

Promo Name: **SUMMER PROMO 2019**  
 Project: **Northtown**  
 Effective : **April 1 - 30, 2019**  
 Buyer : \_\_\_\_\_

**SAMPLE COMPUTATION**

**OPTION 1 - CASH TERM**

Ph	Blk	Lot	Area	Price
			150	20,101
Total area			<b>150</b>	
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	3,015,150	3,015,150	3,015,150	3,015,150
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	3,015,150	3,015,150	3,015,150	3,015,150
	452,273	301,515	150,758	0
	2,562,878	2,713,635	2,864,393	3,015,150
<b>04/01/19</b>	<b>30,000</b>	30,000	30,000	30,000
	2,532,878	2,683,635	2,834,393	2,985,150
<b>Due dates</b>	<b>04/16/19</b>	<b>05/01/19</b>	<b>05/16/19</b>	<b>05/31/19</b>

**OPTION 2A - 25% - 50% DOWN PAYMENT**

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

<b>25%</b> Downpayment	
less : Reservation Fee dated	
<b>Downpayment Net of Reservation Fee</b>	
<b>Discount on Downpayment</b>	
<b>Net Downpayment Payable</b>	

Discount	20%	10%	5%	0%
no. of days	15	30	45	after 45
	753,788	753,788	753,788	753,788
<b>04/01/19</b>	30,000	30,000	30,000	30,000
	723,788	723,788	723,788	723,788
	150,758	75,379	37,689	0
	<b>573,030</b>	<b>648,409</b>	<b>686,099</b>	<b>723,788</b>
<b>Due dates</b>	<b>04/16/19</b>	<b>05/01/19</b>	<b>05/16/19</b>	<b>05/31/19</b>

**2A.2 Balance for Amortization:**

Gross Selling Price	
Less: 25% Downpayment	
Balance for amortization	

	3,015,150	3,015,150	3,015,150	3,015,150
	753,788	753,788	753,788	753,788
	2,261,362	2,261,362	2,261,362	2,261,362
<b>Due dates</b>	<b>05/16/19</b>	<b>05/31/19</b>	<b>06/15/19</b>	<b>06/30/19</b>

**2A.3 Monthly amortization:**

1 YRS., 0% interest		188,447	188,447	188,447	188,447
2 YRS., 0% interest		94,223	94,223	94,223	94,223
<b>3 YRS., 0% interest</b>	<b>PROMO</b>	<b>62,816</b>	<b>62,816</b>	<b>62,816</b>	<b>62,816</b>
<b>4 YRS., (1-3 years, zero interest)</b>		<b>47,112</b>	<b>47,112</b>	<b>47,112</b>	<b>47,112</b>
<b>(4th year with 12% interest - factor -0.088849)</b>	<b>PROMO</b>	<b>50,230</b>	<b>50,230</b>	<b>50,230</b>	<b>50,230</b>
5 YRS., @ 12% int. p.a. (factor:.022244)		50,302	50,302	50,302	50,302
6 YRS., @ 14% int. p.a. (factor:.020606)		46,598	46,598	46,598	46,598
7 YRS., @ 14% int. p.a. (factor:.018740)		42,378	42,378	42,378	42,378
8 YRS., @ 14% int. p.a. (factor:.017372)		39,284	39,284	39,284	39,284
9 YRS., @ 14% int. p.a. (factor:.016334)		36,937	36,937	36,937	36,937
10 YRS., @ 14% int. p.a. (factor:.015527)		35,112	35,112	35,112	35,112

**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: \_\_\_\_\_

1-Apr-19

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 Project: **Northtown**  
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**SAMPLE COMPUTATION**

