

1983

David Kim Bevan and Sherry Bevan v. Robert Graham et al : Brief of Appellant on Appeal

Utah Supreme Court

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C. Gleen Robertson; Attorney for Defendants-Appellants;
Samuel King; Attorney for Plaintiffs-Respondents;

Recommended Citation

Brief of Appellant, *Bevan v. Graham*, No. 18078 (Utah Supreme Court, 1983).
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IN THE SUPREME COURT
OF THE STATE OF UTAH

DAVID KIM BEVAN AND SHERRY BEVAN)

Plaintiffs and Respondents,)

vs.)

ROBERT GRAHAM, JACK HALE AND)
J. H. CONSTRUCTION, INC.,)

Defendants and Appellants.)

APPELLANT'S BRIEF ON
APPEAL

Case No. 18078

APPEAL TAKEN FROM THE THIRD JUDICIAL DISTRICT COURT IN AND FOR
THE COUNTY OF SALT LAKE, JUDGE DEAN E. CONDER.

C. GLENN ROBERTSON
9455 Peruvian Drive
Sandy, Utah 84092
Attorney for Defendants/Appellants

SAMUEL KING
301 Gump & Ayers Building
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Salt Lake City, Utah 84106
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18078

Clk, Supreme Court, Utah

IN THE SUPREME COURT
OF THE STATE OF UTAH

DAVID KIM BEVAN AND SHERRY BEVAN)	
)	
Plaintiffs and Respondents,)	
)	
vs.)	APPELLANT'S BRIEF ON
)	APPEAL
ROBERT GRAHAM, JACK HALE AND)	
J. H. CONSTRUCTION, INC.,)	Case No. 18078
)	
Defendants and Appellants.)	

APPEAL TAKEN FROM THE THIRD JUDICIAL DISTRICT COURT IN AND FOR
THE COUNTY OF SALT LAKE, JUDGE DEAN E. CONDER.

C. GLENN ROBERTSON
9455 Peruvian Drive
Sandy, Utah 84092
Attorney for Defendants/Appellants

SAMUEL KING
301 Gump & Ayers Building
2120 South 1300 East
Salt Lake City, Utah 84106
Attorney for Plaintiffs/Respondents

STATEMENT OF CASE

This brief was requested by the Court by letter of January 28, 1983, over the signature of Geoffrey J. Butler, Clerk of the Court, on the subject of timeliness.

ARGUMENT

On the fifth day of March, 1982, this Court entered its Minute Order in response to Respondent's motion to dismiss or for alternative relief. The Court's Order denied the motion to dismiss, sustained the trial court's findings except for the issue of damages, and ordered Respondent to restrict his Brief on Appeal to the issue of damages. The issue of Timeliness in this matter has therefore been decided by this Court.

Appellant attaches hereto as exhibits the correct tables to compute the present value of 48,700.00 dollars, at 5.5% interest over 30 years, as ordered by the trial Court.

