

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

Sample Computation Only

**OPTION 1 - CASH TERM**

Ph	Blk	Lot	area	price
			150	16,700
Less : Drainage Area			0	
Gross Contract Price			150	
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	2,505,000	2,505,000	2,505,000	2,505,000
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	2,505,000	2,505,000	2,505,000	2,505,000
	375,750	250,500	125,250	0
	2,129,250	2,254,500	2,379,750	2,505,000
<b>08/06/18</b>	<b>30,000</b>	<b>30,000</b>	<b>30,000</b>	<b>30,000</b>
	2,099,250	2,224,500	2,349,750	2,475,000
	<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):

<b>25%</b> Downpayment	626,250	626,250	626,250	626,250
Less : Reservation Fee dated <b>08/06/18</b>	30,000	30,000	30,000	30,000
Downpayment Net of Reservation Fee	596,250	596,250	596,250	596,250
Discount on Downpayment	125,250	62,625	31,313	0
<b>Net Downpayment Payable</b>	<b>471,000</b>	<b>533,625</b>	<b>564,938</b>	<b>596,250</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	2,505,000	2,505,000	2,505,000	2,505,000
Less: <b>25%</b> Downpayment	626,250	626,250	626,250	626,250
Others				
Balance for Amortization	1,878,750	1,878,750	1,878,750	1,878,750

2A.3 Monthly amortization:

	Due dates	09/20/18	10/05/18	10/20/18	10/21/18
1 YR., 0% interest		156,563	156,563	156,563	156,563
2 YRS., 0% interest		78,281	78,281	78,281	78,281
<b>3 YRS. ZERO INTEREST</b>	<b>PROMO</b>	<b>52,188</b>	<b>52,188</b>	<b>52,188</b>	<b>52,188</b>
<b>4 YRS. ZERO INTEREST</b>	<b>PROMO</b>	<b>39,141</b>	<b>39,141</b>	<b>39,141</b>	<b>39,141</b>
<b>5 YRS. ZERO INTEREST</b>	<b>PROMO</b>	<b>31,313</b>	<b>31,313</b>	<b>31,313</b>	<b>31,313</b>
6 YRS., @ 14% int. p.a. (factor:.020606)		38,714	38,714	38,714	38,714
7 YRS., @ 14% int. p.a. (factor:.018740)		35,208	35,208	35,208	35,208
8 YRS., @ 14% int. p.a. (factor:.017372)		32,638	32,638	32,638	32,638
9 YRS., @ 14% int. p.a. (factor:.016334)		30,688	30,688	30,688	30,688
10 YRS.,@ 14% int. p.a. (factor:.015527)		29,171	29,171	29,171	29,171

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 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 8:07

