

**Northcrest**

SAMPLE COMPUTATION

**STANDARD PACKAGE**

Effective **January 1 - 31, 2019**

BUYER :

<b>OPTION 1 - CASH TERM</b>					discount	15%	10%	5%	0%
					no. of days	15	30	45	after 45
Ph	Blk	Lot	area	price	contract price	contract price	contract price	contract price	contract price
			150	16,700	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
	Less :Drainage Area		0		2,505,000	2,505,000	2,505,000	2,505,000	2,505,000
	gross contract price		150		2,505,000	2,505,000	2,505,000	2,505,000	2,505,000
	Less :	Discount			375,750	250,500	125,250	0	0
	Net contract price				2,129,250	2,254,500	2,379,750	2,505,000	2,505,000
	Less :	reservation fee dated		<b>01/02/19</b>	30,000	30,000	30,000	30,000	30,000
	Net contract price payable				2,099,250	2,224,500	2,349,750	2,475,000	2,475,000
					<b>01/17/19</b>	<b>02/01/19</b>	<b>02/16/19</b>	<b>03/03/19</b>	
<b>OPTION 2A - INSTALLMENT BASED ON OUTRIGHT DP</b>									
<b>2A.1 Outright Downpayment ( min.20% – max.50% to avail of the above disc):</b>									
	20%	Downpayment			501,000	501,000	501,000	501,000	501,000
	less :	reservation fee dated		<b>01/02/19</b>	30,000	30,000	30,000	30,000	30,000
	<b>downpayment net of reservation fee</b>				<b>471,000</b>	<b>471,000</b>	<b>471,000</b>	<b>471,000</b>	<b>471,000</b>
	<b>discount on downpayment</b>				<b>75,150</b>	<b>50,100</b>	<b>25,050</b>	<b>0</b>	<b>0</b>
	<b>net downpayment payable</b>				<b>395,850</b>	<b>420,900</b>	<b>445,950</b>	<b>471,000</b>	<b>471,000</b>
				<b>Due dates</b>	<b>01/17/19</b>	<b>02/01/19</b>	<b>02/16/19</b>	<b>03/03/19</b>	
<b>2A.2 Balance for Amortization:</b>									
	gross contract price				2,505,000	2,505,000	2,505,000	2,505,000	2,505,000
	Less:	20% Downpayment			501,000	501,000	501,000	501,000	501,000
	Others								
	Balance for amortization				2,004,000	2,004,000	2,004,000	2,004,000	2,004,000
				<b>Due dates</b>	<b>02/16/19</b>	<b>03/03/19</b>	<b>03/18/19</b>	<b>04/02/19</b>	
<b>2A.3 Monthly amortization:</b>									
	1 YR., 0% interest				167,000	167,000	167,000	167,000	167,000
	2 YRS., 0% interest				83,500	83,500	83,500	83,500	83,500
	3 YRS., (1-2 YEARS , ZERO INTEREST)				55,667	55,667	55,667	55,667	55,667
	(3RD year with 10% interest-factor .087916)				58,728	58,728	58,728	58,728	58,728
	4 YRS., @ 12% int. p.a. (factor:.026334)				52,773	52,773	52,773	52,773	52,773
	5 YRS., @ 12% int. p.a. (factor:.022244)				44,577	44,577	44,577	44,577	44,577
	6 YRS., @ 14% int. p.a. (factor:.020606)				41,294	41,294	41,294	41,294	41,294
	7 YRS., @ 14% int. p.a. (factor:.018740)				37,555	37,555	37,555	37,555	37,555
	8 YRS., @ 14% int. p.a. (factor:.017372)				34,813	34,813	34,813	34,813	34,813
	9 YRS., @ 14% int. p.a. (factor:.016334)				32,733	32,733	32,733	32,733	32,733
	10 YRS., @ 14% int. p.a. (factor:.015527)				31,116	31,116	31,116	31,116	31,116

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 reservation.

