



Tower/Unit No.	T2-2017
Unit Area: (sqm)	27.74
Unit Type:	1BR w/ balcony
Turn-over	1Q 2015

Just change the entries on the red-shaded cell.

Below is Standard Computation

Investment Plan Options												
	Spot Cash	Deferred Cash	Spot DP / Def Bal (10/90)	Spot DP / Def Bal (20/80)	Spot DP / Def Bal (30/70)	Spot DP / Def Bal (40/60)	Spot DP / Def Bal (50/50)	Def DP / Bal thru Cash or Bank (10/10/80)	Def DP / Bal thru Cash or Bank (20/80)	Def DP / Bal thru Cash or Bank (30/70)	Def DP / Bal thru Cash or Bank (20/80)	Def DP / Bal thru Cash or Bank (30/70)
Months to Pay	0	27	27	27	27	27	27	18	15	15	27	27
List Price	4,331,000.00	4,331,000.00	4,331,000.00	4,331,000.00	4,331,000.00	4,331,000.00	4,331,000.00	4,331,000.00	4,331,000.00	4,331,000.00	4,331,000.00	4,331,000.00
Promo Discount (rate)												
Promo Discount (amount)	-	-	-	-	-	-	-	-	-	-	-	-
Payment Discount (rate)	12.0%	3.0%	2.0%	3.0%	4.0%	5.0%	6.0%	1.0%	1.0%	2.0%	0.0%	1.0%
Payment Discount (amount)	519,720.00	129,930.00	86,620.00	129,930.00	173,240.00	216,550.00	259,860.00	43,310.00	43,310.00	86,620.00	-	43,310.00
Total Discount	519,720.00	129,930.00	86,620.00	129,930.00	173,240.00	216,550.00	259,860.00	43,310.00	43,310.00	86,620.00	-	43,310.00
Net List Price	3,811,280.00	4,201,070.00	4,244,380.00	4,201,070.00	4,157,760.00	4,114,450.00	4,071,140.00	4,287,690.00	4,287,690.00	4,244,380.00	4,331,000.00	4,287,690.00
Vat 12%	457,353.60	504,128.40	509,325.60	504,128.40	498,931.20	493,734.00	488,536.80	514,522.80	514,522.80	509,325.60	519,720.00	514,522.80
Other Charges 5.50%	209,620.40	231,058.85	233,440.90	231,058.85	228,676.80	226,294.75	223,912.70	235,822.95	235,822.95	233,440.90	238,205.00	235,822.95
Total Contract Price	4,478,254.00	4,936,257.25	4,987,146.50	4,936,257.25	4,885,368.00	4,834,478.75	4,783,589.50	5,038,035.75	5,038,035.75	4,987,146.50	5,088,925.00	5,038,035.75
Down Payment Rate	100%	0%	10%	20%	30%	40%	50%	10%	20%	30%	20%	30%
Reservation	RF	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00
Month 1	1	4,403,254.00	181,898.42	473,714.65	962,251.45	1,440,610.40	1,908,791.50	2,366,794.75	478,803.58	65,507.14	98,076.26	36,769.81
Month 2	2		181,898.42	166,238.22	146,259.47	126,657.69	107,432.86	88,584.99	27,989.09	65,507.14	98,076.26	36,769.81
Month 3	3		181,898.42	166,238.22	146,259.47	126,657.69	107,432.86	88,584.99	27,989.09	65,507.14	98,076.26	36,769.81
Month 4	4		181,898.42	166,238.22	146,259.47	126,657.69	107,432.86	88,584.99	27,989.09	65,507.14	98,076.26	36,769.81
Month 5	5		181,898.42	166,238.22	146,259.47	126,657.69	107,432.86	88,584.99	27,989.09	65,507.14	98,076.26	36,769.81
Month 6	6		181,898.42	166,238.22	146,259.47	126,657.69	107,432.86	88,584.99	27,989.09	65,507.14	98,076.26	36,769.81
Month 7	7		181,898.42	166,238.22	146,259.47	126,657.69	107,432.86	88,584.99	27,989.09	65,507.14	98,076.26	36,769.81
Month 8	8		181,898.42	166,238.22	146,259.47	126,657.69	107,432.86	88,584.99	27,989.09	65,507.14	98,076.26	36,769.81
