

PROJECT	SUNNYHOMES	UNIT NO.	
PRODUCT TYPE	SMDC Symphony (ECO PROJECT)	LOT AREA	
LOCATON	Brgy. Banay-banay, Padre Garcia Batangas	UNIT TYPE	2-STOREY TOWNHOUSE INNER UNIT
MONTHS	VALID FROM APRIL 2026 TO JUNE 2026	FLOOR AREA	48sqm

RESERVATION FEE	
UNITS	15,000.00
PARKING SLOTS	-
OTHER CHARGES	
REGULAR FINANCING	9.75%
HDMF FINANCING	9.50%

SAMPLE COMPUTATION - RFO & Near RFO

Spot Cash (100% Spot Cash)	Spot DP (5% Spot; 95% Balance thru Cash/Bank)	Spread DP (5% Spot; 5% in 12mos; 90% Balance thru Cash/Bank)	Spread DP (BANK FINANCING) (10% in 12 mos; 90% Balance thru Cash/BANK)	Spread DP (HDMF FINANCING) (15% in 12 mos; 85% Balance thru Cash/Bank/HDMF)
Total List Price (TLP) 2,300,000.00 Term Discount 10% 230,000.00 Net List Price less Term Disc. 2,070,000.00 Other Charges (OC) 9.75% 201,825.00 VAT (if applicable) 0% - Total Amount Payable (TAP) 2,271,825.00 Total Amount Payable (TAP) 2,271,825.00 Reservation Fee (RF) 15,000.00 Net Total Amount Payable 2,256,825.00 less: Retention fee, if applicable 50,000.00 Net Total Amount Payable 2,206,825.00	Total List Price (TLP) 2,300,000.00 Term Discount 10% 230,000.00 Net List Price less Term Disc. 2,070,000.00 Other Charges (OC) 9.75% 201,825.00 VAT (if applicable) 0% - Total Amount Payable (TAP) 2,271,825.00 Total Amount Payable (TAP) 2,271,825.00 Reservation Fee (RF) 15,000.00 Net Total Amount Payable in 30 days 2,256,825.00	Total List Price (TLP) 2,300,000.00 Term Discount 5% 115,000.00 Net List Price less Term Disc. 2,185,000.00 Other Charges (OC) 9.75% 213,037.50 VAT (if applicable) 0% - Total Amount Payable (TAP) 2,398,037.50 Total Amount Payable (TAP) 2,398,037.50 Reservation Fee (RF) 15,000.00 SPOT Downpayment 5% 104,901.88 Downpayment 5% 119,901.88 # of months 12 9,991.82 Balance 90% 2,158,233.75 Estimated thru BANK (7% repricing at 3 years) 10 years 25,058.92 20 years 16,732.76	Total List Price (TLP) 2,300,000.00 Term Discount - Net List Price less Term Disc. 2,300,000.00 Other Charges (OC) 9.75% 224,250.00 VAT (if applicable) 0% - Total Amount Payable (TAP) 2,524,250.00 Total Amount Payable (TAP) 2,524,250.00 Reservation Fee (RF) 15,000.00 Downpayment (net of RF) 10% 237,425.00 # of months 12 19,785.42 Balance 90% 2,271,825.00 Estimated thru BANK (7% repricing at 3 years) 10 years 26,377.81 20 years 17,613.44	Total List Price (TLP) 2,300,000.00 Term Discount - Net List Price less Term Disc. 2,300,000.00 Other Charges (OC) 9.50% 218,500.00 VAT (if applicable) 0% - Total Amount Payable (TAP) 2,518,500.00 Total Amount Payable (TAP) 2,518,500.00 Reservation Fee 15,000.00 Downpayment (net of RF) 15% 362,775.00 # of months 12 30,231.25 Balance 85% 2,140,725.00 Estimated thru HDMF (6.25% repricing at 3 years) 10 years 24,036.08 15 years 18,355.07 20 years 15,647.16 25 years 14,121.71 30 years 13,180.81

Disclaimer: Sample computations only. The prices and payment terms indicated herein are subject to change without prior notice.

- This sample computation does not constitute nor form part of any contract.
- Late payments may subject the indicated terms to recomputation for possible penalties, interest, or other adjustments.
- Should the buyer choose to pay via PDCs, the cheques should be made payable to SM Development Corporation. PDCs for other charges should be made payable to SM Development Corporation.
- Registration expenses and taxes, included Value Added Tax (VAT), and Real Property Tax (RPT) are subject to change based on the government's mandated rates or BIR ruling prevailing during the registration of the documents covering the transaction. Any increase in the amount payable due to an upward adjustment of the applicable rates as mandated by the government shall be paid by the buyer.
- The Developer reserves the right to correct error/s that may appear in this sample computation.
- Prices are subject to change without prior notice.
- Unit is subject to availability.