PHINMA PROPERTIES

PHINMA MAAYO TUGBOK

INITIAL COMPUTATION SHEET

NAME OF BUYER:		DATE:	July 3, 2026			
PROJECT:	PHINMA MAAYO TUGBOK-BULAN	BLK	11 12 14 16 18 20 & 21	LOT	REGULAR	67 SQM

HDMF (Pag-IBIG) PAYMENT (Computation for maximum loan value, loan value may change subject to buyer's capability)

TOTAL SELLING PRICE: (PhP)	5,300,000.00
ADD 12% VAT	636,000.00
TOTAL SELLING PRICE VAT INCLUSIVE	5,936,000.00
ADD: 6% PROCESSING	356,160.00
TOTAL SELLING PRICE VAT & PF INCLUSIVE	6,292,160.00
LESS : RESERVATION FEE	20,000.00
TOTAL SELLING PRICE LESS OF RF	6,272,160.00

PAYMENT OPTIONS (PhP)

90% ESTIMATED LOAN VALUE	5,644,944.00
10% DOWNPAYMENT	627,216.00

I. DOWNPAYMENT	627,216.00
Less: Promo Discount	300,000.00
A. TOTAL DP & PF	327,216.00
STRAIGHT MONTHLY	14,873.45

22 MONTHS TO PAY @ 0 INTEREST RATE

** Subject for recomputation upon Availability/RFO of the unit****

NO.	MONTHLY EQUITY	CHECK DATE
1	14,873.45	Aug-26
2	14,873.45	Sep-26
3	14,873.45	Oct-26
4	14,873.45	Nov-26
5	14,873.45	Dec-26
6	14,873.45	Jan-27
7	14,873.45	Feb-27
8	14,873.45	Mar-27
9	14,873.45	Apr-27
10	14,873.45	May-27
11	14,873.45	Jun-27
12	14,873.45	Jul-27
13	14,873.45	Aug-27
14	14,873.45	Sep-27
15	14,873.45	Oct-27
16	14,873.45	Nov-27
17	14,873.45	Dec-27
18	14,873.45	Jan-28
19	14,873.45	Feb-28
20	14,873.45	Mar-28
21	14,873.45	Apr-28
22	14,873.45	May-28

90% BALANCE 5,644,944.00 ** Subject for recomputation once new Appriasal for HDMF is released***

**** LOAN AMOUNT AND AMORTIZATION ARE ESTIMATES ONLY AND SUBJECT TO CREDIT APPROVAL.***

**** DOWNPAYMENT AMORTIZATION WILL START ON*** 2-Aug-26

**** EVERY DELAY OF PAYMENT HAS A CORRESPONDING PENALTY.***

BUYER'S CONFORME

II. LOAN VALUE MONTHLY AMORTIZATION[5] (MA) OPTIONS (PhP/mo.)

YEAR TERMS	MONTHLY AMORTIZATION	GROSS INCOME REQUIRED
30 YEARS	34,756.89	99,305.40
25 YEARS	37,237.97	106,394.19
20 YEARS	41,260.49	117,887.11
15 YEARS	48,401.04	138,288.69
10 YEARS	63,381.49	181,089.96
5 YEARS	109,789.99	313,685.69

Note: Re-pricing every __3__ years

OTHER FEES:	PMT
MOVE-IN FEE:	27,000.00
ASSOCIATION DUES - (UNIT):	20/SQM
ADJOINING FEE:	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. Unit(s) which exceeds P3,199,200 is with12% VAT.
8. 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.
9. Computation presented herein DOES NOT INCLUDE MOVE-IN FEES, MAINTENANCE FEE, PARKING SLOTS and CONNECTION FEE & RESTORATION FEE for adjoining units.
10. 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

Sales Department

RECEIVED BY:

Signature over Printed Name / Date