



**The Mango Grove at Anvaya Cove, Payment Terms as of Oct. 17, 2005**

PARTICULARS	CASH 30	CASH 60	DEFERRED SCHEME 30-70	IN-HOUSE FINANCING	
				1 - YEAR* 30-70 (Except Vantage & Sea view Lots)	2 - YEAR** 70 Vantage, & Prime Lots) 30 (Except Sea view
DISCOUNT/INTEREST*	7% discount	5.5% discount	4.0% discount	0% interest	12% interest p.a.
RESERVATION FEE	100,000	100,000	100,000	100,000	100,000
DOWNPAYMENT					
Amount	<b>95% lumpsum</b> (net of reservation)	<b>95% lumpsum</b> (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	30 days after reservation	30 days after reservation post dated checks & IPA to be submitted 7 days after reservation	30 days after reservation post dated checks & IPA to be submitted 7 days after reservation
Terms	-----	-----	-----		
VAT	30 days after reservation	31 to 60 days after reservation	30 days after reservation	30 days after reservation	30 days after reservation
OTHER CHARGES				together with the 2nd to the last installment	together with the 2nd to the last installment
Balance					
Amount	<b>5% of balance</b>	<b>5% of balance</b>	70% lumpsum	70% in 12 monthly installments	70% in 24monthly installments
Due Date	30-Dec-05	30-Dec-05	90 days after downpayment	30 days after downpayment subject to ALI credit evaluation	30 days after downpayment subject to ALI credit evaluation
Terms	----- 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 downpayment, 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 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 the downpayment 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 October 17, 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.

\* 1-YEAR 30-70 In-house financing available for PRIME VIEW, VIEW and LEISURE LOTS ONLY  
 \*\* 2-YEAR 30-70 In-house financing available for VIEW and LEISURE LOTS ONLY

