



Solviento Villas

FINAL COMPUTATION SHEET

Customer Name					
House Model	Serena	Block	44	Lot Area (sq.m.)	96
Lot Description	Regular	Lot	02	Floor Area (sq.m.)	68
Payment Term	10% DP @ 24 MTP, BP Thru Cash or Bank Financing (RCBC Only)				

Selling Price	5,560,000.00
Less: Discount on DP	0% -
Total Contract Price	5,560,000.00

Spot Downpayment (SDP)	0%	-
Ins Down Payment (DP)	10%	556,000.00
Balance Payment (BP)	90%	5,004,000.00
Miscellaneous Fees		211,280.00
Total Amount Due	100%	5,771,280.00

Monthly DP Payment	30,720.00
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Payment Schedule:

Payment Date	Payment Stage	Total	Principal	VAT	Miscellaneous Fees
03/08/2022	Reservation	30,000.00	26,785.71	3,214.29	-
n/a	Spot DP	-	-	-	n/a
4/10/2022	DP-1/24	30,720.00	19,568.45	2,348.21	8,803.33
5/10/2022	DP-2/24	30,720.00	19,568.45	2,348.21	8,803.33
6/10/2022	DP-3/24	30,720.00	19,568.45	2,348.21	8,803.33
7/10/2022	DP-4/24	30,720.00	19,568.45	2,348.21	8,803.33
8/10/2022	DP-5/24	30,720.00	19,568.45	2,348.21	8,803.33
9/10/2022	DP-6/24	30,720.00	19,568.45	2,348.21	8,803.33
10/10/2022	DP-7/24	30,720.00	19,568.45	2,348.21	8,803.33
11/10/2022	DP-8/24	30,720.00	19,568.45	2,348.21	8,803.33
12/10/2022	DP-9/24	30,720.00	19,568.45	2,348.21	8,803.33
1/10/2023	DP-10/24	30,720.00	19,568.45	2,348.21	8,803.33
2/10/2023	DP-11/24	30,720.00	19,568.45	2,348.21	8,803.33
3/10/2023	DP-12/24	30,720.00	19,568.45	2,348.21	8,803.33
4/10/2023	DP-13/24	30,720.00	19,568.45	2,348.21	8,803.33
5/10/2023	DP-14/24	30,720.00	19,568.45	2,348.21	8,803.33
6/10/2023	DP-15/24	30,720.00	19,568.45	2,348.21	8,803.33
7/10/2023	DP-16/24	30,720.00	19,568.45	2,348.21	8,803.33
8/10/2023	DP-17/24	30,720.00	19,568.45	2,348.21	8,803.33
9/10/2023	DP-18/24	30,720.00	19,568.45	2,348.21	8,803.33
10/10/2023	DP-19/24	30,720.00	19,568.45	2,348.21	8,803.33
11/10/2023	DP-20/24	30,720.00	19,568.45	2,348.21	8,803.33
12/10/2023	DP-21/24	30,720.00	19,568.45	2,348.21	8,803.33
1/10/2024	DP-22/24	30,720.00	19,568.45	2,348.21	8,803.33
2/10/2024	DP-23/24	30,720.00	19,568.45	2,348.21	8,803.33
3/10/2024	DP-24/24	30,720.00	19,568.45	2,348.21	8,803.33
4/10/2024	Balance Payment	5,004,000.00	4,467,857.14	536,142.86	-
Total Payments		5,771,280.00	4,964,285.71	595,714.29	211,280.00

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%	97,627.99	5,004.00	102,631.99
10 YTP	6.38%	56,514.36	5,004.00	61,518.36
15 YTP	6.38%	43,260.78	5,004.00	48,264.78

Disclaimer:

- Indicative interest rate used may be different upon actual loan avaiement
- 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: <p style="text-align: center;">In-House Sales Sales Operations Officer</p> <p style="text-align: center;">3/8/2022 18:34</p>	Noted by: <p style="text-align: center;">SD/SM/PC/Broker</p> <p style="text-align: center;">Date Signed</p>	Conformed by: <p style="text-align: center;">Buyer</p> <p style="text-align: center;">Signature over Printed Name / Date Signed</p>
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