

# ILUMINA ESTATE, Communal Davao City

updated as of March 2016 - until further notice: **ALMOST, READY TO OCCUPY UNITS**

Model House #	MH#89	MH#94, 96, 97	MH#79	MH#92
Lot Area sqm	180.00	180.00	180.00	180.00
Floor Area sqm	73.50	73.50	135.08	135.08
House and Lot Cost	<b>4,552,000</b> 3BR - 2TB	<b>4,582,000</b> 3BR - 2TB	<b>6,935,000.00</b> 4BR - 3TB	<b>7,100,000.00</b> 4BR - 3TB
<b>Option A Bank Financing - PROMO ONLY</b>				
<b>1.) 10% Downpayment</b>	455,200.00	458,200.00	693,500.00	710,000.00
Reservation	50,000.00	50,000.00	50,000.00	50,000.00
Net downpayment from reservation	405,200.00	408,200.00	643,500.00	660,000.00
Payable in 6 months... monthly of	67,533.33	68,033.33	107,250.00	110,000.00
<b>2.) 90% Balance (fix rate for 1st 5yrs only)</b>	4,096,800.00	4,123,800.00	6,241,500.00	6,390,000.00
estimated mo. Amort. For 5 yrs., 6.88%	80,889.81	81,422.91	123,236.12	126,168.19
estimated mo. Amort. For 10 yrs., 6.88%	47,314.34	47,626.16	72,083.68	73,798.72
estimated mo. Amort. For 19 yrs., 7%	32,536.47	32,750.91	49,569.52	50,748.89
<i>*One Time Bank Charges apply, estimate only</i>	102,420.00	103,095.00	156,037.50	159,750.00
<b>Option 1</b>				
<b>a.) 30% Downpayment (terms)</b>	1,365,600.00	1,374,600.00	2,080,500.00	2,130,000.00
Reservation	50,000.00	50,000.00	50,000.00	50,000.00
Net downpayment from reservation	1,315,600.00	1,324,600.00	2,030,500.00	2,080,000.00
Payable in 3 months... monthly of	438,533.33	441,533.33	676,833.33	693,333.33
Payable in 6 months... monthly of	219,266.67	220,766.67	338,416.67	346,666.67
<b>b.) 30% Downpayment (full)</b>	1,365,600.00	1,374,600.00	2,080,500.00	2,130,000.00
Less: 3% Discount	40,968.00	41,238.00	62,415.00	63,900.00
Downpayment Due in 7days	1,324,632.00	1,333,362.00	2,018,085.00	2,066,100.00
<b>70% Balance</b>	<b>3,186,400.00</b>	<b>3,207,400.00</b>	<b>4,854,500.00</b>	<b>4,970,000.00</b>
1 yr. - 0% int./annum	265,533.33	267,283.33	404,541.67	414,166.67
2 yrs. - 15% int./annum	154,497.86	155,516.08	235,378.44	240,978.65
3 yrs. - 15% int./annum	110,457.60	111,185.57	168,282.84	172,286.68
MRI per year, Est.	40,000.00	24,145.56	37,310.47	41,275.55
<b>Option 2 Bank Financing</b>				
<b>1.) 20% Downpayment</b>	910,400.00	916,400.00	1,387,000.00	1,420,000.00
Reservation	50,000.00	50,000.00	50,000.00	50,000.00
Net downpayment from reservation	860,400.00	866,400.00	1,337,000.00	1,370,000.00
Payable in 3 months... monthly of	286,800.00	288,800.00	445,666.67	456,666.67
<i>6months is possible for new layouts ONLY</i>	<b>143,400.00</b>	<b>144,400.00</b>	<b>222,833.33</b>	<b>228,333.33</b>
<b>2.) 80% Balance</b>	3,641,600.00	3,665,600.00	5,548,000.00	5,680,000.00
estimated mo. Amort. For 5 yrs., 7.5%	72,970.19	73,451.10	111,170.54	113,815.55
estimated mo. Amort. For 10 yrs., 7.5%	43,226.44	43,511.32	65,855.74	67,422.60
estimated mo. Amort. For 15 yrs., 7.5%	33,758.08	33,980.57	51,430.65	52,654.30
estimated mo. Amort. For 19 yrs., 7.5%	29,336.48	29,529.82	44,694.31	45,757.69
<i>*One Time Bank Charges apply, estimate only</i>	102,875.20	103,553.20	138,700.00	142,000.00
Processing Fee/Initial Documentation, APPLIES TO CASH OR TERM BUYERS, upon full dp	7,000.00	7,000.00	7,000.00	7,000.00
<b>SPOT CASH DUE</b>				
SPOT CASH Transfer of title fee charges (estimate)	<b>134,000.00</b>	<b>135,000.00</b>	<b>200,300.00</b>	<b>205,000.00</b>

Note: \* Total contract price does not include Mortgage Redemption Insurance/Fire Insurance and transfer of the title.

\* All payments covered by Post Dated Checks (PDC)

\* **PROMO OPTIONS** : Bank Charges apply for Bank Financing, 7.5% int rate for 5-19 years but subject to repricing after 5yrs., this rate is valid until further notice

>> 6 months downpayment is possible if the house is newly constructed, or for lay-out, if house is RFO, max DP is 3months.

>> For Bank Fin., buyer pays bank charges est. 2.5% of the loan amount, plus transfer of title fee shall be paid prior to bank loan or right after Full payment of DP.

>> Pag-ibig Financing is available, contact us for more details

>> For Bank and Pagibig, buyer pays for the notary of the loan mortgage document, and ROD annotation and processing fees.

>> For inhouse financing, no other charges except for Processing Fee, will be paid upon completion of DP, transfer of title fees shall be paid upon FULL PAYMENT.

>> All houses with FREE 2 bathroom heater, Range Hood and Cook Top.

Price computation prepared BY: DINAH P. LARUGA, Licensed Real Estate Broker, PRC No. 0010181

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