



**EDEN RIDGE & FERNWOOD**

STANDARD PACKAGE

Effective January 1 - 31, 2018

BUYER : 0

**Lot location:**

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

Gross Total

500

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

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

	10%	7%	5%	0%
10% Downpayment	363,000	363,000	363,000	363,000
less : reservation fee dated <b>01/03/18</b>	50,000	50,000	50,000	50,000
<b>downpayment net of reservation</b>	<b>313,000</b>	<b>313,000</b>	<b>313,000</b>	<b>313,000</b>
<b>discount on downpayment</b>	<b>36,300</b>	<b>25,410</b>	<b>18,150</b>	<b>0</b>
<b>net downpayment payable</b>	<b>276,700</b>	<b>287,590</b>	<b>294,850</b>	<b>313,000</b>

discount	10%	7%	5%	0%
no. of days	15	30	45	after 45
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
<b>Due dates</b>	<b>01/18/18</b>	<b>02/02/18</b>	<b>02/17/18</b>	<b>03/04/18</b>
gross contract price	3,630,000	3,630,000	3,630,000	3,630,000
Less: 10% Downpayment	363,000	363,000	363,000	363,000
Others				
Balance for amortization	<b>3,267,000</b>	<b>3,267,000</b>	<b>3,267,000</b>	<b>3,267,000</b>
<b>Due dates</b>	<b>02/17/18</b>	<b>03/04/18</b>	<b>03/19/18</b>	<b>04/03/18</b>
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., (1-2 YEARS , ZERO INTEREST) (3RD year with 10% interest-factor .087916)	90,750 95,741	90,750 95,741	90,750 95,741	90,750 95,741
4 YRS., @ 12% int. p.a. (factor:.026334)	86,033	86,033	86,033	86,033
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

**2B.2 Balance for Amortization:**

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

**2B.3 Monthly amortization:**

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., (1-2 YEARS , ZERO INTEREST) (3RD year with 10% interest-factor .087916)	90,750 95,741	90,750 95,741	90,750 95,741	90,750 95,741
4 YRS., @ 12% int. p.a. (factor:.026334)	86,033	86,033	86,033	86,033
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.
- 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:

03-Jan-18

**EDEN RIDGE & FERNWOOD**

STANDARD PACKAGE

Effective January 1 - 31, 2018

BUYER : **0.00**

**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			<u>500</u>		<u>3,630,000</u>

**OPTION 3 - INSTALLMENT BASED ON ZERO DOWNPAYMENT**

<b>3.1 DOWNPAYMENT</b>	DP %	0%
Downpayment		
less : reservation fee dated	<b>01/03/18</b>	50,000
Downpayment for amortization		
<b>3.2 Balance for Amortization:</b>		
gross contract price		3,630,000
less : Reservation Fee/Downpayment		50,000
balance for amortization		<u>3,580,000</u>
<b>3.3 Monthly amortization:</b>	<b>Due dates</b>	<b>02/02/18</b>
1 YR., 0% interest		298,333
2 YRS., 0% interest		149,167
3 YRS., (1-2 YEARS , ZERO INTEREST) (3RD year with 10% interest-factor .087916)		99,444 104,913
4 YRS., @ 12% int. p.a. (factor:.026334)		94,276
5 YRS., @ 12% int. p.a. (factor:.022244)		79,634
6 YRS., @ 14% int. p.a. (factor:.020606)		73,769
7 YRS., @ 14% int. p.a. (factor:.018740)		67,089
8 YRS., @ 14% int. p.a. (factor:.017372)		62,192
9 YRS., @ 14% int. p.a. (factor:.016334)		58,476
10 YRS., @ 14% int. p.a. (factor:.015527)		55,587

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.

Prepared by:

Checked by:

03-Jan-18