



CAMELLA TERRAIN SERIES	CARMINA-UH	CARMINA-DH	DORINA-UH	DORINA-DH
FLOOR AREA	65 sqm	65 sqm	83 sqm	83 sqm
MINIMUM LOT AREA	88 sqm	88 sqm	99 sqm	99 sqm
<b>TOTAL CONTRACT PRICE</b>	<b>2,837,922</b>	<b>2,880,026</b>	<b>3,141,638</b>	<b>3,253,084</b>

### OPTION 1 - EASY-INSTALLMENT FINANCING

<b>A. 15% Regular Downpayment</b>	15.0%	<b>425,688</b>	<b>432,004</b>	<b>471,246</b>	<b>487,963</b>
Less Reservation Fee		20,000	20,000	20,000	20,000
<b>Monthly DP for 14 Months w/out Interest</b>		<b>28,978</b>	<b>29,429</b>	<b>32,232</b>	<b>33,426</b>
<b>B. 85% Loanable Amount</b>	85.0%	<b>2,412,234</b>	<b>2,448,022</b>	<b>2,670,393</b>	<b>2,765,121</b>
Monthly Amortization (In-House Financing)					
<b>5 YEARS @ 16% p.a.</b>		<b>58,661</b>	<b>59,531</b>	<b>64,939</b>	<b>67,242</b>
<b>10 YEARS @ 18% p.a.</b>		<b>43,465</b>	<b>44,110</b>	<b>48,117</b>	<b>49,823</b>
<b>15 YEARS @ 19% p.a.</b>		<b>40,595</b>	<b>41,197</b>	<b>44,939</b>	<b>46,534</b>
Monthly Amortization (Bank Interim Financing)					
<b>5 YEARS</b>	<b>1st yr at 8% p.a.</b>	<b>48,911</b>	<b>49,637</b>	<b>54,146</b>	<b>56,067</b>
<b>10 YEARS</b>	<b>1st yr at 8% p.a.</b>	<b>29,267</b>	<b>29,701</b>	<b>32,399</b>	<b>33,549</b>
<b>15 YEARS</b>	<b>1st yr at 8% p.a.</b>	<b>23,053</b>	<b>23,395</b>	<b>25,520</b>	<b>26,425</b>

### OPTION 2 - DEFERRED CASH FINANCING (0% INTEREST)

<b>Total Contract Price</b>	<b>2,837,922</b>	<b>2,880,026</b>	<b>3,141,638</b>	<b>3,253,084</b>
Less Reservation Fee	20,000	20,000	20,000	20,000
<b>Monthly Payment for 24 months 0% interest</b>	<b>117,413</b>	<b>119,168</b>	<b>130,068</b>	<b>134,712</b>

### OPTION 3 - SPOTCASH

<b>Total Contract Price</b>	<b>2,837,922</b>	<b>2,880,026</b>	<b>3,141,638</b>	<b>3,253,084</b>
Less Reservation Fee	20,000	20,000	20,000	20,000
Less: <b>12% DISCOUNT</b> (if paid w/in R3 month w/ complete docs)	309,818	314,584	344,201	356,817
<b>DISCOUNTED TOTAL CONTRACT PRICE</b>	<b>2,508,105</b>	<b>2,545,442</b>	<b>2,777,438</b>	<b>2,876,267</b>

- NOTE :**
- RESERVATION FEE IS NON-REFUNDABLE AND NON-TRANSFERABLE.
  - PRICES ARE INCLUSIVE OF MISCELLANEOUS FEE. THEY DO NOT INCLUDE FIRE INSURANCE, MORTGAGE INSURANCE FEES, AS WELL AS HOMEOWNERS ASSOCIATION DUES.
  - LOT SIZES, BLOCK & LOT NUMBERING ARE SUBJECT TO FINAL VERIFICATION AS APPROVED BY THE BUREAU OF LANDS.
  - DISCOUNTS ARE NET OF E-VAT AND MISCELLANEOUS CUSTOMER CHARGES (MCC).
  - NO DISCOUNTS FOR DEFERRED CASH FINANCING.
  - THE DEVELOPER RESERVES THE RIGHT TO CORRECT ANY ERROR IN THIS SAMPLE COMPUTATION.
  - CHECK PAYMENTS SHOULD BE MADE AT THE OFFICE.
  - LOANABLE AMOUNT IS SUBJECT TO THE DEVELOPER'S LOAN COMMITTEE APPROVAL UPON SUBMISSION OF COMPLETE DOCUMENT REQUIREMENTS.

COMPUTATION AS OF JANUARY 2014

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