Mandani Bay Tower 3 – Premium Tandem Parking (30 sqm)

Payment Options Compared

YOUR GOAL
Preserve $100,000 "Gap to 59.5" bucket until March 2027

	A SPOT CASH	B DEFERRED CASH	C 10% NOW 30% DEFERRED 60% BANK OR CASH	D 40% DEFERRED 60% BANK OR CASH
Total Purchase Price (PHP)	₱2,805,000	₱2,996,250	₱3,123,750	₱3,187,500
Difference vs Cheapest (A)	—	+₱191,250	+₱318,750	+₱382,500
Premium vs A	—	+6.8%	+11.4%	+13.6%
Reservation Fee	₱50,000	₱50,000	₱50,000	₱50,000
Initial Cash Requirement	~₱2,755,000	₱50,000	₱50,000	₱50,000
Monthly Payment	None	₱120,677 × 24 mos	₱40,745 × 23 mos	₱51,042 × 24 mos
Future 60% Balance (Bank or Cash)	None	None	₱1,874,250	₱1,912,500
Cash Needed Through March 2027* (est.)	₱2,755,000	₱894,739	₱335,212	₱407,292
USD Equivalent (₱57 = $1)	$48,333	$15,697	$5,881	$7,145
$ Remaining from $100K Bucket**	$51,667	$84,303	$94,119	$92,855
Long-term Cost	Lowest	Low	Medium	Highest
Liquidity Before Mar-2027	Very High Cash Out	Moderate	Very High	Very High
Complexity	Low	Low	Medium	Medium
Overall Fit for Your Goal	Poor	Good	Best	Very Good

WHAT DOES THE DOWN PAYMENT COVER?

- Total Purchase Price includes Other Charges and 12% VAT
- ₱50,000 Retention Fee is held until Turnover (not extra cost)
- Ownership is evidenced by a Condominium Certificate of Title (CCT)
- Parking ownership is tied to condo unit ownership
- Perpetual land tenure under the Condominium Act

Confirm latest computation (2026) and terms in writing before signing.

NOTES

* Assumes reservation will start now and first monthly payment is 30 days after reservation.

** Assumes no investment returns or additional contributions.

KEY TAKEAWAYS

- A is the cheapest but consumes ~$48K immediately.
- B offers balance: moderate cash out, no future balloon.
- C preserves the most cash now but leaves ₱1.874M later.
- D has the highest price and higher monthly payments with a ₱1.913M future balance.

RANKING FOR YOUR GOAL (Preserve $100K until Mar-2027)

1 OPTION C — Best Liquidity, Lowest Cash Out Before Mar-2027
> 2 OPTION B — Clean, Simple, No Balloon, Good Liquidity
> 3 OPTION D — High Liquidity But Highest Price
> 4 OPTION A — Cheapest But Drains $48K Now

CASH FLOW STRESS BEFORE MAR-2027

- Very Low (Best)
- Moderate
- Very High (Worst)

Your Priority
Protect the $100K "Gap to 59.5" bucket until March 2027.

Time Horizon
Sept 2026 – March 2027 (~7 monthly payments)

Exchange Rate Used
₱57 = $1 (Illustrative)

Verify Before Signing
Prices, discounts, retention, balloon due date, bank rates, penalties, and other charges.

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