Respectfully Submitted,



C. Glenn Robertson

Attorney for Defendants/Appellants

ANNUAL RATE (%)	FUTURE VALUE OF \$1	FUTURE VALUE OF \$1 EACH PERIOD	SINKING FUND FACTOR	PRESENT VALUE OF \$1	PRESENT VALUE OF \$1 EACH PERIOD	INSTALMENT TO AMORTIZE \$1	ANNUAL RATE (%)
3.00	1.030416	12.196799	.081989	.970482	11.807254	.08469370	3.00
3.25	1.032989	12.213362	.081878	.968065	11.791393	.08480762	3.25
3.50	1.035562	12.229951	.081766	.965655	11.775563	.08492163	3.50
3.75	1.038135	12.246540	.081655	.963251	11.759763	.08503572	3.75
4.00	1.040708	12.263129	.081545	.960853	11.743994	.08514990	4.00
4.25	1.043281	12.279869	.081434	.958462	11.728256	.08526417	4.25
4.50	1.045854	12.296560	.081324	.956078	11.712548	.08537852	4.50
4.75	1.048427	12.313251	.081213	.953700	11.696870	.08549296	4.75
5.00	1.051000	12.329942	.081103	.951328	11.681222	.08560748	5.00
5.25	1.053573	12.346685	.080993	.948963	11.665604	.08572209	5.25
5.50	1.056146	12.363428	.080883	.946604	11.650015	.08583678	5.50
5.75	1.058719	12.380171	.080773	.944251	11.634476	.08595156	5.75
6.00	1.061292	12.396914	.080663	.941903	11.618932	.08606643	6.00
6.25	1.063865	12.413657	.080553	.939565	11.603434	.08618138	6.25
6.50	1.066438	12.430400	.080443	.937228	11.587936	.08629642	6.50
6.75	1.069011	12.447143	.080333	.934895	11.572439	.08641154	6.75
7.00	1.072290	12.463886	.080223	.932563	11.557120	.08652675	7.00
7.25	1.075569	12.480629	.080113	.930239	11.541741	.08664204	7.25
7.50	1.078848	12.497372	.080003	.927960	11.526392	.08675742	7.50
7.75	1.082127	12.514115	.079893	.925681	11.511072	.08687288	7.75
8.00	1.085406	12.530858	.079783	.923402	11.495782	.08698843	8.00
8.25	1.088685	12.547601	.079673	.921123	11.480521	.08710406	8.25
8.50	1.091964	12.564344	.079563	.918844	11.465289	.08721978	8.50
8.75	1.095243	12.581087	.079453	.916565	11.450086	.08733559	8.75
9.00	1.098522	12.597830	.079343	.914286	11.434913	.08745148	9.00
9.25	1.099524	12.614573	.079233	.912007	11.419768	.08756745	9.25
9.50	1.099524	12.631316	.079123	.909728	11.404653	.08768351	9.50
9.75	1.101977	12.653020	.079033	.907460	11.389566	.08779966	9.75
10.00	1.104713	12.670281	.078925	.905212	11.374508	.08791589	10.00
10.25	1.107455	12.687569	.078817	.902971	11.359479	.08803220	10.25
10.50	1.110203	12.704884	.078710	.900736	11.344479	.08814860	10.50
10.75	1.112958	12.722224	.078603	.898506	11.329508	.08826509	10.75
11.00	1.115719	12.739592	.078495	.896283	11.314565	.08838166	11.00
11.50	1.121259	12.774407	.078282	.891854	11.284764	.08861505	11.50
12.00	1.126825	12.809328	.078068	.887449	11.255077	.08884879	12.00
12.50	1.132416	12.844357	.077855	.883068	11.225504	.08908286	12.50
13.00	1.138032	12.879492	.077643	.878710	11.196042	.08931728	13.00
13.50	1.143674	12.914736	.077431	.874375	11.166693	.08955203	13.50
14.00	1.149342	12.950087	.077220	.870063	11.137455	.08978712	14.00
14.50	1.155035	12.985547	.077009	.865774	11.108328	.09002255	14.50
15.00	1.160755	13.021116	.076798	.861509	11.079312	.09025831	15.00
15.50	1.166500	13.056794	.076588	.857266	11.050406	.09049442	15.50
16.00	1.172271	13.092581	.076379	.853045	11.021609	.09073086	16.00
17.00	1.183892	13.164484	.075962	.844672	10.964341	.09120475	17.00
18.00	1.195618	13.236830	.075547	.836387	10.907505	.09167999	18.00
19.00	1.207451	13.309619	.075134	.828191	10.851097	.09215658	19.00
20.00	1.219391	13.382856	.074722	.820081	10.795113	.09263451	20.00
21.00	1.231439	13.456543	.074313	.812058	10.739550	.09311377	21.00
22.00	1.243597	13.530683	.073906	.804119	10.684402	.09359438	22.00
23.00	1.255864	13.605278	.073501	.796265	10.629667	.09407632	23.00
24.00	1.268242	13.680332	.073098	.788493	10.575341	.09455960	24.00
25.00	1.280732	13.755846	.072696	.780804	10.521420	.09504420	25.00
30.00	1.344889	14.140442	.070719	.743556	10.257765	.09748713	30.00
35.00	1.411980	14.537008	.068790	.708225	10.003703	.09996299	35.00
40.00	1.482126	14.945921	.066908	.674706	9.758813	.10247148	40.00
45.00	1.555454	15.367570	.065072	.642899	9.522694	.10501230	45.00
50.00	1.632094	15.802353	.063282	.612710	9.294966	.10758512	50.00

