



NAME:  
 TYPE: Studio  
 LIST PRICE: 4,224,698  
 VIEW:

UNIT AREA: 20.32 sq.m.  
 UNIT: JRA-3302  
 TOWER : A  
 Template for May 6 - June 30, 2013

**TOWER A (Turnover 4Q 2013)**

	1	2	3	4	5
	Spot Cash	Deferred Cash 20% Spot DP / 80% Balance (3 mos)	10 Spot / 20 (3 mos) / 70	5 Spot / 25 (3 mos) / 70	20 (3 mos) / 80
LIST PRICE	4,224,698.00	4,224,698.00	4,224,698.00	4,224,698.00	4,224,698.00
STANDARD DISCOUNT	6%	3%	1%	0.5%	0%
DISCOUNT AMOUNT 1	253,481.88	126,740.94	42,246.98	21,123.49	0.00
DISCOUNTED LIST PRICE	3,971,216.12	4,097,957.06	4,182,451.02	4,203,574.51	4,224,698.00
PROMO DISCOUNT					
DISCOUNT AMOUNT 2	0.00	0.00	0.00	0.00	0.00
TOTAL DISCOUNTS	253,481.88	126,740.94	42,246.98	21,123.49	0.00
FINAL DISCOUNTED LIST PRICE	3,971,216.12	4,097,957.06	4,182,451.02	4,203,574.51	4,224,698.00
OTHER CHARGES (5.5%)	218,416.89	225,387.64	230,034.81	231,196.60	232,358.39
* 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)	476,545.93	491,754.85	501,894.12	504,428.94	506,963.76
<b>TOTAL CONTRACT PRICE</b>	<b>4,666,178.94</b>	<b>4,815,099.55</b>	<b>4,914,379.95</b>	<b>4,939,200.05</b>	<b>4,964,020.15</b>
DOWN PAYMENT %	-	20%	10%	5%	20%
DOWN PAYMENT AMOUNT	-	963,019.91	491,437.99	246,960.00	992,804.03
RESERVATION FEE (standard 25k per unit)	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00
NET DOWN PAYMENT	4,591,178.94	938,019.91	466,437.99	221,960.00	967,804.03
DOWNPAYMENT TERM	-	-	-	-	3
MONTHLY INVESTMENT	-	-	-	-	322,601.34
INSTALLMENT %	-	80%	20%	25%	-
INSTALLMENT AMOUNT	-	3,852,079.64	982,875.99	1,234,800.01	-
INSTALLMENT TERMS	-	3	3	3	-
MONTHLY INVESTMENT	-	1,284,026.55	327,625.33	411,600.00	-
BALANCE %	-	-	70%	70%	80%
BALANCE AMOUNT	-	-	3,440,065.96	3,457,440.03	3,971,216.12
Retention Fee (upon turnover)	50,000.00	-	-	-	-
0 May 28, 2013	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00
1 June 28, 2013	4,591,178.94	938,019.91	466,437.99	221,960.00	322,601.34
2 July 28, 2013	-	1,284,026.55	327,625.33	411,600.00	322,601.34
3 August 28, 2013	-	1,284,026.55	327,625.33	411,600.00	322,601.34
4 September 28, 2013	(upon turnover)	1,284,026.55	327,625.33	411,600.00	3,971,216.12
5 October 28, 2013	50,000.00	-	3,440,065.96	3,457,440.03	-
<b>TOTAL PROCEEDS</b>	<b>4,666,178.94</b>	<b>4,815,099.55</b>	<b>4,914,379.95</b>	<b>4,939,200.05</b>	<b>4,964,020.15</b>

Indicative Monthly Amortization	Factor Rate			
8.75% fixed for 5 years, 5-year tenor	0.0206372327	70,993.44	71,351.99	81,954.91
8.75% fixed for 5 years, 10-year tenor	0.0125326750	43,113.23	43,330.97	49,769.96
8.75% fixed for 5 years, 15-year tenor	0.0099944865	34,381.69	34,555.34	39,690.27
8.75% fixed for 5 years, 20-year tenor	0.0088371071	30,400.23	30,553.77	35,094.06

\*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.