Month 9	9		181,898.42	166,238.22	146,259.47	126,657.69	107,432.86	88,584.99	27,989.09	65,507.14	98,076.26	36,769.81
Month 10	10		181,898.42	166,238.22	146,259.47	126,657.69	107,432.86	88,584.99	27,989.09	65,507.14	98,076.26	36,769.81
Month 11	11		181,898.42	166,238.22	146,259.47	126,657.69	107,432.86	88,584.99	27,989.09	65,507.14	98,076.26	36,769.81
Month 12	12		181,898.42	166,238.22	146,259.47	126,657.69	107,432.86	88,584.99	27,989.09	65,507.14	98,076.26	36,769.81
Month 13	13		181,898.42	166,238.22	146,259.47	126,657.69	107,432.86	88,584.99	27,989.09	65,507.14	98,076.26	36,769.81
Month 14	14		181,898.42	166,238.22	146,259.47	126,657.69	107,432.86	88,584.99	27,989.09	65,507.14	98,076.26	36,769.81
Month 15	15		181,898.42	166,238.22	146,259.47	126,657.69	107,432.86	88,584.99	27,989.09	65,507.14	98,076.26	36,769.81
Month 16	16		181,898.42	166,238.22	146,259.47	126,657.69	107,432.86	88,584.99	27,989.09	3,980,428.60	3,441,002.55	36,769.81
Month 17	17		181,898.42	166,238.22	146,259.47	126,657.69	107,432.86	88,584.99	27,989.09			36,769.81
Month 18	18		181,898.42	166,238.22	146,259.47	126,657.69	107,432.86	88,584.99	27,989.09			36,769.81
Month 19	19		181,898.42	166,238.22	146,259.47	126,657.69	107,432.86	88,584.99	27,989.09			36,769.81
Month 20	20		181,898.42	166,238.22	146,259.47	126,657.69	107,432.86	88,584.99	4,030,428.60			36,769.81
Month 21	21		181,898.42	166,238.22	146,259.47	126,657.69	107,432.86	88,584.99				36,769.81
Month 22	22		181,898.42	166,238.22	146,259.47	126,657.69	107,432.86	88,584.99				36,769.81
Month 23	23		181,898.42	166,238.22	146,259.47	126,657.69	107,432.86	88,584.99				36,769.81
Month 24	24		181,898.42	166,238.22	146,259.47	126,657.69	107,432.86	88,584.99				36,769.81
Month 25	25		181,898.42	166,238.22	146,259.47	126,657.69	107,432.86	88,584.99				36,769.81
Month 26	26		181,898.42	166,238.22	146,259.47	126,657.69	107,432.86	88,584.99				36,769.81
Month 27	27		181,898.42	166,238.22	146,259.47	126,657.69	107,432.86	88,584.99				36,769.81
Month 28	28		181,898.42	166,238.22	146,259.47	126,657.69	107,432.86	88,584.99				36,769.81
Retention / Balance	31	50,000.00								50,000.00	50,000.00	4,071,140.00
												3,526,625.03
Total Investment Cost		4,478,254.00	4,936,257.25	4,987,146.50	4,936,257.25	4,885,368.00	4,834,478.75	4,783,589.50	5,038,035.75	5,038,035.75	4,987,146.50	5,088,925.00
									4,030,428.60	3,980,428.60	3,441,002.55	4,071,140.00
												3,526,625.03
	Fixing Period (yrs)	Rate**	Tenor (yrs)	Factor Rate					Bank Monthly Amortization			
	1	7.50%	20	0.008055932				32,469	32,066	27,720	32,797	28,410
	5	8.00%	5	0.020276394				81,723	80,709	69,771	82,548	71,507
	5	8.00%	10	0.012132759				48,900	48,294	41,749	49,394	42,788
	5	8.00%	15	0.009556521				38,517	38,039	32,884	38,906	33,702
	5	8.00%	20	0.008364401				33,712	33,294	28,782	34,053	29,498

** Prevailing rates apply at time of loan availment