

**12 Marla- 4 Bed (DHA Villas) Financing Arrangement**

Option No: 4  
Easy Home  
Home Buyer

Input Fields			Result Fields	
House Cost Price	19,000,000			
Customer Share	15,200,000	80%	Tenure in Years	20
Bank Share	3,800,000	20%	Total Units	240
Profit Rate *	13.34%		Unit Sale Price	15,833
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					3,800,000	240
1	42,243	15,833	944	59,020	3,784,167	239
2	42,067	15,833	940	58,840	3,768,333	238
3	41,891	15,833	936	58,660	3,752,500	237
4	41,715	15,833	932	58,480	3,736,667	236
5	41,539	15,833	928	58,301	3,720,833	235
6	41,363	15,833	924	58,121	3,705,000	234
7	41,187	15,833	920	57,941	3,689,167	233
8	41,011	15,833	916	57,761	3,673,333	232
9	40,835	15,833	912	57,581	3,657,500	231
10	40,659	15,833	908	57,401	3,641,667	230
11	40,483	15,833	904	57,221	3,625,833	229
12	40,307	15,833	900	57,041	3,610,000	228
13	40,131	15,833	896	56,861	3,594,167	227
14	39,955	15,833	893	56,681	3,578,333	226
15	39,779	15,833	889	56,501	3,562,500	225
16	39,603	15,833	885	56,321	3,546,667	224
17	39,427	15,833	881	56,141	3,530,833	223
18	39,251	15,833	877	55,961	3,515,000	222
19	39,075	15,833	873	55,781	3,499,167	221
20	38,899	15,833	869	55,601	3,483,333	220
21	38,723	15,833	865	55,421	3,467,500	219
22	38,547	15,833	861	55,241	3,451,667	218
23	38,371	15,833	857	55,062	3,435,833	217
24	38,195	15,833	853	54,882	3,420,000	216
25	38,019	15,833	849	54,702	3,404,167	215
26	37,843	15,833	845	54,522	3,388,333	214
27	37,667	15,833	841	54,342	3,372,500	213
28	37,491	15,833	838	54,162	3,356,667	212
29	37,315	15,833	834	53,982	3,340,833	211
30	37,139	15,833	830	53,802	3,325,000	210
31	36,963	15,833	826	53,622	3,309,167	209
32	36,787	15,833	822	53,442	3,293,333	208
33	36,611	15,833	818	53,262	3,277,500	207
34	36,435	15,833	814	53,082	3,261,667	206
35	36,259	15,833	810	52,902	3,245,833	205
36	36,083	15,833	806	52,722	3,230,000	204
37	35,907	15,833	802	52,542	3,214,167	203
38	35,731	15,833	798	52,362	3,198,333	202
39	35,555	15,833	794	52,182	3,182,500	201
40	35,379	15,833	790	52,002	3,166,667	200
41	35,203	15,833	786	51,822	3,150,833	199
42	35,027	15,833	782	51,643	3,135,000	198
43	34,851	15,833	779	51,463	3,119,167	197
44	34,675	15,833	775	51,283	3,103,333	196
45	34,499	15,833	771	51,103	3,087,500	195
46	34,323	15,833	767	50,923	3,071,667	194
47	34,147	15,833	763	50,743	3,055,833	193
48	33,971	15,833	759	50,563	3,040,000	192
49	33,795	15,833	755	50,383	3,024,167	191
50	33,619	15,833	751	50,203	3,008,333	190
51	33,443	15,833	747	50,023	2,992,500	189
52	33,267	15,833	743	49,843	2,976,667	188
53	33,091	15,833	739	49,663	2,960,833	187
54	32,915	15,833	735	49,483	2,945,000	186
55	32,739	15,833	731	49,303	2,929,167	185
56	32,563	15,833	727	49,123	2,913,333	184
57	32,387	15,833	723	48,943	2,897,500	183
58	32,211	15,833	720	48,763	2,881,667	182
59	32,035	15,833	716	48,583	2,865,833	181
60	31,859	15,833	712	48,404	2,850,000	180
61	31,682	15,833	708	48,224	2,834,167	179
62	31,506	15,833	704	48,044	2,818,333	178
63	31,330	15,833	700	47,864	2,802,500	177
64	31,154	15,833	696	47,684	2,786,667	176
65	30,978	15,833	692	47,504	2,770,833	175
66	30,802	15,833	688	47,324	2,755,000	174

