

This Computation Prepared For		Date Prepared	24-May-21
Prepared By		NOT VALID UNLESS SIGNED	
Block	15		
Lot	5		
House Model	Adella		

House Approx. Floor Area	30	sq.m.
Approx. Basic Lot Area	100	sq.m.
Approx. Extra Lot	17	sq.m.
Total Lot Area	117	sq.m.

Basic Contract Package Price	1,625,000.00	(excludes Fees, Excess Lot, Deposits, and Surcharges as may apply)
Add:		
Basic Excess Lot	115,600.00	
Corner Lot Surcharge		
Main OR Secondary Road Surcharge		
Construction Surcharges		
Equals:	1,740,600.00	(excludes third party financing fees and transfer of title expenses)

HDMF Financing (Pag-Ibig):

House Loanable Value*	701,195.00			
Lot Loanable Value*	570,000.00			
Total Loanable Value*	1,271,195.00			
Total Equity (see sidebar) *	712,400.04			
Equity 6 Months to Pay 0% INT	118,733.34	per month		
Equity 12 Months to Pay 0% INT	59,366.67	per month		
Total Pag-Ibig Loan Takeout	1,271,195.00			
20 years to pay @ Int. Rate	6.38%	per annum,	equals	9,384.37 MA due to HDMF - indicative only
25 years to pay @ Int. Rate	6.38%	per annum,	equals	8,484.17 MA due to HDMF - indicative only
30 years to pay @ Int. Rate	6.38%	per annum,	equals	7,930.60 MA due to HDMF - indicative only

****Additional Equity as deducted from final loan proceeds by HDMF + Property Taxes Due:**
(all figures except PF approx. only and subject to final adjustment upon NOA)

Sales Redemption Insurance (SRI) for 1st year of loan	12,076.35
Fire Insurance for 1st year of loan + RPT + OP Reqs.	51,194.69
Loan Processing Fees (incl. Title and Tax Dec Transfer Fees)	195,339.63
1st MA (assumes a loan term of 20 years)	9,384.37
Total	267,995.04

**Possible upgraded contribution and interim MRI charges by HDMF not included*

*All figures are indicative only and will also depend on client's income/ capacity to pay as per submitted loan requirements. ME due to HDMF shown does not include insurances
*Property Taxes Due may be higher depending on actual computation by City Gov., and date of actual loan conversion; solely buyer's expense plus Admin charges if paid by Seller
*Final approved loanable value is solely determined by HDMF and client agrees to pay as additional Equity any difference in approved loanable value versus actual equity payments.

In-House Financing (IHF):

TOTAL PACKAGE PRICE	1,740,600.00
WITH DOWN PAYMENT: 30% Down Payment	554,680.00 *Includes OP fees, excludes fire insurance
Option 1. Monthly Payment for 6 months @ 0% Int.	92,446.67 DP due per month
Option 2. Monthly Payment for 12 months @ 0% Int.	46,223.33 DP due per month
Option 3. Monthly Payment for 18 months @ 0% Int.	30,815.56 DP due per month
70% Balance for In-House Financing	1,200,920.00
Option 1. [3] years to pay @ 10% Int.	38,750.31 MA due per month
Option 2. [5] years to pay @ 12% Int.	26,713.80 MA due per month
Option 3. [7] years to pay @ 16% Int.	23,852.75 MA due per month
Option 4: [10] years to pay @ 18% Int.	21,638.80 MA due per month
WITHOUT DOWN PAYMENT: Spot Cash and Deferred Cash Options: All at 0% Interest; *Includes OP fees, excludes fire insurance	
Option 1. Spot Cash 30 days: 2% DISCOUNT	1,720,788.00 due not later than 30 days after Reservation
Option 2. [6] equal monthly payments @ 0% Int.	292,600.00 Def. Cash due per month
Option 3. [24] equal monthly payments @ 0% Int.	73,150.00 Def. Cash due per month
Option 4. [36] equal monthly payments @ 0% Int.	48,766.67 Def. Cash due per month, includes Admin Fee

*PLEASE NOTE FOR IHF: Prior to unit occupancy, Fire Insurance premiums for the remaining term are due in full. Complete PDCs required by contracts
*Layout of Unit must be formally requested and can only commence approximately three (3) months prior to occupancy eligibility as per term of payment chosen

Bank Financing:

TOTAL PACKAGE PRICE	1,740,600.00
20%*** Equity Payment	572,486.10 *Includes Transfer of Title and Tax Declaration fees and OP fees
Option 1. Monthly Payment for 6 months @ 0% Int.	95,414.35 ME due per month
Option 2. Monthly Payment for 12 months @ 0% Int.	47,707.18 ME due per month
Option 3. Monthly Payment for 18 months @ 0% Int.	31,804.78 ME due per month
NOTE: Mandatory BF Transfer Fees:	229,366.10 *This amount is included in the monthly equity payments indicated above; includes OP fees
80%*** Indicative Balance for Bank Financing (loan value)	1,372,480.00
5 years to pay 6.00% Int.***	26,533.88 MA due to bank - indicative only
15 years to pay 6.00% Int.***	11,581.77 MA due to bank - indicative only
20 years to pay 6.00% *** (longer terms subject to bank and approval)	9,832.87 MA due to bank - indicative only
25 years to pay 6.00% *** (longer terms subject to bank and approval)	8,842.91 MA due to bank - indicative only

*** The Maximum Loanable Value is shown herein, applicable for Accredited Banks only. The actual equity due may increase and the actual loan value approved by the bank may decrease due to the client's capacity to pay. Bank conducts Credit Investigation and it is the client's responsibility to comply with all documentary requirements of the bank. The Bank may charge miscellaneous/application/ appraisal fees and separate mortgage and loan registration fees, and these are due to be paid immediately upon the release of a Notice of Approval by the bank, and absolutely no later than the last equity payment due date. All transfer of title fees must be paid not later than when the last equity payment falls due and prior to bank loan processing. The non-payment or delay in payment of the transfer of title fees, bank charges, and/or the delayed, disapproved, or lowered bank approvals that results in additional equity that is not immediately paid by the client will result in penalties and charges and the Seller/ Developer assumes no role or responsibility whatsoever on the client's requirements that determine his/her loan approval, partial approval, or disapproval. The Bank interest may change at any time and be subject to periodic re-pricing. Interest rates indicated may change without prior notice and are subject to bank discretion and verification. OFWs may be subject to shorter approved loan terms per policy of selected commercial banks. Longer terms depends on bank and approvals.

IMPORTANT NOTES FOR ALL MODES OF PAYMENT (Please Read Carefully):

*PLEASE REVIEW ALL THE CONTENTS HEREIN. THIS DOCUMENT IS A BINDING CONTRACT ONCE SIGNED OR INITIALED IN ANY PORTION.
*All third party interest rates and terms quoted are INDICATIVE ONLY and may change without prior notice at the sole prerogative of the subject financial institution (HDMF/ Bank)
*All Prices and Terms are subject to change without prior notice. Buyer shall be bound by any changes due to any typographical and/or computational errors contained herein
* All Property Taxes beginning on the year of Reservation are for the sole and exclusive account of the Buyer for any and all pricing schemes/ modes of payment
* Any and all transfer of title expenses excluding withholding tax are for the sole and exclusive account of the buyer. **EMPS ARE REQUIRED FOR ALL PAYMENT MODES**
* OTHER IMPORTANT TERMS AND CONDITIONS APPLY. PLEASE REFER TO ALL RELATED DOCUMENTS AND CONTRACTS