

12 Marla- 4 Bed (DHA Villas) Financing Arrangement

Option No: 3

Easy Home

Home Buyer

| Input Fields | | | Result Fields | |
|------------------|------------|-----|-------------------|-----------|
| House Cost Price | 19,000,000 | | | |
| Customer Share | 13,300,000 | 70% | Tenure in Years | 20 |
| Bank Share | 5,700,000 | 30% | Total Units | 240 |
| Profit Rate * | 13.34% | | Unit Sale Price | 23,750 |
| Takaful Rate | 0.298% | | Monthly Rent/Unit | 63,365.00 |

* 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 | | | | | 5,700,000 | 240 |
| 1 | 63,365 | 23,750 | 1,416 | 88,531 | 5,676,250 | 239 |
| 2 | 63,101 | 23,750 | 1,410 | 88,261 | 5,652,500 | 238 |
| 3 | 62,837 | 23,750 | 1,404 | 87,991 | 5,628,750 | 237 |
| 4 | 62,573 | 23,750 | 1,398 | 87,721 | 5,605,000 | 236 |
| 5 | 62,309 | 23,750 | 1,392 | 87,451 | 5,581,250 | 235 |
| 6 | 62,045 | 23,750 | 1,386 | 87,181 | 5,557,500 | 234 |
| 7 | 61,781 | 23,750 | 1,380 | 86,911 | 5,533,750 | 233 |
| 8 | 61,517 | 23,750 | 1,374 | 86,641 | 5,510,000 | 232 |
| 9 | 61,253 | 23,750 | 1,368 | 86,371 | 5,486,250 | 231 |
| 10 | 60,989 | 23,750 | 1,362 | 86,101 | 5,462,500 | 230 |
| 11 | 60,725 | 23,750 | 1,357 | 85,831 | 5,438,750 | 229 |
| 12 | 60,461 | 23,750 | 1,351 | 85,561 | 5,415,000 | 228 |
| 13 | 60,197 | 23,750 | 1,345 | 85,291 | 5,391,250 | 227 |
| 14 | 59,933 | 23,750 | 1,339 | 85,022 | 5,367,500 | 226 |
| 15 | 59,669 | 23,750 | 1,333 | 84,752 | 5,343,750 | 225 |
| 16 | 59,405 | 23,750 | 1,327 | 84,482 | 5,320,000 | 224 |
| 17 | 59,141 | 23,750 | 1,321 | 84,212 | 5,296,250 | 223 |
| 18 | 58,877 | 23,750 | 1,315 | 83,942 | 5,272,500 | 222 |
| 19 | 58,613 | 23,750 | 1,309 | 83,672 | 5,248,750 | 221 |
| 20 | 58,349 | 23,750 | 1,303 | 83,402 | 5,225,000 | 220 |
| 21 | 58,085 | 23,750 | 1,298 | 83,132 | 5,201,250 | 219 |
| 22 | 57,821 | 23,750 | 1,292 | 82,862 | 5,177,500 | 218 |
| 23 | 57,557 | 23,750 | 1,286 | 82,592 | 5,153,750 | 217 |
| 24 | 57,293 | 23,750 | 1,280 | 82,322 | 5,130,000 | 216 |
| 25 | 57,029 | 23,750 | 1,274 | 82,052 | 5,106,250 | 215 |
| 26 | 56,764 | 23,750 | 1,268 | 81,783 | 5,082,500 | 214 |
| 27 | 56,500 | 23,750 | 1,262 | 81,513 | 5,058,750 | 213 |
| 28 | 56,236 | 23,750 | 1,256 | 81,243 | 5,035,000 | 212 |
| 29 | 55,972 | 23,750 | 1,250 | 80,973 | 5,011,250 | 211 |
| 30 | 55,708 | 23,750 | 1,244 | 80,703 | 4,987,500 | 210 |
| 31 | 55,444 | 23,750 | 1,239 | 80,433 | 4,963,750 | 209 |
| 32 | 55,180 | 23,750 | 1,233 | 80,163 | 4,940,000 | 208 |
