

**COLLINWOOD
STANDARD SAMPLE COMPUTATION
FOR PHASE 1 TO 3
AS OF MARCH 16, 2009**

HOUSE MODEL	INT. RATE	HERMOSO GRANDE	HERMOSO	PALACIOS GRANDE	TURRIANO (ATTACHED)	TURRIANO (DUPLEX)	HIDALGO ROYALE	AMARSOLO CLASSIQUE
TYPE		(SINGLE DETACH)	(SINGLE DETACH)	(SINGLE DETACH)	(SINGLE ATTACH)	(DUPLEX)	(SINGLE DETACH)	(TOWNHOUSE)
FEATURES		2 STOREY 6 BR/3CR	1 STOREY 3BR/2CR	2 STOREY 4BR/2CR	1 STOREY 3BR/1CR	1 STOREY 3BR/1CR	1 STOREY 2BR/1CR	2 STOREY 2BR/2CR
FLOOR AREA (SQ.M)		190	81	84	55	55	44	76
LOT AREA (SQ.M.)		180	180	120	120	120	120	60

TOTAL CONTRACT PRICE (TCP)	5,704,000.00	3,515,000.00	3,351,000.00	2,362,000.00	2,292,000.00	2,198,000.00	2,070,000.00
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SPOT CASH								
100% SPOT CASH DISCOUNT (5%)		285,200.00	175,750.00	167,550.00	118,100.00	114,600.00	109,900.00	103,500.00
RESERVATION FEE		30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00
NET TCP		5,388,800.00	3,309,250.00	3,153,450.00	2,213,900.00	2,147,400.00	2,058,100.00	1,936,500.00

50% DOWN PAYMENT SPOT CASH								
50% DOWN PAYMENT		2,852,000.00	1,757,500.00	1,675,500.00	1,181,000.00	1,146,000.00	1,099,000.00	1,035,000.00
SPOT CASH DISCOUNT (3%)		85,560.00	52,725.00	50,265.00	35,430.00	34,380.00	32,970.00	31,050.00
RESERVATION FEE		30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00
NET 50%DP		2,736,440.00	1,674,775.00	1,595,235.00	1,115,570.00	1,081,620.00	1,036,030.00	973,950.00

DOWN PAYMENT (30% OF TCP)								
30% DOWN PAYMENT		1,711,200.00	1,054,500.00	1,005,300.00	708,600.00	687,600.00	659,400.00	621,000.00
LESS:RESERVATION FEE		30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00
NET DOWNPAYMENT		1,681,200.00	1,024,500.00	975,300.00	678,600.00	657,600.00	629,400.00	591,000.00
SPOT DP								
2.5% DISCOUNT SPOT DP		42,780.00	26,362.50	25,132.50	17,715.00	17,190.00	16,485.00	15,525.00
NET SPOT DP		1,638,420.00	998,137.50	950,167.50	660,885.00	640,410.00	612,915.00	575,475.00

6 MONTHS DP M.A @ 0% INT		280,200.00	170,750.00	162,550.00	113,100.00	109,600.00	104,900.00	98,500.00
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DP EASY EQUITY PAYMENT PLAN (30/70) FOR PAG-IBIG / BANK FINANCING / PROVIDENT FUND ONLY								
30% OF DP		513,360.00	316,350.00	301,590.00	212,580.00	206,280.00	197,820.00	186,300.00
RESERVATION FEE		30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00
AMORTIZATION FOR 3 MC	0%	161,120.00	95,450.00	90,530.00	60,860.00	58,760.00	55,940.00	52,100.00
70% BALANCE OF DP		1,197,840.00	738,150.00	703,710.00	496,020.00	481,320.00	461,580.00	434,700.00
OPTION A : 12 MONTHS	12% P.A.	111,798.40	68,894.00	65,679.60	46,295.20	44,923.20	43,080.80	40,572.00
OPTION B : 18 MONTHS	12% P.A.	78,525.07	48,389.83	46,132.10	32,516.87	31,553.20	30,259.13	28,497.00

BALANCE (70%OF TCP)		3,992,800.00	2,460,500.00	2,345,700.00	1,653,400.00	1,604,400.00	1,538,600.00	1,449,000.00
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IN-HOUSE FINANCING								
BALANCE PAYABLE IN 6	0%	665,466.67	410,083.33	390,950.00	275,566.67	267,400.00	256,433.33	241,500.00
BALANCE PAYABLE IN 12	12% P.A	372,661.33	229,646.67	218,932.00	154,317.33	149,744.00	143,602.67	135,240.00
BALANCE PAYABLE IN 24	12% P.A	206,294.67	127,125.83	121,194.50	85,425.67	82,894.00	79,494.33	74,865.00
BALANCE PAYABLE IN 36	12% P.A	150,839.11	92,952.22	88,615.33	62,461.78	60,610.67	58,124.89	54,740.00
BALANCE PAYABLE IN 48	14% P.A	129,766.00	79,966.25	76,235.25	53,735.50	52,143.00	50,004.50	47,092.50
BALANCE PAYABLE IN 60	14% P.A	113,129.33	69,714.17	66,461.50	46,846.33	45,458.00	43,593.67	41,055.00

**SPECIAL LIMITED OFFER : LOT ONLY @ P 7,500 PER SQ.M.
SPECIAL FINANCING TERMS : TCP 18 MONTHS WITH 0% INTEREST**

REQUIREMENTS

1. Residence Certificate/Passport (including spouse)
2. TIN No.
3. Photocopy of 1 Valid ID
4. Post Dated Checks (PDC) for monthly amortization (M.A.)
5. Fire Insurance (For in-house financing only)
6. Credit investigation (For 3-5 years in house financing only)
7. Sales Redemption Insurance (SRI) - applicable for 5-Year in-house financing only)

PAYMENT TERMS

- * Option fee of P 30,000 is non-refundable & non-transferable
- * Full payment of Total contract Price within 30 days merits 5% discount
- * Full payment of 30% DownPayment within 30 days merits 2.5% discount
- * Spot cash of 50% of TCP within 30 days merits 3% discount
- * The 30% DP will serve as a LOAN EQUITY. The 70% TCP balance can be paid thru PAG-IBIG, BANKS or IN-HOUSE FINANCING
- * All checks should be made payable to Commonwealth Estate, Inc.
- * Prices are effective on the date of Price listing and are subject to change without prior notice.
- * Commonwealth Estate Inc (Developer) reserves the right to correct errors in this financing computation sheet.