

Sample Computation

Phase	2
Block	4
Lot	2
Unit	FRESCO
Firewall Orientation	SA
Actual Lot Area	66
Floor Area	45
Remaining Equity (in months)	26



FRESCO SAMPLE COMPUTATION		
Total Selling Price	:	2,922,673.03
Less: Discount (November Promo)	:	(30,000.00)
Net Total Selling Price	:	2,892,673.03
Add: 12% Vat	:	-
Add: Legal & Misc. Fees	:	292,267.30
Total Contract Price	:	3,184,940.34
STANDARD EQUITY COMPUTATION		
Down Payment (20%)	:	636,988.07
Holding Fee	:	20,000.00
Less: Promo Holding Fee Discount	:	-
Net Equity Payment	:	616,988.07
Monthly Equity (26 months)	:	23,730.31
Loanable Amount (80%)	:	2,547,952.27
STEP UP EQUITY COMPUTATION		
Downpayment (0.15)	:	457,741.05
20%	:	10,172.02
30%	:	15,258.04
50%	:	28,608.82
Loanable Amount (0.85)	:	2,707,199.29

BANK FINANCING					
No. of years	Rate	Standard (20%)		Step-up (%)	
		Amortization	Income Req	Amortization	Income Req
5 yrs	8.5%	52,275.14	158,409.52	55,542.34	168,310.12
10 yrs	8.5%	31,590.96	95,730.19	33,565.40	101,713.32
15 yrs	8.5%	25,090.69	76,032.41	26,658.86	80,784.43
20 yrs	8.5%	22,111.72	67,005.22	23,493.70	71,193.04

Step Up in %		15%
Step Up in Months	1st	9
	2nd	9
	3rd	8
		26

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Sample Computation

Phase	1
Block	29
Lot	2
Unit	ROCCA
Firewall Orientation	SA
Actual Lot Area	99
Floor Area	80
Remaining Equity (in months)	12

ROCCA SAMPLE COMPUTATION

Total Selling Price	:	4,547,445.13
Less: Discount (October Promo)	:	(120,000.00)
Net Total Selling Price	:	4,427,445.13
Add: 12% Vat	:	531,293.42
Add: Legal & Misc. Fees	:	454,744.51
Total Contract Price	:	5,413,483.06

STANDARD EQUITY COMPUTATION

Down Payment (20%)	:	1,082,696.61
Holding Fee	:	20,000.00
Less: Promo Holding Fee Discount	:	-
Net Equity Payment	:	1,062,696.61
Monthly Equity (12 months)	:	88,558.05
Loanable Amount (80%)	:	4,330,786.45

STEP UP EQUITY COMPUTATION

Downpayment (0.1)	:	521,348.31
25%	:	32,584.27
35%	:	45,617.98
40%	:	52,134.83
Loanable Amount (0.9)	:	4,872,134.76



BANK FINANCING

No. of years	Rate	Standard (20%)		Step-up (%)	
		Amortization	Income Req	Amortization	Income Req
5 yrs	8.5%	88,852.72	269,250.65	99,959.31	302,906.99
10 yrs	8.5%	53,695.55	162,713.80	60,407.50	183,053.03
15 yrs	8.5%	42,646.97	129,233.23	47,977.84	145,387.39
20 yrs	8.5%	37,583.57	113,889.61	42,281.52	128,125.81

Step Up in %		10%
Step Up in Months	1st	4
	2nd	4
	3rd	4
		12

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Sample Computation

Phase	2
Block	8
Lot	35
Unit	ORO
Firewall Orientation	SA
Actual Lot Area	77
Floor Area	60
Remaining Equity (in months)	30



ORO SAMPLE COMPUTATION	
Total Selling Price	3,678,339.63
Less: Discount (November Promo)	(50,000.00)
Net Total Selling Price	3,628,339.63
Add: 12% Vat	-
Add: Legal & Misc. Fees	367,833.96
Total Contract Price	3,996,173.60
STANDARD EQUITY COMPUTATION	
Down Payment (20%)	799,234.72
Holding Fee	20,000.00
Less: Promo Holding Fee Discount	-
Net Equity Payment	779,234.72
Monthly Equity (30 months)	25,974.49
Loanable Amount (80%)	3,196,938.88
STEP UP EQUITY COMPUTATION	
Downpayment (0.15)	579,426.04
25%	14,485.65
35%	20,279.91
40%	23,177.04
Loanable Amount (0.85)	3,396,747.56

