



NAME:	CHARM RESIDENCES
LOCATION:	Felix Ave., Cainta
UNIT NUMBER (SAP):	
UNIT TYPE:	2 BR
UNIT AREA (in sqm):	28.52 sqm
ORIENTATION:	WEST
TOTAL CONTRACT PRICE:	PHP 3,204,240
TURNOVER:	2020, Basic Finish Only
DATE:	15. Feb. 2018



SPREAD DP
10% over 45 months; 90% BF/Cash

LIST PRICE	PHP 2,704,000.00
NET LIST PRICE	2,704,000.00
OTHER CHARGES	175,760.00
VAT (12%) if > P2,501,000	324,480.00
TOTAL CONTRACT PRICE	3,204,240.00
DOWN PAYMENT %	10%
DOWN PAYMENT AMOUNT	320,424.00
RESERVATION FEE	25,000.00
NET DOWN PAYMENT	295,424.00
INSTALLMENT TERMS	45
INSTALLMENT	6,564.98
BALANCE %	90%
BALANCE AMOUNT	2,883,816.00



0	Reservation Fee	25,000.00
1	Month 1-Month 45	6,564.98
46	Month 46	2,883,816.00
	TOTAL PROCEEDS	3,204,240.00

Reservation Fee
Downpayment in 45 months
Bank Financing (see sample below)

Bank Financing:	Term	Interest Repricing**	Interest Rate**	Factor Rate	
	5 years	Per Annum	6.00%	0.019332802	55,752
	10 years	Per Annum	6.00%	0.011102050	32,016
	15 years	Per Annum	6.00%	0.008433857	24,322
	20 years	Per Annum	6.00%	0.007164311	20,661

****Prevailing bank rates apply at time of loan availment. Value of monthly amortization during bank financing on the time of availment could be lower as interest rate trend is also going down.**

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 processing fee, Insurances (MRI & Fire) and Association Dues are not included in the Total Contract Price.
 - * In case of payment through Bank
 - * 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.



NAME:	CHARM RESIDENCES
LOCATION:	Felix Ave., Cainta
UNIT NUMBER (SAP):	
UNIT TYPE:	2 BR w/ Balcony
UNIT AREA (in sqm):	31.22 sqm
ORIENTATION:	WEST
TOTAL CONTRACT PRICE:	PHP 3,507,600
TURNOVER:	2020, Basic Finish Only
DATE:	15. Feb. 2018



SPREAD DP
10% over 45 months; 90% BF/Cash

LIST PRICE	PHP 2,960,000.00
NET LIST PRICE	2,960,000.00
OTHER CHARGES	192,400.00
VAT (12%) if > P2,501,000	355,200.00
TOTAL CONTRACT PRICE	3,507,600.00
DOWN PAYMENT %	10%
DOWN PAYMENT AMOUNT	350,760.00
RESERVATION FEE	25,000.00
NET DOWN PAYMENT	325,760.00
INSTALLMENT TERMS	45
INSTALLMENT	7,239.11
BALANCE %	90%
BALANCE AMOUNT	3,156,840.00



0	Reservation Fee	25,000.00
1	Month 1-Month 45	7,239.11
46	Month 46	3,156,840.00
	TOTAL PROCEEDS	3,507,600.00

Reservation Fee
Downpayment in 45 months
Bank Financing (see sample below)

Bank Financing:	Term	Interest Repricing**	Interest Rate**	Factor Rate	
	5 years	Per Annum	6.00%	0.019332802	61,031
	10 years	Per Annum	6.00%	0.011102050	35,047
	15 years	Per Annum	6.00%	0.008433857	26,624
	20 years	Per Annum	6.00%	0.007164311	22,617

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