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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	2,505,000	2,505,000	2,505,000	2,505,000	2,505,000
0	0	0	150	16,700	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				150	2,505,000	2,505,000	2,505,000	2,505,000	2,505,000
<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>									
					250,500	250,500	250,500	250,500	250,500
			Less : Reservation Fee dated	<b>08/06/18</b>	30,000	30,000	30,000	30,000	30,000
			Downpayment Net Reservation Fee		220,500	220,500	220,500	220,500	220,500
			Discount on Downpayment		25,050	17,535	12,525	0	0
			<b>Net Downpayment Payable</b>		<b>195,450</b>	<b>202,965</b>	<b>207,975</b>	<b>220,500</b>	<b>220,500</b>
<b>2B.2 Balance for Amortization:</b>					<b>Due dates</b>	<b>08/21/18</b>	<b>09/05/18</b>	<b>09/20/18</b>	<b>09/21/18</b>
			Gross Contract Price		2,505,000	2,505,000	2,505,000	2,505,000	2,505,000
			Less: 10% Downpayment		250,500	250,500	250,500	250,500	250,500
			Others						
			Balance for Amortization		2,254,500	2,254,500	2,254,500	2,254,500	2,254,500
<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		187,875	187,875	187,875	187,875	187,875
			2 YRS., 0% interest		93,938	93,938	93,938	93,938	93,938
			<b>3 YRS. ZERO INTEREST</b>	<b>PROMO</b>	<b>62,625</b>	<b>62,625</b>	<b>62,625</b>	<b>62,625</b>	<b>62,625</b>
			<b>4 YRS. ZERO INTEREST</b>	<b>PROMO</b>	<b>46,969</b>	<b>46,969</b>	<b>46,969</b>	<b>46,969</b>	<b>46,969</b>
			5 YRS., @ 12 % int. p.a. (factor:.022244)		50,149	50,149	50,149	50,149	50,149
			6 YRS., @ 14% int. p.a. (factor:.020606)		46,456	46,456	46,456	46,456	46,456
			7 YRS., @ 14% int. p.a. (factor:.018740)		42,249	42,249	42,249	42,249	42,249
			8 YRS., @ 14% int. p.a. (factor:.017372)		39,165	39,165	39,165	39,165	39,165
			9 YRS., @ 14% int. p.a. (factor:.016334)		36,825	36,825	36,825	36,825	36,825
			10 YRS.,@ 14% int. p.a. (factor:.015527)		35,006	35,006	35,006	35,006	35,006

Notes:

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**Lot location:**

Ph	Blk	Lot	area	price	Contract Price
0	0	0	150	16,700	2,505,000
0	0	0	0	0	0
0	0	0	0	0	0
Less : Drainage Area			0	0	0
Gross Contract Price			150		2,505,000

**OPTION 3 - ZERO & EXTENDED DOWNPAYMENT**

		DP %	ZERO Down payment	10% Extended Down payment
<b>3.1 DOWNPAYMENT</b>				
Downpayment			0	250,500
Less : Reservation Fee dated		<b>08/06/18</b>	30,000	30,000
Downpayment for amortization			0	220,500
		<b>Due dates</b>		
1st downpayment		<b>09/05/18</b>		18,375
2nd downpayment		<b>10/05/18</b>		18,375
3rd downpayment		<b>11/05/18</b>		18,375
4th downpayment		<b>12/05/18</b>		18,375
5th downpayment		<b>01/05/19</b>		18,375
6th downpayment		<b>02/05/19</b>		18,375
7th downpayment		<b>03/05/19</b>		18,375
8th downpayment		<b>04/05/19</b>		18,375
9th downpayment		<b>05/05/19</b>		18,375
10th downpayment		<b>06/05/19</b>		18,375
11th downpayment		<b>07/05/19</b>		18,375
12th downpayment		<b>08/05/19</b>		18,375
				220,500
<b>3.2 Balance for Amortization:</b>				
Gross Contract Price			2,505,000	2,505,000
Less : Reservation Fee+Downpayment			30,000	250,500
Balance for Amortization			2,475,000	2,254,500
<b>3.3 Monthly Amortization:</b>		<b>Due dates</b>	<b>09/05/18</b>	<b>09/05/19</b>
1 YR., 0% interest			206,250	187,875
2 YRS., 0% interest			103,125	93,938
<b>3 YRS. NO, INTEREST</b>		<b>PROMO</b>	<b>68,750</b>	<b>62,625</b>
<b>4 YRS. NO, INTEREST</b>		<b>PROMO</b>	<b>51,563</b>	<b>46,969</b>
5 YRS., @ 12 % int. p.a. (factor:.022244)			55,054	50,149
6 YRS., @ 14% int. p.a. (factor:.020606)			51,000	46,456
7 YRS., @ 14% int. p.a. (factor:.018740)			46,382	42,249
8 YRS., @ 14% int. p.a. (factor:.017372)			42,996	39,165
9 YRS., @ 14% int. p.a. (factor:.016334)			40,427	36,825
10 YRS.,@ 14% int. p.a. (factor:.015527)			38,429	35,006

Notes:

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