

PRICE AND PAYMENT TERMS
as of September 23, 2008

I. PRICE RANGE PER UNIT TYPE

EUGENIA TOWER

2 BEDROOM UNIT	:	2.9 M - 3.5 M
3 BEDROOM UNIT	:	4.3 M - 5.0 M
3 BEDROOM TANDEM	:	6.1 M - 6.2 M

II. PAYMENT TERMS

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

Downpayment:		20%	30%	40%
Discount:		3%	4%	5%
Terms:		Int %	Int %	Int %
1	Year	0%	0%	0%
2	Years	9.0%	9.0%	9.0%
3	Years	10.5%	10.0%	9.5%
4	Years	11.5%	11.0%	10.5%
5	Years	13.0%	12.0%	11.0%
10	Years	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.*

20% Downpayment in effect with Eugenia Tower, please refer to payment scheme indicated below.

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.

- **EUGENIA TOWER**
2 BEDROOM UNIT

I. Cash Payment

TERMS:	100% cash	Unit	Closing Fees	Total
			Cash	
List Price		2,959,000.00		
Regular Discount	10.00%	<u>295,900.00</u>		
Net		2,663,100.00		
Discount (PDC)	2.00%	<u>53,262.00</u>		
Net		2,609,838.00		
Additional Discount (spot cash)	4.50%	<u>117,442.71</u>		
Net Contract Price		2,492,395.29	137,081.74	2,629,477.03
Less: Reservation Fee		<u>20,000.00</u>		
Net		2,472,395.29	137,081.74	
Payable in	1 mos.	2,472,395.29	137,081.74	2,609,477.03 cash

II. 5-year In-house Financing Scheme

TERMS:	20%DP; 80% 5 years	Unit	Closing Fees	Total
			DP period	
List Price		: 2,959,000.00		
Regular Discount	3.00%	<u>88,770.00</u>		
Net		2,870,230.00		
Discount (PDC)	2.00%	: <u>57,404.60</u>		
Contract Price		2,812,825.40	154,705.40	2,967,530.80
Downpayment 1	20%	: 562,565.08	154,705.40	
Net Down Payment 1		: 562,565.08	154,705.40	
Less Reservation Fee		: <u>20,000.00</u>		
Net Downpayment 1		: 542,565.08	154,705.40	
Payable in	14 month/s	: 38,754.65	11,050.40	49,805.05 per month
Balance	80%	2,250,260.32		
Factor		2.275307%	2.275307%	
Monthly Amortization	60 mos.	51,200.33		51,200.33 per month

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III. 10-Year In-House Financing Scheme

TERMS:		<u>20%DP; 80% 10 years</u>		
		<u>Unit</u>	<u>Closing Fees</u>	<u>Total</u>
			<u>DP period</u>	
List Price		: 2,959,000.00		
Regular Discount	3.00%	<u>88,770.00</u>		
Net		2,870,230.00		
Discount (PDC)	2.00%	: <u>57,404.60</u>		
Contract Price		<u>2,812,825.40</u>	154,705.40	2,967,530.80
Downpayment 1	20%	: 562,565.08	154,705.40	
Net Down Payment 1		: 562,565.08	154,705.40	
Less Reservation Fee		: <u>20,000.00</u>		
Net Downpayment 1		: 542,565.08	154,705.40	
Payable in	14 month/s	: 38,754.65	11,050.40	49,805.05 per month
Balance	80%	2,250,260.32		
Factor		1.737977%	1.737977%	
Monthly Amortization	120 mos.	39,109.01		39,109.01 per month

- EUGENIA TOWER**
3 BEDROOM UNIT

I. Cash Payment

TERMS:		<u>100% cash</u>		
		<u>Unit</u>	<u>Closing Fees</u>	<u>Total</u>
			<u>Cash</u>	
List Price		4,319,000.00		
Regular Discount	10.00%	<u>431,900.00</u>		
Net		3,887,100.00		
Discount (PDC)	2.00%	<u>77,742.00</u>		
Net		3,809,358.00		
Additional Discount (spot cash)	4.50%	<u>171,421.11</u>		
Net Contract Price		<u>3,637,936.89</u>	200,086.52	3,838,023.41
Less: Reservation Fee		<u>20,000.00</u>		
Net		3,617,936.89	200,086.52	
Payable in	1 mos.	3,617,936.89		3,818,023.41

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II. 5-year In-house Financing Scheme

