

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

LAS TERRAZAS

SAMPLE COMPUTATION

Effective: September 01, 2015

BUYER :

**OPTION 1 - CASH TERM**

Ph	Blk	Lot	area	price
1	15	37	523	20,000

discount	15%	10%	5%	0%
no. of days	15	30	45	after 45
	contract price	contract price	contract price	contract price
	10,460,000	10,460,000	10,460,000	10,460,000
	0	0	0	0
	0	0	0	0
gross contract price	10,460,000	10,460,000	10,460,000	10,460,000
Less : Discount	1,569,000	1,046,000	523,000	0
Net contract price	8,891,000	9,414,000	9,937,000	10,460,000
Less : reservation fee dated <b>01/11/18</b>	50,000	50,000	50,000	50,000
Net contract price payable	8,841,000	9,364,000	9,887,000	10,410,000
	<b>01/26/18</b>	<b>02/10/18</b>	<b>02/25/18</b>	<b>03/12/18</b>

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

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

20% Downpayment	2,092,000	2,092,000	2,092,000	2,092,000
less : reservation fee dated <b>01/11/18</b>	50,000	50,000	50,000	50,000
<b>downpayment net of reservation fee</b>	<b>2,042,000</b>	<b>2,042,000</b>	<b>2,042,000</b>	<b>2,042,000</b>
<b>Discount on downpayment</b>	<b>313,800</b>	<b>209,200</b>	<b>104,600</b>	<b>0</b>
<b>net downpayment payable</b>	<b>1,728,200</b>	<b>1,832,800</b>	<b>1,937,400</b>	<b>2,042,000</b>

**Due dates**      **01/26/18**      **02/10/18**      **02/25/18**      **03/12/18**

2A.2 Balance for Amortization:

gross contract price	10,460,000	10,460,000	10,460,000	10,460,000
Less: 20% Downpayment	2,092,000	2,092,000	2,092,000	2,092,000
Others				
Balance for amortization	<b>8,368,000</b>	<b>8,368,000</b>	<b>8,368,000</b>	<b>8,368,000</b>

2A.3 Monthly amortization:

**Due dates**      **02/25/18**      **03/12/18**      **03/27/18**      **04/11/18**

1 YR., 0% interest	697,333	697,333	697,333	697,333
2 YRS., 0% interest	348,667	348,667	348,667	348,667
3 YRS. (1-2years, zero interest) (3 <sup>rd</sup> year with 10% interest – factor .087916)	232,444 245,227	232,444 245,227	232,444 245,227	232,444 245,227
4 YRS., @ 12% int. p.a. (factor:.026334)	220,363	220,363	220,363	220,363
5 YRS., @ 12% int. p.a. (factor:.022244)	186,138	186,138	186,138	186,138
6 YRS., @ 14% int. p.a. (factor:.020606)	172,431	172,431	172,431	172,431
7 YRS., @ 14% int. p.a. (factor:.018740)	156,816	156,816	156,816	156,816
8 YRS., @ 14% int. p.a. (factor:.017372)	145,369	145,369	145,369	145,369
9 YRS., @ 14% int. p.a. (factor:.016334)	136,683	136,683	136,683	136,683
10 YRS., 14% int. p.a. (factor:.015527)	129,930	129,930	129,930	129,930

Notes:

- Reservation fee is P50,000 for non-view lot and 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:

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BUYER : 0.00

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

Lot location:

Ph	Blk	Lot	area	price
1	15	37	523	20,000
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0

Gross contract price

contract price	contract price	contract price	contract price
10,460,000	10,460,000	10,460,000	10,460,000
0	0	0	0
0	0	0	0
0	0	0	0
10,460,000	10,460,000	10,460,000	10,460,000

**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	1,046,000	1,046,000	1,046,000	1,046,000
less: reservation fee dated <b>01/11/18</b>	50,000	50,000	50,000	50,000
<b>downpayment net of reservation fee</b>	<b>996,000</b>	<b>996,000</b>	<b>996,000</b>	<b>996,000</b>
<b>discount on downpayment</b>	<b>104,600</b>	<b>73,220</b>	<b>52,300</b>	<b>0</b>
<b>net downpayment payable</b>	<b>891,400</b>	<b>922,780</b>	<b>943,700</b>	<b>996,000</b>

