1 + 0.0410000000) = 235485.3388604030$,
  - $PV Payment = \frac{CF_{1087}}{(1+0.0136015752)^{1087}} = 0.0986810994$,
  - $PV_0 = \$198731.0972944678$

- At $t = 1088$,
  - $g = 0.0410000000$,
  - $CF_{1088} = CF_{1087}(1 + 0.0410000000) = 245140.2377536795$,
  - $PV Payment = \frac{CF_{1088}}{(1+0.0136015752)^{1088}} = 0.1013485249$,
  - $PV_0 = \$198731.1986429927$

- At $t = 1089$,
  - $g = 0.0410000000$,
  - $CF_{1089} = CF_{1088}(1 + 0.0410000000) = 255190.9875015803$,
  - $PV Payment = \frac{CF_{1089}}{(1+0.0136015752)^{1089}} = 0.1040880529$,
  - $PV_0 = \$198731.3027310456$

- At $t = 1090$,
  - $g = 0.0410000000$,
  - $CF_{1090} = CF_{1089}(1 + 0.0410000000) = 265653.8179891451$,
  - $PV Payment = \frac{CF_{1090}}{(1+0.0136015752)^{1090}} = 0.1069016325$,
  - $PV_0 = \$198731.4096326781$

- At $t = 1091$,
  - $g = 0.0410000000$,
  - $CF_{1091} = CF_{1090}(1 + 0.0410000000) = 276545.6245267000$,
  - $PV Payment = \frac{CF_{1091}}{(1+0.0136015752)^{1091}} = 0.1097912652$,
  - $PV_0 = \$198731.5194239433$

- At $t = 1092$,
  - $g = 0.0410000000$,
  - $CF_{1092} = CF_{1091}(1 + 0.0410000000) = 287883.9951322947$,
  - $PV Payment = \frac{CF_{1092}}{(1+0.0136015752)^{1092}} = 0.1127590070$,
  - $PV_0 = \$198731.6321829503$

- At $t = 1093$,
  - $g = 0.0410000000$,
  - $CF_{1093} = CF_{1092}(1 + 0.0410000000) = 299687.2389327187$,
  - $PV Payment = \frac{CF_{1093}}{(1+0.0136015752)^{1093}} = 0.1158069691$,
  - $PV_0 = \$198731.7479899194$

- At $t = 1094$,
  - $g = 0.0410000000$,
  - $CF_{1094} = CF_{1093}(1 + 0.0410000000) = 311974.4157289601$,

  - $PVPayment = \frac{CF_{1094}}{(1+0.0136015752)^{1094}} = 0.1189373199$,
  - $PV_0 = \$198731.8669272393$

- At $t = 1095$,
  - $g = 0.0410000000$,
  - $CF_{1095} = CF_{1094}(1 + 0.0410000000) = 324765.3667738475$,
  - $PVPayment = \frac{CF_{1095}}{(1+0.0136015752)^{1095}} = 0.1221522865$,
  - $PV_0 = \$198731.9890795258$

- At $t = 1096$,
  - $g = 0.0410000000$,
  - $CF_{1096} = CF_{1095}(1 + 0.0410000000) = 338080.7468115752$,
  - $PVPayment = \frac{CF_{1096}}{(1+0.0136015752)^{1096}} = 0.1254541561$,
  - $PV_0 = \$198732.1145336819$

- At $t = 1097$,
  - $g = 0.0410000000$,
  - $CF_{1097} = CF_{1096}(1 + 0.0410000000) = 351942.0574308498$,
  - $PVPayment = \frac{CF_{1097}}{(1+0.0136015752)^{1097}} = 0.1288452778$,
  - $PV_0 = \$198732.2433789597$

- At $t = 1098$,
  - $g = 0.0410000000$,
  - $CF_{1098} = CF_{1097}(1 + 0.0410000000) = 366371.6817855146$,
  - $PVPayment = \frac{CF_{1098}}{(1+0.0136015752)^{1098}} = 0.1323280641$,
  - $PV_0 = \$198732.3757070238$

- At $t = 1099$,
  - $g = 0.0410000000$,
  - $CF_{1099} = CF_{1098}(1 + 0.0410000000) = 381392.9207387206$,
  - $PVPayment = \frac{CF_{1099}}{(1+0.0136015752)^{1099}} = 0.1359049927$,
  - $PV_0 = \$198732.5116120165$

- At $t = 1100$,
  - $g = 0.0410000000$,
  - $CF_{1100} = CF_{1099}(1 + 0.0410000000) = 397030.0304890081$,
  - $PVPayment = \frac{CF_{1100}}{(1+0.0136015752)^{1100}} = 0.1395786085$,
  - $PV_0 = \$198732.6511906249$

- At $t = 1101$,
  - $g = 0.0410000000$,
  - $CF_{1101} = CF_{1100}(1 + 0.0410000000) = 413308.2617390574$,
  - $PVPayment = \frac{CF_{1101}}{(1+0.0136015752)^{1101}} = 0.1433515248$,
  - $PV_0 = \$198732.7945421498$

- At $t = 1102$,
  - $g = 0.0410000000$,
  - $CF_{1102} = CF_{1101}(1 + 0.0410000000) = 430253.9004703587$,
  - $PV Payment = \frac{CF_{1102}}{(1+0.0136015752)^{1102}} = 0.1472264261$,
  - $PV_0 = \$198732.9417685758$
- At $t = 1103$,
  - $g = 0.0410000000$,
  - $CF_{1103} = CF_{1102}(1 + 0.0410000000) = 447894.3103896434$,
  - $PV Payment = \frac{CF_{1103}}{(1+0.0136015752)^{1103}} = 0.1512060688$,
  - $PV_0 = \$198733.0929746446$
- At $t = 1104$,
  - $g = 0.0410000000$,
  - $CF_{1104} = CF_{1103}(1 + 0.0410000000) = 466257.9771156188$,
  - $PV Payment = \frac{CF_{1104}}{(1+0.0136015752)^{1104}} = 0.1552932843$,
  - $PV_0 = \$198733.2482679290$
- At $t = 1105$,
  - $g = 0.0410000000$,
  - $CF_{1105} = CF_{1104}(1 + 0.0410000000) = 485374.5541773591$,
  - $PV Payment = \frac{CF_{1105}}{(1+0.0136015752)^{1105}} = 0.1594909804$,
  - $PV_0 = \$198733.4077589094$
- At $t = 1106$,
  - $g = 0.0410000000$,
  - $CF_{1106} = CF_{1105}(1 + 0.0410000000) = 505274.9108986308$,
  - $PV Payment = \frac{CF_{1106}}{(1+0.0136015752)^{1106}} = 0.1638021434$,
  - $PV_0 = \$198733.5715610528$
- At $t = 1107$,
  - $g = 0.0410000000$,
  - $CF_{1107} = CF_{1106}(1 + 0.0410000000) = 525991.1822454747$,
  - $PV Payment = \frac{CF_{1107}}{(1+0.0136015752)^{1107}} = 0.1682298405$,
  - $PV_0 = \$198733.7397908933$
- At $t = 1108$,
  - $g = 0.0410000000$,
  - $CF_{1108} = CF_{1107}(1 + 0.0410000000) = 547556.8207175391$,
  - $PV Payment = \frac{CF_{1108}}{(1+0.0136015752)^{1108}} = 0.1727772216$,
  - $PV_0 = \$198733.9125681149$
- At $t = 1109$,
  - $g = 0.0410000000$,

- $CF_{1109} = CF_{1108}(1 + 0.0410000000) = 570006.6503669581$,
- $PV Payment = \frac{CF_{1109}}{(1+0.0136015752)^{1109}} = 0.1774475218$,
- $PV_0 = \$198734.0900156367$

- At $t = 1110$,
  - $g = 0.0410000000$,
  - $CF_{1110} = CF_{1109}(1 + 0.0410000000) = 593376.9230320033$,
  - $PV Payment = \frac{CF_{1110}}{(1+0.0136015752)^{1110}} = 0.1822440639$,
  - $PV_0 = \$198734.2722597006$

- At $t = 1111$,
  - $g = 0.1900000000$,
  - $CF_{1111} = CF_{1074}(1 + 0.1900000000) = 166207.7809388363$,
  - $PV Payment = \frac{CF_{1111}}{(1+0.0136015752)^{1111}} = 0.0503624459$,
  - $PV_0 = \$198734.3226221464$

- At $t = 1112$,
  - $g = 0.0410000000$,
  - $CF_{1112} = CF_{1111}(1 + 0.0410000000) = 173022.2999573286$,
  - $PV Payment = \frac{CF_{1112}}{(1+0.0136015752)^{1112}} = 0.0517237812$,
  - $PV_0 = \$198734.3743459276$

- At $t = 1113$,
  - $g = 0.0410000000$,
  - $CF_{1113} = CF_{1112}(1 + 0.0410000000) = 180116.2142555791$,
  - $PV Payment = \frac{CF_{1113}}{(1+0.0136015752)^{1113}} = 0.0531219145$,
  - $PV_0 = \$198734.4274678422$

- At $t = 1114$,
  - $g = 0.0410000000$,
  - $CF_{1114} = CF_{1113}(1 + 0.0410000000) = 187500.9790400578$,
  - $PV Payment = \frac{CF_{1114}}{(1+0.0136015752)^{1114}} = 0.0545578405$,
  - $PV_0 = \$198734.4820256826$

- At $t = 1115$,
  - $g = 0.0410000000$,
  - $CF_{1115} = CF_{1114}(1 + 0.0410000000) = 195188.5191807002$,
  - $PV Payment = \frac{CF_{1115}}{(1+0.0136015752)^{1115}} = 0.0560325806$,
  - $PV_0 = \$198734.5380582632$

- At $t = 1116$,
  - $g = 0.0410000000$,
  - $CF_{1116} = CF_{1115}(1 + 0.0410000000) = 203191.2484671088$,
  - $PV Payment = \frac{CF_{1116}}{(1+0.0136015752)^{1116}} = 0.0575471840$,

  - $PV_0 = \$198734.5956054472$

- At $t = 1117$,

  - $g = 0.0410000000$,
  - $CF_{1117} = CF_{1116}(1 + 0.0410000000) = 211522.0896542603$,
  - $PV Payment = \frac{CF_{1117}}{(1+0.0136015752)^{1117}} = 0.0591027284$,
  - $PV_0 = \$198734.6547081756$

- At $t = 1118$,

  - $g = 0.0410000000$,
  - $CF_{1118} = CF_{1117}(1 + 0.0410000000) = 220194.4953300849$,
  - $PV Payment = \frac{CF_{1118}}{(1+0.0136015752)^{1118}} = 0.0607003202$,
  - $PV_0 = \$198734.7154084958$

- At $t = 1119$,

  - $g = 0.0410000000$,
  - $CF_{1119} = CF_{1118}(1 + 0.0410000000) = 229222.4696386184$,
  - $PV Payment = \frac{CF_{1119}}{(1+0.0136015752)^{1119}} = 0.0623410963$,
  - $PV_0 = \$198734.7777495921$

- At $t = 1120$,

  - $g = 0.0410000000$,
  - $CF_{1120} = CF_{1119}(1 + 0.0410000000) = 238620.5908938017$,
  - $PV Payment = \frac{CF_{1120}}{(1+0.0136015752)^{1120}} = 0.0640262237$,
  - $PV_0 = \$198734.8417758158$

- At $t = 1121$,

  - $g = 0.0410000000$,
  - $CF_{1121} = CF_{1120}(1 + 0.0410000000) = 248404.0351204476$,
  - $PV Payment = \frac{CF_{1121}}{(1+0.0136015752)^{1121}} = 0.0657569014$,
  - $PV_0 = \$198734.9075327172$

- At $t = 1122$,

  - $g = 0.0410000000$,
  - $CF_{1122} = CF_{1121}(1 + 0.0410000000) = 258588.6005603859$,
  - $PV Payment = \frac{CF_{1122}}{(1+0.0136015752)^{1122}} = 0.0675343607$,
  - $PV_0 = \$198734.9750670779$

- At $t = 1123$,

  - $g = 0.0410000000$,
  - $CF_{1123} = CF_{1122}(1 + 0.0410000000) = 269190.7331833618$,
  - $PV Payment = \frac{CF_{1123}}{(1+0.0136015752)^{1123}} = 0.0693598661$,
  - $PV_0 = \$198735.0444269440$

- At $t = 1124$,

  - $g = 0.0410000000$,
  - $CF_{1124} = CF_{1123}(1 + 0.0410000000) = 280227.5532438796$,
  - $PV Payment = \frac{CF_{1124}}{(1+0.0136015752)^{1124}} = 0.0712347162$,
  - $PV_0 = \$198735.1156616602$

- At $t = 1125$,

  - $g = 0.0410000000$,
  - $CF_{1125} = CF_{1124}(1 + 0.0410000000) = 291716.8829268786$,
  - $PV Payment = \frac{CF_{1125}}{(1+0.0136015752)^{1125}} = 0.0731602450$,
  - $PV_0 = \$198735.1888219052$

- At $t = 1126$,

  - $g = 0.0410000000$,
  - $CF_{1126} = CF_{1125}(1 + 0.0410000000) = 303677.2751268806$,
  - $PV Payment = \frac{CF_{1126}}{(1+0.0136015752)^{1126}} = 0.0751378223$,
  - $PV_0 = \$198735.2639597275$

- At $t = 1127$,

  - $g = 0.0410000000$,
  - $CF_{1127} = CF_{1126}(1 + 0.0410000000) = 316128.0434070827$,
  - $PV Payment = \frac{CF_{1127}}{(1+0.0136015752)^{1127}} = 0.0771688550$,
  - $PV_0 = \$198735.3411285825$

- At $t = 1128$,

  - $g = 0.0410000000$,
  - $CF_{1128} = CF_{1127}(1 + 0.0410000000) = 329089.2931867730$,
  - $PV Payment = \frac{CF_{1128}}{(1+0.0136015752)^{1128}} = 0.0792547881$,
  - $PV_0 = \$198735.4203833707$

- At $t = 1129$,

  - $g = 0.0410000000$,
  - $CF_{1129} = CF_{1128}(1 + 0.0410000000) = 342581.9542074307$,
  - $PV Payment = \frac{CF_{1129}}{(1+0.0136015752)^{1129}} = 0.0813971056$,
  - $PV_0 = \$198735.5017804762$

- At $t = 1130$,

  - $g = 0.0410000000$,
  - $CF_{1130} = CF_{1129}(1 + 0.0410000000) = 356627.8143299354$,
  - $PV Payment = \frac{CF_{1130}}{(1+0.0136015752)^{1130}} = 0.0835973315$,
  - $PV_0 = \$198735.5853778078$

- At $t = 1131$,

  - $g = 0.0410000000$,
  - $CF_{1131} = CF_{1130}(1 + 0.0410000000) = 371249.5547174627$,

  - $PVPayment = \frac{CF_{1131}}{(1+0.0136015752)^{1131}} = 0.0858570312$,
  - $PV_0 = \$198735.6712348390$

- At $t = 1132$,
  - $g = 0.0410000000$,
  - $CF_{1132} = CF_{1131}(1 + 0.0410000000) = 386470.7864608786$,
  - $PVPayment = \frac{CF_{1132}}{(1+0.0136015752)^{1132}} = 0.0881778124$,
  - $PV_0 = \$198735.7594126514$

- At $t = 1133$,
  - $g = 0.0410000000$,
  - $CF_{1133} = CF_{1132}(1 + 0.0410000000) = 402316.0887057746$,
  - $PVPayment = \frac{CF_{1133}}{(1+0.0136015752)^{1133}} = 0.0905613260$,
  - $PV_0 = \$198735.8499739774$

- At $t = 1134$,
  - $g = 0.0410000000$,
  - $CF_{1134} = CF_{1133}(1 + 0.0410000000) = 418811.0483427114$,
  - $PVPayment = \frac{CF_{1134}}{(1+0.0136015752)^{1134}} = 0.0930092678$,
  - $PV_0 = \$198735.9429832452$

- At $t = 1135$,
  - $g = 0.0410000000$,
  - $CF_{1135} = CF_{1134}(1 + 0.0410000000) = 435982.3013247625$,
  - $PVPayment = \frac{CF_{1135}}{(1+0.0136015752)^{1135}} = 0.0955233794$,
  - $PV_0 = \$198736.0385066246$

- At $t = 1136$,
  - $g = 0.0410000000$,
  - $CF_{1136} = CF_{1135}(1 + 0.0410000000) = 453857.5756790777$,
  - $PVPayment = \frac{CF_{1136}}{(1+0.0136015752)^{1136}} = 0.0981054493$,
  - $PV_0 = \$198736.1366120738$

- At $t = 1137$,
  - $g = 0.0410000000$,
  - $CF_{1137} = CF_{1136}(1 + 0.0410000000) = 472465.7362819199$,
  - $PVPayment = \frac{CF_{1137}}{(1+0.0136015752)^{1137}} = 0.1007573145$,
  - $PV_0 = \$198736.2373693883$

- At $t = 1138$,
  - $g = 0.0410000000$,
  - $CF_{1138} = CF_{1137}(1 + 0.0410000000) = 491836.8314694786$,
  - $PVPayment = \frac{CF_{1138}}{(1+0.0136015752)^{1138}} = 0.1034808617$,
  - $PV_0 = \$198736.3408502500$

- At $t = 1139$,
  - $g = 0.0410000000$,
  - $CF_{1139} = CF_{1138}(1 + 0.0410000000) = 512002.1415597271$,
  - $PV Payment = \frac{CF_{1139}}{(1+0.0136015752)^{1139}} = 0.1062780284$,
  - $PV_0 = \$198736.4471282783$
- At $t = 1140$,
  - $g = 0.0410000000$,
  - $CF_{1140} = CF_{1139}(1 + 0.0410000000) = 532994.2293636759$,
  - $PV Payment = \frac{CF_{1140}}{(1+0.0136015752)^{1140}} = 0.1091508047$,
  - $PV_0 = \$198736.5562790830$
- At $t = 1141$,
  - $g = 0.0410000000$,
  - $CF_{1141} = CF_{1140}(1 + 0.0410000000) = 554846.9927675866$,
  - $PV Payment = \frac{CF_{1141}}{(1+0.0136015752)^{1141}} = 0.1121012343$,
  - $PV_0 = \$198736.6683803173$
- At $t = 1142$,
  - $g = 0.0410000000$,
  - $CF_{1142} = CF_{1141}(1 + 0.0410000000) = 577595.7194710576$,
  - $PV Payment = \frac{CF_{1142}}{(1+0.0136015752)^{1142}} = 0.1151314163$,
  - $PV_0 = \$198736.7835117336$
- At $t = 1143$,
  - $g = 0.0410000000$,
  - $CF_{1143} = CF_{1142}(1 + 0.0410000000) = 601277.1439693710$,
  - $PV Payment = \frac{CF_{1143}}{(1+0.0136015752)^{1143}} = 0.1182435064$,
  - $PV_0 = \$198736.9017552400$
- At $t = 1144$,
  - $g = 0.0410000000$,
  - $CF_{1144} = CF_{1143}(1 + 0.0410000000) = 625929.5068721152$,
  - $PV Payment = \frac{CF_{1144}}{(1+0.0136015752)^{1144}} = 0.1214397187$,
  - $PV_0 = \$198737.0231949586$
- At $t = 1145$,
  - $g = 0.0410000000$,
  - $CF_{1145} = CF_{1144}(1 + 0.0410000000) = 651592.6166538718$,
  - $PV Payment = \frac{CF_{1145}}{(1+0.0136015752)^{1145}} = 0.1247223270$,
  - $PV_0 = \$198737.1479172857$
- At $t = 1146$,
  - $g = 0.0410000000$,

- $CF_{1146} = CF_{1145}(1 + 0.0410000000) = 678307.9139366805$,
- $PV Payment = \frac{CF_{1146}}{(1+0.0136015752)^{1146}} = 0.1280936668$,
- $PV_0 = \$198737.2760109525$

- At $t = 1147$,
  - $g = 0.0410000000$,
  - $CF_{1147} = CF_{1146}(1 + 0.0410000000) = 706118.5384080844$,
  - $PV Payment = \frac{CF_{1147}}{(1+0.0136015752)^{1147}} = 0.1315561364$,
  - $PV_0 = \$198737.4075670889$
- At $t = 1148$,
  - $g = 0.1900000000$,
  - $CF_{1148} = CF_{1111}(1 + 0.1900000000) = 197787.2593172152$,
  - $PV Payment = \frac{CF_{1148}}{(1+0.0136015752)^{1148}} = 0.0363550321$,
  - $PV_0 = \$198737.4439221210$
- At $t = 1149$,
  - $g = 0.0410000000$,
  - $CF_{1149} = CF_{1148}(1 + 0.0410000000) = 205896.5369492210$,
  - $PV Payment = \frac{CF_{1149}}{(1+0.0136015752)^{1149}} = 0.0373377364$,
  - $PV_0 = \$198737.4812598575$
- At $t = 1150$,
  - $g = 0.0410000000$,
  - $CF_{1150} = CF_{1149}(1 + 0.0410000000) = 214338.2949641391$,
  - $PV Payment = \frac{CF_{1150}}{(1+0.0136015752)^{1150}} = 0.0383470040$,
  - $PV_0 = \$198737.5196068614$
- At $t = 1151$,
  - $g = 0.0410000000$,
  - $CF_{1151} = CF_{1150}(1 + 0.0410000000) = 223126.1650576688$,
  - $PV Payment = \frac{CF_{1151}}{(1+0.0136015752)^{1151}} = 0.0393835528$,
  - $PV_0 = \$198737.5589904142$
- At $t = 1152$,
  - $g = 0.0410000000$,
  - $CF_{1152} = CF_{1151}(1 + 0.0410000000) = 232274.3378250332$,
  - $PV Payment = \frac{CF_{1152}}{(1+0.0136015752)^{1152}} = 0.0404481203$,
  - $PV_0 = \$198737.5994385345$
- At $t = 1153$,
  - $g = 0.0410000000$,
  - $CF_{1153} = CF_{1152}(1 + 0.0410000000) = 241797.5856758595$,
  - $PV Payment = \frac{CF_{1153}}{(1+0.0136015752)^{1153}} = 0.0415414639$,

