

KADAYAWAN PROMO 2017

EDEN RIDGE & FERNWOOD

Effective July 1, 2017 - August 31, 2017

	NORTHTOWN
RESERVATION FEE/LOT	P 50,000
CASH DISCOUNT	15% within 15days from date of Reservation 10% within 30days from date of Reservation 5% within 45days from date of Reservation 0% after 45days from date of Reservation
DOWNPAYMENT & DISCOUNT	20% - 50% DOWNPAYMENT 25% within 15days from date of Reservation 10% within 30days from date of Reservation 5% within 45days from date of Reservation 0% after 45days from date of Reservation
DOWNPAYMENT & DISCOUNT	10% but below 20% DOWNPAYMENT 10% within 15days from date of Reservation 7% within 30days from date of Reservation 5% within 45days from date of Reservation 0% after 45days from date of Reservation
EXTENDED DOWNPAYMENT	10% DP payable in 12 equal monthly installment, NO DISCOUNT.
TERMS	1-2 Years, 0% interest 3 YEARS, Zero Interest 4 YEARS, Zero Interest <i>(applicable for Extended DP only)</i> 4 Years, 1-3 Yrs, zero interest, 4th year with 12% Interest per annum } <i>(applicable for Outright DP only)</i> 5 Yrs @ 12% int. p.a 6-7 Yrs @ 14% int. p.a 8-10 Yrs @ 14% int. p.a

Notes:

1. Reservation fee will form part of the downpayment or Cash payment.
2. For Bank Financing :
 - a.) Buyer can avail of the corresponding discounts on the equity balance from the date of Reservation.
 - b.) Buyer can avail 5% discount on the bank approved amount.

NORTHCREST and NORTHTOWN are projects under Alsons Properties, a subsidiary of Alsons Development & Investment Corporation.

Northcrest's HLURB LTS nos. 14494, 23509, 24825 / Approved Project Completion Date : COMPLETED.

Northtown Ph.1 HLURB LTS no. 26584 (issued on Mar. 1, 2013) / Approved Project Completion Date : March 1, 2016.

Northtown Ph.2 HLURB LTS no. 29366 (issued on Dec. 10, 2014) / Approved Project Completion Date : Nov. 27, 2015.

ALSONS DEVELOPMENT & INVESTMENT CORPORATION (ALSONS DEV)

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Prepared by :

APC

Verified & Checked by :

JMDS/RBDA

Promo Name : **KADAYAWAN PROMO 2017**
 Effectivity Date : *Effective July 1, 2017 - August 31, 2017*
 Project: **EDEN RIDGE/FERNWOOD**
 Name of Buyer _____

Sample Computation Only

OPTION 1 - CASH TERM

Ph	Blk	Lot	area	price
			500	7,260
			Less :Drainage Area	0
			gross contract price	500
			Less : Discount	
			Net contract price	
			Less : reservation fee dated	
			Net contract price payable	

discount	15%	10%	5%	0%
no. of days	15	30	45	after 45

	contract price	contract price	contract price	contract price
	3,630,000	3,630,000	3,630,000	3,630,000
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	3,630,000	3,630,000	3,630,000	3,630,000
	544,500	363,000	181,500	0
	3,085,500	3,267,000	3,448,500	3,630,000
07/01/17	50,000	50,000	50,000	50,000
	3,035,500	3,217,000	3,398,500	3,580,000
	07/16/17	07/31/17	08/15/17	08/30/17

OPTION 2A - INSTALLMENT BASED ON OUTRIGHT DP

2A.1 *Outright Downpayment (min.20% – max.50% to avail of the above disc):*

20% Downpayment	726,000	726,000	726,000	726,000
less : reservation fee dated 07/01/17	50,000	50,000	50,000	50,000
downpayment net of reservation fee	676,000	676,000	676,000	676,000
Discount on Downpayment	181,500	72,600	36,300	0
Net Downpayment payable	494,500	603,400	639,700	676,000

discount	25%	10%	5%	0%
no. of days	15	30	45	after 45

2A.2 *Balance for Amortization:*

	Due dates	07/16/17	07/31/17	08/15/17	08/30/17
gross contract price		3,630,000	3,630,000	3,630,000	3,630,000
Less: 20% Downpayment		726,000	726,000	726,000	726,000
Others					
Balance for amortization		2,904,000	2,904,000	2,904,000	2,904,000

2A.3 *Monthly amortization:*

	Due dates	08/15/17	08/30/17	09/14/17	09/29/17
1 YR., 0% interest		242,000	242,000	242,000	242,000
2 YRS., 0% interest		121,000	121,000	121,000	121,000
3 YRS. ZERO INTEREST	PROMO	80,667	80,667	80,667	80,667
4 YRS. (1-3years, zero interest)	PROMO	60,500	60,500	60,500	60,500
(4th year with 12% interest – factor 0.088849)		64,504	64,504	64,504	64,504
5 YRS., @ 12 % int. p.a. (factor:.022244)		64,597	64,597	64,597	64,597
6 YRS., @ 14% int. p.a. (factor:.020606)		59,840	59,840	59,840	59,840
7 YRS., @ 14% int. p.a. (factor:.018740)		54,421	54,421	54,421	54,421
8 YRS., @ 14% int. p.a. (factor:.017372)		50,448	50,448	50,448	50,448
9 YRS., @ 14% int. p.a. (factor:.016334)		47,434	47,434	47,434	47,434
10 YRS.,@ 14% int. p.a. (factor:.015527)		45,090	45,090	45,090	45,090

