



**Sample Computation  
22F-000J Studio**

<b>Inner Unit</b>	<b>22.21 sqm</b>
<b>CLIENT NAME:</b>	<b>Sample Computation Only</b>

**TOTAL CONTRACT PRICE (TCP)** **2,463,672**

**Reservation Fee** **25,000**

OPTION	PAYABLE PERIOD (in mos.)	AMOUNT	DUE DATE
<b>Option 1 - Spot Cash</b>		2,463,672	
		<i>Less: Reservation Fee</i>	(25,000)
		<i>Net Payable Amount</i>	2,438,672
	1.050	<i>Divided by</i>	2,322,545
		<i>Less: 10% discount</i>	(232,254)
		<b>Amount Due</b>	2,206,418 <span style="float: right;">Day 7</span>

<b>Option 2 - Half &amp; Half</b>			
	First 50%	1,231,836	
		<i>Less: Reservation Fee</i>	(25,000)
		<i>Net Payable Amount</i>	1,206,836
	1.050	<i>Divided by:</i>	1,149,368
		<i>Less: Discount 6%</i>	(68,962)
		<b>Amount Due</b>	1,137,874 <span style="float: right;">Day 7</span>
	30	<b>Balance 50%</b>	41,061 <span style="float: right;">Month 1 - 30</span>

<b>Option 3 - Spot Downpayment</b>			
	<b>15%</b>	369,551	
		<i>Less: Reservation Fee</i>	(25,000)
		<i>Net Payable Amount</i>	344,551
	1.050	<i>Divided by:</i>	328,144
		<i>Less: 6% discount</i>	(19,689)
		<b>Spot Payment</b>	324,862 <span style="float: right;">Day 7</span>
	30	30%	24,637 <span style="float: right;">Month 1 - 30</span>
		55%	1,355,020 <span style="float: right;">upon turn-over</span>

<b>Option 4 - Deferred 30</b>		2,463,672	
		<i>Less: Reservation Fee</i>	(25,000)
	30	Monthly Amortization, 0%	81,289 <span style="float: right;">Month 1 - 30</span>

<b>Option 5 - Regular Payment</b>		2,463,672	
		<i>Less: Reservation Fee</i>	(25,000)
	30	30%	23,803 <span style="float: right;">Month 1 - 30</span>
		70% BALANCE	1,724,570 <span style="float: right;">upon turn-over</span>

<b>Option 6 - Step Up Plan</b>		2,463,672	
		<i>Less: Reservation Fee</i>	25,000
	10	8.5%	18,441 <span style="float: right;">Month 1 - 10</span>
	10	10.0%	24,637 <span style="float: right;">Month 11 - 20</span>
	10	11.5%	28,332 <span style="float: right;">Month 21 - 30</span>
		70% BALANCE	1,724,570 <span style="float: right;">upon turn-over</span>

**INDICATIVE MONTHLY AMORTIZATION RATES**

**Bank Financing**

5 yrs @ 12% interest	38,362.11
10 yrs @ 12% interest	24,742.57
15 yrs @ 12% interest	20,697.74

**In-House Financing**

5 yrs @ 18% interest	43,792.74
10 yrs @ 19% interest	32,192.95

