A housing loan is to be repaid with a 15-year monthly annuity immediate of 2,000 = this means that A=2,000.

Remaining balance after 20 months= 219,910 (by using prospective method)

New Remaining balance after 20 months + 12 months (of stopping)= Future value of Remaing balance after 12 months= 233,473

The new installment = (New Remaining Balace) over (present value of the 148 months)= 2,236.31