

**LAS TERRAZAS**  
**Standard Sample Computation**

blk 19 lot 10

**SAMPLE COMPUTATION**

Effective: September 01, 2015  
 BUYER:

**OPTION 1 - CASH TERM**

Ph	Blk	Lot	area	price
1	19	10	640	17,000

gross contract price  
 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	contract price	contract price	contract price
	10,880,000	10,880,000	10,880,000	10,880,000
	0	0	0	0
	0	0	0	0
	0	0	0	0
	10,880,000	10,880,000	10,880,000	10,880,000
	1,632,000	1,088,000	544,000	0
	9,248,000	9,792,000	10,336,000	10,880,000
	100,000	100,000	100,000	100,000
	9,148,000	9,692,000	10,236,000	10,780,000
	<b>07/18/18</b>	<b>08/02/18</b>	<b>08/17/18</b>	<b>09/01/18</b>

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

2A.1 Outright Downpayment ( min.20% – max.50% to avail of the above disc):

20% Downpayment  
 less: reservation fee dated 07/03/18

	2,176,000	2,176,000	2,176,000	2,176,000
	100,000	100,000	100,000	100,000
<b>downpayment net of reservation fee</b>	<b>2,076,000</b>	<b>2,076,000</b>	<b>2,076,000</b>	<b>2,076,000</b>
<b>Discount on downpayment</b>	<b>326,400</b>	<b>217,600</b>	<b>108,800</b>	<b>0</b>
<b>net downpayment payable</b>	<b>1,749,600</b>	<b>1,858,400</b>	<b>1,967,200</b>	<b>2,076,000</b>

**Due dates**      **07/18/18**      **08/02/18**      **08/17/18**      **09/01/18**

2A.2 Balance for Amortization:

gross contract price  
 Less: 20% Downpayment  
 Others  
 Balance for amortization

	10,880,000	10,880,000	10,880,000	10,880,000
	2,176,000	2,176,000	2,176,000	2,176,000
	<b>8,704,000</b>	<b>8,704,000</b>	<b>8,704,000</b>	<b>8,704,000</b>

2A.3 Monthly amortization:

	Due dates	08/17/18	09/01/18	09/16/18	10/01/18
1 YR., 0% interest		725,333	725,333	725,333	725,333
2 YRS., 0% interest		362,667	362,667	362,667	362,667
3 YRS. (1-2years, zero interest) (3 <sup>rd</sup> year with 10% interest – factor .087916)		241,778 255,074	241,778 255,074	241,778 255,074	241,778 255,074
4 YRS., @ 12% int. p.a. (factor:.026334)		229,211	229,211	229,211	229,211
5 YRS., @ 12% int. p.a. (factor:.022244)		193,612	193,612	193,612	193,612
6 YRS., @ 14% int. p.a. (factor:.020606)		179,355	179,355	179,355	179,355
7 YRS., @ 14% int. p.a. (factor:.018740)		163,113	163,113	163,113	163,113
8 YRS., @ 14% int. p.a. (factor:.017372)		151,206	151,206	151,206	151,206
9 YRS., @ 14% int. p.a. (factor:.016334)		142,171	142,171	142,171	142,171
10 YRS., 14% int. p.a. (factor:.015527)		135,147	135,147	135,147	135,147

Notes:

- Reservation fee is P100,000 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:

3-Jul-18

**LAS TERRAZAS**  
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Effective: September 01, 2015  
 BUYER: 0.00

discount	10%	7%	5%	0%
no. of days	15	30	45	after 45

**Lot location:**

Ph	Blk	Lot	area	price
1	19	10	640	17,000
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0

contract price	contract price	contract price	contract price
10,880,000	10,880,000	10,880,000	10,880,000
0	0	0	0
0	0	0	0
0	0	0	0
Gross contract price	10,880,000	10,880,000	10,880,000

**OPTION 2B INSTALLMENT BASED ON OUTRIGHT DP**

**2B.1 Outright Downpayment ( DP of 10% but below 20% to avail of the above disc.):**

10% Downpayment	1,088,000	1,088,000	1,088,000	1,088,000
less: reservation fee dated <b>07/03/18</b>	100,000	100,000	100,000	100,000
<b>downpayment net of reservation fee</b>	<b>988,000</b>	<b>988,000</b>	<b>988,000</b>	<b>988,000</b>
<b>discount on downpayment</b>	<b>108,800</b>	<b>76,160</b>	<b>54,400</b>	<b>0</b>
<b>net downpayment payable</b>	<b>879,200</b>	<b>911,840</b>	<b>933,600</b>	<b>988,000</b>

