

CLIENT'S NAME	JUAN DELA CRUZ
BUILDING	1 only
UNIT / UNIT NO. / UNIT AREA	1BR DELUXE / A-808 / 54.84SQM
LIST PRICE	3,429,693.60



CASH & DEFERRED CASH			SPOT DOWNPAYMENT					DEFERRED DOWNPAYMENT			
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	Spot Cash (due within 30 days after reservation)	Deferred Cash in 6 months 0%interest	Deferred Cash in 12 months 0%interest	Spot 50 DP: 50 Balance 30days after DP in 12 months	Spot 5 DP: 95 Balance 30days after DP in cash/bf	Spot 10 DP: 90 Balance in cash/bf	Spot 10 DP: 90 Balance in 12 months	Spot 20 DP: 80 Balance in cash/bf	Spot 20 DP: 80 Balance in 12 months	Deferred 5% over 6; 95% thru BF/CASH	Deferred 10% over 12; 90% thru BF/Cash	Deferred 20% over 12; 80% thru BF/Cash
DISCOUNT	15%	6%	2%	13%	6%	8%	1%	10%	2%			
LIST PRICE	3,429,693.60	3,429,693.60	3,429,693.60	3,429,693.60	3,429,693.60	3,429,693.60	3,429,693.60	3,429,693.60	3,429,693.60	3,429,693.60	3,429,693.60	3,429,693.60
DISCOUNT AMOUNT	514,454.04	205,781.62	68,593.87	445,860.17	205,781.62	274,375.49	34,296.94	342,969.36	68,593.87			
<b>NET LIST PRICE</b>	<b>2,915,239.56</b>	<b>3,223,911.98</b>	<b>3,361,099.73</b>	<b>2,983,833.43</b>	<b>3,223,911.98</b>	<b>3,155,318.11</b>	<b>3,395,396.66</b>	<b>3,086,724.24</b>	<b>3,361,099.73</b>	<b>3,429,693.60</b>	<b>3,429,693.60</b>	<b>3,429,693.60</b>
Add: 12% VAT	12%	386,869.44	403,331.97	-	386,869.44	-	407,447.60	-	403,331.97	411,563.23	411,563.23	411,563.23
Add: OTHER CHARGES	5.5%	160,338.18	177,315.16	184,860.49	164,110.84	177,315.16	173,542.50	186,746.82	169,769.83	184,860.49	188,633.15	188,633.15
<b>TOTAL CONTRACT PRICE</b>	<b>3,075,577.74</b>	<b>3,788,096.58</b>	<b>3,949,292.18</b>	<b>3,147,944.27</b>	<b>3,788,096.58</b>	<b>3,328,860.61</b>	<b>3,582,143.48</b>	<b>3,256,494.07</b>	<b>3,949,292.18</b>	<b>4,029,889.98</b>	<b>4,029,889.98</b>	<b>4,029,889.98</b>
DOWNPAYMENT (1)				1,573,972.14	189,404.83	332,886.06	358,214.35	651,298.81	789,858.44	201,494.50	402,989.00	805,978.00
Less: RESERVATION FEE	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00
<b>NET DOWNPAYMENT</b>				<b>1,548,972.14</b>	<b>164,404.83</b>	<b>307,886.06</b>	<b>333,214.35</b>	<b>626,298.81</b>	<b>764,858.44</b>	<b>176,494.50</b>	<b>377,989.00</b>	<b>780,978.00</b>
MONTHLY AMORTIZATION										29,415.75	31,499.08	65,081.50
TERM (months to pay)										6	12	12
DOWNPAYMENT (2)												
