

COMPUTATION TEMPLATE Q1 2018



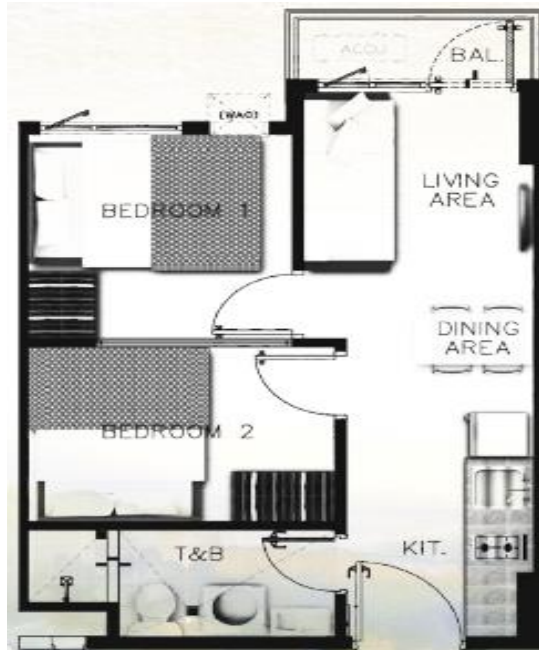
NAME:	VINE RESIDENCES Tower 2 & 3
LOCATION:	SM City Novaliches
UNIT NUMBER (SAP):	
UNIT TYPE:	2 Bedroom w/ Balcony
UNIT AREA (in sqm):	31 sqm
ORIENTATION:	CITY VIEW
LIST PRICE:	PHP 3,083,370
TURNOVER:	3Q 2019, Basic Finish Only
DATE:	3. Feb. 2018

SPREAD DP
15% over 45 months; 88% BF/Cash

LIST PRICE	PHP 2,602,000.00
NET LIST PRICE	2,602,000.00
OTHER CHARGES	169,130.00
VAT (12%) if > P2,501, 000	312,240.00
TOTAL CONTRACT PRICE	3,083,370.00
DOWN PAYMENT %	15%
DOWN PAYMENT AMOUNT	462,505.50
RESERVATION FEE	15,000.00
NET DOWN PAYMENT	447,505.50
INSTALLMENT TERMS	45
INSTALLMENT	9,944.57
BALANCE %	85%
BALANCE AMOUNT	2,620,864.50

Reservation Fee	15,000.00
Month 1 - Month 45	9,944.57
Month 46	2,620,864.50
TOTAL PROCEEDS	3,083,370.00

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	50,669
	10 years	Per Annum	6.00%	0.011102050	29,097
	15 years	Per Annum	6.00%	0.008433857	22,104
	20 years	Per Annum	6.00%	0.007164311	18,777

****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.