

## SAMPLE COMPUTATION - REGULAR RESIDENTIAL

PROJECT	STA. MONICA LAKE RESIDENCES
LOCATION	MANAOAG, PANGASINAN
LOT AREA	150
PRICE PER SQ.M.	8,000.00
CONTRACT PRICE	1,200,000.00
LESS PROMO DISCOUNT	37,500.00
<b>TOTAL CONTRACT PRICE</b>	<b>1,162,500.00</b>
RESERVATION FEE	15,000.00

OPTION 1	
<b>90 % Downpayment</b>	<b>1,046,250.00</b>
Less: 12% Discount	125,550.00
Net of Discount	920,700.00
Less: Reservation Fee	15,000.00
<b>Net of Downpayment w/in 7days</b>	<b>905,700.00</b>
10% Balance	116,250.00
<b>Closing Fee (ESTIMATED)</b>	<b>64,809.38</b>
<b>PAYABLE UPON FULL PAYMENT</b>	

OPTION 2	
<b>50% Downpayment</b>	<b>581,250.00</b>
Less: 15 % Discount	87,187.50
Net of Discount	494,062.50
Less: Reservation Fee	15,000.00
<b>Net of Downpayment w/in 7days</b>	<b>479,062.50</b>
50% Balance	581,250.00
<b>Option 1: 3 years straight no interest</b>	
36 months	16,145.83
<b>Option 2: 5 years with 1st yr no interest</b>	
1st year no interest	9,687.50
2nd - 5th year with 14% interest per annum	12,706.81
<b>Option 3: 10 years with 1st yr no interest</b>	
1st year no interest	4,843.75
2nd - 10th year with 14% interest per annum	8,544.57
<b>CLOSING FEE (ESTIMATED)</b>	<b>67,207.03</b>
36 MONTHS (3 YEARS)	1,866.86
60 MONTHS (5 YEARS)	1,120.12
120 MONTHS (10 YEARS)	560.06
<b>PAYABLE AFTER FULL DP, SAME DUE DATE AS M/A</b>	

OPTION 3	
<b>20% Downpayment</b>	<b>232,500.00</b>
20% Discount	46,500.00
Net of Discount	186,000.00
Less: Reservation Fee	15,000.00
<b>Net of Downpayment w/in 7days</b>	<b>171,000.00</b>
80% Balance	930,000.00
<b>Option 1: 3 years straight no interest</b>	
36 months	25,833.33
<b>Option 2: 5 years with 1st yr no interest</b>	
1st year no interest	15,500.00
2nd - 5th year with 14% interest per annum	20,330.90
<b>Option 3: 10 years with 1st yr no interest</b>	
1st year no interest	7,750.00
2nd - 10th year with 14% interest per annum	13,671.31
<b>CLOSING FEE (ESTIMATED)</b>	<b>69,750.00</b>
36 MONTHS (3 YEARS)	1,937.50
60 MONTHS (5 YEARS)	1,162.50
120 MONTHS (10 YEARS)	581.25
<b>PAYABLE AFTER FULL DP, SAME DUE DATE AS M/A</b>	

## SAMPLE COMPUTATION - PRIME RESIDENTIAL

PROJECT	STA. MONICA LAKE RESIDENCES
LOCATION	MANAOAG, PANGASINAN
LOT AREA	204
PRICE PER SQ.M.	9,500.00
CONTRACT PRICE	1,938,000.00
LESS PROMO DISCOUNT	51,000.00
<b>TOTAL CONTRACT PRICE</b>	<b>1,887,000.00</b>
RESERVATION FEE	15,000.00

OPTION 1	
<b>90 % Downpayment</b>	<b>1,698,300.00</b>
Less: 12% Discount	203,796.00
Net of Discount	1,494,504.00
Less: Reservation Fee	15,000.00
<b>Net of Downpayment w/in 7days</b>	<b>1,479,504.00</b>
10% Balance	188,700.00
<b>Closing Fee (ESTIMATED)</b>	<b>105,200.25</b>
<b>PAYABLE UPON FULL PAYMENT</b>	

OPTION 2	
<b>50% Downpayment</b>	<b>943,500.00</b>
Less: 15 % Discount	141,525.00
Net of Discount	801,975.00
Less: Reservation Fee	15,000.00
<b>Net of Downpayment w/in 7days</b>	<b>786,975.00</b>
50% Balance	943,500.00
<b>Option 1: 3 years straight no interest</b>	
36 months	26,208.33
<b>Option 2: 5 years with 1st yr no interest</b>	
1st year no interest	15,725.00
2nd - 5th year with 14% interest per annum	20,626.02
<b>Option 3: 10 years with 1st yr no interest</b>	
1st year no interest	7,862.50
2nd - 10th year with 14% interest per annum	13,869.76
<b>CLOSING FEE (ESTIMATED)</b>	<b>109,092.19</b>
36 MONTHS (3 YEARS)	3,030.34
60 MONTHS (5 YEARS)	1,818.20
120 MONTHS (10 YEARS)	909.10
<b>PAYABLE AFTER FULL DP, SAME DUE DATE AS M/A</b>	

