

HDB RESALE PURCHASE



PURCHASE DETAILS

Purchase Price:	\$0	Valuation Price:	\$0
Cash Over Valuation:	\$0		

CPF & GRANTS

Total CPF (OA) Available:	\$0	CPF Housing Grant (First Timer):	\$0
Enhanced CPF Housing Grant (EHG):	\$0	Proximity Housing Grant (PHG):	\$0
Total CPF & Grants Available:	\$0		

POTENTIAL EXPENSES

Option Fee:	\$1,000	Option Exercise Fee:	\$4,000
Buyer's Stamp Duty:	\$0	Additional Buyer's Stamp Duty:	\$0
Legal Fee:	\$3,000	Resale Application Fee:	\$80
Valuation Fee:	\$120	Service Commission:	2% + 9% GST = \$0
Others:	\$0		

HOUSING LOAN

Loan Type:	Bank Loan
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FINANCING VARIABLES (AGE 65)

Loan Tenure (Years):	25 Years	Mortgage Loan Interest Rate:	2.5%
Loan-to-Value (LTV):	75%		

Breakdown of Valuation Price			Monthly Payable (Both CPF & Cash usable)		
Valuation \$0			Total \$0		
Cash	5%	\$0	Principal	0%	\$0
CPF OA / Cash	20%	\$0	Interest	0%	\$0
Loan Amount	75%	\$0	Estimation for the first payment month only		

CASH BREAKDOWN

Cash Over Valuation (COV):	\$0	Mandatory Cash Towards Valuation (5%):	\$0
Valuation Fee:	\$120	Resale Application Fee:	\$80
Others:	\$0	Service Commission:	\$0
Total Cash Outlay:	\$200		

DOWNPAYMENT BREAKDOWN

Deposit to be paid (Option Fee + Option Exercise Fee):	\$5,000	Outstanding Payables in Cash (Less Deposit):	\$200
Outstanding Payables in CPF OA / Cash:	\$0	Buyer's Stamp Duty:	\$0
Additional Buyer's Stamp Duty:	\$0	Legal Fee:	\$3,000
Total Purchase Outlay:	\$8,200		

SUMMARY

Total CPF & Grants Available:	\$0	Amount Payable in CPF, if Sufficient:	\$0
Total Cash Required:	\$8,200		

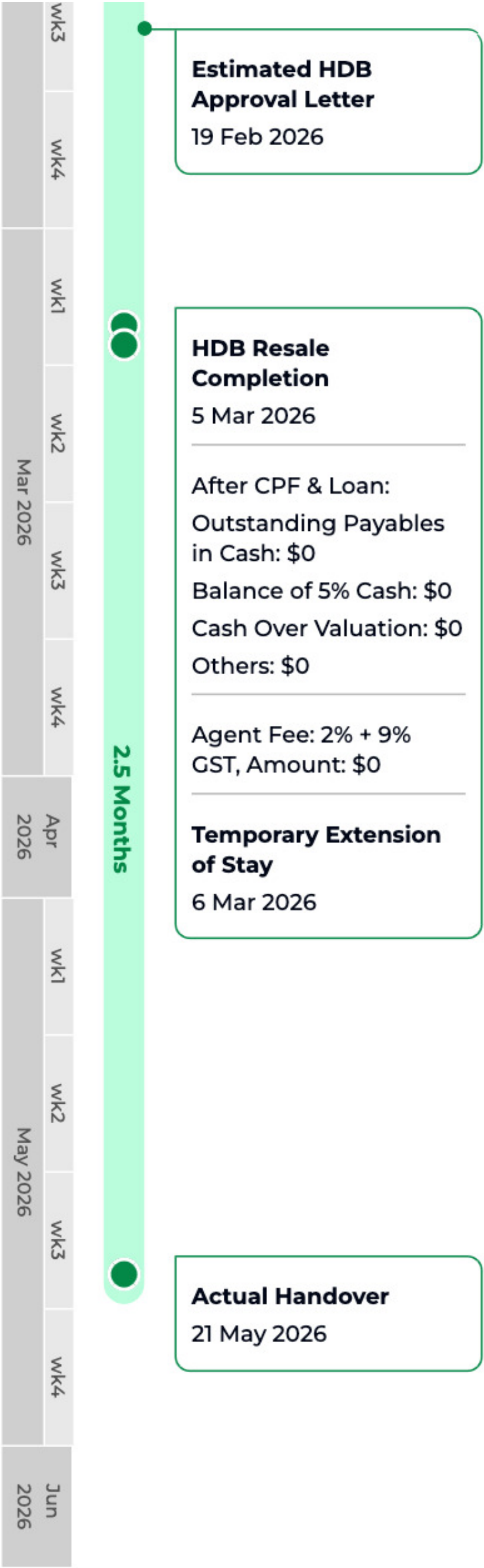
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PURCHASE TIMELINE

Option to Purchase (OTP):	20 Oct 2025	Exercise Period:	9 Days
Submit of Resale Application:	54 Days	Acceptance of Resale Application:	11 Working Days
Temporary Extension of Stay:	2.5 Months		





Disclaimer for Calculations

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