

6(a)	$\frac{72}{360} \times 160000$ $= \$32000$	[M1; for $72^\circ \pm 1^\circ$] [A1]
6(b)	The family's annual income in 2024 <u>might be less than that in 2023</u> , such that even though they spent a great proportion of their income on food in 2024 (25% compared to $\frac{72}{360} \times 100\% = 20\%$), the total amount spent on food in 2024 might be less than that in 2023.	[B1; for underlined response. Accept any reasonable response]
7(a)	$-(5x-2y)(-3x+4y)$ $=(-5x+2y)(-3x+4y) \text{ or } -(-15x^2+20xy+6xy-8y^2)$ $=15x^2-20xy-6xy+8y^2$ $=15x^2-26xy+8y^2$	[M1] [A1]
7(b)	$9ab-12ac+28bc-21b^2$ $=3a(3b-4c)-7b(3b-4c) \text{ or } 3a(3b-4c)+7b(4c-3b)$ $=(3b-4c)(3a-7b)$	[M1] [A1]
8(a)	$2y=3-6x$ $y=-3x+\frac{3}{2}$ <p>Gradient is -3.</p>	[B1]
8(b)	The <u>line in part (a) is parallel to the line in part (b)</u> since they have the same gradient. Also, for the line in part (a), when $x=0$, $y=\frac{3}{2}$. The <u>point (0, 1) does not lie on the line in part (a)</u> . Therefore, the two lines will not intersect.	[B1] [B1; must explain that (0, 1) does not lie on the line in part (a). Accept any reasonable response]
9(a)	$BC = \sqrt{4^2 - 3^2}$ $= \sqrt{7}$ $= 2.65 \text{ cm (3 s.f.)}$	[M1] [A1]
9(b)	$BC^2 = (\sqrt{7})^2 = 7$ $BD^2 + CD^2 = (2)^2 + (\sqrt{3})^2 = 7$ <p>Since $BC^2 = BD^2 + CD^2$, by the <u>Converse of Pythagoras' Theorem</u>, triangle BCD is right-angled.</p>	[Must be two separate lines of working] [B1; alternative method: use Cosine Rule to find angle BDC exactly 90°]

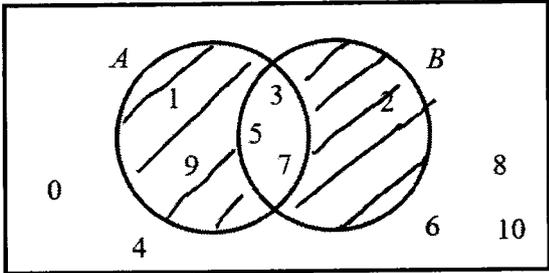
10	$\frac{4x^2 + 19x - 30}{32x^3 - 50x}$ $= \frac{(4x-5)(x+6)}{2x(4x-5)(4x+5)} \text{ or } \frac{(4x-5)(x+6)}{x(4x-5)(8x+10)}$ $= \frac{x+6}{2x(4x+5)}$	[B1: for numerator] [B1: for denominator] [B1]
11	$\frac{x-3}{3} - \frac{1-x^2}{2-3x} = 1$ $(x-3)(2-3x) - 3(1-x^2) = 3(2-3x)$ $2x - 3x^2 - 6 + 9x - 3 + 3x^2 = 6 - 9x$ $11x - 9 = 6 - 9x$ $20x = 15$ $x = \frac{3}{4} \text{ or } 0.75$	[M1: removing denominator] [M1: expand $(x-3)(2-3x)$ correctly] [A1]
12	Each interior angle of pentagon $= \frac{(5-2) \times 180}{5}$ $= 108^\circ$ Each interior angle of octagon $= \frac{(8-2) \times 180}{8}$ $= 135^\circ$ Sum of angles of a , b and c $= (360 - 108) + 2(360 - 108 - 135)$ $= 486^\circ$	[M1] [M1] [A1]

