

WIND RESIDENCES TOWER 1 COMPUTATION TEMPLATE



List Price (LP):		3,739,000.00	Tower:	1		
Unit No:		2219	Unit Type:	RR2	1BR	
Unit Area: (sqm)		34.81	View:	Taal		
STANDARD PAYMENT TERMS						
	Spot Cash	Deferred Cash over 12 months	20% SPOT; 80% over 11 mons	10% SPOT 10% over 10 mons; 80% Bal.	20% over 12 mons; 80% Bal.	10% over 10 mons; 90% Bal.
LIST PRICE	3,739,000	3,739,000	3,739,000	3,739,000	3,739,000	3,739,000
PROMO DISCOUNT ON LIST PRICE						
STANDARD DISCOUNT ON DP						
DISCOUNT AMOUNT (1)	0	0	0.00	0.00	.00	0.00
STANDARD DISCOUNT ON LP						
DISCOUNT AMOUNT (2)	12%	5%	5%	1.00%	0.5%	0%
	448,680	186,950	186,950.00	37,390.00	18,695.00	0.00
NET LIST PRICE	3,290,320	3,552,050	3,552,050.00	3,701,610.00	3,720,305.00	3,739,000.00
OTHER CHARGES: (5.5%)	180,968	195,363	195,362.75	203,588.55	204,616.78	205,645.00
12% VAT (only if >3,199,200)	394,838.40	426,246.00	426,246.00	444,193.20	446,436.60	448,680.00
NET TOTAL CONTRACT PRICE	3,866,126.00	4,173,658.75	4,173,658.75	4,349,391.75	4,371,358.38	4,393,325.00
DOWN PAYMENT %			20%	10%	20%	10%
DOWN PAYMENT AMOUNT			834,731.75	434,939.18	874,271.68	439,332.50
RESERVATION FEE	25,000	25,000	25,000.00	25,000.00	25,000.00	25,000.00
NET DOWN PAYMENT			809,731.75	409,939.18	849,271.68	414,332.50
INSTALLMENT % (1)				10%	20%	10%
INSTALLMENT AMOUNT		4,148,659		434,939.18	849,271.68	414,332.50
INSTALLMENT TERMS		12		10	12	10
MONTHLY DP PAYMENT		345,722		43,493.92	70,772.64	41,433.25
BALANCE %			80%	80%	80%	90%
BALANCE AMOUNT	3,841,126		3,338,927.00	3,479,513.40	3,497,086.70	3,953,992.50
BALANCE TERMS			11.00			
MONTHLY PAYMENT			303,538.82			
Retention Fee (upon turnover)						
Month 0	25,000	25,000	25,000.00	25,000.00	25,000.00	25,000.00
Month 1	3,791,126	345,722	809,731.75	409,939.18	70,772.64	41,433.25
Month 2		345,722	303,538.82	43,493.92	70,772.64	41,433.25
Month 3		345,722	303,538.82	43,493.92	70,772.64	41,433.25
Month 4		345,722	303,538.82	43,493.92	70,772.64	41,433.25
Month 5		345,722	303,538.82	43,493.92	70,772.64	41,433.25
Month 6		345,722	303,538.82	43,493.92	70,772.64	41,433.25
Month 7		345,722	303,538.82	43,493.92	70,772.64	41,433.25
Month 8		345,722	303,538.82	43,493.92	70,772.64	41,433.25
Month 9		345,722	303,538.82	43,493.92	70,772.64	41,433.25
Month 10		345,722	303,538.82	43,493.92	70,772.64	41,433.25
Month 11		345,722	303,538.82	43,493.92	70,772.64	
Month 12		345,722	303,538.82	3,479,513.40	70,772.64	
Month 13					3,497,086.70	3,953,992.50
Month 14						
Month 15						
Month 16						
Retention Fee (upon turnover)	50,000					
TOTAL PROCEEDS	3,816,126	4,173,659	4,173,658.75	4,349,391.75	4,371,358.38	4,393,325.00
BANK FINANCING SAMPLE TEMPLATE						
LOAN VALUE				3,479,513.40	3,497,086.70	3,953,992.50
Fixing Period (yrs)	Rate**	Tenor (yrs)	Factor Rate	BANK LOAN AMORTIZATION		
1	5.75%	20	0.007020835	24,429	24,552	27,760
5	8.75%	5	0.020637233	71,808	72,170	81,599
5	8.75%	10	0.012532675	43,608	43,828	49,554
5	8.75%	15	0.009994487	34,776	34,776	39,518
5	8.75%	20	0.008837107	30,749	30,904	34,942

** Prevailing rates apply at time of loan avallment

* 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.