

Promo Name : **KADAYAWAN PROMO 2018**
 Effectivity Date : *October 1-31, 2018*
 Project: **NORTHCREST**
 Name of Buyer _____

Sample Computation Only

OPTION 1 - CASH TERM

Ph	Blk	Lot	area	price
			150	16,700
Less : Drainage Area				
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
10/01/18	30,000	30,000	30,000	30,000
	2,099,250	2,224,500	2,349,750	2,475,000
	10/16/18	10/31/18	11/15/18	11/16/18

OPTION 2A - INSTALLMENT BASED ON OUTRIGHT DP

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

25%	Downpayment				
	626,250	626,250	626,250	626,250	626,250
Less : Reservation Fee dated	30,000	30,000	30,000	30,000	30,000
Downpayment Net of Reservation Fee	596,250	596,250	596,250	596,250	596,250
Discount on Downpayment	125,250	62,625	31,313	0	0
Net Downpayment Payable	471,000	533,625	564,938	596,250	596,250

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

Due dates	10/16/18	10/31/18	11/15/18	11/16/18
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2A.2 Balance for Amortization:

Gross Contract Price	2,505,000	2,505,000	2,505,000	2,505,000
Less: 25% 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	11/15/18	11/30/18	12/15/18	12/16/18
1 YR., 0% interest		156,563	156,563	156,563	156,563
2 YRS., 0% interest		78,281	78,281	78,281	78,281
3 YRS. ZERO INTEREST	PROMO	52,188	52,188	52,188	52,188
4 YRS. ZERO INTEREST	PROMO	39,141	39,141	39,141	39,141
5 YRS. ZERO INTEREST	PROMO	31,313	31,313	31,313	31,313
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 reservation.

Prepared by: _____

Checked by: _____

Received by: _____

10/01/2018 13:46

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Lot location:				
Ph	Blk	Lot	area	price
0	0	0	150	16,700
0	0	0	0	0
	0	0	0	0
Less : Drainage Area			0	0
Gross Total			150	

Discount	10%	7%	5%	0%
No. of days	15	30	45	after 45
contract price	contract price	contract price	contract price	contract price
2,505,000	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
2,505,000	2,505,000	2,505,000	2,505,000	2,505,000
OPTION 2B - INSTALLMENT BASED ON OUTRIGHT DP				
<i>2B.1 Outright Downpayment (DP of 10% but below 25% to avail of the above disc.):</i>				
10% Downpayment	250,500	250,500	250,500	250,500
Less : Reservation Fee dated 10/01/18	30,000	30,000	30,000	30,000
Downpayment Net Reservation Fee	220,500	220,500	220,500	220,500
Discount on Downpayment	25,050	17,535	12,525	0
Net Downpayment Payable	195,450	202,965	207,975	220,500
Due dates	10/16/18	10/31/18	11/15/18	11/16/18
<i>2B.2 Balance for Amortization:</i>				
Gross Contract Price	2,505,000	2,505,000	2,505,000	2,505,000
Less: 10% Downpayment	250,500	250,500	250,500	250,500
Others				
Balance for Amortization	2,254,500	2,254,500	2,254,500	2,254,500
Due dates	11/15/18	11/30/18	12/15/18	12/16/18
<i>2B.3 Monthly Amortization:</i>				
1 YR., 0% interest	187,875	187,875	187,875	187,875
2 YRS., 0% interest	93,938	93,938	93,938	93,938
3 YRS. ZERO INTEREST	PROMO	62,625	62,625	62,625
4 YRS. ZERO INTEREST	PROMO	46,969	46,969	46,969
5 YRS., @ 12 % int. p.a. (factor:.022244)	50,149	50,149	50,149	50,149
6 YRS., @ 14% int. p.a. (factor:.020606)	46,456	46,456	46,456	46,456
7 YRS., @ 14% int. p.a. (factor:.018740)	42,249	42,249	42,249	42,249
8 YRS., @ 14% int. p.a. (factor:.017372)	39,165	39,165	39,165	39,165
9 YRS., @ 14% int. p.a. (factor:.016334)	36,825	36,825	36,825	36,825
10 YRS., @ 14% int. p.a. (factor:.015527)	35,006	35,006	35,006	35,006

- 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 reservation.

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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			<u>150</u>		<u>2,505,000</u>

OPTION 3 - ZERO & EXTENDED DOWNPAYMENT

<u>3.1 DOWNPAYMENT</u>	DP %	ZERO <i>Down payment</i>	10% Extended <i>Down payment</i>
Downpayment		0	250,500
Less : Reservation Fee dated	10/01/18	30,000	30,000
Downpayment for amortization		0	220,500
Due dates			
1st downpayment	10/31/18		18,375
2nd downpayment	11/30/18		18,375
3rd downpayment	12/31/18		18,375
4th downpayment	01/31/19		18,375
5th downpayment	02/28/19		18,375
6th downpayment	03/31/19		18,375
7th downpayment	04/30/19		18,375
8th downpayment	05/31/19		18,375
9th downpayment	06/30/19		18,375
10th downpayment	07/31/19		18,375
11th downpayment	08/31/19		18,375
12th downpayment	09/30/19		18,375
			220,500
<u>3.2 Balance for Amortization:</u>			
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
<u>3.3 Monthly Amortization:</u>			
		Due dates	10/31/18 10/31/19
1 YR., 0% interest		206,250	187,875
2 YRS., 0% interest		103,125	93,938
3 YRS. NO, INTEREST	PROMO	68,750	62,625
4 YRS. NO, INTEREST	PROMO	51,563	46,969
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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