



<b>This Computation Prepared For</b>		<b>Date Prepared</b>	24-Jul-15
<b>Prepared By</b>	www.DavaoCityProperty.com	<b>NOT VALID UNLESS SIGNED</b>	
Block			
Lot			
<b>Total Lot Area</b>	100 sq.m.		
<b>Basic Total Lot Price</b>	530,000.00		
<b>Add:</b>			
Corner Lot Surcharge			
Main OR Secondary Road Surcharge			
<b>Equals:</b>			
<b>TOTAL LOT PURCHASE PRICE</b>	530,000.00		

**HDMF Financing (Pag-Ibig):**

<b>Total Lot Loanable Value</b>	450,000.00		
<b>Total Equity (see sidebar)*</b>	113,419.68		
Equity 6 Months to Pay	18,903.28 per month		
Equity 12 Months To Pay	9,451.64 per month		
Equity 15 Months To Pay	7,561.31 per month		
<b>**Additional Equity as deducted from final loan proceeds by HDMF and Property Taxes Due:</b>			
<i>(all figures approx. only and subject to final adjustment upon NOA)</i>			
Sales Redemption Insurance (SRI) for 1st year of loan	4,275.00		
Balance of Processing Fee Incl. Property Taxes Due*	25,750.00		
1st MA (assumes a loan term of 25 years)	3,394.68		
<b>Total</b>	<b>33,419.68</b>		
<i>*Possible upgraded contribution and Interim MRI charges by HDMF not included</i>			
<b>Total Pag-Ibig Loan Takeout</b>	450,000.00		
20 years to pay @ Int. Rate	6.50%	equals	3,355.08 MA due to HDMF - indicative only
25 years to pay @ Int. Rate	6.50% per annum	equals	3,038.43 MA due to HDMF - indicative only
30 years to pay @ Int. Rate	6.50% per annum	equals	2,844.31 MA due to HDMF - indicative only

\*All figures are indicative only and will also depend on client's income/ capacity to pay as per submitted loan requirements. ME due to HDMF shown does not include insurances  
\*Property Taxes Due may be higher depending on actual duration of equity payment and loan application/ take out  
\*Final approved loanable value is solely determined by HDMF and client agrees to pay as additional Equity any difference in approved loanable value versus actual equity payments.

**In-House Financing (IHF):**

<b>TOTAL LOT PURCHASE PRICE</b>	530,000.00		
<b>WITH DOWN PAYMENT: 35% Down Payment</b>	190,500.00	<i>* Includes Balance of IHF Processing/ Admin Fee</i>	
Option 1. Monthly Payment for 6 months @ 0% Int.	31,750.00		DP due per month
Option 2. Monthly Payment for 12 months @ 0% Int.	15,875.00		DP due per month
Option 3. Monthly Payment for 18 months @ 0% Int.	10,583.33		DP due per month
<b>70% Balance for In-House Financing</b>	344,500.00		
Option 1. Three years to pay @ 16 % Int.	12,111.60		MA due per month
Option 2. Five years to pay @ 18 % Int.	8,748.04		MA due per month
Option 3. Seven years to pay @ 19 % Int.	7,443.96		MA due per month
Option 4. Nine years to pay @ 19 % Int.	6,678.85		MA due per month
<b>WITHOUT DOWN PAYMENT: Spot Cash and Deferred Cash Options: All at 0% Interest</b>			
Option 1. Spot Cash 30 days: 3% DISCOUNT APPLIED	514,100.00		due not later than 30 days after Reservation
Option 2. Six equal monthly payments: 1% DISCOUNT APPLIED	87,450.00		Def. Cash due per month
Option 3. Twelve equal monthly payments @ 0% Int.	44,166.67		Def. Cash due per month
Option 4. Twenty-four equal monthly payments @ 0% Int.	22,291.67		Def. Cash due per month, includes Admin Fee
Option 6. Thirty-six equal monthly payments @ 12% Int.	17,769.66		Def. Cash due per month, includes Admin Fee
Option 5. Sixty equal monthly payments @ 14% Int.	12,448.51		Def. Cash due per month, includes Admin Fee

\*PLEASE NOTE FOR IHF: Complete PDCs required by contracts

**IMPORTANT NOTES FOR ALL MODES OF PAYMENT (Please Read Carefully):**

**\*PLEASE REVIEW ALL THE CONTENTS HEREIN. THIS DOCUMENT IS A BINDING CONTRACT ONCE SIGNED OR INITIALED IN ANY PORTION.**  
 \*All third party interest rates and terms quoted are INDICATIVE ONLY and may change without prior notice at the sole prerogative of the subject financial institution (HDMF/ Bank)  
 \*All Prices and Terms are subject to change without prior notice. Buyer shall be bound by any changes due to any typographical and/or computational errors contained herein  
 \*All Property Taxes beginning on the year of Reservation are for the sole and exclusive account of the Buyer for any and all pricing schemes/ modes of payment  
 \*All Transfer of Title expenses, including processing fees but excluding withholding tax are for the sole and exclusive account of the Buyer  
 \* For Lots-Only, a minimum equivalent of 60% of the principal amount of the total price must be paid prior to lot turn-over  
 \* OTHER IMPORTANT TERMS AND CONDITIONS APPLY. PLEASE REFER TO ALL RELATED DOCUMENTS AND CONTRACTS