



Tower/Unit No.	LR2-2823
Unit Area:(sqm)	23.84
Unit Type:	1BEDROOM
Turn-over	1Q 2015

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)	10/10/80 18 MONTHS	20% DP OVER 15 MONTHS / 80% Bal thru Cash or Bank (20/80)	30% DP OVER 15 MONTHS/ 70% Bal thru Cash or Bank (30/70)	20% DP OVER 27 MONTHS / 80% Bal thru Cash or Bank (20/80)	30% DP OVER 27 MONTHS/ 70% Bal thru Cash or Bank (30/70)
Months to Pay	0	27	27	27	27	27	27	18	15	15	27	27
List Price	2,537,000.00	2,537,000.00	2,537,000.00	2,537,000.00	2,537,000.00	2,537,000.00	2,537,000.00	2,537,000.00	2,537,000.00	2,537,000.00	2,537,000.00	2,537,000.00
Regular Discount	12.0%	3.0%	2.0%	3.0%	4.0%	5.0%	6.0%	1.0%	1.0%	2.0%	-	1.0%
Regular Discount (amount)	304,440.00	76,110.00	50,740.00	76,110.00	101,480.00	126,850.00	152,220.00	25,370.00	25,370.00	50,740.00	-	25,370.00
Down Payment 1 Amount			262,300.43	519,247.79	770,842.08	1,017,083.30	1,257,971.45	264,976.97	529,953.93	786,901.29	535,307.00	794,930.90
Down Payment 2 Amount								264,976.97				
Down Payment Balance			2,360,703.87	2,076,991.16	1,798,631.52	1,525,624.95	1,257,971.45	2,119,815.72	2,119,815.72	1,836,103.01	2,141,228.00	1,854,838.76
Net List Price	2,232,560.00	2,460,890.00	2,486,260.00	2,460,890.00	2,435,520.00	2,410,150.00	2,384,780.00	2,511,630.00	2,511,630.00	2,486,260.00	2,537,000.00	2,511,630.00
Vat 12%	FALSE	FALSE	FALSE	FALSE	FALSE	FALSE	FALSE	FALSE	FALSE	FALSE	FALSE	FALSE
Other Charges 5.50%	122,790.80	135,348.95	136,744.30	135,348.95	133,953.60	132,558.25	131,162.90	138,139.65	138,139.65	136,744.30	139,535.00	138,139.65
Total Contract Price	2,355,350.80	2,596,238.95	2,623,004.30	2,596,238.95	2,569,473.60	2,542,708.25	2,515,942.90	2,649,769.65	2,649,769.65	2,623,004.30	2,676,535.00	2,649,769.65
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	25,000.00	25,000.00	25,000.00
May 1, 2013	1	2,280,350.80	95,231.07	237,300.43	494,247.79	745,842.08	992,083.30	1,232,971.45	239,976.97	33,663.60	50,793.42	18,900.26
June 1, 2013	2		95,231.07	87,433.48	76,925.60	66,615.98	56,504.63	46,591.54	14,720.94	33,663.60	50,793.42	18,900.26
July 1, 2013	3		95,231.07	87,433.48	76,925.60	66,615.98	56,504.63	46,591.54	14,720.94	33,663.60	50,793.42	18,900.26
August 1, 2013	4		95,231.07	87,433.48	76,925.60	66,615.98	56,504.63	46,591.54	14,720.94	33,663.60	50,793.42	18,900.26
September 1, 2013	5		95,231.07	87,433.48	76,925.60	66,615.98	56,504.63	46,591.54	14,720.94	33,663.60	50,793.42	18,900.26
October 1, 2013	6		95,231.07	87,433.48	76,925.60	66,615.98	56,504.63	46,591.54	14,720.94	33,663.60	50,793.42	18,900.26
November 1, 2013	7		95,231.07	87,433.48	76,925.60	66,615.98	56,504.63	46,591.54	14,720.94	33,663.60	50,793.42	18,900.26
December 1, 2013	8		95,231.07	87,433.48	76,925.60	66,615.98	56,504.63	46,591.54	14,720.94	33,663.60	50,793.42	18,900.26
