

**LAS TERRAZAS**  
**Standard Sample Computation**

SAMPLE COMPUTATION

Effective: September 01, 2015  
BUYER :

<b>OPTION 1 - CASH TERM</b>					discount	15%	10%	5%	0%
					no. of days	15	30	45	after 45
Ph	Blk	Lot	area	price		contract price	contract price	contract price	contract price
			336	15,000		5,040,000	5,040,000	5,040,000	5,040,000
						0	0	0	0
						0	0	0	0
				gross contract price		5,040,000	5,040,000	5,040,000	5,040,000
				Less : Discount		756,000	504,000	252,000	0
				Net contract price		4,284,000	4,536,000	4,788,000	5,040,000
				Less : reservation fee dated	<b>05/03/17</b>	50,000	50,000	50,000	50,000
				Net contract price payable		4,234,000	4,486,000	4,738,000	4,990,000
						<b>05/18/17</b>	<b>06/02/17</b>	<b>06/17/17</b>	<b>07/02/17</b>
<b>OPTION 2A - INSTALLMENT BASED ON OUTRIGHT DP</b>									
<b>2A.1 Outright Downpayment ( min.20% – max.50% to avail of the above disc):</b>									
				20% Downpayment		1,008,000	1,008,000	1,008,000	1,008,000
				less : reservation fee dated	<b>05/03/17</b>	50,000	50,000	50,000	50,000
				<b>downpayment net of reservation fee</b>		<b>958,000</b>	<b>958,000</b>	<b>958,000</b>	<b>958,000</b>
				<b>Discount on downpayment</b>		<b>151,200</b>	<b>100,800</b>	<b>50,400</b>	<b>0</b>
				<b>net downpayment payable</b>		<b>806,800</b>	<b>857,200</b>	<b>907,600</b>	<b>958,000</b>
				<b>Due dates</b>		<b>05/18/17</b>	<b>06/02/17</b>	<b>06/17/17</b>	<b>07/02/17</b>
<b>2A.2 Balance for Amortization:</b>									
				gross contract price		5,040,000	5,040,000	5,040,000	5,040,000
				Less: 20% Downpayment		1,008,000	1,008,000	1,008,000	1,008,000
				Others					
				Balance for amortization		<b>4,032,000</b>	<b>4,032,000</b>	<b>4,032,000</b>	<b>4,032,000</b>
<b>2A.3 Monthly amortization:</b>									
				<b>Due dates</b>		<b>06/17/17</b>	<b>07/02/17</b>	<b>07/17/17</b>	<b>08/01/17</b>
				1 YR., 0% interest		336,000	336,000	336,000	336,000
				2 YRS., 0% interest		168,000	168,000	168,000	168,000
				3 YRS. (1-2years, zero interest)		112,000	112,000	112,000	112,000
				(3 <sup>rd</sup> year with 10% interest – factor .087916)		118,159	118,159	118,159	118,159
				4 YRS., @ 12% int. p.a. (factor:.026334)		106,179	106,179	106,179	106,179
				5 YRS., @ 12% int. p.a. (factor:.022244)		89,688	89,688	89,688	89,688
				6 YRS., @ 14% int. p.a. (factor:.020606)		83,083	83,083	83,083	83,083
				7 YRS., @ 14% int. p.a. (factor:.018740)		75,560	75,560	75,560	75,560
				8 YRS., @ 14% int. p.a. (factor:.017372)		70,044	70,044	70,044	70,044
				9 YRS., @ 14% int. p.a. (factor:.016334)		65,859	65,859	65,859	65,859
				10 YRS., 14% int. p.a. (factor:.015527)		62,605	62,605	62,605	62,605

Notes:

- Reservation fee is P50,000 for non-view lot & P100,000 for view lot.
- Reservation fee will form part of the downpayment or cash payment.
- For Bank Financing :
  - Buyer can avail the corresponding discounts on the equity balance from the date of reservation.
  - Buyer can avail 5% discount on the bank approved amount.

Prepared by:

Checked by:

EGP

CAAS/APC 03-May-17

LAS TERRAZAS

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**Standard Sample Computation**  
 Effective: September 01, 2015  
 BUYER : 0.00

					discount	10%	7%	5%	0%
					no. of days	15	30	45	after 45
<b>Lot location:</b>					contract price	contract price	contract price	contract price	contract price
Ph	Blk	Lot	area	price					
0	0	0	336	15,000	5,040,000	5,040,000	5,040,000	5,040,000	5,040,000
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
Gross contract price					5,040,000	5,040,000	5,040,000	5,040,000	5,040,000

**OPTION 2B - INSTALLMENT BASED ON OUTRIGHT DP**

**2B.1 Outright Downpayment ( DP of 10% but below 20% to avail of the above disc.):**

	10% Downpayment								
		reservation fee dated	05/03/17	504,000	504,000	504,000	504,000	504,000	504,000
less :				50,000	50,000	50,000	50,000	50,000	50,000
<b>downpayment net of reservation fee</b>				<b>454,000</b>	<b>454,000</b>	<b>454,000</b>	<b>454,000</b>	<b>454,000</b>	<b>454,000</b>
<b>discount on downpayment</b>				<b>50,400</b>	<b>35,280</b>	<b>25,200</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>net downpayment payable</b>				<b>403,600</b>	<b>418,720</b>	<b>428,800</b>	<b>454,000</b>	<b>454,000</b>	<b>454,000</b>

