SAMPLE COMPUTATION



Project:	**SONRISA GARDENS**
Tower:	**3**
Level:	**3**
Unit:	**25**
Unit Type :	**2BR**
Area:	**52.40 sqm**

		NON-RFO
Selling Price :		**8,960,400.00**
Less: Promo Discount	*0.00%*	-
Net Selling Price		8,960,400.00
Less: Loyalty Discount	*0.00%*	0.00
Net Selling Price:		8,960,400.00
Less: Commission Discount	*0.00%*	0.00
Net Selling Price:		8,960,400.00
Add: Misc Fee	*8.00%*	716,832.00
VAT	*12.00%*	1,075,248.00
Total Contract Price		**10,752,480.00**
Downpayment	**20%**	2,150,496.00
	Less: Reservation Fee	**30,000.00**
Net Downpayment		2,120,496.00
Loanable Amount/ Remaining Balance	**80%**	8,601,984.00

OPTION 1:	*nos. Monthly DP (Stra*	**35,341.60**
OPTION 2: STEP-UP	*1-12 mos (3%)*	**24,381.20**
	13-24 mos (3.25%)	**29,121.30**
	25-36 mos (4%)	**35,841.60**
	37-48 mos (4.5%)	**40,321.80**
	49-60 mos (5.25%)	**47,042.10**
OPTION 3: STEP-UP BALLOON	*1-11 mos (2.5%)*	**21,710.18**
	13-23 mos (2.5%)	**24,437.45**
	25-35 mos (3%)	**29,324.95**
	37-47 mos (3.75%)	**36,656.18**
	49-59mos (4.25%)	**41,543.67**
	48th , 60th month	**86,019.84**
Mortgage Redemption Insurance (MRI)	Premium	40,209.30
	Monthly	3,350.78

Bank Financing (8 % pa, for idea purposes only)		**Monthly Amortization**
10 years	0.01213276	104,365.81
15 years	0.00955652	82,205.03
20 years	0.0083644	71,950.43

In- House Finanacing		**Monthly Amortization**
5 years (15%)	0.023789930	204,640.60
10 years (15%)	0.016133496	138,780.07
15 years (15%)	0.013995871	120,392.26

*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

BUYER'S SIGNATURE OVER PRINTED NAME