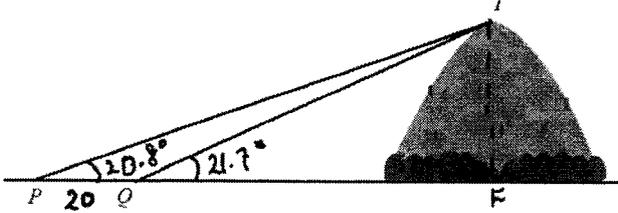
13	$d = kt^2$ $320 = k(8)^2$ $k = \frac{320}{64}$ $k = 5$ $80 = 5t^2$ $t^2 = \frac{80}{5} = 16$ $t = \pm\sqrt{16} = 4 \text{ or } -4 \text{ (N.A.)}$ $t = 4$	[M1] [A1]
14	<p>Let the amount of money shared by \$x.</p> <p>Amy's original share: $\frac{2}{9}x$</p> <p>Amy's final share: $\frac{3}{4}\left(\frac{2}{9}x\right) = \frac{1}{6}x$</p> <p>Amy's transferred share: $\frac{1}{4}\left(\frac{2}{9}x\right) = \frac{1}{18}x$</p> <p>Ben's original share: $\frac{3}{9}x = \frac{1}{3}x$</p> <p>Ben's final share: $\frac{2}{3}\left(\frac{1}{3}x + \frac{1}{18}x\right) = \frac{7}{27}x$</p> <p>Ben's transferred share: $\frac{1}{3}\left(\frac{1}{3}x + \frac{1}{18}x\right) = \frac{7}{54}x$</p> <p>Cal's original share: $\frac{4}{9}x$</p> <p>Cal's final share: $\frac{4}{9}x + \frac{7}{54}x = \frac{31}{54}x$</p> <p>Final ratio</p> $= \frac{1}{6}x : \frac{7}{27}x : \frac{31}{54}x$ $= 9 : 14 : 31$	[M1] [M1] [M1] [A1]

15(a)	$15 \times 5.8 = 5 \times 14.4 + 10x$ $10x = 15$ $x = 1.5$	[M1] [A1]
15(b)	<u>Median</u> would be more appropriate because the <u>mean</u> would be affected by the outlier of 50 points. The player who scored 50 points contributed about 69% of all points scored by starting players.	[B1: must mention outlier of 50 points. Accept any reasonable response]
16(a)	$AC = 2a$ $BD = 2d$ Area of rhombus $= \frac{1}{2}(2a \times 2d)$ $= 2ad$	[B1]
16(b)	Area of triangle PQS $= \frac{1}{2}(x \times 2y)$ $= xy$ $MR = 3x$ Area of triangle RQS $= \frac{1}{2}(3x \times 2y)$ $= 3xy$ Area of kite $= xy + 3xy$ $= 4xy$	[M1] [A1]

17(a)	$\left(\frac{625x^4}{y^8}\right)^{-\frac{1}{4}}$ $= \frac{1}{5}x^{-1}$ $= \frac{y^2}{5x}$	<p>[M1: for either $\frac{1}{5}$, x^{-1}, y^{-2}]</p> <p>[A1]</p>
17(b)	$243^a = 3^8 + 3^8 + 3^8$ $3^{5a} = 3^8(1+1+1)$ $3^{5a} = 3^8(3)$ $3^{5a} = 3^9$ <p>By comparing indices,</p> $5a = 9$ $a = \frac{9}{5} \text{ or } 1\frac{4}{5} \text{ or } 1.8$	<p>[M1: for getting 3^{5a} or 3^9]</p> <p>[A1]</p>
18(a)	<p>When $x \neq h$, $(x-h)^2 > 0$ and $y = (x-h)^2 + k > k$.</p> <p>When $x = h$, $(x-h)^2 = 0$ and $y = (x-h)^2 + k = k$. (Or mention that coeff of x^2 is positive)</p> <p>So, y has its minimum value of k when $x = h$.</p>	<p>[B1: for highlighted part]</p>
18(b)	<p>Since the graph of $y = (x-h)^2 + k$ is symmetrical about the vertical line passing through its minimum point,</p> $h = \frac{-2+4}{2}$ $h = 1 \text{ (shown)}$	<p>[B1]</p>
18(c)	<p>Sub $x = 4$, $y = 0$, $h = 1$,</p> $0 = (4-1)^2 + k$ $k = -9$ <p>Min. value of y is -9.</p>	<p>[B1]</p>