TERMS	<u>20% DP; 80% 5 years</u>			
		<u>Unit</u>	<u>Closing fees</u> <u>DP Period</u>	<u>Total</u>
List Price		:	4,319,000.00	
Regular Discount	3.00%		<u>129,570.00</u>	
Net			4,189,430.00	
Discount (PDC)	2.00%	:	<u>83,788.60</u>	
Contract Price			4,105,641.40	225,810.27
Downpayment 1	20%	:	821,128.28	225,810.27
Net Down Payment 1	:		821,128.28	225,810.27
Less Reservation Fee	:		<u>20,000.00</u>	
Net Downpayment 1	:		801,128.28	225,810.27
Payable in	14 month/s	:	57,223.45	16,129.30
				73,352.75 per month
Balance	80%		3,284,513.12	
Factor			2.275307%	2.275307%
Monthly Amortization	60 mos.		74,732.76	74,732.76 per month

III. 10-Year In-House Financing Scheme

TERMS	<u>20% DP; 80% 10 years</u>			
		<u>Unit</u>	<u>Closing fees</u> <u>DP Period</u>	<u>Total</u>
List Price		:	4,319,000.00	
Regular Discount	3.00%		<u>129,570.00</u>	
Net			4,189,430.00	
Discount (PDC)	2.00%	:	<u>83,788.60</u>	
Contract Price			4,105,641.40	225,810.27
Downpayment 1	20%	:	821,128.28	225,810.27
Net Down Payment 1	:		821,128.28	225,810.27
Less Reservation Fee	:		<u>20,000.00</u>	
Net Downpayment 1	:		801,128.28	225,810.27
Payable in	14 month/s	:	57,223.45	16,129.30
				73,352.75 per month
Balance	80%		3,284,513.12	
Factor			1.737977%	1.737977%
Monthly Amortization	120 mos.		57,084.08	57,048.08 per month

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- EUGENIA TOWER
3 BEDROOM (TANDEM) UNIT

I. Cash Payment

TERMS:	<u>100% cash</u>			
		<u>Unit</u>	<u>Closing Fees</u> Cash	<u>Total</u>
List Price		6,171,000.00		
Regular Discount	10.00%	<u>617,100.00</u>		
Net		5,553,900.00		
Discount (PDC)	2.00%	<u>111,078.00</u>		
Net		5,442,822.00		
Additional Discount (spot cash)	4.50%	<u>244,926.99</u>		
Net Contract Price		5,197,895.01	285,884.22	5,483,779.23
Less: Reservation Fee		<u>20,000.00</u>		
Net		5,177,895.01	285,884.22	
Payable in	1 mos.	5,177,895.01		5,463,779.23 cash

II. 5-year In-house Financing Scheme

TERMS	<u>20% DP; 80% 5 years</u>			
		<u>Unit</u>	<u>Closing fees</u> DP Period	<u>Total</u>
List Price		6,171,000.00		
Regular Discount	3.00%	<u>185,130.00</u>		
Net		5,985,870.00		
Discount (PDC)	2.00%	<u>119,717.40</u>		
Contract Price		5,866,152.60	322,638.40	6,188,791.00
Downpayment 1	20%	1,173,230.52	322,638.40	
Net Down Payment 1	:	1,173,230.52	322,638.40	
Less Reservation Fee	:	<u>20,000.00</u>		
Net Downpayment 1	:	1,153,230.52	322,638.40	
Payable in	14 month/s	82,373.61	23,045.60	105,419.21 per month
Balance	80%	4,692,922.08		
Factor		2.275307%	2.275307%	
Monthly Amortization	60 mos.	106,778.38		106,778.38 per month

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III. 10-Year In-House Financing Scheme

TERMS		<u>20% DP; 80% 10 years</u>		
		<u>Unit</u>	<u>Closing fees</u> <u>DP Period</u>	<u>Total</u>
List Price	:	6,171,000.00		
Regular Discount	3.00%	<u>185,130.00</u>		
Net		5,985,870.00		
Discount (PDC)	2.00%	<u>119,717.40</u>		
Contract Price		<u>5,866,152.60</u>	322,638.40	<u>6,188,791.00</u>
Downpayment 1	<u>20%</u>	1,173,230.52	322,638.40	
Net Down Payment 1	:	1,173,230.52	322,638.40	
Less Reservation Fee	:	<u>20,000.00</u>		
Net Downpayment 1	:	1,153,230.52	322,638.40	
Payable in	14 month/s	82,373.61	23,045.60	105,419.21 per month
Balance	<u>80%</u>	4,692,922.08		
Factor		1.737977%	1.737977%	
Monthly Amortization	120 mos.	81,561.91		81,561.91 per month

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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