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
  + Stamp Duty: 12,600SGD
  + Option Fee: 2,000SGD
  + Conveyancing Fee: 372.60SGD
  + Registration and Microfilming Fees: 108.60SGD
  + HDB Caveat: 128.90SGD
  + Survey fee: 405SGD
  + Deferred Income Assessment
    - 2.5% downpayment on confirmation of flat ~15,000SGD
* Payment on Key Collection: ~185,000 – 205,000SGD
  + 22.5% downpayment on key collection ~135,000SGD
  + Renovation ~50,000 – 70,000SGD

Malaysia Landed

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

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