

we have $p = 24,400$
 $, r = 0.0688,$

$$M = \frac{24400 \left(\frac{0.0688}{12} \right) \left(1 + \frac{0.0688}{12} \right)^{12(4)}}{\left(1 + \frac{0.0688}{12} \right)^{12(4)} - 1}$$

$$M = \frac{24400 \left(\frac{0.0688}{12} \right) \left(1 + \frac{0.0688}{12} \right)^{48}}{\left(1 + \frac{0.0688}{12} \right)^{48} - 1}$$

$$\frac{24400(0.0688/12)(1 + 0.0688/12)^{48}}{(1 + 0.0688/12)^{48} - 1}$$

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