

UNIT COMPUTATION SHEET

Project Name	:	Futura One FORA Dagupan
Building	:	Building B
Floor	:	Floor 2
Unit	:	U B215 (#511)
Product Type	:	Condominium Unit
- Sub Type	:	Studio
Area (sqm)	:	23.52
House Model	:	-
Inclusions	:	Laundry Cubicle
Date (actual date of computation)	:	7/3/2024 3:43:27 PM

Payment Schemes

Bank Financed

Price Computation

List Price	:	₱ 3,400,331.87
Selling Price	:	₱ 3,400,331.87
+ E-VAT	:	₱ 0.00
+ Miscellaneous Fee	:	₱ 170,054.86
+ Other Charges	:	
Bank Fee	:	₱ 136,013.27
Turnover Fee Deposit	:	₱ 18,000.00

CONTRACT PRICE : **₱ 3,724,400.00**

Payment Breakdown

Reservation Fee	:	₱ 20,000.00
Total Downpayment	:	₱ 442,768.00
For Amortization	:	₱ 3,261,632.00

CONTRACT PRICE : **₱ 3,724,400.00**

Reservation

Reservation Fee	:	₱ 20,000.00
Reservation Date	:	07/03/2024

Downpayment

Spot Downpayment	:	
% Downpayment	:	3.50%
Net Downpayment (Less Reservation)	:	₱ 114,974.00
Term (in month)	:	14
Monthly Downpayment	:	₱ 8,212.43

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Start Date	:	08/03/2024
End Date	:	09/03/2025
Amortization Downpayment	:	
% Downpayment	:	4.00%
Downpayment	:	₱ 154,256.00
Term (in month)	:	12
Monthly Downpayment	:	₱ 12,854.67
Start Date	:	10/03/2025
End Date	:	09/03/2026
Lump Sum Downpayment	:	
% Downpayment	:	4.50%
Downpayment	:	₱ 173,538.00
Term (in month)	:	12
Monthly Downpayment	:	₱ 14,461.50
Start Date	:	10/03/2026
End Date	:	09/03/2027
<u>Amortization</u>	:	
% of Remaining Balance	:	88.00%
Remaining Balance	:	₱ 3,261,632.00
No of Payments	:	180
Frequency	:	Monthly
Interest	:	10.00%
Monthly Installment	:	₱ 35,049.66
Start Date	:	10/03/2027
End Date	:	09/03/2042

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Disclaimer:

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2. The Reservation Fee (RF) is non-refundable. Failure to pay the first downpayment on time (on or before due date), will result to forfeiture of the RF. On the other hand, if the first downpayment is paid on or before due date, the Reservation Fee may be credited as part of the payment of the Total Contract Price.
3. Filinvest Land, Inc. shall levy a late payment charge of 3% monthly on all sums due and unpaid under this Application. The penalty will be due on the overdue amount for delays corresponding to a month or a fraction of a month.
4. Prices and terms are subject to change without prior notice. Filinvest Land, Inc. reserves the right to correct any typographical error in the preparation of this computation.
5. Total Contract Price (TCP) is inclusive of VAT title transfers and miscellaneous fees.
6. A sale of real estate is subject to 12% VAT if the new selling price exceeds the following amounts:
 - a. House and Lot - Php 3,600,000.00
 - b. Condominium unit - Php 3,600,000.00
 - c. Residential Lot - Php 0.00
 - d. Parking Lot - Php 0.00
7. MRI refers to Mortgage Redemption Insurance. This amount refers to premium paid to insurance company to fully pay the loan in case of demise of the buyer/loan borrower.
8. Miscellaneous fees refer to the title transfer fees and expenses.
9. Please issue separate check for Other Charges.
10. 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.

PAYMENT SCHEDULE

Month	Due Date	Reservation Fee	Downpayment/Loan	Remaining Balance
0	07/03/2024	₱ 20,000.00		₱ 3,704,400.00
1	08/03/2024		₱ 8,212.43	₱ 3,696,187.57
2	09/03/2024		₱ 8,212.43	₱ 3,687,975.14
3	10/03/2024		₱ 8,212.43	₱ 3,679,762.71
4	11/03/2024		₱ 8,212.43	₱ 3,671,550.28
5	12/03/2024		₱ 8,212.43	₱ 3,663,337.85
6	01/03/2025		₱ 8,212.43	₱ 3,655,125.42
7	02/03/2025		₱ 8,212.43	₱ 3,646,912.99
8	03/03/2025		₱ 8,212.43	₱ 3,638,700.56
9	04/03/2025		₱ 8,212.43	₱ 3,630,488.13
10	05/03/2025		₱ 8,212.43	₱ 3,622,275.70
11	06/03/2025		₱ 8,212.43	₱ 3,614,063.27
12	07/03/2025		₱ 8,212.43	₱ 3,605,850.84
13	08/03/2025		₱ 8,212.43	₱ 3,597,638.41
14	09/03/2025		₱ 8,212.43	₱ 3,589,425.98
15	10/03/2025		₱ 12,854.67	₱ 3,576,571.31
16	11/03/2025		₱ 12,854.67	₱ 3,563,716.64
17	12/03/2025		₱ 12,854.67	₱ 3,550,861.97
18	01/03/2026		₱ 12,854.67	₱ 3,538,007.30
19	02/03/2026		₱ 12,854.67	₱ 3,525,152.63
20	03/03/2026		₱ 12,854.67	₱ 3,512,297.96
21	04/03/2026		₱ 12,854.67	₱ 3,499,443.29
22	05/03/2026		₱ 12,854.67	₱ 3,486,588.62
23	06/03/2026		₱ 12,854.67	₱ 3,473,733.95
24	07/03/2026		₱ 12,854.67	₱ 3,460,879.28
25	08/03/2026		₱ 12,854.67	₱ 3,448,024.61
26	09/03/2026		₱ 12,854.67	₱ 3,435,169.94
27	10/03/2026		₱ 14,461.50	₱ 3,420,708.44
28	11/03/2026		₱ 14,461.50	₱ 3,406,246.94
29	12/03/2026		₱ 14,461.50	₱ 3,391,785.44
30	01/03/2027		₱ 14,461.50	₱ 3,377,323.94
31	02/03/2027		₱ 14,461.50	₱ 3,362,862.44
32	03/03/2027		₱ 14,461.50	₱ 3,348,400.94
33	04/03/2027		₱ 14,461.50	₱ 3,333,939.44
34	05/03/2027		₱ 14,461.50	₱ 3,319,477.94
35	06/03/2027		₱ 14,461.50	₱ 3,305,016.44
36	07/03/2027		₱ 14,461.50	₱ 3,290,554.94
37	08/03/2027		₱ 14,461.50	₱ 3,276,093.44
38	09/03/2027		₱ 14,461.44	₱ 3,261,632.00
39	Upon Loan Takeout		₱ 3,261,632.00	--
	TOTAL	₱ 20,000.00	₱ 3,704,400.00	

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