

12 Marla- 4 Bed (DHA Villas) Financing Arrangement

Option No: 2

Easy Home

Home Buyer

Input Fields			Result Fields	
House Cost Price	19,000,000			
Customer Share	11,400,000	60%	Tenure in Years	20
Bank Share	7,600,000	40%	Total Units	240
Profit Rate *	13.34%		Unit Sale Price	31,667
Takaful Rate	0.298%		Monthly Rent/Unit	84,487.00

* The profit rate for EasyHome is a floating rate based on avg of '12-month KIBOR'. The rental are fixed for every 12 month period and may fluctuate to reflect the changes in KIBOR in the subsequent months.

Tentative Calculation Schedule

Months	Rent	Unit Price	Takaful Contribution	Monthly Payment	Balance Unit Price	Balance Units
0					7,600,000	240
1	84,487	31,667	1,887	118,041	7,568,333	239
2	84,135	31,667	1,879	117,681	7,536,667	238
3	83,783	31,667	1,872	117,321	7,505,000	237
4	83,431	31,667	1,864	116,961	7,473,333	236
5	83,079	31,667	1,856	116,601	7,441,667	235
6	82,727	31,667	1,848	116,241	7,410,000	234
7	82,375	31,667	1,840	115,881	7,378,333	233
8	82,022	31,667	1,832	115,521	7,346,667	232
9	81,670	31,667	1,824	115,162	7,315,000	231
10	81,318	31,667	1,817	114,802	7,283,333	230
11	80,966	31,667	1,809	114,442	7,251,667	229
12	80,614	31,667	1,801	114,082	7,220,000	228
13	80,262	31,667	1,793	113,722	7,188,333	227
14	79,910	31,667	1,785	113,362	7,156,667	226
15	79,558	31,667	1,777	113,002	7,125,000	225
16	79,206	31,667	1,769	112,642	7,093,333	224
17	78,854	31,667	1,762	112,282	7,061,667	223
18	78,502	31,667	1,754	111,923	7,030,000	222
19	78,150	31,667	1,746	111,563	6,998,333	221
20	77,798	31,667	1,738	111,203	6,966,667	220
21	77,446	31,667	1,730	110,843	6,935,000	219
22	77,094	31,667	1,722	110,483	6,903,333	218
23	76,742	31,667	1,714	110,123	6,871,667	217
24	76,390	31,667	1,706	109,763	6,840,000	216
25	76,038	31,667	1,699	109,403	6,808,333	215
26	75,686	31,667	1,691	109,043	6,776,667	214
27	75,334	31,667	1,683	108,683	6,745,000	213
28	74,982	31,667	1,675	108,324	6,713,333	212
29	74,630	31,667	1,667	107,964	6,681,667	211
30	74,278	31,667	1,659	107,604	6,650,000	210
31	73,926	31,667	1,651	107,244	6,618,333	209
32	73,574	31,667	1,644	106,884	6,586,667	208
33	73,222	31,667	1,636	106,524	6,555,000	207
34	72,870	31,667	1,628	106,164	6,523,333	206
35	72,518	31,667	1,620	105,804	6,491,667	205
36	72,166	31,667	1,612	105,444	6,460,000	204
37	71,814	31,667	1,604	105,085	6,428,333	203
38	71,462	31,667	1,596	104,725	6,396,667	202
39	71,110	31,667	1,589	104,365	6,365,000	201
40	70,758	31,667	1,581	104,005	6,333,333	200
41	70,406	31,667	1,573	103,645	6,301,667	199
42	70,054	31,667	1,565	103,285	6,270,000	198
43	69,701	31,667	1,557	102,925	6,238,333	197
44	69,349	31,667	1,549	102,565	6,206,667	196
45	68,997	31,667	1,541	102,205	6,175,000	195
46	68,645	31,667	1,533	101,846	6,143,333	194
47	68,293	31,667	1,526	101,486	6,111,667	193
48	67,941	31,667	1,518	101,126	6,080,000	192
49	67,589	31,667	1,510	100,766	6,048,333	191
50	67,237	31,667	1,502	100,406	6,016,667	190
51	66,885	31,667	1,494	100,046	5,985,000	189
52	66,533	31,667	1,486	99,686	5,953,333	188
53	66,181	31,667	1,478	99,326	5,921,667	187
54	65,829	31,667	1,471	98,966	5,890,000	186
55	65,477	31,667	1,463	98,607	5,858,333	185
56	65,125	31,667	1,455	98,247	5,826,667	184
57	64,773	31,667	1,447	97,887	5,795,000	183
58	64,421	31,667	1,439	97,527	5,763,333	182
59	64,069	31,667	1,431	97,167	5,731,667	181
60	63,717	31,667	1,423	96,807	5,700,000	180
61	63,365	31,667	1,416	96,447	5,668,333	179
62	63,013	31,667	1,408	96,087	5,636,667	178
63	62,661	31,667	1,400	95,727	5,605,000	177
64	62,309	31,667	1,392	95,367	5,573,333	176
65	61,957	31,667	1,384	95,008	5,541,667	175
66	61,605	31,667	1,376	94,648	5,510,000	174

