## NORTHCREST **Standard Sample Computation**

Effective September 01, 2014

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OPTION 1 -							1.44		
OPTION 1 -			7		discount	15%	10%	5%	0%
	CASH TERM				no. of days	15	30	45	after 45
							a contine at		
Ph	Blk	Lot	oroo	price		contract	contract	contract	contract
PII	DIK	Lot	area 150	price 15.700	- F	price 2,355,000	price 2,355,000	price 2,355,000	price 2,355,00
			100	10,700		2,000,000	2,000,000	2,000,000	2,000,00
						0	0	0	
						0	0	0	
	Less :Drainage Area		0			0	0	0	
	gross contract price		150			2,355,000	2,355,000	2,355,000	2,355,0
	Less :	Discount				353,250	235,500	117,750	
	Net contract price					2,001,750	2,119,500	2,237,250	2,355,0
	Less :	reservation	fee dated		09/01/14	30,000	30,000	30,000	30,00
	Net contract price payabl	е				1,971,750	2,089,500	2,207,250	2,325,0
					_	09/16/14	10/01/14	10/16/14	10/31/
OPTION 2A -	INSTALLMENT BASED	ON OUTRIG	HT DP						
2A.1 Outright	Downpayment ( min.20% – n			ve disc):					
	20%	Downpaym				471,000	471,000	471,000	471,00
	less :	reservation			09/01/14	30,000	30,000	30,000	30,00
	downpayment net of r		e			441,000	441,000	441,000	441,00
	discount on downpaym				-	70,650	47,100	23,550	
	net downpayment paya	ble				370,350	393,900	417,450	441,00
					Due dates	09/16/14	10/01/14	10/16/14	10/31/1
2A.2 Balance	for Amortization:			-					
	gross contract price					2,355,000	2,355,000	2,355,000	2,355,00
	Less:	20%	Downpayme	ent		471,000	471,000	471,000	471,00
	Others				-	4 00 4 000	4 00 4 000	4 00 4 000	4 00 4 0
	Balance for amortization				=	1,884,000	1,884,000	1,884,000	1,884,00
					Due later	104041	10/04/44		44/00/
A.3 Monthly	amortization:		-		Due dates	10/16/14	10/31/14	11/15/14	11/30/ <sup>-</sup>
1 YR., 0% i	nterest								
						157,000	157,000	157,000	157,00
2 YRS., 0%	interest					157,000 78,500	157,000 78,500	157,000 78,500	
						78,500	78,500	78,500	157,00 78,50
2 YRS., 0% 3 YRS.	(1-2years, zero interest)					78,500 52,333	78,500 52,333	78,500 52,333	<u>157,00</u> 78,50 52,33
		est – factor .09	907309)			78,500	78,500	78,500	157,0 78,5
3 YRS.	(1-2years, zero interest) (3 <sup>rd</sup> year with 16% intere		907309)			78,500 52,333 56,979	78,500 52,333	78,500 52,333	<u>157,0</u> 78,5 52,3 56,9
3 YRS. 4 YRS., @ 1	(1-2years, zero interest) (3 <sup>rd</sup> year with 16% intere 16% int. p.a. (factor:.028340	3)	907309)			78,500 52,333 56,979 53,393	78,500 52,333 56,979 53,393	78,500 52,333 56,979 53,393	157,0 78,5 52,3 56,9 53,3
3 YRS. 4 YRS., @ 1	(1-2years, zero interest) (3 <sup>rd</sup> year with 16% intere	3)	907309)			78,500 52,333 56,979	78,500 52,333 56,979	78,500 52,333 56,979	<u>157,0</u> 78,5 52,3 56,9 53,3
3 YRS. <u>4 YRS., @ 1</u> 5 YRS., @ 1	(1-2years, zero interest) (3 <sup>rd</sup> year with 16% intere 16% int. p.a. (factor:.028340	<u>3)</u> 1)	907309)			78,500 52,333 56,979 53,393	78,500 52,333 56,979 53,393	78,500 52,333 56,979 53,393	<u>157,0</u> 78,5 52,3 56,9 53,3 45,8
3 YRS. <u>4 YRS., @ 1</u> <u>5 YRS., @ 1</u> <u>6 YRS., @ 1</u>	(1-2years, zero interest) (3 <sup>rd</sup> year with 16% intere 16% int. p.a. (factor:.028340 16% int. p.a. (factor:.024318	<u>3)</u> 1)	907309)			78,500 52,333 56,979 53,393 45,815	78,500 52,333 56,979 53,393 45,815	78,500 52,333 56,979 53,393 45,815	<u>157,0</u> 78,5 52,3
3 YRS. <u>4 YRS., @ 1</u> <u>5 YRS., @ 1</u> <u>6 YRS., @ 1</u> 7 YRS., 169	(1-2years, zero interest) (3 <sup>rd</sup> year with 16% intere 16% int. p.a. (factor:.028340 16% int. p.a. (factor:.024318 16% int. p.a. (factor:.0216918	<u>3)</u> 1)	907309)			78,500 52,333 56,979 53,393 45,815 40,867	78,500 52,333 56,979 53,393 45,815 40,867	78,500 52,333 56,979 53,393 45,815 40,867	<u>157,0</u> 78,5 52,3 56,9 53,3 45,8 40,8 37,4
3 YRS. <u>4 YRS., @ 1</u> <u>5 YRS., @ 1</u> <u>6 YRS., @ 1</u> <u>7 YRS., 169</u> <u>8 YRS., 189</u>	(1-2years, zero interest) (3 <sup>rd</sup> year with 16% intere 16% int. p.a. (factor:.028340 16% int. p.a. (factor:.024318 16% int. p.a. (factor:.0216918 6 int. p.a. (factor:.0198621) 6 int. p.a. (factor:.0197232)	<u>3)</u> 1)	907309)			78,500 52,333 56,979 53,393 45,815 40,867 37,420 37,159	78,500 52,333 56,979 53,393 45,815 40,867 37,420 37,159	78,500 52,333 56,979 53,393 45,815 40,867 37,420 37,159	157,0 78,5 52,3 56,9 53,3 45,8 40,8 37,4 37,1
3 YRS. <u>4 YRS., @ 1</u> <u>5 YRS., @ 1</u> <u>6 YRS., @ 1</u> <u>7 YRS., 169</u> <u>8 YRS., 189</u>	(1-2years, zero interest) (3 <sup>rd</sup> year with 16% intere 16% int. p.a. (factor:.028340 16% int. p.a. (factor:.024318 16% int. p.a. (factor:.0216918 6 int. p.a. (factor:.0198621)	<u>3)</u> 1)	907309)			78,500 52,333 56,979 53,393 45,815 40,867 37,420	78,500 52,333 56,979 53,393 45,815 40,867 37,420	78,500 52,333 56,979 53,393 45,815 40,867 37,420	<u>157,0</u> 78,5 52,3 56,9 53,3 45,8 40,8 37,4

