



Sample Computation

03F-0027 Studio

Facing Amenities

21.0 sqm

CLIENT NAME:

Sample Computation Only

TOTAL CONTRACT PRICE (TCP)

1,985,150

Reservation Fee

25,000

OPTION	PAYABLE PERIOD (in mos.)	AMOUNT	DUE DATE
Option 1 - Spot cash			
		1,985,150	
		<i>Less: Reservation Fee</i>	(25,000)
		<i>Net Payable Amount</i>	1,960,150
	1.050	<i>Divided by</i>	1,866,810
	10%	<i>Discount:</i>	(186,681)
		Amount Due	1,773,469 Day 7

Option 2 - 50/ 50			
		First 50%	992,575
		<i>Less: Reservation Fee</i>	(25,000)
		<i>Net Payable Amount</i>	967,575
	1.050	<i>Divided by:</i>	921,500
	6%	<i>Discount:</i>	(55,290)
		Amount Due	912,285 Day 7
	18	Balance 50%	55,143 Month 1 - 18

Option 3 - Spot Payment			
		15%	297,773
		<i>Less: Reservation Fee</i>	(25,000)
		<i>Net Payable Amount</i>	272,773
	1.050	<i>Divided by:</i>	259,783
	6%	<i>Discount:</i>	(15,587)
		Spot Payment	257,186 Day 7
	18	Next 10%	11,029 Month 1 - 18
	BALANCE	75%	1,488,863 upon turn-over

Option 4 - Deferred Cash			
		1,985,150	
		<i>Less: Reservation Fee</i>	(25,000)
	18	Monthly Amortization, 0%	108,897 Month 1- 18

Regular Payment			
		1,985,150	
	18	20%	20,722 Month 1 - 18
	BALANCE	80%	1,588,000 upon turn-over

INDICATIVE MONTHLY AMORTIZATION RATES

Bank Financing

5 yrs @ 12% interest	35,324.18
10 yrs @ 12% interest	22,783.19
15 yrs @ 12% interest	19,058.67

In-House Financing

5 yrs @ 18% interest	40,324.76
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Client Name:

Sample Computation Only

Floor/Unit Number

03F-0027 Studio

Unit Type

Facing Amenities

Floor Area

21.0 sqm

Date of Reservation

September 8, 2010

vistaManila.cc

TOTAL CONTRACT PRICE

Option 1	Option 2	Option 3	Option 4	Option 5
SPOT CASH	50-50	DEFERRED CASH	SPOT PAYMENT	REGULAR
1,985,150.00	1,985,150.00	1,985,150.00	1,985,150.00	1,985,150.00

Less:

Reservation Fee

25,000.00	25,000.00	25,000.00	25,000.00	25,000.00
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Buyers' Promo

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BALANCE

1,960,150.00	1,960,150.00	1,960,150.00	1,960,150.00	1,960,150.00
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Payment	Date	PAYABLE AMOUNT	PAYABLE AMOUNT	PAYABLE AMOUNT	PAYABLE AMOUNT	PAYABLE AMOUNT
Reservation	8-Sep-10	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00
Spot	15-Sep-10	1,773,469.05	912,285.00	-	257,185.50	-
Prompt Payment Discount		186,680.95	55,290.00	-	15,587.00	-
1	8-Oct-10	-	55,143.06	108,897.22	11,028.61	20,722.22
2	7-Nov-10	-	55,143.06	108,897.22	11,028.61	20,722.22
3	7-Dec-10	-	55,143.06	108,897.22	11,028.61	20,722.22
4	6-Jan-11	-	55,143.06	108,897.22	11,028.61	20,722.22
5	5-Feb-11	-	55,143.06	108,897.22	11,028.61	20,722.22
6	7-Mar-11	-	55,143.06	108,897.22	11,028.61	20,722.22
7	6-Apr-11	-	55,143.06	108,897.22	11,028.61	20,722.22
8	6-May-11	-	55,143.06	108,897.22	11,028.61	20,722.22
9	5-Jun-11	-	55,143.06	108,897.22	11,028.61	20,722.22
10	5-Jul-11	-	55,143.06	108,897.22	11,028.61	20,722.22
11	4-Aug-11	-	55,143.06	108,897.22	11,028.61	20,722.22
12	3-Sep-11	-	55,143.06	108,897.22	11,028.61	20,722.22
13	3-Oct-11	-	55,143.06	108,897.22	11,028.61	20,722.22
14	2-Nov-11	-	55,143.06	108,897.22	11,028.61	20,722.22
15	2-Dec-11	-	55,143.06	108,897.22	11,028.61	20,722.22
16	1-Jan-12	-	55,143.06	108,897.22	11,028.61	20,722.22
17	31-Jan-12	-	55,143.06	108,897.22	11,028.61	20,722.22
18	1-Mar-12	-	55,143.06	108,897.22	11,028.61	20,722.22
BALANCE	TURNOVER	-	-	-	1,488,862.50	1,588,000.00
TOTAL PAYMENT		1,985,150.00	1,985,150.00	1,985,150.00	1,985,150.00	1,986,000.00