Months	Rent	Unit Price	Takaful Contribution	Monthly Payment	Balance Unit Price	Balance Units
67	61,253	31,667	1,368	94,288	5,478,333	173
68	60,901	31,667	1,360	93,928	5,446,667	172
69	60,549	31,667	1,353	93,568	5,415,000	171
70	60,197	31,667	1,345	93,208	5,383,333	170
71	59,845	31,667	1,337	92,848	5,351,667	169
72	59,493	31,667	1,329	92,488	5,320,000	168
73	59,141	31,667	1,321	92,128	5,288,333	167
74	58,789	31,667	1,313	91,769	5,256,667	166
75	58,437	31,667	1,305	91,409	5,225,000	165
76	58,085	31,667	1,298	91,049	5,193,333	164
77	57,733	31,667	1,290	90,689	5,161,667	163
78	57,381	31,667	1,282	90,329	5,130,000	162
79	57,028	31,667	1,274	89,969	5,098,333	161
80	56,676	31,667	1,266	89,609	5,066,667	160
81	56,324	31,667	1,258	89,249	5,035,000	159
82	55,972	31,667	1,250	88,889	5,003,333	158
83	55,620	31,667	1,242	88,530	4,971,667	157
84	55,268	31,667	1,235	88,170	4,940,000	156
85	54,916	31,667	1,227	87,810	4,908,333	155
86	54,564	31,667	1,219	87,450	4,876,667	154
87	54,212	31,667	1,211	87,090	4,845,000	153
88	53,860	31,667	1,203	86,730	4,813,333	152
89	53,508	31,667	1,195	86,370	4,781,667	151
90	53,156	31,667	1,187	86,010	4,750,000	150
91	52,804	31,667	1,180	85,650	4,718,333	149
92	52,452	31,667	1,172	85,291	4,686,667	148
93	52,100	31,667	1,164	84,931	4,655,000	147
94	51,748	31,667	1,156	84,571	4,623,333	146
95	51,396	31,667	1,148	84,211	4,591,667	145
96	51,044	31,667	1,140	83,851	4,560,000	144
97	50,692	31,667	1,132	83,491	4,528,333	143
98	50,340	31,667	1,125	83,131	4,496,667	142
99	49,988	31,667	1,117	82,771	4,465,000	141
100	49,636	31,667	1,109	82,411	4,433,333	140
101	49,284	31,667	1,101	82,051	4,401,667	139
102	48,932	31,667	1,093	81,692	4,370,000	138
103	48,580	31,667	1,085	81,332	4,338,333	137
104	48,228	31,667	1,077	80,972	4,306,667	136
105	47,876	31,667	1,069	80,612	4,275,000	135
106	47,524	31,667	1,062	80,252	4,243,333	134
107	47,172	31,667	1,054	79,892	4,211,667	133
108	46,820	31,667	1,046	79,532	4,180,000	132
109	46,468	31,667	1,038	79,172	4,148,333	131
110	46,116	31,667	1,030	78,812	4,116,667	130
111	45,764	31,667	1,022	78,453	4,085,000	129
112	45,412	31,667	1,014	78,093	4,053,333	128
113	45,060	31,667	1,007	77,733	4,021,667	127
114	44,708	31,667	999	77,373	3,990,000	126
115	44,355	31,667	991	77,013	3,958,333	125
116	44,003	31,667	983	76,653	3,926,667	124
117	43,651	31,667	975	76,293	3,895,000	123
118	43,299	31,667	967	75,933	3,863,333	122
119	42,947	31,667	959	75,573	3,831,667	121
120	42,595	31,667	952	75,214	3,800,000	120
121	42,243	31,667	944	74,854	3,768,333	119
122	41,891	31,667	936	74,494	3,736,667	118
123	41,539	31,667	928	74,134	3,705,000	117
124	41,187	31,667	920	73,774	3,673,333	116
125	40,835	31,667	912	73,414	3,641,667	115
126	40,483	31,667	904	73,054	3,610,000	114
127	40,131	31,667	896	72,694	3,578,333	113
128	39,779	31,667	889	72,334	3,546,667	112
129	39,427	31,667	881	71,975	3,515,000	111
130	39,075	31,667	873	71,615	3,483,333	110
131	38,723	31,667	865	71,255	3,451,667	109
132	38,371	31,667	857	70,895	3,420,000	108
133	38,019	31,667	849	70,535	3,388,333	107
134	37,667	31,667	841	70,175	3,356,667	106
135	37,315	31,667	834	69,815	3,325,000	105
136	36,963	31,667	826	69,455	3,293,333	104
137	36,611	31,667	818	69,095	3,261,667	103
138	36,259	31,667	810	68,736	3,230,000	102
139	35,907	31,667	802	68,376	3,198,333	101
140	35,555	31,667	794	68,016	3,166,667	100
141	35,203	31,667	786	67,656	3,135,000	99
142	34,851	31,667	779	67,296	3,103,333	98
143	34,499	31,667	771	66,936	3,071,667	97
144	34,147	31,667	763	66,576	3,040,000	96
145	33,795	31,667	755	66,216	3,008,333	95
146	33,443	31,667	747	65,856	2,976,667	94
147	33,091	31,667	739	65,496	2,945,000	93
148	32,739	31,667	731	65,137	2,913,333	92
149	32,387	31,667	723	64,777	2,881,667	91
150	32,035	31,667	716	64,417	2,850,000	90