- $PV_0 = \$198737.6409799983$

- At $t = 1154$,
  - $g = 0.0410000000$,
  - $CF_{1154} = CF_{1153}(1 + 0.0410000000) = 251711.2866885697$,
  - $PV Payment = \frac{CF_{1154}}{(1+0.0136015752)^{1154}} = 0.0426643614$,
  - $PV_0 = \$198737.6836443597$

- At $t = 1155$,
  - $g = 0.0410000000$,
  - $CF_{1155} = CF_{1154}(1 + 0.0410000000) = 262031.4494428011$,
  - $PV Payment = \frac{CF_{1155}}{(1+0.0136015752)^{1155}} = 0.0438176116$,
  - $PV_0 = \$198737.7274619713$

- At $t = 1156$,
  - $g = 0.0410000000$,
  - $CF_{1156} = CF_{1155}(1 + 0.0410000000) = 272774.7388699559$,
  - $PV Payment = \frac{CF_{1156}}{(1+0.0136015752)^{1156}} = 0.0450020351$,
  - $PV_0 = \$198737.7724640064$

- At $t = 1157$,
  - $g = 0.0410000000$,
  - $CF_{1157} = CF_{1156}(1 + 0.0410000000) = 283958.5031636240$,
  - $PV Payment = \frac{CF_{1157}}{(1+0.0136015752)^{1157}} = 0.0462184745$,
  - $PV_0 = \$198737.8186824809$

- At $t = 1158$,
  - $g = 0.0410000000$,
  - $CF_{1158} = CF_{1157}(1 + 0.0410000000) = 295600.8017933326$,
  - $PV Payment = \frac{CF_{1158}}{(1+0.0136015752)^{1158}} = 0.0474677952$,
  - $PV_0 = \$198737.8661502761$

- At $t = 1159$,
  - $g = 0.0410000000$,
  - $CF_{1159} = CF_{1158}(1 + 0.0410000000) = 307720.4346668592$,
  - $PV Payment = \frac{CF_{1159}}{(1+0.0136015752)^{1159}} = 0.0487508859$,
  - $PV_0 = \$198737.9149011620$

- At $t = 1160$,
  - $g = 0.0410000000$,
  - $CF_{1160} = CF_{1159}(1 + 0.0410000000) = 320336.9724882004$,
  - $PV Payment = \frac{CF_{1160}}{(1+0.0136015752)^{1160}} = 0.0500686596$,
  - $PV_0 = \$198737.9649698217$

- At $t = 1161$,

  - $g = 0.0410000000$,
  - $CF_{1161} = CF_{1160}(1 + 0.0410000000) = 333470.7883602166$,
  - $PV Payment = \frac{CF_{1161}}{(1+0.0136015752)^{1161}} = 0.0514220537$,
  - $PV_0 = \$198738.0163918754$

- At $t = 1162$,

  - $g = 0.0410000000$,
  - $CF_{1162} = CF_{1161}(1 + 0.0410000000) = 347143.0906829854$,
  - $PV Payment = \frac{CF_{1162}}{(1+0.0136015752)^{1162}} = 0.0528120311$,
  - $PV_0 = \$198738.0692039065$

- At $t = 1163$,

  - $g = 0.0410000000$,
  - $CF_{1163} = CF_{1162}(1 + 0.0410000000) = 361375.9574009878$,
  - $PV Payment = \frac{CF_{1163}}{(1+0.0136015752)^{1163}} = 0.0542395807$,
  - $PV_0 = \$198738.1234434872$

- At $t = 1164$,

  - $g = 0.0410000000$,
  - $CF_{1164} = CF_{1163}(1 + 0.0410000000) = 376192.3716544283$,
  - $PV Payment = \frac{CF_{1164}}{(1+0.0136015752)^{1164}} = 0.0557057180$,
  - $PV_0 = \$198738.1791492052$

- At $t = 1165$,

  - $g = 0.0410000000$,
  - $CF_{1165} = CF_{1164}(1 + 0.0410000000) = 391616.2588922598$,
  - $PV Payment = \frac{CF_{1165}}{(1+0.0136015752)^{1165}} = 0.0572114861$,
  - $PV_0 = \$198738.2363606912$

- At $t = 1166$,

  - $g = 0.0410000000$,
  - $CF_{1166} = CF_{1165}(1 + 0.0410000000) = 407672.5255068424$,
  - $PV Payment = \frac{CF_{1166}}{(1+0.0136015752)^{1166}} = 0.0587579562$,
  - $PV_0 = \$198738.2951186475$

- At $t = 1167$,

  - $g = 0.0410000000$,
  - $CF_{1167} = CF_{1166}(1 + 0.0410000000) = 424387.0990526229$,
  - $PV Payment = \frac{CF_{1167}}{(1+0.0136015752)^{1167}} = 0.0603462287$,
  - $PV_0 = \$198738.3554648761$

- At $t = 1168$,

  - $g = 0.0410000000$,
  - $CF_{1168} = CF_{1167}(1 + 0.0410000000) = 441786.9701137804$,

  - $PVPayment = \frac{CF_{1168}}{(1+0.0136015752)^{1168}} = 0.0619774333$,
  - $PV_0 = \$198738.4174423094$

- At $t = 1169$,
  - $g = 0.0410000000$,
  - $CF_{1169} = CF_{1168}(1 + 0.0410000000) = 459900.2358884453$,
  - $PVPayment = \frac{CF_{1169}}{(1+0.0136015752)^{1169}} = 0.0636527307$,
  - $PV_0 = \$198738.4810950401$

- At $t = 1170$,
  - $g = 0.0410000000$,
  - $CF_{1170} = CF_{1169}(1 + 0.0410000000) = 478756.1455598716$,
  - $PVPayment = \frac{CF_{1170}}{(1+0.0136015752)^{1170}} = 0.0653733126$,
  - $PV_0 = \$198738.5464683528$

- At $t = 1171$,
  - $g = 0.0410000000$,
  - $CF_{1171} = CF_{1170}(1 + 0.0410000000) = 498385.1475278263$,
  - $PVPayment = \frac{CF_{1171}}{(1+0.0136015752)^{1171}} = 0.0671404032$,
  - $PV_0 = \$198738.6136087559$

- At $t = 1172$,
  - $g = 0.0410000000$,
  - $CF_{1172} = CF_{1171}(1 + 0.0410000000) = 518818.9385764671$,
  - $PVPayment = \frac{CF_{1172}}{(1+0.0136015752)^{1172}} = 0.0689552596$,
  - $PV_0 = \$198738.6825640155$

- At $t = 1173$,
  - $g = 0.0410000000$,
  - $CF_{1173} = CF_{1172}(1 + 0.0410000000) = 540090.5150581022$,
  - $PVPayment = \frac{CF_{1173}}{(1+0.0136015752)^{1173}} = 0.0708191729$,
  - $PV_0 = \$198738.7533831884$

- At $t = 1174$,
  - $g = 0.0410000000$,
  - $CF_{1174} = CF_{1173}(1 + 0.0410000000) = 562234.2261754844$,
  - $PVPayment = \frac{CF_{1174}}{(1+0.0136015752)^{1174}} = 0.0727334692$,
  - $PV_0 = \$198738.8261166576$

- At $t = 1175$,
  - $g = 0.0410000000$,
  - $CF_{1175} = CF_{1174}(1 + 0.0410000000) = 585285.8294486792$,
  - $PVPayment = \frac{CF_{1175}}{(1+0.0136015752)^{1175}} = 0.0746995105$,
  - $PV_0 = \$198738.9008161681$

- At $t = 1176$,
  - $g = 0.0410000000$,
  - $CF_{1176} = CF_{1175}(1 + 0.0410000000) = 609282.5484560750$,
  - $PV Payment = \frac{CF_{1176}}{(1+0.0136015752)^{1176}} = 0.0767186953$,
  - $PV_0 = \$198738.9775348633$
- At $t = 1177$,
  - $g = 0.0410000000$,
  - $CF_{1177} = CF_{1176}(1 + 0.0410000000) = 634263.1329427741$,
  - $PV Payment = \frac{CF_{1177}}{(1+0.0136015752)^{1177}} = 0.0787924602$,
  - $PV_0 = \$198739.0563273235$
- At $t = 1178$,
  - $g = 0.0410000000$,
  - $CF_{1178} = CF_{1177}(1 + 0.0410000000) = 660267.9213934278$,
  - $PV Payment = \frac{CF_{1178}}{(1+0.0136015752)^{1178}} = 0.0809222806$,
  - $PV_0 = \$198739.1372496041$
- At $t = 1179$,
  - $g = 0.0410000000$,
  - $CF_{1179} = CF_{1178}(1 + 0.0410000000) = 687338.9061705583$,
  - $PV Payment = \frac{CF_{1179}}{(1+0.0136015752)^{1179}} = 0.0831096716$,
  - $PV_0 = \$198739.2203592758$
- At $t = 1180$,
  - $g = 0.0410000000$,
  - $CF_{1180} = CF_{1179}(1 + 0.0410000000) = 715519.8013235511$,
  - $PV Payment = \frac{CF_{1180}}{(1+0.0136015752)^{1180}} = 0.0853561895$,
  - $PV_0 = \$198739.3057154653$
- At $t = 1181$,
  - $g = 0.0410000000$,
  - $CF_{1181} = CF_{1180}(1 + 0.0410000000) = 744856.1131778166$,
  - $PV Payment = \frac{CF_{1181}}{(1+0.0136015752)^{1181}} = 0.0876634325$,
  - $PV_0 = \$198739.3933788979$
- At $t = 1182$,
  - $g = 0.0410000000$,
  - $CF_{1182} = CF_{1181}(1 + 0.0410000000) = 775395.2138181070$,
  - $PV Payment = \frac{CF_{1182}}{(1+0.0136015752)^{1182}} = 0.0900330421$,
  - $PV_0 = \$198739.4834119400$
- At $t = 1183$,
  - $g = 0.0410000000$,

- $CF_{1183} = CF_{1182}(1 + 0.0410000000) = 807186.4175846494$,
- $PV Payment = \frac{CF_{1183}}{(1+0.0136015752)^{1183}} = 0.0924667040$,
- $PV_0 = \$198739.5758786439$

- At $t = 1184$,
  - $g = 0.0410000000$,
  - $CF_{1184} = CF_{1183}(1 + 0.0410000000) = 840281.0607056200$,
  - $PV Payment = \frac{CF_{1184}}{(1+0.0136015752)^{1184}} = 0.0949661496$,
  - $PV_0 = \$198739.6708447936$

- At $t = 1185$,
  - $g = 0.1900000000$,
  - $CF_{1185} = CF_{1148}(1 + 0.1900000000) = 235366.8385874861$,
  - $PV Payment = \frac{CF_{1185}}{(1+0.0136015752)^{1185}} = 0.0262435301$,
  - $PV_0 = \$198739.6970883236$

- At $t = 1186$,
  - $g = 0.0410000000$,
  - $CF_{1186} = CF_{1185}(1 + 0.0410000000) = 245016.8789695730$,
  - $PV Payment = \frac{CF_{1186}}{(1+0.0136015752)^{1186}} = 0.0269529127$,
  - $PV_0 = \$198739.7240412363$

- At $t = 1187$,
  - $g = 0.0410000000$,
  - $CF_{1187} = CF_{1186}(1 + 0.0410000000) = 255062.5710073255$,
  - $PV Payment = \frac{CF_{1187}}{(1+0.0136015752)^{1187}} = 0.0276814705$,
  - $PV_0 = \$198739.7517227068$

- At $t = 1188$,
  - $g = 0.0410000000$,
  - $CF_{1188} = CF_{1187}(1 + 0.0410000000) = 265520.1364186258$,
  - $PV Payment = \frac{CF_{1188}}{(1+0.0136015752)^{1188}} = 0.0284297218$,
  - $PV_0 = \$198739.7801524287$

- At $t = 1189$,
  - $g = 0.0410000000$,
  - $CF_{1189} = CF_{1188}(1 + 0.0410000000) = 276406.4620117895$,
  - $PV Payment = \frac{CF_{1189}}{(1+0.0136015752)^{1189}} = 0.0291981989$,
  - $PV_0 = \$198739.8093506276$

- At $t = 1190$,
  - $g = 0.0410000000$,
  - $CF_{1190} = CF_{1189}(1 + 0.0410000000) = 287739.1269542729$,
  - $PV Payment = \frac{CF_{1190}}{(1+0.0136015752)^{1190}} = 0.0299874485$,

  - $PV_0 = \$198739.8393380761$

- At $t = 1191$,
  - $g = 0.0410000000$,
  - $CF_{1191} = CF_{1190}(1 + 0.0410000000) = 299536.4311593980$,
  - $PV Payment = \frac{CF_{1191}}{(1+0.0136015752)^{1191}} = 0.0307980322$,
  - $PV_0 = \$198739.8701361083$

- At $t = 1192$,
  - $g = 0.0410000000$,
  - $CF_{1192} = CF_{1191}(1 + 0.0410000000) = 311817.4248369333$,
  - $PV Payment = \frac{CF_{1192}}{(1+0.0136015752)^{1192}} = 0.0316305265$,
  - $PV_0 = \$198739.9017666348$

- At $t = 1193$,
  - $g = 0.0410000000$,
  - $CF_{1193} = CF_{1192}(1 + 0.0410000000) = 324601.9392552475$,
  - $PV Payment = \frac{CF_{1193}}{(1+0.0136015752)^{1193}} = 0.0324855238$,
  - $PV_0 = \$198739.9342521586$

- At $t = 1194$,
  - $g = 0.0410000000$,
  - $CF_{1194} = CF_{1193}(1 + 0.0410000000) = 337910.6187647126$,
  - $PV Payment = \frac{CF_{1194}}{(1+0.0136015752)^{1194}} = 0.0333636323$,
  - $PV_0 = \$198739.9676157909$

- At $t = 1195$,
  - $g = 0.0410000000$,
  - $CF_{1195} = CF_{1194}(1 + 0.0410000000) = 351764.9541340658$,
  - $PV Payment = \frac{CF_{1195}}{(1+0.0136015752)^{1195}} = 0.0342654768$,
  - $PV_0 = \$198740.0018812677$

- At $t = 1196$,
  - $g = 0.0410000000$,
  - $CF_{1196} = CF_{1195}(1 + 0.0410000000) = 366187.3172535625$,
  - $PV Payment = \frac{CF_{1196}}{(1+0.0136015752)^{1196}} = 0.0351916988$,
  - $PV_0 = \$198740.0370729665$

- At $t = 1197$,
  - $g = 0.0410000000$,
  - $CF_{1197} = CF_{1196}(1 + 0.0410000000) = 381200.9972609585$,
  - $PV Payment = \frac{CF_{1197}}{(1+0.0136015752)^{1197}} = 0.0361429573$,
  - $PV_0 = \$198740.0732159238$

- At $t = 1198$,

  - $g = 0.0410000000$,
  - $CF_{1198} = CF_{1197}(1 + 0.0410000000) = 396830.2381486578$,
  - $PV Payment = \frac{CF_{1198}}{(1+0.0136015752)^{1198}} = 0.0371199290$,
  - $PV_0 = \$198740.1103358528$

- At $t = 1199$,

  - $g = 0.0410000000$,
  - $CF_{1199} = CF_{1198}(1 + 0.0410000000) = 413100.2779127528$,
  - $PV Payment = \frac{CF_{1199}}{(1+0.0136015752)^{1199}} = 0.0381233091$,
  - $PV_0 = \$198740.1484591619$

- At $t = 1200$,

  - $g = 0.0410000000$,
  - $CF_{1200} = CF_{1199}(1 + 0.0410000000) = 430037.3893071756$,
  - $PV Payment = \frac{CF_{1200}}{(1+0.0136015752)^{1200}} = 0.0391538112$,
  - $PV_0 = \$198740.1876129731$

- At $t = 1201$,

  - $g = 0.0410000000$,
  - $CF_{1201} = CF_{1200}(1 + 0.0410000000) = 447668.9222687698$,
  - $PV Payment = \frac{CF_{1201}}{(1+0.0136015752)^{1201}} = 0.0402121687$,
  - $PV_0 = \$198740.2278251417$

- At $t = 1202$,

  - $g = 0.0410000000$,
  - $CF_{1202} = CF_{1201}(1 + 0.0410000000) = 466023.3480817893$,
  - $PV Payment = \frac{CF_{1202}}{(1+0.0136015752)^{1202}} = 0.0412991343$,
  - $PV_0 = \$198740.2691242760$

- At $t = 1203$,

  - $g = 0.0410000000$,
  - $CF_{1203} = CF_{1202}(1 + 0.0410000000) = 485130.3053531426$,
  - $PV Payment = \frac{CF_{1203}}{(1+0.0136015752)^{1203}} = 0.0424154814$,
  - $PV_0 = \$198740.3115397575$

- At $t = 1204$,

  - $g = 0.0410000000$,
  - $CF_{1204} = CF_{1203}(1 + 0.0410000000) = 505020.6478726214$,
  - $PV Payment = \frac{CF_{1204}}{(1+0.0136015752)^{1204}} = 0.0435620043$,
  - $PV_0 = \$198740.3551017618$

- At $t = 1205$,

  - $g = 0.0410000000$,
  - $CF_{1205} = CF_{1204}(1 + 0.0410000000) = 525726.4944353988$,

  - $PV Payment = \frac{CF_{1205}}{(1+0.0136015752)^{1205}} = 0.0447395185$,
  - $PV_0 = \$198740.3998412803$

- At $t = 1206$,
  - $g = 0.0410000000$,
  - $CF_{1206} = CF_{1205}(1 + 0.0410000000) = 547281.2807072501$,
  - $PV Payment = \frac{CF_{1206}}{(1+0.0136015752)^{1206}} = 0.0459488619$,
  - $PV_0 = \$198740.4457901422$

- At $t = 1207$,
  - $g = 0.0410000000$,
  - $CF_{1207} = CF_{1206}(1 + 0.0410000000) = 569719.8132162474$,
  - $PV Payment = \frac{CF_{1207}}{(1+0.0136015752)^{1207}} = 0.0471908947$,
  - $PV_0 = \$198740.4929810369$

- At $t = 1208$,
  - $g = 0.0410000000$,
  - $CF_{1208} = CF_{1207}(1 + 0.0410000000) = 593078.3255581135$,
  - $PV Payment = \frac{CF_{1208}}{(1+0.0136015752)^{1208}} = 0.0484665007$,
  - $PV_0 = \$198740.5414475376$

- At $t = 1209$,
  - $g = 0.0410000000$,
  - $CF_{1209} = CF_{1208}(1 + 0.0410000000) = 617394.5369059962$,
  - $PV Payment = \frac{CF_{1209}}{(1+0.0136015752)^{1209}} = 0.0497765872$,
  - $PV_0 = \$198740.5912241248$

- At $t = 1210$,
  - $g = 0.0410000000$,
  - $CF_{1210} = CF_{1209}(1 + 0.0410000000) = 642707.7129191420$,
  - $PV Payment = \frac{CF_{1210}}{(1+0.0136015752)^{1210}} = 0.0511220864$,
  - $PV_0 = \$198740.6423462111$

- At $t = 1211$,
  - $g = 0.0410000000$,
  - $CF_{1211} = CF_{1210}(1 + 0.0410000000) = 669058.7291488268$,
  - $PV Payment = \frac{CF_{1211}}{(1+0.0136015752)^{1211}} = 0.0525039554$,
  - $PV_0 = \$198740.6948501665$

- At $t = 1212$,
  - $g = 0.0410000000$,
  - $CF_{1212} = CF_{1211}(1 + 0.0410000000) = 696490.1370439286$,
  - $PV Payment = \frac{CF_{1212}}{(1+0.0136015752)^{1212}} = 0.0539231774$,
  - $PV_0 = \$198740.7487733439$