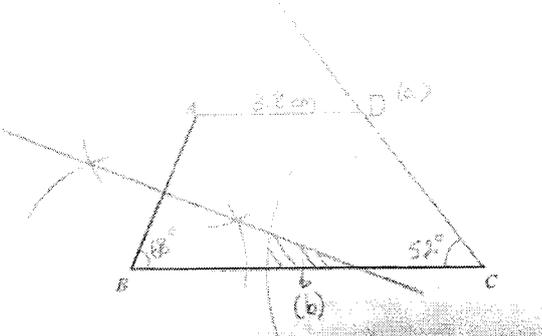
18(d)		<p>[C1: correct shape] [P1: correct coordinates for x-intercepts and min pt; <u>must be coordinates</u>]</p>
19(a)	<p>When $n = 1$, $\frac{3}{2}(1)(1-3) = -3$ So, $T_1 = -3$ When $n = 2$, $\frac{3}{2}(2)(2-3) = -3$ So, $T_1 + T_2 = -3$ $-3 + T_2 = -3$ $T_2 = 0$ When $n = 3$, $\frac{3}{2}(3)(3-3) = 0$ So, $T_1 + T_2 + T_3 = 0$ $-3 + 0 + T_3 = 0$ $T_3 = 3$ First 3 terms: $-3, 0, 3$</p>	<p>[B1: one correct term] [B1: all terms correct]</p>
19(b)	<p>$T_1 = -3$ Common difference = 3 $T_n = -6 + 3n$</p>	<p>[B1]</p>
19(c)	<p>Since $T_n = -6 + 3n = 3(n-2)$, each term in the sequence is a multiple of 3.</p>	<p>[B1: must show factorization]</p>

20	$\angle CDA = 180^\circ - 119^\circ$ (\angle s in opp. segments) $= 61^\circ$ $\angle OAT = 90^\circ$ (tan \perp rad) $\angle OAD = 29^\circ$ (base \angle s of isos. Δ) So, $\angle DAT = 90^\circ - 29^\circ$ $= 61^\circ$ Since $\angle CDA = \angle DAT$, they are <u>alternate angles</u> and lines CD and ST are parallel	[B1: with reason] [B1: with reason for tan \perp rad] [A1]
21(ai)	$A' \cap B' = \{0, 4, 6, 8, 10\}$	[B1]
21(aii)		[B1]
21(bi)	12, 16	[B1: do not accept {12, 16}]
21(bii)	$P = \{16\}$ $Q = \phi$ $R = \{12, 16\}$ So, $(P \cup Q) \cap R' = \phi$ $\therefore n[(P \cup Q) \cap R'] = 0$	[B1]

<p>22</p>	 <p>Method 1 Let distance QF be x m.</p> $\tan 20.8^\circ = \frac{TF}{20+x}$ $(20+x) \tan 20.8^\circ = TF$ $x = \frac{TF - 20 \tan 20.8^\circ}{\tan 20.8^\circ}$ $\tan 21.7^\circ = \frac{TF}{x}$ $x = \frac{TF}{\tan 21.7^\circ}$ <p>So, $\frac{TF - 20 \tan 20.8^\circ}{\tan 20.8^\circ} = \frac{TF}{\tan 21.7^\circ}$</p> $TF \tan 21.7^\circ - 20 \tan 20.8^\circ \tan 21.7^\circ = TF \tan 20.8^\circ$ $TF \tan 21.7^\circ - TF \tan 20.8^\circ = 20 \tan 20.8^\circ \tan 21.7^\circ$ $TF (\tan 21.7^\circ - \tan 20.8^\circ) = 20 \tan 20.8^\circ \tan 21.7^\circ$ $TF = \frac{20 \tan 20.8^\circ \tan 21.7^\circ}{\tan 21.7^\circ - \tan 20.8^\circ}$ $= 167 \text{ m (3 s.f.)}$	<p>[M1]</p> <p>[M1]</p> <p>[M1]</p> <p>[A1]</p>
	<p>Method 2: $\angle PQT = 180^\circ - 21.7^\circ$ (adj \angles on a st. line) $= 158.3^\circ$ $\angle PTQ = 180^\circ - 158.3^\circ - 20.8^\circ$ (\angle sum of Δ) $= 0.9^\circ$</p> <p>By Sine Rule,</p> $\frac{PT}{\sin 158.3^\circ} = \frac{20}{\sin 0.9^\circ}$ $PT = \frac{20 \sin 158.3^\circ}{\sin 0.9^\circ}$ $= 470.79555$	<p>[M1]</p> <p>[M1]</p>

