

El Jardín Del Presidente 2

In-house Terms of Payment

Net contract price

OPTION 1

Cash term (less 10% discount on contract price)

OPTION 2

100% in 18 mos. w/o interest

OPTION 3

7.5% in 12 mos. w/o interest
92.5% in 5 years @ 12% p.a.

OPTION 4

40% downpayment
40% in 12 months
20% upon Turnover

OPTION 5

10% downpayment payable on the 6th mo.
20% in 120 months at 14% p.a. starting on Month One
30% in 96 months at 14% p.a. starting on Month 25th
40% in 10 yearly payment @ 14% p.a.

amortization factor

0.0222444477

0.0155266435
0.0173715010
0.1917135408

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Sample Computation for In-house Terms of Payment

Net contract price

3,550,000.00

OPTION 1

100% 3,195,000.00 with 10% discount on contract price

OPTION 2

100% 3,550,000.00 197,222.22 Monthly amortization in 18 months without interest

OPTION 3

7.50% 266,250.00 22,187.500 Monthly amortization in 12 months without interest
92.50% 3,283,750.00 73,045.21 Monthly amortization in 5 years @ 12% p.a.

OPTION 4

40% 1,420,000.00 Downpayment
40% 1,420,000.00 118,333.33 Monthly amortization in 12 months without interest
20% 710,000.00 Turnover balance

OPTION 5

10% 355,000.00 Downpayment payable on the 6th month
20% 710,000.00 11,023.92 Monthly amortization in 120 months @ 14% p.a. starting on month 1
30% 1,065,000.00 18,500.65 Monthly amortization in 96 months @ 14% p.a. starting on month 25
40% 1,420,000.00 272,233.23 Amortization in 10 annual payments @ 14% p.a.

amount	monthly amort.	Particulars
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