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Answers 1 Zach would pay the 2.5% (\$22.75) since it is larger;  $910 \div .025 = 22.75$  2 154 months of payments  $\div 12$  months = 12 years, 10 months 3 Month 91 (\$3.71) 4 Add interest paid for months 1–12 = \$164.45  $\div$  (minimum payments for months 1–12 = \$259 ...

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