Tables for Investment Decision Making

Ramon E. Johnson
Richard Johnson

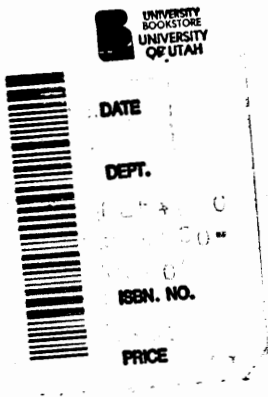
30 YEARS		PRESENT VALUE TABLES: CASH FLOWS COMPOUNDED MONTHLY					30 YEARS	
ANNUAL RATE (%)	FUTURE VALUE OF \$1	FUTURE VALUE OF \$1 EACH PERIOD	SINKING FUND FACTOR	PRESENT VALUE OF \$1	PRESENT VALUE OF \$1 EACH PERIOD	INSTALLMENT TO AMORTIZE \$1	ANNUAL RATE (%)	
3.00	2.456842	584.193727	.001712	.407027	237.189382	.00421604	3.00	
3.25	2.647675	610.020149	.001639	.377690	229.776075	.00435206	3.25	
3.50	2.853287	637.266030	.001569	.350473	222.694985	.00449045	3.50	
3.75	3.074818	666.016705	.001501	.325222	215.928813	.00463117	3.75	
4.00	3.313498	696.362902	.001436	.301796	209.461240	.00477415	4.00	
4.25	3.570649	728.401089	.001373	.280061	203.276867	.00491940	4.25	
4.50	3.847698	762.233845	.001312	.259396	197.361159	.00506685	4.50	
4.75	4.146179	797.970264	.001253	.241186	191.700394	.00521647	4.75	
5.00	4.467744	835.726380	.001197	.223827	186.280617	.00536822	5.00	
5.25	4.814175	875.625617	.001142	.207720	181.092592	.00552204	5.25	
5.50	5.187388	917.799280	.001090	.192775	176.121763	.00567789	5.50	
5.75	5.589447	962.387066	.001039	.178909	171.358210	.00583573	5.75	
6.00	6.022575	1009.537618	.000991	.166042	166.791614	.00599551	6.00	
6.25	6.489166	1059.409112	.000944	.154103	162.412224	.00615717	6.25	
6.50	6.991798	1112.169885	.000899	.143025	158.210820	.00632068	6.50	
6.75	7.533245	1167.999108	.000856	.132745	154.178682	.00648598	6.75	
7.00	8.116497	1227.087493	.000815	.123206	150.307568	.00665302	7.00	
7.25	8.744772	1289.638062	.000775	.114354	146.589676	.00682176	7.25	
7.50	9.421534	1355.866959	.000738	.106140	143.017627	.00699215	7.50	
7.75	10.150514	1426.004314	.000701	.098517	139.584437	.00716412	7.75	
8.00	10.935730	1500.295178	.000667	.091443	136.283494	.00733765	8.00	
8.25	11.781506	1579.000505	.000633	.084879	133.108539	.00751267	8.25	
8.50	12.692499	1662.398210	.000602	.078787	130.053643	.00768913	8.50	
8.75	13.673723	1750.784296	.000571	.073133	127.113192	.00786700	8.75	
9.00	14.730576	1844.474059	.000542	.067886	124.281866	.00804623	9.00	
9.25	15.868870	1943.803367	.000514	.063016	121.554622	.00822675	9.25	
9.50	17.094862	2049.130036	.000488	.058497	118.926681	.00840854	9.50	
