

Sample Computation

Ave. Cut **120**
 Price/sq.m **6,000.00**
 Total Contract Price 720,000.00
 Reservation Fee **10,000.00**



Scheme 1: 90%-DOWNPAYMENT			30-days	60-days	90-days
	payable within:	7 days			
	Discounts	15%	12%	10%	8%
90%	Down payment	648,000.00	648,000.00	648,000.00	648,000.00
	Less: Discount	<u>(97,200.00)</u>	<u>(77,760.00)</u>	<u>(64,800.00)</u>	<u>(51,840.00)</u>
	DP net of Disc	550,800.00	570,240.00	583,200.00	596,160.00
	Les: Res. Fee	<u>(10,000.00)</u>	<u>(10,000.00)</u>	<u>(10,000.00)</u>	<u>(10,000.00)</u>
	DP Due	540,800.00	560,240.00	573,200.00	586,160.00
Monthly DP			286,600.00	195,386.67	

10% Remaining Balance	72,000.00	72,000.00	72,000.00	72,000.00
Add: Miscellaneous Fee	<u>40,482.00</u>	<u>41,745.60</u>	<u>42,588.00</u>	<u>43,430.40</u>
TOTAL Amount Due	<u>112,482.00</u>	<u>113,745.60</u>	<u>114,588.00</u>	<u>115,430.40</u>
****Payable upon the availability of the title				

Scheme 2: 20%-50% downpayment							
	payable within:	7 days	30-days	60-days	90-days	6 mos.	12 mos.
	Discounts	15%	12%	10%	8%	5%	
20%	Down payment	144,000.00	144,000.00	144,000.00	144,000.00	144,000.00	144,000.00
	Less: Discount	<u>(21,600.00)</u>	<u>(17,280.00)</u>	<u>(14,400.00)</u>	<u>(11,520.00)</u>	<u>(7,200.00)</u>	<u>-</u>
	DP net of Disc	122,400.00	126,720.00	129,600.00	132,480.00	136,800.00	144,000.00
	Les: Res. Fee	<u>(10,000.00)</u>	<u>(10,000.00)</u>	<u>(10,000.00)</u>	<u>(10,000.00)</u>	<u>(10,000.00)</u>	<u>(10,000.00)</u>
	DP Due	112,400.00	116,720.00	119,600.00	122,480.00	126,800.00	134,000.00
Monthly DP			59,800.00	40,826.67	21,133.33	11,166.67	

Misc. fee (6.5% of Net TCP)	<u>45,396.00</u>	<u>45,676.80</u>	<u>45,864.00</u>	<u>46,051.20</u>	<u>46,332.00</u>	<u>46,800.00</u>
-----------------------------	------------------	------------------	------------------	------------------	------------------	------------------

Note: (to be added to the balance monthly amortization)

80% Bal. payable w/in:							
A1. 2 years No interest:		576,000.00	576,000.00	576,000.00	576,000.00	576,000.00	576,000.00
24	Monthly Amort.	24,000.00	24,000.00	24,000.00	24,000.00	n/a	n/a
	Add: Misc. Fee	<u>1,891.50</u>	<u>1,903.20</u>	<u>1,911.00</u>	<u>1,918.80</u>	<u>n/a</u>	<u>n/a</u>
	TOTAL MO. AMORT.	<u>25,890.50</u>	<u>25,903.20</u>	<u>25,911.00</u>	<u>25,918.80</u>	<u>n/a</u>	<u>n/a</u>

A2. 3 years No interest:		576,000.00	576,000.00	576,000.00	576,000.00	n/a	n/a
36	Monthly Amort.	16,000.00	16,000.00	16,000.00	16,000.00	n/a	n/a
	Add: Misc. Fee	<u>1,261.00</u>	<u>1,268.80</u>	<u>1,274.00</u>	<u>1,279.20</u>	<u>n/a</u>	<u>n/a</u>
	TOTAL MO. AMORT.	<u>17,260.00</u>	<u>17,268.80</u>	<u>17,274.00</u>	<u>17,279.20</u>	<u>n/a</u>	<u>n/a</u>

B. 5 years @14% Int. p.a.							
5 years Monthly Factor:		<u>0.023268251</u>					
60	Monthly Amort.	13,402.51	13,402.51	13,402.51	13,402.51	13,402.51	13,402.51
	Add: Misc. Fee	<u>756.60</u>	<u>761.28</u>	<u>764.40</u>	<u>767.52</u>	<u>772.20</u>	<u>780.00</u>
	TOTAL MO. AMORT.	<u>14,159.11</u>	<u>14,163.79</u>	<u>14,166.91</u>	<u>14,170.03</u>	<u>14,174.71</u>	<u>14,182.51</u>

C. 10 years @14% Int. p.a.							
10 years Monthly Factor:		<u>0.015526644</u>					
120	Monthly Amort.	8,943.35	8,943.35	8,943.35	8,943.35	8,943.35	8,943.35
	Add: Misc. Fee	<u>378.30</u>	<u>380.64</u>	<u>382.20</u>	<u>383.76</u>	<u>386.10</u>	<u>390.00</u>
	TOTAL MO. AMORT.	<u>9,321.65</u>	<u>9,323.99</u>	<u>9,325.55</u>	<u>9,327.11</u>	<u>9,329.45</u>	<u>9,333.35</u>

Scheme 3: Three (3) years STRAIGHT MONTHLY NO RESERVATION FEE, NO INTEREST, NO DISCOUNT.			
Monthly DP	Misc. Fee	TOTAL Amount Due	
20,000.00	1,300.00	21,300.00	