- At $t = 1213$,
  - $g = 0.0410000000$,
  - $CF_{1213} = CF_{1212}(1 + 0.0410000000) = 725046.2326627297$,
  - $PV Payment = \frac{CF_{1213}}{(1+0.0136015752)^{1213}} = 0.0553807621$,
  - $PV_0 = \$198740.8041541060$
- At $t = 1214$,
  - $g = 0.0410000000$,
  - $CF_{1214} = CF_{1213}(1 + 0.0410000000) = 754773.1282019016$,
  - $PV Payment = \frac{CF_{1214}}{(1+0.0136015752)^{1214}} = 0.0568777464$,
  - $PV_0 = \$198740.8610318524$
- At $t = 1215$,
  - $g = 0.0410000000$,
  - $CF_{1215} = CF_{1214}(1 + 0.0410000000) = 785718.8264581795$,
  - $PV Payment = \frac{CF_{1215}}{(1+0.0136015752)^{1215}} = 0.0584151953$,
  - $PV_0 = \$198740.9194470478$
- At $t = 1216$,
  - $g = 0.0410000000$,
  - $CF_{1216} = CF_{1215}(1 + 0.0410000000) = 817933.2983429648$,
  - $PV Payment = \frac{CF_{1216}}{(1+0.0136015752)^{1216}} = 0.0599942027$,
  - $PV_0 = \$198740.9794412504$
- At $t = 1217$,
  - $g = 0.0410000000$,
  - $CF_{1217} = CF_{1216}(1 + 0.0410000000) = 851468.5635750263$,
  - $PV Payment = \frac{CF_{1217}}{(1+0.0136015752)^{1217}} = 0.0616158918$,
  - $PV_0 = \$198741.0410571422$
- At $t = 1218$,
  - $g = 0.0410000000$,
  - $CF_{1218} = CF_{1217}(1 + 0.0410000000) = 886378.7746816024$,
  - $PV Payment = \frac{CF_{1218}}{(1+0.0136015752)^{1218}} = 0.0632814164$,
  - $PV_0 = \$198741.1043385586$
- At $t = 1219$,
  - $g = 0.0410000000$,
  - $CF_{1219} = CF_{1218}(1 + 0.0410000000) = 922720.3044435480$,
  - $PV Payment = \frac{CF_{1219}}{(1+0.0136015752)^{1219}} = 0.0649919614$,
  - $PV_0 = \$198741.1693305200$
- At $t = 1220$,
  - $g = 0.0410000000$,

- $CF_{1220} = CF_{1219}(1 + 0.0410000000) = 960551.8369257334$,
- $PV Payment = \frac{CF_{1220}}{(1+0.0136015752)^{1220}} = 0.0667487438$,
- $PV_0 = \$198741.2360792638$

- At $t = 1221$,
  - $g = 0.0410000000$,
  - $CF_{1221} = CF_{1220}(1 + 0.0410000000) = 999934.4622396884$,
  - $PV Payment = \frac{CF_{1221}}{(1+0.0136015752)^{1221}} = 0.0685530133$,
  - $PV_0 = \$198741.3046322771$

- At $t = 1222$,
  - $g = 0.1900000000$,
  - $CF_{1222} = CF_{1185}(1 + 0.1900000000) = 280086.5379191085$,
  - $PV Payment = \frac{CF_{1222}}{(1+0.0136015752)^{1222}} = 0.0189443615$,
  - $PV_0 = \$198741.3235766386$

- At $t = 1223$,
  - $g = 0.0410000000$,
  - $CF_{1223} = CF_{1222}(1 + 0.0410000000) = 291570.0859737919$,
  - $PV Payment = \frac{CF_{1223}}{(1+0.0136015752)^{1223}} = 0.0194564420$,
  - $PV_0 = \$198741.3430330806$

- At $t = 1224$,
  - $g = 0.0410000000$,
  - $CF_{1224} = CF_{1223}(1 + 0.0410000000) = 303524.4594987173$,
  - $PV Payment = \frac{CF_{1224}}{(1+0.0136015752)^{1224}} = 0.0199823645$,
  - $PV_0 = \$198741.3630154451$

- At $t = 1225$,
  - $g = 0.0410000000$,
  - $CF_{1225} = CF_{1224}(1 + 0.0410000000) = 315968.9623381647$,
  - $PV Payment = \frac{CF_{1225}}{(1+0.0136015752)^{1225}} = 0.0205225031$,
  - $PV_0 = \$198741.3835379482$

- At $t = 1226$,
  - $g = 0.0410000000$,
  - $CF_{1226} = CF_{1225}(1 + 0.0410000000) = 328923.6897940295$,
  - $PV Payment = \frac{CF_{1226}}{(1+0.0136015752)^{1226}} = 0.0210772420$,
  - $PV_0 = \$198741.4046151902$

- At $t = 1227$,
  - $g = 0.0410000000$,
  - $CF_{1227} = CF_{1226}(1 + 0.0410000000) = 342409.5610755846$,
  - $PV Payment = \frac{CF_{1227}}{(1+0.0136015752)^{1227}} = 0.0216469760$,

- $PV_0 = \$198741.4262621662$

- At $t = 1228$,
  - $g = 0.0410000000$,
  - $CF_{1228} = CF_{1227}(1 + 0.0410000000) = 356448.3530796836$,
  - $PV Payment = \frac{CF_{1228}}{(1+0.0136015752)^{1228}} = 0.0222321103$,
  - $PV_0 = \$198741.4484942764$

- At $t = 1229$,
  - $g = 0.0410000000$,
  - $CF_{1229} = CF_{1228}(1 + 0.0410000000) = 371062.7355559506$,
  - $PV Payment = \frac{CF_{1229}}{(1+0.0136015752)^{1229}} = 0.0228330612$,
  - $PV_0 = \$198741.4713273376$

- At $t = 1230$,
  - $g = 0.0410000000$,
  - $CF_{1230} = CF_{1229}(1 + 0.0410000000) = 386276.3077137445$,
  - $PV Payment = \frac{CF_{1230}}{(1+0.0136015752)^{1230}} = 0.0234502563$,
  - $PV_0 = \$198741.4947775939$

- At $t = 1231$,
  - $g = 0.0410000000$,
  - $CF_{1231} = CF_{1230}(1 + 0.0410000000) = 402113.6363300080$,
  - $PV Payment = \frac{CF_{1231}}{(1+0.0136015752)^{1231}} = 0.0240841346$,
  - $PV_0 = \$198741.5188617285$

- At $t = 1232$,
  - $g = 0.0410000000$,
  - $CF_{1232} = CF_{1231}(1 + 0.0410000000) = 418600.2954195383$,
  - $PV Payment = \frac{CF_{1232}}{(1+0.0136015752)^{1232}} = 0.0247351472$,
  - $PV_0 = \$198741.5435968757$

- At $t = 1233$,
  - $g = 0.0410000000$,
  - $CF_{1233} = CF_{1232}(1 + 0.0410000000) = 435762.9075317394$,
  - $PV Payment = \frac{CF_{1233}}{(1+0.0136015752)^{1233}} = 0.0254037571$,
  - $PV_0 = \$198741.5690006327$

- At $t = 1234$,
  - $g = 0.0410000000$,
  - $CF_{1234} = CF_{1233}(1 + 0.0410000000) = 453629.1867405407$,
  - $PV Payment = \frac{CF_{1234}}{(1+0.0136015752)^{1234}} = 0.0260904400$,
  - $PV_0 = \$198741.5950910728$

- At $t = 1235$,

  - $g = 0.0410000000$,
  - $CF_{1235} = CF_{1234}(1 + 0.0410000000) = 472227.9833969028$,
  - $PV Payment = \frac{CF_{1235}}{(1+0.0136015752)^{1235}} = 0.0267956846$,
  - $PV_0 = \$198741.6218867573$

- At $t = 1236$,

  - $g = 0.0410000000$,
  - $CF_{1236} = CF_{1235}(1 + 0.0410000000) = 491589.3307161758$,
  - $PV Payment = \frac{CF_{1236}}{(1+0.0136015752)^{1236}} = 0.0275199924$,
  - $PV_0 = \$198741.6494067497$

- At $t = 1237$,

  - $g = 0.0410000000$,
  - $CF_{1237} = CF_{1236}(1 + 0.0410000000) = 511744.4932755390$,
  - $PV Payment = \frac{CF_{1237}}{(1+0.0136015752)^{1237}} = 0.0282638788$,
  - $PV_0 = \$198741.6776706285$

- At $t = 1238$,

  - $g = 0.0410000000$,
  - $CF_{1238} = CF_{1237}(1 + 0.0410000000) = 532726.0174998360$,
  - $PV Payment = \frac{CF_{1238}}{(1+0.0136015752)^{1238}} = 0.0290278730$,
  - $PV_0 = \$198741.7066985016$

- At $t = 1239$,

  - $g = 0.0410000000$,
  - $CF_{1239} = CF_{1238}(1 + 0.0410000000) = 554567.7842173292$,
  - $PV Payment = \frac{CF_{1239}}{(1+0.0136015752)^{1239}} = 0.0298125186$,
  - $PV_0 = \$198741.7365110202$

- At $t = 1240$,

  - $g = 0.0410000000$,
  - $CF_{1240} = CF_{1239}(1 + 0.0410000000) = 577305.0633702397$,
  - $PV Payment = \frac{CF_{1240}}{(1+0.0136015752)^{1240}} = 0.0306183738$,
  - $PV_0 = \$198741.7671293939$

- At $t = 1241$,

  - $g = 0.0410000000$,
  - $CF_{1241} = CF_{1240}(1 + 0.0410000000) = 600974.5709684194$,
  - $PV Payment = \frac{CF_{1241}}{(1+0.0136015752)^{1241}} = 0.0314460118$,
  - $PV_0 = \$198741.7985754057$

- At $t = 1242$,

  - $g = 0.0410000000$,
  - $CF_{1242} = CF_{1241}(1 + 0.0410000000) = 625614.5283781246$,

  - $PVPayment = \frac{CF_{1242}}{(1+0.0136015752)^{1242}} = 0.0322960215$,
  - $PV_0 = \$198741.8308714272$

- At $t = 1243$,
  - $g = 0.0410000000$,
  - $CF_{1243} = CF_{1242}(1 + 0.0410000000) = 651264.7240416276$,
  - $PVPayment = \frac{CF_{1243}}{(1+0.0136015752)^{1243}} = 0.0331690076$,
  - $PV_0 = \$198741.8640404348$

- At $t = 1244$,
  - $g = 0.0410000000$,
  - $CF_{1244} = CF_{1243}(1 + 0.0410000000) = 677966.5777273343$,
  - $PVPayment = \frac{CF_{1244}}{(1+0.0136015752)^{1244}} = 0.0340655912$,
  - $PV_0 = \$198741.8981060261$

- At $t = 1245$,
  - $g = 0.0410000000$,
  - $CF_{1245} = CF_{1244}(1 + 0.0410000000) = 705763.2074141550$,
  - $PVPayment = \frac{CF_{1245}}{(1+0.0136015752)^{1245}} = 0.0349864102$,
  - $PV_0 = \$198741.9330924363$

- At $t = 1246$,
  - $g = 0.0410000000$,
  - $CF_{1246} = CF_{1245}(1 + 0.0410000000) = 734699.4989181353$,
  - $PVPayment = \frac{CF_{1246}}{(1+0.0136015752)^{1246}} = 0.0359321196$,
  - $PV_0 = \$198741.9690245558$

- At $t = 1247$,
  - $g = 0.0410000000$,
  - $CF_{1247} = CF_{1246}(1 + 0.0410000000) = 764822.1783737788$,
  - $PVPayment = \frac{CF_{1247}}{(1+0.0136015752)^{1247}} = 0.0369033922$,
  - $PV_0 = \$198742.0059279480$

- At $t = 1248$,
  - $g = 0.0410000000$,
  - $CF_{1248} = CF_{1247}(1 + 0.0410000000) = 796179.8876871037$,
  - $PVPayment = \frac{CF_{1248}}{(1+0.0136015752)^{1248}} = 0.0379009191$,
  - $PV_0 = \$198742.0438288671$

- At $t = 1249$,
  - $g = 0.0410000000$,
  - $CF_{1249} = CF_{1248}(1 + 0.0410000000) = 828823.2630822749$,
  - $PVPayment = \frac{CF_{1249}}{(1+0.0136015752)^{1249}} = 0.0389254099$,
  - $PV_0 = \$198742.0827542770$

- At $t = 1250$,
  - $g = 0.0410000000$,
  - $CF_{1250} = CF_{1249}(1 + 0.0410000000) = 862805.0168686481$,
  - $PV Payment = \frac{CF_{1250}}{(1+0.0136015752)^{1250}} = 0.0399775934$,
  - $PV_0 = \$198742.1227318705$
- At $t = 1251$,
  - $g = 0.0410000000$,
  - $CF_{1251} = CF_{1250}(1 + 0.0410000000) = 898180.0225602626$,
  - $PV Payment = \frac{CF_{1251}}{(1+0.0136015752)^{1251}} = 0.0410582183$,
  - $PV_0 = \$198742.1637900888$
- At $t = 1252$,
  - $g = 0.0410000000$,
  - $CF_{1252} = CF_{1251}(1 + 0.0410000000) = 935005.4034852333$,
  - $PV Payment = \frac{CF_{1252}}{(1+0.0136015752)^{1252}} = 0.0421680533$,
  - $PV_0 = \$198742.2059581421$
- At $t = 1253$,
  - $g = 0.0410000000$,
  - $CF_{1253} = CF_{1252}(1 + 0.0410000000) = 973340.6250281278$,
  - $PV Payment = \frac{CF_{1253}}{(1+0.0136015752)^{1253}} = 0.0433078880$,
  - $PV_0 = \$198742.2492660302$
- At $t = 1254$,
  - $g = 0.0410000000$,
  - $CF_{1254} = CF_{1253}(1 + 0.0410000000) = 1013247.5906542810$,
  - $PV Payment = \frac{CF_{1254}}{(1+0.0136015752)^{1254}} = 0.0444785333$,
  - $PV_0 = \$198742.2937445635$
- At $t = 1255$,
  - $g = 0.0410000000$,
  - $CF_{1255} = CF_{1254}(1 + 0.0410000000) = 1054790.7418711064$,
  - $PV Payment = \frac{CF_{1255}}{(1+0.0136015752)^{1255}} = 0.0456808220$,
  - $PV_0 = \$198742.3394253856$
- At $t = 1256$,
  - $g = 0.0410000000$,
  - $CF_{1256} = CF_{1255}(1 + 0.0410000000) = 1098037.1622878218$,
  - $PV Payment = \frac{CF_{1256}}{(1+0.0136015752)^{1256}} = 0.0469156096$,
  - $PV_0 = \$198742.3863409951$
- At $t = 1257$,
  - $g = 0.0410000000$,

- $CF_{1257} = CF_{1256}(1 + 0.0410000000) = 1143056.6859416224$,
- $PV Payment = \frac{CF_{1257}}{(1+0.0136015752)^{1257}} = 0.0481837743$,
- $PV_0 = \$198742.4345247694$

- At $t = 1258$,
  - $g = 0.0410000000$,
  - $CF_{1258} = CF_{1257}(1 + 0.0410000000) = 1189922.0100652287$,
  - $PV Payment = \frac{CF_{1258}}{(1+0.0136015752)^{1258}} = 0.0494862185$,
  - $PV_0 = \$198742.4840109880$

- At $t = 1259$,
  - $g = 0.1900000000$,
  - $CF_{1259} = CF_{1222}(1 + 0.1900000000) = 333302.9801237390$,
  - $PV Payment = \frac{CF_{1259}}{(1+0.0136015752)^{1259}} = 0.0136753261$,
  - $PV_0 = \$198742.4976863140$

- At $t = 1260$,
  - $g = 0.0410000000$,
  - $CF_{1260} = CF_{1259}(1 + 0.0410000000) = 346968.4023088123$,
  - $PV Payment = \frac{CF_{1260}}{(1+0.0136015752)^{1260}} = 0.0140449806$,
  - $PV_0 = \$198742.5117312947$

- At $t = 1261$,
  - $g = 0.0410000000$,
  - $CF_{1261} = CF_{1260}(1 + 0.0410000000) = 361194.1068034736$,
  - $PV Payment = \frac{CF_{1261}}{(1+0.0136015752)^{1261}} = 0.0144246272$,
  - $PV_0 = \$198742.5261559218$

- At $t = 1262$,
  - $g = 0.0410000000$,
  - $CF_{1262} = CF_{1261}(1 + 0.0410000000) = 376003.0651824160$,
  - $PV Payment = \frac{CF_{1262}}{(1+0.0136015752)^{1262}} = 0.0148145358$,
  - $PV_0 = \$198742.5409704577$

- At $t = 1263$,
  - $g = 0.0410000000$,
  - $CF_{1263} = CF_{1262}(1 + 0.0410000000) = 391419.1908548950$,
  - $PV Payment = \frac{CF_{1263}}{(1+0.0136015752)^{1263}} = 0.0152149841$,
  - $PV_0 = \$198742.5561854417$

- At $t = 1264$,
  - $g = 0.0410000000$,
  - $CF_{1264} = CF_{1263}(1 + 0.0410000000) = 407467.3776799457$,
  - $PV Payment = \frac{CF_{1264}}{(1+0.0136015752)^{1264}} = 0.0156262567$,

  - $PV_0 = \$198742.5718116984$

- At $t = 1265$,
  - $g = 0.0410000000$,
  - $CF_{1265} = CF_{1264}(1 + 0.0410000000) = 424173.5401648235$,
  - $PV Payment = \frac{CF_{1265}}{(1+0.0136015752)^{1265}} = 0.0160486464$,
  - $PV_0 = \$198742.5878603448$

- At $t = 1266$,
  - $g = 0.0410000000$,
  - $CF_{1266} = CF_{1265}(1 + 0.0410000000) = 441564.6553115812$,
  - $PV Payment = \frac{CF_{1266}}{(1+0.0136015752)^{1266}} = 0.0164824535$,
  - $PV_0 = \$198742.6043427983$

- At $t = 1267$,
  - $g = 0.0410000000$,
  - $CF_{1267} = CF_{1266}(1 + 0.0410000000) = 459668.8061793560$,
  - $PV Payment = \frac{CF_{1267}}{(1+0.0136015752)^{1267}} = 0.0169279868$,
  - $PV_0 = \$198742.6212707852$

- At $t = 1268$,
  - $g = 0.0410000000$,
  - $CF_{1268} = CF_{1267}(1 + 0.0410000000) = 478515.2272327096$,
  - $PV Payment = \frac{CF_{1268}}{(1+0.0136015752)^{1268}} = 0.0173855632$,
  - $PV_0 = \$198742.6386563484$

- At $t = 1269$,
  - $g = 0.0410000000$,
  - $CF_{1269} = CF_{1268}(1 + 0.0410000000) = 498134.3515492507$,
  - $PV Payment = \frac{CF_{1269}}{(1+0.0136015752)^{1269}} = 0.0178555083$,
  - $PV_0 = \$198742.6565118567$

- At $t = 1270$,
  - $g = 0.0410000000$,
  - $CF_{1270} = CF_{1269}(1 + 0.0410000000) = 518557.8599627699$,
  - $PV Payment = \frac{CF_{1270}}{(1+0.0136015752)^{1270}} = 0.0183381563$,
  - $PV_0 = \$198742.6748500130$

- At $t = 1271$,
  - $g = 0.0410000000$,
  - $CF_{1271} = CF_{1270}(1 + 0.0410000000) = 539818.7322212434$,
  - $PV Payment = \frac{CF_{1271}}{(1+0.0136015752)^{1271}} = 0.0188338507$,
  - $PV_0 = \$198742.6936838637$

- At $t = 1272$,

  - $g = 0.0410000000$,
  - $CF_{1272} = CF_{1271}(1 + 0.0410000000) = 561951.3002423143$,
  - $PV Payment = \frac{CF_{1272}}{(1+0.0136015752)^{1272}} = 0.0193429441$,
  - $PV_0 = \$198742.7130268078$

- At $t = 1273$,

  - $g = 0.0410000000$,
  - $CF_{1273} = CF_{1272}(1 + 0.0410000000) = 584991.3035522492$,
  - $PV Payment = \frac{CF_{1273}}{(1+0.0136015752)^{1273}} = 0.0198657986$,
  - $PV_0 = \$198742.7328926064$

- At $t = 1274$,

  - $g = 0.0410000000$,
  - $CF_{1274} = CF_{1273}(1 + 0.0410000000) = 608975.9469978914$,
  - $PV Payment = \frac{CF_{1274}}{(1+0.0136015752)^{1274}} = 0.0204027863$,
  - $PV_0 = \$198742.7532953927$

- At $t = 1275$,

  - $g = 0.0410000000$,
  - $CF_{1275} = CF_{1274}(1 + 0.0410000000) = 633943.9608248050$,
  - $PV Payment = \frac{CF_{1275}}{(1+0.0136015752)^{1275}} = 0.0209542892$,
  - $PV_0 = \$198742.7742496819$

- At $t = 1276$,

  - $g = 0.0410000000$,
  - $CF_{1276} = CF_{1275}(1 + 0.0410000000) = 659935.6632186219$,
  - $PV Payment = \frac{CF_{1276}}{(1+0.0136015752)^{1276}} = 0.0215206997$,
  - $PV_0 = \$198742.7957703816$

- At $t = 1277$,

  - $g = 0.0410000000$,
  - $CF_{1277} = CF_{1276}(1 + 0.0410000000) = 686993.0254105853$,
  - $PV Payment = \frac{CF_{1277}}{(1+0.0136015752)^{1277}} = 0.0221024206$,
  - $PV_0 = \$198742.8178728022$

