



UNIT NUMBER:	3521
UNIT TYPE:	1BR with balcony
UNIT AREA (in sqm):	23.04
ORIENTATION:	
LIST PRICE:	PHP 2,255,000
TURNOVER:	1Q 2013

* FOR TOWER 3 (BERMUDA TOWER) TEMPLATE ONLY *
* FULLY FURNISHED

	SPOT CASH	20% SPOT; 30% over 11 months; 50% cash/bank	10% SPOT; 90% over 16 months	10% SPOT; 10% over 11 months; 80 bal. (CASH or BANK)	20% over 12 mons; 80 bal. (CASH or BANK)
LIST PRICE	PHP 2,255,000.00	PHP 2,255,000.00	PHP 2,255,000.00	PHP 2,255,000.00	PHP 2,255,000.00
DISCOUNT (1) STANDARD DISC.	6%	1%	1%	0%	0.0%
DISCOUNT AMOUNT (1)	135,300.00	22,550.00	22,550.00	-	-
DISCOUNTED LIST PRICE (1)	2,119,700.00	2,232,450.00	2,232,450.00	2,255,000.00	2,255,000.00
DISCOUNT (2)	0%	0%	0%	0%	0%
DISCOUNT AMOUNT (2)	-	-	-	-	-
DISCOUNTED LIST PRICE(2)	2,119,700.00	2,232,450.00	2,232,450.00	2,255,000.00	2,255,000.00
NET LIST PRICE	2,119,700.00	2,232,450.00	2,232,450.00	2,255,000.00	2,255,000.00
OTHER CHARGES	116,583.50	122,784.75	122,784.75	124,025.00	124,025.00
VAT (12%) - <i>if > P3,199,200</i>	0.00	0.00	0.00	0.00	0.00
TOTAL CONTRACT PRICE	2,236,283.50	2,355,234.75	2,355,234.75	2,379,025.00	2,379,025.00
DOWN PAYMENT %	-	20%	10%	10%	20%
DOWN PAYMENT AMOUNT	-	471,046.95	235,523.48	237,902.50	475,805.00
RESERVATION FEE	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00
NET DOWN PAYMENT	-	446,046.95	210,523.48	212,902.50	450,805
INSTALLMENT %	-	30%	90%	10%	-
INSTALLMENT AMOUNT	-	706,570.43	2,119,711.28	237,902.50	450,805
INSTALLMENT TERMS	-	11 months	16 months	11 months	12 months
INSTALLMENT	-	64,233.68	132,481.95	21,627.50	37,567.08
BALANCE %	-	50%	-	80%	80%
BALANCE AMOUNT	2,161,283.50	1,177,617.38	-	1,903,220.00	1,903,220.00
Retention Fee (upon completion date)	50,000.00	-	-	-	-
SAMPLE PAYMENT SCHEDULE					
Month 0	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00
Month 1	2,161,283.50	446,046.95	210,523.48	212,902.50	37,567.08
Month 2		64,233.68	132,481.95	21,627.50	37,567.08
Month 3		64,233.68	132,481.95	21,627.50	37,567.08
Month 4		64,233.68	132,481.95	21,627.50	37,567.08
Month 5		64,233.68	132,481.95	21,627.50	37,567.08
Month 6		64,233.68	132,481.95	21,627.50	37,567.08
Month 7		64,233.68	132,481.95	21,627.50	37,567.08
Month 8		64,233.68	132,481.95	21,627.50	37,567.08
Month 9		64,233.68	132,481.95	21,627.50	37,567.08
Month 10		64,233.68	132,481.95	21,627.50	37,567.08
Month 11		64,233.68	132,481.95	21,627.50	37,567.08
Month 12		64,233.68	132,481.95	21,627.50	37,567.08
Month 13		1,177,617.38	132,481.95	1,903,220.00	1,903,220.00
Month 14			132,481.95		
Month 15			132,481.95		
Month 16			132,481.95		
Month 17			132,481.95		
Month 18					
Month 19					
Month 20					
Month 21					
Retention Fee (due JUNE 2014)	50,000.00				
TOTAL PROCEEDS	2,236,283.50	2,355,234.75	2,355,234.75	2,379,025.00	2,379,025.00
Bank Financing:				LOAN VALUE	
				1,177,617	1,903,220.00
				Bank Amortization	
Term	Interest Rate**	Factor Rate			
5 years	9.75%	0.021124240		24,876.27	40,204
10 years	10.99%	0.013769330		16,215.00	26,206
15 years	10.99%	0.011359688		13,377.37	21,620

** Prevailing bank rates apply at time of loan availment.

Notes:

* **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)

* Bank Charges or In-house financing processing fee, Insurances (MRI & FIRE) and Association Dues / Working Capital are not included in the Total Contract Price.

* All Additional Discounts shall be subject to approval.

* Any other payment schemes shall be subject to approval

* **RESERVATION FEE** - (if applicable) shall be credited to the buyer's account.