



NAME: **1 BR w/ balcony**
 TYPE: **1 BR w/ balcony**
 LIST PRICE: **3,548,200**
Makati / Amenity View

UNIT AREA: **27.37 sq.m.**
 UNIT: **JRC-1821**
 TOWER : **C**

TOWER C (Turnover 2Q 2014)

	1	2	3	4	5
	Spot Cash	Deferred Cash 20% Spot DP / 80% Balance (15 mos)	10 Spot / 20 (15 mos) / 70	5 Spot / 25 (15 mos) / 70	20 (15 mos) / 80
LIST PRICE	3,548,200.00	3,548,200.00	3,548,200.00	3,548,200.00	3,548,200.00
STANDARD DISCOUNT	12%	5%	2%	1%	0%
DISCOUNT AMOUNT 1	425,784.00	177,410.00	70,964.00	35,482.00	0.00
DISCOUNTED LIST PRICE	3,122,416.00	3,370,790.00	3,477,236.00	3,512,718.00	3,548,200.00
PROMO DISCOUNT					
DISCOUNT AMOUNT 2	0.00	0.00	0.00	0.00	0.00
TOTAL DISCOUNTS	425,784.00	177,410.00	70,964.00	35,482.00	0.00
FINAL DISCOUNTED LIST PRICE	3,122,416.00	3,370,790.00	3,477,236.00	3,512,718.00	3,548,200.00
OTHER CHARGES (5.5%)	171,732.88	185,393.45	191,247.98	193,199.49	195,151.00
* OTHER CHARGES = (Registration Fees, Documentary Stamp Tax from BIR, Transfer Tax Fees from City Treasurer, Water & Meralco Meter Installation, Handling Fees, Miscellaneous Fees)					
VAT (12%) (only if above 3,199,200)	0.00	404,494.80	417,268.32	421,526.16	425,784.00
TOTAL CONTRACT PRICE	3,294,148.88	3,960,678.25	4,085,752.30	4,127,443.65	4,169,135.00
DOWN PAYMENT %	-	20%	10%	5%	20%
DOWN PAYMENT AMOUNT	-	792,135.65	408,575.23	206,372.18	833,827.00
RESERVATION FEE (standard 25k per unit)	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00
NET DOWN PAYMENT	3,219,148.88	767,135.65	383,575.23	181,372.18	808,827.00
DOWNPAYMENT TERM	-	-	-	-	15
MONTHLY INVESTMENT	-	-	-	-	53,921.80
INSTALLMENT %	-	80%	20%	25%	-
INSTALLMENT AMOUNT	-	3,168,542.60	817,150.46	1,031,860.91	-
INSTALLMENT TERMS	-	15	15	15	-
MONTHLY INVESTMENT	-	211,236.17	54,476.70	68,790.73	-
BALANCE %	-	-	70%	70%	80%
BALANCE AMOUNT	-	-	2,860,026.61	2,889,210.56	3,335,308.00
Retention Fee (upon turnover)	50,000.00	-	-	-	-
0	May 28, 2013	25,000.00	25,000.00	25,000.00	25,000.00
1	June 28, 2013	3,219,148.88	767,135.65	383,575.23	181,372.18
2	July 28, 2013	-	211,236.17	54,476.70	68,790.73
3	August 28, 2013	-	211,236.17	54,476.70	68,790.73
4	September 28, 2013	-	211,236.17	54,476.70	68,790.73
5	October 28, 2013	-	211,236.17	54,476.70	68,790.73
6	November 28, 2013	-	211,236.17	54,476.70	68,790.73
7	December 28, 2013	-	211,236.17	54,476.70	68,790.73
8	January 28, 2014	-	211,236.17	54,476.70	68,790.73
9	February 28, 2014	-	211,236.17	54,476.70	68,790.73
10	March 28, 2014	-	211,236.17	54,476.70	68,790.73
11	April 28, 2014	-	211,236.17	54,476.70	68,790.73
12	May 28, 2014	-	211,236.17	54,476.70	68,790.73
13	June 28, 2014	-	211,236.17	54,476.70	68,790.73
14	July 28, 2014	-	211,236.17	54,476.70	68,790.73
15	August 28, 2014	-	211,236.17	54,476.70	68,790.73
16	September 28, 2014	(upon turnover)	211,236.17	54,476.70	68,790.73
17	October 28, 2014	50,000.00	-	2,860,026.61	2,889,210.56
TOTAL PROCEEDS	3,294,148.88	3,960,678.25	4,085,752.30	4,127,443.65	4,169,135.00

Indicative Monthly Amortization	Factor Rate			
8.75% fixed for 5 years, 5-year tenor	0.0206372327	59,023.03	59,625.31	68,831.53
8.75% fixed for 5 years, 10-year tenor	0.0125326750	35,843.78	36,209.54	41,800.33
8.75% fixed for 5 years, 15-year tenor	0.0099944865	28,584.50	28,876.18	33,334.69
8.75% fixed for 5 years, 20-year tenor	0.0088371071	25,274.36	25,532.26	29,474.47

*Bank Financing depends on bank rates

* all checks payable to SMDC

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