Due dates

01/26/18	02/10/18	02/25/18	03/12/18
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2B.2 Balance for Amortization:

gross contract price	10,460,000	10,460,000	10,460,000	10,460,000
Less: 10% Downpayment	1,046,000	1,046,000	1,046,000	1,046,000
Others				
Balance for amortization	9,414,000	9,414,000	9,414,000	9,414,000

2B.3 Monthly amortization:

Due dates

02/25/18	03/12/18	03/27/18	04/11/18
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1 YR., 0% interest	784,500	784,500	784,500	784,500
2 YRS., 0% interest	392,250	392,250	392,250	392,250
3 YRS. (1-2years, zero interest) (3rd year with 10% interest – factor .087916)	261,500 275,880	261,500 275,880	261,500 275,880	261,500 275,880
4 YRS., @ 12% int. p.a. (factor:.026334)	247,908	247,908	247,908	247,908
5 YRS., @ 12% int. p.a. (factor:.022244)	209,405	209,405	209,405	209,405
6 YRS., @ 14% int. p.a. (factor:.020606)	193,985	193,985	193,985	193,985
7 YRS., @ 14% int. p.a. (factor:.018740)	176,418	176,418	176,418	176,418
8 YRS., @ 14% int. p.a. (factor:.017372)	163,540	163,540	163,540	163,540
9 YRS., @ 14% int. p.a. (factor:.016334)	153,768	153,768	153,768	153,768
10 YRS., 14% int. p.a. (factor:.015527)	146,171	146,171	146,171	146,171

Notes:

- Reservation fee is P50,000 for non-view lot and 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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Effective: September 01, 2015

BUYER : 0.00

**Lot location:**

Ph	Blk	Lot	area	price	Contract Price
1	15	37	523	20,000	10,460,000
0	0	0	0	0	0
0	0	0	0	0	0
Gross contract price					10,460,000

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

3.1 DOWNPAYMENT		DP %	0%	10%	20%
Downpayment				1,046,000	2,092,000
less : reservation fee dated		<b>01/11/18</b>	50,000	50,000	50,000
Downpayment for amortization				996,000	2,042,000
1 <sup>st</sup> downpayment is due on or before		<b>02/10/18</b>		332,000	340,333
2 <sup>nd</sup> downpayment is due on or before		<b>03/10/18</b>		332,000	340,333
3 <sup>rd</sup> downpayment is due on or before		<b>04/10/18</b>		332,000	340,333
4 <sup>th</sup> downpayment is due on or before		<b>05/10/18</b>			340,333
5 <sup>th</sup> downpayment is due on or before		<b>06/10/18</b>			340,333
6 <sup>th</sup> downpayment is due on or before		<b>07/10/18</b>			340,333
TOTAL				996,000	2,042,000
3.2 Balance for Amortization:					
gross contract price			10,460,000	10,460,000	10,460,000
less : Reservation Fee/Downpayment			50,000	1,046,000	2,092,000
balance for amortization			10,410,000	9,414,000	8,368,000
3.3 Monthly amortization:		<b>Due dates</b>	<b>02/10/18</b>	<b>05/10/18</b>	<b>08/10/18</b>
1 YR., 0% interest			867,500		
2 YRS., 0% interest			433,750		
3 YRS. (1-2years, zero interest) (3rd year with 10% interest – factor .087916)			289,167 305,069		
4 YRS., @ 12% int. p.a. (factor:.026334)			274,137	247,908	220,363
5 YRS., @ 12% int. p.a. (factor:.022244)			231,560	209,405	186,138
6 YRS., @ 14% int. p.a. (factor:.020606)			214,508	193,985	172,431
7 YRS., @ 14% int. p.a. (factor:.018740)			195,083	176,418	156,816
8 YRS., @ 14% int. p.a. (factor:.017372)			180,843	163,540	145,369
9 YRS., @ 14% int. p.a. (factor:.016334)			170,037	153,768	136,683
10 YRS., 14% int. p.a. (factor:.015527)			161,636	146,171	129,930

Notes:

