



PRICE AND PAYMENT TERMS as of May 2009

I. PRICE RANGE PER UNIT TYPE*

- 2-BR inner unit (total area approx. 56.5 sqm): P 2.25M - 2.70M
- 2-BR inner unit (approx. 64.0 sqm): P 2.65M - 3.00M
- 3-BR end unit (approx. 88.0 sqm) : P 3.65M - 4.13M

** Unit types & pricing are applicable to Amanusa, Senja, Rama and Lovina Buildings.*

II. PAYMENT TERMS

- Cash Payment
 - Discount of 10% for full cash payment, if paid within 1 month from reservation date
- In-house Financing

Downpayment:	10%	20%	30%	40%
Discount:	2%	3%	4%	5%

Terms:	Int %	Int %	Int %	Int %
1 Year	0%	0%	0%	0%
2 Years	9.0%	9.0%	9.0%	9.0%
3 Years	11.0%	10.5%	10.0%	9.5%
4 Years	12.0%	11.5%	11.0%	10.5%
5 Years	14.0%	13.0%	12.0%	11.0%
10 Years	19.0%	17.0%	16.0%	15.0%

** Please refer to the table for the appropriate discount & interest rate, depending on the preferred downpayment amount & payment period for the balance.*

Developer reserves the right to apply any changes, corrections on the price and payment terms without prior notice. Price and payment terms indicated may not be reflective in the final contract. Additional promos and incentives may apply on top of total contract price (TCP). Please ask your seller for other available payment terms.

- **56.5 SQM. 2-BEDROOM INNER UNIT**

I. Cash Payment

TERMS: <u>100%cash</u>		<u>Unit</u>	<u>Closing Fees</u> <u>TERMS</u>	<u>Total</u>
List Price		2,296,100.00		
Regular Discount	<u>10%</u>	<u>229,610.00</u>		
Net		2,066,490.00		
Discount (PDC)	<u>2.00%</u>	<u>41,329.80</u>		
Net		2,025,160.20		
Additional Discount (spot cash)	<u>3.00%</u>	<u>60,754.81</u>		
Net Contract Price		1,964,405.39	78,576.22	2,042,981.61
Less: Reservation Fee		<u>10,000.00</u>		
Net		1,954,405.39		
Payable in	1 month/s	1,954,405.39	78,576.22	2,032,981.61

II. 5-year In-house Financing Scheme (10% DP; 90% in 5 years)

TERMS: <u>10 DP ; 90% 5 years</u>		<u>Unit</u>	<u>Closing Fees</u> <u>TERMS</u>	<u>Total</u>
List Price		2,296,100.00		
Regular Discount	<u>2.00%</u>	<u>45,922.00</u>		
Net		2,250,178.00		
Discount (PDC)	<u>2.00%</u>	<u>45,003.56</u>		
Contract Price		2,205,174.44	88,206.98	2,293,381.42
Downpayment 1	<u>10%</u>	220,517.44		
Less: Spot Cash Discount	<u>0.00%</u>	<u>-</u>		
Net Down Payment 1		220,517.44		
Less Reservation Fee		<u>10,000.00</u>		
Net Downpayment 1		210,517.44		
Payable in	9 month/s	23,390.83 per month		
Balance	<u>90%</u>	1,984,657.00		
Factor		2.326825%		
Monthly Amortization	60 mos.	46,179.50 per month		
Total Contract Price		2,205,174.44		
Downpayment Discount		<u>-</u>		
Net Contract Price		2,205,174.44	88,206.98	

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III. 10-Year In-House Financing Scheme (10% DP; 90% in 10 years)

TERMS:		10 DP ; 90% 10 years		
		<u>Unit</u>	<u>Closing Fees</u> <u>TERMS</u>	<u>Total</u>
List Price		2,296,100.00		
Regular Discount	2.00%	45,922.00		
Net		2,250,178.00		
Discount (PDC)	2.00%	45,003.56.		
Contract Price		2,205,174.44	88,206.98	2,293,381.42
Downpayment 1	10%	220,517.44		
Less: Spot Cash Discount	0.00%	-		
Net Down Payment 1		220,517.44		
Less Reservation Fee		10,000.00		
Net Downpayment 1		210,517.44		
Payable in	9 month/s	23,390.83	per month	
Balance	90%	1,984,657.00		
Factor		1.866724%		
Monthly Amortization	120 mos.	37,048.07	per month	
Total Contract Price		2,205,174.44		
Downpayment Discount		-		
Net Contract Price		2,205,174.44	88,206.98	

