

SAMPLE COMPUTATION — PRE-SELLING			
Ato Residences - Talisay Condominium Unit			
Floor Area: 18.00 sq.m.			
PRICE			
Total Contract Price (TCP)			₱1,875,000
Less: Reservation Fee			(₱10,000)
Net Selling Price			₱1,865,000
Promotional ₱2,499 / month equity — limited-time offer, subject to change without prior notice.			
REQUIRED DOWNPAYMENT			
Required Downpayment (15% of price, less Reservation Fee)			₱271,250
<i>*Assuming lowest downpayment option via bank financing</i>			
DOWNPAYMENT PAYMENT OPTIONS			
OPTION A — Promo Equity (no interest)		OPTION B — Equal Monthly Equity	
Low monthly + balloon at end of term		Downpayment divided equally, no balloon	
Monthly Equity	₱2,499 / month	Monthly Equity	₱20,865.38 / month
Term	13 months	Term	13 months
Total Paid via Monthly Equity	₱32,487	Total Paid via Monthly Equity	₱271,250
Balloon Payment at End of Term	₱238,763	Balloon Payment at End of Term	None
Total Downpayment	₱271,250	Total Downpayment	₱271,250
Both options fund the same Required Downpayment. Option B settles it in equal monthly installments with no balloon.			
FINANCING OPTIONS (Balance After Downpayment)			
BANK FINANCING		PAG-IBIG FINANCING	
15% DP 85% All-In Loanable		20% DP 80% Loanable	
Balance (Loanable)	₱1,593,750	Balance (Loanable)	₱1,500,000
Transfer Fee	₱93,750	Balance of 5% DP (Payable in Cash)	₱93,750
Move-In Fee	₱28,125	Transfer Fee	₱93,750
Total Loan	₱1,715,625	Move-In Fee	₱28,125
Total Cash-Out Before Move-In	₱10,000	Total Loan	₱1,500,000
Est. Monthly Amortization (Bank)		Total Cash-Out Before Move-In	₱215,625
10 Years	₱20,365	Est. Monthly Amortization (Pag-IBIG)	
15 Years	₱15,904	10 Years	₱17,128
20 Years	₱13,821	20 Years	₱11,294
		28 Years	₱9,826
<i>Transfer Fee & Move-In Fee included in loan.</i>			

CONDITIONS:

1. The Total Contract Price (TCP) is inclusive of the basic selling price, and applicable Value-Added Tax (VAT), unless explicitly stated otherwise.
2. The Reservation Fee is strictly non-refundable and non-transferable under any circumstances.
3. Buyers must completely fill out the Customer's Information Sheet (CIS) and execute the Option to Purchase agreement upon reservation.
4. Promos and applicable discounts shall automatically be forfeited if the buyer fails to comply within the scheduled payment due dates.
5. The Developer reserves the right to correct typographical errors, omissions, or miscalculations contained herein. Prices, terms, and payment details are subject to final verification and approval by Myvan Properties.
6. This document is a sample computation for presentation purposes only and does not constitute a formal contract or a binding offer to sell. Final terms will be governed exclusively by the Contract to Sell (CTS).