| 33 | 54,916 | 23,750 | 1,227 | 79,893 | 4,916,250 | 207 |
| 34 | 54,652 | 23,750 | 1,221 | 79,623 | 4,892,500 | 206 |
| 35 | 54,388 | 23,750 | 1,215 | 79,353 | 4,868,750 | 205 |
| 36 | 54,124 | 23,750 | 1,209 | 79,083 | 4,845,000 | 204 |
| 37 | 53,860 | 23,750 | 1,203 | 78,813 | 4,821,250 | 203 |
| 38 | 53,596 | 23,750 | 1,197 | 78,544 | 4,797,500 | 202 |
| 39 | 53,332 | 23,750 | 1,191 | 78,274 | 4,773,750 | 201 |
| 40 | 53,068 | 23,750 | 1,185 | 78,004 | 4,750,000 | 200 |
| 41 | 52,804 | 23,750 | 1,180 | 77,734 | 4,726,250 | 199 |
| 42 | 52,540 | 23,750 | 1,174 | 77,464 | 4,702,500 | 198 |
| 43 | 52,276 | 23,750 | 1,168 | 77,194 | 4,678,750 | 197 |
| 44 | 52,012 | 23,750 | 1,162 | 76,924 | 4,655,000 | 196 |
| 45 | 51,748 | 23,750 | 1,156 | 76,654 | 4,631,250 | 195 |
| 46 | 51,484 | 23,750 | 1,150 | 76,384 | 4,607,500 | 194 |
| 47 | 51,220 | 23,750 | 1,144 | 76,114 | 4,583,750 | 193 |
| 48 | 50,956 | 23,750 | 1,138 | 75,844 | 4,560,000 | 192 |
| 49 | 50,692 | 23,750 | 1,132 | 75,574 | 4,536,250 | 191 |
| 50 | 50,428 | 23,750 | 1,127 | 75,304 | 4,512,500 | 190 |
| 51 | 50,164 | 23,750 | 1,121 | 75,035 | 4,488,750 | 189 |
| 52 | 49,900 | 23,750 | 1,115 | 74,765 | 4,465,000 | 188 |
| 53 | 49,636 | 23,750 | 1,109 | 74,495 | 4,441,250 | 187 |
| 54 | 49,372 | 23,750 | 1,103 | 74,225 | 4,417,500 | 186 |
| 55 | 49,108 | 23,750 | 1,097 | 73,955 | 4,393,750 | 185 |
| 56 | 48,844 | 23,750 | 1,091 | 73,685 | 4,370,000 | 184 |
| 57 | 48,580 | 23,750 | 1,085 | 73,415 | 4,346,250 | 183 |
| 58 | 48,316 | 23,750 | 1,079 | 73,145 | 4,322,500 | 182 |
| 59 | 48,052 | 23,750 | 1,073 | 72,875 | 4,298,750 | 181 |
| 60 | 47,788 | 23,750 | 1,068 | 72,605 | 4,275,000 | 180 |
| 61 | 47,524 | 23,750 | 1,062 | 72,335 | 4,251,250 | 179 |
| 62 | 47,260 | 23,750 | 1,056 | 72,065 | 4,227,500 | 178 |
| 63 | 46,996 | 23,750 | 1,050 | 71,796 | 4,203,750 | 177 |
| 64 | 46,732 | 23,750 | 1,044 | 71,526 | 4,180,000 | 176 |
| 65 | 46,468 | 23,750 | 1,038 | 71,256 | 4,156,250 | 175 |
| 66 | 46,204 | 23,750 | 1,032 | 70,986 | 4,132,500 | 174 |

| | | | | | | |
|-----|--------|--------|-------|--------|-----------|-----|
| 67 | 45,940 | 23,750 | 1,026 | 70,716 | 4,108,750 | 173 |
| 68 | 45,676 | 23,750 | 1,020 | 70,446 | 4,085,000 | 172 |
| 69 | 45,412 | 23,750 | 1,014 | 70,176 | 4,061,250 | 171 |
| 70 | 45,148 | 23,750 | 1,009 | 69,906 | 4,037,500 | 170 |
| 71 | 44,884 | 23,750 | 1,003 | 69,636 | 4,013,750 | 169 |
| 72 | 44,620 | 23,750 | 997 | 69,366 | 3,990,000 | 168 |
