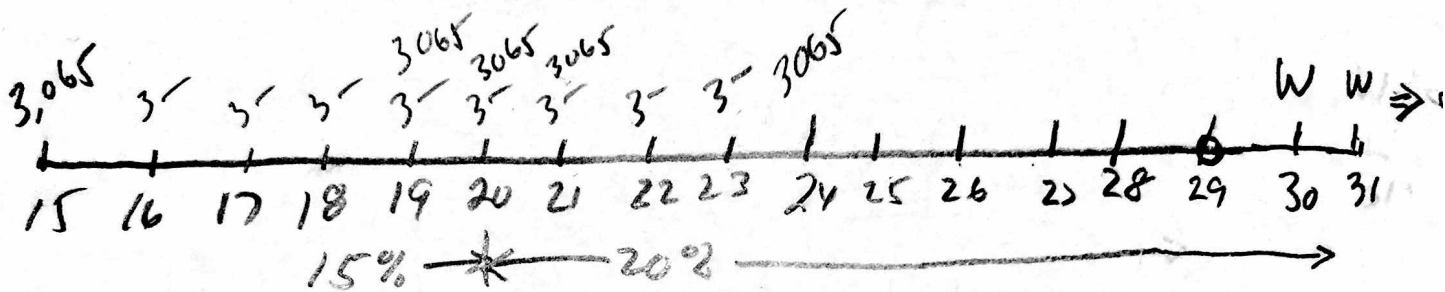


$$D(FVIFA_{15\%}-10) = \frac{20,000(PVIFA_{15\%}-20)}{(1.15)^5}$$

$$D = \$3,065.44$$



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$$\left[ 3065.44(FVIFA_{15\%}-6) + 3065.44(FVIFA_{15\%}-2) \right]$$

$$(1.20)^9 + 3065.44(FVIFA_{20\%}-4)(1.20)^5 + 3065.44(1.20)^8 = 226,591.24 = \frac{W}{.20}$$

$$W = \underline{\underline{\$45,318.25}}$$