9.75	18.415288	2160.835290	.000463	.054303	116.393513	.00859154	9.75	
10.00	19.837399	2279.325324	.000439	.050410	113.950820	.00877572	10.00	
10.25	21.369005	2405.032975	.000416	.046797	111.594527	.00896101	10.25	
10.50	23.018509	2538.419499	.000394	.043443	109.320766	.00914739	10.50	
10.75	24.794959	2679.976474	.000373	.040331	107.125867	.00933481	10.75	
11.00	26.708098	2830.227834	.000353	.037442	105.006346	.00952323	11.00	
11.50	30.987181	3159.084362	.000317	.032271	100.980375	.00990291	11.50	
12.00	35.949641	3529.913774	.000283	.027217	97.218331	.01028613	12.00	
12.50	41.704262	3948.313426	.000253	.023978	93.698077	.01067258	12.50	
13.00	48.377089	4420.646873	.000226	.020671	90.399605	.01106200	13.00	
13.50	56.114160	4954.150572	.000202	.017421	87.304817	.01145412	13.50	
14.00	65.084661	5557.055622	.000180	.015365	84.397320	.01184872	14.00	
14.50	75.484592	6238.726713	.000160	.013248	81.662256	.01224552	14.50	
15.00	87.540995	7009.820606	.000143	.011423	79.086142	.01264444	15.00	
15.50	101.516858	7882.467151	.000127	.009851	76.656729	.01304517	15.50	
16.00	117.716787	8870.475817	.000113	.008495	74.362878	.01344757	16.00	
17.00	158.255782	11257.663908	.000089	.006319	70.142196	.01425675	17.00	
18.00	212.703781	14325.289174	.000070	.004701	66.353242	.01507084	18.00	
19.00	285.815282	18273.148861	.000055	.003499	62.936920	.01588892	19.00	
20.00	383.963963	23360.801757	.000043	.002604	59.843735	.01671010	20.00	
21.00	515.692058	29925.666799	.000033	.001939	57.032049	.01753400	21.00	
22.00	692.445423	38406.650335	.000026	.001444	54.466682	.01835981	22.00	
23.00	929.556851	49375.001237	.000020	.001076	52.117785	.01918731	23.00	
24.00	1247.561128	63574.617515	.000016	.000802	49.959922	.02001600	24.00	
25.00	1673.953366	81974.714946	.000012	.000597	47.971325	.02084570	25.00	
30.00	7254.233675	297382.580660	.000003	.000138	39.994486	.02500345	30.00	
35.00	31250.441497	1102658.864236	.000001	.000032	34.284617	.02916760	35.00	
40.00	133831.418537	4148742.974640	.000000	.000007	29.999776	.03333355	40.00	
45.00	569794.087291	15764275.415058	.000000	.000002	26.666620	.03750007	45.00	
50.00	2411882.274269	60297031.856724	.000000	.000000	23.999990	.04166668	50.00	

