



WIND RESIDENCES TOWER 3 COMPUTATION TEMPLATE

List Price (LP):	2,524,000.00	Tower:	3
Unit No:	1205	Unit Type:	RR1 1BR
Unit Area: (sqm)	28.27	View:	Alfonso

STANDARD PAYMENT TERMS

	Spot Cash	Deferred Cash over 21 months	10% SPOT, 90% over 20 mons	5% SPOT, 15% over 19 mons; 80 Bal.	20% over 20; 80% Bal.	10% over 15 mos; 90% Bal.
LIST PRICE	2,524,000	2,524,000	2,524,000	2,524,000	2,524,000	2,524,000
PROMO DISCOUNT ON LIST PRICE	0%	0%	0%	0.00%	0%	0%
DISCOUNT AMOUNT (1)	0	0	0.00	0.00	.00	0.00
STANDARD DISCOUNT ON LP	12%	3%	3%	0.05%	0%	0%
STANDARD DISCOUNT ON DP						
DISCOUNT AMOUNT (2)	302,880	75,720	75,720.00	1,262.00	.00	0.00
NET LIST PRICE	2,221,120	2,448,280	2,448,280.00	2,522,738.00	2,524,000.00	2,524,000.00
OTHER CHARGES: ( 5.5%)	122,162	134,655	134,655.40	138,750.59	138,820.00	138,820.00
12% VAT (only if >=3,199,200)	0.00	0.00	0.00	0.00	0.00	0.00
NET TOTAL CONTRACT PRICE	2,343,281.60	2,582,935.40	2,582,935.40	2,661,488.59	2,662,820.00	2,662,820.00
DOWN PAYMENT %			10%	5%	20%	10%
DOWN PAYMENT AMOUNT			258,293.54	133,074.43	532,564.00	266,282.00
RESERVATION FEE	25,000	25,000	25,000.00	25,000.00	25,000.00	25,000.00
NET DOWN PAYMENT			233,293.54	108,074.43	507,564.00	241,282.00
INSTALLMENT % (1)				15%	20%	10%
INSTALLMENT AMOUNT		2,557,935		399,223.29	507,564.00	241,282.00
INSTALLMENT TERMS		21		19.00	20.00	15
MONTHLY DP PAYMENT		121,806		21,011.75	25,378.20	16,085.47
BALANCE %			90%		80%	90%
BALANCE AMOUNT	2,318,282		2,324,641.86	2,129,190.87	2,130,256.00	2,396,538.00
BALANCE TERMS			20			
MONTHLY PAYMENT			116,232.09			
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	2,268,282	121,806	233,293.54	108,074.43	25,378.20	16,085.47
Month 2		121,806	116,232.09	21,011.75	25,378.20	16,085.47
Month 3		121,806	116,232.09	21,011.75	25,378.20	16,085.47
Month 4		121,806	116,232.09	21,011.75	25,378.20	16,085.47
Month 5		121,806	116,232.09	21,011.75	25,378.20	16,085.47
Month 6		121,806	116,232.09	21,011.75	25,378.20	16,085.47
Month 7		121,806	116,232.09	21,011.75	25,378.20	16,085.47
Month 8		121,806	116,232.09	21,011.75	25,378.20	16,085.47
Month 9		121,806	116,232.09	21,011.75	25,378.20	16,085.47
Month 10		121,806	116,232.09	21,011.75	25,378.20	16,085.47
Month 11		121,806	116,232.09	21,011.75	25,378.20	16,085.47
Month 12		121,806	116,232.09	21,011.75	25,378.20	16,085.47
Month 13		121,806	116,232.09	21,011.75	25,378.20	16,085.47
Month 14		121,806	116,232.09	21,011.75	25,378.20	16,085.47
Month 15		121,806	116,232.09	21,011.75	25,378.20	16,085.47
Month 16		121,806	116,232.09	21,011.75	25,378.20	16,085.47
Month 17		121,806	116,232.09	21,011.75	25,378.20	16,085.47
Month 18		121,806	116,232.09	21,011.75	25,378.20	16,085.47
Month 19		121,806	116,232.09	21,011.75	25,378.20	16,085.47
Month 20		121,806	116,232.09	21,011.75	25,378.20	16,085.47
Month 21		121,806	116,232.09			2,396,538.00
Month 22						
Month 23						
Month 24						
Month 25				2,129,190.87	2,130,256.00	
Retention Fee (upon turnover)	50,000					
TOTAL PROCEEDS	2,343,281.60	2,582,935.40	2,582,935.40	2,661,488.59	2,662,820.00	2,662,820.00

BANK FINANCING SAMPLE TEMPLATE

LOAN VALUE				2,129,190.87	2,130,256.00	2,130,256.00
Fixing Period (yrs)	Rate**	Tenor (yrs)	Factor Rate	BANK LOAN AMORTIZATION		
1	5.75%	20	0.007020835	14,949	14,956	14,956
5	8.75%	5	0.020637233	43,941	43,963	43,963
5	8.75%	10	0.012532675	26,684	26,698	26,698
5	8.75%	15	0.009994487	21,280	21,291	21,291
5	8.75%	20	0.008837107	18,816	18,825	18,825

\*\* 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.