

AMONSAGANA PHASE 2 - SAGA LLUVIA

SAMPLE COMPUTATION (All Currency in Philippine Pesos)

LLE-9 (Intermediate)

Lot Area : 224 square meters

LIST SELLING PRICE:
(Inclusive of VAT and Transfer Charges)

4,000,000

Reservation Fee (RF):

25,000

Paid on:

OPTION 1: 100% SPOT CASH WITHIN 30 DAYS FROM RF PAYMENT

LIST SELLING PRICE	4,000,000
Less: 5% Special Promo Discount	200,000
Discounted Price after Promo Discount	3,800,000
Less: 8% Cash Discount	304,000
Discounted Selling Price	3,496,000
Less: Reservation Fee Paid	25,000
Total Balance Payable on Discounted Selling Price	3,471,000

OPTION 2: 10% DP in CASH, in 24 or 36 Months | 10% Balloon Payment | 80% Balance thru Bank Financing

	DP in CASH	DP in 24 MONTHS	DP in 36 MONTHS
LIST SELLING PRICE	4,000,000	4,000,000	4,000,000
Less: 5% Special Promo Discount	200,000	200,000	200,000
Discounted Price after Promo Discount	3,800,000	3,800,000	3,800,000
10% Downpayment	380,000	380,000	380,000
Less: APPLICABLE CASH DISCOUNT	38,000		
Discounted Downpayment	342,000	380,000	380,000
Equal monthly instalments	N/A	16,000	11,000
10% Balloon Payment	380,000	376,000	364,000
Less: Reservation Fee Paid	25,000	25,000	25,000
Total Balloon Payment Due	355,000	351,000	339,000
80% Balance of Selling Price after Downpayment using loans	3,040,000	3,040,000	3,040,000
<i>Actual Discounted Selling Price with VAT and Transfer Charges</i>	<i>3,762,000</i>	<i>3,800,000</i>	<i>3,800,000</i>

AMORTIZATION COMPUTATION (for illustration only)

Loan Amount (VAT inclusive)	3,040,000	3,040,000	3,040,000
Term (Years)	5	10	15
Interest Rate per Annum	7.50%	7.5%	7.5%
Payments per Year	12	12	12
Amortization Factor	0.020037949	0.011870177	0.009270124
Amortization of Loan per Month	60,915	36,085	28,181

Note: This sample computation is for reference only. Actual computation will be presented based on the final choice of the payment option selected by the Buyer.

Prepared by:

Checked and Verified by:

Signature over Printed Name

Signature over Printed Name

Date

Date