

Promo Name : **CHINESE NEW YEAR PROMO 2018**  
 Effectivity Date : *Effective February 1 - 28, 2018*  
 Project: **NORTHCREST**  
 Name of Buyer \_\_\_\_\_

Sample Computation Only

**OPTION 1 - CASH TERM**

Ph	Blk	Lot	area	price
			150	16,700
			Less :Drainage Area	0
			gross contract price	150
			Less : Discount	
			Net contract price	
			Less : reservation fee dated	
			Net contract price payable	

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

	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
	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
<b>02/01/18</b>	<b>30,000</b>	<b>30,000</b>	<b>30,000</b>	<b>30,000</b>
	2,099,250	2,224,500	2,349,750	2,475,000
	<b>02/16/18</b>	<b>03/03/18</b>	<b>03/18/18</b>	<b>03/19/18</b>

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

2A.1 *Outright Downpayment ( min.25% – max.50% to avail of the above disc):*

<b>25%</b> Downpayment	626,250	626,250	626,250	626,250
less : reservation fee dated <b>02/01/18</b>	30,000	30,000	30,000	30,000
downpayment net of reservation fee	596,250	596,250	596,250	596,250
<b>Discount on Downpayment</b>	<b>125,250</b>	<b>62,625</b>	<b>31,313</b>	<b>0</b>
<b>Net Downpayment payable</b>	<b>471,000</b>	<b>533,625</b>	<b>564,938</b>	<b>596,250</b>

discount	20%	10%	5%	0%
no. of days	15	30	45	after 45

	Due dates	02/16/18	03/03/18	03/18/18	03/19/18
<b>2A.2 Balance for Amortization:</b>					
gross contract price		2,505,000	2,505,000	2,505,000	2,505,000
Less: <b>25%</b> Downpayment		626,250	626,250	626,250	626,250
Others					
Balance for amortization		1,878,750	1,878,750	1,878,750	1,878,750

	Due dates	03/18/18	04/02/18	04/17/18	04/18/18
<b>2A.3 Monthly amortization:</b>					
1 YR., 0% interest		156,563	156,563	156,563	156,563
2 YRS., 0% interest		78,281	78,281	78,281	78,281
<b>3 YRS. ZERO INTEREST</b>	<b>PROMO</b>	<b>52,188</b>	<b>52,188</b>	<b>52,188</b>	<b>52,188</b>
<b>4 YRS. ZERO INTEREST</b>	<b>PROMO</b>	<b>39,141</b>	<b>39,141</b>	<b>39,141</b>	<b>39,141</b>
5 YRS., @ 12 % int. p.a. (factor:.022244)		41,791	41,791	41,791	41,791
6 YRS., @ 14% int. p.a. (factor:.020606)		38,714	38,714	38,714	38,714
7 YRS., @ 14% int. p.a. (factor:.018740)		35,208	35,208	35,208	35,208
8 YRS., @ 14% int. p.a. (factor:.017372)		32,638	32,638	32,638	32,638
9 YRS., @ 14% int. p.a. (factor:.016334)		30,688	30,688	30,688	30,688
10 YRS.,@ 14% int. p.a. (factor:.015527)		29,171	29,171	29,171	29,171

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: \_\_\_\_\_

Received by: \_\_\_\_\_

2/1/2018 11:11

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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
	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 25% to avail of the above disc.):

**10%** Downpayment  
 less : reservation fee dated  
 downpayment net reservation fee  
 Discount on downpayment  
**net downpayment payable**

	250,500	250,500	250,500	250,500
<b>02/01/18</b>	30,000	30,000	30,000	30,000
	220,500	220,500	220,500	220,500
	25,050	17,535	12,525	0
	<b>195,450</b>	<b>202,965</b>	<b>207,975</b>	<b>220,500</b>

**Due dates**      **02/16/18**      **03/03/18**      **03/18/18**      **03/19/18**

2B.2 Balance for Amortization:

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

2,505,000	2,505,000	2,505,000	2,505,000
250,500	250,500	250,500	250,500
2,254,500	2,254,500	2,254,500	2,254,500

2B.3 Monthly amortization:

	<b>03/18/18</b>	<b>04/02/18</b>	<b>04/17/18</b>	<b>04/18/18</b>
1 YR., 0% interest	187,875	187,875	187,875	187,875
2 YRS., 0% interest	93,938	93,938	93,938	93,938
<b>3 YRS. ZERO INTEREST      PROMO</b>	<b>62,625</b>	<b>62,625</b>	<b>62,625</b>	<b>62,625</b>
<b>4 YRS. ZERO INTEREST      PROMO</b>	<b>46,969</b>	<b>46,969</b>	<b>46,969</b>	<b>46,969</b>
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.

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**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			<u>150</u>		<u>2,505,000</u>

**OPTION 3 - ZERO DOWN PAYMENT**

<b>3.1 DOWNPAYMENT</b>		<b>DP %</b>	<b>0%</b>
Downpayment			0
less : reservation fee dated		<b>02/01/18</b>	30,000
Downpayment net of reservation			<u>0</u>
<b>3.2 Balance for Amortization:</b>			
gross contract price			2,505,000
less : Reservation Fee/Downpayment			30,000
balance for amortization			<u>2,475,000</u>
<b>3.3 Monthly amortization:</b>		<b>Due dates</b>	<b>03/03/18</b>
1 YR., 0% interest			<u>206,250</u>
2 YRS., 0% interest			<u>103,125</u>
<b>3 YRS. NO, INTEREST</b>		<b>PROMO</b>	<b>68,750</b>
<b>4 YRS. NO, INTEREST</b>		<b>PROMO</b>	<b>51,563</b>
5 YRS., @ 12 % int. p.a. (factor:.022244)			<u>55,054</u>
6 YRS., @ 14% int. p.a. (factor:.020606)			<u>51,000</u>
7 YRS., @ 14% int. p.a. (factor:.018740)			<u>46,382</u>
8 YRS., @ 14% int. p.a. (factor:.017372)			<u>42,996</u>
9 YRS., @ 14% int. p.a. (factor:.016334)			<u>40,427</u>
10 YRS.,@ 14% int. p.a. (factor:.015527)			<u>38,429</u>

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.

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