

**SAMPLE COMPUTATION - STUDIO UNIT (22 sqm)
BANK FINANCING PAYMENT TERM**

Date: November 20, 2023

Project	: Futura One Dagupan	
Building	: B	
Target Turnover	: Year 2026 to 2027	
Gross TCP		3,850,266.68
+ Turnover Fee Deposit		18,000.00
+ Bank Fee (For Bank Financing)	4%	131,633.32
TCP*		3,999,900.00
RESERVATION DEPOSIT		20,000.00
Downpayment	12%	475,828.00
Monthly Downpayment Breakdown - 38 months (NO Interest)		
1st Downpayment	3.5%	124,616.50
1st to 14th Month	14	8,901.18
2nd Downpayment	4%	165,276.00
15th to 26th Month	12	13,773.00
3rd Downpayment	4.5%	185,935.50
27th to 38th Month	12	15,494.63
Balance - prior turnover	88%	3,504,072.00
<small>(Bank Financing w/ 7% interest rate)</small>		
5 years		69,384.83
10 years		40,685.25
15 years		31,495.59
20 years		27,167.00

Required Monthly Income

198,242.37
116,243.57
89,987.40
77,620.00

*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.