

ILUMINA ESTATE, Communal Davao City

updated as of August 2017 call 0917 314 4056

Model House #	LOT ONLY	EXTRA LOT if with house, EST	ONE STOREY	ONE STOREY	ONE STOREY	ONE STOREY	TWO STOREY	TWO STOREY	TWO STOREY
Lot Area sqm	180.00	180.00	180.00	180.00	180.00	180.00	180.00	180.00	180.00
Floor Area sqm	W/OUT VAT	WITH VAT	73.50	72.20	72.47	73.65	135.08	148.15	163.92
TOTAL CONTRACT PRICE	1,800,000	2,016,000	5,422,000	5,372,000	5,394,000	5,497,000	8,014,000.00	8,484,000.00	9,231,000.00
			3BR - 2TB	3BR - 2TB	3BR - 2TB	3BR - 2TB	4BR - 3TB	4BR - 3TB	4BR - 3TB
Option A Bank Financing - PROMO ONLY									
1.) 10% Downpayment		201,600.00	542,200.00	537,200.00	539,400.00	549,700.00	801,400.00	848,400.00	923,100.00
Reservation		50,000.00	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00
Net downpayment from reservation		151,600.00	492,200.00	487,200.00	489,400.00	499,700.00	751,400.00	798,400.00	873,100.00
Payable in 6 months... monthly of		25,266.67	82,033.33	81,200.00	81,566.67	83,283.33	125,233.33	133,066.67	145,516.67
2.) 90% Balance (fix rate for 1st 5yrs only)		1,814,400.00	4,879,800.00	4,834,800.00	4,854,600.00	4,947,300.00	7,212,600.00	7,635,600.00	8,307,900.00
estimated mo. Amort. For 5 yrs., 6%		35,077.44	94,340.20	93,470.23	93,853.02	95,645.17	139,439.76	147,617.54	160,614.98
estimated mo. Amort. For 10 yrs., 6%		20,143.56	54,175.78	53,676.19	53,896.17	54,925.17	80,074.65	84,770.81	92,234.72
estimated mo. Amort. For 15 yrs., 6%		15,310.94	41,178.53	40,798.79	40,965.87	41,748.13	60,864.02	64,433.53	70,106.78
<i>*One Time Bank Charges apply, estimate only</i>		50,803.20	136,634.40	135,374.40	135,928.80	138,524.40	201,952.80	213,796.80	232,621.20
Option 1									
a.) 30% Downpayment (terms)	540,000.00	604,800.00	1,626,600.00	1,611,600.00	1,618,200.00	1,649,100.00	2,404,200.00	2,545,200.00	2,769,300.00
Reservation	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00
Net downpayment from reservation	490,000.00	554,800.00	1,576,600.00	1,561,600.00	1,568,200.00	1,599,100.00	2,354,200.00	2,495,200.00	2,719,300.00
Payable in 3 months... monthly of, or	163,333.33	184,933.33	525,533.33	520,533.33	522,733.33	533,033.33	784,733.33	831,733.33	906,433.33
Payable in 6 months... monthly of	N/A	92,466.67	262,766.67	260,266.67	261,366.67	266,516.67	392,366.67	415,866.67	453,216.67
b.) 30% Downpayment (full)	540,000.00	604,800.00	1,626,600.00	1,611,600.00	1,618,200.00	1,649,100.00	2,404,200.00	2,545,200.00	2,769,300.00
Less: 3% Discount	16,200.00	18,144.00	48,798.00	48,348.00	48,546.00	49,473.00	72,126.00	76,356.00	83,079.00
Downpayment Due in 7days	523,800.00	586,656.00	1,577,802.00	1,563,252.00	1,569,654.00	1,599,627.00	2,332,074.00	2,468,844.00	2,686,221.00
70% Balance	1,260,000.00	1,411,200.00	3,795,400.00	3,760,400.00	3,775,800.00	3,847,900.00	5,609,800.00	5,938,800.00	6,461,700.00
1 yr. - 0% int./annum	105,000.00	117,600.00	316,283.33	313,366.67	314,650.00	320,658.33	467,483.33	494,900.00	538,475.00
2 yrs. - 15% int./annum	61,093.18	68,424.36	184,026.23	182,329.20	183,075.89	186,571.78	272,000.41	287,952.52	313,306.19
3 yrs. - 15% int./annum	43,678.31	48,919.71	131,568.79	130,355.50	130,889.35	133,388.72	194,465.56	205,870.45	223,996.95
Plus: MRI per year (bank will provide this amount)									
Option 2 Bank Financing									
1.) 20% Downpayment	360,000.00	403,200.00	1,084,400.00	1,074,400.00	1,078,800.00	1,099,400.00	1,602,800.00	1,696,800.00	1,846,200.00
Reservation	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00
Net downpayment from reservation	310,000.00	353,200.00	1,034,400.00	1,024,400.00	1,028,800.00	1,049,400.00	1,552,800.00	1,646,800.00	1,796,200.00
Payable in 3 months... monthly of	103,333.33	117,733.33	344,800.00	341,466.67	342,933.33	349,800.00	517,600.00	548,933.33	598,733.33
6months is possible for new layouts ONLY	51,666.67	58,866.67	172,400.00	170,733.33	171,466.67	174,900.00	258,800.00	274,466.67	299,366.67
2.) 80% Balance	1,440,000.00	1,612,800.00	4,337,600.00	4,297,600.00	4,315,200.00	4,397,600.00	6,411,200.00	6,787,200.00	7,384,800.00
estimated mo. Amort. For 5 yrs., 7.5%	28,854.65	32,317.20	86,916.61	86,115.09	86,467.76	88,118.88	128,467.30	136,001.56	147,976.24
estimated mo. Amort. For 10 yrs., 7.5%	17,093.05	19,144.22	51,488.08	51,013.27	51,222.19	52,200.29	76,102.08	80,565.26	87,658.88
estimated mo. Amort. For 15 yrs., 7.5%	13,348.98	14,950.86	40,210.09	39,839.28	40,002.44	40,766.30	59,432.62	62,918.18	68,458.01
estimated mo. Amort. For 19 yrs., 7.5%	11,600.54	12,992.61	34,943.41	34,621.17	34,762.96	35,426.77	51,648.19	54,677.22	59,491.45
<i>*One Time Bank Charges apply, estimates only</i>	40,320.00	45,158.40	121,452.80	120,332.80	120,825.60	123,132.80	179,513.60	190,041.60	206,774.40
Processing Fee/Initial Documentation, APPLIES TO CASH OR TERM BUYERS, upon full dp	7,840.00	7,840.00	7,840.00	7,840.00	7,840.00	7,840.00	7,840.00	7,840.00	7,840.00
SPOT CASH DUE									
SPOT CASH Transfer of title fee charges (estimate)	59,074.00	59,074.00	158,588.26	157,165.56	157,762.46	160,585.96	200,300.00	242,921.96	263,466.26

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.