



UNIT NUMBER:	GRT4-2729
UNIT TYPE:	1 BEDROOM WITH BALCONY
UNIT AREA (in sqm):	26.40 sqm
VIEW:	CITY VIEW
LIST PRICE:	PHP 2,415,000
TURNOVER:	3Q 2016

* FOR TOWER 4 TEMPLATE ONLY *

	SPOT CASH	20% SPOT; 80% over 40 months	10% SPOT; 90% over 40 months	10% SPOT 10% over 30 months; 80 bal.(LS or BANK)	20% over 36 mons; 80 bal.(LS or BANK)
LIST PRICE	PHP 2,415,000.00	PHP 2,415,000.00	PHP 2,415,000.00	PHP 2,415,000.00	PHP 2,415,000.00
DISCOUNT (1)	10%	6%	4%	1%	0.0%
DISCOUNT AMOUNT (1)	241,500.00	144,900.00	96,600.00	24,150.00	-
DISCOUNTED LIST PRICE (1)	2,173,500.00	2,270,100.00	2,318,400.00	2,390,850.00	2,415,000.00
DISCOUNT (2)	-	-	-	-	-
DISCOUNT AMOUNT (2)	-	-	-	-	-
DISCOUNTED LIST PRICE(2)	2,173,500.00	2,270,100.00	2,318,400.00	2,390,850.00	2,415,000.00
NET LIST PRICE	2,173,500.00	2,270,100.00	2,318,400.00	2,390,850.00	2,415,000.00
OTHER CHARGES	119,542.50	124,855.50	127,512.00	131,496.75	132,825.00
VAT (12%) - if > P3,199,200	0.00	0.00	0.00	0.00	0.00
TOTAL CONTRACT PRICE	2,293,042.50	2,394,955.50	2,445,912.00	2,522,346.75	2,547,825.00
DOWN PAYMENT %	-	20%	10%	10%	20%
DOWN PAYMENT AMOUNT	-	478,991.10	244,591.20	252,234.68	509,565.00
RESERVATION FEE	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00
NET DOWN PAYMENT	-	453,991.10	219,591.20	227,234.68	484,565.00
INSTALLMENT %	-	80%	90%	10%	-
INSTALLMENT AMOUNT	-	1,915,964.40	2,201,320.80	252,234.68	484,565.00
INSTALLMENT TERMS	-	40 months	40 months	30 months	36 months
INSTALLMENT	-	47,899.11	55,033.02	8,407.82	13,460.14
BALANCE %	-	-	-	80%	80%
BALANCE AMOUNT	2,218,042.50	-	-	2,017,877.40	2,038,260.00
Retention Fee	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	2,218,042.50	453,991.10	219,591.20	227,234.68	13,460.14
Month 2	-	47,899.11	55,033.02	8,407.82	13,460.14
Month 3	-	47,899.11	55,033.02	8,407.82	13,460.14
Month 4	-	47,899.11	55,033.02	8,407.82	13,460.14
Month 5	-	47,899.11	55,033.02	8,407.82	13,460.14
Month 6	-	47,899.11	55,033.02	8,407.82	13,460.14
Month 7	-	47,899.11	55,033.02	8,407.82	13,460.14
Month 8	-	47,899.11	55,033.02	8,407.82	13,460.14
Month 9	-	47,899.11	55,033.02	8,407.82	13,460.14
Month 10	-	47,899.11	55,033.02	8,407.82	13,460.14
Month 11	-	47,899.11	55,033.02	8,407.82	13,460.14
Month 12	-	47,899.11	55,033.02	8,407.82	13,460.14
Month 13	-	47,899.11	55,033.02	8,407.82	13,460.14
Month 14	-	47,899.11	55,033.02	8,407.82	13,460.14
Month 15	-	47,899.11	55,033.02	8,407.82	13,460.14
Month 16	-	47,899.11	55,033.02	8,407.82	13,460.14
Month 17	-	47,899.11	55,033.02	8,407.82	13,460.14
Month 18	-	47,899.11	55,033.02	8,407.82	13,460.14
Month 19	-	47,899.11	55,033.02	8,407.82	13,460.14
Month 20	-	47,899.11	55,033.02	8,407.82	13,460.14
Month 21	-	47,899.11	55,033.02	8,407.82	13,460.14
Month 22	-	47,899.11	55,033.02	8,407.82	13,460.14
Month 23	-	47,899.11	55,033.02	8,407.82	13,460.14
Month 24	-	47,899.11	55,033.02	8,407.82	13,460.14
Month 25	-	47,899.11	55,033.02	8,407.82	13,460.14
Month 26	-	47,899.11	55,033.02	8,407.82	13,460.14
Month 27	-	47,899.11	55,033.02	8,407.82	13,460.14
Month 28	-	47,899.11	55,033.02	8,407.82	13,460.14
Month 29	-	47,899.11	55,033.02	8,407.82	13,460.14
Month 30	-	47,899.11	55,033.02	8,407.82	13,460.14
Month 31	-	47,899.11	55,033.02	8,407.82	13,460.14
Month 32	-	47,899.11	55,033.02	2,017,877.40	13,460.14
Month 33	-	47,899.11	55,033.02	-	13,460.14
Month 34	-	47,899.11	55,033.02	-	13,460.14
Month 35	-	47,899.11	55,033.02	-	13,460.14
Month 36	-	47,899.11	55,033.02	-	13,460.14
Month 37	-	47,899.11	55,033.02	-	13,460.14
Month 38	-	47,899.11	55,033.02	-	13,460.14
Month 39	-	47,899.11	55,033.02	-	13,460.14
Month 40	-	47,899.11	55,033.02	-	13,460.14
Month 41	-	47,899.11	55,033.02	-	2,038,260.00
Retention Fee (due JUNE 2016)	50,000.00	-	-	-	-
TOTAL PROCEEDS	2,293,042.50	2,394,955.50	2,445,912.00	2,522,346.75	2,601,665.56
Bank Financing:				LOAN VALUE	
Term	Interest Rate**	Factor Rate		2,017,877	2,038,260.00
				Bank Amortization	
5 years	9.75%	0.021124240		42,626.13	43,057
10 years	10.99%	0.013769330		27,784.82	28,065
15 years	10.99%	0.011359688		22,922.46	23,154

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

RESERVATION FEE CHECK DATED OCTOBER 1, 2012

For announcement purposes only.

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 = strictly non – refundable and cannot be credited to other units.

* all checks payable to **SM DEVELOPMENT CORPORATION**

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