BANK FINANCING					
No. of years	Rate	Standard (20%)		Step-up (%)	
		Amortization	Income Req	Amortization	Income Req
5 yrs	8.5%	65,590.10	198,757.87	69,689.48	211,180.24
10 yrs	8.5%	39,637.47	120,113.54	42,114.81	127,620.63
15 yrs	8.5%	31,481.52	95,398.55	33,449.12	101,360.96
20 yrs	8.5%	27,743.78	84,072.06	29,477.76	89,326.56

Step Up in %	15%	
Step Up in Months	1st	10
	2nd	10
	3rd	10
	30	

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Sample Computation

Phase	2
Block	23
Lot	4
Unit	VITA
Firewall Orientation	SA
Actual Lot Area	88
Floor Area	70
Remaining Equity (in months)	37



VITA SAMPLE COMPUTATION		
Total Selling Price	₱	4,070,227.01
Less: Discount (November Promo)	₱	(100,000.00)
Net Total Selling Price	₱	3,970,227.01
Add: 12% Vat	₱	-
Add: Legal & Misc. Fees	₱	407,022.70
Total Contract Price	₱	4,377,249.71

STANDARD EQUITY COMPUTATION		
Down Payment (20%)	₱	875,449.94
Holding Fee	₱	20,000.00
Less: Promo Holding Fee Discount	₱	-
Net Equity Payment	₱	855,449.94
Monthly Equity (37 months)	₱	23,120.27
Loanable Amount (80%)	₱	3,501,799.77

STEP UP EQUITY COMPUTATION		
Downpayment (0.15)	₱	636,587.46
25%	₱	12,242.07
35%	₱	18,567.13
40%	₱	21,219.58
Loanable Amount (0.85)	₱	3,720,662.25

BANK FINANCING					
No. of years	Rate	Standard (20%)		Step-up (%)	
		Amortization	Income Req	Amortization	Income Req
5 yrs	8.5%	71,844.78	217,711.47	76,335.08	231,318.44
10 yrs	8.5%	43,417.31	131,567.59	46,130.89	139,790.57
15 yrs	8.5%	34,483.61	104,495.78	36,638.83	111,026.77
20 yrs	8.5%	30,389.43	92,089.19	32,288.77	97,844.76

Step Up in %		15%
Step Up in Months	1st	13
	2nd	12
	3rd	12
		37

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Sample Computation

Phase	1
Block	5
Lot	4
Unit	VITA
Firewall Orientation	F2F
Actual Lot Area	88
Floor Area	70
Remaining Equity (in months)	22



VITA SAMPLE COMPUTATION		
Total Selling Price	:	4,042,294.36
Less: Discount (October Promo)	:	(100,000.00)
Net Total Selling Price	:	3,942,294.36
Add: 12% Vat	:	473,075.32
Add: Legal & Misc. Fees	:	404,229.44
Total Contract Price	:	4,819,599.13

STANDARD EQUITY COMPUTATION		
Down Payment (20%)	:	963,919.83
Holding Fee	:	20,000.00
Less: Promo Holding Fee Discount	:	-
Net Equity Payment	:	943,919.83
Monthly Equity (22 months)	:	42,905.45
Loanable Amount (80%)	:	3,855,679.30

STEP UP EQUITY COMPUTATION		
Downpayment (0.1)	:	461,959.91
25%	:	14,436.25
35%	:	23,098.00
40%	:	26,397.71
Loanable Amount (0.9)	:	4,337,639.21

BANK FINANCING					
No. of years	Rate	Standard (20%)		Step-up (%)	
		Amortization	Income Req	Amortization	Income Req
5 yrs	8.5%	79,105.17	239,712.62	88,993.31	269,676.70
10 yrs	8.5%	47,804.91	144,863.35	53,780.52	162,971.27
15 yrs	8.5%	37,968.40	115,055.76	42,714.45	129,437.72
20 yrs	8.5%	33,460.48	101,395.40	37,643.04	114,069.82