Notes:

1. Reservation fee is P30,000 for each lot.

2. Reservation fee will form part of the downpayment or cash payment.

3. The Developer reserves the right to correct the figures appearing herein.

4. For Bank Financing : a.) Buyer can avail the corresponding discounts on the equity balance from the date of reservation.

b.) Buyer can avail 5% discount on the bank approved amount.

Prepared by:

Checked by:

03-Dec-14

## NORTHCREST

Standard Sample Computation

Effective September 01, 2014 BUYER : 0

2012111					discount	10%	7%	5%	0%
					no. of days	15	30	45	after 45
Lationation						a a state at		a a state at	tu t
Lot location:		1				contract	contract	contract	contract
Ph	Blk	Lot	area	price	_	price	price	price	price
0	0	0	150	15,700		2,355,000	2,355,000	2,355,000	2,355,000
0	0	0	0	0		0	0	0	0
0	•	0	0	0		0	0	0	0
	Less :Drainage Area		0	0		0	0	0	0
Gross Total			150	-		2,355,000	2,355,000	2,355,000	2,355,000
erese retai				-		2,000,000	2,000,000	2,000,000	2,000,000
OPTION 2B -	INSTALLMENT BASED	ON OUTRIG	HT DP						
2B.1 Outright E	Downpayment ( DP of 10%	but below 20	% to avail of th	ne above disc	c).				
<u></u>	10%	Downpayn				235,500	235,500	235,500	235,500
	less :		n fee dated		09/01/14	30,000	30,000	30,000	30,000
	downpayment net of r					205,500	205,500	205,500	205,500
	discount on downpay					23,550	16,485	11,775	0
	net downpayment pay					181,950	189,015	193,725	205,500
					Due dates	09/16/14	10/01/14	10/16/14	10/31/14
2B.2 Balance fo	or Amortization				Due dates	03/10/14	10/01/14	10/10/14	10/01/14
20.2 Dalance it	gross contract price			-		2,355,000	2,355,000	2,355,000	2,355,000
	Less:	10%	Downpayme	ont		235,500	235,500	235,500	235,500
	Others	1070	Downpaying			200,000	200,000	200,000	200,000
	Balance for amortization	, ,				2,119,500	2,119,500	2,119,500	2,119,500
	Balance for amonization	I				2,113,000	2,113,000	2,113,000	2,113,000
2B.3 Monthly a	amortization:		_		Due dates	10/16/14	10/31/14	11/15/14	11/30/14
1 YR., 0% in	nterest					176,625	176,625	176,625	176,625
2 YRS., 0% i	interest					88,313	88,313	88,313	88,313
<u> </u>						00,010	00,010	00,010	
3 YRS.	(1-2years, zero interest)	)				58,875	58,875	58,875	58,875
	(3 <sup>rd</sup> year with 16% inter	<u>est – facto</u> r .0	907309)			64,101	64,101	64,101	64,101
	· ·		•						
4 YRS., @ 16	6% int. p.a. (factor:.02834	03)				60,067	60,067	60,067	60,067
5 YRS., @ 16	6% int. p.a. (factor:.02431	81)				51,542	51,542	51,542	51,542
0 1.10.7 @ 21		01/					,		<b>.</b> ., <b>.</b> .
6 YRS., @ 10	6% int. p.a. (factor:.021691	18)				45,976	45,976	45,976	45,976
7 YRS., 16%	int. p.a. (factor:.0198621)					42,098	42,098	42,098	42,098
8 YRS., 18%	<u>b int. p.a. (factor:.0197232)</u>					41,803	41,803	41,803	41,803
<u>9 YRS., 18%</u>	<u>int. p.a. (factor:.0187569)</u>					39,755	39,755	39,755	39,755
10 VDC 100	)/ int n a (factory 0190105					20.400	20 400	20 400	20 400
10 YKS., 189	% int. p.a. (factor:.0180185	U				38,190	38,190	38,190	38,190

