

Promo Name : **SUMMER PROMO 2019**
 Effectivity Date : **Effective April 1 - 30, 2019**
 Project: **EDEN RIDGE / FERNWOOD**
 Name of Buyer _____

Sample Computation Only

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
04/01/19	50,000	50,000	50,000	50,000
	4,200,000	4,450,000	4,700,000	4,950,000
	04/16/19	05/01/19	05/16/19	05/17/19

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	1,250,000
Less : Reservation Fee dated	50,000	50,000	50,000	50,000	50,000
04/01/19					
Downpayment Net of Reservation Fee	1,200,000	1,200,000	1,200,000	1,200,000	1,200,000
Discount on Downpayment	250,000	125,000	62,500	0	0
Net Downpayment Payable	950,000	1,075,000	1,137,500	1,200,000	1,200,000

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

Due dates	04/16/19	05/01/19	05/16/19	05/17/19
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2A.2 Balance for Amortization:

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:

Due dates	05/16/19	05/31/19	06/15/19	06/16/19
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1 YR., 0% interest	312,500	312,500	312,500	312,500
2 YRS., 0% interest	156,250	156,250	156,250	156,250
3 YRS. ZERO INTEREST	PROMO	104,167	104,167	104,167
4 YRS. ZERO INTEREST	PROMO	78,125	78,125	78,125
5 YRS. ZERO INTEREST	PROMO	62,500	62,500	62,500
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 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: _____

4/1/2019 11:29

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Lot location:				
Ph	Blk	Lot	area	price
0	0	0	500	10,000
0	0	0	0	0
	0	0	0	0
	Less : Drainage Area		0	0
Gross Total			500	

Discount	10%	7%	5%	0%
No. of days	15	30	45	after 45
contract price	contract price	contract price	contract price	contract price
5,000,000	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
5,000,000	5,000,000	5,000,000	5,000,000	5,000,000
OPTION 2B - INSTALLMENT BASED ON OUTRIGHT DP				
2B.1 Outright Downpayment (DP of 10% but below 25% to avail of the above disc.):				
10% Downpayment	500,000	500,000	500,000	500,000
Less : Reservation Fee dated 04/01/19	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
Net Downpayment Payable	400,000	415,000	425,000	450,000
Due dates	04/16/19	05/01/19	05/16/19	05/17/19
2B.2 Balance for Amortization:				
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
Due dates	05/16/19	05/31/19	06/15/19	06/16/19
2B.3 Monthly Amortization:				
1 YRS., 0% interest	375,000	375,000	375,000	375,000
2 YRS., 0% interest	187,500	187,500	187,500	187,500
3 YRS. ZERO INTEREST	PROMO	125,000	125,000	125,000
4 YRS. ZERO INTEREST	PROMO	93,750	93,750	93,750
5 YRS. ZERO INTEREST	PROMO	75,000	75,000	75,000
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:
- Reservation fee is P50,000 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: _____ 4/1/2019 11:29
 Checked by: _____ 4/1/2019 11:29
 Received by: _____

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Sample Computation Only

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			<u>500</u>	<u>5,000,000</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	500,000
Less : Reservation Fee dated		04/01/19	50,000	50,000
Downpayment for amortization			0	450,000
		Due dates		
1st downpayment		05/01/19		37,500
2nd downpaymer		06/01/19		37,500
3rd downpaymen		07/01/19		37,500
4th downpaymen		08/01/19		37,500
5th downpaymen		09/01/19		37,500
6th downpaymen		10/01/19		37,500
7th downpaymen		11/01/19		37,500
8th downpaymen		12/01/19		37,500
9th downpaymen		01/01/20		37,500
10th downpayme		02/01/20		37,500
11th downpayme		03/01/20		37,500
12th downpayme		04/01/20		37,500
				450,000
<u>3.2 Balance for Amortization:</u>				
Gross Contract Price			5,000,000	5,000,000
Less : Reservation Fee+Downpayment			50,000	500,000
Balance for Amortization			<u>4,950,000</u>	<u>4,500,000</u>
<u>3.3 Monthly Amortization:</u>		Due dates	05/01/19	05/01/20
1 YR., 0% interest			412,500	375,000
2 YRS., 0% interest			206,250	187,500
3 YRS. NO, INTEREST		PROMO	137,500	125,000
4 YRS. NO, INTEREST		PROMO	103,125	93,750
5 YRS. ZERO INTEREST		PROMO	82,500	75,000
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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