

**THE EAST TOWER AT ONE SERENDRA**  
**Payment Terms as of June 1, 2009**

PARTICULARS	Only applicable to the 2nd to 12th floor			
	CASH 30	CASH 60	IN-HOUSE FINANCING*	
			20/80 CATCH-UP*	20/20/60 EXTENDED 1 YEAR AFTER TURNOVER
<b>DISCOUNT/ INTEREST</b>	<b>8.5% DISCOUNT</b>	<b>8% DISCOUNT</b>	<b>0% INTEREST</b>	<b>6.5% INTEREST</b>
<b>RESERVATION FEE</b>	50,000	50,000	50,000	50,000
<b>a) Downpayment</b>				
<i>Amount</i>	full purchase price (net of reservation)	full purchase price (net of reservation)	20% (net of reservation fee)	20% (net of reservation fee)
<i>Due Date</i>	30 days after reservation	31 to 60 days after reservation	30 days after reservation Peso Post Dated checks required to be submitted 7 days after reservation	30 days after reservation Peso Post Dated checks required to be submitted 7 days after reservation
<b>b) Monthly Payments</b>				
<i>Amount</i>		Bank financing available for a maximum of 80% of purchase price. Please ask your seller for details.	80%	20%
<i>Due Date</i>			30 days after downpayment	30 days after downpayment
<i>Interest</i>			0%	6.5%
<i>Terms</i>			In monthly installments up to June 2012 Peso Post Dated Checks required	In monthly installments up to May 2013 Peso Post Dated Checks required
<b>c) Balance</b>				
<i>Amount</i>				60% lump sum
<i>Due Date</i>				June 2013 (full payment required prior to turnover)
<i>Interest</i>				6.5%
<i>Terms</i>				Peso Post Dated Check required
<b>VAT **</b>	30 days after reservation	31-60 days after reservation	Upon exceeding 25% of cumulative payments, if reached in 2008	spread throughout the payment period
<b>OTHER CHARGES</b>	30 days after reservation	31-60 days after reservation	together with the 2nd to the last monthly installment  Subject to in-house credit evaluation Peso post dated checks required Credit life insurance required*	together with the 2nd to the last monthly installment  Subject to in-house credit evaluation Peso post dated checks required Credit life insurance required*

**\* NOTE:**

1 / \* ALL IN-HOUSE AND BANK FINANCING SCHEMES ARE SUBJECT TO IN-HOUSE OR BANK CREDIT EVALUATION AS APPLICABLE, AND ARE REQUIRED TO SUBMIT PESO POST DATED CHECKS AND CREDIT LIFE INSURANCE.

2 / \*\*ANY INCREASE IN VAT RATE SHALL BE FOR THE ACCOUNT OF THE PURCHASER.

3 / ISSUANCE OF DOWNPAYMENT DOES NOT GUARANTEE APPROVAL OF IN-HOUSE FINANCING. IN THE EVENT THAT THE INSTALLMENT PURCHASE APPLICATION (IPA) FOR IN-HOUSE FINANCING IS DISAPPROVED, THE RESERVATION FEE AND DOWNPAYMENT WILL BE REFUNDED IN FULL BUT WITHOUT INTEREST.

4 / PENALTIES WILL STRICTLY APPLY FOR LATE PAYMENT

5 / TERMS ARE SUBJECT TO CHANGE WITHOUT PRIOR NOTICE

**IMPORTANT: This table, generated as of June 1, 2009 is for information purposes only.**

No contract shall be deemed established between the recipient hereof and Ayala Land, Inc. based on the information given. The schemes, terms of payment and interest rate, specified in this table, may be changed without prior notice. Interested parties are requested to verify with Ayala Land Premier - Sales 2/F Tower One, Ayala Triangle, Ayala Avenue, Makati City, Philippines all information, terms and conditions relating to the sale of the product referred herein on the date of the proposed purchase.

