

INITIAL COMPUTATION SHEET- BANK FINANCING

NAME OF BUYER:

DATE: June 1, 2026

PROJECT: PHINMA MAAYO TUGBOK-BULAN

11 12 14
16 18 20
BLK & 21 LOT REG SQM 67

TOTAL SELLING PRICE: (PhP)	5,300,000.00
LESS: BUYER'S PROMO	100,000.00
NET SELLING PRICE	5,200,000.00
ADD: 12% VAT	624,000.00
NET SELLING PRICE + VAT	5,824,000.00
ADD 6% PROCESSING FEE	349,440.00
TOTAL SELLING PRICE VAT & PF INCLUSIVE	6,173,440.00
LESS : RESERVATION FEE	20,000.00
TOTAL SELLING PRICE LESS OF RF	6,153,440.00

BANK FINANCING OPTIONS - 5/95

PAYMENT OPTIONS (PhP)

95% ESTIMATED LOAN VALUE	5,845,768.00		
5% DOWNPAYMENT	307,672.00	22	MONTHS TO PAY @ 0% INTEREST RATE
2% DP by Nov	116,480.00		
	29,120.00	4	MONTHS TO PAY @ 0% INTEREST RATE
	191,192.00		
	10,621.78	18	MONTHS TO PAY @ 0% INTEREST RATE
	5,845,768.00		

*** DOWNPAYMENT AMORTIZATION WILL START ON 1-Jul-26**
*** EVERY DELAY OF PAYMENT HAS A CORRESPONDING PENALTY.**
N AMOUNT AND AMORTIZATION ARE ESTIMATES ONLY AND SUBJECT TO CREDIT APPROVAL

Signature over Printed Name
BUYER'S CONFORME

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

RCBC		
YEAR TERMS	ESTIMATED MONTHLY AMORTIZATION	GROSS INCOME
30 YEARS	38,892.04	129,640.13
25 YEARS	41,316.67	137,722.24
20 YEARS	45,322.18	151,073.92
15 YEARS	52,543.42	175,144.72
10 YEARS	67,874.32	226,247.74
5 YEARS	115,753.21	385,844.04

*FIXED 1 YEAR-7% INT. RATE

B. LOAN VALUE MONTHLY AMORTIZATION (MA) OPTIONS (PhP/mo.)

***bank amortization: repricing yearly after fixing period (MRI 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 with 12% 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