

INITIAL COMPUTATION SHEET- BANK FINANCING-RCBC

NAME OF BUYER: _____

DATE: July 3, 2026

PROJECT: PHINMA MAAYO TUGBOK-ADLAW

BLK 29,30,31,32,33 & 34 LOT REG SQM 50

TOTAL SELLING PRICE: (PhP)	3,696,000.00
LESS : BUYER'S PROMO	142,000.00
NET SELLING PRICE	3,554,000.00
ADD 6% PROCESSING FEE	213,240.00
	25,588.80
TOTAL SELLING PRICE VAT & PF INCLUSIVE	3,792,828.80
LESS : RESERVATION FEE	20,000.00
TOTAL SELLING PRICE LESS OF RF	3,772,828.80

BANK FINANCING OPTIONS -5/95

PAYMENT OPTIONS (PhP)	
95% ESTIMATED LOAN VALUE	3,584,187.36
5% DOWNPAYMENT	188,641.44

A. TOTAL DP & PF	188,641.44
Less: 80% on DP	150,913.15
	37,728.29 SPOT DP

B TOTAL DP & PF	188,641.44
	31,440.24 6 MOS TO PAY NO INTEREST

95%	3,584,187.36
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* DOWNPAYMENT AMORTIZATION WILL START ON 2-Aug-26
* EVERY DELAY OF PAYMENT HAS A CORRESPONDING PENALTY.
* LOAN AMOUNT AND AMORTIZATION ARE ESTIMATES ONLY AND SUBJECT TO CREDIT APPROVAL.

SIGNATURE OVER PRINTED NAME
BUYER'S CONFORME

II. 95% LOAN VALUE MONTHLY AMORTIZATION (MA) OPTIONS (PhP/mo.)

RCBC		
YEAR TERMS	ESTIMATED MONTHLY AMORTIZATION	GROSS INCOME
30 YEARS	23,845.69	79,485.63
25 YEARS	25,332.29	84,440.97
20 YEARS	27,788.17	92,627.22
15 YEARS	32,215.69	107,385.63
10 YEARS	41,615.45	138,718.18
5 YEARS	70,971.21	236,570.69

*FIXED 1 YEAR-7% INT. RATE

*Bank amortization: repricing yearly after fixing period (MRI and Bank fees not included).

OTHER FEES:	PMT
MOVE-IN FEE:	27,000.00
ASSOCIATION DUES - (UNIT):	20.00/SQM
ADJOINING FEE (IF 2 UNITS):	TO FOLLOW
RESTORATION FEE - (ADJOINING UNIT):	15,000.00

- NOTES:
- PRICES AND TERMS ARE SUBJECT TO CHANGE WITHOUT PRIOR NOTICE. Unit availability is on a first-come-first-served basis.
 - Reservation Fee is non-refundable and will be forfeited once account is cancelled / backed-out.
 - Loan amount is based on the 90% / 85% of the HDMF appraisal and amortization are estimates only and subject to credit approval. In the event that the Loan Value approved by HDMF is less than the estimated Loan Value in the pricelist the equity/downpayment should be paid in 3 equal monthly payments prior to delivery of the housing loan application to HDMF.
 - Pag-IBIG Computation is based on loan value. Equity portion and amortization are applicable for local members only.
 - Pag-IBIG Overseas Program (POP) members are subject to POP guidelines on Loan value.
 - Pag-IBIG monthly amortization includes HDMF upgrade (if any).
 - The payment of Real Property Tax (RPT) shall be the buyer's responsibility.
 - Unit(s) which exceeds P3,199,200 is with12% VAT.
 - In case of Bank Financing, the monthly amortization is based on the bank's prevailing rate at the time of the loan. Indicative rate only based on the 10% interest per annum.
 - Computation presented herein DOES NOT INCLUDE MOVE-IN FEES, MAINTENANCE FEE, PARKING SLOTS and CONNECTION FEE & RESTORATION FEE for adjoining units.
 - PHINMA Properties reserves the right to correct errors in prices, terms, unit details and status of the properties in the event that discrepancies are discovered.

PREPARED BY: SEMAGALLANO

RECEIVED BY: _____

SALES DEPARTMENT

Signature over Printed Name / Date