

NORTHCREST STANDARD PACKAGE

Effective : October 1 - 31, 2017

RESERVATION FEE/LOT	P 30,000
CASH DISCOUNT	15% within 15 days from RF 10% within 30 days from RF 5% within 45 days from RF 0% after 45 days from RF
DOWNPAYMENT & DISCOUNT	<p>20-50% DOWNPAYMENT</p> 15% within 15 days from RF 10% within 30 days from RF 5% within 45 days from RF 0% after 45 days from RF
	<p>10% but below 20% DP</p> 10% within 15 days from RF 7% within 30 days from RF 5% within 45 days from RF 0% after 45 days from RF
	<p>ZERO DOWNPAYMENT</p>
EXTENDED DOWNPAYMENT	10% DP payable in 3 equal monthly installment, NO DISCOUNT. 20% DP payable in 6 equal monthly installment, NO DISCOUNT.
TERMS	1-2 YEARS, 0% interest 3 YEARS, (1-2 Yrs,0 interest, 3Yrs with 12%) } 4-5 Yrs.@ 12% int. p.a 6-10 Yrs.@ 14% int. p.a <p style="text-align: center;">NOT APPLICABLE FOR EXTENDED DOWPAYMENT OPTION</p>

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.

FERNWOOD, EDEN RIDGE & NORTHCREST are projects under Alsons Properties, a subsidiary of Alsons Development & Investment Corporation.

Fernwood's HLURB LTS no. 17810 (issued on Dec. 4, 2007) / Approved Project Completion Date : COMPLETED.

Eden Ridge HLURB LTS no. 24027 (issued on Oct. 27, 2010) / Approved Project Completion Date : COMPLETED.

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

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**NORTHCREST
STANDARD PACKAGE**

SAMPLE COMPUTATION

Effective **October 1 - 31, 2017**
BUYER :

OPTION 1 - CASH TERM

Ph	Blk	Lot	area	price
			150	16,700
			0	
			0	
			0	
			0	
			150	

discount	15%	10%	5%	0%
no. of days	15	30	45	after 45
contract price	2,505,000	2,505,000	2,505,000	2,505,000
	0	0	0	0
	0	0	0	0
	0	0	0	0
	2,505,000	2,505,000	2,505,000	2,505,000
	375,750	250,500	125,250	0
	2,129,250	2,254,500	2,379,750	2,505,000
	30,000	30,000	30,000	30,000
	2,099,250	2,224,500	2,349,750	2,475,000
	10/17/17	11/01/17	11/16/17	12/01/17

OPTION 2A - INSTALLMENT BASED ON OUTRIGHT DP

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

20%	Downpayment	
	less : reservation fee dated	10/02/17
downpayment net of reservation fee		
discount on downpayment		
net downpayment payable		

	501,000	501,000	501,000	501,000
	30,000	30,000	30,000	30,000
	471,000	471,000	471,000	471,000
	75,150	50,100	25,050	0
	395,850	420,900	445,950	471,000
Due dates	10/17/17	11/01/17	11/16/17	12/01/17

2A.2 Balance for Amortization:

gross contract price		
Less:	20%	Downpayment
Others		
Balance for amortization		

	2,505,000	2,505,000	2,505,000	2,505,000
	501,000	501,000	501,000	501,000
	2,004,000	2,004,000	2,004,000	2,004,000

2A.3 Monthly amortization:

1 YRS., 0% interest				
2 YRS., 0% interest				
3 YRS., (1-2 YEARS , ZERO INTEREST) (3RD year with 12% interest-factor .088849)	55,667	55,667	55,667	55,667
	59,351	59,351	59,351	59,351
4 YRS., @ 12% int. p.a. (factor:.026334)	52,773	52,773	52,773	52,773
5 YRS., @ 12% int. p.a. (factor:.022244)	44,577	44,577	44,577	44,577
6 YRS., @ 14% int. p.a. (factor:.020606)	41,294	41,294	41,294	41,294
7 YRS., @ 14% int. p.a. (factor:.018740)	37,555	37,555	37,555	37,555
8 YRS., @ 14% int. p.a. (factor:.017372)	34,813	34,813	34,813	34,813
9 YRS., @ 14% int. p.a. (factor:.016334)	32,733	32,733	32,733	32,733
10 YRS., @ 14% int. p.a. (factor:.015527)	31,116	31,116	31,116	31,116

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.

