



**OPTION 1 - CASH TERM**

Ph	Blk	Lot	area	price
			154	15,416
gross selling price				
Less :		Discount		
contract price				
Less :		reservation fee dated		
Net contract price payable				

discount	10%	7%	5%	0%
no. of days	15	30	45	after 45
Gross selling price	2,374,064	2,374,064	2,374,064	2,374,064
	0	0	0	0
	0	0	0	0
Gross selling price	2,374,064	2,374,064	2,374,064	2,374,064
Less :	237,406	166,184	118,703	0
contract price	2,136,658	2,207,880	2,255,361	2,374,064
Less :	30,000	30,000	30,000	30,000
Net contract price payable	2,106,658	2,177,880	2,225,361	2,344,064
<b>Due dates</b>	<b>10/17/17</b>	<b>11/01/17</b>	<b>11/16/17</b>	<b>12/01/17</b>

**OPTION 2 - 10% - 50% DOWN PAYMENT**

**2A.1 Outright Downpayment ( min.10% – max.50% to avail of the above disc):**

10%	Downpayment				
237,406	Downpayment	237,406	237,406	237,406	237,406
30,000	less : reservation fee dated	30,000	30,000	30,000	30,000
207,406	<b>downpayment net of reservation fee</b>	207,406	207,406	207,406	207,406
35,611	<b>discount on downpayment</b>	23,741	11,870	0	0
171,795	<b>net downpayment payable</b>	183,666	195,536	207,406	207,406
	<b>Due dates</b>	<b>10/17/17</b>	<b>11/01/17</b>	<b>11/16/17</b>	<b>12/01/17</b>

**2A.2 Balance for Amortization:**

gross selling price	2,374,064	2,374,064	2,374,064	2,374,064
Less: 10% Downpayment	237,406	237,406	237,406	237,406
Balance for amortization	2,136,658	2,136,658	2,136,658	2,136,658

**2A.3 Monthly amortization:**

	Due dates	11/16/17	12/01/17	12/16/17	12/31/17
1 YR., 0% interest		178,055	178,055	178,055	178,055
2 YRS., 0% interest		89,027	89,027	89,027	89,027
3 YRS., (1-2 YEARS , ZERO INTEREST) (3RD year with 12% interest-factor .088849)		89,027 94,920	89,027 94,920	89,027 94,920	89,027 94,920
<b>4 YRS., 0% interest (For perimeter and tumbok lots only) PROMO</b>		44,514	44,514	44,514	44,514
4 YRS., @ 12% int. p.a. (factor:.026334)		56,267	56,267	56,267	56,267
5 YRS., @ 12% int. p.a. (factor:.022244)		47,528	47,528	47,528	47,528
6 YRS., @ 14% int. p.a. (factor:.020606)		44,028	44,028	44,028	44,028
7 YRS., @ 14% int. p.a. (factor:.018740)		40,041	40,041	40,041	40,041
8 YRS., @ 14% int. p.a. (factor:.017372)		37,118	37,118	37,118	37,118
9 YRS., @ 14% int. p.a. (factor:.016334)		34,900	34,900	34,900	34,900
10 YRS., @ 14% int. p.a. (factor:.015527)		33,176	33,176	33,176	33,176

**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

**NORTHTOWN**  
SAMPLE COMPUTATION

**SAMPLE COMPUTATION**

EFFECTIVE: October 1 - 31, 2017

BUYER : \_\_\_\_\_  
NTC03

**Lot location:**

Ph	Blk	Lot	area	price	Contract Price
0	0	0	154	15,416	2,374,064
0	0	0	0	0	0
0	0	0	0	0	0

Gross contract price 2,374,064

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

For perimeter & Tumbok lots only

**3.1 DOWNPAYMENT**

Downpayment  
less : reservation fee dated  
Downpayment for amortization

DP %	0%	10%
		237,406
<b>10/02/17</b>	30,000	30,000
		<b>207,406</b>
<b>Due dates</b>		
11/01/17		17,284
12/01/17		17,284
01/01/18		17,284
02/01/18		17,284
03/01/18		17,284
04/01/18		17,284
05/01/18		17,284
06/01/18		17,284
07/01/18		17,284
08/01/18		17,284
09/01/18		17,284
10/01/18		17,284

**3.2 Balance for Amortization:**

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

2,374,064	2,374,064
30,000	237,406
<b>2,344,064</b>	<b>2,136,658</b>

**3.3 Monthly amortization:**

1 YR., 0% interest	195,339	178,055
2 YRS., 0% interest	97,669	89,027
3 YRS., (1-2 YEARS , ZERO INTEREST) (3RD year with 12% interest-factor .088849)	97,669 104,134	89,027 94,920
<b>4 YRS., 0% interest (For perimeter and tumbok lots only) PROMO</b>	48,835	44,514
4 YRS., @ 12% int. p.a. (factor:.026334)	61,729	56,267
5 YRS., @ 12% int. p.a. (factor:.022244)	52,141	47,528
6 YRS., @ 14% int. p.a. (factor:.020606)	48,302	44,028
7 YRS., @ 14% int. p.a. (factor:.018740)	43,928	40,041
8 YRS., @ 14% int. p.a. (factor:.017372)	40,721	37,118
9 YRS., @ 14% int. p.a. (factor:.016334)	38,288	34,900
10 YRS., @ 14% int. p.a. (factor:.015527)	36,396	33,176

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.
  - Buyer can avail 5% discount on the bank approved amount.

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Checked by: \_\_\_\_\_