



PROJECT: PORTO LAIYA

PHASE **2B**

BLOCK **46**

LOT **11**

SCHEME OF PAYMENT

Lot Description

REGULAR LOT

Lot Area (sq.m.)

312

Price/sq. m. (Vat Exclusive)

16,950.00

TOTAL CONTRACT PRICE

5,288,400.00

RESERVATION FEE

50,000.00

1. OUTRIGHT CASH

CONTRACT PRICE		5,288,400.00
Add: 12% VAT OF TCP	12%	634,608.00
TOTAL CONTRACT PRICE		5,923,008.00
Less: DISCOUNT	12%	710,760.96
NET CONTRACT PRICE		5,212,247.04
LESS: RESERVATION FEE		50,000.00
ON THE 30TH DAY		5,162,247.04

2. OUTRIGHT DOWNPAYMENT WITHIN 30 DAYS

		10% DOWNPAYMENT	20% DOWNPAYMENT
CONTRACT PRICE		5,288,400.00	5,288,400.00
Add: 12% VAT OF TCP	12%	634,608.00	634,608.00
TOTAL CONTRACT PRICE		5,923,008.00	5,923,008.00
DOWNPAYMENT		592,300.80	1,184,601.60
Less: DISCOUNT on DP	10%	59,230.08	118,460.16
RESERVATION FEE		50,000.00	50,000.00
ON THE 30TH DAY		483,070.72	1,016,141.44
BALANCE		5,330,707.20	4,738,406.40

MONTHLY AMORTIZATION

(1st monthly payable on January 15, 2024 after payment of 20%DP)

(1st monthly payable in 30 days after payment of 10%DP)

3 YRS. @ 14%	0.03417763	182,190.94	161,947.50
5 YRS. @ 14%	0.02326825	124,036.23	110,254.42
7 YRS. @ 16%	0.01986206	105,878.83	94,114.51
10YRS. @ 18%	0.01801852	96,051.45	85,379.07

3. DOWNPAYMENT PAYABLE IN 6 MONTHS

		10% DOWNPAYMENT
CONTRACT PRICE		5,288,400.00
Add: 12% VAT OF TCP	12%	634,608.00
NET CONTRACT PRICE		5,923,008.00
DOWNPAYMENT		592,300.80
LESS: RESERVATION FEE		50,000.00
NET DOWNPAYMENT		542,300.80

Schedule of DP Payment

6 EQUAL MONTHLY DP		90,383.47
BALANCE		5,330,707.20

MONTHLY AMORTIZATION (1st monthly payable in 30 days after payment of DP)

3 YRS. @ 14%	0.03417763	182,190.94
5 YRS. @ 14%	0.02326825	124,036.23
7 YRS. @ 16%	0.01986206	105,878.83
10YRS. @ 18%	0.01801852	96,051.45

4. TOTAL CONTRACT PRICE PAYABLE IN 12 MONTHS @ 0% INTEREST

CONTRACT PRICE		5,288,400.00
Add: 12% VAT OF TCP	12%	634,608.00
TOTAL CONTRACT PRICE		5,923,008.00
RESERVATION FEE		50,000.00
NET CONTRACT PRICE		5,873,008.00
12 MONTHLY PAYMENT		489,417.33

5. 20% OUTRIGHT DOWNPAYMENT, 80% BANK FINANCING

CONTRACT PRICE		5,288,400.00
Add: 12% VAT OF TCP	12%	634,608.00
TOTAL CONTRACT PRICE		5,923,008.00
DOWNPAYMENT	20%	1,184,601.60
Less: DISCOUNT (if paid within 7 days)	10%	118,460.16
RESERVATION FEE		50,000.00
NET DOWNPAYMENT		1,016,141.44
BALANCE	80%	4,738,406.40

NOTE:

1. Post-dated checks required.
2. All check payment must be payable to Active Realty & Development Corporation.
3. All Prices and payment schemes are subject to change without prior notice.
4. Miscellaneous Fee is not yet included in computation.