Prepared by: _____

Checked by: _____

02-Oct-17

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BUYER : 0

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

Lot location:

Ph	Blk	Lot	area	price
0	0	0	150	16,700
0	0	0	0	0
0	0	0	0	0
Less :Drainage Area			0	0

Gross Total 150

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	250,500	250,500	250,500	250,500
less : reservation fee dated 10/02/17	30,000	30,000	30,000	30,000
downpayment net of reservation	220,500	220,500	220,500	220,500
discount on downpayment	25,050	17,535	12,525	0
net downpayment payable	195,450	202,965	207,975	220,500

Due dates **10/17/17** **11/01/17** **11/16/17** **12/01/17**

2B.2 Balance for Amortization:

gross contract price	2,505,000	2,505,000	2,505,000	2,505,000
Less: 10% Downpayment	250,500	250,500	250,500	250,500
Others				
Balance for amortization	2,254,500	2,254,500	2,254,500	2,254,500

2B.3 Monthly amortization:

	11/16/17	12/01/17	12/16/17	12/31/17
1 YR., 0% interest	187,875	187,875	187,875	187,875
2 YRS., 0% interest	93,938	93,938	93,938	93,938
3 YRS., (1-2 YEARS , ZERO INTEREST) (3RD year with 12% interest-factor .088849)	62,625 66,770	62,625 66,770	62,625 66,770	62,625 66,770
4 YRS., @ 12% int. p.a. (factor:.026334)	59,370	59,370	59,370	59,370
5 YRS., @ 12% int. p.a. (factor:.022244)	50,149	50,149	50,149	50,149
6 YRS., @ 14% int. p.a. (factor:.020606)	46,456	46,456	46,456	46,456
7 YRS., @ 14% int. p.a. (factor:.018740)	42,249	42,249	42,249	42,249
8 YRS., @ 14% int. p.a. (factor:.017372)	39,165	39,165	39,165	39,165
9 YRS., @ 14% int. p.a. (factor:.016334)	36,825	36,825	36,825	36,825
10 YRS., @ 14% int. p.a. (factor:.015527)	35,006	35,006	35,006	35,006

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.

Prepared by:

Checked by:

02-Oct-17

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BUYER : **0.00**

Lot location:

Ph	Blk	Lot	area	price	Contract Price
0	0	0	150	16,700	2,505,000
0	0	0	0	0	0
0	0	0	0	0	0
	Less :Drainage Area		0	0	0

Gross contract price 150 2,505,000

OPTION 3 - INSTALLMENT BASED ON ZERO & EXTENDED DP

3.1 DOWNPAYMENT

Downpayment
less : reservation fee dated
Downpayment for amortization

1st downpayment is due on or before
2nd downpayment is due on or before
3rd downpayment is due on or before
4th downpayment is due on or before
5th downpayment is due on or before
6th downpayment is due on or before

DP %	0%	10%	20%
10/02/17	30,000	250,500 30,000	501,000 30,000
		220,500	471,000
11/01/17		73,500	78,500
12/01/17		73,500	78,500
01/01/18		73,500	78,500
02/01/18			78,500
03/01/18			78,500
04/01/18			78,500
TOTAL		220,500	471,000

3.2 Balance for Amortization:

gross contract price
less : Reservation Fee/Downpayment
balance for amortization

	2,505,000	2,505,000	2,505,000
	30,000	250,500	501,000
	2,475,000	2,254,500	2,004,000

3.3 Monthly amortization:

	Due dates	11/01/17	02/01/18	05/01/18
1 YR., 0% interest		206,250		
2 YRS., 0% interest		103,125		
3 YRS., (1-2 YEARS , ZERO INTEREST) (3RD year with 12% interest-factor .088849)		68,750 73,300		
4 YRS., @ 12% int. p.a. (factor:.026334)		65,177	59,370	52,773
5 YRS., @ 12% int. p.a. (factor:.022244)		55,054	50,149	44,577
6 YRS., @ 14% int. p.a. (factor:.020606)		51,000	46,456	41,294
7 YRS., @ 14% int. p.a. (factor:.018740)		46,382	42,249	37,555
8 YRS., @ 14% int. p.a. (factor:.017372)		42,996	39,165	34,813
9 YRS., @ 14% int. p.a. (factor:.016334)		40,427	36,825	32,733
10 YRS., @ 14% int. p.a. (factor:.015527)		38,429	35,006	31,116

Notes:

1. Reservation fee is P30,000 for each 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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