Notes:

- Reservation fee is P30,000 for each 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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Checked by: _____

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7/3/2017 18:12

Promo Name : **KADAYAWAN PROMO 2017**
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Sample Computation Only

discount	10%	7%	5%	0%
no. of days	15	30	45	after 45

Lot location:

Ph	Blk	Lot	area	price
0	0	0	500	7,260
0	0	0	0	0
	0	0	0	0
	Less :Drainage Area		0	0
Gross Total			500	

contract price	contract price	contract price	contract price
3,630,000	3,630,000	3,630,000	3,630,000
0	0	0	0
0	0	0	0
0	0	0	0
3,630,000	3,630,000	3,630,000	3,630,000

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
 less: reservation fee dated
 downpayment net reservation fee
 Discount on downpayment
net downpayment payable

07/01/17	363,000	363,000	363,000	363,000
	50,000	50,000	50,000	50,000
	313,000	313,000	313,000	313,000
	36,300	25,410	18,150	0
	276,700	287,590	294,850	313,000

Due dates **07/16/17** **07/31/17** **08/15/17** **08/30/17**

2B.2 Balance for Amortization:

gross contract price
 Less: 10% Downpayment
 Others
 Balance for amortization

	3,630,000	3,630,000	3,630,000	3,630,000
	363,000	363,000	363,000	363,000
	3,267,000	3,267,000	3,267,000	3,267,000

2B.3 Monthly amortization:

	08/15/17	08/30/17	09/14/17	09/29/17
1 YR., 0% interest	272,250	272,250	272,250	272,250
2 YRS., 0% interest	136,125	136,125	136,125	136,125
3 YRS. ZERO INTEREST	90,750	90,750	90,750	90,750
4 YRS. (1-3years, zero interest)	68,063	68,063	68,063	68,063
(4th year with 12% interest – factor 0.088849)	72,567	72,567	72,567	72,567
5 YRS., @ 12 % int. p.a. (factor:.022244)	72,671	72,671	72,671	72,671
6 YRS., @ 14% int. p.a. (factor:.020606)	67,320	67,320	67,320	67,320
7 YRS., @ 14% int. p.a. (factor:.018740)	61,224	61,224	61,224	61,224
8 YRS., @ 14% int. p.a. (factor:.017372)	56,754	56,754	56,754	56,754
9 YRS., @ 14% int. p.a. (factor:.016334)	53,363	53,363	53,363	53,363
10 YRS.,@ 14% int. p.a. (factor:.015527)	50,727	50,727	50,727	50,727

Notes:

- Reservation fee is P30,000 for each lot.
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 - Buyer can avail the corresponding discounts on the equity balance from the date of reservation.
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Lot location:

Ph	Blk	Lot	area	price	Contract Price
0	0	0	500	7,260	3,630,000
0	0	0	0	0	0
0	0	0	0	0	0
Less :Drainage Area			0	0	0

Gross contract price 500 3,630,000

OPTION 3 - EXTENDED DOWN PAYMENT

3.1 DOWNPAYMENT

	DP %	10%
Downpayment		363,000
less : reservation fee dated	07/01/17	50,000
Downpayment for amortization		313,000
1 st downpayment is due on or before	07/31/17	26,083
2 nd downpayment is due on or before	08/31/17	26,083
3 rd downpayment is due on or before	09/30/17	26,083
4 th downpayment is due on or before	10/31/17	26,083
5 th downpayment is due on or before	11/30/17	26,083
6 th downpayment is due on or before	12/31/17	26,083
7 th downpayment is due on or before	01/31/18	26,083
8 th downpayment is due on or before	02/28/18	26,083
9 th downpayment is due on or before	03/31/18	26,083
10 th downpayment is due on or before	04/30/18	26,083
11 th downpayment is due on or before	05/31/18	26,083
12 th downpayment is due on or before	06/30/18	26,083
TOTAL		313,000

3.2 Balance for Amortization:

gross contract price	3,630,000
less : Reservation Fee/Downpayment	363,000
balance for amortization	3,267,000

3.3 Monthly amortization:

	Due dates	07/31/18
1 YR., 0% interest		272,250
2 YRS., 0% interest		136,125
3 YRS. NO, INTEREST	PROMO	90,750
4 YRS. NO, INTEREST	PROMO	68,063
5 YRS., @ 12 % int. p.a. (factor:.022244)		72,671
6 YRS., @ 14% int. p.a. (factor:.020606)		67,320
7 YRS., @ 14% int. p.a. (factor:.018740)		61,224
8 YRS., @ 14% int. p.a. (factor:.017372)		56,754
9 YRS., @ 14% int. p.a. (factor:.016334)		53,363
10 YRS.,@ 14% int. p.a. (factor:.015527)		50,727

Notes:

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