



Unit No./Tower	TOWER E - 1428
Unit Area:	49.05 sq.m.
Unit Type:	2BR witt balcony
View:	Makati View

REGULAR PAYMENT TERMS

	Spot Cash	Deferred Cash	Spot DP / Def Bal (10/90)	Spot DP / Def Bal (50/50)	Spot DP (10%-50%) / Cash or Bank (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	12	12	6	1	12	6	12
List Price	6,434,000.00	6,434,000.00	6,434,000.00	6,434,000.00	6,434,000.00	6,434,000.00	6,434,000.00	6,434,000.00
Discount (rate)	5.0%	0.0%	0.0%	2.0%	3.0%	0.0%	1.0%	0.0%
Discount (amount)	321,700.00	-	-	128,680.00	193,020.00	-	64,340.00	-

DP Rate	100%	0%	10%	50%	50%	20%	50%	10%
DP Balance Rate								10%
Net List Price	6,112,300.00	6,434,000.00	6,434,000.00	6,305,320.00	6,240,980.00	6,434,000.00	6,369,660.00	6,434,000.00
VAT 12%	733,476.00	772,080.00	772,080.00	756,638.40	748,917.60	772,080.00	764,359.20	772,080.00
Other Charges 5.50%	336,176.50	353,870.00	353,870.00	346,792.60	343,253.90	353,870.00	350,331.30	353,870.00
Total Contract Price	7,181,952.50	7,559,950.00	7,559,950.00	7,408,751.00	7,333,151.50	7,559,950.00	7,484,350.50	7,559,950.00

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		7,156,952.50	621,662.50	655,995.00	3,604,375.50	3,566,575.75	123,915.83	619,529.21	730,995.00
2			621,662.50	566,996.25	617,395.92	3,666,575.75	123,915.83	619,529.21	62,999.58
3			621,662.50	566,996.25	617,395.92		123,915.83	619,529.21	62,999.58
4			621,662.50	566,996.25	617,395.92		123,915.83	619,529.21	62,999.58
5			621,662.50	566,996.25	617,395.92		123,915.83	619,529.21	62,999.58
6			621,662.50	566,996.25	617,395.92		123,915.83	619,529.21	62,999.58
7			621,662.50	566,996.25	617,395.92		123,915.83	3,742,175.25	62,999.58
8			621,662.50	566,996.25			123,915.83		62,999.58
9			621,662.50	566,996.25			123,915.83		62,999.58
10			621,662.50	566,996.25			123,915.83		62,999.58
11			621,662.50	566,996.25			123,915.83		62,999.58
12			621,662.50	566,996.25			123,915.83		62,999.58
13				566,996.25		6,047,960.00			62,999.58
14									6,047,960.00
15									
Total Investment Cost		7,181,952.50	7,559,950.00	7,559,950.00	7,408,751.00	7,333,151.50	7,559,950.00	7,484,350.50	7,559,950.00

LOAN AMOUNT		PS BANK HOME LOAN							
Fixing	Rate**	Tenor (yrs)	Factor Rate						
1	5.50%	20	0.006878873		25,221.91	41,603.15	25,742	41,603.15	
5	7.50%	5	0.020037949		73,470.66	121,188.71	74,986	121,188.71	
5	7.50%	10	0.011870177		43,522.90	71,790.36	44,420	71,790.36	
5	7.50%	15	0.009270124		33,989.61	56,065.34	34,690	56,065.34	
5	7.50%	20	0.008055932		29,537.68	48,721.95	30,147	48,721.95	
5	7.50%	25	0.007389912		27,095.67	44,693.89	27,654	44,693.89	

** Prevailing rates apply at time of loan availment.

OTHER CHARGES – Registration Fees, Documentary Stamp Tax, transfer tax, water & meralco 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**

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