

SUNNY RIDGE RESIDENCES SAMPLE COMPUTATION

By FERRIS SOBELL PROPERTIES, INC. (FSPI)

In 391 J.P. Rizal St., Brgy. Namayan, Mandaluyong City

Building No.:	2	Unit Type:	1BR w/ Balcony
Unit No.:	A0801	Floor Area:	30 sqm

Gross Selling Price:	3,800,000	Preferred Loan Term	15
Less: Discount (_____)			
Net Selling Price	3,800,000		
Add: VAT (12%)	456,000		
Total Contract Price	4,256,000		

Other Charges:

Legal Fees	152,100
Miscellaneous Fees	31,000

*Legal Fees among others include Docs Stamps, Transfer Tax, Fees for Certification, Registration, Notarial, LRA, Admin and IT for the Title Transfer to the Buyer's Name, etc.

*Miscellaneous Fees among others include 1yr. Advance Assoc. Dues, Fire Extinguisher & Water Connection.etc.

12 Months DP for Bank Financing

10% of Net Selling Price:	380,000.00
Less: Reservation Fee	20,000.00
Remaining Downpayment	360,000.00
Add: 10% of VAT of SP	45,600.00
Add: Legal & Misc. Fees	183,100.00
Downpayment per month	49,058.33

12 Months DP for Pag-IBIG Fund

10% of Net Selling Price:	380,000.00
Less: Reservation Fee	20,000.00
Remaining Downpayment	360,000.00
Add: VAT of SP	456,000.00
Add: Legal & Misc. Fees	183,100.00
Downpayment per month	83,258.33

Term	Interest	Bank Monthly Amortization (90% of Net Selling Price & VAT)	Estimated Required Income
5	6.50%	74,946.17	214,131.93
10	6.50%	43,493.42	124,266.91
15	6.50%	33,366.90	95,333.99
20	6.50%	28,558.43	81,595.52
25	6.50%	25,863.14	73,894.67

Max. Loanable Value
3,830,400
Monthly Amortization
33,367

Term	Interest	Pag-IBIG Monthly Amortization (90% of Net Selling Price)	Estimated Required Income
5	6.25%	66,516.47	190,047.07
10	6.25%	38,399.79	109,713.69
15	6.25%	29,323.86	83,782.46
20	6.25%	24,997.74	71,422.13
25	6.25%	22,560.69	64,459.12
30	6.25%	21,057.53	60,164.37

Max. Loanable Value
3,420,000
Monthly Amortization
29,324

Installment Plan Options:

Bank

First 12 Months	Next 12 Months
30,800.00	33,366.90

First 12 months - If Bank = (10% of TSP + 10% of VAT + LMF) / 12 ; If Pag-Ibig (10% of TSP + VAT + LMF) / 12
Next 12 months - Monthly Amortization (MA)

Pag-Ibig

First 12 Months	Next 12 Months
30,800.00	29,323.86

12-12	33,800.00	48,625.23	68,000.00	44,582.20
--------------	------------------	------------------	------------------	------------------

First 12 months - If Bank = (10% of TSP + 10% of VAT) / 12 ; If Pag-Ibig (10% of TSP + VAT) / 12
Next 12 months - Monthly Amortization + LMF

Seamless	41,212.61	41,212.61	56,291.10	56,291.10
-----------------	------------------	------------------	------------------	------------------

First 12 months - If Bank = (10% of TSP + % of (10% of VAT+LMF) / 12) ; If Pag-Ibig (10% of TSP + % of (LMF + VAT)) / 12
Next 12 months - If Bank = (% of (10% of VAT+LMF) + MA) ; If Pag-Ibig (% of (LMF + VAT)) + MA

*MRI/SRI, Fire not yet included

*Reservation fee paid is part of 10% TSP

*Interest rates may change w/o prior notice

*This is SAMPLE COMPUTATION for reference purposes only, non-standard installment plans til Dec. 31, 2021.

*PDC or Auto-debit for Downpayment, LMF and VAT

*In case of increase in other charges, Ferris Sobell Properties, Inc. can charge the Buyer as per CTS and DOAs

*Discounts are conditioned on Buyer's timely compliance with payments and transmittal of required documents