

**Sample Computation**

**15F-00G Studio**

Studio

25 sqm

CLIENT NAME:

**Sample Computation**

**TOTAL CONTRACT PRICE (TCP)**

**2,620,000**

**Reservation Fee**

**25,000**

OPTION	PAYABLE PERIOD (in mos.)	AMOUNT	DUE DATE
<b>Option 1 - Spot Cash</b>			
		2,620,000	
		<i>Less: Reservation Fee</i>	(25,000)
		<i>Net Payable Amount</i>	2,595,000
	<i>Divided by</i> 1.050	2,471,429	
		<i>Less: 10% discount</i>	(247,143)
		Amount Due	2,347,857
			Day 7

<b>Option 2 - Half &amp; Half</b>			
		First 50%	1,310,000
		<i>Less: Reservation Fee</i>	(25,000)
		<i>Net Payable Amount</i>	1,285,000
	<i>Divided by:</i> 1.050	1,223,810	
		<i>Less: Discount 6%</i>	(73,429)
		Amount Due	1,211,571
			Day 7
	Balance 50%	48	27,292
			Month 1 - 48

<b>Option 3 - Spot Payment</b>			
		<b>15%</b>	393,000
		<i>Less: Reservation Fee</i>	(25,000)
		<i>Net Payable Amount</i>	368,000
	<i>Divided by:</i> 1.050	350,476	
		<i>Less: 6% discount</i>	(21,029)
		Spot Payment	346,971
			Day 7
	40%	48	21,833
			Month 1 - 48
	45%	BALANCE	1,179,000
			upon turn-over

<b>Option 4 - Deferred 48</b>			
			2,620,000
		<i>Less: Reservation Fee</i>	(25,000)
		Monthly Amortization, 0%	54,063
	48		Month 1 - 48

<b>Option 5 - Regular Payment</b>			
			2,620,000
		<i>Less: Reservation Fee</i>	(25,000)
	45%	48	24,042
			Month 1 - 48
	55%	BALANCE	1,441,000
			upon turn-over

<b>Option 6 - Easy Money Plan</b>			
			2,620,000
		<i>Less: Reservation Fee</i>	25,000
	9%	12	17,567
			Month 1 - 12
	10%	12	21,833
			Month 13 - 24
	12%	12	26,200
			Month 25 - 36
	14%	12	30,567
			Month 37 - 48
	55%	BALANCE	1,441,000
			upon turn-over

**INDICATIVE MONTHLY AMORTIZATION RATES**

**Bank Financing**

5 yrs @ 12% interest	32,054.25
10 yrs @ 12% interest	20,674.16
15 yrs @ 12% interest	17,294.42

**In-House Financing**

5 yrs @ 18% interest	36,591.93
10 yrs @ 19% interest	26,899.49