- Reservation fee is P50,000 for non-view lot and 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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SAMPLE COMPUTATION

Effective: September 01, 2015

BUYER :

**OPTION 1 - CASH TERM**

Ph	Blk	Lot	area	price
1	19	10	640	17,000

discount	15%	10%	5%	0%
no. of days	15	30	45	after 45
	contract price	contract price	contract price	contract price
	10,880,000	10,880,000	10,880,000	10,880,000
	0	0	0	0
	0	0	0	0
gross contract price	10,880,000	10,880,000	10,880,000	10,880,000
Less : Discount	1,632,000	1,088,000	544,000	0
Net contract price	9,248,000	9,792,000	10,336,000	10,880,000
Less : reservation fee dated <b>01/11/18</b>	100,000	100,000	100,000	100,000
Net contract price payable	9,148,000	9,692,000	10,236,000	10,780,000
	<b>01/26/18</b>	<b>02/10/18</b>	<b>02/25/18</b>	<b>03/12/18</b>

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

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

20% Downpayment	2,176,000	2,176,000	2,176,000	2,176,000
less : reservation fee dated <b>01/11/18</b>	100,000	100,000	100,000	100,000
<b>downpayment net of reservation fee</b>	<b>2,076,000</b>	<b>2,076,000</b>	<b>2,076,000</b>	<b>2,076,000</b>
<b>Discount on downpayment</b>	<b>326,400</b>	<b>217,600</b>	<b>108,800</b>	<b>0</b>
<b>net downpayment payable</b>	<b>1,749,600</b>	<b>1,858,400</b>	<b>1,967,200</b>	<b>2,076,000</b>

2A.2 Balance for Amortization:

	Due dates	01/26/18	02/10/18	02/25/18	03/12/18
gross contract price		10,880,000	10,880,000	10,880,000	10,880,000
Less: 20% Downpayment		2,176,000	2,176,000	2,176,000	2,176,000
Others					
Balance for amortization		<b>8,704,000</b>	<b>8,704,000</b>	<b>8,704,000</b>	<b>8,704,000</b>

2A.3 Monthly amortization:

	Due dates	02/25/18	03/12/18	03/27/18	04/11/18
1 YR., 0% interest		725,333	725,333	725,333	725,333
2 YRS., 0% interest		362,667	362,667	362,667	362,667
3 YRS. (1-2years, zero interest) (3 <sup>rd</sup> year with 10% interest – factor .087916)		241,778 255,074	241,778 255,074	241,778 255,074	241,778 255,074
4 YRS., @ 12% int. p.a. (factor:.026334)		229,211	229,211	229,211	229,211
5 YRS., @ 12% int. p.a. (factor:.022244)		193,612	193,612	193,612	193,612
6 YRS., @ 14% int. p.a. (factor:.020606)		179,355	179,355	179,355	179,355
7 YRS., @ 14% int. p.a. (factor:.018740)		163,113	163,113	163,113	163,113
8 YRS., @ 14% int. p.a. (factor:.017372)		151,206	151,206	151,206	151,206
9 YRS., @ 14% int. p.a. (factor:.016334)		142,171	142,171	142,171	142,171
10 YRS., 14% int. p.a. (factor:.015527)		135,147	135,147	135,147	135,147

Notes:

- Reservation fee is P50,000 for non-view lot and 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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Effective: September 01, 2015

BUYER : 0.00

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

**Lot location:**

Ph	Blk	Lot	area	price
1	19	10	640	17,000
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0

Gross contract price

contract price	contract price	contract price	contract price
10,880,000	10,880,000	10,880,000	10,880,000
0	0	0	0
0	0	0	0
0	0	0	0
10,880,000	10,880,000	10,880,000	10,880,000

**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	1,088,000	1,088,000	1,088,000	1,088,000
less : reservation fee dated <b>01/11/18</b>	100,000	100,000	100,000	100,000
<b>downpayment net of reservation fee</b>	<b>988,000</b>	<b>988,000</b>	<b>988,000</b>	<b>988,000</b>
<b>discount on downpayment</b>	<b>108,800</b>	<b>76,160</b>	<b>54,400</b>	<b>0</b>
<b>net downpayment payable</b>	<b>879,200</b>	<b>911,840</b>	<b>933,600</b>	<b>988,000</b>

