

LAS TERRAZAS
Standard Sample Computation

blk 19 lot 10

SAMPLE COMPUTATION

Effective: September 01, 2015
 BUYER:

OPTION 1 - CASH TERM

Ph	Blk	Lot	area	price
1	19	10	640	17,000

gross contract price
 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	contract price	contract price	contract price
	10,880,000	10,880,000	10,880,000	10,880,000
	0	0	0	0
	0	0	0	0
	0	0	0	0
	10,880,000	10,880,000	10,880,000	10,880,000
	1,632,000	1,088,000	544,000	0
	9,248,000	9,792,000	10,336,000	10,880,000
	100,000	100,000	100,000	100,000
	9,148,000	9,692,000	10,236,000	10,780,000
	07/18/18	08/02/18	08/17/18	09/01/18

OPTION 2A INSTALLMENT BASED ON OUTRIGHT DP

2A.1 Outright Downpayment (min.20% – max.50% to avail of the above disc):

20% Downpayment
 less: reservation fee dated 07/03/18

	2,176,000	2,176,000	2,176,000	2,176,000
	100,000	100,000	100,000	100,000
downpayment net of reservation fee	2,076,000	2,076,000	2,076,000	2,076,000
Discount on downpayment	326,400	217,600	108,800	0
net downpayment payable	1,749,600	1,858,400	1,967,200	2,076,000

Due dates **07/18/18** **08/02/18** **08/17/18** **09/01/18**

2A.2 Balance for Amortization:

gross contract price
 Less: 20% Downpayment
 Others
 Balance for amortization

	10,880,000	10,880,000	10,880,000	10,880,000
	2,176,000	2,176,000	2,176,000	2,176,000
	8,704,000	8,704,000	8,704,000	8,704,000

2A.3 Monthly amortization:

1 YR., 0% interest

2 YRS., 0% interest

3 YRS. (1-2years, zero interest)
 (3rd year with 10% interest – factor .087916)

4 YRS., @ 12% int. p.a. (factor:.026334)

5 YRS., @ 12% int. p.a. (factor:.022244)

6 YRS., @ 14% int. p.a. (factor:.020606)

7 YRS., @ 14% int. p.a. (factor:.018740)

8 YRS., @ 14% int. p.a. (factor:.017372)

9 YRS., @ 14% int. p.a. (factor:.016334)

10 YRS., 14% int. p.a. (factor:.015527)

Due dates **08/17/18** **09/01/18** **09/16/18** **10/01/18**

	725,333	725,333	725,333	725,333
	362,667	362,667	362,667	362,667
	241,778	241,778	241,778	241,778
	255,074	255,074	255,074	255,074
	229,211	229,211	229,211	229,211
	193,612	193,612	193,612	193,612
	179,355	179,355	179,355	179,355
	163,113	163,113	163,113	163,113
	151,206	151,206	151,206	151,206
	142,171	142,171	142,171	142,171
	135,147	135,147	135,147	135,147

Notes:

- Reservation fee is P100,000 for each lot.
- Reservation fee will form part of the downpayment or cash payment.
- For Bank Financing, buyer can only avail of a maximum of 5% discount on Cash Term if Letter of Guarantee will be received 15 days from the date of reservation.

Prepared by:

Checked by:

3-Jul-18

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 BUYER: 0.00

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

Lot location:

Ph	Blk	Lot	area	price
1	19	10	640	17,000
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0

contract price	contract price	contract price	contract price
10,880,000	10,880,000	10,880,000	10,880,000
0	0	0	0
0	0	0	0
0	0	0	0
Gross contract price	10,880,000	10,880,000	10,880,000

OPTION 2B INSTALLMENT BASED ON OUTRIGHT DP

2B.1 Outright Downpayment (DP of 10% but below 20% to avail of the above disc.):

10% Downpayment	1,088,000	1,088,000	1,088,000	1,088,000
less: reservation fee dated 07/03/18	100,000	100,000	100,000	100,000
downpayment net of reservation fee	988,000	988,000	988,000	988,000
discount on downpayment	108,800	76,160	54,400	0
net downpayment payable	879,200	911,840	933,600	988,000

