

Promo Name : **KADAYAWAN PROMO 2018**
 Effectivity Date : *Effective August 1 - 31, 2018*
 Project: **EDEN RIDGE**
 Name of Buyer _____

Sample Computation Only

OPTION 1 - CASH TERM

Ph	Blk	Lot	area	price
			500	10,000
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	5,000,000	5,000,000	5,000,000	5,000,000
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	5,000,000	5,000,000	5,000,000	5,000,000
	750,000	500,000	250,000	0
	4,250,000	4,500,000	4,750,000	5,000,000
08/01/18	50,000	50,000	50,000	50,000
	4,200,000	4,450,000	4,700,000	4,950,000
	08/16/18	08/31/18	09/15/18	09/16/18

OPTION 2A - INSTALLMENT BASED ON OUTRIGHT DP

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

25% Downpayment	1,250,000	1,250,000	1,250,000	1,250,000
Less : Reservation Fee dated 08/01/18	50,000	50,000	50,000	50,000
Downpayment Net of Reservation Fee	1,200,000	1,200,000	1,200,000	1,200,000
Discount on Downpayment	250,000	125,000	62,500	0
Net Downpayment Payable	950,000	1,075,000	1,137,500	1,200,000

Discount	20%	10%	5%	0%
No. of days	15	30	45	after 45

2A.2 Balance for Amortization:

	Due dates	08/16/18	08/31/18	09/15/18	09/16/18
Gross Contract Price		5,000,000	5,000,000	5,000,000	5,000,000
Less: 25% Downpayment		1,250,000	1,250,000	1,250,000	1,250,000
Others					
Balance for Amortization		3,750,000	3,750,000	3,750,000	3,750,000

2A.3 Monthly amortization:

	Due dates	09/15/18	09/30/18	10/15/18	10/16/18
1 YRS., 0% interest		312,500	312,500	312,500	312,500
2 YRS., 0% interest		156,250	156,250	156,250	156,250
3 YRS. ZERO INTEREST	PROMO	104,167	104,167	104,167	104,167
4 YRS. ZERO INTEREST	PROMO	78,125	78,125	78,125	78,125
5 YRS. ZERO INTEREST	PROMO	62,500	62,500	62,500	62,500
6 YRS., @ 14% int. p.a. (factor:.020606)		77,273	77,273	77,273	77,273
7 YRS., @ 14% int. p.a. (factor:.018740)		70,275	70,275	70,275	70,275
8 YRS., @ 14% int. p.a. (factor:.017372)		65,145	65,145	65,145	65,145
9 YRS., @ 14% int. p.a. (factor:.016334)		61,253	61,253	61,253	61,253
10 YRS., @ 14% int. p.a. (factor:.015527)		58,226	58,226	58,226	58,226

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 only avail of a maximum of 5% discount on cash term if Letter of Guarantee will be received 15 days from the date of RF.

Prepared by: _____

Checked by: _____

Received by: _____

8/1/2018 9:11

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Lot location:

Ph	Blk	Lot	area	price
0	0	0	500	10,000
0	0	0	0	0
	0	0	0	0
		Less : Drainage Area	0	0
Gross Total			500	

Discount	10%	7%	5%	0%
No. of days	15	30	45	after 45
contract price	contract price	contract price	contract price	contract price
5,000,000	5,000,000	5,000,000	5,000,000	5,000,000
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
5,000,000	5,000,000	5,000,000	5,000,000	5,000,000
OPTION 2B - INSTALLMENT BASED ON OUTRIGHT DP				
2B.1 Outright Downpayment (DP of 10% but below 25% to avail of the above disc.):				
10% Downpayment	500,000	500,000	500,000	500,000
Less: Reservation Fee dated	50,000	50,000	50,000	50,000
08/01/18				
Downpayment Net Reservation Fee	450,000	450,000	450,000	450,000
Discount on Downpayment	50,000	35,000	25,000	0
Net Downpayment Payable	400,000	415,000	425,000	450,000
Due dates	08/16/18	08/31/18	09/15/18	09/16/18
2B.2 Balance for Amortization:				
Gross Contract Price	5,000,000	5,000,000	5,000,000	5,000,000
Less: 10% Downpayment	500,000	500,000	500,000	500,000
Others				
Balance for Amortization	4,500,000	4,500,000	4,500,000	4,500,000
Due dates	09/15/18	09/30/18	10/15/18	10/16/18
2B.3 Monthly Amortization:				
1 YR., 0% interest	375,000	375,000	375,000	375,000
2 YRS., 0% interest	187,500	187,500	187,500	187,500
3 YRS. ZERO INTEREST	PROMO	125,000	125,000	125,000
4 YRS. ZERO INTEREST	PROMO	93,750	93,750	93,750
5 YRS., @ 12 % int. p.a. (factor:.022244)	100,098	100,098	100,098	100,098
6 YRS., @ 14% int. p.a. (factor:.020606)	92,727	92,727	92,727	92,727
7 YRS., @ 14% int. p.a. (factor:.018740)	84,330	84,330	84,330	84,330
8 YRS., @ 14% int. p.a. (factor:.017372)	78,174	78,174	78,174	78,174
9 YRS., @ 14% int. p.a. (factor:.016334)	73,503	73,503	73,503	73,503
10 YRS.,@ 14% int. p.a. (factor:.015527)	69,872	69,872	69,872	69,872

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 only avail of a maximum of 5% discount on cash term if Letter of Guarantee will be received 15 days from the date of RF.

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Lot location:

Ph	Blk	Lot	area	price	Contract Price
0	0	0	500	10,000	5,000,000
0	0	0	0	0	0
0	0	0	0	0	0
Less : Drainage Area			0	0	0
Gross Contract Price			<u>500</u>		<u>5,000,000</u>

OPTION 3 - ZERO DOWNPAYMENT

		DP %	ZERO Down payment
3.1 DOWNPAYMENT			
Downpayment			0
Less : Reservation Fee dated		08/01/18	50,000
			0
		08/31/18	
3.2 Balance for Amortization:			
Gross Contract Price			5,000,000
Less : Reservation Fee/Downpayment			50,000
Balance for Amortization			<u>4,950,000</u>
3.3 Monthly Amortization:		Due dates	08/31/18
1 YR., 0% interest			412,500
2 YRS., 0% interest			206,250
3 YRS. NO, INTEREST		PROMO	137,500
4 YRS. NO, INTEREST		PROMO	103,125
5 YRS., @ 12 % int. p.a. (factor:.022244)			110,108
6 YRS., @ 14% int. p.a. (factor:.020606)			102,000
7 YRS., @ 14% int. p.a. (factor:.018740)			92,763
8 YRS., @ 14% int. p.a. (factor:.017372)			85,991
9 YRS., @ 14% int. p.a. (factor:.016334)			80,853
10 YRS., @ 14% int. p.a. (factor:.015527)			76,859

Notes:

- Reservation fee is P50,000 for each lot.
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