

Promo Name : **CHINESE NEW YEAR PROMO 2019**  
 Effectivity Date : **February 1 -28, 2019**  
 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>02/01/19</b> 30,000	30,000	30,000	30,000
	2,099,250	2,224,500	2,349,750	2,475,000
	<b>02/16/19</b>	<b>03/03/19</b>	<b>03/18/19</b>	<b>03/19/19</b>

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

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

	25%	10%	5%	0%
Downpayment	626,250	626,250	626,250	626,250
less: reservation fee dated	<b>02/01/19</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

2A.2 Balance for Amortization:

	Due dates	02/16/19	03/03/19	03/18/19	03/19/19
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	03/18/19	04/02/19	04/17/19	04/18/19
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>
5 YRS., @ 12 % int. p.a. (factor:.022244)		41,791	41,791	41,791	41,791
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: \_\_\_\_\_

2/1/2019 9:44

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					discount	10%	7%	5%	0%
					no. of days	15	30	45	after 45
<b>Lot location:</b>	Ph	Blk	Lot	area	price	contract price	contract price	contract price	contract price
	0	0	0	150	16,700	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
		Less : Drainage Area		0	0	0	0	0	0
Gross Total				150		2,505,000	2,505,000	2,505,000	2,505,000
<b>OPTION 2B - EXTENDED DOWN PAYMENT</b>									
<b>2B.1 Outright Downpayment ( DP of 10% but below 25% to avail of the above disc.):</b>									
	<b>10%</b> Downpayment				250,500	250,500	250,500	250,500	250,500
	less: reservation fee dated <b>02/01/19</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
	<b>Discount on downpayment</b>				25,050	17,535	12,525	0	
	<b>net downpayment payable</b>				195,450	202,965	207,975	220,500	
	<b>Due dates</b>				02/16/19	03/03/19	03/18/19	03/19/19	
<b>2B.2 Balance for Amortization:</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>				03/18/19	04/02/19	04/17/19	04/18/19	
1 YRS., 0% interest					187,875	187,875	187,875	187,875	
2 YRS., 0% interest					93,938	93,938	93,938	93,938	
<b>3 YRS. ZERO INTEREST PROMO</b>					62,625	62,625	62,625	62,625	
<b>4 YRS. ZERO INTEREST PROMO</b>					46,969	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:
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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 Received by: \_\_\_\_\_

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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 DOWN PAYMENT**

<b>3.1 DOWNPAYMENT</b>		<b>DP %</b>	<b>10%</b>
Downpayment			250,500
less : reservation fee dated		<b>02/01/19</b>	30,000
Downpayment for amortization			<u>220,500</u>
	1st downpayment	<b>03/03/19</b>	18,375
	2nd downpayment	<b>04/03/19</b>	18,375
	3rd downpayment	<b>05/03/19</b>	18,375
	4th downpayment	<b>06/03/19</b>	18,375
	5th downpayment	<b>07/03/19</b>	18,375
	6th downpayment	<b>08/03/19</b>	18,375
	7th downpayment	<b>09/03/19</b>	18,375
	8th downpayment	<b>10/03/19</b>	18,375
	9th downpayment	<b>11/03/19</b>	18,375
	10th downpayment	<b>12/03/19</b>	18,375
	11th downpayment	<b>01/03/20</b>	18,375
	12th downpayment	<b>02/03/20</b>	18,375
<b>3.2 Balance for Amortization:</b>			<u>220,500</u>
gross contract price			2,505,000
less : Reservation Fee/Downpayment			250,500
balance for amortization			<u>2,254,500</u>
<b>3.3 Monthly amortization:</b>		<b>Due dates</b>	<b>03/03/20</b>
1 YR., 0% interest			187,875
2 YRS., 0% interest			93,938
<b>3 YRS. NO, INTEREST</b>		<b>PROMO</b>	<b>62,625</b>
<b>4 YRS. NO, INTEREST</b>		<b>PROMO</b>	<b>46,969</b>
5 YRS., @ 12 % int. p.a. (factor:.022244)			50,149
6 YRS., @ 14% int. p.a. (factor:.020606)			46,456
7 YRS., @ 14% int. p.a. (factor:.018740)			42,249
8 YRS., @ 14% int. p.a. (factor:.017372)			39,165
9 YRS., @ 14% int. p.a. (factor:.016334)			36,825
10 YRS.,@ 14% int. p.a. (factor:.015527)			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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