

LAS TERRAZAS
Standard Sample Computation

SAMPLE COMPUTATION

Effective: September 01, 2015
 BUYER:

OPTION 1 - CASH TERM

Ph	Blk	Lot	area	price
1	15	37	523	20,000
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
	10,460,000	10,460,000	10,460,000	10,460,000
	0	0	0	0
	0	0	0	0
	0	0	0	0
	10,460,000	10,460,000	10,460,000	10,460,000
	1,569,000	1,046,000	523,000	0
	8,891,000	9,414,000	9,937,000	10,460,000
	50,000	50,000	50,000	50,000
	8,841,000	9,364,000	9,887,000	10,410,000
	07/02/19	07/17/19	08/01/19	08/16/19

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	06/17/19

	2,092,000	2,092,000	2,092,000	2,092,000
	50,000	50,000	50,000	50,000
downpayment net of reservation fee	2,042,000	2,042,000	2,042,000	2,042,000
Discount on downpayment	313,800	209,200	104,600	0
net downpayment payable	1,728,200	1,832,800	1,937,400	2,042,000

Due dates **07/02/19** **07/17/19** **08/01/19** **08/16/19**

2A.2 Balance for Amortization:

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

	10,460,000	10,460,000	10,460,000	10,460,000
	2,092,000	2,092,000	2,092,000	2,092,000
	8,368,000	8,368,000	8,368,000	8,368,000

2A.3 Monthly amortization:

Due dates **08/01/19** **08/16/19** **08/31/19** **09/15/19**

1 YR., 0% interest	697,333	697,333	697,333	697,333
2 YRS., 0% interest	348,667	348,667	348,667	348,667
3 YRS. (1-2years, zero interest) (3 rd year with 10% interest – factor .087916)	232,444 245,227	232,444 245,227	232,444 245,227	232,444 245,227
4 YRS., @ 12% int. p.a. (factor:.026334)	220,363	220,363	220,363	220,363
5 YRS., @ 12% int. p.a. (factor:.022244)	186,138	186,138	186,138	186,138
6 YRS., @ 14% int. p.a. (factor:.020606)	172,431	172,431	172,431	172,431
7 YRS., @ 14% int. p.a. (factor:.018740)	156,816	156,816	156,816	156,816
8 YRS., @ 14% int. p.a. (factor:.017372)	145,369	145,369	145,369	145,369
9 YRS., @ 14% int. p.a. (factor:.016334)	136,683	136,683	136,683	136,683
10 YRS., 14% int. p.a. (factor:.015527)	129,930	129,930	129,930	129,930

Notes:

- Reservation fee is P50,000 For Non-View Lot and P100,000 for View 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:

17-Jun-19

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 BUYER: 0.00

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

Lot location:					contract price	contract price	contract price	contract price
Ph	Blk	Lot	area	price				
1	15	37	523	20,000	10,460,000	10,460,000	10,460,000	10,460,000
0	0	0	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					10,460,000	10,460,000	10,460,000	10,460,000

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	1,046,000	1,046,000	1,046,000	1,046,000
less: reservation fee dated 06/17/19	50,000	50,000	50,000	50,000
downpayment net of reservation fee	996,000	996,000	996,000	996,000
discount on downpayment	104,600	73,220	52,300	0
net downpayment payable	891,400	922,780	943,700	996,000

Due dates	07/02/19	07/17/19	08/01/19	08/16/19
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2B.2 Balance for Amortization:

gross contract price	10,460,000	10,460,000	10,460,000	10,460,000
Less: 10% Downpayment	1,046,000	1,046,000	1,046,000	1,046,000
Others				
Balance for amortization	9,414,000	9,414,000	9,414,000	9,414,000

2B.3 Monthly amortization:

Due dates	08/01/19	08/16/19	08/31/19	09/15/19
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1 YR., 0% interest	784,500	784,500	784,500	784,500
2 YRS., 0% interest	392,250	392,250	392,250	392,250
3 YRS. (1-2years, zero interest) (3rd year with 10% interest – factor .087916)	261,500 275,880	261,500 275,880	261,500 275,880	261,500 275,880
4 YRS., @ 12% int. p.a. (factor:.026334)	247,908	247,908	247,908	247,908
5 YRS., @ 12% int. p.a. (factor:.022244)	209,405	209,405	209,405	209,405
6 YRS., @ 14% int. p.a. (factor:.020606)	193,985	193,985	193,985	193,985
7 YRS., @ 14% int. p.a. (factor:.018740)	176,418	176,418	176,418	176,418
8 YRS., @ 14% int. p.a. (factor:.017372)	163,540	163,540	163,540	163,540
9 YRS., @ 14% int. p.a. (factor:.016334)	153,768	153,768	153,768	153,768
10 YRS., 14% int. p.a. (factor:.015527)	146,171	146,171	146,171	146,171

Notes:

1. Reservation fee is P50,000 For Non-View Lot and P100,000 for View 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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Checked by: _____

17-Jun-19

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Effective: September 01, 2015
 BUYER : 0.00

Lot location:

Ph	Blk	Lot	area	price	Contract Price
1	15	37	523	20,000	10,460,000
0	0	0	0	0	0
0	0	0	0	0	0
Gross contract price					10,460,000

OPTION 3 - INSTALLMENT BASED ON ZERO & EXTENDED DP

3.1 DOWNPAYMENT		DP %	0%	10%	20%
Downpayment				1,046,000	2,092,000
less : reservation fee dated		06/17/19	50,000	50,000	50,000
Downpayment for amortization				996,000	2,042,000
1 st downpayment is due on or before		07/17/19		332,000	340,333
2 nd downpayment is due on or before		08/17/19		332,000	340,333
3 rd downpayment is due on or before		09/17/19		332,000	340,333
4 th downpayment is due on or before		10/17/19			340,333
5 th downpayment is due on or before		11/17/19			340,333
6 th downpayment is due on or before		12/17/19			340,333
				996,000	2,042,000
3.2 Balance for Amortization:					
gross contract price			10,460,000	10,460,000	10,460,000
less : Reservation Fee/Downpayment			50,000	1,046,000	2,092,000
balance for amortization			10,410,000	9,414,000	8,368,000
3.3 Monthly amortization:		Due dates	07/17/19	10/17/19	01/17/20
1 YR., 0% interest			867,500		
2 YRS., 0% interest			433,750		
3 YRS. (1-2years, zero interest) (3rd year with 10% interest – factor .087916)			289,167 305,069		
4 YRS., @ 12% int. p.a. (factor:.026334)			274,137	247,908	220,363
5 YRS., @ 12% int. p.a. (factor:.022244)			231,560	209,405	186,138
6 YRS., @ 14% int. p.a. (factor:.020606)			214,508	193,985	172,431
7 YRS., @ 14% int. p.a. (factor:.018740)			195,083	176,418	156,816
8 YRS., @ 14% int. p.a. (factor:.017372)			180,843	163,540	145,369
9 YRS., @ 14% int. p.a. (factor:.016334)			170,037	153,768	136,683
10 YRS., 14% int. p.a. (factor:.015527)			161,636	146,171	129,930

Notes:

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