| 73 | 44,356 | 23,750 | 991 | 69,096 | 3,966,250 | 167 |
| 74 | 44,091 | 23,750 | 985 | 68,826 | 3,942,500 | 166 |
| 75 | 43,827 | 23,750 | 979 | 68,557 | 3,918,750 | 165 |
| 76 | 43,563 | 23,750 | 973 | 68,287 | 3,895,000 | 164 |
| 77 | 43,299 | 23,750 | 967 | 68,017 | 3,871,250 | 163 |
| 78 | 43,035 | 23,750 | 961 | 67,747 | 3,847,500 | 162 |
| 79 | 42,771 | 23,750 | 955 | 67,477 | 3,823,750 | 161 |
| 80 | 42,507 | 23,750 | 950 | 67,207 | 3,800,000 | 160 |
| 81 | 42,243 | 23,750 | 944 | 66,937 | 3,776,250 | 159 |
| 82 | 41,979 | 23,750 | 938 | 66,667 | 3,752,500 | 158 |
| 83 | 41,715 | 23,750 | 932 | 66,397 | 3,728,750 | 157 |
| 84 | 41,451 | 23,750 | 926 | 66,127 | 3,705,000 | 156 |
| 85 | 41,187 | 23,750 | 920 | 65,857 | 3,681,250 | 155 |
| 86 | 40,923 | 23,750 | 914 | 65,587 | 3,657,500 | 154 |
| 87 | 40,659 | 23,750 | 908 | 65,317 | 3,633,750 | 153 |
| 88 | 40,395 | 23,750 | 902 | 65,048 | 3,610,000 | 152 |
| 89 | 40,131 | 23,750 | 896 | 64,778 | 3,586,250 | 151 |
| 90 | 39,867 | 23,750 | 891 | 64,508 | 3,562,500 | 150 |
| 91 | 39,603 | 23,750 | 885 | 64,238 | 3,538,750 | 149 |
| 92 | 39,339 | 23,750 | 879 | 63,968 | 3,515,000 | 148 |
| 93 | 39,075 | 23,750 | 873 | 63,698 | 3,491,250 | 147 |
| 94 | 38,811 | 23,750 | 867 | 63,428 | 3,467,500 | 146 |
| 95 | 38,547 | 23,750 | 861 | 63,158 | 3,443,750 | 145 |
| 96 | 38,283 | 23,750 | 855 | 62,888 | 3,420,000 | 144 |
| 97 | 38,019 | 23,750 | 849 | 62,618 | 3,396,250 | 143 |
| 98 | 37,755 | 23,750 | 843 | 62,348 | 3,372,500 | 142 |
| 99 | 37,491 | 23,750 | 838 | 62,078 | 3,348,750 | 141 |
| 100 | 37,227 | 23,750 | 832 | 61,809 | 3,325,000 | 140 |
| 101 | 36,963 | 23,750 | 826 | 61,539 | 3,301,250 | 139 |
| 102 | 36,699 | 23,750 | 820 | 61,269 | 3,277,500 | 138 |
| 103 | 36,435 | 23,750 | 814 | 60,999 | 3,253,750 | 137 |
| 104 | 36,171 | 23,750 | 808 | 60,729 | 3,230,000 | 136 |
| 105 | 35,907 | 23,750 | 802 | 60,459 | 3,206,250 | 135 |
| 106 | 35,643 | 23,750 | 796 | 60,189 | 3,182,500 | 134 |
| 107 | 35,379 | 23,750 | 790 | 59,919 | 3,158,750 | 133 |
| 108 | 35,115 | 23,750 | 784 | 59,649 | 3,135,000 | 132 |
| 109 | 34,851 | 23,750 | 779 | 59,379 | 3,111,250 | 131 |
| 110 | 34,587 | 23,750 | 773 | 59,109 | 3,087,500 | 130 |
| 111 | 34,323 | 23,750 | 767 | 58,839 | 3,063,750 | 129 |
| 112 | 34,059 | 23,750 | 761 | 58,570 | 3,040,000 | 128 |
| 113 | 33,795 | 23,750 | 755 | 58,300 | 3,016,250 | 127 |
| 114 | 33,531 | 23,750 | 749 | 58,030 | 2,992,500 | 126 |