OPTION 3	
<b>20% Downpayment</b>	<b>377,400.00</b>
20% Discount	75,480.00
Net of Discount	301,920.00
Less: Reservation Fee	15,000.00
<b>Net of Downpayment w/in 7days</b>	<b>286,920.00</b>
80% Balance	1,509,600.00
<b>Option 1: 3 years straight no interest</b>	
36 months	41,933.33
<b>Option 2: 5 years with 1st yr no interest</b>	
1st year no interest	25,160.00
2nd - 5th year with 14% interest per annum	33,001.64
<b>Option 3: 10 years with 1st yr no interest</b>	
1st year no interest	12,580.00
2nd - 10th year with 14% interest per annum	22,191.62
<b>CLOSING FEE (ESTIMATED)</b>	<b>113,220.00</b>
36 MONTHS (3 YEARS)	3,145.00
60 MONTHS (5 YEARS)	1,887.00
120 MONTHS (10 YEARS)	943.50
<b>PAYABLE AFTER FULL DP, SAME DUE DATE AS M/A</b>	

## SAMPLE COMPUTATION - LAKE VIEW RESIDENTIAL

PROJECT	STA. MONICA LAKE RESIDENCES
LOCATION	MANAOAG, PANGASINAN
LOT AREA	229
PRICE PER SQ.M.	15,000.00
CONTRACT PRICE	3,435,000.00
LESS PROMO DISCOUNT	114,500.00
<b>TOTAL CONTRACT PRICE</b>	<b>3,320,500.00</b>
RESERVATION FEE	20,000.00

OPTION 1	
<b>90 % Downpayment</b>	<b>2,988,450.00</b>
Less: 12% Discount	358,614.00
Net of Discount	2,629,836.00
Less: Reservation Fee	20,000.00
<b>Net of Downpayment w/in 7days</b>	<b>2,609,836.00</b>
10% Balance	332,050.00
<b>Closing Fee (ESTIMATED)</b>	<b>185,117.88</b>
<b>PAYABLE UPON FULL PAYMENT</b>	

OPTION 2	
<b>50% Downpayment</b>	<b>1,660,250.00</b>
Less: 15 % Discount	249,037.50
Net of Discount	1,411,212.50
Less: Reservation Fee	20,000.00
<b>Net of Downpayment w/in 7days</b>	<b>1,391,212.50</b>
50% Balance	1,660,250.00
<b>Option 1: 3 years straight no interest</b>	
36 months	46,118.06
<b>Option 2: 5 years with 1st yr no interest</b>	
1st year no interest	27,670.83
2nd - 5th year with 14% interest per annum	36,295.03
<b>Option 3: 10 years with 1st yr no interest</b>	
1st year no interest	13,835.42
2nd - 10th year with 14% interest per annum	24,406.22
<b>CLOSING FEE (ESTIMATED)</b>	<b>191,966.41</b>
36 MONTHS (3 YEARS)	5,332.40
60 MONTHS (5 YEARS)	3,199.44
120 MONTHS (10 YEARS)	1,599.72
<b>PAYABLE AFTER FULL DP, SAME DUE DATE AS M/A</b>	

OPTION 3	
<b>20% Downpayment</b>	<b>664,100.00</b>
20% Discount	132,820.00
Net of Discount	531,280.00
Less: Reservation Fee	20,000.00
<b>Net of Downpayment w/in 7days</b>	<b>511,280.00</b>
80% Balance	2,656,400.00
<b>Option 1: 3 years straight no interest</b>	
36 months	73,788.89
<b>Option 2: 5 years with 1st yr no interest</b>	
1st year no interest	44,273.33
2nd - 5th year with 14% interest per annum	58,072.04
<b>Option 3: 10 years with 1st yr no interest</b>	
1st year no interest	22,136.67
2nd - 10th year with 14% interest per annum	39,049.96
<b>CLOSING FEE (ESTIMATED)</b>	<b>199,230.00</b>
36 MONTHS (3 YEARS)	5,534.17
60 MONTHS (5 YEARS)	3,320.50
120 MONTHS (10 YEARS)	1,660.25
<b>PAYABLE AFTER FULL DP, SAME DUE DATE AS M/A</b>	

