

Promo Name: SUMMER PROMO 2018
 Project: Northtown
 Effective : March 1 - 31, 2018
 Buyer : _____

SAMPLE COMPUTATION

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
03/01/18	30,000	30,000	30,000	30,000
	2,055,135	2,177,790	2,300,445	2,423,100
Due dates	03/16/18	03/31/18	04/15/18	04/30/18

OPTION 2A - 25% - 50% DOWN PAYMENT

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

25% Downpayment	613,275	613,275	613,275	613,275
less : reservation fee dated	30,000	30,000	30,000	30,000
downpayment net of reservation fee	583,275	583,275	583,275	583,275
discount on downpayment	122,655	61,328	30,664	0
net downpayment payable	460,620	521,948	552,611	583,275
Due dates	03/16/18	03/31/18	04/15/18	04/30/18

2A.2 Balance for Amortization:

gross selling price	2,453,100	2,453,100	2,453,100	2,453,100
Less: 25% Downpayment	613,275	613,275	613,275	613,275
Balance for amortization	1,839,825	1,839,825	1,839,825	1,839,825

2A.3 Monthly amortization:

	04/15/18	04/30/18	05/15/18	05/30/18
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. (1-3 years, zero interest)	38,330	38,330	38,330	38,330
 (4th year with 12% interest – factor 0.088849)	40,867	40,867	40,867	40,867
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: _____

01-Mar-18

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SAMPLE COMPUTATION

					discount	10%	7%	5%	0%
					no. of days	15	30	45	after 45
Lot location:					contract price	contract price	contract price	contract price	contract price
Ph	Blk	Lot	area	price					
-	-	-	150	16,354	2,453,100	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
Gross Total			150		2,453,100	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	03/01/18	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		03/16/18	03/31/18	04/15/18	04/30/18

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

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. (1-3 years, zero interest)		45,996	45,996	45,996	45,996
(4th year with 12% interest – factor 0.088849)	PROMO	49,040	49,040	49,040	49,040
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.
- 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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OPTION 3 - EXTENDED DOWN PAYMENT - Applicable for NT Phase 1 & 2 Only

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 %	Extended DP 10%
3.1 DOWNPAYMENT			
Downpayment			245,310
less : reservation fee dated		03/01/18	30,000
Downpayment for amortization			215,310
		Due dates	
	1st downpayment	03/31/18	17,943
	2nd downpayment	04/30/18	17,943
	3rd downpayment	05/31/18	17,943
	4th downpayment	06/30/18	17,943
	5th downpayment	07/31/18	17,943
	6th downpayment	08/31/18	17,943
	7th downpayment	09/30/18	17,943
	8th downpayment	10/31/18	17,943
	9th downpayment	11/30/18	17,943
	10th downpayment	12/31/18	17,943
	11th downpayment	01/31/19	17,943
	12th downpayment	02/28/19	17,937
			215,310
3.2 Balance for Amortization:			
gross contract price			2,453,100
less : Reservation Fee+Downpayment			245,310
balance for amortization			2,207,790
3.3 Monthly amortization:			03/30/19
1 YR., 0% interest			183,983
2 YRS., 0% interest			91,991
3 YRS., 0% interest PROMO			61,328
4 YRS. (1-3 years, zero interest)			45,996
 (4th year with 12% interest – factor 0.088849)		PROMO	49,040
5 YRS., @ 12% int. p.a. (factor:.022244)			49,110
6 YRS., @ 14% int. p.a. (factor:.020606)			45,494
7 YRS., @ 14% int. p.a. (factor:.018740)			41,374
8 YRS., @ 14% int. p.a. (factor:.017372)			38,354
9 YRS., @ 14% int. p.a. (factor:.016334)			36,062
10 YRS., @ 14% int. p.a. (factor:.015527)			34,280

Notes:

- Reservation fee is P30,000 for each lot.
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 - 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:

EGP

CAAS/APC 01-Mar-18