- At $t = 1278$,

  - $g = 0.0410000000$,
  - $CF_{1278} = CF_{1277}(1 + 0.0410000000) = 715159.7394524193$,
  - $PV Payment = \frac{CF_{1278}}{(1+0.0136015752)^{1278}} = 0.0226998659$,
  - $PV_0 = \$198742.8405726682$

- At $t = 1279$,

  - $g = 0.0410000000$,
  - $CF_{1279} = CF_{1278}(1 + 0.0410000000) = 744481.2887699684$,

  - $PVPayment = \frac{CF_{1279}}{(1+0.0136015752)^{1279}} = 0.0233134606$,
  - $PV_0 = \$198742.8638861288$

- At $t = 1280$,
  - $g = 0.0410000000$,
  - $CF_{1280} = CF_{1279}(1 + 0.0410000000) = 775005.0216095371$,
  - $PVPayment = \frac{CF_{1280}}{(1+0.0136015752)^{1280}} = 0.0239436413$,
  - $PV_0 = \$198742.8878297701$

- At $t = 1281$,
  - $g = 0.0410000000$,
  - $CF_{1281} = CF_{1280}(1 + 0.0410000000) = 806780.2274955281$,
  - $PVPayment = \frac{CF_{1281}}{(1+0.0136015752)^{1281}} = 0.0245908562$,
  - $PV_0 = \$198742.9124206263$

- At $t = 1282$,
  - $g = 0.0410000000$,
  - $CF_{1282} = CF_{1281}(1 + 0.0410000000) = 839858.2168228447$,
  - $PVPayment = \frac{CF_{1282}}{(1+0.0136015752)^{1282}} = 0.0252555658$,
  - $PV_0 = \$198742.9376761921$

- At $t = 1283$,
  - $g = 0.0410000000$,
  - $CF_{1283} = CF_{1282}(1 + 0.0410000000) = 874292.4037125813$,
  - $PVPayment = \frac{CF_{1283}}{(1+0.0136015752)^{1283}} = 0.0259382431$,
  - $PV_0 = \$198742.9636144351$

- At $t = 1284$,
  - $g = 0.0410000000$,
  - $CF_{1284} = CF_{1283}(1 + 0.0410000000) = 910138.3922647970$,
  - $PVPayment = \frac{CF_{1284}}{(1+0.0136015752)^{1284}} = 0.0266393736$,
  - $PV_0 = \$198742.9902538087$

- At $t = 1285$,
  - $g = 0.0410000000$,
  - $CF_{1285} = CF_{1284}(1 + 0.0410000000) = 947454.0663476536$,
  - $PVPayment = \frac{CF_{1285}}{(1+0.0136015752)^{1285}} = 0.0273594562$,
  - $PV_0 = \$198743.0176132649$

- At $t = 1286$,
  - $g = 0.0410000000$,
  - $CF_{1286} = CF_{1285}(1 + 0.0410000000) = 986299.6830679073$,
  - $PVPayment = \frac{CF_{1286}}{(1+0.0136015752)^{1286}} = 0.0280990032$,
  - $PV_0 = \$198743.0457122681$

- At $t = 1287$,
  - $g = 0.0410000000$,
  - $CF_{1287} = CF_{1286}(1 + 0.0410000000) = 1026737.9700736915$,
  - $PV Payment = \frac{CF_{1287}}{(1+0.0136015752)^{1287}} = 0.0288585407$,
  - $PV_0 = \$198743.0745708089$
- At $t = 1288$,
  - $g = 0.0410000000$,
  - $CF_{1288} = CF_{1287}(1 + 0.0410000000) = 1068834.2268467126$,
  - $PV Payment = \frac{CF_{1288}}{(1+0.0136015752)^{1288}} = 0.0296386091$,
  - $PV_0 = \$198743.1042094180$
- At $t = 1289$,
  - $g = 0.0410000000$,
  - $CF_{1289} = CF_{1288}(1 + 0.0410000000) = 1112656.4301474278$,
  - $PV Payment = \frac{CF_{1289}}{(1+0.0136015752)^{1289}} = 0.0304397634$,
  - $PV_0 = \$198743.1346491813$
- At $t = 1290$,
  - $g = 0.0410000000$,
  - $CF_{1290} = CF_{1289}(1 + 0.0410000000) = 1158275.3437834722$,
  - $PV Payment = \frac{CF_{1290}}{(1+0.0136015752)^{1290}} = 0.0312625734$,
  - $PV_0 = \$198743.1659117547$
- At $t = 1291$,
  - $g = 0.0410000000$,
  - $CF_{1291} = CF_{1290}(1 + 0.0410000000) = 1205764.6328785946$,
  - $PV Payment = \frac{CF_{1291}}{(1+0.0136015752)^{1291}} = 0.0321076246$,
  - $PV_0 = \$198743.1980193794$
- At $t = 1292$,
  - $g = 0.0410000000$,
  - $CF_{1292} = CF_{1291}(1 + 0.0410000000) = 1255200.9828266168$,
  - $PV Payment = \frac{CF_{1292}}{(1+0.0136015752)^{1292}} = 0.0329755183$,
  - $PV_0 = \$198743.2309948977$
- At $t = 1293$,
  - $g = 0.0410000000$,
  - $CF_{1293} = CF_{1292}(1 + 0.0410000000) = 1306664.2231225080$,
  - $PV Payment = \frac{CF_{1293}}{(1+0.0136015752)^{1293}} = 0.0338668717$,
  - $PV_0 = \$198743.2648617694$
- At $t = 1294$,
  - $g = 0.0410000000$,

  - $CF_{1294} = CF_{1293}(1 + 0.0410000000) = 1360237.4562705308$,
  - $PV Payment = \frac{CF_{1294}}{(1+0.0136015752)^{1294}} = 0.0347823191$,
  - $PV_0 = \$198743.2996440885$

- At $t = 1295$,

  - $g = 0.0410000000$,
  - $CF_{1295} = CF_{1294}(1 + 0.0410000000) = 1416007.1919776225$,
  - $PV Payment = \frac{CF_{1295}}{(1+0.0136015752)^{1295}} = 0.0357225118$,
  - $PV_0 = \$198743.3353666003$

- At $t = 1296$,

  - $g = 0.1900000000$,
  - $CF_{1296} = CF_{1259}(1 + 0.1900000000) = 396630.5463472495$,
  - $PV Payment = \frac{CF_{1296}}{(1+0.0136015752)^{1296}} = 0.0098717787$,
  - $PV_0 = \$198743.3452383789$

- At $t = 1297$,

  - $g = 0.0410000000$,
  - $CF_{1297} = CF_{1296}(1 + 0.0410000000) = 412892.3987474866$,
  - $PV Payment = \frac{CF_{1297}}{(1+0.0136015752)^{1297}} = 0.0101386204$,
  - $PV_0 = \$198743.3553769993$

- At $t = 1298$,

  - $g = 0.0410000000$,
  - $CF_{1298} = CF_{1297}(1 + 0.0410000000) = 429820.9870961336$,
  - $PV Payment = \frac{CF_{1298}}{(1+0.0136015752)^{1298}} = 0.0104126751$,
  - $PV_0 = \$198743.3657896744$

- At $t = 1299$,

  - $g = 0.0410000000$,
  - $CF_{1299} = CF_{1298}(1 + 0.0410000000) = 447443.6475670750$,
  - $PV Payment = \frac{CF_{1299}}{(1+0.0136015752)^{1299}} = 0.0106941376$,
  - $PV_0 = \$198743.3764838120$

- At $t = 1300$,

  - $g = 0.0410000000$,
  - $CF_{1300} = CF_{1299}(1 + 0.0410000000) = 465788.8371173251$,
  - $PV Payment = \frac{CF_{1300}}{(1+0.0136015752)^{1300}} = 0.0109832083$,
  - $PV_0 = \$198743.3874670203$

- At $t = 1301$,

  - $g = 0.0410000000$,
  - $CF_{1301} = CF_{1300}(1 + 0.0410000000) = 484886.1794391354$,
  - $PV Payment = \frac{CF_{1301}}{(1+0.0136015752)^{1301}} = 0.0112800928$,

  - $PV_0 = \$198743.3987471131$

- At $t = 1302$,
  - $g = 0.0410000000$,
  - $CF_{1302} = CF_{1301}(1 + 0.0410000000) = 504766.5127961399$,
  - $PV Payment = \frac{CF_{1302}}{(1+0.0136015752)^{1302}} = 0.0115850024$,
  - $PV_0 = \$198743.4103321155$

- At $t = 1303$,
  - $g = 0.0410000000$,
  - $CF_{1303} = CF_{1302}(1 + 0.0410000000) = 525461.9398207816$,
  - $PV Payment = \frac{CF_{1303}}{(1+0.0136015752)^{1303}} = 0.0118981538$,
  - $PV_0 = \$198743.4222302693$

- At $t = 1304$,
  - $g = 0.0410000000$,
  - $CF_{1304} = CF_{1303}(1 + 0.0410000000) = 547005.8793534336$,
  - $PV Payment = \frac{CF_{1304}}{(1+0.0136015752)^{1304}} = 0.0122197700$,
  - $PV_0 = \$198743.4344500393$

- At $t = 1305$,
  - $g = 0.0410000000$,
  - $CF_{1305} = CF_{1304}(1 + 0.0410000000) = 569433.1204069244$,
  - $PV Payment = \frac{CF_{1305}}{(1+0.0136015752)^{1305}} = 0.0125500797$,
  - $PV_0 = \$198743.4470001190$

- At $t = 1306$,
  - $g = 0.0410000000$,
  - $CF_{1306} = CF_{1305}(1 + 0.0410000000) = 592779.8783436082$,
  - $PV Payment = \frac{CF_{1306}}{(1+0.0136015752)^{1306}} = 0.0128893180$,
  - $PV_0 = \$198743.4598894370$

- At $t = 1307$,
  - $g = 0.0410000000$,
  - $CF_{1307} = CF_{1306}(1 + 0.0410000000) = 617083.8533556961$,
  - $PV Payment = \frac{CF_{1307}}{(1+0.0136015752)^{1307}} = 0.0132377261$,
  - $PV_0 = \$198743.4731271630$

- At $t = 1308$,
  - $g = 0.0410000000$,
  - $CF_{1308} = CF_{1307}(1 + 0.0410000000) = 642384.2913432795$,
  - $PV Payment = \frac{CF_{1308}}{(1+0.0136015752)^{1308}} = 0.0135955519$,
  - $PV_0 = \$198743.4867227150$

- At $t = 1309$,

  - $g = 0.0410000000$,
  - $CF_{1309} = CF_{1308}(1 + 0.0410000000) = 668722.0472883539$,
  - $PV Payment = \frac{CF_{1309}}{(1+0.0136015752)^{1309}} = 0.0139630501$,
  - $PV_0 = \$198743.5006857650$

- At $t = 1310$,

  - $g = 0.0410000000$,
  - $CF_{1310} = CF_{1309}(1 + 0.0410000000) = 696139.6512271764$,
  - $PV Payment = \frac{CF_{1310}}{(1+0.0136015752)^{1310}} = 0.0143404820$,
  - $PV_0 = \$198743.5150262470$

- At $t = 1311$,

  - $g = 0.0410000000$,
  - $CF_{1311} = CF_{1310}(1 + 0.0410000000) = 724681.3769274906$,
  - $PV Payment = \frac{CF_{1311}}{(1+0.0136015752)^{1311}} = 0.0147281162$,
  - $PV_0 = \$198743.5297543632$

- At $t = 1312$,

  - $g = 0.0410000000$,
  - $CF_{1312} = CF_{1311}(1 + 0.0410000000) = 754393.3133815177$,
  - $PV Payment = \frac{CF_{1312}}{(1+0.0136015752)^{1312}} = 0.0151262284$,
  - $PV_0 = \$198743.5448805916$

- At $t = 1313$,

  - $g = 0.0410000000$,
  - $CF_{1313} = CF_{1312}(1 + 0.0410000000) = 785323.4392301599$,
  - $PV Payment = \frac{CF_{1313}}{(1+0.0136015752)^{1313}} = 0.0155351019$,
  - $PV_0 = \$198743.5604156935$

- At $t = 1314$,

  - $g = 0.0410000000$,
  - $CF_{1314} = CF_{1313}(1 + 0.0410000000) = 817521.7002385963$,
  - $PV Payment = \frac{CF_{1314}}{(1+0.0136015752)^{1314}} = 0.0159550276$,
  - $PV_0 = \$198743.5763707210$

- At $t = 1315$,

  - $g = 0.0410000000$,
  - $CF_{1315} = CF_{1314}(1 + 0.0410000000) = 851040.0899483787$,
  - $PV Payment = \frac{CF_{1315}}{(1+0.0136015752)^{1315}} = 0.0163863041$,
  - $PV_0 = \$198743.5927570252$

- At $t = 1316$,

  - $g = 0.0410000000$,
  - $CF_{1316} = CF_{1315}(1 + 0.0410000000) = 885932.7336362622$,

  - $PVPayment = \frac{CF_{1316}}{(1+0.0136015752)^{1316}} = 0.0168292385$,
  - $PV_0 = \$198743.6095862637$

- At $t = 1317$,
  - $g = 0.0410000000$,
  - $CF_{1317} = CF_{1316}(1 + 0.0410000000) = 922255.9757153490$,
  - $PVPayment = \frac{CF_{1317}}{(1+0.0136015752)^{1317}} = 0.0172841456$,
  - $PV_0 = \$198743.6268704093$

- At $t = 1318$,
  - $g = 0.0410000000$,
  - $CF_{1318} = CF_{1317}(1 + 0.0410000000) = 960068.4707196782$,
  - $PVPayment = \frac{CF_{1318}}{(1+0.0136015752)^{1318}} = 0.0177513493$,
  - $PV_0 = \$198743.6446217586$

- At $t = 1319$,
  - $g = 0.0410000000$,
  - $CF_{1319} = CF_{1318}(1 + 0.0410000000) = 999431.2780191849$,
  - $PVPayment = \frac{CF_{1319}}{(1+0.0136015752)^{1319}} = 0.0182311818$,
  - $PV_0 = \$198743.6628529404$

- At $t = 1320$,
  - $g = 0.0410000000$,
  - $CF_{1320} = CF_{1319}(1 + 0.0410000000) = 1040407.9604179715$,
  - $PVPayment = \frac{CF_{1320}}{(1+0.0136015752)^{1320}} = 0.0187239846$,
  - $PV_0 = \$198743.6815769250$

- At $t = 1321$,
  - $g = 0.0410000000$,
  - $CF_{1321} = CF_{1320}(1 + 0.0410000000) = 1083064.6867951083$,
  - $PVPayment = \frac{CF_{1321}}{(1+0.0136015752)^{1321}} = 0.0192301082$,
  - $PV_0 = \$198743.7008070332$

- At $t = 1322$,
  - $g = 0.0410000000$,
  - $CF_{1322} = CF_{1321}(1 + 0.0410000000) = 1127470.3389537076$,
  - $PVPayment = \frac{CF_{1322}}{(1+0.0136015752)^{1322}} = 0.0197499127$,
  - $PV_0 = \$198743.7205569459$

- At $t = 1323$,
  - $g = 0.0410000000$,
  - $CF_{1323} = CF_{1322}(1 + 0.0410000000) = 1173696.6228508095$,
  - $PVPayment = \frac{CF_{1323}}{(1+0.0136015752)^{1323}} = 0.0202837679$,
  - $PV_0 = \$198743.7408407138$

- At $t = 1324$,
  - $g = 0.0410000000$,
  - $CF_{1324} = CF_{1323}(1 + 0.0410000000) = 1221818.1843876925$,
  - $PV Payment = \frac{CF_{1324}}{(1+0.0136015752)^{1324}} = 0.0208320537$,
  - $PV_0 = \$198743.7616727675$
- At $t = 1325$,
  - $g = 0.0410000000$,
  - $CF_{1325} = CF_{1324}(1 + 0.0410000000) = 1271912.7299475877$,
  - $PV Payment = \frac{CF_{1325}}{(1+0.0136015752)^{1325}} = 0.0213951600$,
  - $PV_0 = \$198743.7830679275$
- At $t = 1326$,
  - $g = 0.0410000000$,
  - $CF_{1326} = CF_{1325}(1 + 0.0410000000) = 1324061.1518754386$,
  - $PV Payment = \frac{CF_{1326}}{(1+0.0136015752)^{1326}} = 0.0219734875$,
  - $PV_0 = \$198743.8050414150$
- At $t = 1327$,
  - $g = 0.0410000000$,
  - $CF_{1327} = CF_{1326}(1 + 0.0410000000) = 1378347.6591023316$,
  - $PV Payment = \frac{CF_{1327}}{(1+0.0136015752)^{1327}} = 0.0225674477$,
  - $PV_0 = \$198743.8276088626$
- At $t = 1328$,
  - $g = 0.0410000000$,
  - $CF_{1328} = CF_{1327}(1 + 0.0410000000) = 1434859.9131255271$,
  - $PV Payment = \frac{CF_{1328}}{(1+0.0136015752)^{1328}} = 0.0231774630$,
  - $PV_0 = \$198743.8507863256$
- At $t = 1329$,
  - $g = 0.0410000000$,
  - $CF_{1329} = CF_{1328}(1 + 0.0410000000) = 1493689.1695636737$,
  - $PV Payment = \frac{CF_{1329}}{(1+0.0136015752)^{1329}} = 0.0238039675$,
  - $PV_0 = \$198743.8745902932$
- At $t = 1330$,
  - $g = 0.0410000000$,
  - $CF_{1330} = CF_{1329}(1 + 0.0410000000) = 1554930.4255157842$,
  - $PV Payment = \frac{CF_{1330}}{(1+0.0136015752)^{1330}} = 0.0244474070$,
  - $PV_0 = \$198743.8990377001$
- At $t = 1331$,
  - $g = 0.0410000000$,

- $CF_{1331} = CF_{1330}(1 + 0.0410000000) = 1618682.5729619311$,
- $PV Payment = \frac{CF_{1331}}{(1+0.0136015752)^{1331}} = 0.0251082390$,
- $PV_0 = \$198743.9241459392$

- At $t = 1332$,
  - $g = 0.0410000000$,
  - $CF_{1332} = CF_{1331}(1 + 0.0410000000) = 1685048.5584533701$,
  - $PV Payment = \frac{CF_{1332}}{(1+0.0136015752)^{1332}} = 0.0257869339$,
  - $PV_0 = \$198743.9499328731$
- At $t = 1333$,
  - $g = 0.1900000000$,
  - $CF_{1333} = CF_{1296}(1 + 0.1900000000) = 471990.3501532269$,
  - $PV Payment = \frac{CF_{1333}}{(1+0.0136015752)^{1333}} = 0.0071261200$,
  - $PV_0 = \$198743.9570589931$
- At $t = 1334$,
  - $g = 0.0410000000$,
  - $CF_{1334} = CF_{1333}(1 + 0.0410000000) = 491341.9545095091$,
  - $PV Payment = \frac{CF_{1334}}{(1+0.0136015752)^{1334}} = 0.0073187444$,
  - $PV_0 = \$198743.9643777375$
- At $t = 1335$,
  - $g = 0.0410000000$,
  - $CF_{1335} = CF_{1334}(1 + 0.0410000000) = 511486.9746443990$,
  - $PV Payment = \frac{CF_{1335}}{(1+0.0136015752)^{1335}} = 0.0075165757$,
  - $PV_0 = \$198743.9718943132$
- At $t = 1336$,
  - $g = 0.0410000000$,
  - $CF_{1336} = CF_{1335}(1 + 0.0410000000) = 532457.9406048193$,
  - $PV Payment = \frac{CF_{1336}}{(1+0.0136015752)^{1336}} = 0.0077197545$,
  - $PV_0 = \$198743.9796140677$
- At $t = 1337$,
  - $g = 0.0410000000$,
  - $CF_{1337} = CF_{1336}(1 + 0.0410000000) = 554288.7161696169$,
  - $PV Payment = \frac{CF_{1337}}{(1+0.0136015752)^{1337}} = 0.0079284253$,
  - $PV_0 = \$198743.9875424930$
- At $t = 1338$,
  - $g = 0.0410000000$,
  - $CF_{1338} = CF_{1337}(1 + 0.0410000000) = 577014.5535325712$,
  - $PV Payment = \frac{CF_{1338}}{(1+0.0136015752)^{1338}} = 0.0081427367$,

  - $PV_0 = \$198743.9956852297$

- At $t = 1339$,

  - $g = 0.0410000000$,
  - $CF_{1339} = CF_{1338}(1 + 0.0410000000) = 600672.1502274065$,
  - $PV Payment = \frac{CF_{1339}}{(1+0.0136015752)^{1339}} = 0.0083628411$,
  - $PV_0 = \$198744.0040480708$

- At $t = 1340$,

  - $g = 0.0410000000$,
  - $CF_{1340} = CF_{1339}(1 + 0.0410000000) = 625299.7083867302$,
  - $PV Payment = \frac{CF_{1340}}{(1+0.0136015752)^{1340}} = 0.0085888951$,
  - $PV_0 = \$198744.0126369659$