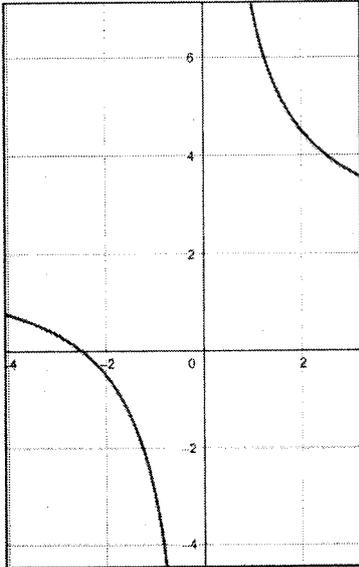
	$\sin 20.8^\circ = \frac{TF}{470.79555}$ $TF = 470.79555 \sin 20.8^\circ$ $= 167 \text{ m (3 s.f.)}$	[M1] [A1]
23(a)	$P = \begin{pmatrix} 5 & 4 & 6 \\ 8 & 7 & 9 \end{pmatrix}$	[B1]
23(b)	$T = \begin{pmatrix} 5 & 4 & 6 \\ 8 & 7 & 9 \end{pmatrix} \begin{pmatrix} 120 \\ 80 \\ 100 \end{pmatrix}$ $= \begin{pmatrix} 1520 \\ 2420 \end{pmatrix}$	[B2: B1 for each of the element]
23(c)	The elements in T represent the <u>total cost</u> (\$1520) and the <u>total revenue</u> (\$2420; or selling price) <u>respectively</u> of the cakes <u>sold</u> by the shop <u>in July</u> .	[B1: not necessary to state the values of the elements; <u>do not accept the term "earnings"</u>]
23(d)	$Q = (-1 \ 1)$	[B1]
24(a)	<p>Volume of one cup</p> $= \frac{1}{3} \pi \left(\frac{6.9}{2} \right)^2 (9.1)$ $= 113.4248$ $= 113 \text{ cm}^3 \text{ (3 s.f.)}$	[B1]
24(b)	$18.9 \text{ l} = 18\,900 \text{ cm}^3$ <p>Max number of cups</p> $= \frac{18900}{113.4248}$ $= 166.63$ $= 166 \text{ cups that are completely filled}$	[M1] [A1]
24(c)	<p>Let the curved surface area of smaller cone (i.e. cup) be A_1, t and that of larger cone (i.e. cup + frustrum) be A_2.</p> <p>By similar cones,</p> $\left(\frac{d_2}{d_1} \right)^2 = \frac{A_2}{A_1} = 2$ $\frac{d_2}{d_1} = \sqrt{2}$	[M1]

	$\frac{V_2}{V_1} = \left(\frac{d_2}{d_1}\right)^3$ $= (\sqrt{2})^3$ $V_2 = (\sqrt{2})^3 \times 113.4248$ $= 320.81378$ <p>Volume of frustrum shaped cup $= 320.81378 - 113.4248$ $= 207 \text{ cm}^3$ (3 s.f.)</p>	[M1] [M1] [A1]
25(a)	<p>Position of median</p> $= \frac{22+1}{2}$ $= 11.5$ <p>Median = $\frac{2+3}{2}$</p> $= 2.5$	[B1]
25(b)	The student's claim is <u>true</u> because there are <u>6 missing data</u> in the dot diagram. If all the 6 students scored 0 goal (or 1 goal), the modal number of goals scored would be 0 (or 1) instead of 2.	[B1: student <u>must provide an example where the mode is 0 or 1</u>]
25(ci)	0	[B1]
25(cii)	$\frac{4}{22} = \frac{2}{11}$	[B1]
25(ciii)	$\frac{11}{22} = \frac{1}{2}$	[B1]

26(a)	<p>1 cm : 20 000 cm 1 cm : 200 m 3.8 cm : 760 m</p> 	<p>[M1: construction of 52° line or 3.8 cm arc from A] [A1: complete quadrilateral and labeling of D]</p>
26(b)	Refer to diagram above.	<p>[M1: construction of perpendicular bisector or 5 cm arc from C] [A1: correct shaded region]</p>
26(c)	<p>$\angle ABC = 68^\circ$ Length of pathway $= \frac{68}{360} \times 2\pi(400)$ $= 475 \text{ m (3 s.f.)}$</p>	<p>[M1] [A1]</p>