<b>BALANCE</b>	<b>3,050,577.74</b>	<b>3,763,096.58</b>	<b>3,924,292.18</b>	<b>1,573,972.14</b>	<b>3,598,691.75</b>	<b>2,995,974.55</b>	<b>3,223,929.13</b>	<b>2,605,195.26</b>	<b>3,159,433.74</b>	<b>3,828,395.48</b>	<b>3,626,900.98</b>	<b>3,223,911.98</b>
MONTHLY AMORTIZATION		627,182.76	327,024.35	131,164.34			268,660.76	263,286.15	263,286.15			
TERM (months to pay)		6	12	12			12	12	12			
Month 0	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00
Month 1	3,050,577.74	627,182.76	327,024.35	1,548,972.14	164,404.83	307,886.06	333,214.35	626,298.81	764,858.44	29,415.75	31,499.08	65,081.50
Month 2		627,182.76	327,024.35	131,164.34	3,598,691.75	2,995,974.55	268,660.76	2,605,195.26	263,286.15	29,415.75	31,499.08	65,081.50
Month 3		627,182.76	327,024.35	131,164.34			268,660.76	263,286.15	263,286.15	29,415.75	31,499.08	65,081.50
Month 4		627,182.76	327,024.35	131,164.34			268,660.76	263,286.15	263,286.15	29,415.75	31,499.08	65,081.50
Month 5		627,182.76	327,024.35	131,164.34			268,660.76	263,286.15	263,286.15	29,415.75	31,499.08	65,081.50
Month 6		627,182.76	327,024.35	131,164.34			268,660.76	263,286.15	263,286.15	29,415.75	31,499.08	65,081.50
Month 7			327,024.35	131,164.34			268,660.76	263,286.15	263,286.15	3,828,395.48	31,499.08	65,081.50
Month 8			327,024.35	131,164.34			268,660.76	263,286.15	263,286.15		31,499.08	65,081.50
Month 9			327,024.35	131,164.34			268,660.76	263,286.15	263,286.15		31,499.08	65,081.50
Month 10			327,024.35	131,164.34			268,660.76	263,286.15	263,286.15		31,499.08	65,081.50
Month 11			327,024.35	131,164.34			268,660.76	263,286.15	263,286.15		31,499.08	65,081.50
Month 12			327,024.35	131,164.34			268,660.76	263,286.15	263,286.15		31,499.08	65,081.50
Month 13				131,164.34			268,660.76	263,286.15	263,286.15		3,626,900.98	3,223,911.98
Month 14												
Month 15												
Month 16												
Month 17												
Month 18												
<b>TOTAL INVESTMENT COST</b>	<b>3,075,577.74</b>	<b>3,788,096.58</b>	<b>3,949,292.18</b>	<b>3,147,944.27</b>	<b>3,788,096.58</b>	<b>3,328,860.61</b>	<b>3,582,143.48</b>	<b>3,256,494.07</b>	<b>3,949,292.18</b>	<b>4,029,889.98</b>	<b>4,029,889.98</b>	<b>4,029,889.98</b>
Balance (Option 1: Lumpsum)											3,626,900.98	3,223,911.98
Option 2: Bank Financing (indicative; interest rate at the time of loan avaiement applies)												
Term	Factor Rate										M.A.	M.A.
5 yrs(9.75%)	0.02112400										76,614.66	68,101.92
10 yrs(10.99%)	0.01376900										49,938.80	44,390.04
15 yrs(10.99%)	0.01135900										41,197.97	36,620.42

