

WIND RESIDENCES TOWER 2 COMPUTATION TEMPLATE



List Price (LP):		2,870,000.00	Tower:	2		
Unit No:		2112	Unit Type:	RR2		1BR
Unit Area: (sqm)		26.62	View:	Amenity		
STANDARD PAYMENT TERMS						
	Spot Cash	Deferred Cash over 7months	10% SPOT; 90% over 6 mons	5% SPOT; 15% over 5mons;80 Bal.	20% over 7 mons; 80% Bal.	10% DP over 7 mos; 90% Balance
LIST PRICE	2,870,000.00	2,870,000.00	2,870,000.00	2,870,000.00	2,870,000.00	2,870,000.00
PROMO DISCOUNT ON LIST PRICE						
DISCOUNT AMOUNT (1)	0	0	0.00	0.00	.00	0.00
STANDARD DISCOUNT ON LP	11%	6%	6%	1%	0.50%	0%
DISCOUNT AMOUNT (2)	315,700	172,200	172,200.00	28,700.00	14,350.00	0.00
NET LIST PRICE	2,554,300	2,697,800	2,697,800.00	2,870,000.00	2,855,650.00	2,870,000.00
OTHER CHARGES: (5.5%)	140,487	148,379	148,379.00	157,850.00	157,060.75	157,850.00
12% VAT (only if >3,199,200)	0.00	0.00	0.00	0.00	0.00	0.00
NET TOTAL CONTRACT PRICE	2,694,786.50	2,846,179.00	2,846,179.00	3,027,850.00	3,012,710.75	3,027,850.00
DOWN PAYMENT %			10%	5%	20%	10%
DOWN PAYMENT AMOUNT			284,617.90	151,392.50	602,542.15	302,785.00
RESERVATION FEE	25,000	25,000	25,000.00	25,000.00	25,000.00	25,000.00
NET DOWN PAYMENT			259,617.90	126,392.50	577,542.15	277,785.00
INSTALLMENT % (1)				15%	20%	10%
INSTALLMENT AMOUNT		2,821,179.00		454,177.50	577,542.15	277,785.00
INSTALLMENT TERMS		7		5	7	7
MONTHLY DP PAYMENT		403,026		90,835.50	82,506.02	39,683.57
BALANCE %			90%	80%	80%	90%
BALANCE AMOUNT	2,669,787		2,561,561.10	2,422,280.00	2,410,168.60	2,725,065.00
BALANCE TERMS			6.00			
MONTHLY PAYMENT			426,926.85			
Retention Fee (upon turnover)	50,000					
Month 0	25,000	25,000	25,000.00	25,000.00	25,000.00	25,000.00
Month 1	2,619,787	403,026	259,617.90	126,392.50	82,506.02	39,683.57
Month 2		403,026	426,926.85	90,835.50	82,506.02	39,683.57
Month 3		403,026	426,926.85	90,835.50	82,506.02	39,683.57
Month 4		403,026	426,926.85	90,835.50	82,506.02	39,683.57
Month 5		403,026	426,926.85	90,835.50	82,506.02	39,683.57
Month 6		403,026	426,926.85	90,835.50	82,506.02	39,683.57
Month 7		403,026	426,926.85		82,506.02	39,683.57
Month 8					2,410,168.60	
Month 9						
Month 10						
Month 11						2,725,065.00
Month 12				2,422,280.00		
Retention Fee (upon turnover)	50,000					
TOTAL PROCEEDS	2,694,786.50	2,846,179.00	2,846,179.00	3,027,850.00	3,012,710.75	3,027,850.00
BANK FINANCING SAMPLE TEMPLATE						
LOAN VALUE				2,422,280.00	0.00	2,725,065.00
Fixing Period (yrs)	Rate**	Tenor (yrs)	Factor Rate	BANK LOAN AMORTIZATION		
1	5.75%	20	0.007020835	17,006	-	19,132
5	8.75%	5	0.020637233	49,989	-	56,238
5	8.75%	10	0.012532675	30,358	-	34,152
5	8.75%	15	0.009994487	24,209	-	27,236
5	8.75%	20	0.008837107	21,406	-	24,082

** 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.