



The Seaside Villas at Anvaya Cove, Payment Terms as of January 9, 2006

PARTICULARS	CASH 30	CASH 60	DEFERRED SCHEME 30-70	IN-HOUSE FINANCING	
				1 - YEAR 30-70	2 - YEARS 30-70
DISCOUNT/ INTEREST	11% discount	10% discount	8.5% discount	5% discount	ZERO interest
RESERVATION FEE	500,000	500,000	500,000	500,000	500,000
DOWN PAYMENT					
Amount	95% of selling price (net of reservation)	95% of selling price (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	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	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	5% of selling price	5% of selling price	70% lump sum	70% in 12 monthly installments	70% in 24monthly installments
Due Date	March 31, 2006	March 31, 2006	90 days after down payment	30 days after down payment	30 days after down payment
Terms	----- post-dated checks required	----- post-dated checks required	----- post-dated checks required	subject to ALI credit evaluation post-dated checks required	subject to ALI credit evaluation 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 January 3, 2006 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.