| 115 | 33,267 | 23,750 | 743 | 57,760 | 2,968,750 | 125 |
| 116 | 33,003 | 23,750 | 737 | 57,490 | 2,945,000 | 124 |
| 117 | 32,739 | 23,750 | 731 | 57,220 | 2,921,250 | 123 |
| 118 | 32,475 | 23,750 | 725 | 56,950 | 2,897,500 | 122 |
| 119 | 32,211 | 23,750 | 720 | 56,680 | 2,873,750 | 121 |
| 120 | 31,947 | 23,750 | 714 | 56,410 | 2,850,000 | 120 |
| 121 | 31,683 | 23,750 | 708 | 56,140 | 2,826,250 | 119 |
| 122 | 31,418 | 23,750 | 702 | 55,870 | 2,802,500 | 118 |
| 123 | 31,154 | 23,750 | 696 | 55,600 | 2,778,750 | 117 |
| 124 | 30,890 | 23,750 | 690 | 55,330 | 2,755,000 | 116 |
| 125 | 30,626 | 23,750 | 684 | 55,061 | 2,731,250 | 115 |
| 126 | 30,362 | 23,750 | 678 | 54,791 | 2,707,500 | 114 |
| 127 | 30,098 | 23,750 | 672 | 54,521 | 2,683,750 | 113 |
| 128 | 29,834 | 23,750 | 666 | 54,251 | 2,660,000 | 112 |
| 129 | 29,570 | 23,750 | 661 | 53,981 | 2,636,250 | 111 |
| 130 | 29,306 | 23,750 | 655 | 53,711 | 2,612,500 | 110 |
| 131 | 29,042 | 23,750 | 649 | 53,441 | 2,588,750 | 109 |
| 132 | 28,778 | 23,750 | 643 | 53,171 | 2,565,000 | 108 |
| 133 | 28,514 | 23,750 | 637 | 52,901 | 2,541,250 | 107 |
| 134 | 28,250 | 23,750 | 631 | 52,631 | 2,517,500 | 106 |
| 135 | 27,986 | 23,750 | 625 | 52,361 | 2,493,750 | 105 |
| 136 | 27,722 | 23,750 | 619 | 52,091 | 2,470,000 | 104 |
| 137 | 27,458 | 23,750 | 613 | 51,822 | 2,446,250 | 103 |
| 138 | 27,194 | 23,750 | 607 | 51,552 | 2,422,500 | 102 |
| 139 | 26,930 | 23,750 | 602 | 51,282 | 2,398,750 | 101 |
| 140 | 26,666 | 23,750 | 596 | 51,012 | 2,375,000 | 100 |
| 141 | 26,402 | 23,750 | 590 | 50,742 | 2,351,250 | 99 |
| 142 | 26,138 | 23,750 | 584 | 50,472 | 2,327,500 | 98 |
| 143 | 25,874 | 23,750 | 578 | 50,202 | 2,303,750 | 97 |
| 144 | 25,610 | 23,750 | 572 | 49,932 | 2,280,000 | 96 |
| 145 | 25,346 | 23,750 | 566 | 49,662 | 2,256,250 | 95 |
| 146 | 25,082 | 23,750 | 560 | 49,392 | 2,232,500 | 94 |
| 147 | 24,818 | 23,750 | 554 | 49,122 | 2,208,750 | 93 |
| 148 | 24,554 | 23,750 | 549 | 48,852 | 2,185,000 | 92 |
| 149 | 24,290 | 23,750 | 543 | 48,583 | 2,161,250 | 91 |
| 150 | 24,026 | 23,750 | 537 | 48,313 | 2,137,500 | 90 |
| 151 | 23,762 | 23,750 | 531 | 48,043 | 2,113,750 | 89 |

| | | | | | | |
|-----|--------|--------|-----|--------|-----------|----|
| 152 | 23,498 | 23,750 | 525 | 47,773 | 2,090,000 | 88 |
| 153 | 23,234 | 23,750 | 519 | 47,503 | 2,066,250 | 87 |
| 154 | 22,970 | 23,750 | 513 | 47,233 | 2,042,500 | 86 |
| 155 | 22,706 | 23,750 | 507 | 46,963 | 2,018,750 | 85 |
