

**PEMBIAYAAN PRODUK PT NIRMANA UTAMA
GHARA NIRMANA TLOGADI**

CASH KERAS

TIPE/LT	HARGA RUMAH INC PAJAK	TAHAP PEMBIAYAAN		ANGSURAN
53/150m2	Rp1.490.285.231	DP - PEMBANGUNAN	30%	Rp447.085.569
		PEMBANGUNAN ATAP	40%	Rp596.114.092
		SERAH TERIMA RUMAH	20%	Rp298.057.046
		AJB	10%	Rp149.028.523
53/154m2	Rp1.529.634.308	DP	30%	Rp458.890.292
		PEMBANGUNAN ATAP	40%	Rp611.853.723
		SERAH TERIMA RUMAH	20%	Rp305.926.862
		AJB	10%	Rp152.963.431
64/123m2	Rp1.382.892.465	DP - PEMBANGUNAN	30%	Rp447.085.569
		PEMBANGUNAN ATAP	40%	Rp596.114.092
		SERAH TERIMA RUMAH	20%	Rp298.057.046
		AJB	10%	Rp149.028.523
64/126m2	Rp1.400.366.815	DP	30%	Rp458.890.292
		PEMBANGUNAN ATAP	40%	Rp611.853.723
		SERAH TERIMA RUMAH	20%	Rp305.926.862
		AJB	10%	Rp152.963.431
64/127m2	Rp1.416.875.228	DP	30%	Rp458.890.292
		PEMBANGUNAN ATAP	40%	Rp611.853.723
		SERAH TERIMA RUMAH	20%	Rp305.926.862
		AJB	10%	Rp152.963.431
88/109m2	Rp1.526.114.707	DP - PEMBANGUNAN	30%	Rp447.085.569
		PEMBANGUNAN ATAP	40%	Rp596.114.092
		SERAH TERIMA RUMAH	20%	Rp298.057.046
		AJB	10%	Rp149.028.523
88/110m2	Rp1.541.799.508	DP	30%	Rp458.890.292
		PEMBANGUNAN ATAP	40%	Rp611.853.723
		SERAH TERIMA RUMAH	20%	Rp305.926.862
		AJB	10%	Rp152.963.431
88/112m2	Rp1.561.474.047	DP - PEMBANGUNAN	30%	Rp447.085.569
		PEMBANGUNAN ATAP	40%	Rp596.114.092
		SERAH TERIMA RUMAH	20%	Rp298.057.046
		AJB	10%	Rp149.028.523
88/114m2	Rp1.574.586.517	DP	30%	Rp458.890.292
		PEMBANGUNAN ATAP	40%	Rp611.853.723
		SERAH TERIMA RUMAH	20%	Rp305.926.862
		AJB	10%	Rp152.963.431
100/127m2	Rp1.748.028.104	DP	30%	Rp458.890.292
		PEMBANGUNAN ATAP	40%	Rp611.853.723
		SERAH TERIMA RUMAH	20%	Rp305.926.862
		AJB	10%	Rp152.963.431