## SAMPLE COMPUTATION - LAKE FRONT RESIDENTIAL

PROJECT	STA. MONICA LAKE RESIDENCES
LOCATION	MANAOAG, PANGASINAN
LOT AREA	300
PRICE PER SQ.M.	18,000.00
CONTRACT PRICE	5,400,000.00
LESS PROMO DISCOUNT	150,000.00
<b>TOTAL CONTRACT PRICE</b>	<b>5,250,000.00</b>
RESERVATION FEE	20,000.00

OPTION 1	
<b>90 % Downpayment</b>	<b>4,725,000.00</b>
Less: 12% Discount	567,000.00
Net of Discount	4,158,000.00
Less: Reservation Fee	20,000.00
<b>Net of Downpayment w/in 7days</b>	<b>4,138,000.00</b>
10% Balance	525,000.00
<b>Closing Fee (ESTIMATED)</b>	<b>292,687.50</b>
<b>PAYABLE UPON FULL PAYMENT</b>	

OPTION 2	
<b>50% Downpayment</b>	<b>2,625,000.00</b>
Less: 15 % Discount	393,750.00
Net of Discount	2,231,250.00
Less: Reservation Fee	20,000.00
<b>Net of Downpayment w/in 7days</b>	<b>2,211,250.00</b>
50% Balance	2,625,000.00
<b>Option 1: 3 years straight no interest</b>	
36 months	72,916.67
<b>Option 2: 5 years with 1st yr no interest</b>	
1st year no interest	43,750.00
2nd - 5th year with 14% interest per annum	57,385.60
<b>Option 3: 10 years with 1st yr no interest</b>	
1st year no interest	21,875.00
2nd - 10th year with 14% interest per annum	38,588.37
<b>CLOSING FEE (ESTIMATED)</b>	<b>303,515.63</b>
36 MONTHS (3 YEARS)	8,430.99
60 MONTHS (5 YEARS)	5,058.59
120 MONTHS (10 YEARS)	2,529.30
<b>PAYABLE AFTER FULL DP, SAME DUE DATE AS M/A</b>	

OPTION 3	
<b>20% Downpayment</b>	<b>1,050,000.00</b>
20% Discount	210,000.00
Net of Discount	840,000.00
Less: Reservation Fee	20,000.00
<b>Net of Downpayment w/in 7days</b>	<b>820,000.00</b>
80% Balance	4,200,000.00
<b>Option 1: 3 years straight no interest</b>	
36 months	116,666.67
<b>Option 2: 5 years with 1st yr no interest</b>	
1st year no interest	70,000.00
2nd - 5th year with 14% interest per annum	91,816.96
<b>Option 3: 10 years with 1st yr no interest</b>	
1st year no interest	35,000.00
2nd - 10th year with 14% interest per annum	61,741.39
<b>CLOSING FEE (ESTIMATED)</b>	<b>315,000.00</b>
36 MONTHS (3 YEARS)	8,750.00
60 MONTHS (5 YEARS)	5,250.00
120 MONTHS (10 YEARS)	2,625.00
<b>PAYABLE AFTER FULL DP, SAME DUE DATE AS M/A</b>	

## SAMPLE COMPUTATION (COMMERCIAL-REGULAR)

PROJECT	STA. MONICA LAKE RESIDENCES
LOCATION	MANAOAG, PANGASINAN
LOT AREA	300
PRICE PER SQ.M.	15,500.00
CONTRACT PRICE	4,650,000.00
LESS PROMO DISCOUNT	150,000.00
<b>TOTAL CONTRACT PRICE</b>	<b>4,500,000.00</b>
RESERVATION FEE	20,000.00

OPTION 1	
<b>90 % Downpayment</b>	<b>4,050,000.00</b>
Less: 12% Discount	486,000.00
Net of Discount	3,564,000.00
Less: Reservation Fee	20,000.00
<b>Net of Downpayment w/in 7days</b>	<b>3,544,000.00</b>
10% Balance	450,000.00
<b>Closing Fee (ESTIMATED)</b>	<b>250,875.00</b>
<b>PAYABLE UPON FULL PAYMENT</b>	

OPTION 2	
<b>50% Downpayment</b>	<b>2,250,000.00</b>
Less: 15 % Discount	337,500.00
Net of Discount	1,912,500.00
Less: Reservation Fee	20,000.00
<b>Net of Downpayment w/in 7days</b>	<b>1,892,500.00</b>
50% Balance	2,250,000.00
<b>Option 1: 3 years straight no interest</b>	
36 months	62,500.00
<b>Option 2: 5 years with 1st yr no interest</b>	
1st year no interest	37,500.00
2nd - 5th year with 14% interest per annum	49,187.66
<b>Option 3: 10 years with 1st yr no interest</b>	
1st year no interest	18,750.00
2nd - 10th year with 14% interest per annum	33,075.74
<b>CLOSING FEE (ESTIMATED)</b>	<b>260,156.25</b>
36 MONTHS (3 YEARS)	7,226.56
60 MONTHS (5 YEARS)	4,335.94
120 MONTHS (10 YEARS)	2,167.97
<b>PAYABLE AFTER FULL DP, SAME DUE DATE AS M/A</b>	