PRESENT VALUE TABLES: CASH FLOWS COMPOUNDED QUARTERLY							30 YEARS
ANNUAL RATE (%)	FUTURE VALUE OF \$1	FUTURE VALUE OF \$1 EACH PERIOD	SINKING FUND FACTOR	PRESENT VALUE OF \$1	PRESENT VALUE OF \$1 EACH PERIOD	INSTALLMENT TO AMORTIZE \$1	ANNUAL RATE (%)
3.00	2.451357	194.965634	.005129	.407937	78.941693	.01266758	3.00
3.25	2.640743	203.578366	.004912	.378681	76.469997	.01307702	3.25
3.50	2.844630	212.659443	.004702	.351540	74.109758	.01349350	3.50
3.75	3.064117	222.236549	.004500	.326358	71.855110	.01391689	3.75
4.00	3.300387	232.339076	.004304	.302995	69.700522	.01434709	4.00
4.25	3.554712	242.998233	.004115	.281317	67.640780	.01478398	4.25
4.50	3.828460	254.247159	.003933	.261202	65.670968	.01522743	4.50
4.75	4.123101	266.121046	.003758	.242536	63.786449	.01567731	4.75
5.00	4.440213	278.657272	.003589	.225214	61.982847	.01613350	5.00
5.25	4.781497	291.895533	.003426	.209140	60.256035	.01659585	5.25
5.50	5.148777	305.877999	.003269	.194221	58.602117	.01706423	5.50
5.75	5.544016	320.649464	.003119	.180375	57.017415	.01753850	5.75
6.00	5.969323	336.257514	.002974	.167523	55.498454	.01801852	6.00
6.25	6.426965	352.752710	.002835	.155594	54.041956	.01850414	6.25
6.50	6.919378	370.188769	.002701	.144522	52.644820	.01899522	6.50
6.75	7.449179	388.622774	.002573	.134243	51.304120	.01949161	6.75
7.00	8.019183	408.115380	.002450	.124701	50.017087	.01999317	7.00
7.25	8.632413	428.731048	.002332	.115842	48.781105	.02049974	7.25
7.50	9.292116	450.538288	.002220	.107618	47.593700	.02101118	7.50
7.75	10.001783	473.609912	.002111	.099982	46.452533	.02152735	7.75
8.00	10.765163	498.023315	.002008	.092892	45.355389	.02204810	8.00
8.25	11.586286	523.860765	.001909	.086309	44.300173	.02257328	8.25
8.50	12.469480	551.209718	.001814	.080196	43.284903	.02310274	8.50
8.75	13.419395	580.163144	.001724	.074519	42.307702	.02363636	8.75
9.00	14.441024	610.819886	.001637	.069247	41.366793	.02417398	9.00
9.25	15.539735	643.285036	.001555	.064351	40.460490	.02471547	9.25
9.50	16.721290	677.670331	.001476	.059804	39.587200	.02526069	9.50
9.75	17.991879	714.094586	.001400	.055581	38.745410	.02580951	9.75
10.00	19.358150	752.684143	.001329	.051658	37.933687	.02636170	10.00
10.25	20.827244	793.573356	.001260	.048014	37.150672	.02691741	10.25
10.50	22.406830	836.905108	.001195	.044629	36.395076	.02747624	10.50
10.75	24.105142	882.831354	.001133	.041485	35.665677	.02803816	10.75
11.00	25.931024	931.513712	.001074	.038564	34.961315	.02860304	11.00
11.50	30.004182	1037.845283	.000964	.033329	33.623350	.02974124	11.50
12.00	34.710987	1157.410558	.000864	.028809	32.373023	.03088992	12.00
12.50	40.149060	1291.918996	.000774	.024907	31.202970	.03204823	12.50
13.00	46.430915	1443.305213	.000693	.021537	30.106542	.03321537	13.00
13.50	53.686205	1613.758953	.000620	.018627	29.077726	.03439059	13.50
14.00	62.064316	1805.759066	.000554	.016112	28.111077	.03557317	14.00
14.50	71.737333	2022.112038	.000495	.013940	27.201662	.03676246	14.50
15.00	82.903458	2265.995673	.000441	.012062	26.345007	.03795786	15.00
15.50	95.790936	2541.008628	.000394	.010439	25.537048	.03915879	15.50
16.00	110.662561	2851.226581	.000351	.009036	24.774088	.04036476	16.00
17.00	147.614030	3596.355916	.000278	.006774	23.370014	.04278988	17.00
18.00	196.768173	4546.172022	.000220	.005082	22.109286	.04522986	18.00
19.00	262.110124	5758.165376	.000174	.003815	20.972312	.04768192	19.00
20.00	348.911986	7306.151699	.000137	.002866	19.942679	.05014371	20.00
21.00	464.143787	9284.930196	.000108	.002155	19.006581	.05261336	21.00
22.00	617.014196	11816.272301	.000085	.001621	18.152351	.05508928	22.00
23.00	819.681486	15056.620365	.000066	.001220	17.370087	.05757023	23.00
24.00	1088.187748	19206.983545	.000052	.000919	16.651351	.06005519	24.00
25.00	1443.685673	24525.656446	.000041	.000693	15.988917	.06254332	25.00
30.00	5875.106048	84195.520020	.000012	.000170	13.331064	.07501277	30.00
35.00	23524.038158	292357.759969	.000003	.000043	11.428086	.08750372	35.00
40.00	92709.068818	1019788.756996	.000001	.000011	9.999892	.10000108	40.00
45.00	359751.288714	3557530.632835	.000000	.000003	8.888864	.11250031	45.00
50.00	1374999.985814	12374990.872330	.000000	.000001	7.999994	.12500009	50.00

