PROJECT	SUNNYVALE & SUNNYVALE PREMIERE	**UNIT NO.**	
PRODUCT TYPE	SMDC Symphony (ECO PROJECT)	**LOT AREA**	
LOCATON	Concepcion Tarlac	**UNIT TYPE**	2-STOREY DUPLEX
MONTHS	**VALID FROM APRIL 2026 TO JUNE 2026**	**FLOOR AREA**	45sqm

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)		
Total List Price (TLP)		**2,430,000.00**
Term Discount	10%	243,000.00
Net List Price less Term Disc.		2,187,000.00
Other Charges (OC)	9.75%	213,232.50
VAT (if applicable)	*0%*	-
Total Amount Payable (TAP)		**2,400,232.50**
Total Amount Payable (TAP)		**2,400,232.50**
Reservation Fee (RF)		15,000.00
Net Total Amount Payable		**2,385,232.50**

Spot DP (5% Spot; 95% Balance thru Cash/Bank)		
Total List Price (TLP)		**2,430,000.00**
Term Discount	10%	243,000.00
Net List Price less Term Disc.		2,187,000.00
Other Charges (OC)	9.75%	213,232.50
VAT (if applicable)	*0%*	-
Total Amount Payable (TAP)		**2,400,232.50**
Total Amount Payable (TAP)		**2,400,232.50**
Reservation Fee (RF)		15,000.00
Net Total Amount Payable in 30 days		**2,385,232.50**

Spread DP (5% Spot; 5% in 12mos; 90% Balance thru Cash/Bank)		
Total List Price (TLP)		**2,430,000.00**
Term Discount	5%	121,500.00
Net List Price less Term Disc.		2,308,500.00
Other Charges (OC)	9.75%	225,078.75
VAT (if applicable)	*0%*	-
Total Amount Payable (TAP)		**2,533,578.75**
Total Amount Payable (TAP)		**2,533,578.75**
Reservation Fee (RF)		15,000.00
SPOT Downpayment	***5%***	**111,678.94**
Downpayment	***5%***	**126,678.94**
# of months	***12***	***10,556.58***
Balance	**90%**	**2,280,220.88**
Estimated thru BANK *(7% repricing at 3 years)*		
10 years		**26,475.30**
20 years		**17,678.53**

Spread DP (BANK FINANCING) (10% in 12 mos; 90% Balance thru Cash/BANK)		
Total List Price (TLP)		**2,430,000.00**
Term Discount		-
Net List Price less Term Disc.		2,430,000.00
Other Charges (OC)	9.75%	236,925.00
VAT (if applicable)	*0%*	-
Total Amount Payable (TAP)		**2,666,925.00**
Total Amount Payable (TAP)		**2,666,925.00**
Reservation Fee (RF)		15,000.00
Downpayment (net of RF)	***10%***	**251,692.50**
# of months	***12***	***20,974.38***
Balance	**90%**	**2,400,232.50**
Estimated thru BANK *(7% repricing at 3 years)*		
10 years		**27,868.73**
20 years		**18,608.98**

Spread DP (HDMF FINANCING) (15% in 12 mos; 85% Balance thru Cash/Bank/HDMF)		
Total List Price (TLP)		**2,430,000.00**
Term Discount		-
Net List Price less Term Disc.		2,430,000.00
Other Charges (OC)	9.50%	230,850.00
VAT (if applicable)	*0%*	-
Total Amount Payable (TAP)		**2,660,850.00**
Total Amount Payable (TAP)		**2,660,850.00**
Reservation Fee		15,000.00
Downpayment (net of RF)	***15%***	**384,127.50**
# of months	***12***	***32,010.63***
Balance	**85%**	**2,261,722.50**
Estimated thru HDMF *(6.25% repricing at 3 years)*		
10 years		**25,394.64**
15 years		**19,392.53**
20 years		**16,531.57**
25 years		**14,919.89**
30 years		**13,925.81**

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

1. This sample computation does not constitute nor form part of any contract.
2. Late payments may subject the indicated terms to recomputation for possible penalties, interest, or other adjustments.
3. 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.
4. 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.
5. The Developer reserves the right to correct error/s that may appear in this sample computation.
6. Prices are subject to change without prior notice.
7. Unit is subject to availability.