

Promo Name : **SUMMER PROMO 2018**  
 Effectivity Date : *Effective March 1 - 31, 2018*  
 Project: **EDEN RIDGE/FERNWOOD**  
 Name of Buyer \_\_\_\_\_

Sample Computation Only

**OPTION 1 - CASH TERM**

Ph	Blk	Lot	area	price
			500	8,000
Less :Drainage Area			0	
gross contract price			500	
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	4,000,000	4,000,000	4,000,000	4,000,000
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	4,000,000	4,000,000	4,000,000	4,000,000
	600,000	400,000	200,000	0
	3,400,000	3,600,000	3,800,000	4,000,000
<b>03/21/18</b>	<b>50,000</b>	<b>50,000</b>	<b>50,000</b>	<b>50,000</b>
	3,350,000	3,550,000	3,750,000	3,950,000
	<b>04/05/18</b>	<b>04/20/18</b>	<b>05/05/18</b>	<b>05/06/18</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	1,000,000	1,000,000	1,000,000	1,000,000
less : reservation fee dated <b>03/21/18</b>	50,000	50,000	50,000	50,000
downpayment net of reservation fee	950,000	950,000	950,000	950,000
Discount on Downpayment	200,000	100,000	50,000	0
<b>Net Downpayment payable</b>	<b>750,000</b>	<b>850,000</b>	<b>900,000</b>	<b>950,000</b>

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

2A.2 Balance for Amortization:

gross contract price	4,000,000	4,000,000	4,000,000	4,000,000
Less: <b>25%</b> Downpayment	1,000,000	1,000,000	1,000,000	1,000,000
Others				
Balance for amortization	3,000,000	3,000,000	3,000,000	3,000,000

2A.3 Monthly amortization:

	Due dates	05/05/18	05/20/18	06/04/18	06/05/18
1 YR., 0% interest		250,000	250,000	250,000	250,000
2 YRS., 0% interest		125,000	125,000	125,000	125,000
<b>3 YRS. ZERO INTEREST</b>	<b>PROMO</b>	<b>83,333</b>	<b>83,333</b>	<b>83,333</b>	<b>83,333</b>
<b>4 YRS. ZERO INTEREST</b>	<b>PROMO</b>	<b>62,500</b>	<b>62,500</b>	<b>62,500</b>	<b>62,500</b>
5 YRS., @ 12 % int. p.a. (factor:.022244)		66,732	66,732	66,732	66,732
6 YRS., @ 14% int. p.a. (factor:.020606)		61,818	61,818	61,818	61,818
7 YRS., @ 14% int. p.a. (factor:.018740)		56,220	56,220	56,220	56,220
8 YRS., @ 14% int. p.a. (factor:.017372)		52,116	52,116	52,116	52,116
9 YRS., @ 14% int. p.a. (factor:.016334)		49,002	49,002	49,002	49,002
10 YRS., @ 14% int. p.a. (factor:.015527)		46,581	46,581	46,581	46,581

Notes:

- Reservation fee is P50,000 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: \_\_\_\_\_