PRESENT VALUE TABLES: CASH FLOWS COMPOUNDED SEMI-ANNUALLY							30 YEARS
ANNUAL RATE (%)	FUTURE VALUE OF \$1	FUTURE VALUE OF \$1 EACH PERIOD	SINKING FUND FACTOR	PRESENT VALUE OF \$1	PRESENT VALUE OF \$1 EACH PERIOD	INSTALLMENT TO AMORTIZE \$1	ANNUAL RATE (%)
3.00	2.443220	97.657871	.010240	.409296	39.380269	.02539343	3.00
3.25	2.630471	101.967147	.009807	.380160	38.143997	.02621645	3.25
3.50	2.831816	106.507032	.009389	.353130	36.963986	.02705336	3.50
3.75	3.048297	111.290814	.008985	.328052	35.837226	.02790395	3.75
4.00	3.281031	116.332570	.008596	.304782	34.760887	.02876797	4.00
4.25	3.531215	121.647220	.008220	.283189	33.732299	.02964518	4.25
4.50	3.800135	127.250570	.007859	.263149	32.748953	.03053533	4.50
4.75	4.089167	133.159372	.007510	.244549	31.808482	.03143816	4.75
5.00	4.399790	139.391380	.007174	.227284	30.908656	.03235340	5.00
5.25	4.733585	145.965406	.006851	.211256	30.047377	.03328078	5.25
5.50	5.092251	152.901392	.006540	.196377	29.222662	.03422002	5.50
5.75	5.477607	160.220470	.006241	.182561	28.432645	.03517084	5.75
6.00	5.891603	167.945040	.005954	.169733	27.675564	.03613296	6.00
6.25	6.336329	176.098845	.005679	.157820	26.949757	.03710609	6.25
6.50	6.814023	184.707051	.005414	.146756	26.253656	.03808993	6.50
6.75	7.327087	193.796334	.005160	.136480	25.585781	.03908421	6.75
7.00	7.878091	203.394974	.004917	.126934	24.944734	.04008862	7.00
7.25	8.469789	213.532946	.004683	.118067	24.329195	.04110288	7.25
7.50	9.105134	224.242030	.004459	.109828	23.737916	.04212670	7.50
7.75	9.787284	235.555914	.004245	.102173	23.169719	.04315978	7.75
8.00	10.519627	247.510313	.004040	.095060	22.623490	.04420185	8.00
8.25	11.305789	260.143091	.003844	.088450	22.098175	.04525260	8.25
8.50	12.149651	273.494391	.003656	.082307	21.592779	.04631178	8.50
8.75	13.055374	287.606774	.003477	.076597	21.106359	.04737909	8.75
9.00	14.027408	302.525362	.003306	.071289	20.638022	.04845426	9.00
9.25	15.070521	318.297997	.003142	.066355	20.186925	.04953701	9.25
9.50	16.189815	334.975404	.002985	.061767	19.752269	.05062710	9.50
9.75	17.390755	352.611365	.002836	.057502	19.333296	.05172424	9.75
10.00	18.679186	371.262904	.002694	.053536	18.929290	.05282818	10.00
10.25	20.061367	390.990484	.002558	.049847	18.539570	.05393868	10.25
10.50	21.543997	411.858216	.002428	.046417	18.163493	.05505549	10.50
10.75	23.134241	433.934076	.002304	.043226	17.800447	.05617836	10.75
11.00	24.839770	457.290142	.002187	.040258	17.449854	.05730707	11.00
11.50	28.630080	508.153212	.001968	.034928	16.783856	.05958107	11.50
12.00	32.987691	565.115872	.001770	.030314	16.161428	.06187572	12.00
12.50	37.995864	628.929686	.001590	.026319	15.578902	.06418938	12.50
13.00	43.749840	700.439682	.001428	.022857	15.032966	.06652047	13.00
13.50	50.358527	780.595970	.001281	.019858	14.520628	.06886754	13.50
14.00	57.946427	870.466810	.001149	.017257	14.039181	.07122923	14.00
14.50	66.655816	971.253283	.001030	.015002	13.586173	.07360424	14.50
15.00	76.649240	1084.305779	.000922	.013046	13.159381	.07599142	15.00
15.50	88.112339	1211.142519	.000826	.011349	12.756785	.07838966	15.50
16.00	101.257064	1353.470360	.000739	.009876	12.376552	.08079795	16.00
17.00	133.593181	1692.512958	.000591	.007485	11.676642	.08564106	17.00
18.00	176.031292	2119.823425	.000472	.005681	11.047991	.09051410	18.00
19.00	231.657919	2658.636013	.000376	.004317	10.480877	.09541187	19.00
20.00	304.481640	3338.298035	.000300	.003284	9.967157	.10032951	20.00
21.00	399.702331	4195.867391	.000238	.002502	9.499982	.10526335	21.00
22.00	524.057242	5278.123082	.000189	.001908	9.073562	.11021030	22.00
23.00	686.265305	6644.094043	.000151	.001457	8.682981	.11516782	23.00
24.00	897.596933	8368.238046	.000119	.001114	8.324049	.12013384	24.00
25.00	1172.603934	10544.435405	.000095	.000853	7.993178	.12510669	25.00
30.00	4383.998746	33602.990383	.000030	.000228	6.665146	.15003422	30.00
35.00	15932.062318	106965.704132	.000009	.000063	5.713927	.17501098	35.00
40.00	56347.514353	338079.086119	.000003	.000018	4.999911	.20000355	40.00
45.00	194162.485148	1057101.419137	.000001	.000005	4.444422	.22500116	45.00
50.00	652530.446800	3262647.233999	.000000	.000002	3.999994	.25000038	50.00

