

Calculations

BTO (4 Room)

- 3 bedrooms
- 2 toilets
- Approx 90-100 Square Feet
- ~600,000 SGD

Johor Landed

- 3 – 4 bedrooms
- 2 – 3 toilets
- Approx 1200 Square Feet
- ~700,000 RM / 240,000SGD

Singapore BTO

- 3-4 Years Completion Time
- Total Upfront Cost: 30,615.10SGD
 - o Stamp Duty: 12,600SGD
 - o Option Fee: 2,000SGD
 - o Conveyancing Fee: 372.60SGD
 - o Registration and Microfilming Fees: 108.60SGD
 - o HDB Caveat: 128.90SGD
 - o Survey fee: 405SGD
 - o Deferred Income Assessment
 - 2.5% downpayment on confirmation of flat ~15,000SGD
- Payment on Key Collection: ~185,000 – 205,000SGD
 - o 22.5% downpayment on key collection ~135,000SGD
 - o Renovation ~50,000 – 70,000SGD

Malaysia Landed

- About 6 months processing time
- Total Upfront Cost: 180,000RM – 210,000RM / 54,000SGD – 63,000SGD
 - o 10% downpayment ~70,000RM/24,000SGD
 - o Legal + Stamp Duty + Agent Fees ~40,000RM/14,000SGD
 - o Renovations ~50,000 – 80,000RM / 16,000SGD – 25,000SGD
- Monthly Commitment Cost: 1200SGD
 - o Bank Loan Repayment: ~1000SGD
 - o Insurance, Utilities, Internet and Security: ~200SGD

Current Saving: Enough to pay upfront cost for Malaysia landed.