

# Payment Option 2: Stretch Downpayment

**AVIDA LAND CORP.**  
**CUSTOMER SERVICE UNIT**  
**AVIDA TOWERS ASPIRA**  
**SAMPLE COMPUTATION ONLY**

Tower	Unit	Floor	Floor Area	Model
2	2409	24	35.7sqm / 384.27 sqft	1 BEDROOM

<b>SELLING PRICE</b>		<b>P 5,932,000.00</b>
Less: VAT(if applicable)		P 635,571.43
	<b>10% Buyer Discount (Booked 20 Days after RS)</b>	<b>P 529,642.86</b>

<b>SELLING PRICE AFTER DISCOUNTS</b>		<b>P 4,766,785.71</b>
Other Charges		P 433,675.00

<b>TOTAL RECEIVABLE</b>		<b>P 5,772,475.00</b>
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<b>DOWNPAYMENT</b>		
Downpayment (20% of Selling Price)		P 1,067,760.00
Total Other Charges & Fees		P 86,735.00

<b>TOTAL REQUIRED DOWNPAYMENT</b>		<b>P 1,154,495.00</b>
Less: Reservation Fee	17-Dec-24	P 50,000.00

<b>SCHEDULE OF DOWNPAYMENT AND OTHERS CHARGES</b>		<b>P 1,104,495.00</b>
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Spot Downpayment (10% of Selling Price)		P 483,880.00
Other Charges		P 43,367.50
<b>Total Spot DP and Other Charges payable on or before:</b>	<b>06-Jan-25</b>	<b>P 527,247.50</b>

Stretched Downpayment (10% of Selling Price)		P 533,880.00
Other Charges		P 43,367.50
<b>Total Stretched DP and Other Charges payable in 36 months</b>		<b>P 577,247.50</b>

36	Months Schedule	Due Date	Monthly Payment	Other Charges	Total Monthly Payment
	1st Downpayment due on	17-Feb-25	14,830.00	1,204.65	P 16,034.65
	2nd Downpayment due on	17-Mar-25	14,830.00	1,204.65	P 16,034.65
	3rd Downpayment due on	17-Apr-25	14,830.00	1,204.65	P 16,034.65
	4th Downpayment due on	17-May-25	14,830.00	1,204.65	P 16,034.65
	5th Downpayment due on	17-Jun-25	14,830.00	1,204.65	P 16,034.65
	6th Downpayment due on	17-Jul-25	14,830.00	1,204.65	P 16,034.65
	7th Downpayment due on	17-Aug-25	14,830.00	1,204.65	P 16,034.65
	8th Downpayment due on	17-Sep-25	14,830.00	1,204.65	P 16,034.65
	9th Downpayment due on	17-Oct-25	14,830.00	1,204.65	P 16,034.65
	10th Downpayment due on	17-Nov-25	14,830.00	1,204.65	P 16,034.65
	11th Downpayment due on	17-Dec-25	14,830.00	1,204.65	P 16,034.65
	12th Downpayment due on	17-Jan-26	14,830.00	1,204.65	P 16,034.65
	13th Downpayment due on	17-Feb-26	14,830.00	1,204.65	P 16,034.65
	14th Downpayment due on	17-Mar-26	14,830.00	1,204.65	P 16,034.65
	15th Downpayment due on	17-Apr-26	14,830.00	1,204.65	P 16,034.65
	16th Downpayment due on	17-May-26	14,830.00	1,204.65	P 16,034.65
	17th Downpayment due on	17-Jun-26	14,830.00	1,204.65	P 16,034.65
	18th Downpayment due on	17-Jul-26	14,830.00	1,204.65	P 16,034.65
	19th Downpayment due on	17-Aug-26	14,830.00	1,204.65	P 16,034.65
	20th Downpayment due on	17-Sep-26	14,830.00	1,204.65	P 16,034.65
	21st Downpayment due on	17-Oct-26	14,830.00	1,204.65	P 16,034.65
	22nd Downpayment due on	17-Nov-26	14,830.00	1,204.65	P 16,034.65
	23rd Downpayment due on	17-Dec-26	14,830.00	1,204.65	P 16,034.65
	24th Downpayment due on	17-Jan-27	14,830.00	1,204.65	P 16,034.65
	25th Downpayment due on	17-Feb-27	14,830.00	1,204.65	P 16,034.65
	26th Downpayment due on	17-Mar-27	14,830.00	1,204.65	P 16,034.65
	27th Downpayment due on	17-Apr-27	14,830.00	1,204.65	P 16,034.65
	28th Downpayment due on	17-May-27	14,830.00	1,204.65	P 16,034.65
	29th Downpayment due on	17-Jun-27	14,830.00	1,204.65	P 16,034.65
	30th Downpayment due on	17-Jul-27	14,830.00	1,204.65	P 16,034.65
	31st Downpayment due on	17-Aug-27	14,830.00	1,204.65	P 16,034.65
	32nd Downpayment due on	17-Sep-27	14,830.00	1,204.65	P 16,034.65
	33rd Downpayment due on	17-Oct-27	14,830.00	1,204.65	P 16,034.65
	34th Downpayment due on	17-Nov-27	14,830.00	1,204.65	P 16,034.65
	35th Downpayment due on	17-Dec-27	14,830.00	1,204.65	P 16,034.65
	36th Downpayment due on	17-Jan-28	14,830.00	1,204.75	P 16,034.75