Step Up in %		10%
Step Up in Months	1st	8
	2nd	7
	3rd	7
		22

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Sample Computation

Phase	1
Block	11
Lot	7
Unit	ORO
Firewall Orientation	F2F
Actual Lot Area	77
Floor Area	60
Remaining Equity (in months)	12



ORO SAMPLE COMPUTATION

Total Selling Price	:	3,301,963.96
Less: Discount (October Promo)	:	(50,000.00)
Net Total Selling Price	:	3,251,963.96
Add: 12% Vat	:	-
Add: Legal & Misc. Fees	:	330,196.40
Total Contract Price	:	3,582,160.36

STANDARD EQUITY COMPUTATION

Down Payment (20%)	:	716,432.07
Holding Fee	:	20,000.00
Less: Promo Holding Fee Discount	:	-
Net Equity Payment	:	696,432.07
Monthly Equity (12 months)	:	58,036.01
Loanable Amount (80%)	:	2,865,728.28

STEP UP EQUITY COMPUTATION

Downpayment (0.1)	:	338,216.04
25%	:	21,138.50
35%	:	29,593.90
40%	:	33,821.60
Loanable Amount (0.9)	:	3,223,944.32

BANK FINANCING

No. of years	Rate	Standard (20%)		Step-up (%)	
		Amortization	Income Req	Amortization	Income Req
5 yrs	8.5%	58,794.80	178,166.07	66,144.15	200,436.83
10 yrs	8.5%	35,530.93	107,669.48	39,972.30	121,128.17
15 yrs	8.5%	28,219.96	85,515.03	31,747.46	96,204.41
20 yrs	8.5%	24,869.46	75,361.99	27,978.14	84,782.24

Step Up in %		10%
Step Up in Months	1st	4
	2nd	4
	3rd	4
		12

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Sample Computation

Phase	1
Block	21
Lot	3
Unit	MAGNUM
Firewall Orientation	F2F
Actual Lot Area	110
Floor Area	90
Remaining Equity (in months)	14

MAGNUM SAMPLE COMPUTATION

Total Selling Price	:	5,474,142.21
Less: Discount (October Promo)	:	(150,000.00)
Net Total Selling Price	:	5,324,142.21
Add: 12% Vat	:	-
Add: Legal & Misc. Fees	:	547,414.22
Total Contract Price	:	5,871,556.43

STANDARD EQUITY COMPUTATION

Down Payment (20%)	:	1,174,311.29
Holding Fee	:	20,000.00
Less: Promo Holding Fee Discount	:	-
Net Equity Payment	:	1,154,311.29
Monthly Equity (14 months)	:	82,450.81
Loanable Amount (80%)	:	4,697,245.15

STEP UP EQUITY COMPUTATION

Downpayment (0.1)	:	567,155.64
25%	:	28,357.78
35%	:	39,700.90
40%	:	56,715.56
Loanable Amount (0.9)	:	5,284,400.79

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BANK FINANCING

No. of years	Rate	Standard (20%)		Step-up (%)	
		Amortization	Income Req	Amortization	Income Req
5 yrs	8.5%	96,371.18	292,033.87	108,417.57	328,538.10
10 yrs	8.5%	58,239.12	176,482.17	65,519.01	198,542.45
15 yrs	8.5%	46,255.63	140,168.58	52,037.58	157,689.65
20 yrs	8.5%	40,763.78	123,526.62	45,859.26	138,967.45

Step Up in %		10%
Step Up in Months	1st	5
	2nd	5
	3rd	4
		14

Sample Computation

Phase	1
Block	33
Lot	23
Unit	ROCCA
Firewall Orientation	SA
Actual Lot Area	158.64
Floor Area	80
Remaining Equity (in months)	23

ROCCA SAMPLE COMPUTATION

Total Selling Price	:	5,992,042.30
Less: Discount (October Promo)	:	(120,000.00)
Net Total Selling Price	:	5,872,042.30
Add: 12% Vat	:	704,645.08
Add: Legal & Misc. Fees	:	599,204.23
Total Contract Price	:	7,175,891.61

STANDARD EQUITY COMPUTATION

Down Payment (20%)	:	1,435,178.32
Holding Fee	:	20,000.00
Less: Promo Holding Fee Discount	:	-
Net Equity Payment	:	1,415,178.32
Monthly Equity (23 months)	:	61,529.49
Loanable Amount (80%)	:	5,740,713.29

