



Cliffside at Anvaya Cove, Payment Terms as of February 1, 2006

| PARTICULARS | CASH 30 | CASH 60 | CASH 60 30-70 For Bank Loan | DEFERRED SCHEME 30-70 | IN-HOUSE FINANCING* | |
|------------------|--|--|--|--|--|--|
| | | | | | 1 - YEAR* 30-70 (Except Cliffside, Woodside & View Lots) | 2 - YEARS* 30-70 (Except Cliffside, Woodside & View Lots) |
| DISCOUNT/PREMIUM | 7% disc. (CliffSide/WoodSide/View Lots) | 5.5% disc. (CliffSide/WoodSide/View Lots) | 5.5% disc. (CliffSide/WoodSide/View Lots) | 4% discount | 0% interest | + P50/ sqm, 12% interest p.a |
| | 8.5% disc. (Rotunda, Leisure, Greenbelt Lots) | 7% disc. (Rotunda, Leisure, Greenbelt Lots) | 7% disc. (Rotunda, Leisure, Greenbelt Lots) | | | |
| RESERVATION FEE | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 |
| DOWN PAYMENT | | | | | | |
| Amount | 100% lump sum (net of reservation) | 100% lump sum (net of reservation) | 100% lump sum (net of reservation) | 30% down payment (net of reservation) | 30% down payment (net of reservation) | 30% down payment (net of reservation) |
| Due Date | 30 days after reservation | 31 to 60 days after reservation | 31 to 60 days after reservation | 30 days after reservation | 30 days after reservation | 30 days after reservation |
| Terms | ----- | ----- | ----- | post dated checks to be submitted 7 days after reservation | post dated checks & IPA to be submitted 7 days after reservation | post dated checks & IPA to be submitted 7 days after reservation |
| VAT | 30 days after reservation | 31 to 60 days after reservation | 31 to 60 days after reservation | 30 days after reservation | 30 days after down payment | 30 days after down payment |
| OTHER CHARGES | | | | | together with the 2nd to the last installment | together with the 2nd to the last installment |
| Balance | | | | | | |
| Amount | ----- | ----- | ----- | 70% lump sum | 70% in 12 monthly installments | 70% in 24monthly installments |
| Due Date | ----- | ----- | ----- | 90 days after down payment | 30 days after down payment | 30 days after down payment |
| Terms | ----- | ----- | ----- | ----- | subject to ALLI credit evaluation | subject to ALLI credit evaluation |
| | post-dated checks required | post-dated checks required | post-dated checks required | post-dated checks required | post-dated checks required | post-dated checks required |

NOTES:

1. RESERVATION

Reservation agreement for lots must always be executed together with the reservation agreement of any membership share within Anvaya Cove unless the applicant already has a pending application for membership or is currently a member of any club within Anvaya Cove. If membership application to the Club within Anvaya Cove has been denied, the corresponding reservation fee and down payment, if applicable, for the lot will be refunded in full without interest.

2. IN-HOUSE FINANCING

In cases where in-house financing is available, issuance of down payment 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 the down payment will be refunded in full but without interest. In cases where in-house financing is available, all in-house financing schemes are subject to in-house credit evaluation and are required to submit post-dated checks and credit line insurance.

3. PENALTIES

Penalties will apply for late payment

4. TERMS ARE SUBJECT TO CHANGE WITHOUT PRIOR NOTICE

IMPORTANT: This table, generated as of June 8, 2005 is for informational purposes only. The particulars, details and visuals shown herein are intended to give a general idea of the project and as such are not to be relied upon as statements of fact. While such particulars and details are based on present plans which have been prepared with utmost care and are given in good faith, buyers are invited to verify the factual correctness and subsequent changes, if any. The contents herein are subject to change without prior notice and do not constitute part of an offer or contract.

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| |
| 3 - YEARS* 30-70 (Except Cliffside, Woodside & View Lots) |
| + P50/ sqm, 12% interest p.a |
| 100,000 |
| 30% down payment (net of reservation) |
| 30 days after reservation |
| post dated checks & IPA to be submitted 7 days after reservation |
| 30 days after down payment |
| together with the 2nd to the last installment |
| 70% in 36monthly installments |
| 30 days after down payment |
| subject to ALI credit evaluation |
| post-dated checks required |