30 YEARS PRESENT VALUE TABLES: CASH FLOWS COMPOUNDED ANNUALLY 30 YEARS

ANNUAL RATE (%)	FUTURE VALUE OF \$1	FUTURE VALUE OF \$1 EACH PERIOD	SINKING FUND FACTOR	PRESENT VALUE OF \$1	PRESENT VALUE OF \$1 EACH PERIOD	INSTALLMENT TO AMORTIZE \$1	ANNUAL RATE (%)
3.00	2.427262	49.002678	.020407	.411987	19.600441	.05101926	3.00
3.25	2.610368	51.160167	.019546	.383088	18.981917	.05268172	3.25
3.50	2.806794	53.429471	.018716	.356278	18.392045	.05437133	3.50
3.75	3.017471	55.816709	.017916	.331403	17.829245	.05608762	3.75
4.00	3.243398	58.328335	.017144	.308319	17.292033	.05783010	4.00
4.25	3.485635	60.971165	.016401	.286892	16.779017	.05959825	4.25
4.50	3.745318	63.752388	.015686	.267000	16.288889	.06139154	4.50
4.75	4.023657	66.679593	.014997	.248530	15.820418	.06320945	4.75
5.00	4.321942	69.760790	.014335	.231377	15.372451	.06505144	5.00
5.25	4.641551	73.004429	.013698	.215445	14.943901	.06691693	5.25
5.50	4.983951	76.419429	.013086	.200644	14.533745	.06880539	5.50
5.75	5.350708	80.015202	.012498	.186891	14.141024	.07071624	5.75
6.00	5.743491	83.801677	.011933	.174110	13.764831	.07264891	6.00
6.25	6.164079	87.789335	.011391	.162230	13.404316	.07460284	6.25
6.50	6.614366	91.989230	.010871	.151186	13.058676	.07657744	6.50
6.75	7.096374	96.413030	.010372	.140917	12.727155	.07857215	6.75
7.00	7.612255	101.073041	.009894	.131367	12.409041	.08058640	7.00
7.25	8.164301	105.982251	.009436	.122484	12.103663	.08261962	7.25
7.50	8.754955	111.154358	.008996	.114221	11.810386	.08467124	7.50
7.75	9.386817	116.603815	.008576	.106532	11.528614	.08674069	7.75
8.00	10.062657	122.345868	.008174	.099377	11.257783	.08882743	8.00
8.25	10.785422	128.396600	.007788	.092718	10.997361	.09093091	8.25
8.50	11.558252	134.772977	.007420	.086518	10.746844	.09305058	8.50
8.75	12.384485	141.492891	.007067	.080746	10.505758	.09518590	8.75
9.00	13.267678	148.575217	.006731	.075371	10.273654	.09733635	9.00
9.25	14.211613	156.039860	.006409	.070365	10.050108	.09950142	9.25
9.50	15.220313	163.907815	.006101	.065702	9.834719	.10168058	9.50
9.75	16.298058	172.201221	.005807	.061357	9.627108	.10387336	9.75