CASH INHOUSE

TIPE/LT	HARGA RUMAH INC PAJAK	TAHAP PEMBIAYAAN		ANGSURAN
53/150m2	Rp1.582.344.111	DP	20%	Rp316.468.822
		ANGSURAN 24X/BULAN		Rp52.744.804
		DP	30%	Rp474.703.233
		ANGSURAN 24X/BULAN		Rp46.151.703
53/154m2	Rp1.624.127.152	DP	20%	Rp324.825.430
		ANGSURAN 24X/BULAN		Rp54.137.572
		DP	30%	Rp487.238.146
		ANGSURAN 24X/BULAN		Rp47.370.375
64/123m2	Rp1.468.308.493	DP	20%	Rp293.661.699
		ANGSURAN 24X/BULAN		Rp48.943.616
		DP	30%	Rp440.492.548
		ANGSURAN 24X/BULAN		Rp42.825.664
64/126m2	Rp1.486.863.731	DP	20%	Rp297.372.746
		ANGSURAN 24X/BULAN		Rp49.562.124
		DP	30%	Rp446.059.119
		ANGSURAN 24X/BULAN		Rp43.366.859
64/127m2	Rp1.504.393.284	DP	20%	Rp300.878.657
		ANGSURAN 24X/BULAN		Rp50.146.443
		DP	30%	Rp451.317.985
		ANGSURAN 24X/BULAN		Rp43.878.137
88/109m2	Rp1.620.389.843	DP	20%	Rp324.077.969
		ANGSURAN 24X/BULAN		Rp54.012.995
		DP	30%	Rp486.116.953
		ANGSURAN 24X/BULAN		Rp47.261.370
88/110m2	Rp1.637.044.838	DP	20%	Rp327.408.968
		ANGSURAN 24X/BULAN		Rp54.568.161
		DP	30%	Rp491.113.451
		ANGSURAN 24X/BULAN		Rp47.747.141
88/112m2	Rp1.657.936.359	DP	20%	Rp331.587.272
		ANGSURAN 24X/BULAN		Rp55.264.545
		DP	30%	Rp497.380.908
		ANGSURAN 24X/BULAN		Rp48.356.477
88/114m2	Rp1.671.859.910	DP	20%	Rp334.371.982
		ANGSURAN 24X/BULAN		Rp55.728.664
		DP	30%	Rp501.557.973
		ANGSURAN 24X/BULAN		Rp48.762.581
100/127m2	Rp1.856.029.842	DP	20%	Rp371.205.968
		ANGSURAN 24X/BULAN		Rp61.867.661
		DP	30%	Rp556.808.953
		ANGSURAN 24X/BULAN		Rp54.134.204

KPR

TIPE/LT	HARGA RUMAH INC PAJAK	DP %	DP	ANGSURAN
53/150m2	Rp1.536.314.671	10%	Rp153.631.467	Rp10.513.425
		20%	Rp307.262.934	Rp9.345.267
53/154m2	Rp1.576.880.730	10%	Rp157.688.073	Rp10.791.030
		20%	Rp315.376.146	Rp9.592.027
64/123m2	Rp1.425.600.479	10%	Rp142.560.048	Rp9.755.778
		20%	Rp285.120.096	Rp8.671.802
64/126m2	Rp1.443.615.273	10%	Rp144.361.527	Rp9.879.058
		20%	Rp288.723.055	Rp8.781.385
64/127m2	Rp1.460.634.256	10%	Rp146.063.426	Rp9.995.523
		20%	Rp292.126.851	Rp8.884.910
88/109m2	Rp1.573.252.275	15%	Rp235.987.841	Rp10.766.200
		20%	Rp314.650.455	Rp9.569.955
88/110m2	Rp1.589.422.173	15%	Rp238.413.326	Rp10.876.855
		20%	Rp317.884.435	Rp9.668.315
88/112m2	Rp1.609.705.203	15%	Rp241.455.780	Rp11.015.657
		20%	Rp321.941.041	Rp9.791.695
88/114m2	Rp1.623.223.213	15%	Rp243.483.482	Rp11.108.165
		20%	Rp324.644.643	Rp9.873.924
100/127m2	Rp1.802.028.973	15%	Rp270.304.346	Rp12.331.782
		20%	Rp360.405.795	Rp13.701.980

KETERANGAN:

1. Harga rumah diatas termasuk PPN, PNBP, BBN, BPHTB, dan AJB

2. Jangka waktu simulasi KPR yakni 20 th

3. Simulasi berdasarkan bunga KPR berbagai Bank kerjasama

4. Angsuran fix 3 tahun. Tahun selanjutnya floating

5. Hitungan diatas adalah simulasi. Untuk nilai angsuran yang fix akan diinfokan dari pihak bank

6. Angsuran KPR maksimal kurleb 50% dari gaji

7. Harga diatas belum termasuk biaya KPR (kurleb 5% dari plafon) dan Biaya kenaikan SHGB ke SHM (tergantung notaris yang ditunjuk)

8. Biaya KPR dibayar saat akad kredit

9. Biaya kenaikan SHGB ke SHM (apabila dinaikan) dibayar saat Akad Jual Beli