

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 w/ Balcony
Unit No.:	A0526	Floor Area:	22 sqm

Gross Selling Price:	2,709,000	Preferred Loan Term	15
Less: Discount (_____)			
Net Selling Price	2,709,000		
Add: VAT (12%)	-		
Total Contract Price	2,709,000		
Other Charges:			
Legal Fees	116,700		
Miscellaneous Fees	25,000		
*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:	270,900.00
Less: Reservation Fee	20,000.00
Remaining Downpayment	250,900.00
Add: 10% of VAT of SP	-
Add: Legal & Misc. Fees	141,700.00
Downpayment per month	32,716.67

12 Months DP for Pag-IBIG Fund

10% of Net Selling Price:	270,900.00
Less: Reservation Fee	20,000.00
Remaining Downpayment	250,900.00
Add: VAT of SP	-
Add: Legal & Misc. Fees	141,700.00
Downpayment per month	32,716.67

Term	Interest	Bank Monthly Amortization (90% of Net Selling Price & VAT)	Estimated Required Income
5	6.50%	47,704.23	136,297.79
10	6.50%	27,684.13	79,097.52
15	6.50%	21,238.47	60,681.34
20	6.50%	18,177.82	51,936.62
25	6.50%	16,462.23	47,034.93

Max. Loanable Value
2,438,100
Monthly Amortization
21,238

Term	Interest	Pag-IBIG Monthly Amortization (90% of Net Selling Price)	Estimated Required Income
5	6.25%	47,419.24	135,483.56
10	6.25%	27,375.01	78,214.32
15	6.25%	20,904.83	59,728.08
20	6.25%	17,820.76	50,916.46
25	6.25%	16,083.40	45,952.57
30	6.25%	15,011.80	42,890.86

Max. Loanable Value
2,438,100
Monthly Amortization
20,905

Installment Plan Options:

Bank

Pag-Ibig

Standard	First 12 Months		Next 12 Months	
	Bank	Pag-Ibig	Bank	Pag-Ibig
	30,800.00	21,238.47	30,800.00	20,904.83

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	First 12 Months		Next 12 Months	
	Bank	Pag-Ibig	Bank	Pag-Ibig
	20,908.33	33,046.80	20,908.33	32,713.16

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	First 12 Months		Next 12 Months	
	Bank	Pag-Ibig	Bank	Pag-Ibig
	26,977.57	26,977.57	26,810.75	26,810.75

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