\* note: prices, terms, availability are subject to change without prior notice.  
 \* OTHER CHARGES = (Registration Fees, Documentary Stamp Tax from BIR, Transfer Tax Fees from City Treasurer's Office, Water & Meralco Meter Installation, Handling Fees, Miscellaneous fees).

\* Bank Charges / In-house financing processing fee and Insurances are not included in the Total Contract Price. Said charges shall be paid by the buyer directly to the financing institution / insurance company.  
 \* All Additional Discounts shall be subject to approval.  
 \* Any other payment schemes shall be subject to approval  
 \* RESERVATION FEE = strictly non - refundable and cannot be credited to other units.  
 \* all checks payable to SM DEVELOPMENT CORPORATION.  
 \*This document does not constitute nor form part of any contract and is for information purposes only.

Breakdown of other charges:	
Registration Fee	1.28%
Documentary Stamp Tax	1.50%
Transfer Tax Fee - City/Tre	0.75%
Legal Fees - Notary	0.15%
Water/Meralco Instal	1.55%
Miscellaneous Fee	0.27%
<b>Total</b>	<b>5.50%</b>

CLIENT'S NAME	JUAN DELA CRUZ
BUILDING	3 only
UNIT / UNIT NO. / UNIT AREA	1BR STANDARD w/ BALCONY / A-119 / 27.64SQM
LIST PRICE	2,155,475.23

	CASH & DEFERRED CASH			SPOT DOWNPAYMENT						DEFERRED DOWNPAYMENT		
	Spot Cash (due within 30 days after reservation)	Deferred Cash in 6 months 0%interest	Deferred Cash in 12 months 0%interest	Spot 50 DP: 50 Balance 30days after DP in 12 months	Spot 5 DP: 95 Balance 30days after DP in cash/bf	Spot 10 DP: 90 Balance in cash/bf	Spot 20 DP: 80 Balance in 12 months	Spot 20 DP: 80 Balance in 12 months	Spot 20 DP: 80 Balance in 12 months	Deferred 5% over 6; 95% thru BF/CASH	Deferred 10% over 12; 90% thru BF/Cash	Deferred 20% over 12; 80% thru BF/Cash
DISCOUNT	13%	5%	1%	11%	5%	7%	1%	9%	2%			
LIST PRICE	2,155,475.23	2,155,475.23	2,155,475.23	2,155,475.23	2,155,475.23	2,155,475.23	2,155,475.23	2,155,475.23	2,155,475.23	2,155,475.23	2,155,475.23	2,155,475.23
DISCOUNT AMOUNT	280,211.78	107,773.76	21,554.75	237,102.28	107,773.76	150,883.27	21,554.75	193,992.77	43,109.50			
<b>NET LIST PRICE</b>	<b>1,875,263.45</b>	<b>2,047,701.47</b>	<b>2,133,920.48</b>	<b>1,918,372.95</b>	<b>2,047,701.47</b>	<b>2,004,591.96</b>	<b>2,133,920.48</b>	<b>1,961,482.46</b>	<b>2,112,365.73</b>	<b>2,155,475.23</b>	<b>2,155,475.23</b>	<b>2,155,475.23</b>
Add: 12% VAT	12%	-	-	-	-	-	-	-	-	-	-	-
Add: OTHER CHARGES	5.5%	103,139.49	112,623.58	117,365.63	105,510.51	112,623.58	110,252.56	117,365.63	107,881.54	116,180.11	118,551.14	118,551.14
<b>TOTAL CONTRACT PRICE</b>	<b>1,978,402.94</b>	<b>2,160,325.05</b>	<b>2,251,286.10</b>	<b>2,023,883.47</b>	<b>2,160,325.05</b>	<b>2,114,844.52</b>	<b>2,251,286.10</b>	<b>2,069,363.99</b>	<b>2,228,545.84</b>	<b>2,274,026.37</b>	<b>2,274,026.37</b>	<b>2,274,026.37</b>
