

**FERNWOOD**  
**Sales Package**  
**Effective : October 2007**

Reservation Fee : P 50,000 per lot

| Terms                         | Minimum Downpayment/Equity | Balance   | Interest on Balance                                 |
|-------------------------------|----------------------------|---|---|
| SPOT CASH                     | -                          | Payable within 60 days from reservation subject to notes 1 & 3                | 0%  |
| BANK FINANCING                | 20%<br>Subject to Note 1   | Letter of Guarantee should be submitted/paid within 30 days from reservation. | 0%  |
| 1-YEAR                        | 20%<br>Subject to Note 1   | Balance is payable in 12 equal monthly installments subject to note 2.        | 0%  |
| 2-YEARS                       | 20%<br>Subject to Note 1   | Balance is payable in 24 equal monthly installments subject to note 2.        | 0%  |
| 3-YEARS<br>Factor : .09073086 | 20%<br>Subject to Note 1   | Balance is payable in 36 equal monthly installments subject to note 2.        | 1-2 years, 0 int.<br>3 <sup>rd</sup> year, 16% int. |
| 4-YEARS<br>Factor : .0283403  | 20%<br>Subject to Note 1   | Balance is payable in 48 equal monthly installments subject to note 2.        | 16%   |
| 5-YEARS<br>Factor : .0243181  | 20%<br>Subject to Note 1   | Balance is payable in 60 equal monthly installments subject to note 2.        | 16%   |

**Note 1 : CASH and DOWNPAYMENT DISCOUNTS : (Deductible from Contract Price)**

10% discount if paid within 15 days from reservation date  
7% discount if paid within 30 days from reservation date  
5% discount if paid within 45 days from reservation date  
0% discount if paid after 45 days from reservation date

**Note 2 : TERMS AND CONDITIONS**

- With Reservation Fee covering a maximum of 60 days reservation period.
- All payments should be covered by POSTDATED CHECKS (net of discounts if applicable).
- Should the issued checks bounce the account shall be subjected to a penalty charge of 2% per month on overdue account.
- Discount and period should be strictly followed on granting the applicable discounts.
- If account is not paid within the specified term, the contract shall be automatically amended indicating that the total remaining balance inclusive of the discounts and penalties shall now imputed with 16% interest. The account should not also be more than three (3) months overdue, otherwise the stipulation on item 8 of the Contract to Sell shall take effect.
- The Processing and Transfer Fees are to the account of the buyer including interest/penalties that may be imposed by regulatory agencies.

**NOTE 3 : PRICES AND TERMS ABOVE ARE SUBJECT TO CHANGE WITHOUT PRIOR NOTICE**