IV. 5-Year In-House Financing Scheme (20% DP; 80% in 5 years)

TERMS:		20 DP ; 80% 5 years		
		<u>Unit</u>	<u>Closing Fees</u> <u>TERMS</u>	<u>Total</u>
List Price		2,296,100.00		
Regular Discount	3.00%	68,883.00		
Net		2,227,217.00		
Discount (PDC)	2.00%	44,544.34		
Contract Price		2,182,672.66	87,306.91	2,269,979.57
Downpayment 1	20%	436,534.53		
Less: Spot Cash Discount	0.00%	-		
Net Down Payment 1		436,534.53		
Less Reservation Fee		10,000.00		
Net Downpayment 1		426,534.53		
Payable in	9 month/s	47,392.73	per month	
Balance	80%	1,746,138.13		
Factor		2.275307%		
Monthly Amortization	60 mos.	39,730.00	per month	
Total Contract Price		2,182,672.66		
Downpayment Discount		-		
Net Contract Price		2,182,672.66	87,306.91	

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V. 10-Year In-House Financing Scheme (20% DP; 80% in 10 years)

TERMS:		<u>20 DP ; 80% 10 years</u>		
		<u>Unit</u>	<u>Closing Fees</u>	<u>Total</u>
			<u>TERMS</u>	
List Price		2,296,100.00		
Regular Discount	<u>3.00%</u>	<u>68,883.00</u>		
Net		2,227,217.00		
Discount (PDC)	2.00%	44,544.34		
Contract Price		<u>2,182,672.66</u>	87,306.91	<u>2,269,979.57</u>
Downpayment 1	<u>20%</u>	436,534.53		
Less: Spot Cash Discount	0.00%	-		
Net Down Payment 1		436,534.53		
Less Reservation Fee		10,000.00		
Net Downpayment 1		426,534.53		
Payable in	9 month/s	47,392.73	per month	
Balance	<u>80%</u>	1,746,138.13		
Factor		1.737977%		
Monthly Amortization	120 mos.	30,347.48	per month	
Total Contract Price		<u>2,182,672.66</u>		
Downpayment Discount		-		
Net Contract Price		<u>2,182,672.66</u>	87,306.91	

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- **64.0 SQM. 2-BEDROOM INNER UNIT**

I. Cash Payment

TERMS:		100%cash		
		<u>Unit</u>	<u>Closing Fees</u> <u>TERMS</u>	<u>Total</u>
List Price		2,872,000.00		
Regular Discount	10.00%	287,200.00		
Net		2,584,800.00		
Discount (PDC)	2.00%	51,696.00		
Net		2,533,104.00		
Additional Discount (spot cash)	3.00%	75,993.12		
Net Contract Price		2,457,110.88	98,284.44	2,555,395.32
Less: Reservation Fee		10,000.00		
Net		2,447,110.88	98,284.44	
Payable in	1 month/s	2,447,110.88		

II. 5-year In-house Financing Scheme (10% DP; 90% in 5 years)

TERMS:		10 DP ; 90% 5 years		
		<u>Unit</u>	<u>Closing Fees</u> <u>TERMS</u>	<u>Total</u>
List Price		2,872,000.00		
Regular Discount	2.00%	57,440.00		
Net		2,814,560.00		
Discount (PDC)	2.00%	56,291.20		
Contract Price		2,758,268.80	110,330.75	2,868,599.55
Downpayment 1	10%	275,826.88		
Less: Spot Cash Discount	0.00%	-		
Net Down Payment 1		275,826.88		
Less Reservation Fee		10,000.00		
Net Downpayment 1		265,826.88		
Payable in	9 month/s	29,536.32 per month		
Balance	90%	2,482,441.92		
Factor		2.326825%		
Monthly Amortization	60 mos.	57,762.08 per month		
Total Contract Price		2,758,268.80		
Downpayment Discount		-		
Net Contract Price		2,758,268.80	110,330.75	

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III. 10-Year In-House Financing Scheme (10% DP; 90% in 10 years)