DOWNPAYMENT (1)				1,011,941.73	108,016.25	211,484.45	225,128.61	413,872.80	445,709.17	113,701.32	227,402.64	454,805.27
Less: RESERVATION FEE		25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00
<b>NET DOWNPAYMENT</b>				986,941.73	83,016.25	186,484.45	200,128.61	388,872.80	420,709.17	88,701.32	202,402.64	429,805.27
MONTHLY AMORTIZATION										14,783.55	16,866.89	35,817.11
TERM (months to pay)										6	12	12
DOWNPAYMENT (2)												
<b>BALANCE</b>	<b>1,953,402.94</b>	<b>2,135,325.05</b>	<b>2,226,286.10</b>	<b>1,011,941.73</b>	<b>2,052,308.80</b>	<b>1,903,360.07</b>	<b>2,026,157.49</b>	<b>1,655,491.20</b>	<b>1,782,836.67</b>	<b>2,160,325.05</b>	<b>2,046,623.73</b>	<b>1,819,221.09</b>
MONTHLY AMORTIZATION		355,887.51	185,523.84	84,328.48			168,846.46		148,569.72			
TERM (months to pay)		6	12	12			12		12			
Month 0	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00
Month 1	1,953,402.94	355,887.51	185,523.84	986,941.73	83,016.25	186,484.45	200,128.61	388,872.80	420,709.17	14,783.55	16,866.89	35,817.11
Month 2		355,887.51	185,523.84	84,328.48	2,052,308.80	1,903,360.07	168,846.46	1,655,491.20	148,569.72	14,783.55	16,866.89	35,817.11
Month 3		355,887.51	185,523.84	84,328.48			168,846.46		148,569.72	14,783.55	16,866.89	35,817.11
Month 4		355,887.51	185,523.84	84,328.48			168,846.46		148,569.72	14,783.55	16,866.89	35,817.11
Month 5		355,887.51	185,523.84	84,328.48			168,846.46		148,569.72	14,783.55	16,866.89	35,817.11
Month 6		355,887.51	185,523.84	84,328.48			168,846.46		148,569.72	14,783.55	16,866.89	35,817.11
Month 7			185,523.84	84,328.48			168,846.46		148,569.72	2,160,325.05	16,866.89	35,817.11
Month 8			185,523.84	84,328.48			168,846.46		148,569.72		16,866.89	35,817.11
Month 9			185,523.84	84,328.48			168,846.46		148,569.72		16,866.89	35,817.11
Month 10			185,523.84	84,328.48			168,846.46		148,569.72		16,866.89	35,817.11
Month 11			185,523.84	84,328.48			168,846.46		148,569.72		16,866.89	35,817.11
Month 12			185,523.84	84,328.48			168,846.46		148,569.72		16,866.89	35,817.11
Month 13				84,328.48			168,846.46		148,569.72		2,046,623.73	1,819,221.09
Month 14												
Month 15												
Month 16												
Month 17												
Month 18												
<b>TOTAL INVESTMENT COST</b>	<b>1,978,402.94</b>	<b>2,160,325.05</b>	<b>2,251,286.10</b>	<b>2,023,883.47</b>	<b>2,160,325.05</b>	<b>2,114,844.52</b>	<b>2,251,286.10</b>	<b>2,069,363.99</b>	<b>2,228,545.84</b>	<b>2,274,026.37</b>	<b>2,274,026.37</b>	<b>2,274,026.37</b>
Balance (Option 1: Lumpsum)											2,046,623.73	1,819,221.09
Option 2: Bank Financing (indicative; interest rate at the time of loan avaiement applies)												
Term	Factor Rate										M.A.	M.A.
5 yrs(9.75%)	0.02112400										43,232.86	38,429.23
10 yrs(10.99%)	0.01376900										28,179.96	25,048.86
15 yrs(10.99%)	0.01135900										23,247.60	20,664.53

