



SM DEVELOPMENT CORPORATION

PAYMENT SCHEME

TOWER 2

VIEW – AMENITY/OC

TOTAL LIST PRICE :

UNIT :

SQM :

UNIT TYPE :

TURNOVER :

4203

27.09 sqm

1BR W/ BALCONY

2014-4TH QUARTER

2,888,000

|                             | A                   | B                                    | C                                      | D  | E  | F  |
|-----------------------------|---------------------|--------------------------------------|--|--|--|--|
| Payment Term                | Spot Cash Payment   | Deferred Cash Payment over 18 months | 10% Spot DP, 90% balance over 17months | 5% SPOT DP,15% DP OVER 16 MONTHS,80% LUMPSUM/BANKFIN | 20% DP OVER 17 MONTHS, 80% LUMPSUM/BANKFIN | 10% DP OVER 15 MONTHS, 90% LUMPSUM/PSBANK ONLY |
| List Price                  | 2,888,000           | 2,888,000                            | 2,888,000                              | 2,888,000  | 2,888,000                                  | 2,888,000                                      |
| <b>Standard Discount</b>    | <b>11%</b>          | <b>4%</b>                            | <b>4%</b>                              | <b>0.5%</b>  |  |  |
| Price Net of STANDARD Disc  | 317,680             | 115,520                              | 115,520                                | 14,440   | 0  | 0  |
| <b>NET OF DISCOUNT</b>      | <b>2,570,320.00</b> | <b>2,772,480</b>                     | <b>2,772,480</b>                       | <b>2,873,560</b>                                     | <b>2,888,000</b>                           | <b>2,888,000</b>                               |
| <b>VAT- (IF 3,199,200M)</b> | FALSE               | FALSE                                | FALSE                                  | FALSE  | FALSE                                      | FALSE  |
| OC-5.5% of Net TLP          | 141,368             | 152,486                              | 152,486                                | 158,046  | 158,840                                    | 158,840  |
| <b>TOTAL CONTRACT PRICE</b> | <b>2,711,687.60</b> | <b>2,924,966.40</b>                  | <b>2,924,966.40</b>                    | <b>3,031,605.80</b>                                  | <b>3,046,840.00</b>                        | <b>3,046,840.00</b>                            |
| DOWNPAYMENT                 |                     |                                      | 292,497                                | 151,580  | 609,368                                    | 304,684.00                                     |
| DOWNPAYMENT                 |                     |                                      |  | 454,741  |  |  |
| BALANCE                     |                     |                                      | 2,632,469.76                           | 2,425,284.64   | 2,437,472.00                               | 2,742,156.00                                   |
| 4/1/2013                    | 0                   | 25,000.00                            | 25,000.00                              | 25,000.00  | 25,000.00                                  | 25,000.00                                      |
| 5/1/2013                    | 1                   | 2,636,687.60                         | 161,109.24                             | 267,496.64   | 126,580.29                                 | 18,645.60                                      |
| 6/1/2013                    | 2                   |                                      | 161,109.24                             | 154,851.16   | 28,421.30                                  | 18,645.60                                      |
| 7/1/2013                    | 3                   |                                      | 161,109.24                             | 154,851.16   | 28,421.30                                  | 18,645.60                                      |
| 8/1/2013                    | 4                   |                                      | 161,109.24                             | 154,851.16   | 28,421.30                                  | 18,645.60                                      |
| 9/1/2013                    | 5                   |                                      | 161,109.24                             | 154,851.16   | 28,421.30                                  | 18,645.60                                      |
| 10/1/2013                   | 6                   |                                      | 161,109.24                             | 154,851.16   | 28,421.30                                  | 18,645.60                                      |
| 11/1/2013                   | 7                   |                                      | 161,109.24                             | 154,851.16   | 28,421.30                                  | 18,645.60                                      |
| 12/1/2013                   | 8                   |                                      | 161,109.24                             | 154,851.16   | 28,421.30                                  | 18,645.60                                      |
| 1/1/2014                    | 9                   |                                      | 161,109.24                             | 154,851.16   | 28,421.30                                  | 18,645.60                                      |
| 2/1/2014                    | 10                  |                                      | 161,109.24                             | 154,851.16   | 28,421.30                                  | 18,645.60                                      |
| 3/4/2014                    | 11                  |                                      | 161,109.24                             | 154,851.16   | 28,421.30                                  | 18,645.60                                      |
| 4/4/2014                    | 12                  |                                      | 161,109.24                             | 154,851.16   | 28,421.30                                  | 18,645.60                                      |
| 5/5/2014                    | 13                  |                                      | 161,109.24                             | 154,851.16   | 28,421.30                                  | 18,645.60                                      |
| 6/5/2014                    | 14                  |                                      | 161,109.24                             | 154,851.16   | 28,421.30                                  | 18,645.60                                      |
| 7/6/2014                    | 15                  |                                      | 161,109.24                             | 154,851.16   | 28,421.30                                  | 18,645.60                                      |
| 8/6/2014                    | 16                  |                                      | 161,109.24                             | 154,851.16   | 28,421.30                                  | 2,742,156.00                                   |
| 9/6/2014                    | 17                  |                                      | 161,109.24                             | 154,851.16   | 28,421.30                                  | 34,374.59                                      |
| 10/7/2014                   | 18                  | 50,000(turnover)                     | 161,109.24                             | 154,851.16   | 2,425,284.64                               | 2,437,472.00                                   |
| Net TLP                     | 2,711,687.60        | 2,924,966.40                         | 2,924,966.40                           | 3,031,605.80   | 3,046,840.00                               | 3,046,840.00                                   |

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

Date : APRIL 2013

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

Broker : \_\_\_\_\_

Bank Financing

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

CATHY C. CANTOS

Broker Liaison Manager

| Term           | Factor Rate |           |
|----------------|-------------|-----------|
| 5 yrs(9.75%)   | 0.02112400  | 57,925.30 |
| 10 yrs(10.99%) | 0.01376900  | 37,756.75 |
| 15 yrs(10.99%) | 0.01135900  | 31,148.15 |

\* 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> |