Months	Rent	Unit Price	Takaful Contribution	Monthly Payment	Balance Unit Price	Balance Units
67	30,626	15,833	684	47,144	2,739,167	173
68	30,450	15,833	680	46,964	2,723,333	172
69	30,274	15,833	676	46,784	2,707,500	171
70	30,098	15,833	672	46,604	2,691,667	170
71	29,922	15,833	668	46,424	2,675,833	169
72	29,746	15,833	664	46,244	2,660,000	168
73	29,570	15,833	661	46,064	2,644,167	167
74	29,394	15,833	657	45,884	2,628,333	166
75	29,218	15,833	653	45,704	2,612,500	165
76	29,042	15,833	649	45,524	2,596,667	164
77	28,866	15,833	645	45,344	2,580,833	163
78	28,690	15,833	641	45,165	2,565,000	162
79	28,514	15,833	637	44,985	2,549,167	161
80	28,338	15,833	633	44,805	2,533,333	160
81	28,162	15,833	629	44,625	2,517,500	159
82	27,986	15,833	625	44,445	2,501,667	158
83	27,810	15,833	621	44,265	2,485,833	157
84	27,634	15,833	617	44,085	2,470,000	156
85	27,458	15,833	613	43,905	2,454,167	155
86	27,282	15,833	609	43,725	2,438,333	154
87	27,106	15,833	606	43,545	2,422,500	153
88	26,930	15,833	602	43,365	2,406,667	152
89	26,754	15,833	598	43,185	2,390,833	151
90	26,578	15,833	594	43,005	2,375,000	150
91	26,402	15,833	590	42,825	2,359,167	149
92	26,226	15,833	586	42,645	2,343,333	148
93	26,050	15,833	582	42,465	2,327,500	147
94	25,874	15,833	578	42,285	2,311,667	146
95	25,698	15,833	574	42,105	2,295,833	145
96	25,522	15,833	570	41,925	2,280,000	144
97	25,346	15,833	566	41,746	2,264,167	143
98	25,170	15,833	562	41,566	2,248,333	142
99	24,994	15,833	558	41,386	2,232,500	141
100	24,818	15,833	554	41,206	2,216,667	140
101	24,642	15,833	550	41,026	2,200,833	139
102	24,466	15,833	547	40,846	2,185,000	138
103	24,290	15,833	543	40,666	2,169,167	137
104	24,114	15,833	539	40,486	2,153,333	136
105	23,938	15,833	535	40,306	2,137,500	135
106	23,762	15,833	531	40,126	2,121,667	134
107	23,586	15,833	527	39,946	2,105,833	133
108	23,410	15,833	523	39,766	2,090,000	132
109	23,234	15,833	519	39,586	2,074,167	131
110	23,058	15,833	515	39,406	2,058,333	130
111	22,882	15,833	511	39,226	2,042,500	129
112	22,706	15,833	507	39,046	2,026,667	128
113	22,530	15,833	503	38,866	2,010,833	127
114	22,354	15,833	499	38,686	1,995,000	126
115	22,178	15,833	495	38,507	1,979,167	125
116	22,002	15,833	491	38,327	1,963,333	124
117	21,826	15,833	488	38,147	1,947,500	123
118	21,650	15,833	484	37,967	1,931,667	122
119	21,474	15,833	480	37,787	1,915,833	121
120	21,298	15,833	476	37,607	1,900,000	120
121	21,122	15,833	472	37,427	1,884,167	119
122	20,946	15,833	468	37,247	1,868,333	118
123	20,770	15,833	464	37,067	1,852,500	117
124	20,594	15,833	460	36,887	1,836,667	116
125	20,418	15,833	456	36,707	1,820,833	115
126	20,242	15,833	452	36,527	1,805,000	114
127	20,066	15,833	448	36,347	1,789,167	113
128	19,890	15,833	444	36,167	1,773,333	112
129	19,714	15,833	440	35,987	1,757,500	111
130	19,538	15,833	436	35,807	1,741,667	110
131	19,362	15,833	433	35,627	1,725,833	109
132	19,186	15,833	429	35,447	1,710,000	108
133	19,009	15,833	425	35,267	1,694,167	107
134	18,833	15,833	421	35,088	1,678,333	106
135	18,657	15,833	417	34,908	1,662,500	105
136	18,481	15,833	413	34,728	1,646,667	104
137	18,305	15,833	409	34,548	1,630,833	103
138	18,129	15,833	405	34,368	1,615,000	102
139	17,953	15,833	401	34,188	1,599,167	101
140	17,777	15,833	397	34,008	1,583,333	100
141	17,601	15,833	393	33,828	1,567,500	99
142	17,425	15,833	389	33,648	1,551,667	98
143	17,249	15,833	385	33,468	1,535,833	97
144	17,073	15,833	381	33,288	1,520,000	96
145	16,897	15,833	377	33,108	1,504,167	95
146	16,721	15,833	374	32,928	1,488,333	94
147	16,545	15,833	370	32,748	1,472,500	93
148	16,369	15,833	366	32,568	1,456,667	92
149	16,193	15,833	362	32,388	1,440,833	91
150	16,017	15,833	358	32,208	1,425,000	90