TERMS:		10 DP ; 90% 10 years		
		<u>Unit</u>	<u>Closing Fees</u> <u>TERMS</u>	<u>Total</u>
List Price		2,872,000.00		
Regular Discount	<u>2.00%</u>	<u>57,440.00</u>		
Net		2,814,560.00		
Discount (PDC)	<u>2.00%</u>	<u>56,291.20</u>		
Contract Price		<u>2,758,268.80</u>	110,330.75	2,868,599.55
Downpayment 1	<u>10%</u>	275,826.88		
Less: Spot Cash Discount	<u>0.00%</u>	<u>-</u>		
Net Down Payment 1		275,826.88		
Less Reservation Fee		<u>10,000.00</u>		
Net Downpayment 1		265,826.88		
Payable in	9 month/s	29,536.32	per month	
Balance	<u>90%</u>	2,482,441.92		
Factor		1.866724%		
Monthly Amortization	120 mos.	46,340.34		
Total Contract Price		<u>2,758,268.80</u>		
Downpayment Discount		<u>-</u>		
Net Contract Price		<u>2,758,268.80</u>	110,330.75	

IV. 5-Year In-House Financing Scheme (20% DP; 80% in 5 years)

TERMS:		20 DP ; 80% 5 years		
		<u>Unit</u>	<u>Closing Fees</u> <u>TERMS</u>	<u>Total</u>
List Price		2,872,000.00		
Regular Discount	3.00%	86,160.00		
Net		2,785,840.00		
Discount (PDC)	2.00%	55,716.80		
Contract Price		2,730,123.20	109,204.93	2,839,328.13
Downpayment 1				
	20%	546,024.64		
Less: Spot Cash Discount	0.00%	-		
Net Down Payment 1		546,024.64		
Less Reservation Fee		10,000.00		
Net Downpayment 1		536,024.64		
Payable in	9 month/s	59,558.29	per month	
Balance				
	80%	2,184,098.56		
Factor		2.275307%		
Monthly Amortization	60 mos.	49,694.95	per month	
Total Contract Price		2,730,123.20		
Downpayment Discount		-		
Net Contract Price		2,730,123.20	109,204.93	

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V. 10-Year In-House Financing Scheme (20% DP; 80% in 10 years)

TERMS: 20 DP ; 80% 10 years				
		<u>Unit</u>	<u>Closing Fees</u> <u>TERMS</u>	<u>Total</u>
List Price		2,872,000.00		
Regular Discount	3.00%	86,160.00		
Net		2,785,840.00		
Discount (PDC)	2.00%	55,716.80		
Contract Price		2,730,123.20	109,204.93	2,839,328.13
Downpayment 1	20%	546,024.64		
Less: Spot Cash Discount	0.00%	-		
Net Down Payment 1		546,024.64		
Less Reservation Fee		10,000.00		
Net Downpayment 1		536,024.64		
Payable in	9 month/s	59,558.29	per month	
Balance	80%	2,184,098.56		
Factor		1.737977%		
Monthly Amortization	120 mos.	37,959.13	per month	
Total Contract Price		2,730,123.20	109,204.93	
Downpayment Discount		-		
Net Contract Price		2,730,123.20	109,204.93	

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- 88.0 SQM. 3-BEDROOM TANDEM UNIT

I. Cash Payment

TERMS: <u>100%cash</u>			
	<u>Unit</u>	<u>Closing Fees</u> <u>TERMS</u>	<u>Total</u>
List Price	3,850,000.00		
Regular Discount	10.00% 385,050.00		
Net	3,465,450.00		
Discount (PDC)	2.00% 69,309.00		
Net	3,396,141.00		
Additional Discount (spot cash)	3.00% 101,864.23		
Net Contract Price	<u>3,294,256.77</u>	<u>131,770.27</u>	<u>3,426,027.04</u>
Less: Reservation Fee	10,000.00		
Net	<u>3,284,256.77</u>	<u>131,770.27</u>	
Payable in	1 month/s	<u>3,284,256.77</u>	

II. 5-year In-house Financing Scheme (10% DP; 90% in 5 years)

TERMS: <u>10 DP ; 90% 5 years</u>			
	<u>Unit</u>	<u>Closing Fees</u> <u>TERMS</u>	<u>Total</u>
List Price	3,850,000.00		
Regular Discount	2.00% 77,010.00		
Net	3,773,490.00		
Discount (PDC)	2.00% 75,469.80		
Contract Price	<u>3,698,020.20</u>	<u>147,920.81</u>	<u>3,845,941.01</u>
Downpayment 1	<u>10%</u> 369,802.02		
Less: Spot Cash Discount	0.00% -		
Net Down Payment 1	369,802.02		
Less Reservation Fee	10,000.00		
Net Downpayment 1	359,802.02		
Payable in	9 month/s	39,978.00 per month	
Balance	<u>90%</u> 3,328,218.18		
Factor	2.326825%		
Monthly Amortization	60 mos. 77,441.81		
Total Contract Price	<u>3,698,020.20</u>	<u>147,920.81</u>	
Downpayment Discount	-		
Net Contract Price	<u>3,698,020.20</u>	<u>147,920.81</u>	

