

SAMPLE COMPUTATIONS

SAMPLE COMPUTATION BANK FINANCING

NEUVILLE TOWNHOMES			
REGULAR UNIT			
Lot Area		52.00sq.m.	
Floor Area		55.60sq.m.	
Total Improved Area		90.00sq.m.	
Total Package Price		2,800,000.00	
Schedule of Payment			
20%	Downpayment	560,000.00	
Less: Reservation Fee		20,000.00	
Net Downpayment		540,000.00	
Monthly Downpayment			
24	Months to pay	22,500.00	
80%	Loanable Amount	2,240,000.00	
Bank Financing			
LOAN TERM		EST. M.A	REQUIRED GMI
20	years	17,366.70 *	57,888.99
15	years	20,133.75 *	67,112.51
10	years	26,008.30 *	86,694.33
5	years	44,354.68 *	147,848.95
Monthly Amortization (fixing period of 5 years @7%) Excluded MRI & FI			
* Actual Interest rate will be the prevailing rate during the time of loan availment			

SAMPLE COMPUTATION HAMILTON FINANCING

NEUVILLE TOWNHOMES				
REGULAR UNIT				
Lot Area			52.00sq.m.	
Floor Area			55.60sq.m.	
Total Improved Area			90.00sq.m.	
Total Package Price			2,800,000.00	
Schedule of Payment				
15%	Downpayment			420,000.00
Less: Reservation Fee			20,000.00	
Net Downpayment			400,000.00	
Monthly Downpayment				
24	Months to pay			16,666.67
85%	Loanable Amount			2,380,000.00
Hamilton Financing				
LOAN TERM				EST. M.A
15	years	16%	interest	34,955.08 *
10	years	14%	interest	36,953.41 *
5	years	12%	interest	52,941.79 *
*Excluded MRI & actual Interest rate will be the prevailing rate during the time of loan availment				

INSTITUTIONALIZED INCENTIVES

OUTRIGHT INCENTIVE

UNIT TYPE	UNIT RF	AGENT'S INCENTIVE	SALES MANAGER	CASH ADVANCE (BROKER)
Regular	20,000.00	5,000.00	2,000.00	3,000.00