				Due dates	05/18/17	06/02/17	06/17/17	07/02/17
<b>2B.2 Balance for Amortization:</b>								
gross contract price					5,040,000	5,040,000	5,040,000	5,040,000
Less: 10% Downpayment					504,000	504,000	504,000	504,000
Others								
Balance for amortization					4,536,000	4,536,000	4,536,000	4,536,000

**2B.3 Monthly amortization:**

				Due dates	06/17/17	07/02/17	07/17/17	08/01/17
1 YR., 0% interest					378,000	378,000	378,000	378,000
2 YRS., 0% interest					189,000	189,000	189,000	189,000
3 YRS. (1-2years, zero interest)					126,000	126,000	126,000	126,000
(3rd year with 10% interest – factor .087916)					132,929	132,929	132,929	132,929
4 YRS., @ 12% int. p.a. (factor:.026334)					119,451	119,451	119,451	119,451
5 YRS., @ 12% int. p.a. (factor:.022244)					100,899	100,899	100,899	100,899
6 YRS., @ 14% int. p.a. (factor:.020606)					93,469	93,469	93,469	93,469
7 YRS., @ 14% int. p.a. (factor:.018740)					85,005	85,005	85,005	85,005
8 YRS., @ 14% int. p.a. (factor:.017372)					78,799	78,799	78,799	78,799
9 YRS., @ 14% int. p.a. (factor:.016334)					74,091	74,091	74,091	74,091
10 YRS., 14% int. p.a. (factor:.015527)					70,430	70,430	70,430	70,430

- Notes:
- Reservation fee is P50,000 for non-view lot & P100,000 for view lot.
  - Reservation fee will form part of the downpayment or cash payment.
  - For Bank Financing :
    - Buyer can avail the corresponding discounts on the equity balance from the date of reservation.
    - Buyer can avail 5% discount on the bank approved amount.

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 BUYER : 0.00

**Lot location:**

Ph	Blk	Lot	area	price	Contract Price
0	0	0	336	15,000	5,040,000
0	0	0	0	0	0
0	0	0	0	0	0
Gross contract price					5,040,000

**OPTION 3 - INSTALLMENT BASED ON ZERO & EXTENDED DP**

<u>3.1 DOWNPAYMENT</u>	DP %	0%	10%	20%
Downpayment			504,000	1,008,000
less : reservation fee dated	<b>05/03/17</b>	50,000	50,000	50,000
Downpayment for amortization			454,000	958,000
1 <sup>st</sup> downpayment is due on or before	<b>06/02/17</b>		151,333	159,667
2 <sup>nd</sup> downpayment is due on or before	<b>07/02/17</b>		151,333	159,667
3 <sup>rd</sup> downpayment is due on or before	<b>08/01/17</b>		151,333	159,667
4 <sup>th</sup> downpayment is due on or before	<b>08/31/17</b>			159,667
5 <sup>th</sup> downpayment is due on or before	<b>09/30/17</b>			159,667
6 <sup>th</sup> downpayment is due on or before	<b>10/30/17</b>			159,667
<b>TOTAL</b>			454,000	958,000
<u>3.2 Balance for Amortization:</u>				
gross contract price		5,040,000	5,040,000	5,040,000
less : Reservation Fee/Downpayment		50,000	504,000	1,008,000
balance for amortization		4,990,000	4,536,000	4,032,000
<u>3.3 Monthly amortization:</u>	<b>Due dates</b>	<b>06/02/17</b>	<b>08/31/17</b>	<b>11/29/17</b>
1 YR., 0% interest		415,833		
2 YRS., 0% interest		207,917		
3 YRS. (1-2years, zero interest) (3rd year with 10% interest – factor .087916)		138,611 146,234		
4 YRS., @ 12% int. p.a. (factor:.026334)		131,407	119,451	106,179
5 YRS., @ 12% int. p.a. (factor:.022244)		110,998	100,899	89,688
6 YRS., @ 14% int. p.a. (factor:.020606)		102,824	93,469	83,083
7 YRS., @ 14% int. p.a. (factor:.018740)		93,513	85,005	75,560
8 YRS., @ 14% int. p.a. (factor:.017372)		86,686	78,799	70,044
9 YRS., @ 14% int. p.a. (factor:.016334)		81,507	74,091	65,859
10 YRS., 14% int. p.a. (factor:.015527)		77,480	70,430	62,605

**Notes:**

1. Reservation fee is P50,000 for non-view lot & P100,000 for view lot.
2. Reservation fee will form part of the downpayment or cash payment.
3. For Bank Financing :
  - a.) Buyer can avail the corresponding discounts on the equity balance from the date of reservation.
  - b.) Buyer can avail 5% discount on the bank approved amount.

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