\* note: prices, terms, availability are subject to change without prior notice.  
 \* OTHER CHARGES = (Registration Fees, Documentary Stamp Tax from BIR, Transfer Tax Fees from City Treasurer's Office, Water & Meralco Meter Installation, Handling Fees, Miscellaneous fees).

\* Bank Charges / In-house financing processing fee and Insurances are not included in the Total Contract Price. Said charges shall be paid by the buyer directly to the financing institution / insurance company.  
 \* All Additional Discounts shall be subject to approval.  
 \* Any other payment schemes shall be subject to approval  
 \* RESERVATION FEE = strictly non - refundable and cannot be credited to other units.  
 \* all checks payable to SM DEVELOPMENT CORPORATION.  
 \* This document does not constitute nor form part of any contract and is for information purposes only.

Breakdown of other charges:	
Registration Fee	1.28%
Documentary Stamp Tax	1.50%
Transfer Tax Fee - City/Tre	0.75%
Legal Fees - Notary	0.15%
Water/Meralco Instal	1.55%
Miscellaneous Fee	0.27%
<b>Total</b>	<b>5.50%</b>

CLIENT'S NAME	JUAN DELA CRUZ
BUILDING	7 only
UNIT / UNIT NO. / UNIT AREA	18R CORNER / B-823 / 35.57SQM
LIST PRICE	3,043,558.00



CASH & DEFERRED CASH			SPOT DOWNPAYMENT					DEFERRED DOWNPAYMENT				
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	Spot Cash (due within 30 days after reservation)	Deferred Cash in 15 months 0%interest	Deferred Cash in 18 months 0%interest	Spot 50 DP: 50 Balance 30days after DP in 12 months	Spot 5 DP: 95 Balance 30days after DP in cash/bf	Spot 10 DP: 90 Balance in cash/bf	Spot 10 DP: 90 Balance in 12 months	Spot 20 DP: 80 Balance in cash/bf	Spot 20 DP: 80 Balance in 12 months	Deferred 5% over 6; 95% thru BF/CASH	Deferred 10% over 12; 90% thru BF/Cash	Deferred 20% over 12; 80% thru BF/Cash
DISCOUNT	12%	7%	2%	10%	4%	6%	2%	8%	4%			
LIST PRICE	3,043,558.00	3,043,558.00	3,043,558.00	3,043,558.00	3,043,558.00	3,043,558.00	3,043,558.00	3,043,558.00	3,043,558.00	3,043,558.00	3,043,558.00	3,043,558.00
DISCOUNT AMOUNT	365,226.96	213,049.06	60,871.16	304,355.80	121,742.32	182,613.48	60,871.16	243,484.64	121,742.32			
<b>NET LIST PRICE</b>	<b>2,678,331.04</b>	<b>2,830,508.94</b>	<b>2,982,686.84</b>	<b>2,739,202.20</b>	<b>2,921,815.68</b>	<b>2,860,944.52</b>	<b>2,982,686.84</b>	<b>2,800,073.36</b>	<b>2,921,815.68</b>	<b>3,043,558.00</b>	<b>3,043,558.00</b>	<b>3,043,558.00</b>
Add: 12% VAT	12%	-	-	-	-	-	-	-	-	-	-	-
Add: OTHER CHARGES	5.5%	147,308.21	155,677.99	164,047.78	150,656.12	160,699.86	157,351.95	164,047.78	154,004.03	160,699.86	167,395.69	167,395.69
<b>TOTAL CONTRACT PRICE</b>	<b>2,825,639.25</b>	<b>2,986,186.93</b>	<b>3,146,734.62</b>	<b>2,889,858.32</b>	<b>3,082,515.54</b>	<b>3,018,296.47</b>	<b>3,146,734.62</b>	<b>2,954,077.39</b>	<b>3,082,515.54</b>	<b>3,210,953.69</b>	<b>3,210,953.69</b>	<b>3,210,953.69</b>
DOWNPAYMENT (1)				1,444,929.16	154,125.78	301,829.65	314,673.46	590,815.48	616,503.11	160,547.68	321,095.37	642,190.74
Less: RESERVATION FEE		25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00
<b>NET DOWNPAYMENT</b>				<b>1,419,929.16</b>	<b>129,125.78</b>	<b>276,829.65</b>	<b>289,673.46</b>	<b>565,815.48</b>	<b>591,503.11</b>	<b>135,547.68</b>	<b>296,095.37</b>	<b>617,190.74</b>
MONTHLY AMORTIZATION										22,591.28	24,674.61	51,432.56
TERM (months to pay)										6	12	12
DOWNPAYMENT (2)												
<b>BALANCE</b>	<b>2,800,639.25</b>	<b>2,961,186.93</b>	<b>3,121,734.62</b>	<b>1,444,929.16</b>	<b>2,928,389.77</b>	<b>2,716,466.82</b>	<b>2,832,061.15</b>	<b>2,363,261.92</b>	<b>2,466,012.43</b>	<b>3,050,406.01</b>	<b>2,889,858.32</b>	<b>2,568,762.95</b>