Ngee Ann Secondary School
 Secondary 4&5 Elementary Mathematics-O
 2025 Prelim paper 2
 Marking Scheme

Qn No.	Qn Part	Solutions	Marks (Remarks)	Total
1	(a)(i)	$x = \frac{3h^2(y+b)}{b} - 1$ $2 = \frac{3h^2(0+5)}{5} - 1$ $3 = 3h^2$ $h^2 = 1$ $h = \pm 1$	M1: substitution A1: both answers	[2]
	(a)(ii)	$x = \frac{3h^2(y+b)}{b} - 1$ $xb = 3h^2(y+b) - b$ $xb = 3h^2y + 3h^2b - b$ $xb + b - 3h^2b = 3h^2y$ $b(x+1-3h^2) = 3h^2y$ $b = \frac{3h^2y}{x+1-3h^2}$	M1: Multiply denominator throughout M1: Grouping and factorising b A1	[3]
	(b)	$6x - 3y = 16 \text{ --- (1)}$ $9x + 2y = 11 \text{ --- (2)}$ $(1) \times 2$ $12x - 6y = 32$ $(2) \times 3$ $27x + 6y = 33$ $39x = 65$ $x = 1\frac{2}{3}$ $6\left(1\frac{2}{3}\right) - 3y = 16$ $y = -2$	M1: Substitution/ Elimination A1 A1	[3]
	(c)	$\frac{19x+3}{2x^2-5x-3} + \frac{2}{x-3} = 7$		

		$\frac{19x+3}{(2x+1)(x-3)} + \frac{2}{x-3} = 7$ $19x+3+2(2x+1) = 7(2x^2-5x-3)$ $19x+3+4x+2 = 14x^2-35x-21$ $14x^2-58x-26 = 0$ $x = \frac{58 \pm \sqrt{(-58)^2 - 4(14)(-26)}}{2(14)}$ $x = -0.41 \text{ or } x = 4.55$	M1 M1 A1	[3]
2	(a)	5.3	B1	[1]
	(b)	Refer to graph 	B2: correct points plotted B1: any one error B1: Smooth curve	[3]
	(c)	$a = 0.3 ; b = 3.7$	B1, B1	[2]
	(d)	- 1.13 to - 1.39	M1: drawing of correct tangent A1: Within the range	[2]
	(e)	$2 + \frac{5}{x} = \frac{5-x}{4}$ $8 + \frac{20}{x} = 5-x$ $8x+20 = 5x-x^2$		

4	(a)(i)	29 min	B1	[1]
	(a)(ii)	$34 - 23$ $= 11$ min	M1 A1	[2]
	(a)(iii)	$\frac{80 - 44}{80} \times 100\%$ $= 45\%$	M1 A1	[2]
	(b)	The new cumulative frequency curve will meet the given curve at the median. However, <u>the gradient</u> of the new cumulative frequency curve <u>from the lower quartile to upper quartile</u> will be <u>less steep</u> as compared to given curve.	B1	[1]
	(c)(i)	$\frac{26}{80} \times \frac{25}{79} = \frac{65}{632}$	B1	[1]
	(c)(ii)	$\frac{26}{80} \times \frac{14}{79} \times 2$ $= \frac{91}{790}$	M1 A1	[2]
5	(a)(i)	$\overline{DB} = 16p - 5q$	B1	[1]
	(a)(ii)	$\overline{DP} = \frac{1}{4}(16p - 5q)$ $\overline{AP} = \overline{AD} + \overline{DP}$ $= 5q + \frac{1}{4}(16p - 5q)$ $= \frac{15}{4}q + 4p$	M1 A1	[2]
	(b)	$\overline{DC} = \frac{4}{3}\overline{AB}$ $\overline{BC} = \overline{BA} + \overline{AP} + \overline{DC}$ $= -16p + 5q + \frac{64}{3}p$ $= \frac{16}{3}p + 5q$ $\overline{BC} = \frac{4}{3}\left(\frac{15}{4}q + 4p\right)$	M1: find \overline{BC}	

