

COMPUTATION TEMPLATE Q4 2018



| | |
|---------------------|--------------------------------|
| NAME: | SHORE 3 RESIDENCES TOWER 1 & 2 |
| LOCATION: | Mall Of Asia |
| UNIT NUMBER (SAP): | |
| UNIT TYPE: | Family Suite w/ Balcony |
| UNIT AREA (in sqm): | 26 qm |
| ORIENTATION: | MAKATI |
| LIST PRICE: | PHP 7,465,500 |
| TURNOVER: | 2020, Basic Finish Only |
| DATE: | 25. Jan. 2018 |

| |
|--|
| SPREAD DP |
| 15% over 38 months; 85% BF/Cash |

| | |
|-----------------------------|-------------------------|
| LIST PRICE | PHP 6,300,000.00 |
| NET LIST PRICE | 6,300,000.00 |
| OTHER CHARGES | 409,500.00 |
| VAT (12%) if > P2, 501, 000 | 756,000.00 |
| TOTAL CONTRACT PRICE | 7,465,500.00 |
| DOWN PAYMENT % | 15% |
| DOWN PAYMENT AMOUNT | 1,119,825.00 |
| RESERVATION FEE | 25,000.00 |
| NET DOWN PAYMENT | 1,094,825.00 |
| INSTALLMENT TERMS | 38 |
| INSTALLMENT | 28,811.18 |
| BALANCE % | 85% |
| BALANCE AMOUNT | 6,345,675.00 |



| | |
|-----------------------|---------------------|
| Reservation Fee | 25,000.00 |
| Month 1 - Month 38 | 28,811.18 |
| Month 39 | 6,345,675.00 |
| TOTAL PROCEEDS | 7,465,500.00 |

*Reservation Fee
Downpayment in 38 months
Bank Financing (see sample below)*

| Bank Financing: | Interest Repricing** | Interest Rate** | Factor Rate | |
|-----------------|----------------------|-----------------|-------------|---------|
| Term | | | | |
| 5 years | Per Annum | 6.00% | 0.019332802 | 122,680 |
| 10 years | Per Annum | 6.00% | 0.011102050 | 70,450 |
| 15 years | Per Annum | 6.00% | 0.008433857 | 53,519 |
| 20 years | Per Annum | 6.00% | 0.007164311 | 45,462 |

****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 Financing, the obligation to apply with and secure approval and release of the loan proceeds from the bank shall be the sole undertaking of the buyer concerned.
 - * 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.