<b>PAYMENT SCHEDULE: BALANCE</b>		
Bank Guarantee must be submitted on or before	17-Aug-27	
<b>DUE AND PAYABLE ON</b>	17-Feb-28	<b>P 4,617,980.00</b>
(Loanable from a Financing Institution)		

- NOTE:**
- In the event of an increase in Other Charges, CAGAYAN DE ORO GATEWAY CORP. has the right to charge the Purchaser as mandated in the CTS & DAS.
  - Discounts are conditioned upon the Buyer's timely compliance with all his obligations, including payments and transmittal of required documents.
  - Delay in any payment is an event of default entitling the Seller to exercise remedial options, which include collection of penalty at the rate of two percent (2%) of the unpaid amount for every month (or a fraction thereof) of delay as specified under Sec 4(ii) of the RA and Sec 4.2 of the CTS

**4. For Bank Financing Program, Buyer is required to issue a post-dated check(s) covering the balance lump-sum payment to guarantee the timely issuance of the bank guarantee. Upon Seller's receipt of the bank guarantee, the relevant lumpsum check(s) shall be returned to the Buyer. If no bank guarantee is received by the Seller, and unless advised otherwise on or before thirty (30) days before due date, the Buyer is deemed to have opted direct payment on due date, whether by deposit of the relevant post-dated check or auto-debit instructions to his designated bank, without need of demand nor notice.**

5. All payments covering the due dates and amounts above should be made payable to CAGAYAN DE ORO GATEWAY CORP.

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# Payment Option 2: Stretch Downpayment

**AVIDA LAND CORP.**  
**CUSTOMER SERVICE UNIT**  
**AVIDA TOWERS ASPIRA**  
**SAMPLE COMPUTATION ONLY**

<b>Tower</b> 2	<b>Unit</b> 2409	<b>Floor</b> 24	<b>Floor Area</b> 35.7sqm / 384.27 sqft	<b>Model</b> 1 BEDROOM
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<b>SELLING PRICE</b>		<b>P 5,932,000.00</b>
Less: VAT(if applicable)		P 635,571.43
	<b>3% Buyer Discount (Booked 20 Days after RS)</b>	<b>P 158,892.86</b>

<b>SELLING PRICE AFTER DISCOUNTS</b>		<b>P 5,137,535.71</b>
Other Charges		P 459,627.50

<b>TOTAL RECEIVABLE</b>		<b>P 6,213,667.50</b>
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<b>DOWNPAYMENT</b>		
Downpayment (20% of Selling Price)		P 1,150,808.00
Total Other Charges & Fees		P 91,925.50

<b>TOTAL REQUIRED DOWNPAYMENT</b>		<b>P 1,242,733.50</b>
Less: Reservation Fee	17-Dec-24	P 50,000.00

