



**NORTHCREST**

STANDARD PACKAGE

Effective January 1 - 31, 2018

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

contract price	contract price	contract price	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

**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 <b>01/03/18</b>	30,000	30,000	30,000	30,000
<b>downpayment net of reservation</b>	<b>220,500</b>	<b>220,500</b>	<b>220,500</b>	<b>220,500</b>
<b>discount on downpayment</b>	<b>25,050</b>	<b>17,535</b>	<b>12,525</b>	<b>0</b>
<b>net downpayment payable</b>	<b>195,450</b>	<b>202,965</b>	<b>207,975</b>	<b>220,500</b>

**Due dates** 01/18/18 02/02/18 02/17/18 03/04/18

**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				
<b>Balance for amortization</b>	<b>2,254,500</b>	<b>2,254,500</b>	<b>2,254,500</b>	<b>2,254,500</b>

**2B.3 Monthly amortization:**

**Due dates** 02/17/18 03/04/18 03/19/18 04/03/18

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 10% interest-factor .087916)	62,625 66,069	62,625 66,069	62,625 66,069	62,625 66,069
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:

03-Jan-18

**NORTHCREST**

STANDARD PACKAGE

Effective January 1 - 31, 2018

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

DP %	0%	10%	20%
<b>01/03/18</b>	30,000	250,500 30,000	501,000 30,000
		220,500	471,000
<b>02/02/18</b>		73,500	78,500
<b>03/02/18</b>		73,500	78,500
<b>04/02/18</b>		73,500	78,500
<b>05/02/18</b>			78,500
<b>06/02/18</b>			78,500
<b>07/02/18</b>			78,500
<b>TOTAL</b>		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	02/02/18	05/02/18	08/02/18
1 YR., 0% interest		206,250		
2 YRS., 0% interest		103,125		
3 YRS., (1-2 YEARS , ZERO INTEREST) (3RD year with 10% interest-factor .087916)		68,750 72,531		
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.

Prepared by: \_\_\_\_\_

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

03-Jan-18