PHINMA PROPERTIES

PHINMA MAAYO
TUGBOK
by PHINMA PROPERTIES

INITIAL COMPUTATION SHEET- BANK FINANCING

NAME OF BUYER: ______________________ **DATE:** **June 1, 2026**

PROJECT: **PHINMA MAAYO TUGBOK-BULAN** **BLK** **13 15 17 & 19** **LOT** **REGULAR** **SQM** **67**

TOTAL SELLING PRICE: (PhP)		**5,500,000.00**
	LESS: BUYER'S PROMO	**100,000.00**
NET SELLING PRICE		**5,400,000.00**
	ADD: 12% VAT	**648,000.00**
NET SELLING PRICE + VAT		**6,048,000.00**
	ADD 6% PROCESSING FEE	**362,880.00**
TOTAL SELLING PRICE VAT & PF INCLUSIVE		**6,410,880.00**
	LESS : RESERVATION FEE	**20,000.00**
TOTAL SELLING PRICE LESS OF RF		**6,390,880.00**

BANK FINANCING OPTIONS - 5/95

PAYMENT OPTIONS (PhP)

95% ESTIMATED LOAN VALUE	**6,071,336.00**		
5% DOWNPAYMENT	**319,544.00**		
B TOTAL DP & PF	319,544.00	**22**	MONTHS TO PAY @ 0% INTEREST RATE
2% in November	120,960.00		
	30,240.00	**4**	MONTHS TO PAY @ 0% INTEREST RATE
	198,584.00		
	11,032.44	**18**	MONTHS TO PAY @ 0% INTEREST RATE
	6,071,336.00		

**** DOWNPAYMENT AMORTIZATION WILL START ON*** **1-Jul-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. LOAN VALUE MONTHLY AMORTIZATION (MA) OPTIONS (PhP/mo.)

RCBC			
YEAR TERMS	**ESTIMATED MONTHLY AMORTIZATION**	**GROSS INCOME**	
30 YEARS	40,392.75	134,642.50	
25 YEARS	42,910.94	143,036.47	
20 YEARS	47,071.00	156,903.34	
15 YEARS	54,570.88	181,902.95	**FIXED 1 YEAR-7% INT. RATE*
10 YEARS	70,493.36	234,977.86	
5 YEARS	120,219.73	400,732.43	

*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:

1. PRICES AND TERMS ARE SUBJECT TO CHANGE WITHOUT PRIOR NOTICE. Unit availability is on a first-come-first-served basis.
2. Reservation Fee is non-refundable and will be forfeited once account is cancelled / backed-out.
3. 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.
4. Pag-IBIG Computation is based on loan value. Equity portion and amortization are applicable for local members only.
5. Pag-IBIG Overseas Program (POP) members are subject to POP guidelines on Loan value.
6. Pag-IBIG monthly amortization includes HDMF upgrade (if any).
7. **The payment of Real Property Tax (RPT) shall be the buyer's responsibility.**
8. Unit(s) which exceeds P3,199,200 is with12% VAT.
9. 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.
10. Computation presented herein DOES NOT INCLUDE MOVE-IN FEES, MAINTENANCE FEE, PARKING SLOTS and CONNECTION FEE & RESTORATION FEE for adjoining units.
11. 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: SHERY MAGALLANO
SALES DEPARTMENT

RECEIVED BY: ______________________
Signature over Printed Name / Date