



Solviento Villas

FINAL COMPUTATION SHEET

Customer Name					
House Model	Sofia	Block	39	Lot Area (sq.m.)	124
Lot Description	Regular	Lot	11	Floor Area (sq.m.)	77
Payment Term	10% DP @ 24 MTP, BP Thru Cash or Bank Financing (RCBC Only)				

Selling Price	6,725,000.00
Less: Discount on DP	0% -
Total Contract Price	6,725,000.00

Spot Downpayment (SDP)	0%	-
Ins Down Payment (DP)	10%	672,500.00
Balance Payment (BP)	90%	6,052,500.00
Miscellaneous Fees		255,550.00
Total Amount Due	100%	6,980,550.00

Monthly DP Payment	37,418.75
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Payment Schedule:

Payment Date	Payment Stage	Total	Principal	VAT	Miscellaneous Fees
03/23/2022	Reservation	30,000.00	26,785.71	3,214.29	-
n/a	Spot DP	-	-	-	n/a
4/25/2022	DP-1/24	37,418.75	23,902.53	2,868.30	10,647.92
5/25/2022	DP-2/24	37,418.75	23,902.53	2,868.30	10,647.92
6/25/2022	DP-3/24	37,418.75	23,902.53	2,868.30	10,647.92
7/25/2022	DP-4/24	37,418.75	23,902.53	2,868.30	10,647.92
8/25/2022	DP-5/24	37,418.75	23,902.53	2,868.30	10,647.92
9/25/2022	DP-6/24	37,418.75	23,902.53	2,868.30	10,647.92
10/25/2022	DP-7/24	37,418.75	23,902.53	2,868.30	10,647.92
11/25/2022	DP-8/24	37,418.75	23,902.53	2,868.30	10,647.92
12/25/2022	DP-9/24	37,418.75	23,902.53	2,868.30	10,647.92
1/25/2023	DP-10/24	37,418.75	23,902.53	2,868.30	10,647.92
2/25/2023	DP-11/24	37,418.75	23,902.53	2,868.30	10,647.92
3/25/2023	DP-12/24	37,418.75	23,902.53	2,868.30	10,647.92
4/25/2023	DP-13/24	37,418.75	23,902.53	2,868.30	10,647.92
5/25/2023	DP-14/24	37,418.75	23,902.53	2,868.30	10,647.92
6/25/2023	DP-15/24	37,418.75	23,902.53	2,868.30	10,647.92
7/25/2023	DP-16/24	37,418.75	23,902.53	2,868.30	10,647.92
8/25/2023	DP-17/24	37,418.75	23,902.53	2,868.30	10,647.92
9/25/2023	DP-18/24	37,418.75	23,902.53	2,868.30	10,647.92
10/25/2023	DP-19/24	37,418.75	23,902.53	2,868.30	10,647.92
11/25/2023	DP-20/24	37,418.75	23,902.53	2,868.30	10,647.92
12/25/2023	DP-21/24	37,418.75	23,902.53	2,868.30	10,647.92
1/25/2024	DP-22/24	37,418.75	23,902.53	2,868.30	10,647.92
2/25/2024	DP-23/24	37,418.75	23,902.53	2,868.30	10,647.92
3/25/2024	DP-24/24	37,418.75	23,902.53	2,868.30	10,647.92
4/25/2024	Balance Payment	6,052,500.00	5,404,017.86	648,482.14	-
Total Payments		6,980,550.00	6,004,464.29	720,535.71	255,550.00

Notes:

- Down Payment and Balance Payment are to be paid in full prior to turnover
- Water & Electrical Connection are not included in the Miscellaneous Fees
- Miscellaneous Fees **does not include Bank Charges**

Indicative Rate:

Loan Term	Indicative Interest Rate (Fixed for 1 Year)	Monthly Amortization	MRI	Total Monthly Due
5 YTP	6.38%	118,084.21	6,052.50	124,136.71
10 YTP	6.38%	68,355.94	6,052.50	74,408.44
15 YTP	6.38%	52,325.32	6,052.50	58,377.82

Disclaimer:

- Indicative **interest rate** used may be different upon actual loan availment
- MRI or Mortgage Redemption Insurance is computed at Php 1 for every Php 1,000 of the approved loan.
- Required gross monthly income is based on the **30% Net Disposable Income (NDI) requirement by the bank.**
- The Bank reserves the right to **approve or disapprove** any loan application based on its credit assessment guidelines.

Prepared by: In-House Sales Sales Operations Officer 3/23/2022 9:40	Noted by: SD/SM/PC/Broker Date Signed	Conforme by: Buyer Signature over Printed Name / Date Signed
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