



Tower/Unit No.	LR1-5020
Unit Area: (sqm)	52.04
Unit Type:	1BR PH UNIT W/ BAL
Turn-over	3Q 2013

Investment Plan Options									
	Spot Cash	Deferred Cash	Spot 10% / 90% Bal Def (10/90)	Spot 20% / 80% Bal Def (20/80)	Spot 30% / 70% Bal Def (30/70)	Spot 40% / 60% Bal Def (40/60)	Spot 50% / Def Bal (50/50)	20% DP / 80% Bal thru Cash or Bank (20/80)	30% DP / 70% Bal thru Cash or Bank (30/70)
Months to Pay	0	9	9	9	9	9	9	9	9
List Price	5,942,000.00	5,942,000.00	5,942,000.00	5,942,000.00	5,942,000.00	5,942,000.00	5,942,000.00	5,942,000.00	5,942,000.00
Regular Discount	6.5%	1.5%	1.0%	1.5%	2.0%	3.0%	4.0%	0.0%	0.5%
Regular Discount (amount)	386,230.00	89,130.00	59,420.00	89,130.00	118,840.00	178,260.00	237,680.00	-	29,710.00
Down Payment Amount			691,203.15	1,375,424.45	2,052,663.90	2,708,957.80	3,351,288.00	1,396,370.00	2,084,082.23
Down Payment Balance			6,220,828.35	5,501,697.80	4,789,549.10	4,063,436.70	3,351,288.00	5,585,480.00	4,862,858.53
Net List Price	5,555,770.00	5,852,870.00	5,882,580.00	5,852,870.00	5,823,160.00	5,763,740.00	5,704,320.00	5,942,000.00	5,912,290.00
Vat 12%	666,692.40	702,344.40	705,909.60	702,344.40	698,779.20	691,648.80	684,518.40	713,040.00	709,474.80
Other Charges 5.50%	305,567.35	321,907.85	323,541.90	321,907.85	320,273.80	317,005.70	313,737.60	326,810.00	325,175.95
Total Contract Price	6,528,029.75	6,877,122.25	6,912,031.50	6,877,122.25	6,842,213.00	6,772,394.50	6,702,576.00	6,981,850.00	6,946,940.75
April 1, 2013	RF	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00
May 1, 2013	1	6,453,029.75	761,346.92	666,203.15	1,350,424.45	2,027,663.90	2,683,957.80	3,326,288.00	152,374.44
June 1, 2013	2		761,346.92	691,203.15	611,299.76	532,172.12	451,492.97	372,365.33	152,374.44
July 1, 2013	3		761,346.92	691,203.15	611,299.76	532,172.12	451,492.97	372,365.33	152,374.44
August 1, 2013	4		761,346.92	691,203.15	611,299.76	532,172.12	451,492.97	372,365.33	152,374.44
September 1, 2013	5		761,346.92	691,203.15	611,299.76	532,172.12	451,492.97	372,365.33	152,374.44
October 1, 2013	6		761,346.92	691,203.15	611,299.76	532,172.12	451,492.97	372,365.33	152,374.44
November 1, 2013	7		761,346.92	691,203.15	611,299.76	532,172.12	451,492.97	372,365.33	152,374.44
December 1, 2013	8		761,346.92	691,203.15	611,299.76	532,172.12	451,492.97	372,365.33	152,374.44
January 1, 2014	9		761,346.92	691,203.15	611,299.76	532,172.12	451,492.97	372,365.33	152,374.44
February 1, 2014	10		761,346.92	691,203.15	611,299.76	532,172.12	451,492.97	372,365.33	152,374.44
Retention / Balance		50,000.00						5,585,480.00	4,862,858.53
Total Investment Cost	6,528,029.75	6,877,122.25	6,912,031.50	6,877,122.25	6,842,213.00	6,772,394.50	6,702,576.00	6,981,850.00	6,946,940.75

BANK FINANCING SAMPLE TEMPLATE

LOAN VALUE									
Fixing Period (yrs)	Rate**	Tenor (yrs)	Factor Rate					5,585,480.00	4,862,858.53
1	7.50%	20	0.008055932					44,996	39,175
5	8.00%	5	0.020276394					113,253	98,601
5	8.00%	10	0.012132759					67,767	59,000
5	8.00%	15	0.009556521					53,378	46,472
5	8.00%	20	0.008364401					46,719	40,675

**Prevailing rates apply at time of loan availment

* **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)

* 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 for information purposes only.