STEP UP EQUITY COMPUTATION

Downpayment (0.15)	:	1,056,383.74
25%	:	33,011.99
35%	:	46,216.79
40%	:	60,364.79
Loanable Amount (0.85)	:	6,099,507.87

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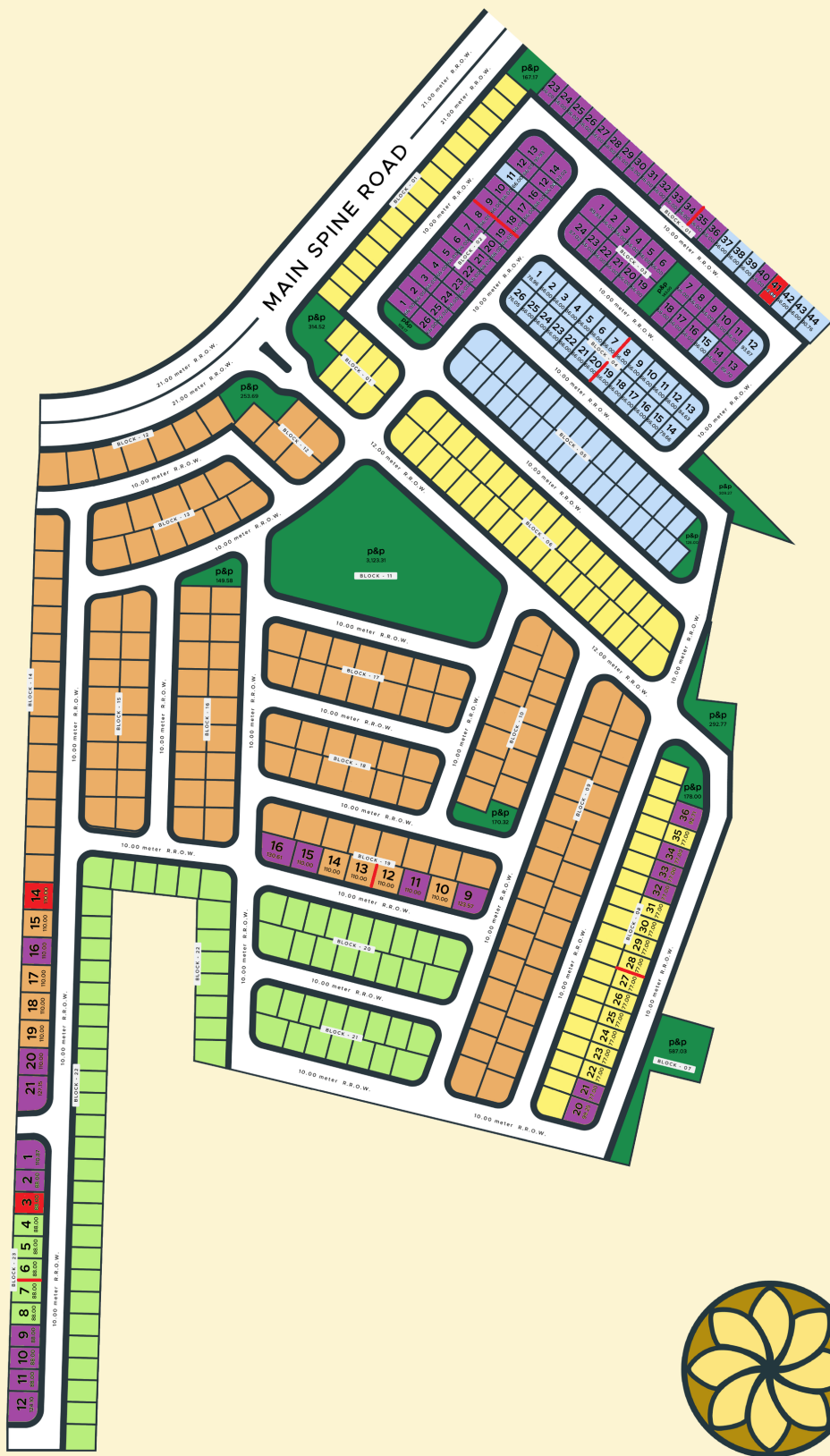
***Availability of the unit will be based on the Inventory Map released by the Sales Department



