

STANDARD TERMS

|                      |            |
|----------------------|------------|
| Lot Area             | 150        |
| Price / sq.m.        | 6,000.00   |
| Total Contract Price | 900,000.00 |
| Add : 12% VAT        | -          |
| Total Selling Price  | 900,000.00 |

|   |            | 6.50%     | Total      |
|---|------------|-----------|------------|
| <b>Scheme 1</b>                                   |            | Misc. Fee |            |
| 90% Cash  | 810,000.00 |           |            |
| Less : 10% discount if paid within 7 days         | 81,000.00  |           |            |
| Net Downpayment after discount                    | 729,000.00 |           |            |
| Less : Reservation Fee                            | 10,000.00  |           |            |
| Net Downpayment                                   | 719,000.00 |           |            |
| 10% Balance upon issuance of title                | 90,000.00  | 53,235.00 | 143,235.00 |
| <b>Scheme 2</b>                                   |            |           |            |
| 20% Outright Downpayment                          | 180,000.00 |           |            |
| *up to 89% DP                                     |            |           |            |
| Less : 10% discount if paid within 7 days         | 18,000.00  |           |            |
| Net Downpayment after discount                    | 162,000.00 |           |            |
| Less : Reservation Fee                            | 10,000.00  |           |            |
| Net Downpayment                                   | 152,000.00 |           |            |
| 80% Balance payable in 24 months, no interest     | 720,000.00 | 57,330.00 | 777,330.00 |
| <i>Monthly Amortization</i>                       | 30,000.00  | 2,388.75  | 32,388.75  |
| <u>5 year term</u>                                |            |           |            |
| 1st year, no interest                             | 12,000.00  | 955.50    | 12,955.50  |
| 0.027328476 2nd to 5th year at 14% interest       | 15,740.05  | 955.50    | 16,695.55  |
| <u>10 year term</u>                               |            |           |            |
| 1st year, no interest                             | 6,000.00   | 477.75    | 6,477.75   |
| 0.016333701 2nd to 10th year at 14% interest      | 10,584.24  | 477.75    | 11,061.99  |
| 20% Downpayment payable in 6 months, no interest  | 180,000.00 |           |            |
| Less : discount if paid within 6 months           | -          |           |            |
| Net Downpayment after discount                    | 180,000.00 |           |            |
| Less : Reservation Fee                            | 10,000.00  |           |            |
| Net Downpayment                                   | 170,000.00 |           |            |
| <i>Monthly Downpayment</i>                        | 28,333.33  |           |            |
| 80% Balance payable in:                           | 720,000.00 | 58,500.00 | 778,500.00 |
| <u>5 year term</u>                                |            |           |            |
| 1st year, no interest                             | 12,000.00  | 975.00    | 12,975.00  |
| 0.027328476 2nd to 5th year at 14% interest       | 15,740.05  | 975.00    | 16,715.05  |
| <u>10 year term</u>                               |            |           |            |
| 1st year, no interest                             | 6,000.00   | 487.50    | 6,487.50   |
| 0.016333701 2nd to 10th year at 14% interest      | 10,584.24  | 487.50    | 11,071.74  |
| 20% Downpayment payable in 12 months, no interest | 180,000.00 |           |            |
| Less : Reservation Fee                            | 10,000.00  |           |            |
| Net Downpayment                                   | 170,000.00 |           |            |
| <i>Monthly Downpayment</i>                        | 14,166.67  |           |            |
| 80% Balance payable in:                           | 720,000.00 | 58,500.00 | 778,500.00 |
| <u>5 year term</u>                                |            |           |            |
| 1st year, no interest                             | 12,000.00  | 975.00    | 12,975.00  |
| 0.027328476 2nd to 5th year at 14% interest       | 15,740.05  | 975.00    | 16,715.05  |
| <u>10 year term</u>                               |            |           |            |
| 1st year, no interest                             | 6,000.00   | 487.50    | 6,487.50   |
| 0.016333701 2nd to 10th year at 14% interest      | 10,584.24  | 487.50    | 11,071.74  |
| <b>Scheme 3</b>                                   |            |           |            |
| No Reservation, No Downpayment                    |            |           |            |
| TSP payable monthly in 24 months, no interest     | 900,000.00 | 58,500.00 | 958,500.00 |
| <i>Monthly Amortization</i>                       | 37,500.00  | 2,437.50  | 39,937.50  |

\*Price, terms, discounts and lot availability are subject to change without prior notice.

\*Sta. Lucia Land, Inc. reserves the right to correct any figure herein in case of typographical or computation error.

\*The contents of this material do not form any part of an offer or contract, nor shall any contract be made based on the contents.

