

## AMONSAGANA PHASE 1 - SAGA TIERRA

### SAMPLE COMPUTATION (All Currency in Philippine Pesos)

**Block 9, Lot 1 (Standard)**

Lot Area : 540 square meters  
View : Mountain and Sea

**LIST SELLING PRICE (VAT Exclusive):** 6,383,929

Reservation Fee (RF): 50,000

Paid on: \_\_\_\_\_

#### 100% SPOT CASH WITHIN 30 DAYS FROM RF PAYMENT

LIST SELLING PRICE	6,383,929
Less: 8% Cash Discount	510,714
Discounted Selling Price	5,873,215
Less: Reservation Fee Paid	50,000
<b>Balance Payable on Discounted Selling Price</b>	<b>5,823,215</b>
Value Added Tax (VAT) payable at 12%	704,786
<b>TOTAL BALANCE AMOUNT PAYABLE</b>	<b>6,528,000</b>

#### 20% DP in CASH, in 12 Months or 24 Months | 80% Balance thru Bank Financing, In-House Financing, Pag-ibig Loan

	<i>DP in CASH</i>	<i>DP in 12 MONTHS</i>	<i>DP in 24 MONTHS</i>
LIST SELLING PRICE	6,383,929	6,383,929	6,383,929
20% Downpayment	1,276,786	1,276,786	1,276,786
Less: APPLICABLE CASH DISCOUNT	255,357	127,679	63,839
Discounted Downpayment	1,021,429	1,149,107	1,212,947
Less: Reservation Fee Paid	50,000	50,000	50,000
Balance Downpayment Payable	971,429	1,099,107	1,162,947
Add: Value Added Tax at 12%	122,571	137,893	145,554
<b>Total Balance Downpayment Payable</b>	<b>1,094,000</b>	<b>1,237,000</b>	<b>1,308,500</b>
Equal monthly instalments	N/A	103,083	54,521
80% Balance of Selling Price after Downpayment	5,107,143	5,107,143	5,107,143
Add: Value Added Tax at 12%	612,857	612,857	612,857
<b>Balance of Selling Price with VAT using loans</b>	<b>5,720,000</b>	<b>5,720,000</b>	<b>5,720,000</b>
Actual Discounted Selling Price with VAT	6,864,000	7,007,000	7,078,500

#### AMORTIZATION COMPUTATION (for illustration only)

Loan Amount (VAT inclusive)	5,720,000	5,720,000	5,720,000
Term (Years)	5	10	15
Interest Rate per Annum	6.00%	6.5%	7.5%
Payments per Year	12	12	12
Amortization Factor	0.019332802	0.011354798	0.009270124
<b>Amortization of Loan per Month</b>	<b>110,584</b>	<b>64,949</b>	<b>53,025</b>

**Notes:**

1. Estimated Transfer Charges (including documentary stamp duties; transfer tax; registration fees; legal fees and other miscellaneous fees for transfer of titles) equivalent to approx. 3.5% of the Total Net Selling Price.
2. This sample computation is for reference only. Actual computation with the Estimated Transfer Charges and other costs will be presented based on the final choice of the payment option selected by the Buyer.