Due dates **07/18/18** **08/02/18** **08/17/18** **09/01/18**

2B.2 Balance for Amortization:

gross contract price	10,880,000	10,880,000	10,880,000	10,880,000
Less: 10% Downpayment	1,088,000	1,088,000	1,088,000	1,088,000
Others				
Balance for amortization	9,792,000	9,792,000	9,792,000	9,792,000

2B.3 Monthly amortization:

Due dates **08/17/18** **09/01/18** **09/16/18** **10/01/18**

1 YR., 0% interest	816,000	816,000	816,000	816,000
2 YRS., 0% interest	408,000	408,000	408,000	408,000
3 YRS. (1-2years, zero interest) (3rd year with 10% interest – factor .087916)	272,000 286,958	272,000 286,958	272,000 286,958	272,000 286,958
4 YRS., @ 12% int. p.a. (factor:.026334)	257,863	257,863	257,863	257,863
5 YRS., @ 12% int. p.a. (factor:.022244)	217,813	217,813	217,813	217,813
6 YRS., @ 14% int. p.a. (factor:.020606)	201,774	201,774	201,774	201,774
7 YRS., @ 14% int. p.a. (factor:.018740)	183,502	183,502	183,502	183,502
8 YRS., @ 14% int. p.a. (factor:.017372)	170,107	170,107	170,107	170,107
9 YRS., @ 14% int. p.a. (factor:.016334)	159,943	159,943	159,943	159,943
10 YRS., 14% int. p.a. (factor:.015527)	152,040	152,040	152,040	152,040

Notes:

- Reservation fee is P100,000 for each lot.
- Reservation fee will form part of the downpayment or cash payment.
- For Bank Financing, buyer can only avail of a maximum of 5% discount on Cash Term if Letter of Guarantee will be received 15 days from the date of reservation.

Prepared by: _____

Checked by: _____

3-Jul-18

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Effective: September 01, 2015
 BUYER : 0.00

Lot location:

Ph	Blk	Lot	area	price	Contract Price
1	19	10	640	17,000	10,880,000
0	0	0	0	0	0
0	0	0	0	0	0
Gross contract price					10,880,000

OPTION 3 - INSTALLMENT BASED ON ZERO & EXTENDED DP

3.1 <u>DOWNPAYMENT</u>	DP %	0%	10%	20%
Downpayment			1,088,000	2,176,000
less : reservation fee dated	07/03/18	100,000	100,000	100,000
Downpayment for amortization			988,000	2,076,000
1 st downpayment is due on or before	08/02/18		329,333	346,000
2 nd downpayment is due on or before	09/02/18		329,333	346,000
3 rd downpayment is due on or before	10/02/18		329,333	346,000
4 th downpayment is due on or before	11/02/18			346,000
5 th downpayment is due on or before	12/02/18			346,000
6 th downpayment is due on or before	01/02/19			346,000
			988,000	2,076,000
<u>3.2 Balance for Amortization:</u>				
gross contract price		10,880,000	10,880,000	10,880,000
less : Reservation Fee/Downpayment		100,000	1,088,000	2,176,000
balance for amortization		10,780,000	9,792,000	8,704,000
<u>3.3 Monthly amortization:</u>	Due dates	08/02/18	11/01/18	02/02/19
1 YR., 0% interest		898,333		
2 YRS., 0% interest		449,167		
3 YRS. (1-2years, zero interest) (3rd year with 10% interest – factor .087916)		299,444 315,911		
4 YRS., @ 12% int. p.a. (factor:.026334)		283,881	257,863	229,211
5 YRS., @ 12% int. p.a. (factor:.022244)		239,790	217,813	193,612
6 YRS., @ 14% int. p.a. (factor:.020606)		222,133	201,774	179,355
7 YRS., @ 14% int. p.a. (factor:.018740)		202,017	183,502	163,113
8 YRS., @ 14% int. p.a. (factor:.017372)		187,270	170,107	151,206
9 YRS., @ 14% int. p.a. (factor:.016334)		176,081	159,943	142,171
10 YRS., 14% int. p.a. (factor:.015527)		167,381	152,040	135,147

Notes:

1. Reservation fee is P100,000 for each lot.
2. Reservation fee will form part of the downpayment or cash payment.
3. For Bank Financing, buyer can only avail of a maximum of 5% discount on Cash Term if Letter of Guarantee will be received 15 days from the date of reservation.

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