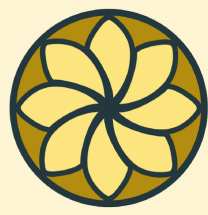
BANK FINANCING

No. of years	Rate	Standard (20%)		Step-up (%)	
		Amortization	Income Req	Amortization	Income Req
5 yrs	8.5%	117,779.52	356,907.65	125,140.74	379,214.38
10 yrs	8.5%	71,176.63	215,686.75	75,625.17	229,167.18
15 yrs	8.5%	56,531.07	171,306.29	60,064.27	182,012.93
20 yrs	8.5%	49,819.24	150,967.41	52,932.95	160,402.87

Step Up in %		15%
Step Up in Months	1st	8
	2nd	8
	3rd	7
		23



- Magnum
- Vita
- Oro
- Fresco



INTALIO
ESTATES

Sample Computation

Phase	2
Block	4
Lot	1
Unit	FRESCO
Firewall Orientation	SA
Actual Lot Area	78.96
Floor Area	45
Remaining Equity (in months)	26



FRESCO SAMPLE COMPUTATION

Total Selling Price	:	3,430,784.44
Less: Discount (November Promo)	:	(30,000.00)
Net Total Selling Price	:	3,400,784.44
Add: 12% Vat	:	-
Add: Legal & Misc. Fees	:	343,078.44
Total Contract Price	:	3,743,862.89

STANDARD EQUITY COMPUTATION

Down Payment (20%)	:	748,772.58
Holding Fee	:	20,000.00
Less: Promo Holding Fee Discount	:	-
Net Equity Payment		728,772.58
Monthly Equity (26 months)	:	28,029.71
Loanable Amount (80%)	:	2,995,090.31

STEP UP EQUITY COMPUTATION

Downpayment (0.15)	:	541,579.43
20%	:	12,035.10
30%	:	18,052.65
50%	:	33,848.71
Loanable Amount (0.85)	:	3,182,283.45

BANK FINANCING

No. of years	Rate	Standard (20%)		Step-up (%)	
		Amortization	Income Req	Amortization	Income Req
5 yrs	8.5%	61,448.86	186,208.68	65,289.42	197,846.72
10 yrs	8.5%	37,134.83	112,529.80	39,455.76	119,562.91
15 yrs	8.5%	29,493.84	89,375.27	31,337.20	94,961.22
20 yrs	8.5%	25,992.09	78,763.91	27,616.60	83,686.65

Step Up in %		15%
Step Up in Months	1st	9
	2nd	9
	3rd	8
		26

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Sample Computation

Phase	2
Block	19
Lot	10
Unit	MAGNUM
Firewall Orientation	SA
Actual Lot Area	110
Floor Area	90
Remaining Equity (in months)	28



MAGNUM SAMPLE COMPUTATION

Total Selling Price	4,982,939.39
Less: Discount (November Promo)	(120,000.00)
Net Total Selling Price	4,862,939.39
Add: 12% Vat	583,552.73
Add: Legal & Misc. Fees	498,293.94
Total Contract Price	5,944,786.05

STANDARD EQUITY COMPUTATION

Down Payment (20%)	1,188,957.21
Holding Fee	20,000.00
Less: Promo Holding Fee Discount	-
Net Equity Payment	1,168,957.21
Monthly Equity (28 months)	41,748.47
Loanable Amount (80%)	4,755,828.84

STEP UP EQUITY COMPUTATION

Downpayment (0.15)	871,717.91
25%	21,792.95
35%	33,900.14
40%	38,743.02
Loanable Amount (0.85)	5,053,068.14

