

Promo Name : **KADAYAWAN PROMO 2018**  
 Effectivity Date : *Effective August 1 - September 30, 2018*  
 Project: **FERNWOOD**  
 Name of Buyer \_\_\_\_\_

Sample Computation Only

**OPTION 1 - CASH TERM**

Ph	Blk	Lot	area	price
			526	10,000
Less : Drainage Area			0	
Gross Contract Price			526	
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	5,260,000	5,260,000	5,260,000	5,260,000
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	5,260,000	5,260,000	5,260,000	5,260,000
	789,000	526,000	263,000	0
	4,471,000	4,734,000	4,997,000	5,260,000
<b>08/06/18</b>	<b>50,000</b>	<b>50,000</b>	<b>50,000</b>	<b>50,000</b>
	4,421,000	4,684,000	4,947,000	5,210,000
	<b>08/21/18</b>	<b>09/05/18</b>	<b>09/20/18</b>	<b>09/21/18</b>

**OPTION 2A - INSTALLMENT BASED ON OUTRIGHT DP**

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

	25%			
Downpayment	1,315,000	1,315,000	1,315,000	1,315,000
Less : Reservation Fee dated <b>08/06/18</b>	50,000	50,000	50,000	50,000
Downpayment Net of Reservation Fee	1,265,000	1,265,000	1,265,000	1,265,000
Discount on Downpayment	263,000	131,500	65,750	0
<b>Net Downpayment Payable</b>	<b>1,002,000</b>	<b>1,133,500</b>	<b>1,199,250</b>	<b>1,265,000</b>

Discount	20%	10%	5%	0%
No. of days	15	30	45	after 45
Due dates	<b>08/21/18</b>	<b>09/05/18</b>	<b>09/20/18</b>	<b>09/21/18</b>

2A.2 Balance for Amortization:

Gross Contract Price	5,260,000	5,260,000	5,260,000	5,260,000
Less: <b>25%</b> Downpayment	1,315,000	1,315,000	1,315,000	1,315,000
Others				
Balance for Amortization	3,945,000	3,945,000	3,945,000	3,945,000

2A.3 Monthly amortization:

	Due dates	09/20/18	10/05/18	10/20/18	10/21/18
1 YR., 0% interest		328,750	328,750	328,750	328,750
2 YRS., 0% interest		164,375	164,375	164,375	164,375
<b>3 YRS. ZERO INTEREST</b>	<b>PROMO</b>	<b>109,583</b>	<b>109,583</b>	<b>109,583</b>	<b>109,583</b>
<b>4 YRS. ZERO INTEREST</b>	<b>PROMO</b>	<b>82,188</b>	<b>82,188</b>	<b>82,188</b>	<b>82,188</b>
<b>5 YRS. ZERO INTEREST</b>	<b>PROMO</b>	<b>65,750</b>	<b>65,750</b>	<b>65,750</b>	<b>65,750</b>
6 YRS., @ 14% int. p.a. (factor:.020606)		81,291	81,291	81,291	81,291
7 YRS., @ 14% int. p.a. (factor:.018740)		73,929	73,929	73,929	73,929
8 YRS., @ 14% int. p.a. (factor:.017372)		68,533	68,533	68,533	68,533
9 YRS., @ 14% int. p.a. (factor:.016334)		64,438	64,438	64,438	64,438
10 YRS.,@ 14% int. p.a. (factor:.015527)		61,254	61,254	61,254	61,254