- At $t = 1341$,

  - $g = 0.0410000000$,
  - $CF_{1341} = CF_{1340}(1 + 0.0410000000) = 650936.9964305861$,
  - $PV Payment = \frac{CF_{1341}}{(1+0.0136015752)^{1341}} = 0.0088210595$,
  - $PV_0 = \$198744.0214580254$

- At $t = 1342$,

  - $g = 0.0410000000$,
  - $CF_{1342} = CF_{1341}(1 + 0.0410000000) = 677625.4132842401$,
  - $PV Payment = \frac{CF_{1342}}{(1+0.0136015752)^{1342}} = 0.0090594995$,
  - $PV_0 = \$198744.0305175249$

- At $t = 1343$,

  - $g = 0.0410000000$,
  - $CF_{1343} = CF_{1342}(1 + 0.0410000000) = 705408.0552288939$,
  - $PV Payment = \frac{CF_{1343}}{(1+0.0136015752)^{1343}} = 0.0093043847$,
  - $PV_0 = \$198744.0398219096$

- At $t = 1344$,

  - $g = 0.0410000000$,
  - $CF_{1344} = CF_{1343}(1 + 0.0410000000) = 734329.7854932785$,
  - $PV Payment = \frac{CF_{1344}}{(1+0.0136015752)^{1344}} = 0.0095558893$,
  - $PV_0 = \$198744.0493777989$

- At $t = 1345$,

  - $g = 0.0410000000$,
  - $CF_{1345} = CF_{1344}(1 + 0.0410000000) = 764437.3066985029$,
  - $PV Payment = \frac{CF_{1345}}{(1+0.0136015752)^{1345}} = 0.0098141923$,
  - $PV_0 = \$198744.0591919911$

- At $t = 1346$,

  - $g = 0.0410000000$,
  - $CF_{1346} = CF_{1345}(1 + 0.0410000000) = 795779.2362731415$,
  - $PV Payment = \frac{CF_{1346}}{(1+0.0136015752)^{1346}} = 0.0100794774$,
  - $PV_0 = \$198744.0692714685$

- At $t = 1347$,

  - $g = 0.0410000000$,
  - $CF_{1347} = CF_{1346}(1 + 0.0410000000) = 828406.1849603401$,
  - $PV Payment = \frac{CF_{1347}}{(1+0.0136015752)^{1347}} = 0.0103519334$,
  - $PV_0 = \$198744.0796234019$

- At $t = 1348$,

  - $g = 0.0410000000$,
  - $CF_{1348} = CF_{1347}(1 + 0.0410000000) = 862370.8385437140$,
  - $PV Payment = \frac{CF_{1348}}{(1+0.0136015752)^{1348}} = 0.0106317540$,
  - $PV_0 = \$198744.0902551559$

- At $t = 1349$,

  - $g = 0.0410000000$,
  - $CF_{1349} = CF_{1348}(1 + 0.0410000000) = 897728.0429240062$,
  - $PV Payment = \frac{CF_{1349}}{(1+0.0136015752)^{1349}} = 0.0109191385$,
  - $PV_0 = \$198744.1011742944$

- At $t = 1350$,

  - $g = 0.0410000000$,
  - $CF_{1350} = CF_{1349}(1 + 0.0410000000) = 934534.8926838904$,
  - $PV Payment = \frac{CF_{1350}}{(1+0.0136015752)^{1350}} = 0.0112142911$,
  - $PV_0 = \$198744.1123885855$

- At $t = 1351$,

  - $g = 0.0410000000$,
  - $CF_{1351} = CF_{1350}(1 + 0.0410000000) = 972850.8232839298$,
  - $PV Payment = \frac{CF_{1351}}{(1+0.0136015752)^{1351}} = 0.0115174220$,
  - $PV_0 = \$198744.1239060074$

- At $t = 1352$,

  - $g = 0.0410000000$,
  - $CF_{1352} = CF_{1351}(1 + 0.0410000000) = 1012737.7070385709$,
  - $PV Payment = \frac{CF_{1352}}{(1+0.0136015752)^{1352}} = 0.0118287467$,
  - $PV_0 = \$198744.1357347541$

- At $t = 1353$,

  - $g = 0.0410000000$,
  - $CF_{1353} = CF_{1352}(1 + 0.0410000000) = 1054259.9530271522$,

  - $PVPayment = \frac{CF_{1353}}{(1+0.0136015752)^{1353}} = 0.0121484867$,
  - $PV_0 = \$198744.1478832408$

- At $t = 1354$,
  - $g = 0.0410000000$,
  - $CF_{1354} = CF_{1353}(1 + 0.0410000000) = 1097484.6111012653$,
  - $PVPayment = \frac{CF_{1354}}{(1+0.0136015752)^{1354}} = 0.0124768696$,
  - $PV_0 = \$198744.1603601104$

- At $t = 1355$,
  - $g = 0.0410000000$,
  - $CF_{1355} = CF_{1354}(1 + 0.0410000000) = 1142481.4801564170$,
  - $PVPayment = \frac{CF_{1355}}{(1+0.0136015752)^{1355}} = 0.0128141289$,
  - $PV_0 = \$198744.1731742393$

- At $t = 1356$,
  - $g = 0.0410000000$,
  - $CF_{1356} = CF_{1355}(1 + 0.0410000000) = 1189323.2208428299$,
  - $PVPayment = \frac{CF_{1356}}{(1+0.0136015752)^{1356}} = 0.0131605046$,
  - $PV_0 = \$198744.1863347440$

- At $t = 1357$,
  - $g = 0.0410000000$,
  - $CF_{1357} = CF_{1356}(1 + 0.0410000000) = 1238085.4728973859$,
  - $PVPayment = \frac{CF_{1357}}{(1+0.0136015752)^{1357}} = 0.0135162431$,
  - $PV_0 = \$198744.1998509871$

- At $t = 1358$,
  - $g = 0.0410000000$,
  - $CF_{1358} = CF_{1357}(1 + 0.0410000000) = 1288846.9772861786$,
  - $PVPayment = \frac{CF_{1358}}{(1+0.0136015752)^{1358}} = 0.0138815975$,
  - $PV_0 = \$198744.2137325845$

- At $t = 1359$,
  - $g = 0.0410000000$,
  - $CF_{1359} = CF_{1358}(1 + 0.0410000000) = 1341689.7033549119$,
  - $PVPayment = \frac{CF_{1359}}{(1+0.0136015752)^{1359}} = 0.0142568277$,
  - $PV_0 = \$198744.2279894122$

- At $t = 1360$,
  - $g = 0.0410000000$,
  - $CF_{1360} = CF_{1359}(1 + 0.0410000000) = 1396698.9811924631$,
  - $PVPayment = \frac{CF_{1360}}{(1+0.0136015752)^{1360}} = 0.0146422006$,
  - $PV_0 = \$198744.2426316128$

- At $t = 1361$,
  - $g = 0.0410000000$,
  - $CF_{1361} = CF_{1360}(1 + 0.0410000000) = 1453963.6394213540$,
  - $PV Payment = \frac{CF_{1361}}{(1+0.0136015752)^{1361}} = 0.0150379905$,
  - $PV_0 = \$198744.2576696032$
- At $t = 1362$,
  - $g = 0.0410000000$,
  - $CF_{1362} = CF_{1361}(1 + 0.0410000000) = 1513576.1486376293$,
  - $PV Payment = \frac{CF_{1362}}{(1+0.0136015752)^{1362}} = 0.0154444788$,
  - $PV_0 = \$198744.2731140821$
- At $t = 1363$,
  - $g = 0.0410000000$,
  - $CF_{1363} = CF_{1362}(1 + 0.0410000000) = 1575632.7707317721$,
  - $PV Payment = \frac{CF_{1363}}{(1+0.0136015752)^{1363}} = 0.0158619549$,
  - $PV_0 = \$198744.2889760370$
- At $t = 1364$,
  - $g = 0.0410000000$,
  - $CF_{1364} = CF_{1363}(1 + 0.0410000000) = 1640233.7143317745$,
  - $PV Payment = \frac{CF_{1364}}{(1+0.0136015752)^{1364}} = 0.0162907157$,
  - $PV_0 = \$198744.3052667526$
- At $t = 1365$,
  - $g = 0.0410000000$,
  - $CF_{1365} = CF_{1364}(1 + 0.0410000000) = 1707483.2966193771$,
  - $PV Payment = \frac{CF_{1365}}{(1+0.0136015752)^{1365}} = 0.0167310661$,
  - $PV_0 = \$198744.3219978188$
- At $t = 1366$,
  - $g = 0.0410000000$,
  - $CF_{1366} = CF_{1365}(1 + 0.0410000000) = 1777490.1117807715$,
  - $PV Payment = \frac{CF_{1366}}{(1+0.0136015752)^{1366}} = 0.0171833196$,
  - $PV_0 = \$198744.3391811384$
- At $t = 1367$,
  - $g = 0.0410000000$,
  - $CF_{1367} = CF_{1366}(1 + 0.0410000000) = 1850367.2063637830$,
  - $PV Payment = \frac{CF_{1367}}{(1+0.0136015752)^{1367}} = 0.0176477979$,
  - $PV_0 = \$198744.3568289363$
- At $t = 1368$,
  - $g = 0.0410000000$,

  - $CF_{1368} = CF_{1367}(1 + 0.0410000000) = 1926232.2618246980$,
  - $PV Payment = \frac{CF_{1368}}{(1+0.0136015752)^{1368}} = 0.0181248313$,
  - $PV_0 = \$198744.3749537676$

- At $t = 1369$,

  - $g = 0.0410000000$,
  - $CF_{1369} = CF_{1368}(1 + 0.0410000000) = 2005207.7845595104$,
  - $PV Payment = \frac{CF_{1369}}{(1+0.0136015752)^{1369}} = 0.0186147594$,
  - $PV_0 = \$198744.3935685270$

- At $t = 1370$,

  - $g = 0.1900000000$,
  - $CF_{1370} = CF_{1333}(1 + 0.1900000000) = 561668.5166823399$,
  - $PV Payment = \frac{CF_{1370}}{(1+0.0136015752)^{1370}} = 0.0051441171$,
  - $PV_0 = \$198744.3987126441$

- At $t = 1371$,

  - $g = 0.0410000000$,
  - $CF_{1371} = CF_{1370}(1 + 0.0410000000) = 584696.9258663158$,
  - $PV Payment = \frac{CF_{1371}}{(1+0.0136015752)^{1371}} = 0.0052831665$,
  - $PV_0 = \$198744.4039958107$

- At $t = 1372$,

  - $g = 0.0410000000$,
  - $CF_{1372} = CF_{1371}(1 + 0.0410000000) = 608669.4998268348$,
  - $PV Payment = \frac{CF_{1372}}{(1+0.0136015752)^{1372}} = 0.0054259746$,
  - $PV_0 = \$198744.4094217853$

- At $t = 1373$,

  - $g = 0.0410000000$,
  - $CF_{1373} = CF_{1372}(1 + 0.0410000000) = 633624.9493197349$,
  - $PV Payment = \frac{CF_{1373}}{(1+0.0136015752)^{1373}} = 0.0055726428$,
  - $PV_0 = \$198744.4149944281$

- At $t = 1374$,

  - $g = 0.0410000000$,
  - $CF_{1374} = CF_{1373}(1 + 0.0410000000) = 659603.5722418440$,
  - $PV Payment = \frac{CF_{1374}}{(1+0.0136015752)^{1374}} = 0.0057232756$,
  - $PV_0 = \$198744.4207177037$

- At $t = 1375$,

  - $g = 0.0410000000$,
  - $CF_{1375} = CF_{1374}(1 + 0.0410000000) = 686647.3187037596$,
  - $PV Payment = \frac{CF_{1375}}{(1+0.0136015752)^{1375}} = 0.0058779801$,

  - $PV_0 = \$198744.4265956838$

- At $t = 1376$,
  - $g = 0.0410000000$,
  - $CF_{1376} = CF_{1375}(1 + 0.0410000000) = 714799.8587706137$,
  - $PV Payment = \frac{CF_{1376}}{(1+0.0136015752)^{1376}} = 0.0060368664$,
  - $PV_0 = \$198744.4326325502$

- At $t = 1377$,
  - $g = 0.0410000000$,
  - $CF_{1377} = CF_{1376}(1 + 0.0410000000) = 744106.6529802087$,
  - $PV Payment = \frac{CF_{1377}}{(1+0.0136015752)^{1377}} = 0.0062000475$,
  - $PV_0 = \$198744.4388325977$

- At $t = 1378$,
  - $g = 0.0410000000$,
  - $CF_{1378} = CF_{1377}(1 + 0.0410000000) = 774615.0257523973$,
  - $PV Payment = \frac{CF_{1378}}{(1+0.0136015752)^{1378}} = 0.0063676395$,
  - $PV_0 = \$198744.4452002372$

- At $t = 1379$,
  - $g = 0.0410000000$,
  - $CF_{1379} = CF_{1378}(1 + 0.0410000000) = 806374.2418082455$,
  - $PV Payment = \frac{CF_{1379}}{(1+0.0136015752)^{1379}} = 0.0065397617$,
  - $PV_0 = \$198744.4517399989$

- At $t = 1380$,
  - $g = 0.0410000000$,
  - $CF_{1380} = CF_{1379}(1 + 0.0410000000) = 839435.5857223836$,
  - $PV Payment = \frac{CF_{1380}}{(1+0.0136015752)^{1380}} = 0.0067165364$,
  - $PV_0 = \$198744.4584565354$

- At $t = 1381$,
  - $g = 0.0410000000$,
  - $CF_{1381} = CF_{1380}(1 + 0.0410000000) = 873852.4447370012$,
  - $PV Payment = \frac{CF_{1381}}{(1+0.0136015752)^{1381}} = 0.0068980896$,
  - $PV_0 = \$198744.4653546250$

- At $t = 1382$,
  - $g = 0.0410000000$,
  - $CF_{1382} = CF_{1381}(1 + 0.0410000000) = 909680.3949712182$,
  - $PV Payment = \frac{CF_{1382}}{(1+0.0136015752)^{1382}} = 0.0070845502$,
  - $PV_0 = \$198744.4724391752$

- At $t = 1383$,

  - $g = 0.0410000000$,
  - $CF_{1383} = CF_{1382}(1 + 0.0410000000) = 946977.2911650381$,
  - $PV Payment = \frac{CF_{1383}}{(1+0.0136015752)^{1383}} = 0.0072760510$,
  - $PV_0 = \$198744.4797152261$

- At $t = 1384$,

  - $g = 0.0410000000$,
  - $CF_{1384} = CF_{1383}(1 + 0.0410000000) = 985803.3601028046$,
  - $PV Payment = \frac{CF_{1384}}{(1+0.0136015752)^{1384}} = 0.0074727282$,
  - $PV_0 = \$198744.4871879543$

- At $t = 1385$,

  - $g = 0.0410000000$,
  - $CF_{1385} = CF_{1384}(1 + 0.0410000000) = 1026221.2978670195$,
  - $PV Payment = \frac{CF_{1385}}{(1+0.0136015752)^{1385}} = 0.0076747218$,
  - $PV_0 = \$198744.4948626761$

- At $t = 1386$,

  - $g = 0.0410000000$,
  - $CF_{1386} = CF_{1385}(1 + 0.0410000000) = 1068296.3710795674$,
  - $PV Payment = \frac{CF_{1386}}{(1+0.0136015752)^{1386}} = 0.0078821754$,
  - $PV_0 = \$198744.5027448515$

- At $t = 1387$,

  - $g = 0.0410000000$,
  - $CF_{1387} = CF_{1386}(1 + 0.0410000000) = 1112096.5222938296$,
  - $PV Payment = \frac{CF_{1387}}{(1+0.0136015752)^{1387}} = 0.0080952366$,
  - $PV_0 = \$198744.5108400880$

- At $t = 1388$,

  - $g = 0.0410000000$,
  - $CF_{1388} = CF_{1387}(1 + 0.0410000000) = 1157692.4797078765$,
  - $PV Payment = \frac{CF_{1388}}{(1+0.0136015752)^{1388}} = 0.0083140570$,
  - $PV_0 = \$198744.5191541450$

- At $t = 1389$,

  - $g = 0.0410000000$,
  - $CF_{1389} = CF_{1388}(1 + 0.0410000000) = 1205157.8713758993$,
  - $PV Payment = \frac{CF_{1389}}{(1+0.0136015752)^{1389}} = 0.0085387923$,
  - $PV_0 = \$198744.5276929374$

- At $t = 1390$,

  - $g = 0.0410000000$,
  - $CF_{1390} = CF_{1389}(1 + 0.0410000000) = 1254569.3441023112$,

  - $PVPayment = \frac{CF_{1390}}{(1+0.0136015752)^{1390}} = 0.0087696024$,
  - $PV_0 = \$198744.5364625397$

- At $t = 1391$,
  - $g = 0.0410000000$,
  - $CF_{1391} = CF_{1390}(1 + 0.0410000000) = 1306006.6872105058$,
  - $PVPayment = \frac{CF_{1391}}{(1+0.0136015752)^{1391}} = 0.0090066514$,
  - $PV_0 = \$198744.5454691912$

- At $t = 1392$,
  - $g = 0.0410000000$,
  - $CF_{1392} = CF_{1391}(1 + 0.0410000000) = 1359552.9613861365$,
  - $PVPayment = \frac{CF_{1392}}{(1+0.0136015752)^{1392}} = 0.0092501081$,
  - $PV_0 = \$198744.5547192993$

- At $t = 1393$,
  - $g = 0.0410000000$,
  - $CF_{1393} = CF_{1392}(1 + 0.0410000000) = 1415294.6328029679$,
  - $PVPayment = \frac{CF_{1393}}{(1+0.0136015752)^{1393}} = 0.0095001456$,
  - $PV_0 = \$198744.5642194449$

- At $t = 1394$,
  - $g = 0.0410000000$,
  - $CF_{1394} = CF_{1393}(1 + 0.0410000000) = 1473321.7127478896$,
  - $PVPayment = \frac{CF_{1394}}{(1+0.0136015752)^{1394}} = 0.0097569418$,
  - $PV_0 = \$198744.5739763867$

- At $t = 1395$,
  - $g = 0.0410000000$,
  - $CF_{1395} = CF_{1394}(1 + 0.0410000000) = 1533727.9029705529$,
  - $PVPayment = \frac{CF_{1395}}{(1+0.0136015752)^{1395}} = 0.0100206794$,
  - $PV_0 = \$198744.5839970660$

- At $t = 1396$,
  - $g = 0.0410000000$,
  - $CF_{1396} = CF_{1395}(1 + 0.0410000000) = 1596610.7469923454$,
  - $PVPayment = \frac{CF_{1396}}{(1+0.0136015752)^{1396}} = 0.0102915460$,
  - $PV_0 = \$198744.5942886120$

- At $t = 1397$,
  - $g = 0.0410000000$,
  - $CF_{1397} = CF_{1396}(1 + 0.0410000000) = 1662071.7876190315$,
  - $PVPayment = \frac{CF_{1397}}{(1+0.0136015752)^{1397}} = 0.0105697343$,
  - $PV_0 = \$198744.6048583464$

- At $t = 1398$,
  - $g = 0.0410000000$,
  - $CF_{1398} = CF_{1397}(1 + 0.0410000000) = 1730216.7309114116$,
  - $PV Payment = \frac{CF_{1398}}{(1+0.0136015752)^{1398}} = 0.0108554423$,
  - $PV_0 = \$198744.6157137887$
- At $t = 1399$,
  - $g = 0.0410000000$,
  - $CF_{1399} = CF_{1398}(1 + 0.0410000000) = 1801155.6168787794$,
  - $PV Payment = \frac{CF_{1399}}{(1+0.0136015752)^{1399}} = 0.0111488732$,
  - $PV_0 = \$198744.6268626619$
- At $t = 1400$,
  - $g = 0.0410000000$,
  - $CF_{1400} = CF_{1399}(1 + 0.0410000000) = 1875002.9971708092$,
  - $PV Payment = \frac{CF_{1400}}{(1+0.0136015752)^{1400}} = 0.0114502358$,
  - $PV_0 = \$198744.6383128977$
- At $t = 1401$,
  - $g = 0.0410000000$,
  - $CF_{1401} = CF_{1400}(1 + 0.0410000000) = 1951878.1200548122$,
  - $PV Payment = \frac{CF_{1401}}{(1+0.0136015752)^{1401}} = 0.0117597444$,
  - $PV_0 = \$198744.6500726421$
- At $t = 1402$,
  - $g = 0.0410000000$,
  - $CF_{1402} = CF_{1401}(1 + 0.0410000000) = 2031905.1229770593$,
  - $PV Payment = \frac{CF_{1402}}{(1+0.0136015752)^{1402}} = 0.0120776193$,
  - $PV_0 = \$198744.6621502614$
- At $t = 1403$,
  - $g = 0.0410000000$,
  - $CF_{1403} = CF_{1402}(1 + 0.0410000000) = 2115213.2330191187$,
  - $PV Payment = \frac{CF_{1403}}{(1+0.0136015752)^{1403}} = 0.0124040866$,
  - $PV_0 = \$198744.6745543480$
- At $t = 1404$,
  - $g = 0.0410000000$,
  - $CF_{1404} = CF_{1403}(1 + 0.0410000000) = 2201936.9755729022$,
  - $PV Payment = \frac{CF_{1404}}{(1+0.0136015752)^{1404}} = 0.0127393785$,
  - $PV_0 = \$198744.6872937265$
- At $t = 1405$,
  - $g = 0.0410000000$,