| 156 | 22,442 | 23,750 | 501 | 46,693 | 1,995,000 | 84 |
| 157 | 22,178 | 23,750 | 495 | 46,423 | 1,971,250 | 83 |
| 158 | 21,914 | 23,750 | 490 | 46,153 | 1,947,500 | 82 |
| 159 | 21,650 | 23,750 | 484 | 45,883 | 1,923,750 | 81 |
| 160 | 21,386 | 23,750 | 478 | 45,613 | 1,900,000 | 80 |
| 161 | 21,122 | 23,750 | 472 | 45,344 | 1,876,250 | 79 |
| 162 | 20,858 | 23,750 | 466 | 45,074 | 1,852,500 | 78 |
| 163 | 20,594 | 23,750 | 460 | 44,804 | 1,828,750 | 77 |
| 164 | 20,330 | 23,750 | 454 | 44,534 | 1,805,000 | 76 |
| 165 | 20,066 | 23,750 | 448 | 44,264 | 1,781,250 | 75 |
| 166 | 19,802 | 23,750 | 442 | 43,994 | 1,757,500 | 74 |
| 167 | 19,538 | 23,750 | 436 | 43,724 | 1,733,750 | 73 |
| 168 | 19,274 | 23,750 | 431 | 43,454 | 1,710,000 | 72 |
| 169 | 19,010 | 23,750 | 425 | 43,184 | 1,686,250 | 71 |
| 170 | 18,745 | 23,750 | 419 | 42,914 | 1,662,500 | 70 |
| 171 | 18,481 | 23,750 | 413 | 42,644 | 1,638,750 | 69 |
| 172 | 18,217 | 23,750 | 407 | 42,374 | 1,615,000 | 68 |
| 173 | 17,953 | 23,750 | 401 | 42,104 | 1,591,250 | 67 |
| 174 | 17,689 | 23,750 | 395 | 41,835 | 1,567,500 | 66 |
| 175 | 17,425 | 23,750 | 389 | 41,565 | 1,543,750 | 65 |
| 176 | 17,161 | 23,750 | 383 | 41,295 | 1,520,000 | 64 |
| 177 | 16,897 | 23,750 | 377 | 41,025 | 1,496,250 | 63 |
| 178 | 16,633 | 23,750 | 372 | 40,755 | 1,472,500 | 62 |
| 179 | 16,369 | 23,750 | 366 | 40,485 | 1,448,750 | 61 |
| 180 | 16,105 | 23,750 | 360 | 40,215 | 1,425,000 | 60 |
| 181 | 15,841 | 23,750 | 354 | 39,945 | 1,401,250 | 59 |
| 182 | 15,577 | 23,750 | 348 | 39,675 | 1,377,500 | 58 |
| 183 | 15,313 | 23,750 | 342 | 39,405 | 1,353,750 | 57 |
| 184 | 15,049 | 23,750 | 336 | 39,135 | 1,330,000 | 56 |
| 185 | 14,785 | 23,750 | 330 | 38,865 | 1,306,250 | 55 |
| 186 | 14,521 | 23,750 | 324 | 38,596 | 1,282,500 | 54 |
| 187 | 14,257 | 23,750 | 318 | 38,326 | 1,258,750 | 53 |
| 188 | 13,993 | 23,750 | 313 | 38,056 | 1,235,000 | 52 |
| 189 | 13,729 | 23,750 | 307 | 37,786 | 1,211,250 | 51 |
| 190 | 13,465 | 23,750 | 301 | 37,516 | 1,187,500 | 50 |
| 191 | 13,201 | 23,750 | 295 | 37,246 | 1,163,750 | 49 |
| 192 | 12,937 | 23,750 | 289 | 36,976 | 1,140,000 | 48 |
| 193 | 12,673 | 23,750 | 283 | 36,706 | 1,116,250 | 47 |
| 194 | 12,409 | 23,750 | 277 | 36,436 | 1,092,500 | 46 |
| 195 | 12,145 | 23,750 | 271 | 36,166 | 1,068,750 | 45 |
| 196 | 11,881 | 23,750 | 265 | 35,896 | 1,045,000 | 44 |
| 197 | 11,617 | 23,750 | 260 | 35,626 | 1,021,250 | 43 |