January 1, 2014	9		95,231.07	87,433.48	76,925.60	66,615.98	56,504.63	46,591.54	14,720.94	33,663.60	50,793.42	18,900.26
February 1, 2014	10		95,231.07	87,433.48	76,925.60	66,615.98	56,504.63	46,591.54	14,720.94	33,663.60	50,793.42	18,900.26
March 1, 2014	11		95,231.07	87,433.48	76,925.60	66,615.98	56,504.63	46,591.54	14,720.94	33,663.60	50,793.42	18,900.26
April 1, 2014	12		95,231.07	87,433.48	76,925.60	66,615.98	56,504.63	46,591.54	14,720.94	33,663.60	50,793.42	18,900.26
May 1, 2014	13		95,231.07	87,433.48	76,925.60	66,615.98	56,504.63	46,591.54	14,720.94	33,663.60	50,793.42	18,900.26
June 1, 2014	14		95,231.07	87,433.48	76,925.60	66,615.98	56,504.63	46,591.54	14,720.94	33,663.60	50,793.42	18,900.26
July 1, 2014	15		95,231.07	87,433.48	76,925.60	66,615.98	56,504.63	46,591.54	14,720.94	33,663.60	50,793.42	18,900.26
August 1, 2014	16		95,231.07	87,433.48	76,925.60	66,615.98	56,504.63	46,591.54	14,720.94	2,119,815.72	1,836,103.01	18,900.26
September 1, 2014	17		95,231.07	87,433.48	76,925.60	66,615.98	56,504.63	46,591.54	14,720.94			18,900.26
October 1, 2014	18		95,231.07	87,433.48	76,925.60	66,615.98	56,504.63	46,591.54	14,720.94			18,900.26
November 1, 2014	19		95,231.07	87,433.48	76,925.60	66,615.98	56,504.63	46,591.54	14,720.94			18,900.26
December 1, 2014	20		95,231.07	87,433.48	76,925.60	66,615.98	56,504.63	46,591.54	2,119,815.72			18,900.26
January 1, 2015	21		95,231.07	87,433.48	76,925.60	66,615.98	56,504.63	46,591.54				18,900.26
February 1, 2015	22		95,231.07	87,433.48	76,925.60	66,615.98	56,504.63	46,591.54				18,900.26
March 1, 2015	23		95,231.07	87,433.48	76,925.60	66,615.98	56,504.63	46,591.54				18,900.26
April 1, 2015	24		95,231.07	87,433.48	76,925.60	66,615.98	56,504.63	46,591.54				18,900.26
May 1, 2015	25		95,231.07	87,433.48	76,925.60	66,615.98	56,504.63	46,591.54				18,900.26
June 1, 2015	26		95,231.07	87,433.48	76,925.60	66,615.98	56,504.63	46,591.54				18,900.26
July 1, 2015	27		95,231.07	87,433.48	76,925.60	66,615.98	56,504.63	46,591.54				18,900.26
August 1, 2015	28			87,433.48	76,925.60	66,615.98	56,504.63	46,591.54			2,141,228.00	1,854,838.76
Retention / Balance		50,000.00										
Total Investment Cost	2,355,350.80	2,596,238.95	2,623,004.30	2,596,238.95	2,569,473.60	2,542,708.25	2,515,942.90	2,649,769.65	2,649,769.65	2,623,004.30	2,676,535.00	2,649,769.65

BANK FINANCING SAMPLE TEMPLATE

LOAN VALUE										33,663.60	50,793.42	18,900.26	28,515.96
Fixing Period (yrs)	Rate**	Tenor (yrs)	Factor Rate							BANK MONTHLY AMORTIZATION		BANK MONTHLY AMORTIZATION	
1	7.50%	20	0.008055932							271	409	-	-
5	8.00%	5	0.020276394							683	1,030	-	-
5	8.00%	10	0.012132759							408	616	-	-
5	8.00%	15	0.009556521							322	485	-	-
5	8.00%	20	0.008364401							282	425	-	-

**Prevailing rates apply at time of loan avaiement

* **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.