Notes:

1. Reservation fee is P30,000 for each lot.

2. Reservation fee will form part of the downpayment or cash payment.

3. The Developer reserves the right to correct the figures appearing herein. 4. For Bank Financing :

a.) Buyer can avail the corresponding discounts on the equity balance from the date of reservation. b.) Buyer can avail 5% discount on the bank approved amount.

Prepared by:

Checked by:

03-Dec-14

## NORTHCREST

Standard Sample Computation

Effective September 01, 2014 BUYER : 0.00

Lot	location:	
	D.	

Ph	Blk	Lot	area	price	Contract Price
0	0	0	150	15,700	2,355,000
0	0	0	0	0	0
0	0	0	0	0	0
	Less :Drainage Area		0	0	0
Gross contract p	price		150	-	2,355,000

OPTION 3 - INSTALLMENT BASED ON ZERO & EXTENDED DP

3.1 DOWNPAYMENT		DP %	0%	10%	20%
Downpayment	—			235,500	471,000
less :	reservation fee dated	09/01/14	30,000	30,000	30,000
Downpayment for amortize	zation	_		205,500	441,000
.ct .		40/04/44		00 500	70 500
1 <sup>st</sup> downpayment is due o		10/01/14		68,500	73,500
2 <sup>nd</sup> downpayment is due		10/31/14		68,500	73,500
3 <sup>rd</sup> downpayment is due o		11/30/14		68,500	73,500
<sup>4th</sup> downpayment is due o		12/30/14			73,500
<sup>5th</sup> downpayment is due o		01/29/15			73,500
<sup>6th</sup> downpayment is due o	n or before	02/28/15			73,500
		TOTAL		205,500	441,000
<u>3.2 Balance for Amortization:</u> gross contract price			2,355,000	2,355,000	2,355,000
less :	Reservation Fee/Downpayment		30,000	2,335,500	471,000
balance for amortization			2,325,000	2,119,500	1,884,000
3.3 Monthly amortization:		Due dates	10/01/14	12/30/14	03/30/15
1 YR., 0% interest			193,750		
2 YRS., 0% interest			96,875		
3 YRS. (1-2years, zero interest)			64,583		
(3 <sup>rd</sup> year with 16% intere	st – factor .0907309)		70,316		
4 YRS., 16% int. p.a. (factor:.0283403)			65,891	60,067	53,393
5 YRS., 16% int. p.a. (factor:.0243181)			56,540	51,542	45,815
6 YRS., 16% int. p.a. (factor:.0216918)			50,433	45,976	40,867
			,		
7 YRS., 16% int. p.a. (factor:.0198621)			46,179	42,098	37,420
8 YRS., 18% int. p.a. (factor:.0197232)		1	45,856	41,803	37,159
9 YRS., 18% int. p.a. (factor:.0187569)			43,610	39,755	35,338
10 YRS., 18% int. p.a. (factor:.0180185)			41,893	38,190	33,947

Notes:

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4. For Bank Financing :

a.) Buyer can avail the corresponding discounts on the equity balance from the date of reservation. b.) Buyer can avail 5% discount on the bank approved amount.

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03-Dec-14