Months	Rent	Unit Price	Takaful Contribution	Monthly Payment	Balance Unit Price	Balance Units
151	31,682	31,667	708	64,057	2,818,333	89
152	31,330	31,667	700	63,697	2,786,667	88
153	30,978	31,667	692	63,337	2,755,000	87
154	30,626	31,667	684	62,977	2,723,333	86
155	30,274	31,667	676	62,617	2,691,667	85
156	29,922	31,667	668	62,257	2,660,000	84
157	29,570	31,667	661	61,898	2,628,333	83
158	29,218	31,667	653	61,538	2,596,667	82
159	28,866	31,667	645	61,178	2,565,000	81
160	28,514	31,667	637	60,818	2,533,333	80
161	28,162	31,667	629	60,458	2,501,667	79
162	27,810	31,667	621	60,098	2,470,000	78
163	27,458	31,667	613	59,738	2,438,333	77
164	27,106	31,667	606	59,378	2,406,667	76
165	26,754	31,667	598	59,018	2,375,000	75
166	26,402	31,667	590	58,659	2,343,333	74
167	26,050	31,667	582	58,299	2,311,667	73
168	25,698	31,667	574	57,939	2,280,000	72
169	25,346	31,667	566	57,579	2,248,333	71
170	24,994	31,667	558	57,219	2,216,667	70
171	24,642	31,667	550	56,859	2,185,000	69
172	24,290	31,667	543	56,499	2,153,333	68
173	23,938	31,667	535	56,139	2,121,667	67
174	23,586	31,667	527	55,779	2,090,000	66
175	23,234	31,667	519	55,420	2,058,333	65
176	22,882	31,667	511	55,060	2,026,667	64
177	22,530	31,667	503	54,700	1,995,000	63
178	22,178	31,667	495	54,340	1,963,333	62
179	21,826	31,667	488	53,980	1,931,667	61
180	21,474	31,667	480	53,620	1,900,000	60
181	21,122	31,667	472	53,260	1,868,333	59
182	20,770	31,667	464	52,900	1,836,667	58
183	20,418	31,667	456	52,540	1,805,000	57
184	20,066	31,667	448	52,180	1,773,333	56
185	19,714	31,667	440	51,821	1,741,667	55
186	19,362	31,667	433	51,461	1,710,000	54
187	19,009	31,667	425	51,101	1,678,333	53
188	18,657	31,667	417	50,741	1,646,667	52
189	18,305	31,667	409	50,381	1,615,000	51
190	17,953	31,667	401	50,021	1,583,333	50
191	17,601	31,667	393	49,661	1,551,667	49
192	17,249	31,667	385	49,301	1,520,000	48
193	16,897	31,667	377	48,941	1,488,333	47
194	16,545	31,667	370	48,582	1,456,667	46
