

# 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 w/ Balcony
Unit No.:	A0630	Floor Area:	37 sqm

<b>Gross Selling Price:</b>	4,631,000	<b>Preferred Loan Term</b>	15
Less: Discount (_____)			
<b>Net Selling Price</b>	4,631,000		
Add: VAT (12%)	555,720		
<b>Total Contract Price</b>	<b>5,186,720</b>		

### Other Charges:

Legal Fees	178,900
Miscellaneous Fees	36,400

\*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:	463,100.00
Less: Reservation Fee	20,000.00
<b>Remaining Downpayment</b>	<b>443,100.00</b>
Add: 10% of VAT of SP	55,572.00
Add: Legal & Misc. Fees	215,300.00
<b>Downpayment per month</b>	<b>59,497.67</b>

### 12 Months DP for Pag-IBIG Fund

10% of Net Selling Price:	463,100.00
Less: Reservation Fee	20,000.00
<b>Remaining Downpayment</b>	<b>443,100.00</b>
Add: VAT of SP	555,720.00
Add: Legal & Misc. Fees	215,300.00
<b>Downpayment per month</b>	<b>101,176.67</b>

Term	Interest	Bank Monthly Amortization (90% of Net Selling Price & VAT)	Estimated Required Income
5	6.50%	91,335.72	260,959.20
10	6.50%	53,004.74	151,442.12
15	6.50%	<b>40,663.71</b>	<b>116,182.03</b>
20	6.50%	34,803.71	99,439.18
25	6.50%	31,518.99	90,054.27

Max. Loanable Value  
4,668,048  
Monthly Amortization  
**40,664**

Term	Interest	Pag-IBIG Monthly Amortization (90% of Net Selling Price)	Estimated Required Income
5	6.25%	81,062.58	231,607.37
10	6.25%	46,797.22	133,706.35
15	6.25%	<b>35,736.53</b>	<b>102,104.36</b>
20	6.25%	30,464.36	87,041.02
25	6.25%	27,494.36	78,555.31
30	6.25%	25,662.48	73,321.36

Max. Loanable Value  
4,167,900  
Monthly Amortization  
**35,737**

### Installment Plan Options:

#### Bank

First 12 Months	Next 12 Months
<b>30,800.00</b>	<b>40,663.71</b>

#### Pag-ibig

First 12 Months	Next 12 Months
<b>30,800.00</b>	<b>35,736.53</b>

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)

<b>12-12</b>	<b>41,556.00</b>	<b>58,605.38</b>
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<b>83,235.00</b>	<b>53,678.19</b>
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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

<b>Seamless</b>	<b>50,080.69</b>	<b>50,080.69</b>
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<b>68,456.60</b>	<b>68,456.60</b>
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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