



SM DEVELOPMENT CORPORATION  
 PAYMENT SCHEME  
 TOWER 1  
 AMENITY/MANILA VIEW

UNIT : 4012  
 SQM : 42.34 SQM  
 UNIT TYPE : 2 BR W/BALCONY- BASIC  
 TURNOVER : 2013-4TH QUARTER

TOTAL LIST PRICE : 4,433,000

	A	B	C	D	E	F
Payment Term	Spot Cash Payment	Deferred Cash Payment over 8 months	20% Spot DP, 80% balance over 7months	5% SPOT DP,15% DP OVER 6 MONTHS,80 LUMPSUM/BANKFIN	20% DP OVER 7 MONTHS, 80% LUMPSUM/BANKFIN	10% DP OVER 10 MONTHS, 90% LUMPSUM/BANKFIN
List Price	4,433,000	4,433,000	4,433,000	4,433,000	4,433,000	4,433,000
<b>ABSOLUTE DISCOUNT / WEEKEND</b>	0	0	0	0	0	0
NET ABSOLUTE DISCOUNT	4,433,000	4,433,000	4,433,000	4,433,000	4,433,000	4,433,000
<b>Standard Discount</b>	10%	6%	6%	4%	3%	
Price Net of STANDARD Disc	443,300	265,980	265,980	177,320	132,990	0
NET ABSOLUTE DISCOUNT & STANDARD	3,989,700	4,167,020	4,167,020	4,255,680	4,300,010	4,433,000
<b>EVENTS OR ADD.DISCOUNT (1.18.13)</b>		0.0%	0.0%	0.0%	0.0%	0.0%
Discount on TLP(amount)	0	0	0	0	0	0
TOTAL DISCOUNT	443,300	265,980	265,980	177,320	132,990	0
NET OF DISCOUNT	3,989,700.00	4,167,020	4,167,020	4,255,680	4,300,010	4,433,000
(REBATE)		0.0%	0.0%	0.0%	0.0%	0.0%
	0.00	0	0	0	0	0
Net List Price	3,989,700	4,167,020	4,167,020	4,255,680	4,300,010	4,433,000
<b>VAT- (IF 3,199,200M)</b>	478,764	500,042	500,042	510,682	516,001	531,960
OC-5.5% of Net TLP	219,433	229,186	229,186	234,062	236,501	243,815
<b>TOTAL CONTRACT PRICE</b>	<b>4,687,897</b>	<b>4,896,248</b>	<b>4,896,248</b>	<b>5,000,424</b>	<b>5,052,512</b>	<b>5,208,775</b>
20% ON TCP			979,250		1,010,502	
10% ON TCP						520,877
Balance	4,662,897		3,916,999		4,042,009	4,687,897

11/1/2012	0	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00
12/1/2012	1	4,612,897.49	608,906.06	954,249.70	225,021.20	140,786.05
1/1/2013	2		608,906.06	559,571.26	125,010.60	140,786.05
2/1/2013	3		608,906.06	559,571.26	125,010.60	140,786.05
3/1/2013	4		608,906.06	559,571.26	125,010.60	140,786.05
4/1/2013	5		608,906.06	559,571.26	125,010.60	140,786.05
5/1/2013	6		608,906.06	559,571.26	125,010.60	140,786.05
6/1/2013	7		608,906.06	559,571.26	125,010.60	140,786.05
7/1/2013	8		608,906.06	559,571.26	4,000,339.20	4,042,009.40
8/1/2013	9					
9/1/2013	10					
10/1/2013						4,687,897.49
11/1/2013						
12/1/2013		50,000(turnover)				
Net TLP		4,637,897.49 50,000.000	4,896,248.49	4,896,248.49	5,000,423.99	5,052,511.74
						5,208,774.99

CONFORME : \_\_\_\_\_ Date : **APRIL 2013**  
 Buyer's Name : \_\_\_\_\_ Broker : \_\_\_\_\_

Bank Financing

Term	Factor Rate	
5 yrs(9.75%)	0.02112400	99,027.15
10 yrs(10.99%)	0.01376900	64,547.66
15 yrs(10.99%)	0.01135900	53,249.83

In house

5 yrs(18%)	0.0253934	119,041.66
10 yrs(18%)	0.0180185	84,468.88

Approved by : **DHEBY GARCIA**  
 Broker Liaison Manager

\* 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 is for information purposes only.

Breakdown of other charges:

Registration Fee	1.28%
Documentary Stamp Tax -BIR	1.50%
Transfer Tax Fee - City Treasurer	0.75%
Legal Fees - Notary	0.15%
Water/Meralco Installation	1.55%
Miscellaneous Fee	0.27%
<b>Total</b>	<b>5.50%</b>