

**SAMPLE COMPUTATION**

**CASA VALENCIA**

LOT 21, BLOCK 2

Lot Area: 123 sqm; Floor Area: 65 sqm

Contract Price		2,538,000.00
Addl charges		-
Total Contract Price		2,538,000.00
20% Equity		507,600.00
80% Bank Financing		2,030,400.00

**Option 1: Spot Cash**

Equity		2,538,000.00
Less: Reservation Fee		20,000.00
Total		2,518,000.00
Less: Discount	5% of TCP	126,900.00
<b>NET EQUITY PAYABLE</b>		<b>2,391,100.00</b>

**Option 2: Spot Cash on Equity (2% discount on equity)**

Equity		507,600.00
Less: Reservation Fee		20,000.00
Balance of Equity		487,600.00
Less: Discount	2% of Equity	10,152.00
<b>NET EQUITY PAYABLE</b>		<b>477,448.00</b>

**Option 3: 6 months without interest**

Balance of Equity		<b>487,600.00</b>
Monthly Payment		<b>81,267</b>

**Option 4: 12 months with 12% interest**

Balance of Equity with 12% interest		<b>546,112.00</b>
Monthly Payment		<b>45,509</b>

**Bank Amortization Sample Computation**

NOTE: The following computation is for presentation purpose only and is non-binding.

Exact computations shall be provided by the financial institutions.

5 yrs @ 9.75%	42,890.66	/month
10 yrs @ 10%	26,831.89	/month
15 yrs	to be provided by Union Bank	