		$= \frac{4}{3} \overrightarrow{AP}$ <p>Since $\overrightarrow{BC} = \frac{4}{3} \overrightarrow{AP}$, they are parallel.</p>		[2]
(c)	<p>$\angle APB = \angle CBD$ (alternate \angle, $AP \parallel BC$) $\angle ABP = \angle CDB$ (alternate \angle, $AB \parallel DC$) Triangle APB is similar to Triangle CBD by AA similarity.</p> <p>Triangle APB : Triangle BCD $3^2 : 4^2$ $9 : 16$</p> <p>OR</p> <p>$\frac{\text{Area of Triangle } APB}{\text{Area of Triangle } BAD} = \frac{3}{4}$</p> <p>$\frac{\text{Area of Triangle } BAD}{\text{Area of Triangle } BCD} = \frac{3}{4}$</p> <p>$\frac{\text{Area of Triangle } APB}{\text{Area of Triangle } BAD} \times \frac{\text{Area of Triangle } APB}{\text{Area of Triangle } BAD}$ $= \frac{3}{4} \times \frac{3}{4}$ $= \frac{9}{16}$</p>	<p>A1</p> <p>B1: Any correct line</p> <p>B1: All correct</p> <p>A1</p> <p>M1: Any of the ratio</p> <p>M1</p> <p>A1</p>	[3]	
(d)	<p>Since Triangle APD and Triangle APB have common height,</p> <p>Triangle APD : Triangle APB $1 : 3$</p> <p>Triangle APD : Trapezium $ABCD$ $3 : 28$ (Since $16 + 9 + 3 = 28$)</p> <p>OR</p>	<p>M1</p> <p>A1</p>		

		$\frac{\text{Area of Triangle } APD}{\text{Area of Triangle } BAD} \times \frac{\text{Area of Triangle } BAD}{\text{Area of Trapezium } ABCD}$ $= \frac{1}{4} \times \frac{3}{7}$ $= \frac{3}{28}$	M1 A1	[2]
(6)	(a)	$\angle POS = \angle QOR$ (vertically opposite \angle) $OS = OR$ (radii of circle) $\angle OSP = \angle ORQ$ (tangent \perp radius) Triangle PSO is congruent to Triangle QRO (ASA). $\angle ORQ = \angle OSP$ (tan \perp rad) $OQ = OP$ (radii of circle) $OR = OS$ (radii of circle) Triangle PSO is congruent to Triangle QRO (RHS).	B1: For any line B1: All correct	[2]
	(b)(i)	$QR = \sqrt{8^2 - 4.36^2}$ $= 6.707488353$ Area of triangle: $\frac{1}{2} \times 4.36 \times 6.707488353$ $= 14.6 \text{ cm}^2 \text{ (3 sf)}$	M1 M1 A1	[3]
	(b)(ii)	Shaded circular area: $\pi(8)^2 - \pi(4.36)^2$ $= 141.3415101$ $\angle ROQ = \cos^{-1}\left(\frac{4.36}{8}\right)$ $= 0.9944072121$ Area of sector: $\frac{1}{2}(4.36)^2(0.9944072121)$ $= 9.451641669$ Total shaded area: $141.34151 - 2(14.62232461 - 9.451641669) + 2(9.451641669)$ $= 149.9034 \text{ cm}^2$ $= 150 \text{ cm}^2 \text{ (3 sf)}$	M1 M1 M1 A1	[4]

7	(a)(i)	$75 \div 30 = 2\frac{1}{2} \text{ m/s}^2$	B1	[1]
	(a)(ii)	$75 \div 5 = 15 \text{ s}$	B1	[1]
	(a)(iii)	<p>Distance (m)</p> <p>1687.5</p> <p>1125</p> <p>30 45 Time (s)</p>	<p>B1: correct shape for both sections</p> <p>B1: correct values on both axes</p>	[2]
	(b)(i)	<p>For 70 m/s,</p> <p>Time for acceleration: $70 \div 2\frac{1}{2} = 28 \text{ min}$</p> <p>Time for deceleration: $70 \div 5 = 14 \text{ min}$</p> <p>Distance covered by 70 m/s</p> $\frac{1}{2} \times 28 \times 70 + \frac{1}{2} \times 70 \times 14 = 1470 \text{ m}$ <p>The <u>plane will be able to decelerate safely</u> if the speed of the aircraft is 70m/s <u>as the distance covered would be less than 1600 m.</u></p>	<p>M1</p> <p>M1</p> <p>M1</p> <p>A1: Must include comparison with 1600 m</p>	[4]
	(b)(ii)	V_1 would be <u>lower</u> as there are less friction, and the runway is of a fixed length.	B1	[1]
8	(a)	<p>Angle ABD: $180^\circ - 76^\circ - 50^\circ = 54^\circ$</p> <p>Bearing of D from B: $360^\circ - 54^\circ - 76^\circ = 230^\circ$</p>	<p>M1</p> <p>A1</p>	[2]
	(b)	Let AX be the shortest distance.		

