

Promo Name: CHINESE NEW YEAR PROMO 2019
 Project: Northtown
 Effective : February 1 - 28, 2019
 Buyer : _____

SAMPLE COMPUTATION

OPTION 1 - CASH TERM

Ph	Blk	Lot	Area	Price
			150	19,328
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	Gross selling price	Gross selling price	Gross selling price
	2,899,200	2,899,200	2,899,200	2,899,200
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	2,899,200	2,899,200	2,899,200	2,899,200
	434,880	289,920	144,960	0
	2,464,320	2,609,280	2,754,240	2,899,200
02/01/19	30,000	30,000	30,000	30,000
	2,434,320	2,579,280	2,724,240	2,869,200
Due dates	02/16/19	03/03/19	03/18/19	04/02/19

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
	724,800	724,800	724,800	724,800
02/01/19	30,000	30,000	30,000	30,000
	694,800	694,800	694,800	694,800
	144,960	72,480	36,240	0
	549,840	622,320	658,560	694,800
Due dates	02/16/19	03/03/19	03/18/19	04/02/19

2A.2 Balance for Amortization:

gross selling price	2,899,200
Less: 25% Downpayment	724,800
Balance for amortization	2,174,400

	2,899,200	2,899,200	2,899,200	2,899,200
	724,800	724,800	724,800	724,800
	2,174,400	2,174,400	2,174,400	2,174,400
Due dates	03/18/19	04/02/19	04/17/19	05/02/19

2A.3 Monthly amortization:

1 YR., 0% interest		181,200	181,200	181,200	181,200
2 YRS., 0% interest		90,600	90,600	90,600	90,600
3 YRS., 0% interest	PROMO	60,400	60,400	60,400	60,400
4 YRS. (1-3 years, zero interest)		45,300	45,300	45,300	45,300
(4th year with 12% interest – factor 0.088849)	PROMO	48,298	48,298	48,298	48,298
5 YRS., @ 12% int. p.a. (factor:.022244)		48,367	48,367	48,367	48,367
6 YRS., @ 14% int. p.a. (factor:.020606)		44,806	44,806	44,806	44,806
7 YRS., @ 14% int. p.a. (factor:.018740)		40,748	40,748	40,748	40,748
8 YRS., @ 14% int. p.a. (factor:.017372)		37,774	37,774	37,774	37,774
9 YRS., @ 14% int. p.a. (factor:.016334)		35,517	35,517	35,517	35,517
10 YRS., @ 14% int. p.a. (factor:.015527)		33,762	33,762	33,762	33,762

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: _____

1-Feb-19

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Lot location:					discount	10%	7%	5%	0%
Ph	Blk	Lot	area	price	no. of days	15	30	45	after 45
-	-	-	150	19,328	contract price	contract price	contract price	contract price	contract price
-	-	-	-	-	2,899,200	2,899,200	2,899,200	2,899,200	2,899,200
-	-	-	-	-	0	0	0	0	0
-	-	-	-	-	0	0	0	0	0
-	-	-	-	-	0	0	0	0	0
Gross Total				150	2,899,200	2,899,200	2,899,200	2,899,200	2,899,200

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		289,920	289,920	289,920	289,920
less : reservation fee dated			02/01/19	30,000	30,000	30,000	30,000
downpayment net of reservation fee				259,920	259,920	259,920	259,920
discount on downpayment				28,992	20,294	14,496	0
net downpayment payable				230,928	239,626	245,424	259,920
Due dates				02/16/19	03/03/19	03/18/19	04/02/19

2B.2 Balance for Amortization:

gross selling price				2,899,200	2,899,200	2,899,200	2,899,200
Less: 10% Downpayment				289,920	289,920	289,920	289,920
Balance for amortization				2,609,280	2,609,280	2,609,280	2,609,280

2B.3 Monthly amortization:

			Due dates	03/18/19	04/02/19	04/17/19	05/02/19
1 YR., 0% interest				217,440	217,440	217,440	217,440
2 YRS., 0% interest				108,720	108,720	108,720	108,720
3 YRS., 0% interest		PROMO		72,480	72,480	72,480	72,480
4 YRS. (1-3 years, zero interest)				54,360	54,360	54,360	54,360
(4th year with 12% interest – factor 0.088849)		PROMO		57,958	57,958	57,958	57,958
5 YRS., @ 12% int. p.a. (factor:.022244)				58,041	58,041	58,041	58,041
6 YRS., @ 14% int. p.a. (factor:.020606)				53,767	53,767	53,767	53,767
7 YRS., @ 14% int. p.a. (factor:.018740)				48,898	48,898	48,898	48,898
8 YRS., @ 14% int. p.a. (factor:.017372)				45,328	45,328	45,328	45,328
9 YRS., @ 14% int. p.a. (factor:.016334)				42,620	42,620	42,620	42,620
10 YRS., @ 14% int. p.a. (factor:.015527)				40,514	40,514	40,514	40,514

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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OPTION 3 - EXTENDED DOWN PAYMENT - APPLICABLE FOR NT 1 & 2 ONLY

Lot location:

Ph	Blk	Lot	area	price	Contract Price
0	0	0	150	19,328	2,899,200
0	0	0	0	0	0
0	0	0	0	0	0
0	0	0	0	0	0
Gross contract price					2,899,200

		DP %	Extended DP 10%
3.1 DOWNPAYMENT			
Downpayment			289,920
less : reservation fee dated		02/01/19	30,000
Downpayment for amortization			259,920
		Due dates	
	1st downpayment	03/03/19	21,660
	2nd downpayment	04/03/19	21,660
	3rd downpayment	05/03/19	21,660
	4th downpayment	06/03/19	21,660
	5th downpayment	07/03/19	21,660
	6th downpayment	08/03/19	21,660
	7th downpayment	09/03/19	21,660
	8th downpayment	10/03/19	21,660
	9th downpayment	11/03/19	21,660
	10th downpayment	12/03/19	21,660
	11th downpayment	01/03/20	21,660
	12th downpayment	02/03/20	21,660
			259,920
3.2 Balance for Amortization:			
gross contract price			2,899,200
less : Reservation Fee+Downpayment			289,920
balance for amortization			2,609,280
3.3 Monthly amortization:			03/03/20
1 YR., 0% interest			217,440
2 YRS., 0% interest			108,720
3 YRS., 0% interest		PROMO	72,480
4 YRS. (1-3 years, zero interest)			54,360
(4th year with 12% interest – factor 0.088849)		PROMO	57,958
5 YRS., @ 12% int. p.a. (factor:.022244)			58,041
6 YRS., @ 14% int. p.a. (factor:.020606)			53,767
7 YRS., @ 14% int. p.a. (factor:.018740)			48,898
8 YRS., @ 14% int. p.a. (factor:.017372)			45,328
9 YRS., @ 14% int. p.a. (factor:.016334)			42,620
10 YRS., @ 14% int. p.a. (factor:.015527)			40,514

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:

EGP

CAAS/APC 1-Feb-19