

PROJECT	SYMPHONY HOMES	UNIT NO.	
PRODUCT TYPE	SMDC Symphony (ECO PROJECT)	LOT AREA	
LOCATON	Mabalacat City, Pampanga	UNIT TYPE	2-STOREY TOWNHOUSE CORNER / SONATA TOWNHOUSE CORNER UNIT
MONTHS	VALID FROM APRIL 2026 TO JUNE 2026	FLOOR AREA	48sqm

RESERVATION FEE	
UNITS	20,000.00
PARKING SLOTS	-

OTHER CHARGES	
REGULAR FINANCING	9.75%
HDMF FINANCING	9.50%

SAMPLE COMPUTATION - Pre-selling

Deferred Cash (100% in 48 months)			Spread DP (BANK FINANCING) (10% DP in 47 months; 90% balance (via cash/BANK))			Spread DP (HDMF FINANCING) (15% DP in 47 months; 85% balance (via cash/bank/HDMF))		
Total List Price (TLP)		4,801,000.00	Total List Price (TLP)		4,801,000.00	Total List Price (TLP)		4,801,000.00
Term Discount		-	Term Discount		-	Term Discount		-
Net List Price less Term Disc.		4,801,000.00	Net List Price less Term Disc.		4,801,000.00	Net List Price less Term Disc.		4,801,000.00
Other Charges (OC)	9.75%	468,097.50	Other Charges (OC)	9.75%	468,097.50	Other Charges (OC)	9.50%	456,095.00
VAT (if applicable)	12%	576,120.00	VAT (if applicable)	12%	576,120.00	VAT (if applicable)	12%	576,120.00
Total Amount Payable		5,845,217.50	Total Amount Payable (TAP)		5,845,217.50	Total Amount Payable (TAP)		5,833,215.00
Total Amount Payable		5,845,217.50	Total Amount Payable (TAP)		5,845,217.50	Total Amount Payable (TAP)		5,833,215.00
Reservation Fee		20,000.00	Reservation Fee (RF)		20,000.00	Reservation Fee (RF)		20,000.00
NET Total Amount Payable		5,825,217.50	Downpayment (Net of RF)	10%	564,521.75	Downpayment (Net of RF)	15%	854,982.25
# of months	48	121,358.70	# of months	47	12,011.10	# of months	47	18,191.11
			Balance	90%	5,260,695.75	Balance	85%	4,958,232.75
			<i>Estimated thru BANK (7% repricing at 3 years)</i>			<i>Estimated thru HDMF (6.25% repricing at 3 years)</i>		
			10 years		61,081.14	10 years		55,671.09
			20 years		40,786.12	15 years		42,513.02
						20 years		36,241.12
						25 years		32,707.94
						30 years		30,528.69

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.