

Promo Name: SUMMER PROMO 2018
 Project: Northtown
 Effective : March 1 - April 30,2018
 Buyer : _____

SAMPLE COMPUTATION

OPTION 1 - CASH TERM

Ph	Blk	Lot	Area	Price
			150	16,845
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	2,526,750	2,526,750	2,526,750	2,526,750
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	2,526,750	2,526,750	2,526,750	2,526,750
	379,013	252,675	126,338	0
	2,147,738	2,274,075	2,400,413	2,526,750
04/16/18	30,000	30,000	30,000	30,000
	2,117,738	2,244,075	2,370,413	2,496,750
Due dates	05/01/18	05/16/18	05/31/18	06/15/18

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

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	

	631,688	631,688	631,688	631,688
04/16/18	30,000	30,000	30,000	30,000
	601,688	601,688	601,688	601,688
	126,338	63,169	31,584	0
	475,350	538,519	570,103	601,688
Due dates	05/01/18	05/16/18	05/31/18	06/15/18

2A.2 Balance for Amortization:

gross selling price	
Less: 25% Downpayment	
Balance for amortization	

	2,526,750	2,526,750	2,526,750	2,526,750
	631,688	631,688	631,688	631,688
	1,895,063	1,895,063	1,895,063	1,895,063
Due dates	05/31/18	06/15/18	06/30/18	07/15/18

2A.3 Monthly amortization:

1 YRS., 0% interest		157,922	157,922	157,922	157,922
2 YRS., 0% interest		78,961	78,961	78,961	78,961
3 YRS., 0% interest	PROMO	52,641	52,641	52,641	52,641
4 YRS. (1-3 years, zero interest)		39,480	39,480	39,480	39,480
(4th year with 12% interest – factor 0.088849)		42,094	42,094	42,094	42,094
5 YRS., @ 12% int. p.a. (factor:.022244)		42,154	42,154	42,154	42,154
6 YRS., @ 14% int. p.a. (factor:.020606)		39,050	39,050	39,050	39,050
7 YRS., @ 14% int. p.a. (factor:.018740)		35,513	35,513	35,513	35,513
8 YRS., @ 14% int. p.a. (factor:.017372)		32,921	32,921	32,921	32,921
9 YRS., @ 14% int. p.a. (factor:.016334)		30,954	30,954	30,954	30,954
10 YRS., @ 14% int. p.a. (factor:.015527)		29,425	29,425	29,425	29,425

Notes:

- Reservation fee is P30,000 for each lot.
- Reservation fee will form part of the downpayment or cash payment.
- For Bank Financing : a.) Buyer can only avail of a maximum of 5% discount on Cash term.

Prepared by: _____

Checked by: _____

16-Apr-18

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Lot location:

Ph	Blk	Lot	area	price
-	-	-	150	16,845
-	-	-	-	-
-	-	-	-	-
-	-	-	-	-
Gross Total			150	

discount	10%	7%	5%	0%
no. of days	15	30	45	after 45
	contract price	contract price	contract price	contract price
	2,526,750	2,526,750	2,526,750	2,526,750
	0	0	0	0
	0	0	0	0
	0	0	0	0
	2,526,750	2,526,750	2,526,750	2,526,750

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

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

	10%	7%	5%	0%
Downpayment	252,675	252,675	252,675	252,675
less : reservation fee dated 04/16/18	30,000	30,000	30,000	30,000
downpayment net of reservation fee	222,675	222,675	222,675	222,675
discount on downpayment	25,268	17,687	12,634	0
net downpayment payable	197,408	204,988	210,041	222,675
Due dates	05/01/18	05/16/18	05/31/18	06/15/18

2B.2 Balance for Amortization:

gross selling price	2,526,750	2,526,750	2,526,750	2,526,750
Less: 10% Downpayment	252,675	252,675	252,675	252,675
Balance for amortization	2,274,075	2,274,075	2,274,075	2,274,075
Due dates	05/31/18	06/15/18	06/30/18	07/15/18

2B.3 Monthly amortization:

1 YR., 0% interest	189,506	189,506	189,506	189,506
2 YRS., 0% interest	94,753	94,753	94,753	94,753
3 YRS., 0% interest PROMO	63,169	63,169	63,169	63,169
4 YRS. (1-3 years, zero interest)	47,377	47,377	47,377	47,377
(4th year with 12% interest – factor 0.088849) PROMO	50,512	50,512	50,512	50,512
5 YRS., @ 12% int. p.a. (factor:.022244)	50,585	50,585	50,585	50,585
6 YRS., @ 14% int. p.a. (factor:.020606)	46,860	46,860	46,860	46,860
7 YRS., @ 14% int. p.a. (factor:.018740)	42,616	42,616	42,616	42,616
8 YRS., @ 14% int. p.a. (factor:.017372)	39,505	39,505	39,505	39,505
9 YRS., @ 14% int. p.a. (factor:.016334)	37,145	37,145	37,145	37,145
10 YRS., @ 14% int. p.a. (factor:.015527)	35,310	35,310	35,310	35,310

Notes:

- Reservation fee is P30,000 for each lot.
- Reservation fee will form part of the downpayment or cash payment.
- For Bank Financing : a.) Buyer can only avail of a maximum of 5% discount on Cash term.

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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	16,845	2,526,750
0	0	0	0	0	0
0	0	0	0	0	0
0	0	0	0	0	0
Gross contract price					2,526,750

		DP %	Extended DP 10%
3.1 DOWNPAYMENT			
Downpayment			252,675
less : reservation fee dated		04/16/18	30,000
Downpayment for amortization			222,675
		Due dates	
	1st downpayment	05/16/18	18,556
	2nd downpayment	06/16/18	18,556
	3rd downpayment	07/16/18	18,556
	4th downpayment	08/16/18	18,556
	5th downpayment	09/16/18	18,556
	6th downpayment	10/16/18	18,556
	7th downpayment	11/16/18	18,556
	8th downpayment	12/16/18	18,556
	9th downpayment	01/16/19	18,556
	10th downpayment	02/16/19	18,556
	11th downpayment	03/16/19	18,556
	12th downpayment	04/16/19	18,559
			222,675
3.2 Balance for Amortization:			
gross contract price			2,526,750
less : Reservation Fee+Downpayment			252,675
balance for amortization			2,274,075
3.3 Monthly amortization:			05/16/19
1 YR., 0% interest			189,506
2 YRS., 0% interest			94,753
3 YRS., 0% interest PROMO			63,169
4 YRS. (1-3 years, zero interest)			47,377
 (4th year with 12% interest – factor 0.088849)		PROMO	50,512
5 YRS., @ 12% int. p.a. (factor:.022244)			50,585
6 YRS., @ 14% int. p.a. (factor:.020606)			46,860
7 YRS., @ 14% int. p.a. (factor:.018740)			42,616
8 YRS., @ 14% int. p.a. (factor:.017372)			39,505
9 YRS., @ 14% int. p.a. (factor:.016334)			37,145
10 YRS., @ 14% int. p.a. (factor:.015527)			35,310

Notes:

- Reservation fee is P30,000 for each lot.
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