

# 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:	Studio
Unit No.:	A0222	Floor Area:	21 sqm

<b>Gross Selling Price:</b>	2,541,000	<b>Preferred Loan Term</b>	15
Less: Discount (_____)			
<b>Net Selling Price</b>	2,541,000		
Add: VAT (12%)	-		
<b>Total Contract Price</b>	<b>2,541,000</b>		

**Other Charges:**

Legal Fees	111,300
Miscellaneous Fees	24,200

\*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:	254,100.00
Less: Reservation Fee	20,000.00
<b>Remaining Downpayment</b>	<b>234,100.00</b>
Add: 10% of VAT of SP	-
Add: Legal & Misc. Fees	135,500.00
<b>Downpayment per month</b>	<b>30,800.00</b>

**12 Months DP for Pag-IBIG Fund**

10% of Net Selling Price:	254,100.00
Less: Reservation Fee	20,000.00
<b>Remaining Downpayment</b>	<b>234,100.00</b>
Add: VAT of SP	-
Add: Legal & Misc. Fees	135,500.00
<b>Downpayment per month</b>	<b>30,800.00</b>

Term	Interest	Bank Monthly Amortization (90% of Net Selling Price & VAT)	Estimated Required Income
5	6.50%	44,745.82	127,845.21
10	6.50%	25,967.29	74,192.25
15	6.50%	<b>19,921.35</b>	<b>56,918.16</b>
20	6.50%	17,050.51	48,715.75
25	6.50%	15,441.31	44,118.04

Max. Loanable Value  
2,286,900  
Monthly Amortization  
**19,921**

Term	Interest	Pag-IBIG Monthly Amortization (90% of Net Selling Price)	Estimated Required Income
5	6.25%	44,478.52	127,081.48
10	6.25%	25,677.34	73,363.82
15	6.25%	<b>19,608.40</b>	<b>56,024.01</b>
20	6.25%	16,715.60	47,758.85
25	6.25%	15,085.98	43,102.80
30	6.25%	14,080.84	40,230.96

Max. Loanable Value  
2,286,900  
Monthly Amortization  
**19,608**

**Installment Plan Options:**

Standard	Bank		Pag-Ibig	
	First 12 Months	Next 12 Months	First 12 Months	Next 12 Months
	<b>30,800.00</b>	<b>19,921.35</b>	<b>30,800.00</b>	<b>19,608.40</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>19,508.33</b>	<b>31,213.02</b>	<b>19,508.33</b>	<b>30,900.07</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>25,360.68</b>	<b>25,360.68</b>	<b>25,204.20</b>	<b>25,204.20</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