

Promo Name: SUMMER PROMO 2018
 Project: Northtown
 Effective : Extended until May 31, 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
05/03/18	30,000	30,000	30,000	30,000
	2,117,738	2,244,075	2,370,413	2,496,750
Due dates	05/18/18	06/02/18	06/17/18	07/02/18

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
	631,688	631,688	631,688	631,688
05/03/18	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	05/18/18	06/02/18	06/17/18	07/02/18

2A.2 Balance for Amortization:

Gross Selling Price	2,526,750
Less: 25% Downpayment	631,688
Balance for amortization	1,895,063

	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	06/17/18	07/02/18	07/17/18	08/01/18

2A.3 Monthly amortization:

1 YR., 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)	PROMO	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 :
 - 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: _____

03-May-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	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% Downpayment	252,675	252,675	252,675	252,675
Less : Reservation Fee dated 05/03/18	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	05/18/18	06/02/18	06/17/18	07/02/18

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	06/17/18	07/02/18	07/17/18	08/01/18

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 :
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 - Buyer can avail 5% discount on the bank approved amount.

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OPTION 3 - ZERO & EXTENDED DOWN PAYMENT

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 %	ZERO Down payment	Applicable for Ph. 1 & 2 only Extended DP 10%
3.1 DOWNPAYMENT				
Downpayment			0	252,675
Less : Reservation Fee dated		05/03/18	30,000	30,000
Downpayment for Amortization			0	222,675
		Due dates		
	1st downpayment	06/02/18		18,556
	2nd downpayment	07/02/18		18,556
	3rd downpayment	08/02/18		18,556
	4th downpayment	09/02/18		18,556
	5th downpayment	10/02/18		18,556
	6th downpayment	11/02/18		18,556
	7th downpayment	12/02/18		18,556
	8th downpayment	01/02/19		18,556
	9th downpayment	02/02/19		18,556
	10th downpayment	03/02/19		18,556
	11th downpayment	04/02/19		18,556
	12th downpayment	05/02/19		18,559
			-	222,675
3.2 Balance for Amortization:				
Gross Contract Price			2,526,750	2,526,750
Less : Reservation Fee+Downpayment			30,000	252,675
Balance for Amortization			2,496,750	2,274,075
3.3 Monthly amortization:				
1 YR., 0% interest			208,063	189,506
2 YRS., 0% interest			104,031	94,753
3 YRS., 0% interest		PROMO	69,354	63,169
4 YRS. (1-3 years, zero interest)			52,016	47,377
(4th year with 12% interest – factor 0.088849)		PROMO	55,458	50,512
5 YRS., @ 12% int. p.a. (factor:.022244)			55,538	50,585
6 YRS., @ 14% int. p.a. (factor:.020606)			51,448	46,860
7 YRS., @ 14% int. p.a. (factor:.018740)			46,789	42,616
8 YRS., @ 14% int. p.a. (factor:.017372)			43,374	39,505
9 YRS., @ 14% int. p.a. (factor:.016334)			40,782	37,145
10 YRS., @ 14% int. p.a. (factor:.015527)			38,767	35,310

Notes:

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 - Buyer can avail 5% discount on the bank approved amount.

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