

NORTHCREST
Standard Sample Computation

Effective September 01, 2014

BUYER : 0

discount	15%	10%	5%	0%
no. of days	15	30	45	after 45

OPTION 1 - CASH TERM

Ph	Blk	Lot	area	price
			150	15,700
Less : Drainage Area			0	
gross contract price			150	
Less : Discount				
Net contract price				
Less : reservation fee dated				
Net contract price payable				

contract price	contract price	contract price	contract price
2,355,000	2,355,000	2,355,000	2,355,000
0	0	0	0
0	0	0	0
0	0	0	0
2,355,000	2,355,000	2,355,000	2,355,000
353,250	235,500	117,750	0
2,001,750	2,119,500	2,237,250	2,355,000
30,000	30,000	30,000	30,000
09/01/14			
1,971,750	2,089,500	2,207,250	2,325,000
09/16/14	10/01/14	10/16/14	10/31/14

OPTION 2A - INSTALLMENT BASED ON OUTRIGHT DP

2A.1 Outright Downpayment (min.20% – max.50% to avail of the above disc):

20% Downpayment	09/01/14
less : reservation fee dated	09/01/14
downpayment net of reservation fee	
discount on downpayment	
net downpayment payable	

471,000	471,000	471,000	471,000
30,000	30,000	30,000	30,000
441,000	441,000	441,000	441,000
70,650	47,100	23,550	0
370,350	393,900	417,450	441,000

2A.2 Balance for Amortization:

gross contract price	
Less: 20% Downpayment	
Others	
Balance for amortization	

Due dates	09/16/14	10/01/14	10/16/14	10/31/14
gross contract price	2,355,000	2,355,000	2,355,000	2,355,000
Less: 20% Downpayment	471,000	471,000	471,000	471,000
Others				
Balance for amortization	1,884,000	1,884,000	1,884,000	1,884,000

2A.3 Monthly amortization:

	Due dates	10/16/14	10/31/14	11/15/14	11/30/14
1 YR., 0% interest		157,000	157,000	157,000	157,000
2 YRS., 0% interest		78,500	78,500	78,500	78,500
3 YRS. (1-2years, zero interest) (3 rd year with 16% interest – factor .0907309)		52,333 56,979	52,333 56,979	52,333 56,979	52,333 56,979
4 YRS., @ 16% int. p.a. (factor:.0283403)		53,393	53,393	53,393	53,393
5 YRS., @ 16% int. p.a. (factor:.0243181)		45,815	45,815	45,815	45,815
6 YRS., @ 16% int. p.a. (factor:.0216918)		40,867	40,867	40,867	40,867
7 YRS., 16% int. p.a. (factor:.0198621)		37,420	37,420	37,420	37,420
8 YRS., 18% int. p.a. (factor:.0197232)		37,159	37,159	37,159	37,159
9 YRS., 18% int. p.a. (factor:.0187569)		35,338	35,338	35,338	35,338
10 YRS., 18% int. p.a. (factor:.0180185)		33,947	33,947	33,947	33,947

Notes:

- Reservation fee is P30,000 for each lot.
- Reservation fee will form part of the downpayment or cash payment.
- The Developer reserves the right to correct the figures appearing herein.
- For Bank Financing :
 - Buyer can avail the corresponding discounts on the equity balance from the date of reservation.
 - 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

discount	10%	7%	5%	0%
no. of days	15	30	45	after 45

Lot location:

Ph	Blk	Lot	area	price
0	0	0	150	15,700
0	0	0	0	0
0	0	0	0	0
Less :Drainage Area			0	0
Gross Total			150	

contract price	contract price	contract price	contract price
2,355,000	2,355,000	2,355,000	2,355,000
0	0	0	0
0	0	0	0
0	0	0	0
2,355,000	2,355,000	2,355,000	2,355,000

OPTION 2B - INSTALLMENT BASED ON OUTRIGHT DP

2B.1 Outright Downpayment (DP of 10% but below 20% to avail of the above disc.):

10% Downpayment	235,500	235,500	235,500	235,500
less : reservation fee dated 09/01/14	30,000	30,000	30,000	30,000
downpayment net of reservation	205,500	205,500	205,500	205,500
discount on downpayment	23,550	16,485	11,775	0
net downpayment payable	181,950	189,015	193,725	205,500

Due dates	09/16/14	10/01/14	10/16/14	10/31/14
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2B.2 Balance for Amortization:

gross contract price	2,355,000	2,355,000	2,355,000	2,355,000
Less: 10% Downpayment	235,500	235,500	235,500	235,500
Others				
Balance for amortization	2,119,500	2,119,500	2,119,500	2,119,500

2B.3 Monthly amortization:

	Due dates	10/16/14	10/31/14	11/15/14	11/30/14
1 YR., 0% interest		176,625	176,625	176,625	176,625
2 YRS., 0% interest		88,313	88,313	88,313	88,313
3 YRS. (1-2years, zero interest) (3 rd year with 16% interest – factor .0907309)		58,875	58,875	58,875	58,875
4 YRS., @ 16% int. p.a. (factor:.0283403)		60,067	60,067	60,067	60,067
5 YRS., @ 16% int. p.a. (factor:.0243181)		51,542	51,542	51,542	51,542
6 YRS., @ 16% int. p.a. (factor:.0216918)		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% int. p.a. (factor:.0197232)		41,803	41,803	41,803	41,803
9 YRS., 18% int. p.a. (factor:.0187569)		39,755	39,755	39,755	39,755
10 YRS., 18% int. p.a. (factor:.0180185)		38,190	38,190	38,190	38,190

Notes:

- Reservation fee is P30,000 for each lot.
- Reservation fee will form part of the downpayment or cash payment.
- The Developer reserves the right to correct the figures appearing herein.
- For Bank Financing :
 - Buyer can avail the corresponding discounts on the equity balance from the date of reservation.
 - Buyer can avail 5% discount on the bank approved amount.

Prepared by:

Checked by:

03-Dec-14

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Effective September 01, 2014

BUYER : **0.00**

Lot location:

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 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 amortization			205,500	441,000
1 st downpayment is due on or before	10/01/14		68,500	73,500
2 nd downpayment is due on or before	10/31/14		68,500	73,500
3 rd downpayment is due on or before	11/30/14		68,500	73,500
4 th downpayment is due on or before	12/30/14			73,500
5 th downpayment is due on or before	01/29/15			73,500
6 th downpayment is due on or before	02/28/15			73,500
TOTAL			205,500	441,000
3.2 Balance for Amortization:				
gross contract price		2,355,000	2,355,000	2,355,000
less : Reservation Fee/Downpayment		30,000	235,500	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 rd year with 16% interest – 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)		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:

- Reservation fee is P30,000 for each lot.
- Reservation fee will form part of the downpayment or cash payment.
- The Developer reserves the right to correct the figures appearing herein.
- For Bank Financing :
 - Buyer can avail the corresponding discounts on the equity balance from the date of reservation.
 - Buyer can avail 5% discount on the bank approved amount.

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