OPTION 3	
<b>20% Downpayment</b>	<b>900,000.00</b>
20% Discount	180,000.00
Net of Discount	720,000.00
Less: Reservation Fee	20,000.00
<b>Net of Downpayment w/in 7days</b>	<b>700,000.00</b>
80% Balance	3,600,000.00
<b>Option 1: 3 years straight no interest</b>	
36 months	100,000.00
<b>Option 2: 5 years with 1st yr no interest</b>	
1st year no interest	60,000.00
2nd - 5th year with 14% interest per annum	78,700.25
<b>Option 3: 10 years with 1st yr no interest</b>	
1st year no interest	30,000.00
2nd - 10th year with 14% interest per annum	52,921.19
<b>CLOSING FEE (ESTIMATED)</b>	<b>270,000.00</b>
36 MONTHS (3 YEARS)	7,500.00
60 MONTHS (5 YEARS)	4,500.00
120 MONTHS (10 YEARS)	2,250.00
<b>PAYABLE AFTER FULL DP, SAME DUE DATE AS M/A</b>	

## SAMPLE COMPUTATION (COMMERCIAL-PRIME)

PROJECT	STA. MONICA LAKE RESIDENCES
LOCATION	MANAOAG, PANGASINAN
LOT AREA	1,100
PRICE PER SQ.M.	20,500.00
CONTRACT PRICE	22,550,000.00
LESS PROMO DISCOUNT	550,000.00
<b>TOTAL CONTRACT PRICE</b>	<b>22,000,000.00</b>
RESERVATION FEE	20,000.00

OPTION 1	
<b>90 % Downpayment</b>	<b>19,800,000.00</b>
Less: 12% Discount	2,376,000.00
Net of Discount	17,424,000.00
Less: Reservation Fee	20,000.00
<b>Net of Downpayment w/in 7days</b>	<b>17,404,000.00</b>
10% Balance	2,200,000.00
<b>Closing Fee (ESTIMATED)</b>	<b>1,226,500.00</b>
<b>PAYABLE UPON FULL PAYMENT</b>	

OPTION 2	
<b>50% Downpayment</b>	<b>11,000,000.00</b>
Less: 15 % Discount	1,650,000.00
Net of Discount	9,350,000.00
Less: Reservation Fee	20,000.00
<b>Net of Downpayment w/in 7days</b>	<b>9,330,000.00</b>
50% Balance	11,000,000.00
<b>Option 1: 3 years straight no interest</b>	
36 months	305,555.56
<b>Option 2: 5 years with 1st yr no interest</b>	
1st year no interest	183,333.33
2nd - 5th year with 14% interest per annum	240,472.99
<b>Option 3: 10 years with 1st yr no interest</b>	
1st year no interest	91,666.67
2nd - 10th year with 14% interest per annum	161,703.64
<b>CLOSING FEE (ESTIMATED)</b>	<b>1,271,875.00</b>
36 MONTHS (3 YEARS)	35,329.86
60 MONTHS (5 YEARS)	21,197.92
120 MONTHS (10 YEARS)	10,598.96
<b>PAYABLE AFTER FULL DP, SAME DUE DATE AS M/A</b>	

OPTION 3	
<b>20% Downpayment</b>	<b>4,400,000.00</b>
20% Discount	880,000.00
Net of Discount	3,520,000.00
Less: Reservation Fee	20,000.00
<b>Net of Downpayment w/in 7days</b>	<b>3,500,000.00</b>
80% Balance	17,600,000.00
<b>Option 1: 3 years straight no interest</b>	
36 months	488,888.89
<b>Option 2: 5 years with 1st yr no interest</b>	
1st year no interest	293,333.33
2nd - 5th year with 14% interest per annum	384,756.78
<b>Option 3: 10 years with 1st yr no interest</b>	
1st year no interest	146,666.67
2nd - 10th year with 14% interest per annum	258,725.82
<b>CLOSING FEE (ESTIMATED)</b>	<b>1,320,000.00</b>
36 MONTHS (3 YEARS)	36,666.67
60 MONTHS (5 YEARS)	22,000.00
120 MONTHS (10 YEARS)	11,000.00
<b>PAYABLE AFTER FULL DP, SAME DUE DATE AS M/A</b>	