

Promo Name : **KADAYAWAN PROMO 2018**

Sample Computation Only

Effectivity Date : *October 1-31, 2018*

Project: **EDEN RIDGE / FERNWOOD**

Name of Buyer \_\_\_\_\_

**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
	<b>50,000</b>	50,000	50,000	50,000
	4,200,000	4,450,000	4,700,000	4,950,000
	<b>10/16/18</b>	<b>10/31/18</b>	<b>11/15/18</b>	<b>11/16/18</b>

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

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

	25%			
Downpayment	1,250,000	1,250,000	1,250,000	1,250,000
Less : Reservation Fee dated	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
<b>Net Downpayment Payable</b>	<b>950,000</b>	<b>1,075,000</b>	<b>1,137,500</b>	<b>1,200,000</b>

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

2A.2 Balance for Amortization:

	10/16/18	10/31/18	11/15/18	11/16/18
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:

	11/15/18	11/30/18	12/15/18	12/16/18
1 YR., 0% interest	312,500	312,500	312,500	312,500
2 YRS., 0% interest	156,250	156,250	156,250	156,250
<b>3 YRS. ZERO INTEREST PROMO</b>	<b>104,167</b>	<b>104,167</b>	<b>104,167</b>	<b>104,167</b>
<b>4 YRS. ZERO INTEREST PROMO</b>	<b>78,125</b>	<b>78,125</b>	<b>78,125</b>	<b>78,125</b>
<b>5 YRS. ZERO INTEREST PROMO</b>	<b>62,500</b>	<b>62,500</b>	<b>62,500</b>	<b>62,500</b>
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 (a.) Buyer can avail the corresponding discounts on the equity balance from the date of reservation. if Letter of Guarantee will be received 15 days from the date of reservation.

Prepared by: \_\_\_\_\_

Checked by: \_\_\_\_\_

Received by: \_\_\_\_\_

10/01/2018 13:46

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	
Ph	Blk	Lot	area	price					
0	0	0	500	10,000	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	0	0	
	Less : Drainage Area		0	0	0	0	0	0	
Gross Total				500	5,000,000	5,000,000	5,000,000	5,000,000	
<b>OPTION 2B - INSTALLMENT BASED ON OUTRIGHT DP</b>									
<i>2B.1 Outright Downpayment ( DP of 10% but below 25% to avail of the above disc.):</i>									
10% Downpayment					500,000	500,000	500,000	500,000	
Less: Reservation Fee dated 10/01/18					50,000	50,000	50,000	50,000	
Downpayment Net Reservation Fee					450,000	450,000	450,000	450,000	
Discount on Downpayment					50,000	35,000	25,000	0	
<b>Net Downpayment Payable</b>					<b>400,000</b>	<b>415,000</b>	<b>425,000</b>	<b>450,000</b>	
					<b>Due dates</b>	<b>10/16/18</b>	<b>10/31/18</b>	<b>11/15/18</b>	<b>11/16/18</b>
<i>2B.2 Balance for Amortization:</i>									
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	
<i>2B.3 Monthly Amortization:</i>									
					<b>Due dates</b>	<b>11/15/18</b>	<b>11/30/18</b>	<b>12/15/18</b>	<b>12/16/18</b>
1 YR., 0% interest					375,000	375,000	375,000	375,000	
2 YRS., 0% interest					187,500	187,500	187,500	187,500	
<b>3 YRS. ZERO INTEREST</b>					<b>PROMO</b>	<b>125,000</b>	<b>125,000</b>	<b>125,000</b>	<b>125,000</b>
<b>4 YRS. ZERO INTEREST</b>					<b>PROMO</b>	<b>93,750</b>	<b>93,750</b>	<b>93,750</b>	<b>93,750</b>
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:
1. Reservation fee is P50,000 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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**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 500 5,000,000

**OPTION 3 - ZERO & EXTENDED DOWNPAYMENT**

		DP %	ZERO Down payment	10% Extended Down payment
<b>3.1 DOWNPAYMENT</b>				
Downpayment			0	500,000
Less : Reservation Fee dated		<b>10/01/18</b>	50,000	50,000
Downpayment for amortization			0	450,000
<b>Due dates</b>				
1st downpayment		<b>10/31/18</b>		37,500
2nd downpaymer		<b>11/30/18</b>		37,500
3rd downpaymen		<b>12/31/18</b>		37,500
4th downpaymen		<b>01/31/19</b>		37,500
5th downpaymen		<b>02/28/19</b>		37,500
6th downpaymen		<b>03/31/19</b>		37,500
7th downpaymen		<b>04/30/19</b>		37,500
8th downpaymen		<b>05/31/19</b>		37,500
9th downpaymen		<b>06/30/19</b>		37,500
10th downpayme		<b>07/31/19</b>		37,500
11th downpayme		<b>08/31/19</b>		37,500
12th downpayme		<b>09/30/19</b>		37,500
				450,000
<b>3.2 Balance for Amortization:</b>				
Gross Contract Price			5,000,000	5,000,000
Less : Reservation Fee+Downpayment			50,000	500,000
Balance for Amortization			4,950,000	4,500,000
<b>3.3 Monthly Amortization:</b>		<b>Due dates</b>	<b>10/31/18</b>	<b>10/31/19</b>
1 YR., 0% interest			412,500	375,000
2 YRS., 0% interest			206,250	187,500
<b>3 YRS. NO, INTEREST</b>		<b>PROMO</b>	<b>137,500</b>	<b>125,000</b>
<b>4 YRS. NO, INTEREST</b>		<b>PROMO</b>	<b>103,125</b>	<b>93,750</b>
5 YRS., @ 12 % int. p.a. (factor:.022244)			110,108	100,098
6 YRS., @ 14% int. p.a. (factor:.020606)			102,000	92,727
7 YRS., @ 14% int. p.a. (factor:.018740)			92,763	84,330
8 YRS., @ 14% int. p.a. (factor:.017372)			85,991	78,174
9 YRS., @ 14% int. p.a. (factor:.016334)			80,853	73,503
10 YRS.,@ 14% int. p.a. (factor:.015527)			76,859	69,872

Notes:

1. Reservation fee is P50,000 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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