- $CF_{1405} = CF_{1404}(1 + 0.0410000000) = 2292216.3915713909$,
- $PV Payment = \frac{CF_{1405}}{(1+0.0136015752)^{1405}} = 0.0130837336$,
- $PV_0 = \$198744.7003774601$

- At $t = 1406$,
  - $g = 0.0410000000$,
  - $CF_{1406} = CF_{1405}(1 + 0.0410000000) = 2386197.2636258178$,
  - $PV Payment = \frac{CF_{1406}}{(1+0.0136015752)^{1406}} = 0.0134373969$,
  - $PV_0 = \$198744.7138148570$
- At $t = 1407$,
  - $g = 0.1900000000$,
  - $CF_{1407} = CF_{1370}(1 + 0.1900000000) = 668385.5348519845$,
  - $PV Payment = \frac{CF_{1407}}{(1+0.0136015752)^{1407}} = 0.0037133729$,
  - $PV_0 = \$198744.7175282300$
- At $t = 1408$,
  - $g = 0.0410000000$,
  - $CF_{1408} = CF_{1407}(1 + 0.0410000000) = 695789.3417809157$,
  - $PV Payment = \frac{CF_{1408}}{(1+0.0136015752)^{1408}} = 0.0038137482$,
  - $PV_0 = \$198744.7213419782$
- At $t = 1409$,
  - $g = 0.0410000000$,
  - $CF_{1409} = CF_{1408}(1 + 0.0410000000) = 724316.7047939332$,
  - $PV Payment = \frac{CF_{1409}}{(1+0.0136015752)^{1409}} = 0.0039168368$,
  - $PV_0 = \$198744.7252588150$
- At $t = 1410$,
  - $g = 0.0410000000$,
  - $CF_{1410} = CF_{1409}(1 + 0.0410000000) = 754013.6896904844$,
  - $PV Payment = \frac{CF_{1410}}{(1+0.0136015752)^{1410}} = 0.0040227119$,
  - $PV_0 = \$198744.7292815269$
- At $t = 1411$,
  - $g = 0.0410000000$,
  - $CF_{1411} = CF_{1410}(1 + 0.0410000000) = 784928.2509677942$,
  - $PV Payment = \frac{CF_{1411}}{(1+0.0136015752)^{1411}} = 0.0041314488$,
  - $PV_0 = \$198744.7334129757$
- At $t = 1412$,
  - $g = 0.0410000000$,
  - $CF_{1412} = CF_{1411}(1 + 0.0410000000) = 817110.3092574737$,
  - $PV Payment = \frac{CF_{1412}}{(1+0.0136015752)^{1412}} = 0.0042431251$,

  - $PV_0 = \$198744.7376561008$

- At $t = 1413$,
  - $g = 0.0410000000$,
  - $CF_{1413} = CF_{1412}(1 + 0.0410000000) = 850611.8319370301$,
  - $PV Payment = \frac{CF_{1413}}{(1+0.0136015752)^{1413}} = 0.0043578200$,
  - $PV_0 = \$198744.7420139207$

- At $t = 1414$,
  - $g = 0.0410000000$,
  - $CF_{1414} = CF_{1413}(1 + 0.0410000000) = 885486.9170464482$,
  - $PV Payment = \frac{CF_{1414}}{(1+0.0136015752)^{1414}} = 0.0044756152$,
  - $PV_0 = \$198744.7464895359$

- At $t = 1415$,
  - $g = 0.0410000000$,
  - $CF_{1415} = CF_{1414}(1 + 0.0410000000) = 921791.8806453525$,
  - $PV Payment = \frac{CF_{1415}}{(1+0.0136015752)^{1415}} = 0.0045965945$,
  - $PV_0 = \$198744.7510861304$

- At $t = 1416$,
  - $g = 0.0410000000$,
  - $CF_{1416} = CF_{1415}(1 + 0.0410000000) = 959585.3477518120$,
  - $PV Payment = \frac{CF_{1416}}{(1+0.0136015752)^{1416}} = 0.0047208439$,
  - $PV_0 = \$198744.7558069743$

- At $t = 1417$,
  - $g = 0.0410000000$,
  - $CF_{1417} = CF_{1416}(1 + 0.0410000000) = 998928.3470096362$,
  - $PV Payment = \frac{CF_{1417}}{(1+0.0136015752)^{1417}} = 0.0048484519$,
  - $PV_0 = \$198744.7606554262$

- At $t = 1418$,
  - $g = 0.0410000000$,
  - $CF_{1418} = CF_{1417}(1 + 0.0410000000) = 1039884.4092370312$,
  - $PV Payment = \frac{CF_{1418}}{(1+0.0136015752)^{1418}} = 0.0049795093$,
  - $PV_0 = \$198744.7656349355$

- At $t = 1419$,
  - $g = 0.0410000000$,
  - $CF_{1419} = CF_{1418}(1 + 0.0410000000) = 1082519.6700157495$,
  - $PV Payment = \frac{CF_{1419}}{(1+0.0136015752)^{1419}} = 0.0051141092$,
  - $PV_0 = \$198744.7707490448$

- At $t = 1420$,

  - $g = 0.0410000000$,
  - $CF_{1420} = CF_{1419}(1 + 0.0410000000) = 1126902.9764863951$,
  - $PV Payment = \frac{CF_{1420}}{(1+0.0136015752)^{1420}} = 0.0052523475$,
  - $PV_0 = \$198744.7760013923$

- At $t = 1421$,

  - $g = 0.0410000000$,
  - $CF_{1421} = CF_{1420}(1 + 0.0410000000) = 1173105.9985223373$,
  - $PV Payment = \frac{CF_{1421}}{(1+0.0136015752)^{1421}} = 0.0053943225$,
  - $PV_0 = \$198744.7813957148$

- At $t = 1422$,

  - $g = 0.0410000000$,
  - $CF_{1422} = CF_{1421}(1 + 0.0410000000) = 1221203.3444617530$,
  - $PV Payment = \frac{CF_{1422}}{(1+0.0136015752)^{1422}} = 0.0055401351$,
  - $PV_0 = \$198744.7869358499$

- At $t = 1423$,

  - $g = 0.0410000000$,
  - $CF_{1423} = CF_{1422}(1 + 0.0410000000) = 1271272.6815846849$,
  - $PV Payment = \frac{CF_{1423}}{(1+0.0136015752)^{1423}} = 0.0056898892$,
  - $PV_0 = \$198744.7926257392$

- At $t = 1424$,

  - $g = 0.0410000000$,
  - $CF_{1424} = CF_{1423}(1 + 0.0410000000) = 1323394.8615296569$,
  - $PV Payment = \frac{CF_{1424}}{(1+0.0136015752)^{1424}} = 0.0058436913$,
  - $PV_0 = \$198744.7984694304$

- At $t = 1425$,

  - $g = 0.0410000000$,
  - $CF_{1425} = CF_{1424}(1 + 0.0410000000) = 1377654.0508523728$,
  - $PV Payment = \frac{CF_{1425}}{(1+0.0136015752)^{1425}} = 0.0060016507$,
  - $PV_0 = \$198744.8044710811$

- At $t = 1426$,

  - $g = 0.0410000000$,
  - $CF_{1426} = CF_{1425}(1 + 0.0410000000) = 1434137.8669373200$,
  - $PV Payment = \frac{CF_{1426}}{(1+0.0136015752)^{1426}} = 0.0061638799$,
  - $PV_0 = \$198744.8106349610$

- At $t = 1427$,

  - $g = 0.0410000000$,
  - $CF_{1427} = CF_{1426}(1 + 0.0410000000) = 1492937.5194817500$,

  - $PV Payment = \frac{CF_{1427}}{(1+0.0136015752)^{1427}} = 0.0063304943$,
  - $PV_0 = \$198744.8169654553$

- At $t = 1428$,
  - $g = 0.0410000000$,
  - $CF_{1428} = CF_{1427}(1 + 0.0410000000) = 1554147.9577805016$,
  - $PV Payment = \frac{CF_{1428}}{(1+0.0136015752)^{1428}} = 0.0065016124$,
  - $PV_0 = \$198744.8234670677$

- At $t = 1429$,
  - $g = 0.0410000000$,
  - $CF_{1429} = CF_{1428}(1 + 0.0410000000) = 1617868.0240495021$,
  - $PV Payment = \frac{CF_{1429}}{(1+0.0136015752)^{1429}} = 0.0066773559$,
  - $PV_0 = \$198744.8301444237$

- At $t = 1430$,
  - $g = 0.0410000000$,
  - $CF_{1430} = CF_{1429}(1 + 0.0410000000) = 1684200.6130355315$,
  - $PV Payment = \frac{CF_{1430}}{(1+0.0136015752)^{1430}} = 0.0068578500$,
  - $PV_0 = \$198744.8370022736$

- At $t = 1431$,
  - $g = 0.0410000000$,
  - $CF_{1431} = CF_{1430}(1 + 0.0410000000) = 1753252.8381699882$,
  - $PV Payment = \frac{CF_{1431}}{(1+0.0136015752)^{1431}} = 0.0070432229$,
  - $PV_0 = \$198744.8440454965$

- At $t = 1432$,
  - $g = 0.0410000000$,
  - $CF_{1432} = CF_{1431}(1 + 0.0410000000) = 1825136.2045349577$,
  - $PV Payment = \frac{CF_{1432}}{(1+0.0136015752)^{1432}} = 0.0072336066$,
  - $PV_0 = \$198744.8512791031$

- At $t = 1433$,
  - $g = 0.0410000000$,
  - $CF_{1433} = CF_{1432}(1 + 0.0410000000) = 1899966.7889208908$,
  - $PV Payment = \frac{CF_{1433}}{(1+0.0136015752)^{1433}} = 0.0074291365$,
  - $PV_0 = \$198744.8587082397$

- At $t = 1434$,
  - $g = 0.0410000000$,
  - $CF_{1434} = CF_{1433}(1 + 0.0410000000) = 1977865.4272666471$,
  - $PV Payment = \frac{CF_{1434}}{(1+0.0136015752)^{1434}} = 0.0076299517$,
  - $PV_0 = \$198744.8663381914$

- At $t = 1435$,
  - $g = 0.0410000000$,
  - $CF_{1435} = CF_{1434}(1 + 0.0410000000) = 2058957.9097845794$,
  - $PV Payment = \frac{CF_{1435}}{(1+0.0136015752)^{1435}} = 0.0078361952$,
  - $PV_0 = \$198744.8741743866$
- At $t = 1436$,
  - $g = 0.0410000000$,
  - $CF_{1436} = CF_{1435}(1 + 0.0410000000) = 2143375.1840857472$,
  - $PV Payment = \frac{CF_{1436}}{(1+0.0136015752)^{1436}} = 0.0080480135$,
  - $PV_0 = \$198744.8822224001$
- At $t = 1437$,
  - $g = 0.0410000000$,
  - $CF_{1437} = CF_{1436}(1 + 0.0410000000) = 2231253.5666332627$,
  - $PV Payment = \frac{CF_{1437}}{(1+0.0136015752)^{1437}} = 0.0082655575$,
  - $PV_0 = \$198744.8904879575$
- At $t = 1438$,
  - $g = 0.0410000000$,
  - $CF_{1438} = CF_{1437}(1 + 0.0410000000) = 2322734.9628652264$,
  - $PV Payment = \frac{CF_{1438}}{(1+0.0136015752)^{1438}} = 0.0084889818$,
  - $PV_0 = \$198744.8989769393$
- At $t = 1439$,
  - $g = 0.0410000000$,
  - $CF_{1439} = CF_{1438}(1 + 0.0410000000) = 2417967.0963427005$,
  - $PV Payment = \frac{CF_{1439}}{(1+0.0136015752)^{1439}} = 0.0087184455$,
  - $PV_0 = \$198744.9076953848$
- At $t = 1440$,
  - $g = 0.0410000000$,
  - $CF_{1440} = CF_{1439}(1 + 0.0410000000) = 2517103.7472927510$,
  - $PV Payment = \frac{CF_{1440}}{(1+0.0136015752)^{1440}} = 0.0089541117$,
  - $PV_0 = \$198744.9166494965$
- At $t = 1441$,
  - $g = 0.0410000000$,
  - $CF_{1441} = CF_{1440}(1 + 0.0410000000) = 2620305.0009317538$,
  - $PV Payment = \frac{CF_{1441}}{(1+0.0136015752)^{1441}} = 0.0091961482$,
  - $PV_0 = \$198744.9258456446$
- At $t = 1442$,
  - $g = 0.0410000000$,

- $CF_{1442} = CF_{1441}(1 + 0.0410000000) = 2727737.5059699556$,
- $PV Payment = \frac{CF_{1442}}{(1+0.0136015752)^{1442}} = 0.0094447271$,
- $PV_0 = \$198744.9352903717$

- At $t = 1443$,
  - $g = 0.0410000000$,
  - $CF_{1443} = CF_{1442}(1 + 0.0410000000) = 2839574.7437147237$,
  - $PV Payment = \frac{CF_{1443}}{(1+0.0136015752)^{1443}} = 0.0097000253$,
  - $PV_0 = \$198744.9449903970$

- At $t = 1444$,
  - $g = 0.1900000000$,
  - $CF_{1444} = CF_{1407}(1 + 0.1900000000) = 795378.7864738614$,
  - $PV Payment = \frac{CF_{1444}}{(1+0.0136015752)^{1444}} = 0.0026805647$,
  - $PV_0 = \$198744.9476709616$

- At $t = 1445$,
  - $g = 0.0410000000$,
  - $CF_{1445} = CF_{1444}(1 + 0.0410000000) = 827989.3167192896$,
  - $PV Payment = \frac{CF_{1445}}{(1+0.0136015752)^{1445}} = 0.0027530224$,
  - $PV_0 = \$198744.9504239840$

- At $t = 1446$,
  - $g = 0.0410000000$,
  - $CF_{1446} = CF_{1445}(1 + 0.0410000000) = 861936.8787047805$,
  - $PV Payment = \frac{CF_{1446}}{(1+0.0136015752)^{1446}} = 0.0028274387$,
  - $PV_0 = \$198744.9532514226$

- At $t = 1447$,
  - $g = 0.0410000000$,
  - $CF_{1447} = CF_{1446}(1 + 0.0410000000) = 897276.2907316764$,
  - $PV Payment = \frac{CF_{1447}}{(1+0.0136015752)^{1447}} = 0.0029038665$,
  - $PV_0 = \$198744.9561552891$

- At $t = 1448$,
  - $g = 0.0410000000$,
  - $CF_{1448} = CF_{1447}(1 + 0.0410000000) = 934064.6186516751$,
  - $PV Payment = \frac{CF_{1448}}{(1+0.0136015752)^{1448}} = 0.0029823602$,
  - $PV_0 = \$198744.9591376494$

- At $t = 1449$,
  - $g = 0.0410000000$,
  - $CF_{1449} = CF_{1448}(1 + 0.0410000000) = 972361.2680163936$,
  - $PV Payment = \frac{CF_{1449}}{(1+0.0136015752)^{1449}} = 0.0030629757$,

  - $PV_0 = \$198744.9622006251$

- At $t = 1450$,
  - $g = 0.0410000000$,
  - $CF_{1450} = CF_{1449}(1 + 0.0410000000) = 1012228.0800050657$,
  - $PV Payment = \frac{CF_{1450}}{(1+0.0136015752)^{1450}} = 0.0031457703$,
  - $PV_0 = \$198744.9653463953$

- At $t = 1451$,
  - $g = 0.0410000000$,
  - $CF_{1451} = CF_{1450}(1 + 0.0410000000) = 1053729.4312852733$,
  - $PV Payment = \frac{CF_{1451}}{(1+0.0136015752)^{1451}} = 0.0032308028$,
  - $PV_0 = \$198744.9685771982$

- At $t = 1452$,
  - $g = 0.0410000000$,
  - $CF_{1452} = CF_{1451}(1 + 0.0410000000) = 1096932.3379679695$,
  - $PV Payment = \frac{CF_{1452}}{(1+0.0136015752)^{1452}} = 0.0033181339$,
  - $PV_0 = \$198744.9718953321$

- At $t = 1453$,
  - $g = 0.0410000000$,
  - $CF_{1453} = CF_{1452}(1 + 0.0410000000) = 1141906.5638246562$,
  - $PV Payment = \frac{CF_{1453}}{(1+0.0136015752)^{1453}} = 0.0034078256$,
  - $PV_0 = \$198744.9753031577$

- At $t = 1454$,
  - $g = 0.0410000000$,
  - $CF_{1454} = CF_{1453}(1 + 0.0410000000) = 1188724.7329414671$,
  - $PV Payment = \frac{CF_{1454}}{(1+0.0136015752)^{1454}} = 0.0034999417$,
  - $PV_0 = \$198744.9788030994$

- At $t = 1455$,
  - $g = 0.0410000000$,
  - $CF_{1455} = CF_{1454}(1 + 0.0410000000) = 1237462.4469920672$,
  - $PV Payment = \frac{CF_{1455}}{(1+0.0136015752)^{1455}} = 0.0035945478$,
  - $PV_0 = \$198744.9823976472$

- At $t = 1456$,
  - $g = 0.0410000000$,
  - $CF_{1456} = CF_{1455}(1 + 0.0410000000) = 1288198.4073187418$,
  - $PV Payment = \frac{CF_{1456}}{(1+0.0136015752)^{1456}} = 0.0036917112$,
  - $PV_0 = \$198744.9860893584$

- At $t = 1457$,

  - $g = 0.0410000000$,
  - $CF_{1457} = CF_{1456}(1 + 0.0410000000) = 1341014.5420188101$,
  - $PVPayment = \frac{CF_{1457}}{(1+0.0136015752)^{1457}} = 0.0037915010$,
  - $PV_0 = \$198744.9898808594$

- At $t = 1458$,

  - $g = 0.0410000000$,
  - $CF_{1458} = CF_{1457}(1 + 0.0410000000) = 1395996.1382415812$,
  - $PVPayment = \frac{CF_{1458}}{(1+0.0136015752)^{1458}} = 0.0038939881$,
  - $PV_0 = \$198744.9937748476$

- At $t = 1459$,

  - $g = 0.0410000000$,
  - $CF_{1459} = CF_{1458}(1 + 0.0410000000) = 1453231.9799094859$,
  - $PVPayment = \frac{CF_{1459}}{(1+0.0136015752)^{1459}} = 0.0039992456$,
  - $PV_0 = \$198744.9977740932$

- At $t = 1460$,

  - $g = 0.0410000000$,
  - $CF_{1460} = CF_{1459}(1 + 0.0410000000) = 1512814.4910857747$,
  - $PVPayment = \frac{CF_{1460}}{(1+0.0136015752)^{1460}} = 0.0041073483$,
  - $PV_0 = \$198745.0018814415$

- At $t = 1461$,

  - $g = 0.0410000000$,
  - $CF_{1461} = CF_{1460}(1 + 0.0410000000) = 1574839.8852202913$,
  - $PVPayment = \frac{CF_{1461}}{(1+0.0136015752)^{1461}} = 0.0042183730$,
  - $PV_0 = \$198745.0060998145$

- At $t = 1462$,

  - $g = 0.0410000000$,
  - $CF_{1462} = CF_{1461}(1 + 0.0410000000) = 1639408.3205143232$,
  - $PVPayment = \frac{CF_{1462}}{(1+0.0136015752)^{1462}} = 0.0043323989$,
  - $PV_0 = \$198745.0104322134$

- At $t = 1463$,

  - $g = 0.0410000000$,
  - $CF_{1463} = CF_{1462}(1 + 0.0410000000) = 1706624.0616554103$,
  - $PVPayment = \frac{CF_{1463}}{(1+0.0136015752)^{1463}} = 0.0044495069$,
  - $PV_0 = \$198745.0148817203$

- At $t = 1464$,

  - $g = 0.0410000000$,
  - $CF_{1464} = CF_{1463}(1 + 0.0410000000) = 1776595.6481832820$,

  - $PVPayment = \frac{CF_{1464}}{(1+0.0136015752)^{1464}} = 0.0045697805$,
  - $PV_0 = \$198745.0194515008$

- At $t = 1465$,
  - $g = 0.0410000000$,
  - $CF_{1465} = CF_{1464}(1 + 0.0410000000) = 1849436.0697587964$,
  - $PVPayment = \frac{CF_{1465}}{(1+0.0136015752)^{1465}} = 0.0046933052$,
  - $PV_0 = \$198745.0241448060$

- At $t = 1466$,
  - $g = 0.0410000000$,
  - $CF_{1466} = CF_{1465}(1 + 0.0410000000) = 1925262.9486189068$,
  - $PVPayment = \frac{CF_{1466}}{(1+0.0136015752)^{1466}} = 0.0048201688$,
  - $PV_0 = \$198745.0289649748$