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III. 10-Year In-House Financing Scheme (10% DP; 90% in 10 years)

TERMS: <u>10 DP ; 90% 10 years</u>		<u>Unit</u>	<u>Closing Fees</u> <u>TERMS</u>	<u>Total</u>
List Price		3,850,000.00		
Regular Discount	<u>2.00%</u>	<u>77,010.00</u>		
Net		3,773,490.00		
Discount (PDC)	2.00%	75,469.80		
Contract Price		3,698,020.20	147,920.81	3,845,941.01
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Downpayment 1	<u>10%</u>	369,802.02		
Less: Spot Cash Discount	0.00%	-		
Net Down Payment 1		369,802.02		
Less Reservation Fee		10,000.00		
Net Downpayment 1		359,802.02		
Payable in	9 month/s	39,978.00 per month		
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Balance	<u>90%</u>	3,328,218.18		
Factor		1.866724%		
Monthly Amortization	120 mos.	62,128.65 per month		
Total Contract Price		3,698,020.20	147,920.81	
Downpayment Discount		-		
Net Contract Price		3,698,020.20	147,920.81	

IV. 5-Year In-House Financing Scheme (20% DP; 80% in 5 years)

TERMS: <u>20 DP ; 80% 5 years</u>		<u>Unit</u>	<u>Closing Fees</u> <u>TERMS</u>	<u>Total</u>
List Price		3,850,500.00		
Regular Discount	<u>3.00%</u>	<u>115,515.00</u>		
Net		3,734,985.00		
Discount (PDC)	2.00%	74,699.70		
Contract Price		3,660,285.30	146,411.41	3,806,696.71
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Downpayment 1	<u>20%</u>	732,057.06		
Less: Spot Cash Discount	0.00%	-		
Net Down Payment 1		732,057.06		
Less Reservation Fee		10,000.00		
Net Downpayment 1		722,057.06		
Payable in	9 month/s	80,228.56 per month		
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Balance	<u>80%</u>	2,928,228.24		
Factor		2.275307%		
Monthly Amortization	60 mos.	66,626.18 per month		
Total Contract Price		3,660,285.30	146,411.41	
Downpayment Discount		-		
Net Contract Price		3,660,285.30	146,411.41	

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V. 10-Year In-House Financing Scheme (20% DP; 80% in 10 years)

TERMS: <u>20 DP ; 80% 10 years</u>		<u>Unit</u>	<u>Closing Fees</u>	<u>Total</u>
			TERMS	
List Price		3,850,500.00		
Regular Discount	<u>3.00%</u>	<u>115,515.00</u>		
Net		3,734,985.00		
Discount (PDC)	<u>2.00%</u>	<u>74,699.70</u>		
Contract Price		3,660,285.30	146,411.41	3,806,696.71
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Downpayment 1	<u>20%</u>	732,057.06		
Less: Spot Cash Discount	<u>0.00%</u>	<u>-</u>		
Net Down Payment 1		732,057.06		
Less Reservation Fee		<u>10,000.00</u>		
Net Downpayment 1		722,057.06		
Payable in	9 month/s	80,228.56 per month		
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Balance	<u>80%</u>	2,928,228.24		
Factor		1.737977%		
Monthly Amortization	120 mos.	50,891.93 per month		
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Total Contract Price		3,660,285.30	146,411.41	
Downpayment Discount		<u>-</u>		
Net Contract Price		3,660,285.30	146,411.41	

Important:

- a. Reservation fee is NON-REFUNDABLE and valid for **30 days only**. Failure to submit required documents within 30 days will cause AUTOMATIC CANCELLATION of reservation. Refer to Reservation Agreement for list of documents.
- b. Downpayment / Monthly Amortization should be fully covered by **POST DATED CHECKS**
- c. Closing fees includes Documentary Stamp Tax, Transfer Fees, Registration Fees, notarial and documentation fees and other administrative and handling fees in order to transfer title to buyer's name.
- d. Prices are subject to change without prior notice. Unit areas may change based on the final construction drawings.

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