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: \_\_\_\_\_

8/7/2018 8:11

Promo Name : **KADAYAWAN PROMO 2018**  
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					Discount	10%	7%	5%	0%
					No. of days	15	30	45	after 45
<b>Lot location:</b>					contract price	contract price	contract price	contract price	contract price
Ph	Blk	Lot	area	price	5,260,000	5,260,000	5,260,000	5,260,000	5,260,000
0	0	0	526	10,000	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
			Less : Drainage Area	0	0	0	0	0	0
Gross Total				526	5,260,000	5,260,000	5,260,000	5,260,000	5,260,000
<b>OPTION 2B - INSTALLMENT BASED ON OUTRIGHT DP</b>									
<b>2B.1 Outright Downpayment ( DP of 10% but below 25% to avail of the above disc.):</b>									
					526,000	526,000	526,000	526,000	526,000
			Less : Reservation Fee dated	<b>08/06/18</b>	50,000	50,000	50,000	50,000	50,000
			Downpayment Net Reservation Fee		476,000	476,000	476,000	476,000	476,000
			Discount on Downpayment		52,600	36,820	26,300	0	0
			<b>Net Downpayment Payable</b>	<b>Due dates</b>	<b>423,400</b>	<b>439,180</b>	<b>449,700</b>	<b>476,000</b>	
					<b>08/21/18</b>	<b>09/05/18</b>	<b>09/20/18</b>	<b>09/21/18</b>	
<b>2B.2 Balance for Amortization:</b>									
			Gross Contract Price		5,260,000	5,260,000	5,260,000	5,260,000	5,260,000
			Less: 10% Downpayment		526,000	526,000	526,000	526,000	526,000
			Others						
			Balance for Amortization		4,734,000	4,734,000	4,734,000	4,734,000	4,734,000
<b>2B.3 Monthly Amortization:</b>									
				<b>Due dates</b>	<b>09/20/18</b>	<b>10/05/18</b>	<b>10/20/18</b>	<b>10/21/18</b>	
			1 YRS., 0% interest		394,500	394,500	394,500	394,500	394,500
			2 YRS., 0% interest		197,250	197,250	197,250	197,250	197,250
			<b>3 YRS. ZERO INTEREST</b>	<b>PROMO</b>	<b>131,500</b>	<b>131,500</b>	<b>131,500</b>	<b>131,500</b>	<b>131,500</b>
			<b>4 YRS. ZERO INTEREST</b>	<b>PROMO</b>	<b>98,625</b>	<b>98,625</b>	<b>98,625</b>	<b>98,625</b>	<b>98,625</b>
			5 YRS., @ 12 % int. p.a. (factor:.022244)		105,303	105,303	105,303	105,303	105,303
			6 YRS., @ 14% int. p.a. (factor:.020606)		97,549	97,549	97,549	97,549	97,549
			7 YRS., @ 14% int. p.a. (factor:.018740)		88,715	88,715	88,715	88,715	88,715
			8 YRS., @ 14% int. p.a. (factor:.017372)		82,239	82,239	82,239	82,239	82,239
			9 YRS., @ 14% int. p.a. (factor:.016334)		77,325	77,325	77,325	77,325	77,325
			10 YRS.,@ 14% int. p.a. (factor:.015527)		73,505	73,505	73,505	73,505	73,505

Notes:

- Reservation fee is P50,000 for each lot.
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**Lot location:**

Ph	Blk	Lot	area	price	Contract Price
0	0	0	526	10,000	5,260,000
0	0	0	0	0	0
0	0	0	0	0	0
Less : Drainage Area			0	0	0
Gross Contract Price			<u>526</u>		<u>5,260,000</u>

**OPTION 3 - ZERO & EXTENDED DOWNPAYMENT**

		DP %	ZERO Down payment	10% Extended Down payment
<b>3.1 DOWNPAYMENT</b>				
Downpayment			0	526,000
Less : Reservation Fee dated		<b>08/06/18</b>	50,000	50,000
Downpayment for amortization			0	476,000
		<b>Due dates</b>		
1st downpayment		<b>09/05/18</b>		39,667
2nd downpayment		<b>10/05/18</b>		39,667
3rd downpayment		<b>11/05/18</b>		39,667
4th downpayment		<b>12/05/18</b>		39,667
5th downpayment		<b>01/05/19</b>		39,667
6th downpayment		<b>02/05/19</b>		39,667
7th downpayment		<b>03/05/19</b>		39,667
8th downpayment		<b>04/05/19</b>		39,667
9th downpayment		<b>05/05/19</b>		39,667
10th downpayment		<b>06/05/19</b>		39,667
11th downpayment		<b>07/05/19</b>		39,667
12th downpayment		<b>08/05/19</b>		39,667
				476,000
<b>3.2 Balance for Amortization:</b>				
Gross Contract Price			5,260,000	5,260,000
Less : Reservation Fee+Downpayment			50,000	526,000
Balance for Amortization			5,210,000	4,734,000
<b>3.3 Monthly Amortization:</b>		<b>Due dates</b>	<b>09/05/18</b>	<b>09/05/19</b>
1 YR., 0% interest			434,167	394,500
2 YRS., 0% interest			217,083	197,250
<b>3 YRS. NO, INTEREST</b>		<b>PROMO</b>	<b>144,722</b>	<b>131,500</b>
<b>4 YRS. NO, INTEREST</b>		<b>PROMO</b>	<b>108,542</b>	<b>98,625</b>
5 YRS., @ 12 % int. p.a. (factor:.022244)			115,891	105,303
6 YRS., @ 14% int. p.a. (factor:.020606)			107,357	97,549
7 YRS., @ 14% int. p.a. (factor:.018740)			97,635	88,715
8 YRS., @ 14% int. p.a. (factor:.017372)			90,508	82,239
9 YRS., @ 14% int. p.a. (factor:.016334)			85,100	77,325
10 YRS.,@ 14% int. p.a. (factor:.015527)			80,896	73,505

Notes:

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