



Unit No./Tower	TOWER B-1216
Unit Area:	28.5 sq.m.
Unit Type:	1 bedroom with balcony
View:	Makati View

	REGULAR PAYMENT TERMS							
	Spot Cash	Deferred Cash	Deferred Cash	Spot DP / Def Bal (10/90)	Spot DP / Def Bal (50/50)	Def DP / Bal thru Cash or Bank (20/80)	Def DP / Bal thru Cash or Bank (50/50)	Spot DP / 10% in 12 Months / Bal thru Cash or Bank (10/10/80)
Months to Pay	0	6	12	12	12	12	6	12
List Price	3,234,000.00	3,234,000.00	3,234,000.00	3,234,000.00	3,234,000.00	3,234,000.00	3,234,000.00	3,234,000.00
Discount (rate)	5.0%	2.0%	0.0%	0.0%	2.0%	0.0%	1.0%	0.0%
Discount (amount)	161,700.00	64,680.00	-	-	64,680.00	-	32,340.00	-

DP Rate	100%	0%	0%	10%	50%	20%	50%	10%
DP Balance Rate								10%
Net List Price	3,072,300.00	3,169,320.00	3,234,000.00	3,234,000.00	3,169,320.00	3,234,000.00	3,201,660.00	3,234,000.00
VAT 12%	-	-	388,080.00	388,080.00	-	388,080.00	384,199.20	388,080.00
Other Charges 5.50%	168,976.50	174,312.60	177,870.00	177,870.00	174,312.60	177,870.00	176,091.30	177,870.00
Total Contract Price	3,241,276.50	3,343,632.60	3,799,950.00	3,799,950.00	3,343,632.60	3,799,950.00	3,761,950.50	3,799,950.00

Month	0	25,000.00	100,000.00	100,000.00	100,000.00	100,000.00	25,000.00	25,000.00	25,000.00
1		3,216,276.50	540,605.43	308,329.17	279,995.00	1,571,816.30	61,249.17	309,329.21	354,995.00
2			540,605.43	308,329.17	284,996.25	139,318.03	61,249.17	309,329.21	31,666.25
3			540,605.43	308,329.17	284,996.25	139,318.03	61,249.17	309,329.21	31,666.25
4			540,605.43	308,329.17	284,996.25	139,318.03	61,249.17	309,329.21	31,666.25
5			540,605.43	308,329.17	284,996.25	139,318.03	61,249.17	309,329.21	31,666.25
6			540,605.43	308,329.17	284,996.25	139,318.03	61,249.17	309,329.21	31,666.25
7				308,329.17	284,996.25	139,318.03	61,249.17	1,880,975.25	31,666.25
8				308,329.17	284,996.25	139,318.03	61,249.17		31,666.25
9				308,329.17	284,996.25	139,318.03	61,249.17		31,666.25
10				308,329.17	284,996.25	139,318.03	61,249.17		31,666.25
11				308,329.17	284,996.25	139,318.03	61,249.17		31,666.25
12				308,329.17	284,996.25	139,318.03	61,249.17		31,666.25
13					284,996.25	139,318.03	3,039,960.00		31,666.25
14									3,039,960.00
15									
16									
17									
18									
19									
20									
Total Investment Cost		3,241,276.50	3,343,632.60	3,799,950.00	3,799,950.00	3,343,632.60	3,799,950.00	3,761,950.50	3,799,950.00

LOAN AMOUNT					3,039,960.00	1,880,975.25	3,039,960.00
Fixing	Rate**	Tenor (yrs)	Factor Rate				
1	5.75%	20	0.007020835		21,343	13,206	21,343
5	8.75%	5	0.020637233		21,343	38,818	62,736
5	8.75%	10	0.012532675		38,099	23,574	38,099
5	8.75%	15	0.009994487		30,383	18,799	30,383
5	8.75%	20	0.008837107		26,864	16,622	26,864

** Prevailing rates apply at time of loan avallment.

OTHER CHARGES – Registration Fees, Documentary Stamp Tax, transfer tax, water & merlco installation, handling fee misc. fees.

Any other payment schemes shall be subject to approval

RESERVATION FEE = strictly non refundable.

all checks payable to **SM DEVELOPMENT CORPORATION**

This document does not constitute nor form part of any contract and is for information purposes only.