

Project: EDEN RIDGE  
 Promo: STANDARD PACKAGE COMPUTATION  
 Effective : September 1 - 31, 2020  
 Buyer :

**SAMPLE COMPUTATION**

**OPTION 1 - CASH TERM**

Discount	15%
No. of days	15
Gross selling price	
	5,500,000
	0
	0
	5,500,000
	825,000
	4,675,000
<b>09/01/20</b>	<b>50,000</b>
	4,625,000
<b>Due dates</b>	<b>09/16/20</b>

Ph	Blk	Lot	Area	Price
			500	11,000
Total area			500	
Gross Selling Price				
Less : Discount				
Contract Price				
Less : Reservation Fee				
Net Contract Price Payable				

**OPTION 2 - DOWN PAYMENT**

DP Options	20% - 50%	10% - 24.99%	EXTENDED	ZERO
DP Amount	20%	10%	20%	10%
Discount	15%	10%	0%	0%
Downpayment	1,100,000	550,000	1,100,000	550,000
Less : Reservation Fee dated	50,000	50,000	50,000	50,000
Downpayment Net of Reservation Fee	1,050,000	500,000	1,050,000	500,000
Discount on Downpayment	165,000	55,000	0	0
<b>Net Downpayment Payable</b>	<b>885,000</b>	<b>445,000</b>	<b>1,050,000</b>	<b>500,000</b>
<b>Due dates</b>	<b>09/16/20</b>	<b>09/16/20</b>		
<b>Down payment</b>	<b>Due dates</b>			
1st	10/01/20		175,000	166,667
2nd	11/01/20		175,000	166,667
3rd	12/01/20		175,000	166,666
4th	01/01/21		175,000	-
5th	02/01/21		175,000	-
6th	03/01/21		175,000	-
			<b>1,050,000</b>	<b>500,000</b>
<b>2.2 Balance for Amortization:</b>				
Gross Selling Price	5,500,000	5,500,000	5,500,000	5,500,000
Less: Downpayment	1,100,000	550,000	1,100,000	550,000
Balance for amortization	<b>4,400,000</b>	<b>4,950,000</b>	<b>4,400,000</b>	<b>4,950,000</b>
<b>2.3 Monthly amortization:</b>	<b>Due dates</b>			
1 YR., 0% interest	10/16/20	10/16/20	04/01/21	01/01/21
	366,667	412,500	366,667	412,500
2 YRS., 0% interest				
	183,333	206,250	183,333	206,250
<b>3 YRS. 1-2 years at zero interest</b>				
	122,222	137,500	122,222	137,500
<b>10% interest on the 3rd year</b>				
	128,943	145,061	128,943	145,061
4 YRS., @ 12% int. p.a. (factor:.026334)				
	115,870	130,353	115,870	130,353
5 YRS., @ 12% int. p.a. (factor:.022244)				
	97,874	110,108	97,874	110,108
6 YRS., @ 14% int. p.a. (factor:.020606)				
	90,666	102,000	90,666	102,000
7 YRS., @ 14% int. p.a. (factor:.018740)				
	82,456	92,763	82,456	92,763
8 YRS., @ 14% int. p.a. (factor:.017372)				
	76,437	85,991	76,437	85,991
9 YRS., @ 14% int. p.a. (factor:.016334)				
	71,870	80,853	71,870	80,853
10 YRS., @ 14% int. p.a. (factor:.015527)				
	68,319	76,859	68,319	76,859

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.