**Due dates**      **07/18/18**      **08/02/18**      **08/17/18**      **09/01/18**

**2B.2 Balance for Amortization:**

gross contract price	10,880,000	10,880,000	10,880,000	10,880,000
Less: 10% Downpayment	1,088,000	1,088,000	1,088,000	1,088,000
Others				
Balance for amortization	9,792,000	9,792,000	9,792,000	9,792,000

**2B.3 Monthly amortization:**

**Due dates**      **08/17/18**      **09/01/18**      **09/16/18**      **10/01/18**

1 YR., 0% interest	816,000	816,000	816,000	816,000
2 YRS., 0% interest	408,000	408,000	408,000	408,000
3 YRS. (1-2years, zero interest) (3rd year with 10% interest – factor .087916)	272,000 286,958	272,000 286,958	272,000 286,958	272,000 286,958
4 YRS., @ 12% int. p.a. (factor:.026334)	257,863	257,863	257,863	257,863
5 YRS., @ 12% int. p.a. (factor:.022244)	217,813	217,813	217,813	217,813
6 YRS., @ 14% int. p.a. (factor:.020606)	201,774	201,774	201,774	201,774
7 YRS., @ 14% int. p.a. (factor:.018740)	183,502	183,502	183,502	183,502
8 YRS., @ 14% int. p.a. (factor:.017372)	170,107	170,107	170,107	170,107
9 YRS., @ 14% int. p.a. (factor:.016334)	159,943	159,943	159,943	159,943
10 YRS., 14% int. p.a. (factor:.015527)	152,040	152,040	152,040	152,040

**Notes:**

- Reservation fee is P100,000 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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Checked by: \_\_\_\_\_

3-Jul-18

**LAS TERRAZAS**  
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Effective: September 01, 2015  
 BUYER : 0.00

**Lot location:**

Ph	Blk	Lot	area	price	Contract Price
1	19	10	640	17,000	10,880,000
0	0	0	0	0	0
0	0	0	0	0	0
Gross contract price					10,880,000

**OPTION 3 - INSTALLMENT BASED ON ZERO & EXTENDED DP**

3.1 DOWNPAYMENT		DP %	0%	10%	20%
Downpayment				1,088,000	2,176,000
less : reservation fee dated		<b>07/03/18</b>	100,000	100,000	100,000
Downpayment for amortization				988,000	2,076,000
1 <sup>st</sup> downpayment is due on or before		<b>08/02/18</b>		329,333	346,000
2 <sup>nd</sup> downpayment is due on or before		<b>09/02/18</b>		329,333	346,000
3 <sup>rd</sup> downpayment is due on or before		<b>10/02/18</b>		329,333	346,000
4 <sup>th</sup> downpayment is due on or before		<b>11/02/18</b>			346,000
5 <sup>th</sup> downpayment is due on or before		<b>12/02/18</b>			346,000
6 <sup>th</sup> downpayment is due on or before		<b>01/02/19</b>			346,000
				988,000	2,076,000
3.2 Balance for Amortization:					
gross contract price			10,880,000	10,880,000	10,880,000
less : Reservation Fee/Downpayment			100,000	1,088,000	2,176,000
balance for amortization			10,780,000	9,792,000	8,704,000
3.3 Monthly amortization:		<b>Due dates</b>	<b>08/02/18</b>	<b>11/01/18</b>	<b>02/02/19</b>
1 YR., 0% interest			898,333		
2 YRS., 0% interest			449,167		
3 YRS. (1-2years, zero interest) (3rd year with 10% interest – factor .087916)			299,444 315,911		
4 YRS., @ 12% int. p.a. (factor:.026334)			283,881	257,863	229,211
5 YRS., @ 12% int. p.a. (factor:.022244)			239,790	217,813	193,612
6 YRS., @ 14% int. p.a. (factor:.020606)			222,133	201,774	179,355
7 YRS., @ 14% int. p.a. (factor:.018740)			202,017	183,502	163,113
8 YRS., @ 14% int. p.a. (factor:.017372)			187,270	170,107	151,206
9 YRS., @ 14% int. p.a. (factor:.016334)			176,081	159,943	142,171
10 YRS., 14% int. p.a. (factor:.015527)			167,381	152,040	135,147

Notes:

1. Reservation fee is P100,000 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: \_\_\_\_\_

3-Jul-18