



Tower/Unit No.	LR3-3121
Unit Area:(sqm)	24.21
Unit Type:	1BEDROOM
Turn-over	2Q 2014

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 15 MONTHS	20% DP OVER 10 MONTHS / 80% Bal thru Cash or Bank (20/80)	30% DP OVER 10 MONTHS/ 70% Bal thru Cash or Bank (30/70)	20% DP OVER 18 MONTHS / 80% Bal thru Cash or Bank (20/80)	30% DP OVER 18 MONTHS/ 70% Bal thru Cash or Bank (30/70)	
Months to Pay	0	18	18	18	18	18	18	15	10	10	18	18	
List Price	2,584,000.00	2,584,000.00	2,584,000.00	2,584,000.00	2,584,000.00	2,584,000.00	2,584,000.00	2,584,000.00	2,584,000.00	2,584,000.00	2,584,000.00	2,584,000.00	
Regular Discount	10.0%	2.0%	1.0%	2.0%	3.0%	4.0%	5.0%	0.5%	1.0%	2.0%		0.5%	
Regular Discount (amount)	258,400.00	51,680.00	25,840.00	51,680.00	77,520.00	103,360.00	129,200.00	12,920.00	25,840.00	51,680.00	-	12,920.00	
Down Payment 1 Amount			269,885.88	534,319.52	793,300.92	1,046,830.08	1,294,907.00	271,248.94	539,771.76	801,479.28	545,224.00	813,746.82	
Down Payment 2 Amount								271,248.94					
Down Payment Balance			2,428,972.92	2,137,278.08	1,851,035.48	1,570,245.12	1,294,907.00	2,169,991.52	2,159,087.04	1,870,118.32	2,180,896.00	1,898,742.58	
Net List Price	2,325,600.00	2,532,320.00	2,558,160.00	2,532,320.00	2,506,480.00	2,480,640.00	2,454,800.00	2,571,080.00	2,558,160.00	2,532,320.00	2,584,000.00	2,571,080.00	
Vat 12%	FALSE	FALSE	FALSE	FALSE	FALSE	FALSE	FALSE	FALSE	FALSE	FALSE	FALSE	FALSE	
Other Charges 5.50%	127,908.00	139,277.60	140,698.80	139,277.60	137,856.40	136,435.20	135,014.00	141,409.40	140,698.80	139,277.60	142,120.00	141,409.40	
Total Contract Price	2,453,508.00	2,671,597.60	2,698,858.80	2,671,597.60	2,644,336.40	2,617,075.20	2,589,814.00	2,712,489.40	2,698,858.80	2,671,597.60	2,726,120.00	2,712,489.40	
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	25,000.00	
May 1, 2013	1	2,378,508.00	147,033.20	244,885.88	509,319.52	768,300.92	1,021,830.08	1,269,907.00	246,248.94	51,477.18	77,647.93	28,901.33	43,819.27
June 1, 2013	2		147,033.20	134,942.94	118,737.67	102,835.30	87,235.84	71,939.28	18,083.26	51,477.18	77,647.93	28,901.33	43,819.27
July 1, 2013	3		147,033.20	134,942.94	118,737.67	102,835.30	87,235.84	71,939.28	18,083.26	51,477.18	77,647.93	28,901.33	43,819.27
August 1, 2013	4		147,033.20	134,942.94	118,737.67	102,835.30	87,235.84	71,939.28	18,083.26	51,477.18	77,647.93	28,901.33	43,819.27
September 1, 2013	5		147,033.20	134,942.94	118,737.67	102,835.30	87,235.84	71,939.28	18,083.26	51,477.18	77,647.93	28,901.33	43,819.27
October 1, 2013	6		147,033.20	134,942.94	118,737.67	102,835.30	87,235.84	71,939.28	18,083.26	51,477.18	77,647.93	28,901.33	43,819.27
November 1, 2013	7		147,033.20	134,942.94	118,737.67	102,835.30	87,235.84	71,939.28	18,083.26	51,477.18	77,647.93	28,901.33	43,819.27
December 1, 2013	8		147,033.20	134,942.94	118,737.67	102,835.30	87,235.84	71,939.28	18,083.26	51,477.18	77,647.93	28,901.33	43,819.27
January 1, 2014	9		147,033.20	134,942.94	118,737.67	102,835.30	87,235.84	71,939.28	18,083.26	51,477.18	77,647.93	28,901.33	43,819.27
February 1, 2014	10		147,033.20	134,942.94	118,737.67	102,835.30	87,235.84	71,939.28	18,083.26	51,477.18	77,647.93	28,901.33	43,819.27
March 1, 2014	11		147,033.20	134,942.94	118,737.67	102,835.30	87,235.84	71,939.28	18,083.26	2,159,087.04	1,870,118.32	28,901.33	43,819.27
April 1, 2014	12		147,033.20	134,942.94	118,737.67	102,835.30	87,235.84	71,939.28	18,083.26			28,901.33	43,819.27
May 1, 2014	13		147,033.20	134,942.94	118,737.67	102,835.30	87,235.84	71,939.28	18,083.26			28,901.33	43,819.27
June 1, 2014	14		147,033.20	134,942.94	118,737.67	102,835.30	87,235.84	71,939.28	18,083.26			28,901.33	43,819.27
July 1, 2014	15		147,033.20	134,942.94	118,737.67	102,835.30	87,235.84	71,939.28	18,083.26			28,901.33	43,819.27
August 1, 2014	16		147,033.20	134,942.94	118,737.67	102,835.30	87,235.84	71,939.28	18,083.26			28,901.33	43,819.27
September 1, 2014	17		147,033.20	134,942.94	118,737.67	102,835.30	87,235.84	71,939.28	2,169,991.52			28,901.33	43,819.27
October 1, 2014	18		147,033.20	134,942.94	118,737.67	102,835.30	87,235.84	71,939.28				28,901.33	43,819.27
November 1, 2014	19			134,942.94	118,737.67	102,835.30	87,235.84	71,939.28				2,180,896.00	1,898,742.58
December 1, 2014													
Retention / Balance	50,000.00												
Total Investment Cost	2,453,508.00	2,671,597.60	2,698,858.80	2,671,597.60	2,644,336.40	2,617,075.20	2,589,814.00	2,712,489.40	2,698,858.80	2,671,597.60	2,726,120.00	2,712,489.40	

BANK FINANCING SAMPLE TEMPLATE

LOAN VALUE										51,477.18	77,647.93	28,901.33	43,819.27
Fixing Period (yrs)	Rate**	Tenor (yrs)	Factor Rate							BANK MONTHLY AMORTIZATION		BANK MONTHLY AMORTIZATION	
1	7.50%	20	0.008055932							415	626	-	-
5	8.00%	5	0.020276394							1,044	1,574	-	-
5	8.00%	10	0.012132759							625	942	-	-
5	8.00%	15	0.009556521							492	742	-	-
5	8.00%	20	0.008364401							431	649	-	-

**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.