



JEWEL SERIES	EMERALD	RUBY
FLOOR AREA	143 sqm	179 sqm
MINIMUM LOT AREA	144 sqm	150 sqm
TOTAL CONTRACT PRICE	4,762,907	5,168,996

OPTION 1 - EASY-INSTALLMENT FINANCING

A. 15% Regular Downpayment	15%	714,436	775,349
Less Reservation Fee		40,000	40,000
Monthly DP for 12 Months w/out Interest		56,203	61,279
B. 85% Loanable Amount	85%	4,048,471	4,393,646
Monthly Amortization (In-House Financing)			
5 YEARS @ 16% p.a.		98,451	106,845
10 YEARS @ 18% p.a.		72,947	79,167
15 YEARS @ 19% p.a.		68,131	73,940
Monthly Amortization (Bank Interim Financing)			
5 YEARS	1st yr at 8% p.a.	82,088	89,087
10 YEARS	1st yr at 8% p.a.	49,119	53,307
15 YEARS	1st yr at 8% p.a.	38,689	41,988

OPTION 2 - DEFERRED CASH FINANCING (0% INTEREST)

Total Contract Price	4,762,907	5,168,996
Less Reservation Fee	40,000	40,000
Monthly Payment for 24 months 0% interest	196,788	213,708

OPTION 3 - SPOTCASH

Total Contract Price	4,762,907	5,168,996
Less Reservation Fee	40,000	40,000
Less: 12% DISCOUNT (if paid w/in RS month w/ complete docs)	12%	523,076
DISCOUNTED TOTAL CONTRACT PRICE	4,199,830	4,559,947

NOTE :

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

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COMPUTATION AS OF JANUARY 2014