- At $t = 1467$,
  - $g = 0.0410000000$,
  - $CF_{1467} = CF_{1466}(1 + 0.0410000000) = 2004198.7295122817$,
  - $PVPayment = \frac{CF_{1467}}{(1+0.0136015752)^{1467}} = 0.0049504616$,
  - $PV_0 = \$198745.0339154365$

- At $t = 1468$,
  - $g = 0.0410000000$,
  - $CF_{1468} = CF_{1467}(1 + 0.0410000000) = 2086370.8774222850$,
  - $PVPayment = \frac{CF_{1468}}{(1+0.0136015752)^{1468}} = 0.0050842764$,
  - $PV_0 = \$198745.0389997129$

- At $t = 1469$,
  - $g = 0.0410000000$,
  - $CF_{1469} = CF_{1468}(1 + 0.0410000000) = 2171912.0833965987$,
  - $PVPayment = \frac{CF_{1469}}{(1+0.0136015752)^{1469}} = 0.0052217083$,
  - $PV_0 = \$198745.0442214212$

- At $t = 1470$,
  - $g = 0.0410000000$,
  - $CF_{1470} = CF_{1469}(1 + 0.0410000000) = 2260960.4788158592$,
  - $PVPayment = \frac{CF_{1470}}{(1+0.0136015752)^{1470}} = 0.0053628550$,
  - $PV_0 = \$198745.0495842762$

- At $t = 1471$,
  - $g = 0.0410000000$,
  - $CF_{1471} = CF_{1470}(1 + 0.0410000000) = 2353659.8584473091$,
  - $PVPayment = \frac{CF_{1471}}{(1+0.0136015752)^{1471}} = 0.0055078171$,
  - $PV_0 = \$198745.0550920933$

- At $t = 1472$,
  - $g = 0.0410000000$,
  - $CF_{1472} = CF_{1471}(1 + 0.0410000000) = 2450159.9126436487$,
  - $PV Payment = \frac{CF_{1472}}{(1+0.0136015752)^{1472}} = 0.0056566976$,
  - $PV_0 = \$198745.0607487909$
- At $t = 1473$,
  - $g = 0.0410000000$,
  - $CF_{1473} = CF_{1472}(1 + 0.0410000000) = 2550616.4690620382$,
  - $PV Payment = \frac{CF_{1473}}{(1+0.0136015752)^{1473}} = 0.0058096025$,
  - $PV_0 = \$198745.0665583934$
- At $t = 1474$,
  - $g = 0.0410000000$,
  - $CF_{1474} = CF_{1473}(1 + 0.0410000000) = 2655191.7442935817$,
  - $PV Payment = \frac{CF_{1474}}{(1+0.0136015752)^{1474}} = 0.0059666405$,
  - $PV_0 = \$198745.0725250338$
- At $t = 1475$,
  - $g = 0.0410000000$,
  - $CF_{1475} = CF_{1474}(1 + 0.0410000000) = 2764054.6058096183$,
  - $PV Payment = \frac{CF_{1475}}{(1+0.0136015752)^{1475}} = 0.0061279233$,
  - $PV_0 = \$198745.0786529572$
- At $t = 1476$,
  - $g = 0.0410000000$,
  - $CF_{1476} = CF_{1475}(1 + 0.0410000000) = 2877380.8446478122$,
  - $PV Payment = \frac{CF_{1476}}{(1+0.0136015752)^{1476}} = 0.0062935658$,
  - $PV_0 = \$198745.0849465229$
- At $t = 1477$,
  - $g = 0.0410000000$,
  - $CF_{1477} = CF_{1476}(1 + 0.0410000000) = 2995353.4592783721$,
  - $PV Payment = \frac{CF_{1477}}{(1+0.0136015752)^{1477}} = 0.0064636856$,
  - $PV_0 = \$198745.0914102086$
- At $t = 1478$,
  - $g = 0.0410000000$,
  - $CF_{1478} = CF_{1477}(1 + 0.0410000000) = 3118162.9511087853$,
  - $PV Payment = \frac{CF_{1478}}{(1+0.0136015752)^{1478}} = 0.0066384040$,
  - $PV_0 = \$198745.0980486126$
- At $t = 1479$,
  - $g = 0.0410000000$,

- $CF_{1479} = CF_{1478}(1 + 0.0410000000) = 3246007.6321042455$,
- $PV Payment = \frac{CF_{1479}}{(1+0.0136015752)^{1479}} = 0.0068178451$,
- $PV_0 = \$198745.1048664577$

- At $t = 1480$,
  - $g = 0.0410000000$,
  - $CF_{1480} = CF_{1479}(1 + 0.0410000000) = 3379093.9450205192$,
  - $PV Payment = \frac{CF_{1480}}{(1+0.0136015752)^{1480}} = 0.0070021367$,
  - $PV_0 = \$198745.1118685944$

- At $t = 1481$,
  - $g = 0.1900000000$,
  - $CF_{1481} = CF_{1444}(1 + 0.1900000000) = 946500.7559038950$,
  - $PV Payment = \frac{CF_{1481}}{(1+0.0136015752)^{1481}} = 0.0019350135$,
  - $PV_0 = \$198745.1138036080$

- At $t = 1482$,
  - $g = 0.0410000000$,
  - $CF_{1482} = CF_{1481}(1 + 0.0410000000) = 985307.2868959546$,
  - $PV Payment = \frac{CF_{1482}}{(1+0.0136015752)^{1482}} = 0.0019873184$,
  - $PV_0 = \$198745.1157909264$

- At $t = 1483$,
  - $g = 0.0410000000$,
  - $CF_{1483} = CF_{1482}(1 + 0.0410000000) = 1025704.8856586887$,
  - $PV Payment = \frac{CF_{1483}}{(1+0.0136015752)^{1483}} = 0.0020410372$,
  - $PV_0 = \$198745.1178319636$

- At $t = 1484$,
  - $g = 0.0410000000$,
  - $CF_{1484} = CF_{1483}(1 + 0.0410000000) = 1067758.7859706949$,
  - $PV Payment = \frac{CF_{1484}}{(1+0.0136015752)^{1484}} = 0.0020962080$,
  - $PV_0 = \$198745.1199281715$

- At $t = 1485$,
  - $g = 0.0410000000$,
  - $CF_{1485} = CF_{1484}(1 + 0.0410000000) = 1111536.8961954932$,
  - $PV Payment = \frac{CF_{1485}}{(1+0.0136015752)^{1485}} = 0.0021528701$,
  - $PV_0 = \$198745.1220810416$

- At $t = 1486$,
  - $g = 0.0410000000$,
  - $CF_{1486} = CF_{1485}(1 + 0.0410000000) = 1157109.9089395083$,
  - $PV Payment = \frac{CF_{1486}}{(1+0.0136015752)^{1486}} = 0.0022110638$,

- $PV_0 = \$198745.1242921053$

- At $t = 1487$,
  - $g = 0.0410000000$,
  - $CF_{1487} = CF_{1486}(1 + 0.0410000000) = 1204551.4152060279$,
  - $PV Payment = \frac{CF_{1487}}{(1+0.0136015752)^{1487}} = 0.0022708305$,
  - $PV_0 = \$198745.1265629359$

- At $t = 1488$,
  - $g = 0.0410000000$,
  - $CF_{1488} = CF_{1487}(1 + 0.0410000000) = 1253938.0232294749$,
  - $PV Payment = \frac{CF_{1488}}{(1+0.0136015752)^{1488}} = 0.0023322128$,
  - $PV_0 = \$198745.1288951487$

- At $t = 1489$,
  - $g = 0.0410000000$,
  - $CF_{1489} = CF_{1488}(1 + 0.0410000000) = 1305349.4821818832$,
  - $PV Payment = \frac{CF_{1489}}{(1+0.0136015752)^{1489}} = 0.0023952543$,
  - $PV_0 = \$198745.1312904030$

- At $t = 1490$,
  - $g = 0.0410000000$,
  - $CF_{1490} = CF_{1489}(1 + 0.0410000000) = 1358868.8109513402$,
  - $PV Payment = \frac{CF_{1490}}{(1+0.0136015752)^{1490}} = 0.0024599999$,
  - $PV_0 = \$198745.1337504028$

- At $t = 1491$,
  - $g = 0.0410000000$,
  - $CF_{1491} = CF_{1490}(1 + 0.0410000000) = 1414582.4322003450$,
  - $PV Payment = \frac{CF_{1491}}{(1+0.0136015752)^{1491}} = 0.0025264955$,
  - $PV_0 = \$198745.1362768984$

- At $t = 1492$,
  - $g = 0.0410000000$,
  - $CF_{1492} = CF_{1491}(1 + 0.0410000000) = 1472580.3119205590$,
  - $PV Payment = \frac{CF_{1492}}{(1+0.0136015752)^{1492}} = 0.0025947886$,
  - $PV_0 = \$198745.1388716870$

- At $t = 1493$,
  - $g = 0.0410000000$,
  - $CF_{1493} = CF_{1492}(1 + 0.0410000000) = 1532956.1047093018$,
  - $PV Payment = \frac{CF_{1493}}{(1+0.0136015752)^{1493}} = 0.0026649278$,
  - $PV_0 = \$198745.1415366147$

- At $t = 1494$,

  - $g = 0.0410000000$,
  - $CF_{1494} = CF_{1493}(1 + 0.0410000000) = 1595807.3050023832$,
  - $PV Payment = \frac{CF_{1494}}{(1+0.0136015752)^{1494}} = 0.0027369628$,
  - $PV_0 = \$198745.1442735775$

- At $t = 1495$,

  - $g = 0.0410000000$,
  - $CF_{1495} = CF_{1494}(1 + 0.0410000000) = 1661235.4045074808$,
  - $PV Payment = \frac{CF_{1495}}{(1+0.0136015752)^{1495}} = 0.0028109450$,
  - $PV_0 = \$198745.1470845225$

- At $t = 1496$,

  - $g = 0.0410000000$,
  - $CF_{1496} = CF_{1495}(1 + 0.0410000000) = 1729346.0560922874$,
  - $PV Payment = \frac{CF_{1496}}{(1+0.0136015752)^{1496}} = 0.0028869270$,
  - $PV_0 = \$198745.1499714495$

- At $t = 1497$,

  - $g = 0.0410000000$,
  - $CF_{1497} = CF_{1496}(1 + 0.0410000000) = 1800249.2443920712$,
  - $PV Payment = \frac{CF_{1497}}{(1+0.0136015752)^{1497}} = 0.0029649628$,
  - $PV_0 = \$198745.1529364123$

- At $t = 1498$,

  - $g = 0.0410000000$,
  - $CF_{1498} = CF_{1497}(1 + 0.0410000000) = 1874059.4634121459$,
  - $PV Payment = \frac{CF_{1498}}{(1+0.0136015752)^{1498}} = 0.0030451080$,
  - $PV_0 = \$198745.1559815203$

- At $t = 1499$,

  - $g = 0.0410000000$,
  - $CF_{1499} = CF_{1498}(1 + 0.0410000000) = 1950895.9014120437$,
  - $PV Payment = \frac{CF_{1499}}{(1+0.0136015752)^{1499}} = 0.0031274196$,
  - $PV_0 = \$198745.1591089399$

- At $t = 1500$,

  - $g = 0.0410000000$,
  - $CF_{1500} = CF_{1499}(1 + 0.0410000000) = 2030882.6333699373$,
  - $PV Payment = \frac{CF_{1500}}{(1+0.0136015752)^{1500}} = 0.0032119562$,
  - $PV_0 = \$198745.1623208961$

- At $t = 1501$,

  - $g = 0.0410000000$,
  - $CF_{1501} = CF_{1500}(1 + 0.0410000000) = 2114148.8213381045$,

  - $PVPayment = \frac{CF_{1501}}{(1+0.0136015752)^{1501}} = 0.0032987778$,
  - $PV_0 = \$198745.1656196738$

- At $t = 1502$,
  - $g = 0.0410000000$,
  - $CF_{1502} = CF_{1501}(1 + 0.0410000000) = 2200828.9230129668$,
  - $PVPayment = \frac{CF_{1502}}{(1+0.0136015752)^{1502}} = 0.0033879463$,
  - $PV_0 = \$198745.1690076201$

- At $t = 1503$,
  - $g = 0.0410000000$,
  - $CF_{1503} = CF_{1502}(1 + 0.0410000000) = 2291062.9088564981$,
  - $PVPayment = \frac{CF_{1503}}{(1+0.0136015752)^{1503}} = 0.0034795250$,
  - $PV_0 = \$198745.1724871451$

- At $t = 1504$,
  - $g = 0.0410000000$,
  - $CF_{1504} = CF_{1503}(1 + 0.0410000000) = 2384996.4881196143$,
  - $PVPayment = \frac{CF_{1504}}{(1+0.0136015752)^{1504}} = 0.0035735793$,
  - $PV_0 = \$198745.1760607244$

- At $t = 1505$,
  - $g = 0.0410000000$,
  - $CF_{1505} = CF_{1504}(1 + 0.0410000000) = 2482781.3441325184$,
  - $PVPayment = \frac{CF_{1505}}{(1+0.0136015752)^{1505}} = 0.0036701758$,
  - $PV_0 = \$198745.1797309002$

- At $t = 1506$,
  - $g = 0.0410000000$,
  - $CF_{1506} = CF_{1505}(1 + 0.0410000000) = 2584575.3792419513$,
  - $PVPayment = \frac{CF_{1506}}{(1+0.0136015752)^{1506}} = 0.0037693835$,
  - $PV_0 = \$198745.1835002837$

- At $t = 1507$,
  - $g = 0.0410000000$,
  - $CF_{1507} = CF_{1506}(1 + 0.0410000000) = 2690542.9697908713$,
  - $PVPayment = \frac{CF_{1507}}{(1+0.0136015752)^{1507}} = 0.0038712728$,
  - $PV_0 = \$198745.1873715566$

- At $t = 1508$,
  - $g = 0.0410000000$,
  - $CF_{1508} = CF_{1507}(1 + 0.0410000000) = 2800855.2315522968$,
  - $PVPayment = \frac{CF_{1508}}{(1+0.0136015752)^{1508}} = 0.0039759163$,
  - $PV_0 = \$198745.1913474728$

- At $t = 1509$,
  - $g = 0.0410000000$,
  - $CF_{1509} = CF_{1508}(1 + 0.0410000000) = 2915690.2960459408$,
  - $PV Payment = \frac{CF_{1509}}{(1+0.0136015752)^{1509}} = 0.0040833883$,
  - $PV_0 = \$198745.1954308611$
- At $t = 1510$,
  - $g = 0.0410000000$,
  - $CF_{1510} = CF_{1509}(1 + 0.0410000000) = 3035233.5981838242$,
  - $PV Payment = \frac{CF_{1510}}{(1+0.0136015752)^{1510}} = 0.0041937654$,
  - $PV_0 = \$198745.1996246266$
- At $t = 1511$,
  - $g = 0.0410000000$,
  - $CF_{1511} = CF_{1510}(1 + 0.0410000000) = 3159678.1757093607$,
  - $PV Payment = \frac{CF_{1511}}{(1+0.0136015752)^{1511}} = 0.0043071261$,
  - $PV_0 = \$198745.2039317527$
- At $t = 1512$,
  - $g = 0.0410000000$,
  - $CF_{1512} = CF_{1511}(1 + 0.0410000000) = 3289224.9809134444$,
  - $PV Payment = \frac{CF_{1512}}{(1+0.0136015752)^{1512}} = 0.0044235510$,
  - $PV_0 = \$198745.2083553037$
- At $t = 1513$,
  - $g = 0.0410000000$,
  - $CF_{1513} = CF_{1512}(1 + 0.0410000000) = 3424083.2051308956$,
  - $PV Payment = \frac{CF_{1513}}{(1+0.0136015752)^{1513}} = 0.0045431230$,
  - $PV_0 = \$198745.2128984267$
- At $t = 1514$,
  - $g = 0.0410000000$,
  - $CF_{1514} = CF_{1513}(1 + 0.0410000000) = 3564470.6165412623$,
  - $PV Payment = \frac{CF_{1514}}{(1+0.0136015752)^{1514}} = 0.0046659271$,
  - $PV_0 = \$198745.2175643537$
- At $t = 1515$,
  - $g = 0.0410000000$,
  - $CF_{1515} = CF_{1514}(1 + 0.0410000000) = 3710613.9118194538$,
  - $PV Payment = \frac{CF_{1515}}{(1+0.0136015752)^{1515}} = 0.0047920506$,
  - $PV_0 = \$198745.2223564044$
- At $t = 1516$,
  - $g = 0.0410000000$,

- $CF_{1516} = CF_{1515}(1 + 0.0410000000) = 3862749.0822040513$,
- $PV Payment = \frac{CF_{1516}}{(1+0.0136015752)^{1516}} = 0.0049215834$,
- $PV_0 = \$198745.2272779878$

- At $t = 1517$,
  - $g = 0.0410000000$,
  - $CF_{1517} = CF_{1516}(1 + 0.0410000000) = 4021121.7945744172$,
  - $PV Payment = \frac{CF_{1517}}{(1+0.0136015752)^{1517}} = 0.0050546176$,
  - $PV_0 = \$198745.2323326054$
- At $t = 1518$,
  - $g = 0.1900000000$,
  - $CF_{1518} = CF_{1481}(1 + 0.1900000000) = 1126335.8995256349$,
  - $PV Payment = \frac{CF_{1518}}{(1+0.0136015752)^{1518}} = 0.0013968241$,
  - $PV_0 = \$198745.2337294295$
- At $t = 1519$,
  - $g = 0.0410000000$,
  - $CF_{1519} = CF_{1518}(1 + 0.0410000000) = 1172515.6714061860$,
  - $PV Payment = \frac{CF_{1519}}{(1+0.0136015752)^{1519}} = 0.0014345813$,
  - $PV_0 = \$198745.2351640109$
- At $t = 1520$,
  - $g = 0.0410000000$,
  - $CF_{1520} = CF_{1519}(1 + 0.0410000000) = 1220588.8139338396$,
  - $PV Payment = \frac{CF_{1520}}{(1+0.0136015752)^{1520}} = 0.0014733592$,
  - $PV_0 = \$198745.2366373700$
- At $t = 1521$,
  - $g = 0.0410000000$,
  - $CF_{1521} = CF_{1520}(1 + 0.0410000000) = 1270632.9553051270$,
  - $PV Payment = \frac{CF_{1521}}{(1+0.0136015752)^{1521}} = 0.0015131852$,
  - $PV_0 = \$198745.2381505553$
- At $t = 1522$,
  - $g = 0.0410000000$,
  - $CF_{1522} = CF_{1521}(1 + 0.0410000000) = 1322728.9064726371$,
  - $PV Payment = \frac{CF_{1522}}{(1+0.0136015752)^{1522}} = 0.0015540878$,
  - $PV_0 = \$198745.2397046430$
- At $t = 1523$,
  - $g = 0.0410000000$,
  - $CF_{1523} = CF_{1522}(1 + 0.0410000000) = 1376960.7916380151$,
  - $PV Payment = \frac{CF_{1523}}{(1+0.0136015752)^{1523}} = 0.0015960959$,

  - $PV_0 = \$198745.2413007389$

- At $t = 1524$,
  - $g = 0.0410000000$,
  - $CF_{1524} = CF_{1523}(1 + 0.0410000000) = 1433416.1840951736$,
  - $PV Payment = \frac{CF_{1524}}{(1+0.0136015752)^{1524}} = 0.0016392396$,
  - $PV_0 = \$198745.2429399786$

- At $t = 1525$,
  - $g = 0.0410000000$,
  - $CF_{1525} = CF_{1524}(1 + 0.0410000000) = 1492186.2476430757$,
  - $PV Payment = \frac{CF_{1525}}{(1+0.0136015752)^{1525}} = 0.0016835495$,
  - $PV_0 = \$198745.2446235281$

- At $t = 1526$,
  - $g = 0.0410000000$,
  - $CF_{1526} = CF_{1525}(1 + 0.0410000000) = 1553365.8837964416$,
  - $PV Payment = \frac{CF_{1526}}{(1+0.0136015752)^{1526}} = 0.0017290571$,
  - $PV_0 = \$198745.2463525852$

- At $t = 1527$,
  - $g = 0.0410000000$,
  - $CF_{1527} = CF_{1526}(1 + 0.0410000000) = 1617053.8850320955$,
  - $PV Payment = \frac{CF_{1527}}{(1+0.0136015752)^{1527}} = 0.0017757949$,
  - $PV_0 = \$198745.2481283801$

- At $t = 1528$,
  - $g = 0.0410000000$,
  - $CF_{1528} = CF_{1527}(1 + 0.0410000000) = 1683353.0943184113$,
  - $PV Payment = \frac{CF_{1528}}{(1+0.0136015752)^{1528}} = 0.0018237960$,
  - $PV_0 = \$198745.2499521761$

- At $t = 1529$,
  - $g = 0.0410000000$,
  - $CF_{1529} = CF_{1528}(1 + 0.0410000000) = 1752370.5711854661$,
  - $PV Payment = \frac{CF_{1529}}{(1+0.0136015752)^{1529}} = 0.0018730946$,
  - $PV_0 = \$198745.2518252707$

