

\*to move-in, spot 20% plus LOG is required

Project	Berkeley Residences
Unit Type	2br
Floor Area	
List Price	2,437,000.00

	SPOT CASH	Deferred Cash	SPOT 20%; Balance in 12 mo SPOT 50%; Balance in 6 mos 50% in 6 mos			20% in 12 mos
LP	2,437,000.00	2,437,000.00	2,437,000.00	2,437,000.00	2,437,000.00	2,437,000.00
Discount	5%			2%		
Discount Amt	121,850.00			48,740.00	0.00	
Net LP	2,315,150.0000	2,437,000.0000	2,437,000.0000	2,388,260.0000	2,437,000.0000	2,437,000.00
VAT (if LP exceeds 2.5 M)	0.00	0.00	0.00	0.00	0.00	292,440.00
Other Charges	127,333.25	134,035.00	134,035.00	131,354.30	134,035.00	134,035.00
<b>TCP</b>	<b>2,442,483.25</b>	<b>2,571,035.00</b>	<b>2,571,035.00</b>	<b>2,519,614.30</b>	<b>2,571,035.00</b>	<b>2,863,475.00</b>
Downpayment			20%	50%	50%	0.20
DP			514,207.00	1,259,807.15	1,285,517.50	572,695.00
Reservation Fee	25,000.00	100,000.00	25,000.00	25,000.00	25,000.00	25,000.00
Net DP	2,367,483.25	2,471,035.00	489,207.00	1,234,807.15	1,260,517.50	547,695.00
DP Payable In						6
DP Installment Amortization					210,086.25	45,641.25
Balance		2,471,035.00	2,056,828.00	1,259,807.15	1,285,517.50	2,290,780.00
Payable in		12	12	6		
Retention Fee	50,000.00					
Balance Amortization		205,919.58	171,402.33	209,967.86		

Month 0	25000	100000	25000	25000	25000	25,000.00
Month 1	2,367,483.25	205,919.58	489,207.00	1,234,807.15	210,086.25	45,641.25
Month 2	50000	205,919.58	171,402.33	209,967.86	210,086.25	45,641.25
Month 3		205,919.58	171,402.33	209,967.86	210,086.25	45,641.25
Month 4		205,919.58	171,402.33	209,967.86	210,086.25	45,641.25
Month 5		205,919.58	171,402.33	209,967.86	210,086.25	45,641.25
Month 6		205,919.58	171,402.33	209,967.86	210,086.25	45,641.25
Month 7		205,919.58	171,402.33	209,967.86	1,285,517.50	45,641.25
Month 8		205,919.58	171,402.33			45,641.25
Month 9		205,919.58	171,402.33			45,641.25
Month 10		205,919.58	171,402.33			45,641.25
Month 11		205,919.58	171,402.33			45,641.25
Month 12		205,919.58	171,402.33			45,641.25
Month 13			171,402.33			2,290,780.00
<b>Total Proceeds</b>	<b>2442483.25</b>	<b>2,571,035.00</b>	<b>2,571,035.00</b>	<b>2,519,614.30</b>	<b>2,571,035.00</b>	<b>2,863,475.00</b>

CONFORME: \_\_\_\_\_ Date: \_\_\_\_\_

Buyer's Name: \_\_\_\_\_

**Bank Financing**

Term	Factor Rate
5 yrs(9.75%)	0.02112400
10 yrs(10.99%)	0.01376900
15 yrs(10.99%)	0.01135900

Approved by: \_\_\_\_\_

**In house**

5 yrs(18%)	0.0253934
10 yrs(18%)	0.0180185

\* **OTHER CHARGES** = (Registration Fees, Doc. Stamp Tax from BIR, Transfer Tax fees, Water & Meralco Meter Installation, Handling & Misc. fees)

\* All Additional Discounts shall be subject to approval.

\* Any other payment schemes shall be subject to approval

\* all checks payable to **SM DEVELOPMENT CORPORATION**

\*This document does not constitute nor form part of any contract and is for information purposes only.