



MANDUG-INDANGAN, BUHANGIN DISTRICT, DAVAO CITY

STANDARD PAYMENT TERMS (sample computation ONLY)

RESERVATION &

DOWN PAYMENT be paid at OPMC Davao Office (LandCo Bldg., Unit 162, 16th Flr.)

Average Lot Size	300	<u>Vat-inc</u>
Price per square	13,700.00	
TCP	4,110,000.00	

**Scheme 1: Spot Cash with Applicable Discounts, 10% Balance UAOT**

	10% Disc if paid w/ in 7 days	8% Disc if paid w/ in 30 days	6% Disc if paid w/in 60 days
100% spot cash	4,110,000.00	4,110,000.00	4,110,000.00
Less Disc.	411,000.00	328,800.00	246,600.00
Net DP	3,699,000.00	3,781,200.00	3,863,400.00
Less RF	20,000.00	20,000.00	20,000.00
Final DP	<b>3,679,000.00</b>	<b>3,761,200.00</b>	<b>3,843,400.00</b>

6.5% Miscellaneous Fee	<b>214,674.11</b>	<b>219,444.64</b>	<b>224,215.18</b>
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**Scheme 2: Deferred Cash- NO RESERVATION FEE, NO DOWNPAYMENT**

100% cash payable in 24 months NO INTEREST	<b>171,250.00</b>
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6.5% Miscellaneous Fee	<b>238,526.79</b>
Monthly Miscellaneous Fee (20 months)	<b>11,926.34</b>

**Scheme 3: INSTALLMENT (20-80)**

**20-50% Down Payment**

	10% Disc if spot cash to 7 days outright	8% Disc if paid w/ in 30 days	6% Disc if paid w/ in 60 days	no discount 6 months	no discount 12 months	no discount 18 months
20% DP	822,000.00	822,000.00	822,000.00	822,000.00	822,000.00	822,000.00
Less Disc.	82,200.00	65,760.00	49,320.00			
Net DP	739,800.00	756,240.00	772,680.00	822,000.00	822,000.00	822,000.00
Less RF	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00
Final DP	<b>719,800.00</b>	<b>736,240.00</b>	<b>752,680.00</b>	<b>802,000.00</b>	<b>802,000.00</b>	<b>802,000.00</b>
Monthly Down Payment			<b>376,340.00</b>	<b>133,666.67</b>	<b>66,833.33</b>	<b>44,555.56</b>

with 6.5% miscellaneous fee to be paid on the balance monthly amortization

6.5% Miscellaneous Fee	<b>233,756.25</b>	<b>234,710.36</b>	<b>235,664.46</b>	<b>238,526.79</b>
24 months	<b>9,739.84</b>	<b>9,779.60</b>	<b>9,819.35</b>	<b>9,938.62</b>
60 months	<b>3,895.94</b>	<b>3,911.84</b>	<b>3,927.74</b>	<b>3,975.45</b>
120 months	<b>1,947.97</b>	<b>1,955.92</b>	<b>1,963.87</b>	<b>1,987.72</b>

**80% Balance 3,288,000.00**

Monthly 24 months	at 14% interest if paid			
NO INTEREST	5 YEARS		10 YEARS	
	1st yr No Interest	2nd-5th yr	1st yr No Interest	2nd-10th yr
<b>137,000.00</b>	54,800.00	<b>71,879.56</b>	27,400.00	<b>48,334.69</b>

For more information please call:



\*Sample Computation only. Final computation shall be done during actual reservation