Prepared by:

Checked by:

2-Jan-19

**Northcrest**

STANDARD PACKAGE

Effective January 1 - 31, 2019

BUYER : 0

					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					
0	0	0	150	16,700	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	0	0	0	0	0
Less :Drainage Area			0	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>									
<i>2B.1 Outright Downpayment ( DP of 10% but below 20% to avail of the above disc.):</i>									
					10%	Downpayment			
less :					reservation fee dated	01/02/19			
					250,500	250,500	250,500	250,500	250,500
					30,000	30,000	30,000	30,000	30,000
<b>downpayment net of reservation</b>					<b>220,500</b>	<b>220,500</b>	<b>220,500</b>	<b>220,500</b>	<b>220,500</b>
<b>discount on downpayment</b>					<b>25,050</b>	<b>17,535</b>	<b>12,525</b>	<b>0</b>	<b>0</b>
<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>Due dates</b>	<b>01/17/19</b>	<b>02/01/19</b>	<b>02/16/19</b>	<b>03/03/19</b>
<i>2B.2 Balance for Amortization:</i>									
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					<b>2,254,500</b>	<b>2,254,500</b>	<b>2,254,500</b>	<b>2,254,500</b>	<b>2,254,500</b>
<i>2B.3 Monthly amortization:</i>									
					<b>Due dates</b>	<b>02/16/19</b>	<b>03/03/19</b>	<b>03/18/19</b>	<b>04/02/19</b>
1 YR., 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
3 YRS., (1-2 YEARS , ZERO INTEREST)					62,625	62,625	62,625	62,625	62,625
(3RD year with 10% interest-factor .087916)					66,069	66,069	66,069	66,069	66,069
4 YRS., @ 12% int. p.a. (factor:.026334)					59,370	59,370	59,370	59,370	59,370
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:

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 reservation.

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

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

2-Jan-19

**Northcrest**

STANDARD PACKAGE

Effective January 1 - 31, 2019

BUYER : 0.00

**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 - INSTALLMENT BASED ON ZERO & EXTENDED DP**

**3.1 DOWNPAYMENT**

Downpayment  
 less : reservation fee dated  
 Downpayment for amortization  
  
 1<sup>st</sup> downpayment is due on or before  
 2<sup>nd</sup> downpayment is due on or before  
 3<sup>rd</sup> downpayment is due on or before  
 4<sup>th</sup> downpayment is due on or before  
 5<sup>th</sup> downpayment is due on or before  
 6<sup>th</sup> downpayment is due on or before

DP %	0%	10%	20%
<b>01/02/19</b>	30,000	30,000	30,000
		220,500	471,000
<b>02/02/19</b>		73,500	78,500
<b>03/02/19</b>		73,500	78,500
<b>04/02/19</b>		73,500	78,500
<b>05/02/19</b>			78,500
<b>06/02/19</b>			78,500
<b>07/02/19</b>			78,500
TOTAL		220,500	471,000

**3.2 Balance for Amortization:**

gross contract price  
 less : Reservation Fee/Downpayment  
 balance for amortization

	2,505,000	2,505,000	2,505,000
	30,000	250,500	501,000
	2,475,000	2,254,500	2,004,000

**3.3 Monthly amortization:**

	Due dates	02/02/19	05/02/19	08/02/19
1 YR., 0% interest		206,250		
2 YRS., 0% interest		103,125		
3 YRS., (1-2 YEARS , ZERO INTEREST) (3RD year with 10% interest-factor .087916)		68,750 72,531		
4 YRS., @ 12% int. p.a. (factor:.026334)		65,177	59,370	52,773
5 YRS., @ 12% int. p.a. (factor:.022244)		55,054	50,149	44,577
6 YRS., @ 14% int. p.a. (factor:.020606)		51,000	46,456	41,294
7 YRS., @ 14% int. p.a. (factor:.018740)		46,382	42,249	37,555
8 YRS., @ 14% int. p.a. (factor:.017372)		42,996	39,165	34,813
9 YRS., @ 14% int. p.a. (factor:.016334)		40,427	36,825	32,733
10 YRS., @ 14% int. p.a. (factor:.015527)		38,429	35,006	31,116

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 reservation.

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