



Annex A
TERM SHEET

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

Details
Unit Type : Studio E
Level : 7th Floor
Unit No : 7 I
Total Area : 24.67 sqm.
List Price : 2,279,508.00

A. Computations

List Price:	2,279,508.00	2,279,508.00
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Add: Variable Charges		
Transfer Charges:		
Transfer tax	11,397.54	
Documentary Stamp Tax	34,192.62	
Registry of Deeds	13,677.05	
Mortgage Redemption Insurance	-	
Commitment Fee	-	
Other Pag-ibig Deductions	-	
	<hr/>	59,267.21
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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		69,267.21
		<hr/>
	Total Contract Price :	<u>2,348,775.21</u>

B. Payment Terms

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

20% Down payment @ 0% interest (Net of Reservation Fee) 435,901.60
 (spread over 15 months starting from : January 20, 2013
 up to : March 20, 2014 at **29,060.11** per month)

Balance shall be paid through Bank financing on the 1,823,606.40
15th month or upon turnover of the unit whichever is earlier

Monthly Amortization:	
* monthly amortization @ 6% fixed rate for 1 year.	156,951.29
* monthly amortization @ 8.75% fixed rate for 3 yrs.	57,778.25
* monthly amortization @ 9% fixed rate for 5 yrs.	37,855.07
* monthly amortization @ 10% fixed rate for 10 yrs.	24,099.09
* monthly amortization @ 10.25% fixed rate for 15 yrs.	19,876.41

due on the 16th month or upon turnover of the unit whichever is earlier

69,267.21

TOTAL: **2,348,775.21**

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

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