

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:	2BR
Unit No.:	A0230	Floor Area:	35 sqm

Gross Selling Price:	4,332,000	Preferred Loan Term	15
Less: Discount (_____)			
Net Selling Price	4,332,000		
Add: VAT (12%)	519,840		
Total Contract Price	4,851,840		

Other Charges:

Legal Fees	169,200
Miscellaneous Fees	34,800

*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:	433,200.00
Less: Reservation Fee	20,000.00
Remaining Downpayment	413,200.00
Add: 10% of VAT of SP	51,984.00
Add: Legal & Misc. Fees	204,000.00
Downpayment per month	55,765.33

12 Months DP for Pag-IBIG Fund

10% of Net Selling Price:	433,200.00
Less: Reservation Fee	20,000.00
Remaining Downpayment	413,200.00
Add: VAT of SP	519,840.00
Add: Legal & Misc. Fees	204,000.00
Downpayment per month	94,753.33

Term	Interest	Bank Monthly Amortization (90% of Net Selling Price & VAT)	Estimated Required Income
5	6.50%	85,438.64	244,110.40
10	6.50%	49,582.50	141,664.27
15	6.50%	38,038.26	108,680.75
20	6.50%	32,556.61	93,018.90
25	6.50%	29,483.97	84,239.93

Max. Loanable Value
4,366,656
Monthly Amortization
38,038

Term	Interest	Pag-IBIG Monthly Amortization (90% of Net Selling Price)	Estimated Required Income
5	6.25%	75,828.78	216,653.66
10	6.25%	43,775.76	125,073.61
15	6.25%	33,429.20	95,512.01
20	6.25%	28,497.43	81,421.23
25	6.25%	25,719.19	73,483.40
30	6.25%	24,005.58	68,587.38

Max. Loanable Value
3,898,800
Monthly Amortization
33,429

Installment Plan Options:

Bank

First 12 Months	Next 12 Months
30,800.00	38,038.26

Pag-ibig

First 12 Months	Next 12 Months
30,800.00	33,429.20

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)

12-12	38,765.33	55,038.26
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77,753.33	50,429.20
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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	46,901.80	46,901.80
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64,091.27	64,091.27
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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