- At $t = 1530$,
  - $g = 0.0410000000$,
  - $CF_{1530} = CF_{1529}(1 + 0.0410000000) = 1824217.7646040702$,
  - $PV Payment = \frac{CF_{1530}}{(1+0.0136015752)^{1530}} = 0.0019237258$,
  - $PV_0 = \$198745.2537489965$

- At $t = 1531$,

  - $g = 0.0410000000$,
  - $CF_{1531} = CF_{1530}(1 + 0.0410000000) = 1899010.6929528369$,
  - $PV Payment = \frac{CF_{1531}}{(1+0.0136015752)^{1531}} = 0.0019757255$,
  - $PV_0 = \$198745.2557247220$

- At $t = 1532$,

  - $g = 0.0410000000$,
  - $CF_{1532} = CF_{1531}(1 + 0.0410000000) = 1976870.1313639029$,
  - $PV Payment = \frac{CF_{1532}}{(1+0.0136015752)^{1532}} = 0.0020291309$,
  - $PV_0 = \$198745.2577538529$

- At $t = 1533$,

  - $g = 0.0410000000$,
  - $CF_{1533} = CF_{1532}(1 + 0.0410000000) = 2057921.8067498228$,
  - $PV Payment = \frac{CF_{1533}}{(1+0.0136015752)^{1533}} = 0.0020839799$,
  - $PV_0 = \$198745.2598378328$

- At $t = 1534$,

  - $g = 0.0410000000$,
  - $CF_{1534} = CF_{1533}(1 + 0.0410000000) = 2142296.6008265652$,
  - $PV Payment = \frac{CF_{1534}}{(1+0.0136015752)^{1534}} = 0.0021403114$,
  - $PV_0 = \$198745.2619781442$

- At $t = 1535$,

  - $g = 0.0410000000$,
  - $CF_{1535} = CF_{1534}(1 + 0.0410000000) = 2230130.7614604542$,
  - $PV Payment = \frac{CF_{1535}}{(1+0.0136015752)^{1535}} = 0.0021981657$,
  - $PV_0 = \$198745.2641763099$

- At $t = 1536$,

  - $g = 0.0410000000$,
  - $CF_{1536} = CF_{1535}(1 + 0.0410000000) = 2321566.1226803325$,
  - $PV Payment = \frac{CF_{1536}}{(1+0.0136015752)^{1536}} = 0.0022575838$,
  - $PV_0 = \$198745.2664338937$

- At $t = 1537$,

  - $g = 0.0410000000$,
  - $CF_{1537} = CF_{1536}(1 + 0.0410000000) = 2416750.3337102258$,
  - $PV Payment = \frac{CF_{1537}}{(1+0.0136015752)^{1537}} = 0.0023186080$,
  - $PV_0 = \$198745.2687525017$

- At $t = 1538$,

  - $g = 0.0410000000$,
  - $CF_{1538} = CF_{1537}(1 + 0.0410000000) = 2515837.0973923448$,

  - $PVPayment = \frac{CF_{1538}}{(1+0.0136015752)^{1538}} = 0.0023812817$,
  - $PV_0 = \$198745.2711337834$

- At $t = 1539$,
  - $g = 0.0410000000$,
  - $CF_{1539} = CF_{1538}(1 + 0.0410000000) = 2618986.4183854307$,
  - $PVPayment = \frac{CF_{1539}}{(1+0.0136015752)^{1539}} = 0.0024456496$,
  - $PV_0 = \$198745.2735794330$

- At $t = 1540$,
  - $g = 0.0410000000$,
  - $CF_{1540} = CF_{1539}(1 + 0.0410000000) = 2726364.8615392330$,
  - $PVPayment = \frac{CF_{1540}}{(1+0.0136015752)^{1540}} = 0.0025117574$,
  - $PV_0 = \$198745.2760911903$

- At $t = 1541$,
  - $g = 0.0410000000$,
  - $CF_{1541} = CF_{1540}(1 + 0.0410000000) = 2838145.8208623412$,
  - $PVPayment = \frac{CF_{1541}}{(1+0.0136015752)^{1541}} = 0.0025796521$,
  - $PV_0 = \$198745.2786708424$

- At $t = 1542$,
  - $g = 0.0410000000$,
  - $CF_{1542} = CF_{1541}(1 + 0.0410000000) = 2954509.7995176972$,
  - $PVPayment = \frac{CF_{1542}}{(1+0.0136015752)^{1542}} = 0.0026493821$,
  - $PV_0 = \$198745.2813202245$

- At $t = 1543$,
  - $g = 0.0410000000$,
  - $CF_{1543} = CF_{1542}(1 + 0.0410000000) = 3075644.7012979225$,
  - $PVPayment = \frac{CF_{1543}}{(1+0.0136015752)^{1543}} = 0.0027209969$,
  - $PV_0 = \$198745.2840412214$

- At $t = 1544$,
  - $g = 0.0410000000$,
  - $CF_{1544} = CF_{1543}(1 + 0.0410000000) = 3201746.1340511371$,
  - $PVPayment = \frac{CF_{1544}}{(1+0.0136015752)^{1544}} = 0.0027945475$,
  - $PV_0 = \$198745.2868357689$

- At $t = 1545$,
  - $g = 0.0410000000$,
  - $CF_{1545} = CF_{1544}(1 + 0.0410000000) = 3333017.7255472336$,
  - $PVPayment = \frac{CF_{1545}}{(1+0.0136015752)^{1545}} = 0.0028700863$,
  - $PV_0 = \$198745.2897058551$

- At $t = 1546$,
  - $g = 0.0410000000$,
  - $CF_{1546} = CF_{1545}(1 + 0.0410000000) = 3469671.4522946700$,
  - $PV Payment = \frac{CF_{1546}}{(1+0.0136015752)^{1546}} = 0.0029476669$,
  - $PV_0 = \$198745.2926535220$
- At $t = 1547$,
  - $g = 0.0410000000$,
  - $CF_{1547} = CF_{1546}(1 + 0.0410000000) = 3611927.9818387511$,
  - $PV Payment = \frac{CF_{1547}}{(1+0.0136015752)^{1547}} = 0.0030273446$,
  - $PV_0 = \$198745.2956808666$
- At $t = 1548$,
  - $g = 0.0410000000$,
  - $CF_{1548} = CF_{1547}(1 + 0.0410000000) = 3760017.0290941396$,
  - $PV Payment = \frac{CF_{1548}}{(1+0.0136015752)^{1548}} = 0.0031091760$,
  - $PV_0 = \$198745.2987900426$
- At $t = 1549$,
  - $g = 0.0410000000$,
  - $CF_{1549} = CF_{1548}(1 + 0.0410000000) = 3914177.7272869991$,
  - $PV Payment = \frac{CF_{1549}}{(1+0.0136015752)^{1549}} = 0.0031932194$,
  - $PV_0 = \$198745.3019832620$
- At $t = 1550$,
  - $g = 0.0410000000$,
  - $CF_{1550} = CF_{1549}(1 + 0.0410000000) = 4074659.0141057656$,
  - $PV Payment = \frac{CF_{1550}}{(1+0.0136015752)^{1550}} = 0.0032795346$,
  - $PV_0 = \$198745.3052627966$
- At $t = 1551$,
  - $g = 0.0410000000$,
  - $CF_{1551} = CF_{1550}(1 + 0.0410000000) = 4241720.0336841019$,
  - $PV Payment = \frac{CF_{1551}}{(1+0.0136015752)^{1551}} = 0.0033681829$,
  - $PV_0 = \$198745.3086309794$
- At $t = 1552$,
  - $g = 0.0410000000$,
  - $CF_{1552} = CF_{1551}(1 + 0.0410000000) = 4415630.5550651494$,
  - $PV Payment = \frac{CF_{1552}}{(1+0.0136015752)^{1552}} = 0.0034592274$,
  - $PV_0 = \$198745.3120902069$
- At $t = 1553$,
  - $g = 0.0410000000$,

  - $CF_{1553} = CF_{1552}(1 + 0.0410000000) = 4596671.4078228204$,
  - $PV Payment = \frac{CF_{1553}}{(1+0.0136015752)^{1553}} = 0.0035527330$,
  - $PV_0 = \$198745.3156429399$

- At $t = 1554$,

  - $g = 0.0410000000$,
  - $CF_{1554} = CF_{1553}(1 + 0.0410000000) = 4785134.9355435558$,
  - $PV Payment = \frac{CF_{1554}}{(1+0.0136015752)^{1554}} = 0.0036487661$,
  - $PV_0 = \$198745.3192917060$

- At $t = 1555$,

  - $g = 0.1900000000$,
  - $CF_{1555} = CF_{1518}(1 + 0.1900000000) = 1340339.7204355055$,
  - $PV Payment = \frac{CF_{1555}}{(1+0.0136015752)^{1555}} = 0.0010083225$,
  - $PV_0 = \$198745.3203000285$

- At $t = 1556$,

  - $g = 0.0410000000$,
  - $CF_{1556} = CF_{1555}(1 + 0.0410000000) = 1395293.6489733611$,
  - $PV Payment = \frac{CF_{1556}}{(1+0.0136015752)^{1556}} = 0.0010355782$,
  - $PV_0 = \$198745.3213356067$

- At $t = 1557$,

  - $g = 0.0410000000$,
  - $CF_{1557} = CF_{1556}(1 + 0.0410000000) = 1452500.6885812688$,
  - $PV Payment = \frac{CF_{1557}}{(1+0.0136015752)^{1557}} = 0.0010635707$,
  - $PV_0 = \$198745.3223991773$

- At $t = 1558$,

  - $g = 0.0410000000$,
  - $CF_{1558} = CF_{1557}(1 + 0.0410000000) = 1512053.2168131007$,
  - $PV Payment = \frac{CF_{1558}}{(1+0.0136015752)^{1558}} = 0.0010923198$,
  - $PV_0 = \$198745.3234914971$

- At $t = 1559$,

  - $g = 0.0410000000$,
  - $CF_{1559} = CF_{1558}(1 + 0.0410000000) = 1574047.3987024378$,
  - $PV Payment = \frac{CF_{1559}}{(1+0.0136015752)^{1559}} = 0.0011218460$,
  - $PV_0 = \$198745.3246133431$

- At $t = 1560$,

  - $g = 0.0410000000$,
  - $CF_{1560} = CF_{1559}(1 + 0.0410000000) = 1638583.3420492376$,
  - $PV Payment = \frac{CF_{1560}}{(1+0.0136015752)^{1560}} = 0.0011521704$,

- $PV_0 = \$198745.3257655135$

- At $t = 1561$,
  - $g = 0.0410000000$,
  - $CF_{1561} = CF_{1560}(1 + 0.0410000000) = 1705765.2590732563$,
  - $PV Payment = \frac{CF_{1561}}{(1+0.0136015752)^{1561}} = 0.0011833144$,
  - $PV_0 = \$198745.3269488279$

- At $t = 1562$,
  - $g = 0.0410000000$,
  - $CF_{1562} = CF_{1561}(1 + 0.0410000000) = 1775701.6346952596$,
  - $PV Payment = \frac{CF_{1562}}{(1+0.0136015752)^{1562}} = 0.0012153003$,
  - $PV_0 = \$198745.3281641283$

- At $t = 1563$,
  - $g = 0.0410000000$,
  - $CF_{1563} = CF_{1562}(1 + 0.0410000000) = 1848505.4017177650$,
  - $PV Payment = \frac{CF_{1563}}{(1+0.0136015752)^{1563}} = 0.0012481508$,
  - $PV_0 = \$198745.3294122791$

- At $t = 1564$,
  - $g = 0.0410000000$,
  - $CF_{1564} = CF_{1563}(1 + 0.0410000000) = 1924294.1231881932$,
  - $PV Payment = \frac{CF_{1564}}{(1+0.0136015752)^{1564}} = 0.0012818893$,
  - $PV_0 = \$198745.3306941684$

- At $t = 1565$,
  - $g = 0.0410000000$,
  - $CF_{1565} = CF_{1564}(1 + 0.0410000000) = 2003190.1822389090$,
  - $PV Payment = \frac{CF_{1565}}{(1+0.0136015752)^{1565}} = 0.0013165397$,
  - $PV_0 = \$198745.3320107081$

- At $t = 1566$,
  - $g = 0.0410000000$,
  - $CF_{1566} = CF_{1565}(1 + 0.0410000000) = 2085320.9797107042$,
  - $PV Payment = \frac{CF_{1566}}{(1+0.0136015752)^{1566}} = 0.0013521268$,
  - $PV_0 = \$198745.3333628350$

- At $t = 1567$,
  - $g = 0.0410000000$,
  - $CF_{1567} = CF_{1566}(1 + 0.0410000000) = 2170819.1398788430$,
  - $PV Payment = \frac{CF_{1567}}{(1+0.0136015752)^{1567}} = 0.0013886758$,
  - $PV_0 = \$198745.3347515108$

- At $t = 1568$,

  - $g = 0.0410000000$,
  - $CF_{1568} = CF_{1567}(1 + 0.0410000000) = 2259822.7246138752$,
  - $PV Payment = \frac{CF_{1568}}{(1+0.0136015752)^{1568}} = 0.0014262128$,
  - $PV_0 = \$198745.3361777236$

- At $t = 1569$,

  - $g = 0.0410000000$,
  - $CF_{1569} = CF_{1568}(1 + 0.0410000000) = 2352475.4563230439$,
  - $PV Payment = \frac{CF_{1569}}{(1+0.0136015752)^{1569}} = 0.0014647644$,
  - $PV_0 = \$198745.3376424880$

- At $t = 1570$,

  - $g = 0.0410000000$,
  - $CF_{1570} = CF_{1569}(1 + 0.0410000000) = 2448926.9500322887$,
  - $PV Payment = \frac{CF_{1570}}{(1+0.0136015752)^{1570}} = 0.0015043581$,
  - $PV_0 = \$198745.3391468461$

- At $t = 1571$,

  - $g = 0.0410000000$,
  - $CF_{1571} = CF_{1570}(1 + 0.0410000000) = 2549332.9549836125$,
  - $PV Payment = \frac{CF_{1571}}{(1+0.0136015752)^{1571}} = 0.0015450221$,
  - $PV_0 = \$198745.3406918682$

- At $t = 1572$,

  - $g = 0.0410000000$,
  - $CF_{1572} = CF_{1571}(1 + 0.0410000000) = 2653855.6061379407$,
  - $PV Payment = \frac{CF_{1572}}{(1+0.0136015752)^{1572}} = 0.0015867852$,
  - $PV_0 = \$198745.3422786534$

- At $t = 1573$,

  - $g = 0.0410000000$,
  - $CF_{1573} = CF_{1572}(1 + 0.0410000000) = 2762663.6859895959$,
  - $PV Payment = \frac{CF_{1573}}{(1+0.0136015752)^{1573}} = 0.0016296772$,
  - $PV_0 = \$198745.3439083306$

- At $t = 1574$,

  - $g = 0.0410000000$,
  - $CF_{1574} = CF_{1573}(1 + 0.0410000000) = 2875932.8971151691$,
  - $PV Payment = \frac{CF_{1574}}{(1+0.0136015752)^{1574}} = 0.0016737286$,
  - $PV_0 = \$198745.3455820593$

- At $t = 1575$,

  - $g = 0.0410000000$,
  - $CF_{1575} = CF_{1574}(1 + 0.0410000000) = 2993846.1458968907$,

  - $PVPayment = \frac{CF_{1575}}{(1+0.0136015752)^{1575}} = 0.0017189708$,
  - $PV_0 = \$198745.3473010301$

- At $t = 1576$,

  - $g = 0.0410000000$,
  - $CF_{1576} = CF_{1575}(1 + 0.0410000000) = 3116593.8378786631$,
  - $PVPayment = \frac{CF_{1576}}{(1+0.0136015752)^{1576}} = 0.0017654359$,
  - $PV_0 = \$198745.3490664659$

- At $t = 1577$,

  - $g = 0.0410000000$,
  - $CF_{1577} = CF_{1576}(1 + 0.0410000000) = 3244374.1852316880$,
  - $PVPayment = \frac{CF_{1577}}{(1+0.0136015752)^{1577}} = 0.0018131570$,
  - $PV_0 = \$198745.3508796229$

- At $t = 1578$,

  - $g = 0.0410000000$,
  - $CF_{1578} = CF_{1577}(1 + 0.0410000000) = 3377393.5268261870$,
  - $PVPayment = \frac{CF_{1578}}{(1+0.0136015752)^{1578}} = 0.0018621680$,
  - $PV_0 = \$198745.3527417909$

- At $t = 1579$,

  - $g = 0.0410000000$,
  - $CF_{1579} = CF_{1578}(1 + 0.0410000000) = 3515866.6614260604$,
  - $PVPayment = \frac{CF_{1579}}{(1+0.0136015752)^{1579}} = 0.0019125038$,
  - $PV_0 = \$198745.3546542947$

- At $t = 1580$,

  - $g = 0.0410000000$,
  - $CF_{1580} = CF_{1579}(1 + 0.0410000000) = 3660017.1945445286$,
  - $PVPayment = \frac{CF_{1580}}{(1+0.0136015752)^{1580}} = 0.0019642003$,
  - $PV_0 = \$198745.3566184950$

- At $t = 1581$,

  - $g = 0.0410000000$,
  - $CF_{1581} = CF_{1580}(1 + 0.0410000000) = 3810077.8995208540$,
  - $PVPayment = \frac{CF_{1581}}{(1+0.0136015752)^{1581}} = 0.0020172941$,
  - $PV_0 = \$198745.3586357891$

- At $t = 1582$,

  - $g = 0.0410000000$,
  - $CF_{1582} = CF_{1581}(1 + 0.0410000000) = 3966291.0934012085$,
  - $PVPayment = \frac{CF_{1582}}{(1+0.0136015752)^{1582}} = 0.0020718231$,
  - $PV_0 = \$198745.3607076122$

- At $t = 1583$,
  - $g = 0.0410000000$,
  - $CF_{1583} = CF_{1582}(1 + 0.0410000000) = 4128909.0282306578$,
  - $PV Payment = \frac{CF_{1583}}{(1+0.0136015752)^{1583}} = 0.0021278260$,
  - $PV_0 = \$198745.3628354382$
- At $t = 1584$,
  - $g = 0.0410000000$,
  - $CF_{1584} = CF_{1583}(1 + 0.0410000000) = 4298194.2983881142$,
  - $PV Payment = \frac{CF_{1584}}{(1+0.0136015752)^{1584}} = 0.0021853428$,
  - $PV_0 = \$198745.3650207810$
- At $t = 1585$,
  - $g = 0.0410000000$,
  - $CF_{1585} = CF_{1584}(1 + 0.0410000000) = 4474420.2646220261$,
  - $PV Payment = \frac{CF_{1585}}{(1+0.0136015752)^{1585}} = 0.0022444143$,
  - $PV_0 = \$198745.3672651953$
- At $t = 1586$,
  - $g = 0.0410000000$,
  - $CF_{1586} = CF_{1585}(1 + 0.0410000000) = 4657871.4954715287$,
  - $PV Payment = \frac{CF_{1586}}{(1+0.0136015752)^{1586}} = 0.0023050825$,
  - $PV_0 = \$198745.3695702778$
- At $t = 1587$,
  - $g = 0.0410000000$,
  - $CF_{1587} = CF_{1586}(1 + 0.0410000000) = 4848844.2267858610$,
  - $PV Payment = \frac{CF_{1587}}{(1+0.0136015752)^{1587}} = 0.0023673907$,
  - $PV_0 = \$198745.3719376685$
- At $t = 1588$,
  - $g = 0.0410000000$,
  - $CF_{1588} = CF_{1587}(1 + 0.0410000000) = 5047646.8400840806$,
  - $PV Payment = \frac{CF_{1588}}{(1+0.0136015752)^{1588}} = 0.0024313831$,
  - $PV_0 = \$198745.3743690515$
- At $t = 1589$,
  - $g = 0.0410000000$,
  - $CF_{1589} = CF_{1588}(1 + 0.0410000000) = 5254600.3605275275$,
  - $PV Payment = \frac{CF_{1589}}{(1+0.0136015752)^{1589}} = 0.0024971052$,
  - $PV_0 = \$198745.3768661567$
- At $t = 1590$,
  - $g = 0.0410000000$,

- $CF_{1590} = CF_{1589}(1 + 0.0410000000) = 5470038.9753091559$,
- $PV Payment = \frac{CF_{1590}}{(1+0.0136015752)^{1590}} = 0.0025646039$,
- $PV_0 = \$198745.3794307606$

- At $t = 1591$,
  - $g = 0.0410000000$,
  - $CF_{1591} = CF_{1590}(1 + 0.0410000000) = 5694310.5732968310$,
  - $PV Payment = \frac{CF_{1591}}{(1+0.0136015752)^{1591}} = 0.0026339271$,
  - $PV_0 = \$198745.3820646876$

- At $t = 1592$,
  - $g = 0.1900000000$,
  - $CF_{1592} = CF_{1555}(1 + 0.1900000000) = 1595004.2673182515$,
  - $PV Payment = \frac{CF_{1592}}{(1+0.0136015752)^{1592}} = 0.0007278756$,
  - $PV_0 = \$198745.3827925632$

Hence, $PV_0 = \$198745.3827925632$.