

Income Weighted Average Age of Joint Bo

I Person A	
Name	
Age of Borrower	0
Monthly Income	\$0.00

II Person B	
Name	
Age of Borrower	0
Monthly Income	\$0.00

III Weighted Age of Borrowers & Total Maximum Lo	
Weighted Age of Borrowers	0
Maximum Loan Tenure	65

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Borrowers

Loan Tenure

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Maximum Housing Loan Calculation Based on TDSR Threshold

Prepared for:
Presented by:
Email:
Contact No:

I Valuation for Intended Property Purchase		\$0.00
II Mortgage Loan Financing		
No. of Existing Loan	0	
Age of Borrower	0	
Loan Tenure ¹	0	
Loan Tenure + Age of Borrower ¹	0	
Loan Interest ²	3.50%	
Maximum Loan To Value (LTV)	80%	\$0.00
Estimated Monthly Installments		\$0.00
III Total Monthly Income & TDSR Threshold		
Fixed Income	\$0.00	
Variable Income ³	\$0.00	
Haircut on Variable Income ⁴	30.0%	
TDSR Threshold	60.0%	
Total Monthly Income		\$0.00
TDSR Threshold (Amount)		\$0.00
IV Outstanding Property & Non Property Credit Facilities		
Existing Housing Loan(s)	\$0.00	
Car Loan	\$0.00	
Credit Card(s)	\$0.00	
Others	\$0.00	
Total		\$0.00

TDSR is 60.00% below Maximum Threshold

***Note**

¹The loan period is subject to the prevailing rules. Loan period that exceeds 30 years or extend past age 65 will have lower LTV.

²Prevailing market interest rate; 3.5% for Housing Loan & 4.5% for Non-Residential Property Loans

³Rental Income, Commissions, Bonuses, etc.

⁴A haircut of at least 30% applied to all variable income as stated by MAS under methodology for computing TDSR

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Version: February 2014



Cash Outlay Based on Maximum Loan Qualified

Prepared for:
Presented by:
Email:
Contact No:

I Information on Purchase Price	
Valuation	
Cash Above Valuation	
Purchase Price	
II Stamp Duty & Legal Cost	
Citizenship Status	Singaporean Citizen
No. of Properties Currently Owned	0
Buyer Stamp Duty	
Additional Buyer Stamp Duty ¹	0.00%
Legal Fees (Estimated) ²	
Total Estimated Stamp Duty & Legal Cost	
III Maximum Loan Granted, CPF Withdrawal & Cash	
Loan Granted	0.00%
Cash Downpayment (Minimum)	5.00%
CPF and/or Cash	95.00%
Total CPF that can be utilised ³	
Total Estimated Cash Outlay	

***Note**

¹ABSD is subject to buyer's profile and the prevailing tax rules

²It is an estimation of legal fee and stamp fee on mortgage and can be higher depending on property value

³The total CPF that can be utilised is based on the prevailing CPF Minimum Sum set for Multiple Property Purchase

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Property Valuation	\$0.00
Cash Above Valuation	\$0.00
Monthly Income	\$0.00
Age	0
Citizenship Status	Singaporean Citizen

Criteria	Denominators
No. of Existing Loan	0
Intended Loan Tenure	0
Max LTV	80%
Max Loan Eligible	\$0.00
Interest Rate	3.50%
Monthly Installments	\$0.00

TDSR (60%)	\$0.00
Existing Housing Loan(s)	\$0.00
Car Loan(s)	\$0.00
Credit Card(s)	\$0.00
Others	\$0.00
After TDSR	\$0.00

No. of Properties Currently Owned	0
Buyer Stamp Duty	\$0.00
Additional Buyer Stamp Duty (ABSD)	\$0.00
Legal Fees	\$3,000.00
Cash Downpayment (Minimum)	\$0.00
CPF and/or Cash	\$0.00
Total CPF that can be utilised	\$0.00

Loan Granted	\$0.00
Monthly Installments	\$0.00
Total Cash Outlay	\$3,000.00

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TDSR Stress Test

Prepared for:

Presented by:

Email:

Contact No:

I Housing Loan Details

Loan Amount	\$0.00
Loan Tenure	0
Loan Interest	3.50%

III Total Monthly Income & TDSR Threshold

Fixed Income	\$0.00
Variable Income ¹	\$0.00
Haircut on Variable Income ²	30.0%
Maximum TDSR	60.0%
Total Monthly Income	\$0.00
TDSR Threshold	\$0.00

III Outstanding Property & Non Property Credit Facilities

Housing Loan Installments	\$0.00	DSR	0.00%
Car Loan	\$0.00	DSR	0.00%
Credit Card(s)	\$0.00	DSR	0.00%
Others	\$0.00	DSR	0.00%
Total Monthly Obligations	\$0.00	TDSR	0.00%

60.00% Below Maximum TDSR Threshold

***Note**

¹Rental Income, Commissions, Bonuses, etc.

²A haircut of at least 30% applied to all variable income as stated by MAS under methodology for computing TDSR

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