

Promo Name: KADAYAWAN PROMO 2018
 Project: Northtown
 Effective : August 1 - September 30, 2018
 Buyer :

SAMPLE COMPUTATION

OPTION 1 - CASH TERM

Ph	Blk	Lot	Area	Price
			150	18,218
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	2,732,700	2,732,700	2,732,700	2,732,700
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	2,732,700	2,732,700	2,732,700	2,732,700
	409,905	273,270	136,635	0
	2,322,795	2,459,430	2,596,065	2,732,700
09/07/18	30,000	30,000	30,000	30,000
	2,292,795	2,429,430	2,566,065	2,702,700
Due dates	09/22/18	10/07/18	10/22/18	11/06/18

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
	683,175	683,175	683,175	683,175
09/07/18	30,000	30,000	30,000	30,000
	653,175	653,175	653,175	653,175
	136,635	68,318	34,159	0
	516,540	584,858	619,016	653,175
Due dates	09/22/18	10/07/18	10/22/18	11/06/18

2A.2 Balance for Amortization:

Gross Selling Price		
Less: 25% Downpayment		
Balance for amortization		

	2,732,700	2,732,700	2,732,700	2,732,700
	683,175	683,175	683,175	683,175
	2,049,525	2,049,525	2,049,525	2,049,525
Due dates	10/22/18	11/06/18	11/21/18	12/06/18

2A.3 Monthly amortization:

1 YRS., 0% interest		170,794	170,794	170,794	170,794
2 YRS., 0% interest		85,397	85,397	85,397	85,397
3 YRS., 0% interest	PROMO	56,931	56,931	56,931	56,931
4 YRS., 0% interest	PROMO	42,698	42,698	42,698	42,698
5 YRS., @ 12% int. p.a. (factor:.022244)		45,590	45,590	45,590	45,590
6 YRS., @ 14% int. p.a. (factor:.020606)		42,233	42,233	42,233	42,233
7 YRS., @ 14% int. p.a. (factor:.018740)		38,408	38,408	38,408	38,408
8 YRS., @ 14% int. p.a. (factor:.017372)		35,604	35,604	35,604	35,604
9 YRS., @ 14% int. p.a. (factor:.016334)		33,477	33,477	33,477	33,477
10 YRS., @ 14% int. p.a. (factor:.015527)		31,823	31,823	31,823	31,823

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:

07-Sep-18

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					discount	10%	7%	5%	0%
					no. of days	15	30	45	after 45
Lot location:					contract price	contract price	contract price	contract price	contract price
Ph	Blk	Lot	area	price					
-	-	-	150	18,218	2,732,700	2,732,700	2,732,700	2,732,700	2,732,700
-	-	-	-	-	0	0	0	0	0
-	-	-	-	-	0	0	0	0	0
-	-	-	-	-	0	0	0	0	0
-	-	-	-	-	0	0	0	0	0
-	-	-	-	-	0	0	0	0	0
Gross Total				150	2,732,700	2,732,700	2,732,700	2,732,700	2,732,700
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			273,270	273,270	273,270	273,270	273,270
Less :		Reservation Fee dated		09/07/18	30,000	30,000	30,000	30,000	30,000
Downpayment Net of Reservation Fee					243,270	243,270	243,270	243,270	243,270
Discount on Downpayment					27,327	19,129	13,664	0	0
Net Downpayment Payable					215,943	224,141	229,607	243,270	243,270
Due dates					09/22/18	10/07/18	10/22/18	11/06/18	11/06/18
2B.2 Balance for Amortization:									
		Gross Selling Price			2,732,700	2,732,700	2,732,700	2,732,700	2,732,700
Less:	10%	Downpayment			273,270	273,270	273,270	273,270	273,270
Balance for Amortization					2,459,430	2,459,430	2,459,430	2,459,430	2,459,430
2B.3 Monthly amortization:									
Due dates					10/22/18	11/06/18	11/21/18	12/06/18	12/06/18
1 YR., 0% interest					204,953	204,953	204,953	204,953	204,953
2 YRS., 0% interest					102,476	102,476	102,476	102,476	102,476
3 YRS., 0% interest					PROMO 68,318	68,318	68,318	68,318	68,318
4 YRS., @ 12% int. p.a. (factor:.026334)					64,767	64,767	64,767	64,767	64,767
5 YRS., @ 12% int. p.a. (factor:.022244)					54,708	54,708	54,708	54,708	54,708
6 YRS., @ 14% int. p.a. (factor:.020606)					50,679	50,679	50,679	50,679	50,679
7 YRS., @ 14% int. p.a. (factor:.018740)					46,090	46,090	46,090	46,090	46,090
8 YRS., @ 14% int. p.a. (factor:.017372)					42,725	42,725	42,725	42,725	42,725
9 YRS., @ 14% int. p.a. (factor:.016334)					40,172	40,172	40,172	40,172	40,172
10 YRS., @ 14% int. p.a. (factor:.015527)					38,188	38,188	38,188	38,188	38,188

Notes:

1. Reservation fee is P30,000 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 RF.

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OPTION 3 - ZERO & EXTENDED DOWN PAYMENT

Lot location:

Ph	Blk	Lot	area	price	Contract Price
0	0	0	150	18,218	2,732,700
0	0	0	0	0	0
0	0	0	0	0	0
0	0	0	0	0	0
0	0	0	0	0	0
0	0	0	0	0	0
Gross contract price					2,732,700

		DP %	ZERO Down payment	10% EXTENDED Down payment
3.1 DOWNPAYMENT				
Downpayment			0	273,270
Less :	Reservation Fee dated	09/07/18	30,000	30,000
	Downpayment for amortization			243,270
	Due dates			
	1st downpayment	10/07/18		20,273
	2nd downpayment	11/07/18		20,273
	3rd downpayment	12/07/18		20,273
	4th downpayment	01/07/19		20,273
	5th downpayment	02/07/19		20,273
	6th downpayment	03/07/19		20,273
	7th downpayment	04/07/19		20,273
	8th downpayment	05/07/19		20,273
	9th downpayment	06/07/19		20,273
	10th downpayment	07/07/19		20,273
	11th downpayment	08/07/19		20,273
	12th downpayment	09/07/19		20,273
3.2 Balance for Amortization:				243,270
Gross Contract Price			2,732,700	2,732,700
Less :	Reservation Fee + Downpayment		30,000	273,270
Balance for Amortization			2,702,700	2,459,430
3.3 Monthly amortization:			10/07/18	10/07/19
1 YR., 0% interest			225,225	204,953
2 YRS., 0% interest			112,613	102,476
3 YRS., 0% interest		PROMO	75,075	Not applicable
4 YRS., @ 12% int. p.a. (factor:.026334)			71,173	64,767
5 YRS., @ 12% int. p.a. (factor:.022244)			60,119	54,708
6 YRS., @ 14% int. p.a. (factor:.020606)			55,692	50,679
7 YRS., @ 14% int. p.a. (factor:.018740)			50,649	46,090
8 YRS., @ 14% int. p.a. (factor:.017372)			46,951	42,725
9 YRS., @ 14% int. p.a. (factor:.016334)			44,146	40,172
10 YRS., @ 14% int. p.a. (factor:.015527)			41,965	38,188

Notes:

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