



SM DEVELOPMENT CORPORATION
 PAYMENT SCHEME
 TOWER 1
 VIEW – AMENITY/MANILA VIEW

UNIT : 725
 SQM : 20 SQM
 UNIT TYPE : STUDIO-BASIC
 TURNOVER : 2013-4TH QUARTER

TOTAL LIST PRICE : 2,151,000

	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	10% DP OVER 7 MONTHS, 90% LUMPSUM/BANKFIN	5% DP OVER 6 MONTHS, 95% LUMPSUM/PSBANK ONLY
List Price	2,151,000	2,151,000	2,151,000	2,151,000	2,151,000	2,151,000
Standard Discount	10%	6%	6%	4%	3%	2%
Price Net of STANDARD Disc	215,100	129,060	129,060	86,040	64,530	43,020
NET OF DISCOUNT	1,935,900.00	2,021,940	2,021,940	2,064,960	2,086,470	2,107,980
VAT- (IF 3,199,200M)	FALSE	FALSE	FALSE	FALSE	FALSE	FALSE
OC-5.5% of Net TLP	106,475	111,207	111,207	113,573	114,756	115,939
TOTAL CONTRACT PRICE	2,042,374.50	2,133,146.70	2,133,146.70	2,178,532.80	2,201,225.85	2,223,918.90
DOWNPAYMENT			426,629	108,927	220,123	111,195.95
DOWNPAYMENT				326,780		
BALANCE			1,706,517.36	1,742,826.24	1,981,103.27	2,112,722.96
4/1/2013 0	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00
5/1/2013 1	1,967,374.50	263,518.34	401,629.34	83,926.64	27,874.66	14,365.99
6/1/2013 2		263,518.34	243,788.19	54,463.32	27,874.66	14,365.99
7/1/2013 3		263,518.34	243,788.19	54,463.32	27,874.66	14,365.99
8/1/2013 4		263,518.34	243,788.19	54,463.32	27,874.66	14,365.99
9/1/2013 5		263,518.34	243,788.19	54,463.32	27,874.66	14,365.99
10/1/2013 6		263,518.34	243,788.19	54,463.32	27,874.66	14,365.99
11/1/2013 7		263,518.34	243,788.19	54,463.32	27,874.66	2,112,722.96
12/1/2013 8	50,000(turnover)	263,518.34	243,788.19	1,742,826.24	1,981,103.27	
Net TLP	2,042,374.50	2,133,146.70	2,133,146.70	2,178,532.80	2,201,225.85	2,223,918.90

CONFORME : _____

Date : APRIL 2013

Buyer's Name : _____

Broker : _____

Bank Financing

Term	Factor Rate	
5 yrs(9.75%)	0.02112400	44,629.16
10 yrs(10.99%)	0.01376900	29,090.08
15 yrs(10.99%)	0.01135900	23,998.42

Approved by : _____

CATHY C. CANTOS

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%
Total	5.50%