

SAMPLE COMPUTATION - 2 BEDROOM UNIT (32 sqm)
BANK FINANCING PAYMENT TERM
Date: November 20, 2023

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|--|----------------------|---------------------|
| Project | : Futura One Dagupan | |
| Building | : B | |
| Target Turnover | : Year 2026 to 2027 | |
| Gross TCP | | 5,279,022.21 |
| + Turnover Fee Deposit | | 21,000.00 |
| + Bank Fee (For Bank Financing) | 4% | 180,477.79 |
| TCP* | | 5,480,500.00 |
| RESERVATION DEPOSIT | | 20,000.00 |
| Downpayment | 12% | 656,140.00 |
| Monthly Downpayment Breakdown - 38 months (NO Interest) | | |
| 1st Downpayment | 3.5% | 177,207.50 |
| 1st to 14th Month | 14 | 12,657.68 |
| 2nd Downpayment | 4% | 225,380.00 |
| 15th to 26th Month | 12 | 18,781.67 |
| 3rd Downpayment | 4.5% | 253,552.50 |
| 27th to 38th Month | 12 | 21,129.38 |
| Balance - prior turnover | 88% | 4,804,360.00 |
| <small>(Bank Financing w/ 7% interest rate)</small> | | |
| 5 years | | 95,132.09 |
| 10 years | | 55,782.69 |
| 15 years | | 43,182.95 |
| 20 years | | 37,248.00 |

Required Monthly Income

| |
|------------|
| 271,805.97 |
| 159,379.11 |
| 123,379.86 |
| 106,422.86 |

*TCP is inclusive of misc fees, VAT, bank charges, processing fee and turnover fee deposit.
 Bank monthly amortizations stated are indicative only.
 For bank financing payment term, the bank interest rates are just indicative. The final loan interest rate shall be determined by the bank at the time of loan arrangements and approval.
 Bank Amortization will only start AFTER the monthly downpayment and after the unit turnover.
 Prices and terms are subject to change without prior notice.
 Total Contract Price (TCP) is inclusive of VAT title transfers and miscellaneous fees.

For reservation, kindly message me:
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NOTE: You may pay higher downpayment during the construction stage to lower down your Balance.

Thus, lowering the required income requirement for the Bank Loan Application.

Once you reserve your unit, you lock the selling price already. It won't be affected by any price increase in the future.