10.00	17.449402	180.943425	.005527	.057309	9.426914	.10607925	10.00
10.25	18.679186	190.159048	.005259	.053536	9.233800	.10829778	10.25
10.50	19.992557	199.874051	.005003	.050019	9.047442	.11052848	10.50
10.75	21.394988	210.115806	.004759	.046740	8.867536	.11277090	10.75
11.00	22.892297	220.913174	.004527	.043683	8.693793	.11502460	11.00
11.50	26.196666	244.298109	.004093	.038173	8.363715	.11956410	11.50
12.00	29.959922	270.292606	.003700	.033378	8.055184	.12414366	12.00
12.50	34.243305	299.189745	.003342	.029203	7.766378	.12876016	12.50
13.00	39.115898	331.315113	.003018	.025565	7.495653	.13341065	13.00
13.50	44.655591	367.030343	.002725	.022394	7.241529	.13809239	13.50
14.00	50.950159	406.737006	.002459	.019627	7.002664	.14280279	14.00
14.50	58.098457	450.880921	.002218	.017212	6.777847	.14753947	14.50
15.00	66.211772	499.956918	.002000	.015103	6.565980	.15230020	15.00
15.50	75.415311	554.514092	.001803	.013260	6.366065	.15708290	15.50
16.00	85.849877	615.161608	.001626	.011648	6.177198	.16188568	16.00
17.00	111.064650	757.503768	.001320	.009704	5.829390	.17154455	17.00
18.00	143.370638	933.318630	.001071	.006975	5.516806	.18126431	18.00
19.00	184.675312	1150.387481	.000869	.005415	5.234658	.19103443	19.00
20.00	237.376314	1418.257883	.000705	.004213	4.978936	.20084611	20.00
21.00	304.481640	1748.632304	.000572	.003284	4.746265	.21069197	21.00
22.00	389.757894	2155.839232	.000464	.002566	4.533792	.22056590	22.00
23.00	497.912860	2657.403555	.000376	.002008	4.339094	.23046286	23.00
24.00	634.819933	3274.736320	.000305	.001575	4.160103	.24037866	24.00
25.00	807.793567	4033.967835	.000248	.001238	3.995048	.25030987	25.00
30.00	2619.995644	11348.981122	.000088	.000382	3.332061	.30011455	30.00
35.00	8128.549501	31349.119505	.000032	.000123	2.856791	.35004306	35.00
40.00	24201.432355	84701.513244	.000012	.000041	2.499897	.40001653	40.00
45.00	69348.978290	223454.596712	.000004	.000014	2.222190	.45000649	45.00
50.00	191751.059233	575250.177699	.000002	.000005	1.999990	.50000261	50.00



Tables for Investment Decision Making

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