3/21/2018 15:51

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					discount	10%	7%	5%	0%
					no. of days	15	30	45	after 45
<b>Lot location:</b>					contract price	contract price	contract price	contract price	contract price
Ph	Blk	Lot	area	price	4,000,000	4,000,000	4,000,000	4,000,000	4,000,000
0	0	0	500	8,000	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0
	Less :Drainage Area		0	0	0	0	0	0	0
Gross Total				500	4,000,000	4,000,000	4,000,000	4,000,000	4,000,000
<b>OPTION 2B - INSTALLMENT BASED ON OUTRIGHT DP</b>									
<b>2B.1 Outright Downpayment ( DP of 10% but below 25% to avail of the above disc.):</b>									
<b>10%</b> Downpayment					400,000	400,000	400,000	400,000	400,000
less : reservation fee dated					<b>03/21/18</b> 50,000	50,000	50,000	50,000	50,000
downpayment net reservation fee					350,000	350,000	350,000	350,000	350,000
Discount on downpayment					40,000	28,000	20,000	0	0
<b>net downpayment payable</b>					<b>310,000</b>	<b>322,000</b>	<b>330,000</b>	<b>350,000</b>	<b>350,000</b>
<b>Due dates</b>					<b>04/05/18</b>	<b>04/20/18</b>	<b>05/05/18</b>	<b>05/06/18</b>	
<b>2B.2 Balance for Amortization:</b>									
gross contract price					4,000,000	4,000,000	4,000,000	4,000,000	4,000,000
Less: 10% Downpayment					400,000	400,000	400,000	400,000	400,000
Others									
Balance for amortization					3,600,000	3,600,000	3,600,000	3,600,000	3,600,000
<b>2B.3 Monthly amortization:</b>									
<b>Due dates</b>					<b>05/05/18</b>	<b>05/20/18</b>	<b>06/04/18</b>	<b>06/05/18</b>	
1 YR., 0% interest					300,000	300,000	300,000	300,000	300,000
2 YRS., 0% interest					150,000	150,000	150,000	150,000	150,000
<b>3 YRS. ZERO INTEREST</b>					<b>PROMO 100,000</b>	<b>100,000</b>	<b>100,000</b>	<b>100,000</b>	<b>100,000</b>
<b>4 YRS. ZERO INTEREST</b>					<b>PROMO 75,000</b>	<b>75,000</b>	<b>75,000</b>	<b>75,000</b>	<b>75,000</b>
5 YRS., @ 12 % int. p.a. (factor:.022244)					80,078	80,078	80,078	80,078	80,078
6 YRS., @ 14% int. p.a. (factor:.020606)					74,182	74,182	74,182	74,182	74,182
7 YRS., @ 14% int. p.a. (factor:.018740)					67,464	67,464	67,464	67,464	67,464
8 YRS., @ 14% int. p.a. (factor:.017372)					62,539	62,539	62,539	62,539	62,539
9 YRS., @ 14% int. p.a. (factor:.016334)					58,802	58,802	58,802	58,802	58,802
10 YRS., @ 14% int. p.a. (factor:.015527)					55,897	55,897	55,897	55,897	55,897

- Notes:
- Reservation fee is P50,000 for each lot.
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  - For Bank Financing :
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Prepared by: \_\_\_\_\_ 3/21/2018 15:51      Checked by: \_\_\_\_\_ 3/21/2018 15:51      Received by: \_\_\_\_\_  
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**Lot location:**

Ph	Blk	Lot	area	price	Contract Price
0	0	0	500	8,000	4,000,000
0	0	0	0	0	0
0	0	0	0	0	0
	Less :Drainage Area		0	0	0

Gross contract price 500 4,000,000

**OPTION 3 - ZERO DOWN PAYMENT**

<u>3.1 DOWNPAYMENT</u>		<b>DP %</b>	<b>10%</b>
Downpayment			400,000
less : reservation fee dated		<b>03/21/18</b>	50,000
Downpayment for amortization			350,000
	1st downpayment	<b>04/20/18</b>	29,167
	2nd downpayment	<b>05/20/18</b>	29,167
	3rd downpayment	<b>06/20/18</b>	29,167
	4th downpayment	<b>07/20/18</b>	29,167
	5th downpayment	<b>08/20/18</b>	29,167
	6th downpayment	<b>09/20/18</b>	29,167
	7th downpayment	<b>10/20/18</b>	29,167
	8th downpayment	<b>11/20/18</b>	29,167
	9th downpayment	<b>12/20/18</b>	29,167
	10th downpayment	<b>01/20/19</b>	29,167
	11th downpayment	<b>02/20/19</b>	29,167
	12th downpayment	<b>03/20/19</b>	29,163
<u>3.2 Balance for Amortization:</u>			350,000
gross contract price			4,000,000
less : Reservation Fee/Downpayment			400,000
balance for amortization			3,600,000
<u>3.3 Monthly amortization:</u>		<b>Due dates</b>	<b>04/20/18</b>
1 YR., 0% interest			300,000
2 YRS., 0% interest			150,000
<b>3 YRS. NO, INTEREST</b>		<b>PROMO</b>	<b>100,000</b>
<b>4 YRS. NO, INTEREST</b>		<b>PROMO</b>	<b>75,000</b>
5 YRS., @ 12 % int. p.a. (factor:.022244)			80,078
6 YRS., @ 14% int. p.a. (factor:.020606)			74,182
7 YRS., @ 14% int. p.a. (factor:.018740)			67,464
8 YRS., @ 14% int. p.a. (factor:.017372)			62,539
9 YRS., @ 14% int. p.a. (factor:.016334)			58,802
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Notes:

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