					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					
-	-	-	150	20,101	3,015,150	3,015,150	3,015,150	3,015,150	3,015,150
-	-	-	-	-	0	0	0	0	0
-	-	-	-	-	0	0	0	0	0
-	-	-	-	-	0	0	0	0	0
-	-	-	-	-	0	0	0	0	0
Gross Total			150		3,015,150	3,015,150	3,015,150	3,015,150	3,015,150
<b>OPTION 2B - 10% but below 25% DOWN PAYMENT</b>									
<b>2B.1 Outright Downpayment ( min.10% – but below 25% to avail of the above disc):</b>									
<b>10%</b> Downpayment					301,515	301,515	301,515	301,515	301,515
Less : Reservation Fee dated					<b>04/01/19</b> 30,000	30,000	30,000	30,000	30,000
<b>Downpayment Net of Reservation Fee</b>					271,515	271,515	271,515	271,515	271,515
<b>Discount on Downpayment</b>					30,152	21,106	15,076	0	0
<b>Net Downpayment Payable</b>					<b>241,364</b>	<b>250,409</b>	<b>256,439</b>	<b>271,515</b>	
<b>Due dates</b>					<b>04/16/19</b>	<b>05/01/19</b>	<b>05/16/19</b>	<b>05/31/19</b>	
<b>2B.2 Balance for Amortization:</b>									
Gross Selling Price					3,015,150	3,015,150	3,015,150	3,015,150	3,015,150
Less: 10% Downpayment					301,515	301,515	301,515	301,515	301,515
Balance for Amortization					2,713,635	2,713,635	2,713,635	2,713,635	2,713,635
<b>2B.3 Monthly amortization:</b>									
<b>Due dates</b>					<b>05/16/19</b>	<b>05/31/19</b>	<b>06/15/19</b>	<b>06/30/19</b>	
1 YR., 0% interest					226,136	226,136	226,136	226,136	226,136
2 YRS., 0% interest					113,068	113,068	113,068	113,068	113,068
<b>3 YRS., 0% interest</b>					<b>PROMO 75,379</b>	<b>75,379</b>	<b>75,379</b>	<b>75,379</b>	<b>75,379</b>
<b>4 YRS., (1-3 years, zero interest)</b>					<b>56,534</b>	<b>56,534</b>	<b>56,534</b>	<b>56,534</b>	<b>56,534</b>
<b>(4th year with 12% interest - factor -0.088849)</b>					<b>PROMO 60,276</b>	<b>60,276</b>	<b>60,276</b>	<b>60,276</b>	<b>60,276</b>
5 YRS., @ 12% int. p.a. (factor:.022244)					60,362	60,362	60,362	60,362	60,362
6 YRS., @ 14% int. p.a. (factor:.020606)					55,917	55,917	55,917	55,917	55,917
7 YRS., @ 14% int. p.a. (factor:.018740)					50,854	50,854	50,854	50,854	50,854
8 YRS., @ 14% int. p.a. (factor:.017372)					47,141	47,141	47,141	47,141	47,141
9 YRS., @ 14% int. p.a. (factor:.016334)					44,325	44,325	44,325	44,325	44,325
10 YRS.,@ 14% int. p.a. (factor:.015527)					42,135	42,135	42,135	42,135	42,135

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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1-Apr-19

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 Buyer : \_\_\_\_\_

**SAMPLE COMPUTATION**

**OPTION 3 - ZERO & EXTENDED DOWN PAYMENT**

Lot location: \_\_\_\_\_

Ph	Blk	Lot	area	price	Contract Price
0	0	0	150	20,101	3,015,150
0	0	0	0	0	0
0	0	0	0	0	0
0	0	0	0	0	0
0	0	0	0	0	0
Gross contract price					3,015,150

		DP %	ZERO <i>Down payment</i>	10% EXTENDED <i>Down payment</i>
<b>3.1 DOWNPAYMENT</b>				
Downpayment			0	301,515
Less :	Reservation Fee dated	<b>04/01/19</b>	30,000	30,000
	Downpayment for amortization			271,515
	<b>Due dates</b>			
	1st downpayment	<b>05/01/19</b>		22,626
	2nd downpayment	<b>06/01/19</b>		22,626
	3rd downpayment	<b>07/01/19</b>		22,626
	4th downpayment	<b>08/01/19</b>		22,626
	5th downpayment	<b>09/01/19</b>		22,626
	6th downpayment	<b>10/01/19</b>		22,626
	7th downpayment	<b>11/01/19</b>		22,626
	8th downpayment	<b>12/01/19</b>		22,626
	9th downpayment	<b>01/01/20</b>		22,626
	10th downpayment	<b>02/01/20</b>		22,626
	11th downpayment	<b>03/01/20</b>		22,626
	12th downpayment	<b>04/01/20</b>		22,629
				271,515
<b>3.2 Balance for Amortization:</b>				
Gross Contract Price			3,015,150	3,015,150
Less :	Reservation Fee + Downpayment		30,000	301,515
Balance for Amortization			2,985,150	2,713,635
<b>3.3 Monthly amortization:</b>				
			<b>05/01/19</b>	<b>05/01/20</b>
1 YR., 0% interest			248,763	226,136
2 YRS., 0% interest			124,381	113,068
<b>3 YRS., 0% interest</b>		<b>PROMO</b>	<b>82,921</b>	<b>75,379</b>
<b>4 YRS., (1-3 years, zero interest)</b>			<b>62,191</b>	<b>56,534</b>
<b>(4th year with 12% interest - factor -0.088849)</b>		<b>PROMO</b>	<b>66,307</b>	<b>60,276</b>
5 YRS., @ 12% int. p.a. (factor:.022244)			66,402	60,362
6 YRS., @ 14% int. p.a. (factor:.020606)			61,512	55,917
7 YRS., @ 14% int. p.a. (factor:.018740)			55,942	50,854
8 YRS., @ 14% int. p.a. (factor:.017372)			51,858	47,141
9 YRS., @ 14% int. p.a. (factor:.016334)			48,759	44,325
10 YRS., @ 14% int. p.a. (factor:.015527)			46,350	42,135

248,886

Notes:

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

EGP

CAAS/APC 1-Apr-19