

AVIDA LAND CORP.
CUSTOMER SERVICE UNIT
BAYPOINT ESTATES
SAMPLE COMPUTATION ONLY

Phase	Block	Lot	Lot Area	Floor Area	Model
2	8	10	126.00	0.00	LOT ONLY

N/A

SELLING PRICE		P	3,150,000.00
Less:	VAT(if applicable)		337,500.00
	10% Discount on 10% SFDP		28,125.00
	Total Discount		28,125.00
SELLING PRICE AFTER DISCOUNTS		P	2,784,375.00
Add:	VAT(if applicable)		334,125.00
	Other Charges		194,906.25
TOTAL RECEIVABLE		P	3,313,406.25

DOWNPAYMENT			
	Downpayment (20% of Selling Price)		623,700.00
	Total Other Charges & Fees		38,981.25
TOTAL REQUIRED DOWNPAYMENT		P	662,681.25

Less:	Reservation Fee	03-Mar-19	20,000.00
SCHEDULE OF DOWNPAYMENT AND OTHERS CHARGES		P	642,681.25

Spot Downpayment (10% of Selling Price)			291,850.00
Other Charges			19,490.63
Total Spot DP and Other Charges payable on or before:		02-Apr-19	P 311,340.63
Stretched Downpayment (10% of Selling Price)			311,850.00
Other Charges			19,490.62
Total Stretched DP and Other Charges payable in 24 months			P 331,340.62

24	Months Schedule	Due Date	Monthly Payment	Other Charges	Total Monthly Payment
	1st Downpayment due on	02-May-19	12,993.75	812.11	13,805.86
	2nd Downpayment due on	02-Jun-19	12,993.75	812.11	13,805.86
	3rd Downpayment due on	02-Jul-19	12,993.75	812.11	13,805.86
	4th Downpayment due on	02-Aug-19	12,993.75	812.11	13,805.86
	5th Downpayment due on	02-Sep-19	12,993.75	812.11	13,805.86
	6th Downpayment due on	02-Oct-19	12,993.75	812.11	13,805.86
	7th Downpayment due on	02-Nov-19	12,993.75	812.11	13,805.86
	8th Downpayment due on	02-Dec-19	12,993.75	812.11	13,805.86
	9th Downpayment due on	02-Jan-20	12,993.75	812.11	13,805.86
	10th Downpayment due on	02-Feb-20	12,993.75	812.11	13,805.86
	11th Downpayment due on	02-Mar-20	12,993.75	812.11	13,805.86
	12th Downpayment due on	02-Apr-20	12,993.75	812.11	13,805.86
	13th Downpayment due on	02-May-20	12,993.75	812.11	13,805.86
	14th Downpayment due on	02-Jun-20	12,993.75	812.11	13,805.86
	15th Downpayment due on	02-Jul-20	12,993.75	812.11	13,805.86
	16th Downpayment due on	02-Aug-20	12,993.75	812.11	13,805.86
	17th Downpayment due on	02-Sep-20	12,993.75	812.11	13,805.86
	18th Downpayment due on	02-Oct-20	12,993.75	812.11	13,805.86
	19th Downpayment due on	02-Nov-20	12,993.75	812.11	13,805.86
	20th Downpayment due on	02-Dec-20	12,993.75	812.11	13,805.86
	21st Downpayment due on	02-Jan-21	12,993.75	812.11	13,805.86
	22nd Downpayment due on	02-Feb-21	12,993.75	812.11	13,805.86
	23rd Downpayment due on	02-Mar-21	12,993.75	812.11	13,805.86
	24th Downpayment due on	02-Apr-21	12,993.75	812.09	13,805.84

PAYMENT SCHEDULE: BALANCE			
Bank Guarantee must be submitted on or before		02-Nov-20	
DUE AND PAYABLE ON		02-May-21	P 2,650,725.00
(Loanable from a Financing Institution)			

Bank Financing: Estimated Monthly Amortization (Mortgage Registration Charges not included)			
Principal			2,494,800.00
Other Charges			155,925.00
Total Bank Loanable Amount		02-May-21	P 2,650,725.00

Term (Years)	Interest Rate	Factor Rate	From	To	Monthly Payment	NDI
5 Years	6.50%	0.0195661	02-Jun-21	02-May-26	51,864.35	129,660.88
10 Years	8.50%	0.0123986	02-Jun-21	02-May-31	32,865.28	82,163.20
15 Years	9.25%	0.0102919	02-Jun-21	02-May-36	27,281.00	68,202.50

NOTE:
1. In the event of an increase in Other Charges, PHI has the right to charge the

Purchaser as mandated in the CTS & DAS.

2. Discounts are conditioned upon the Buyer's timely compliance with all his obligations, including payments and transmittal of required documents.
3. Delay in any payment is an event of default entitling the Seller to exercise remedial options, which include collection of penalty at the rate of two percent (2%) of the unpaid amount for every month (or a fraction thereof) of delay as specified under Sec 4(ii) of the RA and Sec 4.2 of the CTS
4. For Bank Financing Program, Buyer is required to issue a guarantee check covering the lump-sum payment. Upon Seller's receipt of the bank guarantee, the relevant guarantee check(s) covered thereby shall be returned to the Buyer.
5. All payments covering the due dates and amounts above should be made payable to PHI.

Prepared By:

Noted By:

Signature Over Printed Name
Customer Service Staff

Signature Over Printed Name
Customer Service Supervisor / Team Leader

Conforme:

Signature Over Printed Name
Purchaser