MONTHLY AMORTIZATION		197,412.46	173,429.70	120,410.76			236,005.10		205,501.04			
TERM (months to pay)		15	18	12			12		12			
Month 0	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00
Month 1	2,800,639.25	197,412.46	173,429.70	1,419,929.16	129,125.78	276,829.65	289,673.46	565,815.48	591,503.11	22,591.28	24,674.61	51,432.56
Month 2		197,412.46	173,429.70	120,410.76	2,928,389.77	2,716,466.82	236,005.10	2,363,261.92	205,501.04	22,591.28	24,674.61	51,432.56
Month 3		197,412.46	173,429.70	120,410.76			236,005.10		205,501.04	22,591.28	24,674.61	51,432.56
Month 4		197,412.46	173,429.70	120,410.76			236,005.10		205,501.04	22,591.28	24,674.61	51,432.56
Month 5		197,412.46	173,429.70	120,410.76			236,005.10		205,501.04	22,591.28	24,674.61	51,432.56
Month 6		197,412.46	173,429.70	120,410.76			236,005.10		205,501.04	22,591.28	24,674.61	51,432.56
Month 7		197,412.46	173,429.70	120,410.76			236,005.10		205,501.04	3,050,406.01	24,674.61	51,432.56
Month 8		197,412.46	173,429.70	120,410.76			236,005.10		205,501.04		24,674.61	51,432.56
Month 9		197,412.46	173,429.70	120,410.76			236,005.10		205,501.04		24,674.61	51,432.56
Month 10		197,412.46	173,429.70	120,410.76			236,005.10		205,501.04		24,674.61	51,432.56
Month 11		197,412.46	173,429.70	120,410.76			236,005.10		205,501.04		24,674.61	51,432.56
Month 12		197,412.46	173,429.70	120,410.76			236,005.10		205,501.04		24,674.61	51,432.56
Month 13		197,412.46	173,429.70	120,410.76			236,005.10		205,501.04		2,889,858.32	2,568,762.95
Month 14		197,412.46	173,429.70	120,410.76								
Month 15		197,412.46	173,429.70	120,410.76								
Month 16		173,429.70	173,429.70									
Month 17		173,429.70	173,429.70									
Month 18		173,429.70	173,429.70									
<b>TOTAL INVESTMENT COST</b>	<b>2,825,639.25</b>	<b>2,986,186.93</b>	<b>3,146,734.62</b>	<b>2,889,858.32</b>	<b>3,082,515.54</b>	<b>3,018,296.47</b>	<b>3,146,734.62</b>	<b>2,954,077.39</b>	<b>3,082,515.54</b>	<b>3,210,953.69</b>	<b>3,210,953.69</b>	<b>3,210,953.69</b>
Balance (Option 1: Lumpsum)											2,889,858.32	2,568,762.95
Option 2: Bank Financing (indicative; interest rate at the time of loan avaiement applies)												
Term	Factor Rate										M.A.	M.A.
5 yrs(9.75%)	0.02112400										61,045.37	54,262.55
10 yrs(10.99%)	0.01376900										39,790.46	35,369.30
15 yrs(10.99%)	0.01135900										32,825.90	29,178.58

\* note: prices, terms, availability are subject to change without prior notice.  
 \* OTHER CHARGES = (Registration Fees, Documentary Stamp Tax from BIR, Transfer Tax Fees from City Treasurer's Office, Water & Meralco Meter Installation, Handling Fees, Miscellaneous fees).

\* Bank Charges / In-house financing processing fee and Insurances are not included in the Total Contract Price. Said charges shall be paid by the buyer directly to the financing institution / insurance company.  
 \* All Additional Discounts shall be subject to approval.  
 \* Any other payment schemes shall be subject to approval  
 \* RESERVATION FEE = strictly non - refundable and cannot be credited to other units.  
 \* all checks payable to SM DEVELOPMENT CORPORATION.  
 \* This document does not constitute nor form part of any contract and is for information purposes only.

Breakdown of other charges:	
Registration Fee	1.28%
Documentary Stamp Tax	1.50%
Transfer Tax Fee - City/Tre	0.75%
Legal Fees - Notary	0.15%
Water/Meralco Instal	1.55%
Miscellaneous Fee	0.27%
<b>Total</b>	<b>5.50%</b>