

FERNWOOD LOT COMPUTATION

This computation is updated as of March 23, 2014 until further notice

Buyer:

OPTION 1 - CASH TERM

Ph	Blk	Lot	Area	Price
	2	18	527	9,000
			527	
	Less: Discount			
	Net Contract Price			
	Less: Reservation fee dated			
	Net Contract Price payable			

discount	15%	10%	5%	0%
no. of days	15	30	45	after 45
	contract price 4,743,000	contract price 4,743,000	contract price 4,743,000	contract price 4,743,000
	4,743,000	4,743,000	4,743,000	4,743,000
	711,450	474,300	237,150	-
	4,031,550	4,268,700	4,505,850	4,743,000
03/23/14	50,000	50,000	50,000	50,000
Due dates	3,981,550 04/07/14	4,218,700 04/22/14	4,455,850 05/07/14	4,693,000 05/22/14

OPTION 2 - WITH DOWNPAYMENT

2A 10-50% DP May avail of the ff discounts

10% Downpayment
less: Reservation fee dated
net downpayment payable

discount	10%	7%	5%	0%
no. of days	15	30	45	after 45
	474,300	474,300	474,300	474,300
03/23/14	50,000	50,000	50,000	50,000
Due dates	424,300 04/07/14	424,300 04/22/14	424,300 05/07/14	424,300 05/22/14

2B 90% Balance for Ammortization:

gross contract price	Downpayment
less: 10%	
Discount on Downpayment	
Others	
Balance for Ammortization	

	4,743,000	4,743,000	4,743,000	4,743,000
	474,300	474,300	474,300	474,300
	47,430	33,201	23,715	-
Due dates	4,221,270 05/07/14	4,235,499 05/22/14	4,244,985 06/06/14	4,268,700 06/21/14

2.3 Monthly Ammortization:

1 YR., 0% interest	351,773	352,958	353,749	355,725
2 YRS., 0% interest	175,886	176,479	176,874	177,863
3 YRS., 0% PROMO TERM OPEN TO ALL BUYERS	117,258	117,653	117,916	118,575
4 YRS., @ 16% int. p.a. factor: 0.0283403	119,632	120,035	120,304	120,976
5 YRS., @ 16% int. p.a. factor: 0.0243181	102,653	102,999	103,230	103,807
6 YRS., @ 16% int. p.a. factor: 0.0216918	91,567	91,876	92,081	92,596
7 YRS., @ 16% int. p.a. factor: 0.0198621	83,843	84,126	84,314	84,785

OPTION 3 - INSTALLMENT BASED ON ZERO DP

3.1 Balance for Ammortization:

Gross Contract Price	
Less: Reservation fee/Downpayment	
Balance for Ammortization	

DP %	0%
03/23/14	4,743,000
	50,000
	4,693,000
Due dates	04/22/14

3.3 Monthly ammortization:

1 YR., 0% interest	391,083
2 YRS., 0% interest	195,542
3 YRS., 0% PROMO TERM OPEN TO ALL BUYERS	130,361
4 YRS., @ 16% int. p.a. factor: 0.0283403	133,001

5 YRS., @ 16% int. p.a.	factor: 0.0243181	114,125
6 YRS., @ 16% int. p.a.	factor: 0.0216918	101,800
7 YRS., @ 16% int. p.a.	factor: 0.0198621	93,213

*Reservation fee is P50,000 for each lot

*Price subject to change without prior notice

*Reservation fee will form part of the downpayment or cash payment

* The www.davaoestate.com website developer reserves the right to correct the figures appearing herein.

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