



**Annex A**  
**TERM SHEET**

**Buyer's Name** : SAMPLE COMPUTATION  
**Address** : \_\_\_\_\_  
**Contact No.** : \_\_\_\_\_  
**Date** : December 20, 2012

**Details**  
**Unit Type** : Studio J  
**Level** : 12th Floor  
**Unit No** : 12M  
**Total Area** : 25.07 sqm.  
**List Price** : 2,461,247.25

**A. Computations**

List Price:	<b>2,461,247.25</b>	<b>2,461,247.25</b>
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Add: Variable Charges		
Transfer Charges:		
Transfer tax	12,306.24	
Documentary Stamp Tax	36,918.71	
Registry of Deeds	14,767.48	
Mortgage Redemption Insurance	-	
Commitment Fee	-	
Other Pag-ibig Deductions	-	
	<hr/>	63,992.43
Fixed Charges		
Bldg. Permit/Occupancy	: subject for final discussion	-
Electricity Connection	: on actual charges	-
Water Connection	:	-
Miscellaneous	:	10,000.00
1 yr. Association Dues	:	-
Processing Fee	:	-
Handling Fee	:	-
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		<b>73,992.43</b>
	<b>Total Contract Price :</b>	<b><u>2,535,239.68</u></b>

**B. Payment Terms**

Reservation Fee 20,000.00  
 Date reserved: December 20, 2012

**20% Down payment @ 0% interest (Net of Reservation Fee)** 472,249.45  
 ( spread over 15 months starting from : January 20, 2013  
 up to : March 20, 2014 at **31,483.30** per month )

**Balance shall be paid through Bank financing on the** 1,968,997.80  
**15<sup>th</sup> month or upon turnover of the unit whichever is earlier**

<b>Monthly Amortization:</b>	
* monthly amortization @ 6% fixed rate for 1 year.	169,464.61
* monthly amortization @ 8.75% fixed rate for 3 yrs.	62,384.76
* monthly amortization @ 9% fixed rate for 5 yrs.	40,873.16
* monthly amortization @ 10% fixed rate for 10 yrs.	26,020.45
* monthly amortization @ 10.25% fixed rate for 15 yrs.	21,461.11

**due on the 16<sup>th</sup> month or upon turnover of the unit whichever is earlier** 

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73,992.43

**TOTAL:** **2,535,239.68**

\* Actual Interest Rate will depend on the prevailing market rate at the time of availment.

Prepared by:	Checked by:	Approved by:	Conforme:
<b>Roel H. Menchavez</b> Admin Officer	<b>ROSE YULO</b> Sales & Mktg. Manager	<b>JOSE FRANCO SOBERANO</b> COO	<b>SAMPLE COMPUTATION</b> Buyer