

PA Alvarez Model units with Bank Financing

AS OF JULY 14, 2008

Cecile Cinco cecile_cinco@yahoo.com
<http://house-lot-laguna-cavite.com>

Landline: +632-847-6565 (office)

Model	ST. JOSEPH VILLAGE 10				ST. JOSEPH VIL. 9		ST. JOSEPH VILLAGE 8						LAGUNA BUENAVISTA							
	FIONA		SANTORINA 2		SANTORINA 2		ASCELA		ARETHA		ALTHENA		REDWOOD		ASPEN		ROSEWOOD		OAKWOOD	
Floor Area	72sqm.		78sqm.		78sqm.		48.90 sqm.		43.50 sqm.		94.50 sqm.		43.5sqm.		48sqm.		94.5sqm.		109sqm.	
Lot Area	120sqm.		80sqm.		80sqm.		80 sqm.		80 sqm.		120 sqm.		80sqm.		80sqm.		80sqm.		100sqm.	
Financing	BANK		BANK		BANK		BANK		BANK		BANK		BANK		BANK		BANK		BANK	
Type	Core	Complete	Core	Complete	Core	Complete	Core	Complete	Core	Complete	Core	Complete	Core	Complete	Core	Complete	Core	Complete	Core	Complete
TCP	2,200,000	2,500,000	1,606,000	1,856,000	1,525,000	1,775,000	1,275,000	1,525,000	1,150,000	1,350,000	2,150,000	2,450,000	1,100,000	1,300,000	1,275,000	1,475,000	1,800,000	2,100,000	2,055,000	2,455,000
Est. Loan	1,760,000	2,000,000	1,284,800	1,484,800	1,220,000	1,420,000	1,020,000	1,220,000	920,000	1,080,000	1,720,000	1,960,000	880,000	1,040,000	1,020,000	1,180,000	1,440,000	1,680,000	1,644,000	1,964,000
Equity/DP	440,000	500,000	321,200	371,200	305,000	355,000	255,000	305,000	230,000	270,000	430,000	490,000	220,000	260,000	255,000	295,000	360,000	420,000	411,000	491,000
Res. Fee	20,000	20,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	20,000	20,000	10,000	10,000	20,000	20,000	20,000	20,000	20,000	20,000
Net Equity/DP	420,000	480,000	311,200	361,200	295,000	345,000	245,000	295,000	220,000	260,000	410,000	470,000	210,000	250,000	235,000	275,000	340,000	400,000	391,000	471,000
MDP-1-3mos.	38,667	44,167	28,610	33,193	27,125	31,708	22,542	27,125	20,250	23,917	37,750	43,250	19,333	23,000	21,708	25,375	31,333	36,833	36,008	43,342
4-12mos.	35,000	40,000	25,933	30,100	24,583	28,750	20,417	24,583	18,333	21,667	34,167	39,167	17,500	20,833	19,583	22,917	28,333	33,333	32,583	39,250
MA-20years/8.75%	15,553	17,674	11,354	13,121	10,781	12,549	9,014	10,781	8,130	9,544	15,200	17,321	7,777	9,191	9,014	10,428	12,725	14,846	14,528	17,356
MA-20years/9.75%	16,694	18,970	12,187	14,084	11,572	13,469	9,675	11,572	8,726	10,244	16,314	18,591	8,347	9,865	9,675	11,192	13,659	15,935	15,594	18,629
NDI	39,000	44,200	28,400	32,900	27,000	31,400	22,600	27,000	20,400	23,900	38,000	43,400	19,500	23,000	22,600	26,100	31,900	37,200	36,400	43,400

Financing	IN-HOUSE		IN-HOUSE		IN-HOUSE		IN-HOUSE		IN-HOUSE		IN-HOUSE		IN-HOUSE		IN-HOUSE		IN-HOUSE		IN-HOUSE	
	Core	Complete	Core	Complete	Core	Complete	Core	Complete	Core	Complete	Core	Complete	Core	Complete	Core	Complete	Core	Complete	Core	Complete
TCP	2,200,000	2,500,000	1,606,000	1,856,000	1,525,000	1,775,000	1,275,000	1,525,000	1,150,000	1,350,000	2,150,000	2,450,000	1,100,000	1,300,000	1,275,000	1,475,000	1,800,000	2,100,000	2,055,000	2,455,000
Est. Loan	1,540,000	1,750,000	1,124,200	1,299,200	1,067,500	1,242,500	892,500	1,067,500	805,000	945,000	1,505,000	1,715,000	770,000	910,000	892,500	1,032,500	1,260,000	1,470,000	1,438,500	1,718,500
Equity/DP	660,000	750,000	481,800	556,800	457,500	532,500	382,500	457,500	345,000	405,000	645,000	735,000	330,000	390,000	382,500	442,500	540,000	630,000	616,500	736,500
Res. Fee	20,000	20,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	20,000	20,000	10,000	10,000	20,000	20,000	20,000	20,000	20,000	20,000
Net Equity/DP	640,000	730,000	471,800	546,800	447,500	522,500	372,500	447,500	335,000	395,000	625,000	715,000	320,000	380,000	362,500	422,500	520,000	610,000	596,500	716,500
MDP-1-3mos.	57,000	65,000	41,993	48,660	39,833	46,500	33,167	39,833	29,833	35,167	55,667	63,667	28,500	33,833	32,333	37,667	46,333	54,333	53,133	63,800
4-12mos.	53,333	60,833	39,317	45,567	37,292	43,542	31,042	37,292	27,917	32,917	52,083	59,583	26,667	31,667	30,208	35,208	43,333	50,833	49,708	59,708
MA- 5years	39,949	45,396	29,162	33,702	27,692	32,231	23,152	27,692	20,882	24,514	39,041	44,488	19,974	23,606	23,152	26,784	32,685	38,133	37,316	44,579
MA- 7years	35,131	39,922	25,646	29,638	24,352	28,344	20,360	24,352	18,364	21,558	34,333	39,123	17,565	20,759	20,360	23,554	28,743	33,534	32,815	39,203
MA- 10years	30,790	34,988	22,476	25,975	21,343	24,842	17,844	21,343	16,095	18,894	30,090	34,288	15,395	18,194	17,844	20,643	25,191	29,390	28,760	34,358

Notes:

- Monthly Investment includes MRI and Fire Insurance-Pag-ibig Financing only.
- This is a Sample Computation, subject to change without prior notice
- JERUSALAND reserves the right to correct any typographical error in the preparation of this sample computation.
- Bank Financing 8.75% - fixed for 1year / 9.75%-fixed for 5years
- MRI and Fire Insurance for Bank and In-house financing is paid on a yearly basis and separately.