| 198 | 11,353 | 23,750 | 254 | 35,357 | 997,500 | 42 |
| 199 | 11,089 | 23,750 | 248 | 35,087 | 973,750 | 41 |
| 200 | 10,825 | 23,750 | 242 | 34,817 | 950,000 | 40 |
| 201 | 10,561 | 23,750 | 236 | 34,547 | 926,250 | 39 |
| 202 | 10,297 | 23,750 | 230 | 34,277 | 902,500 | 38 |
| 203 | 10,033 | 23,750 | 224 | 34,007 | 878,750 | 37 |
| 204 | 9,769 | 23,750 | 218 | 33,737 | 855,000 | 36 |
| 205 | 9,505 | 23,750 | 212 | 33,467 | 831,250 | 35 |
| 206 | 9,241 | 23,750 | 206 | 33,197 | 807,500 | 34 |
| 207 | 8,977 | 23,750 | 201 | 32,927 | 783,750 | 33 |
| 208 | 8,713 | 23,750 | 195 | 32,657 | 760,000 | 32 |
| 209 | 8,449 | 23,750 | 189 | 32,387 | 736,250 | 31 |
| 210 | 8,185 | 23,750 | 183 | 32,117 | 712,500 | 30 |
| 211 | 7,921 | 23,750 | 177 | 31,848 | 688,750 | 29 |
| 212 | 7,657 | 23,750 | 171 | 31,578 | 665,000 | 28 |
| 213 | 7,393 | 23,750 | 165 | 31,308 | 641,250 | 27 |
| 214 | 7,129 | 23,750 | 159 | 31,038 | 617,500 | 26 |
| 215 | 6,865 | 23,750 | 153 | 30,768 | 593,750 | 25 |
| 216 | 6,601 | 23,750 | 147 | 30,498 | 570,000 | 24 |
| 217 | 6,337 | 23,750 | 142 | 30,228 | 546,250 | 23 |
| 218 | 6,072 | 23,750 | 136 | 29,958 | 522,500 | 22 |
| 219 | 5,808 | 23,750 | 130 | 29,688 | 498,750 | 21 |
| 220 | 5,544 | 23,750 | 124 | 29,418 | 475,000 | 20 |
| 221 | 5,280 | 23,750 | 118 | 29,148 | 451,250 | 19 |
| 222 | 5,016 | 23,750 | 112 | 28,878 | 427,500 | 18 |
| 223 | 4,752 | 23,750 | 106 | 28,609 | 403,750 | 17 |
| 224 | 4,488 | 23,750 | 100 | 28,339 | 380,000 | 16 |
| 225 | 4,224 | 23,750 | 94 | 28,069 | 356,250 | 15 |
| 226 | 3,960 | 23,750 | 88 | 27,799 | 332,500 | 14 |
| 227 | 3,696 | 23,750 | 83 | 27,529 | 308,750 | 13 |
| 228 | 3,432 | 23,750 | 77 | 27,259 | 285,000 | 12 |
| 229 | 3,168 | 23,750 | 71 | 26,989 | 261,250 | 11 |
| 230 | 2,904 | 23,750 | 65 | 26,719 | 237,500 | 10 |
| 231 | 2,640 | 23,750 | 59 | 26,449 | 213,750 | 9 |
| 232 | 2,376 | 23,750 | 53 | 26,179 | 190,000 | 8 |
| 233 | 2,112 | 23,750 | 47 | 25,909 | 166,250 | 7 |
| 234 | 1,848 | 23,750 | 41 | 25,639 | 142,500 | 6 |
| 235 | 1,584 | 23,750 | 35 | 25,370 | 118,750 | 5 |
| 236 | 1,320 | 23,750 | 29 | 25,100 | 95,000 | 4 |

| | | | | | | |
|-----|------------------|------------------|----|-------------------|--------|---|
| 237 | 1,056 | 23,750 | 24 | 24,830 | 71,250 | 3 |
| 238 | 792 | 23,750 | 18 | 24,560 | 47,500 | 2 |
| 239 | 528 | 23,750 | 12 | 24,290 | 23,750 | 1 |
| 240 | 264 | 23,750 | 6 | 24,020 | 0 | - |
| | 7,635,483 | 5,700,000 | | 13,506,050 | | |