<b>SCHEDULE OF DOWNPAYMENT AND OTHERS CHARGES</b>		<b>P 1,192,733.50</b>
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36	Months Schedule	Due Date	Monthly Payment	Other Charges	Total Monthly Payment
	1st Downpayment due on	06-Jan-25	30,578.00	2,553.49	P 33,131.49
	2nd Downpayment due on	17-Feb-25	30,578.00	2,553.49	P 33,131.49
	3rd Downpayment due on	17-Mar-25	30,578.00	2,553.49	P 33,131.49
	4th Downpayment due on	17-Apr-25	30,578.00	2,553.49	P 33,131.49
	5th Downpayment due on	17-May-25	30,578.00	2,553.49	P 33,131.49
	6th Downpayment due on	17-Jun-25	30,578.00	2,553.49	P 33,131.49
	7th Downpayment due on	17-Jul-25	30,578.00	2,553.49	P 33,131.49
	8th Downpayment due on	17-Aug-25	30,578.00	2,553.49	P 33,131.49
	9th Downpayment due on	17-Sep-25	30,578.00	2,553.49	P 33,131.49
	10th Downpayment due on	17-Oct-25	30,578.00	2,553.49	P 33,131.49
	11th Downpayment due on	17-Nov-25	30,578.00	2,553.49	P 33,131.49
	12th Downpayment due on	17-Dec-25	30,578.00	2,553.49	P 33,131.49
	13th Downpayment due on	17-Jan-26	30,578.00	2,553.49	P 33,131.49
	14th Downpayment due on	17-Feb-26	30,578.00	2,553.49	P 33,131.49
	15th Downpayment due on	17-Mar-26	30,578.00	2,553.49	P 33,131.49
	16th Downpayment due on	17-Apr-26	30,578.00	2,553.49	P 33,131.49
	17th Downpayment due on	17-May-26	30,578.00	2,553.49	P 33,131.49
	18th Downpayment due on	17-Jun-26	30,578.00	2,553.49	P 33,131.49
	19th Downpayment due on	17-Jul-26	30,578.00	2,553.49	P 33,131.49
	20th Downpayment due on	17-Aug-26	30,578.00	2,553.49	P 33,131.49
	21st Downpayment due on	17-Sep-26	30,578.00	2,553.49	P 33,131.49
	22nd Downpayment due on	17-Oct-26	30,578.00	2,553.49	P 33,131.49
	23rd Downpayment due on	17-Nov-26	30,578.00	2,553.49	P 33,131.49
	24th Downpayment due on	17-Dec-26	30,578.00	2,553.49	P 33,131.49
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	26th Downpayment due on	17-Feb-27	30,578.00	2,553.49	P 33,131.49
	27th Downpayment due on	17-Mar-27	30,578.00	2,553.49	P 33,131.49
	28th Downpayment due on	17-Apr-27	30,578.00	2,553.49	P 33,131.49
	29th Downpayment due on	17-May-27	30,578.00	2,553.49	P 33,131.49
	30th Downpayment due on	17-Jun-27	30,578.00	2,553.49	P 33,131.49
	31st Downpayment due on	17-Jul-27	30,578.00	2,553.49	P 33,131.49
	32nd Downpayment due on	17-Aug-27	30,578.00	2,553.49	P 33,131.49
	33rd Downpayment due on	17-Sep-27	30,578.00	2,553.49	P 33,131.49
	34th Downpayment due on	17-Oct-27	30,578.00	2,553.49	P 33,131.49
	35th Downpayment due on	17-Nov-27	30,578.00	2,553.49	P 33,131.49
	36th Downpayment due on	17-Dec-27	30,578.00	2,553.35	P 33,131.35

<b>PAYMENT SCHEDULE: BALANCE</b>		
Bank Guarantee must be submitted on or before	17-Jul-28	
DUE AND PAYABLE ON	18-Jan-28	<b>P 4,970,934.00</b>
(Loanable from a Financing Institution)		

**NOTE:**

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