Months	Rent	Unit Price	Takaful Contribution	Monthly Payment	Balance Unit Price	Balance Units
151	15,841	15,833	354	32,028	1,409,167	89
152	15,665	15,833	350	31,849	1,393,333	88
153	15,489	15,833	346	31,669	1,377,500	87
154	15,313	15,833	342	31,489	1,361,667	86
155	15,137	15,833	338	31,309	1,345,833	85
156	14,961	15,833	334	31,129	1,330,000	84
157	14,785	15,833	330	30,949	1,314,167	83
158	14,609	15,833	326	30,769	1,298,333	82
159	14,433	15,833	322	30,589	1,282,500	81
160	14,257	15,833	318	30,409	1,266,667	80
161	14,081	15,833	315	30,229	1,250,833	79
162	13,905	15,833	311	30,049	1,235,000	78
163	13,729	15,833	307	29,869	1,219,167	77
164	13,553	15,833	303	29,689	1,203,333	76
165	13,377	15,833	299	29,509	1,187,500	75
166	13,201	15,833	295	29,329	1,171,667	74
167	13,025	15,833	291	29,149	1,155,833	73
168	12,849	15,833	287	28,969	1,140,000	72
169	12,673	15,833	283	28,789	1,124,167	71
170	12,497	15,833	279	28,609	1,108,333	70
171	12,321	15,833	275	28,430	1,092,500	69
172	12,145	15,833	271	28,250	1,076,667	68
173	11,969	15,833	267	28,070	1,060,833	67
174	11,793	15,833	263	27,890	1,045,000	66
175	11,617	15,833	260	27,710	1,029,167	65
176	11,441	15,833	256	27,530	1,013,333	64
177	11,265	15,833	252	27,350	997,500	63
178	11,089	15,833	248	27,170	981,667	62
179	10,913	15,833	244	26,990	965,833	61
180	10,737	15,833	240	26,810	950,000	60
181	10,561	15,833	236	26,630	934,167	59
182	10,385	15,833	232	26,450	918,333	58
183	10,209	15,833	228	26,270	902,500	57
184	10,033	15,833	224	26,090	886,667	56
185	9,857	15,833	220	25,910	870,833	55
186	9,681	15,833	216	25,730	855,000	54
187	9,505	15,833	212	25,550	839,167	53
188	9,329	15,833	208	25,370	823,333	52
189	9,153	15,833	204	25,191	807,500	51
190	8,977	15,833	201	25,011	791,667	50
191	8,801	15,833	197	24,831	775,833	49
192	8,625	15,833	193	24,651	760,000	48
193	8,449	15,833	189	24,471	744,167	47
194	8,273	15,833	185	24,291	728,333	46
195	8,097	15,833	181	24,111	712,500	45
196	7,921	15,833	177	23,931	696,667	44
197	7,745	15,833	173	23,751	680,833	43
198	7,569	15,833	169	23,571	665,000	42
199	7,393	15,833	165	23,391	649,167	41
200	7,217	15,833	161	23,211	633,333	40
201	7,041	15,833	157	23,031	617,500	39
202	6,865	15,833	153	22,851	601,667	38
203	6,689	15,833	149	22,671	585,833	37
204	6,513	15,833	145	22,491	570,000	36
205	6,336	15,833	142	22,311	554,167	35
206	6,160	15,833	138	22,131	538,333	34
207	5,984	15,833	134	21,951	522,500	33
208	5,808	15,833	130	21,772	506,667	32
209	5,632	15,833	126	21,592	490,833	31
210	5,456	15,833	122	21,412	475,000	30
211	5,280	15,833	118	21,232	459,167	29
212	5,104	15,833	114	21,052	443,333	28
213	4,928	15,833	110	20,872	427,500	27
214	4,752	15,833	106	20,692	411,667	26
215	4,576	15,833	102	20,512	395,833	25
216	4,400	15,833	98	20,332	380,000	24
217	4,224	15,833	94	20,152	364,167	23
218	4,048	15,833	90	19,972	348,333	22
219	3,872	15,833	87	19,792	332,500	21
220	3,696	15,833	83	19,612	316,667	20
221	3,520	15,833	79	19,432	300,833	19
222	3,344	15,833	75	19,252	285,000	18
223	3,168	15,833	71	19,072	269,167	17
224	2,992	15,833	67	18,892	253,333	16
225	2,816	15,833	63	18,712	237,500	15
226	2,640	15,833	59	18,533	221,667	14
227	2,464	15,833	55	18,353	205,833	13
228	2,288	15,833	51	18,173	190,000	12
229	2,112	15,833	47	17,993	174,167	11
230	1,936	15,833	43	17,813	158,333	10
231	1,760	15,833	39	17,633	142,500	9
232	1,584	15,833	35	17,453	126,667	8
233	1,408	15,833	31	17,273	110,833	7
234	1,232	15,833	28	17,093	95,000	6

Months	Rent	Unit Price	Takaful Contribution	Monthly Payment	Balance Unit Price	Balance Units
235	1,056	15,833	24	16,913	79,167	5
236	880	15,833	20	16,733	63,333	4
237	704	15,833	16	16,553	47,500	3
238	528	15,833	12	16,373	31,667	2
239	352	15,833	8	16,193	15,833	1
240	176	15,833	4	16,013	0	(0)
	<b>5,090,322</b>	<b>3,800,000</b>		<b>9,004,033</b>		