



**SAMPLE COMPUTATION  
BANK FINANCING PAY TERM**

*Date: April 26, 2024 (Subject to change w/out prior notice.)*

<b>Building:</b>	<b>B - STUDIO UNIT</b>	
<b>Unit / Floor</b>	<b>Unit B603 (6th floor)</b>	
<b>Target Turnover</b>	<b>Year 2026 to 2027</b>	
<b>Floor Area:</b>	<b>23.52 sqm</b>	
Total List Price		3,305,366.19
<b>Net TLP</b>		<b>3,305,366.19</b>
+ Misc Fees		165,219.16
+ E-VAT (12%)		0
+ Bank Charges		132,214.65
Gross TCP		<b>3,602,800.00</b>
+ Turnover Fee Deposit		18,000.00
+ Processing Fee		
<b>TCP</b>		<b>3,620,800.00</b>
<b>Downpayment</b>	<b>12.00%</b>	<b>450,336.00</b>
<b>Less: Reservation Fee</b>		<b>20,000.00</b>
Net Downpayment		430,336.00
1st Downpayment	3.50%	110,597.44
<b>Monthly downpayment ( 14 months)</b>		<b>7,899.82</b>
2nd Downpayment	4.00%	148,610.88
<b>Monthly downpayment ( 12 months)</b>		<b>12,384.24</b>
3rd Downpayment	4.50%	171,127.68
<b>Monthly downpayment ( 12 months)</b>		<b>14,260.64</b>
<b>Balance (before turnover)</b>	<b>88.00%</b>	<b>3,170,464.00</b>
if 5 years Loan Term @ 7% interest rate		62,778.99
if 10 years Loan Term @ 7% interest rate		36,811.78
if 15 years Loan Term @ 7% interest rate		28,497.03
if 20 years Loan Term @ 7% interest rate		24,580.57

*TCP is inclusive of misc fees, VAT, bank charges, processing fee and turnover fee deposit.*

For Site tripping & reservation, kindly message me:

**Sarah Jane Espiritu-Reyes**

Senior Property Sales Consultant - FILINVEST

**0915 188 4829 / 0961 830 1825**

**Payment Schedule**

May 26, 2024 to June 26, 2025

July 26, 2026 to June 26, 2026

July 26, 2026 to June 26, 2027

**Required Income (Year 2027)**

**₱188,336.96**

**₱110,435.33**

**₱85,491.08**

**₱73,741.72**