BANK FINANCING

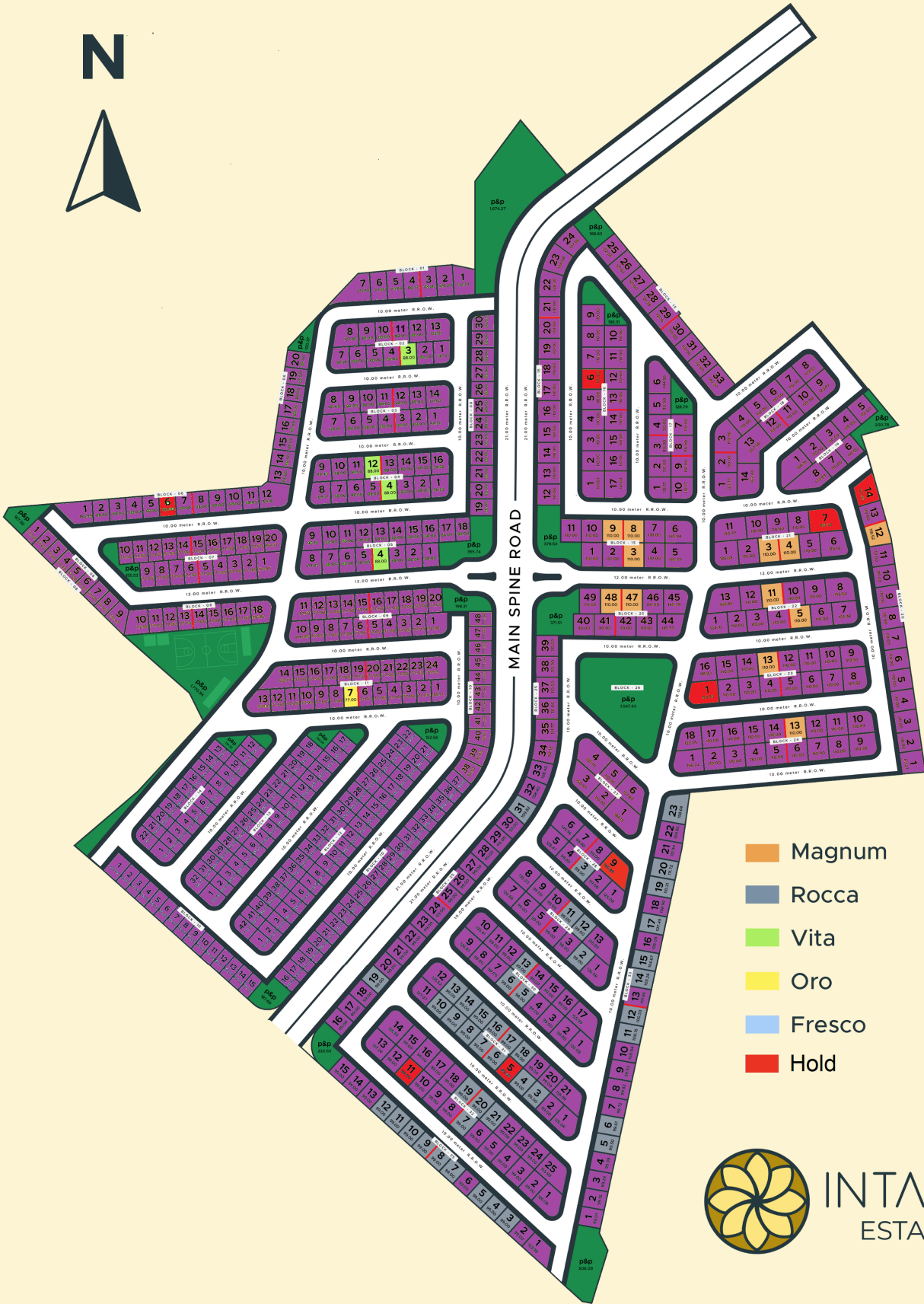
No. of years	Rate	Standard (20%)		Step-up (%)	
		Amortization	Income Req	Amortization	Income Req
5 yrs	8.5%	97,573.11	295,676.10	103,671.43	314,155.85
10 yrs	8.5%	58,965.47	178,683.25	62,650.81	189,850.95
15 yrs	8.5%	46,832.53	141,916.75	49,759.56	150,786.55
20 yrs	8.5%	41,272.19	125,067.24	43,851.70	132,883.94

Step Up in %	15%	
Step Up in Months	1st	10
	2nd	9
	3rd	9
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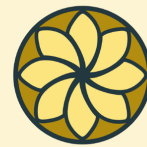
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- Magnum
- Rocca
- Vita
- Oro
- Fresco
- Hold



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