Approved by: \_\_\_\_\_

**THE EAST TOWER AT ONE SERENDRA**  
**Payment Terms as of June 1, 2009**

PARTICULARS	Only applicable to the 14th-23rd floor			
	CASH 30	CASH 60	IN-HOUSE FINANCING*	
			20/80 CATCH-UP*	20/20/60 EXTENDED 1 YEAR AFTER TURNOVER
<b>DISCOUNT/ INTEREST</b>	<b>9.5% DISCOUNT</b>	<b>9% DISCOUNT</b>	<b>0% INTEREST</b>	<b>6.5% INTEREST</b>
<b>RESERVATION FEE</b>	50,000	50,000	50,000	50,000
<b>a) Downpayment</b>				
<i>Amount</i>	full purchase price (net of reservation)	full purchase price (net of reservation)	20% (net of reservation fee)	20% (net of reservation fee)
<i>Due Date</i>	30 days after reservation	31 to 60 days after reservation	30 days after reservation Peso Post Dated checks required to be submitted 7 days after reservation	30 days after reservation Peso Post Dated checks required to be submitted 7 days after reservation
<b>b) Monthly Payments</b>				
<i>Amount</i>		Bank financing available for a maximum of 80% of purchase price. Please ask your seller for details.	80%	20%
<i>Due Date</i>			30 days after downpayment	30 days after downpayment
<i>Interest</i>			0%	6.5%
<i>Terms</i>			In monthly installments up to Sept 2012 Peso Post Dated Checks required	In monthly installments up to Aug 2013 Peso Post Dated Checks required
<b>c) Balance</b>				
<i>Amount</i>				60% lump sum
<i>Due Date</i>				September 2013 (full payment required prior to turnover)
<i>Interest</i>				6.5%
<i>Terms</i>				Peso Post Dated Check required
<b>VAT **</b>	30 days after reservation	31-60 days after reservation	Upon exceeding 25% of cumulative payments, if reached in 2008	spread throughout the payment period
<b>OTHER CHARGES</b>	30 days after reservation	31-60 days after reservation	together with the 2nd to the last monthly installment  Subject to in-house credit evaluation Peso post dated checks required Credit life insurance required*	together with the 2nd to the last monthly installment  Subject to in-house credit evaluation Peso post dated checks required Credit life insurance required*

**\* NOTE:**

1 / \* ALL IN-HOUSE AND BANK FINANCING SCHEMES ARE SUBJECT TO IN-HOUSE OR BANK CREDIT EVALUATION AS APPLICABLE, AND ARE REQUIRED TO SUBMIT PESO POST DATED CHECKS AND CREDIT LIFE INSURANCE.

2 / \*\*ANY INCREASE IN VAT RATE SHALL BE FOR THE ACCOUNT OF THE PURCHASER.

3 / ISSUANCE OF DOWNPAYMENT DOES NOT GUARANTEE APPROVAL OF IN-HOUSE FINANCING. IN THE EVENT THAT THE INSTALLMENT PURCHASE APPLICATION (IPA) FOR IN-HOUSE FINANCING IS DISAPPROVED, THE RESERVATION FEE AND DOWNPAYMENT WILL BE REFUNDED IN FULL BUT WITHOUT INTEREST.

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Approved by: \_\_\_\_\_

**THE EAST TOWER AT ONE SERENDRA**  
**Payment Terms as of June 1, 2009**

PARTICULARS	Only applicable to the 24th-41st floor			
	CASH 30	CASH 60	IN-HOUSE FINANCING*	
			20/80 CATCH-UP*	20/20/60 EXTENDED 1 YEAR AFTER TURNOVER
<b>DISCOUNT / INTEREST</b>	<b>10.5% DISCOUNT</b>	<b>10% DISCOUNT</b>	<b>0% INTEREST</b>	<b>6.5% INTEREST</b>
<b>RESERVATION FEE</b>	50,000	50,000	50,000	50,000
<b>a) Downpayment</b>				
<i>Amount</i>	full purchase price (net of reservation)	full purchase price (net of reservation)	20% (net of reservation fee)	20% (net of reservation fee)
<i>Due Date</i>	30 days after reservation	31 to 60 days after reservation	30 days after reservation Peso Post Dated checks required to be submitted 7 days after reservation	30 days after reservation Peso Post Dated checks required to be submitted 7 days after reservation
<b>b) Monthly Payments</b>				
<i>Amount</i>		Bank financing available for a maximum of 80% of purchase price. Please ask your seller for details.	80%	20%
<i>Due Date</i>			30 days after downpayment	30 days after downpayment
<i>Interest</i>			0%	6.5%
<i>Terms</i>			In monthly installments up to Jan 2013 Peso Post Dated Checks required	In monthly installments up to Dec 2013 Peso Post Dated Checks required
<b>c) Balance</b>				
<i>Amount</i>				60% lump sum
<i>Due Date</i>				January 2014 (full payment required prior to turnover)
<i>Interest</i>				6.5%
<i>Terms</i>				Peso Post Dated Check required
<b>VAT **</b>	30 days after reservation	31-60 days after reservation	Upon exceeding 25% of cumulative payments, if reached in 2008	spread throughout the payment period
<b>OTHER CHARGES</b>	30 days after reservation	31-60 days after reservation	together with the 2nd to the last monthly installment  Subject to in-house credit evaluation Peso post dated checks required Credit life insurance required*	together with the 2nd to the last monthly installment  Subject to in-house credit evaluation Peso post dated checks required Credit life insurance required*

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- 2 / \*\* ANY INCREASE IN VAT RATE SHALL BE FOR THE ACCOUNT OF THE PURCHASER.
- 3 / ISSUANCE OF DOWNPAYMENT DOES NOT GUARANTEE APPROVAL OF IN-HOUSE FINANCING. IN THE EVENT THAT THE INSTALLMENT PURCHASE APPLICATION (IPA) FOR IN-HOUSE FINANCING IS DISAPPROVED, THE RESERVATION FEE AND DOWNPAYMENT WILL BE REFUNDED IN FULL BUT WITHOUT INTEREST.
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