**Due dates**

01/26/18	02/10/18	02/25/18	03/12/18
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**2B.2 Balance for Amortization:**

gross contract price	10,880,000	10,880,000	10,880,000	10,880,000
Less: 10% Downpayment	1,088,000	1,088,000	1,088,000	1,088,000
Others				
Balance for amortization	9,792,000	9,792,000	9,792,000	9,792,000

**2B.3 Monthly amortization:**

**Due dates**

02/25/18	03/12/18	03/27/18	04/11/18
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1 YR., 0% interest	816,000	816,000	816,000	816,000
2 YRS., 0% interest	408,000	408,000	408,000	408,000
3 YRS. (1-2years, zero interest) (3rd year with 10% interest – factor .087916)	272,000 286,958	272,000 286,958	272,000 286,958	272,000 286,958
4 YRS., @ 12% int. p.a. (factor:.026334)	257,863	257,863	257,863	257,863
5 YRS., @ 12% int. p.a. (factor:.022244)	217,813	217,813	217,813	217,813
6 YRS., @ 14% int. p.a. (factor:.020606)	201,774	201,774	201,774	201,774
7 YRS., @ 14% int. p.a. (factor:.018740)	183,502	183,502	183,502	183,502
8 YRS., @ 14% int. p.a. (factor:.017372)	170,107	170,107	170,107	170,107
9 YRS., @ 14% int. p.a. (factor:.016334)	159,943	159,943	159,943	159,943
10 YRS., 14% int. p.a. (factor:.015527)	152,040	152,040	152,040	152,040

**Notes:**

- Reservation fee is P50,000 for non-view lot and 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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Effective: September 01, 2015

BUYER : 0.00

**Lot location:**

Ph	Blk	Lot	area	price	Contract Price
1	19	10	640	17,000	10,880,000
0	0	0	0	0	0
0	0	0	0	0	0
Gross contract price					10,880,000

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

3.1 DOWNPAYMENT		DP %	0%	10%	20%
Downpayment				1,088,000	2,176,000
less : reservation fee dated		<b>01/11/18</b>	100,000	100,000	100,000
Downpayment for amortization				988,000	2,076,000
1 <sup>st</sup> downpayment is due on or before		<b>02/10/18</b>		329,333	346,000
2 <sup>nd</sup> downpayment is due on or before		<b>03/10/18</b>		329,333	346,000
3 <sup>rd</sup> downpayment is due on or before		<b>04/10/18</b>		329,333	346,000
4 <sup>th</sup> downpayment is due on or before		<b>05/10/18</b>			346,000
5 <sup>th</sup> downpayment is due on or before		<b>06/10/18</b>			346,000
6 <sup>th</sup> downpayment is due on or before		<b>07/10/18</b>			346,000
TOTAL				988,000	2,076,000
3.2 Balance for Amortization:					
gross contract price			10,880,000	10,880,000	10,880,000
less : Reservation Fee/Downpayment			100,000	1,088,000	2,176,000
balance for amortization			10,780,000	9,792,000	8,704,000
3.3 Monthly amortization:		<b>Due dates</b>	<b>02/10/18</b>	<b>05/10/18</b>	<b>08/10/18</b>
1 YR., 0% interest			898,333		
2 YRS., 0% interest			449,167		
3 YRS. (1-2years, zero interest) (3rd year with 10% interest – factor .087916)			299,444 315,911		
4 YRS., @ 12% int. p.a. (factor:.026334)			283,881	257,863	229,211
5 YRS., @ 12% int. p.a. (factor:.022244)			239,790	217,813	193,612
6 YRS., @ 14% int. p.a. (factor:.020606)			222,133	201,774	179,355
7 YRS., @ 14% int. p.a. (factor:.018740)			202,017	183,502	163,113
8 YRS., @ 14% int. p.a. (factor:.017372)			187,270	170,107	151,206
9 YRS., @ 14% int. p.a. (factor:.016334)			176,081	159,943	142,171
10 YRS., 14% int. p.a. (factor:.015527)			167,381	152,040	135,147

Notes:

- Reservation fee is P50,000 for non-view lot and 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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