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16. Case 1: Payoff = $\$27 - 25 = \$2/\text{share}$. Dollar return = $\$2(20)(100) - \$2,820 = \$1,180$
Return on investment per 3 months = $\$1,180 / \$2,820 = 41.84\%$
Annualized return on investment = $(1.4184)^{12/3} - 1 = 304.80\%$
Case 2: The option finishes worthless, so payoff =

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\$0. Dollar return = $-\$2,820$

Return on investment = -100%
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