

Promo Name : **KADAYAWAN SALE 2019**  
 Effectivity Date : **September 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
<b>09/02/19</b>	<b>50,000</b>	<b>50,000</b>	<b>50,000</b>	<b>50,000</b>
	4,200,000	4,450,000	4,700,000	4,950,000
	<b>09/17/19</b>	<b>10/02/19</b>	<b>10/17/19</b>	<b>10/18/19</b>

**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
	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
<b>Net Downpayment Payable</b>	<b>950,000</b>	<b>1,075,000</b>	<b>1,137,500</b>	<b>1,200,000</b>	<b>1,200,000</b>

Discount	20%	10%	5%	0%
No. of days	15	30	45	after 45
Downpayment	1,250,000	1,250,000	1,250,000	1,250,000
Less : Reservation Fee dated	50,000	50,000	50,000	50,000
Downpayment Net of Reservation Fee	1,200,000	1,200,000	1,200,000	1,200,000
Discount on Downpayment	250,000	125,000	62,500	0
<b>Net Downpayment Payable</b>	<b>950,000</b>	<b>1,075,000</b>	<b>1,137,500</b>	<b>1,200,000</b>
<b>Due dates</b>	<b>09/17/19</b>	<b>10/02/19</b>	<b>10/17/19</b>	<b>10/18/19</b>

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	10/17/19	11/01/19	11/16/19	11/17/19
1 YR., 0% interest		312,500	312,500	312,500	312,500
2 YRS., 0% interest		156,250	156,250	156,250	156,250
<b>3 YRS. ZERO INTEREST</b>	<b>PROMO</b>	<b>104,167</b>	<b>104,167</b>	<b>104,167</b>	<b>104,167</b>
<b>4 YRS. ZERO INTEREST</b>	<b>PROMO</b>	<b>78,125</b>	<b>78,125</b>	<b>78,125</b>	<b>78,125</b>
<b>5 YRS. ZERO INTEREST</b>	<b>PROMO</b>	<b>62,500</b>	<b>62,500</b>	<b>62,500</b>	<b>62,500</b>
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: \_\_\_\_\_

02/09/2019 15:42

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

Received by: \_\_\_\_\_

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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	

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

**2B.1 Outright Downpayment ( DP of 10% but below 25% to avail of the above disc.):**

<b>10%</b> Downpayment	500,000
Less : Reservation Fee dated <b>09/02/19</b>	50,000
Downpayment Net Reservation Fee	450,000
Discount on Downpayment	50,000
<b>Net Downpayment Payable</b>	<b>400,000</b>

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

Gross Contract Price	5,000,000
Less: 10% Downpayment	500,000
Others	
Balance for Amortization	4,500,000

**2B.3 Monthly Amortization:**

1 YRS., 0% interest	375,000
2 YRS., 0% interest	187,500

**3 YRS. ZERO INTEREST PROMO 125,000 125,000 125,000 125,000**

**4 YRS. ZERO INTEREST PROMO 93,750 93,750 93,750 93,750**

**5 YRS. ZERO INTEREST PROMO 75,000 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.
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- 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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**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			500		5,000,000

**OPTION 3 - ZERO & EXTENDED DOWNPAYMENT**

		DP %	ZERO Down payment	(minimum of at least 10%) 10% Extended Down payment
<b>3.1 DOWNPAYMENT</b>				
Downpayment			0	500,000
Less : Reservation Fee dated		<b>09/02/19</b>	50,000	50,000
Downpayment for amortization			0	450,000
<b>Due dates</b>				
1st downpayment		<b>10/02/19</b>		37,500
2nd downpayment		<b>11/02/19</b>		37,500
3rd downpayment		<b>12/02/19</b>		37,500
4th downpayment		<b>01/02/20</b>		37,500
5th downpayment		<b>02/02/20</b>		37,500
6th downpayment		<b>03/02/20</b>		37,500
7th downpayment		<b>04/02/20</b>		37,500
8th downpayment		<b>05/02/20</b>		37,500
9th downpayment		<b>06/02/20</b>		37,500
10th downpayment		<b>07/02/20</b>		37,500
11th downpayment		<b>08/02/20</b>		37,500
12th downpayment		<b>09/02/20</b>		37,500
				450,000
<b>3.2 Balance for Amortization:</b>				
Gross Contract Price			5,000,000	5,000,000
Less : Reservation Fee+Downpayment			50,000	500,000
Balance for Amortization			4,950,000	4,500,000
<b>3.3 Monthly Amortization:</b>		<b>Due dates</b>	<b>10/02/19</b>	<b>10/02/20</b>
1 YR., 0% interest			412,500	375,000
2 YRS., 0% interest			206,250	187,500
<b>3 YRS. NO, INTEREST</b>		<b>PROMO</b>	<b>137,500</b>	<b>125,000</b>
<b>4 YRS. NO, INTEREST</b>		<b>PROMO</b>	<b>103,125</b>	<b>93,750</b>
<b>5 YRS. ZERO INTEREST</b>		<b>PROMO</b>	<b>82,500</b>	<b>75,000</b>
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:
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  - Reservation fee will form part of the downpayment or cash payment.
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