		$AX = 55 \sin 54^\circ$ $= 44.49593469$ $\tan \theta = \frac{10}{44.49593469}$ $\theta = 12.66618^\circ$ $= 12.7^\circ$	M1 M1 A1	[3]
	(c)	$\frac{BD}{\sin 76^\circ} = \frac{55}{\sin 50^\circ}$ $BD = \frac{55 \sin 76^\circ}{\sin 50^\circ}$ $= 69.664711 \text{ m}$ <p>Area of park:</p> $\frac{1}{2} \times 55 \times 69.664711 \times \sin 54^\circ + \frac{1}{2} \times 30 \times 69.664711 \times \sin 130^\circ$ $= 2350.392187$ $= 2350 \text{ m}^2$	M1 M1, M1: Area of each triangle A1	[4]
	(d)	$BC = \sqrt{30^2 + 69.664711^2 - 2(30)(69.664711)\cos 130^\circ}$ $= 91.86919365 \text{ m}$ $\frac{AD}{\sin 54^\circ} = \frac{55}{\sin 50^\circ}$ $AD = \frac{55 \sin 54^\circ}{\sin 50^\circ}$ $= 58.08531749 \text{ m}$ <p>Perimeter: $55 + 30 + 91.86919365 + 58.08531749$ $= 234.9545111$</p> <p><u>I disagree with Tony</u> as the perimeter is less than 240m.</p>	M1: Find BC M1: Find AD A1: Need concluding statement with comparison with 240m	[3]
9	(a)	$9880 - 1480 - 10 - 5 = \$8385$	B1	[1]

	(b)	<p>Based on lowest rate, $54\,000 \times 1.280108$ $= \text{SGD } 69\,125.83$</p> <p>OR</p> <p>Based on highest rate, $54\,000 \times 1.31154$ $= \text{SGD } 70\,823.16$</p> <p>OR</p> <p>Based on average rate, $54\,000 \times ((1.280108+1.31154)/2)$ $= \text{SGD } 69\,974.50$</p>	M1 A1	[2]
	(c)	<p>Only Cash Components:</p> <p>Buyer Stamp Duty: $1800 + 180\,000 \times 0.02 + 640\,000 \times 0.03 + 300\,000 \times 0.04$ $= \\$36\,600$</p> <p>Booking Fee: $0.05 \times 1\,300\,000 = \\$65\,000$</p> <p>Total: $3000 + 500 + 36\,600 + 65\,000 = \\$105\,100$</p>	M1: BSD M1: Booking Fee A1	[3]
	(d)	<p>Assumption: Mr Sim used current account and matured fixed deposit to pay for the condominium.</p> <p>Outstanding amount: $0.95 \times 1\,300\,000 = \\$1\,235\,000$</p> <p>Assuming that the contribution from his June pay is negligible</p> <p>Remaining amount to be covered by Bank loan $1\,235\,000 - 350\,000 - (69\,974.50 - 5100)$ $= \\$820\,125.50$</p> <p>Interest over 20 years: $\frac{820125.50 \times 3.3 \times 20}{100}$ $= \\$541\,282.83$</p>	M1: Find loan amount M1: Interest	

		<p>Suggested condo instalment: $\frac{541282.83 + 820125.50}{20 \times 12}$</p> <p>= \$5672.53</p> <p>Loan limit: $0.75 \times 1\,300\,000 = \\$975\,000 > \\$820\,125.50$</p> <p>Salary limit: $0.55 \times 9880 = \\$5434 < \\$5672.53 + 550$</p> <p>Mr Sim will not secure a bank loan as he does not meet the salary limit.</p>	<p>M1: Instalment</p> <p>M1</p> <p>M1</p> <p>A1: correct conclusion with correct LL and SL</p>	<p>[6]</p>
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