195	16,193	31,667	362	48,222	1,425,000	45
196	15,841	31,667	354	47,862	1,393,333	44
197	15,489	31,667	346	47,502	1,361,667	43
198	15,137	31,667	338	47,142	1,330,000	42
199	14,785	31,667	330	46,782	1,298,333	41
200	14,433	31,667	322	46,422	1,266,667	40
201	14,081	31,667	315	46,062	1,235,000	39
202	13,729	31,667	307	45,702	1,203,333	38
203	13,377	31,667	299	45,343	1,171,667	37
204	13,025	31,667	291	44,983	1,140,000	36
205	12,673	31,667	283	44,623	1,108,333	35
206	12,321	31,667	275	44,263	1,076,667	34
207	11,969	31,667	267	43,903	1,045,000	33
208	11,617	31,667	260	43,543	1,013,333	32
209	11,265	31,667	252	43,183	981,667	31
210	10,913	31,667	244	42,823	950,000	30
211	10,561	31,667	236	42,463	918,333	29
212	10,209	31,667	228	42,104	886,667	28
213	9,857	31,667	220	41,744	855,000	27
214	9,505	31,667	212	41,384	823,333	26
215	9,153	31,667	204	41,024	791,667	25
216	8,801	31,667	197	40,664	760,000	24
217	8,449	31,667	189	40,304	728,333	23
218	8,097	31,667	181	39,944	696,667	22
219	7,745	31,667	173	39,584	665,000	21
220	7,393	31,667	165	39,224	633,333	20
221	7,041	31,667	157	38,864	601,667	19
222	6,689	31,667	149	38,505	570,000	18
223	6,336	31,667	142	38,145	538,333	17
224	5,984	31,667	134	37,785	506,667	16
225	5,632	31,667	126	37,425	475,000	15
226	5,280	31,667	118	37,065	443,333	14
227	4,928	31,667	110	36,705	411,667	13
228	4,576	31,667	102	36,345	380,000	12
229	4,224	31,667	94	35,985	348,333	11
230	3,872	31,667	87	35,625	316,667	10
231	3,520	31,667	79	35,266	285,000	9
232	3,168	31,667	71	34,906	253,333	8
233	2,816	31,667	63	34,546	221,667	7
234	2,464	31,667	55	34,186	190,000	6

Months	Rent	Unit Price	Takaful Contribution	Monthly Payment	Balance Unit Price	Balance Units
235	2,112	31,667	47	33,826	158,333	5
236	1,760	31,667	39	33,466	126,667	4
237	1,408	31,667	31	33,106	95,000	3
238	1,056	31,667	24	32,746	63,333	2
239	704	31,667	16	32,386	31,667	1
240	352	31,667	8	32,027	0	(0)
	10,180,643	7,600,000		18,008,067		