


Symphony Tower One		
Sample Computation		
014-000A Studio		
Corner Facing the Garden and Edsa	20.40 sqm	
CLIENT NAME:	Sample Computation Only	

TOTAL CONTRACT PRICE (TCP) **2,020,640**

Reservation Fee **25,000**

OPTION	PAYABLE PERIOD (in mos.)	AMOUNT	DUE DATE
Option 1 - Spot cash			
		2,020,640	
		<i>Less: Reservation Fee</i>	(25,000)
		<i>Net Payable Amount</i>	1,995,640
	<i>Divided by</i> 1.050	1,900,610	
	<i>Discount:</i> 10%	(190,061)	
		Amount Due	1,805,579
			Day 7

Option 2 - 50/ 50			
		First 50%	1,010,320
		<i>Less: Reservation Fee</i>	(25,000)
		<i>Net Payable Amount</i>	985,320
	<i>Divided by:</i> 1.050	938,400	
	<i>Discount:</i> 6%	(56,304)	
		Amount Due	929,016
			Day 7
	Balance 50%	BALANCE	84,193
			Month 1 - 12

Option 3 - Spot Payment			
		15%	303,096
		<i>Less: Reservation Fee</i>	(25,000)
		<i>Net Payable Amount</i>	278,096
	<i>Divided by:</i> 1.050	264,853	
	<i>Discount:</i> 6%	(15,891)	
		Spot Payment	262,205
			Day 7
	Next 10%	12	16,839
			Month 1 - 12
	75%	BALANCE	1,515,480
			upon turn-over

Option 4 - Deferred Cash			
			2,020,640
		<i>Less: Reservation Fee</i>	(25,000)
		Monthly Amortization, 0%	12
			166,303
			Month 1- 12

Regular Payment			
			2,020,640
	20%	12	31,667
			Month 1 - 12
	80%	BALANCE	1,616,000
			upon turn-over

INDICATIVE MONTHLY AMORTIZATION RATES	
Bank Financing	
5 yrs @ 12% interest	35,947.03
10 yrs @ 12% interest	23,184.91
15 yrs @ 12% interest	19,394.72
In-House Financing	
5 yrs @ 18% interest	41,035.78

Symphony Towers



Client Name:

Sample Computation Only

Floor/Unit Number

014-000A Studio

Unit Type

Corner Facing the Garden and Ed

Floor Area

20.40 sqm

Date of Reservation

September 8, 2010

TOTAL CONTRACT PRICE

Option 1	Option 2	Option 3	Option 4	Option 5
SPOT CASH	50-50	DEFERRED CASH	SPOT PAYMENT	REGULAR
2,020,640.00	2,020,640.00	2,020,640.00	2,020,640.00	2,020,640.00

Less:

Reservation Fee

Buyers' Promo

25,000.00	25,000.00	25,000.00	25,000.00	25,000.00
-	-	-	-	-
1,995,640.00	1,995,640.00	1,995,640.00	1,995,640.00	1,995,640.00

BALANCE

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	1,805,579.05	929,016.00	-	262,204.80	-
Prompt Payment Discount		190,060.95	56,304.00	-	15,891.20	-
1	8-Oct-10	-	84,193.33	166,303.33	16,838.67	31,666.67
2	7-Nov-10	-	84,193.33	166,303.33	16,838.67	31,666.67
3	7-Dec-10	-	84,193.33	166,303.33	16,838.67	31,666.67
4	6-Jan-11	-	84,193.33	166,303.33	16,838.67	31,666.67
5	5-Feb-11	-	84,193.33	166,303.33	16,838.67	31,666.67
6	7-Mar-11	-	84,193.33	166,303.33	16,838.67	31,666.67
7	6-Apr-11	-	84,193.33	166,303.33	16,838.67	31,666.67
8	6-May-11	-	84,193.33	166,303.33	16,838.67	31,666.67
9	5-Jun-11	-	84,193.33	166,303.33	16,838.67	31,666.67
10	5-Jul-11	-	84,193.33	166,303.33	16,838.67	31,666.67
11	4-Aug-11	-	84,193.33	166,303.33	16,838.67	31,666.67
12	3-Sep-11	-	84,193.33	166,303.33	16,838.67	31,666.67
BALANCE	TURNOVER	-	-	-	1,515,480.00	1,616,000.00
TOTAL PAYMENT		2,020,640.00	2,020,640.00	2,020,640.00	2,020,640.00	2,021,000.00