SAMPLE COMPUTATION

SUNTRUST

Project:	**SONRISA GARDENS**
Tower:	**3**
Level:	**2**
Unit:	**22**
Unit Type :	**STUDIO**
Area:	**21 sqm**

		NON-RFO
Selling Price :		3,528,000.00
Less: Promo Discount	*0.00%*	-
Net Selling Price		3,528,000.00
Less: Loyalty Discount	*0.00%*	0.00
Net Selling Price:		3,528,000.00
Less: Commission Discount	*0.00%*	0.00
Net Selling Price:		3,528,000.00
Add: Misc Fee	*8.00%*	282,240.00
VAT	*0.00%*	-
Total Contract Price		**3,810,240.00**
Downpayment	**20%**	762,048.00
	Less: Reservation Fee	20,000.00
Net Downpayment		742,048.00
Loanable Amount/ Remaining Balance	**80%**	3,048,192.00

OPTION 1:	*nos. Monthly DP (Stra*	12,367.47
OPTION 2: STEP-UP	*1-12 mos (3%)*	7,858.93
	13-24 mos (3.25%)	10,319.40
	25-36 mos (4%)	12,700.80
	37-48 mos (4.5%)	14,288.40
	49-60 mos (5.25%)	16,669.80
OPTION 3: STEP-UP BALLOON	*1-11 mos (2.5%)*	6,841.45
	13-23 mos (2.5%)	8,659.64
	25-35 mos (3%)	10,391.56
	37-47 mos (3.75%)	12,989.45
	49-59mos (4.25%)	14,721.38
	48th , 60th month	30,481.92
Mortgage Redemption Insurance (MRI)	Premium	14,213.40
	Monthly	1,184.45

Bank Financing (8 % pa, for idea purposes only)		**Monthly Amortization**
10 years	0.01213276	36,982.98
15 years	0.00955652	29,130.11
20 years	0.0083644	25,496.30

In- House Finanacing		**Monthly Amortization**
5 years (15%)	0.023789930	72,516.27
10 years (15%)	0.016133496	49,177.99
15 years (15%)	0.013995871	42,662.10

*intertest rate will be based on prevailing housing loan rate at the time of bank financing application; subject to yearly r

**DP is due & demandable upon unit turnover

**No stop payment, thus, if will opt to pay balance in bank financing, loan application should be submitted 3-4 months before the last DP schedule for bank processing

**I agree to undergo Inhouse Financing until Loan Take out

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BUYER'S SIGNATURE OVER PRINTED NAME