

OPTION 1 - CASH TERM

Ph	Blk	Lot	area	price
			150	16,354
total area			150	
gross selling price				
Less : Discount				
contract price				
Less : reservation fee dated				
Net contract price payable				

discount	15%	10%	5%	0%
no. of days	15	30	45	after 45
Gross selling price	2,453,100	2,453,100	2,453,100	2,453,100
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	2,453,100	2,453,100	2,453,100	2,453,100
	367,965	245,310	122,655	0
	2,085,135	2,207,790	2,330,445	2,453,100
02/01/18	30,000	30,000	30,000	30,000
	2,055,135	2,177,790	2,300,445	2,423,100
Due dates	02/16/18	03/03/18	03/18/18	04/02/18

OPTION 2A - 25% - 50% DOWN PAYMENT

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

25%	Downpayment
less :	reservation fee dated
downpayment net of reservation fee	
discount on downpayment	
net downpayment payable	

discount	20%	10%	5%	0%
no. of days	15	30	45	after 45
	613,275	613,275	613,275	613,275
02/01/18	30,000	30,000	30,000	30,000
	583,275	583,275	583,275	583,275
	122,655	61,328	30,664	0
	460,620	521,948	552,611	583,275
Due dates	02/16/18	03/03/18	03/18/18	04/02/18

2A.2 Balance for Amortization:

gross selling price	
Less: 25% Downpayment	
Balance for amortization	

	2,453,100	2,453,100	2,453,100	2,453,100
	613,275	613,275	613,275	613,275
	1,839,825	1,839,825	1,839,825	1,839,825
Due dates	03/18/18	04/02/18	04/17/18	05/02/18

2A.3 Monthly amortization:

1 YR., 0% interest	153,319	153,319	153,319	153,319
2 YRS., 0% interest	76,659	76,659	76,659	76,659
3 YRS., 0% interest PROMO	51,106	51,106	51,106	51,106
4 YRS., @ 12% int. p.a. (factor:.026334)	48,450	48,450	48,450	48,450
5 YRS., @ 12% int. p.a. (factor:.022244)	40,925	40,925	40,925	40,925
6 YRS., @ 14% int. p.a. (factor:.020606)	37,911	37,911	37,911	37,911
7 YRS., @ 14% int. p.a. (factor:.018740)	34,478	34,478	34,478	34,478
8 YRS., @ 14% int. p.a. (factor:.017372)	31,961	31,961	31,961	31,961
9 YRS., @ 14% int. p.a. (factor:.016334)	30,052	30,052	30,052	30,052
10 YRS.,@ 14% int. p.a. (factor:.015527)	28,567	28,567	28,567	28,567

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: _____

Promo Name : **CHINESE NEW YEAR PROMO 2018**

SAMPLE COMPUTATION

Project : **NORTHTOWN**

Effective : **February 1 - 28, 2018**

Buyer Name : _____

Lot location:

Ph	Blk	Lot	area	price
-	-	-	150	16,354
-	-	-	-	-
-	-	-	-	-
-	-	-	-	-
Gross Total			150	

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

contract price	contract price	contract price	contract price
2,453,100	2,453,100	2,453,100	2,453,100
0	0	0	0
0	0	0	0
0	0	0	0
2,453,100	2,453,100	2,453,100	2,453,100

OPTION 2B - 10% but below 25% DOWN PAYMENT

2B.1 Outright Downpayment (min.10% – but below 25% to avail of the above disc):

10% Downpayment	245,310	245,310	245,310	245,310
less : reservation fee dated	30,000	30,000	30,000	30,000
downpayment net of reservation fee	215,310	215,310	215,310	215,310
discount on downpayment	24,531	17,172	12,266	0
net downpayment payable	190,779	198,138	203,045	215,310
Due dates	02/16/18	03/03/18	03/18/18	04/02/18

2B.2 Balance for Amortization:

gross selling price	2,453,100	2,453,100	2,453,100	2,453,100
Less: 10% Downpayment	245,310	245,310	245,310	245,310
Balance for amortization	2,207,790	2,207,790	2,207,790	2,207,790
Due dates	03/18/18	04/02/18	04/17/18	05/02/18

2B.3 Monthly amortization:

1 YR., 0% interest	183,983	183,983	183,983	183,983
2 YRS., 0% interest	91,991	91,991	91,991	91,991
3 YRS., 0% interest PROMO	61,328	61,328	61,328	61,328
4 YRS., @ 12% int. p.a. (factor:.026334)	58,140	58,140	58,140	58,140
5 YRS., @ 12% int. p.a. (factor:.022244)	49,110	49,110	49,110	49,110
6 YRS., @ 14% int. p.a. (factor:.020606)	45,494	45,494	45,494	45,494
7 YRS., @ 14% int. p.a. (factor:.018740)	41,374	41,374	41,374	41,374
8 YRS., @ 14% int. p.a. (factor:.017372)	38,354	38,354	38,354	38,354
9 YRS., @ 14% int. p.a. (factor:.016334)	36,062	36,062	36,062	36,062
10 YRS., @ 14% int. p.a. (factor:.015527)	34,280	34,280	34,280	34,280

Notes:

- Reservation fee is P30,000 for each lot.
- Reservation fee will form part of the downpayment or cash payment.
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 - Buyer can avail 5% discount on the bank approved amount.

Prepared by: _____

Checked by: _____

01-Feb-18

OPTION 3 - ZERO & EXTENDED DOWN PAYMENT

Lot location:

Ph	Blk	Lot	area	price	Contract Price
0	0	0	150	16,354	2,453,100
0	0	0	0	0	0
0	0	0	0	0	0
0	0	0	0	0	0

Gross contract price 2,453,100

		DP %	0%	Applicable for Ph. 1 & 2 only 10%
3.1 DOWNPAYMENT				
	Downpayment			245,310
	less : reservation fee dated	02/01/18	30,000	30,000
	Downpayment for amortization			215,310
	Due dates			
	1st downpayment	03/03/18		17,943
	2nd downpayment	04/03/18		17,943
	3rd downpayment	05/03/18		17,943
	4th downpayment	06/03/18		17,943
	5th downpayment	07/03/18		17,943
	6th downpayment	08/03/18		17,943
	7th downpayment	09/03/18		17,943
	8th downpayment	10/03/18		17,943
	9th downpayment	11/03/18		17,943
	10th downpayment	12/03/18		17,943
	11th downpayment	01/03/19		17,943
	12th downpayment	02/03/19		17,937
				215,310
3.2 Balance for Amortization:				
	gross contract price		2,453,100	2,453,100
	less : Reservation Fee+Downpayment		30,000	245,310
	balance for amortization		2,423,100	2,207,790
3.3 Monthly amortization:				
	1 YR., 0% interest		201,925	183,983
	2 YRS., 0% interest		100,963	91,991
	3 YRS., 0% interest PROMO		67,308	61,328
	4 YRS., @ 12% int. p.a. (factor:.026334)		63,810	58,140
	5 YRS., @ 12% int. p.a. (factor:.022244)		53,899	49,110
	6 YRS., @ 14% int. p.a. (factor:.020606)		49,930	45,494
	7 YRS., @ 14% int. p.a. (factor:.018740)		45,409	41,374
	8 YRS., @ 14% int. p.a. (factor:.017372)		42,094	38,354
	9 YRS., @ 14% int. p.a. (factor:.016334)		39,579	36,062
	10 YRS., @ 14% int. p.a. (factor:.015527)		37,623	34,280

Notes:

- Reservation fee is P30,000 for each lot.
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 - Buyer can avail 5% discount on the bank approved amount.

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