

**DMC-URBAN PROPERTY DEVELOPERS, INC.  
DISCOUNT & FACTOR RATES - MAGALLANES RESIDENCES**

Terms of Payment	Downpayment		DISCOUNT		Down Payment		Interest Rate on Balance of DP Until Full Payment	No of Months to Pay Balance	BALANCE		
	Percent Downpayment	No. of Months to Pay	On Total Cash Price	On Down payment	Factor Rate	Interest Rate on Amortization			Interest Rate	Factor	No. of Years to Pay
<b>SPOT CASH/CASH</b>											
1	Cash in 7 days	100%	NA	7.50%							NA
2	Cash in 30 days	100%	1	4.00%							0.00%
3	Cash in 60 days	100%	2	2.50%							0.00%
4	Cash in 90 days	100%	3	2.00%							0.00%
5	Cash in 120 days	100%	4	1.50%							0.00%
6	Cash in 150 days	100%	5	1.00%							0.00%
7	Cash in 180 days	100%	6	0.50%							0.00%
<b>NO DOWNPAYMENT</b>											
8	No DP, Payable Over 2 Years							24	12.00%	0.0470735	2
9	No DP, Payable Over 3 Years							36	13.00%	0.0336940	3
10	No DP, Payable Over 4 Years							48	14.00%	0.0273265	4
11	No DP, Payable Over 5 Years							60	15.00%	0.0237899	5
12	No DP, Payable Over 6 Years							72	16.00%	0.0216918	6
13	No DP, Payable Over 7 Years							84	17.50%	0.0207258	7
14	No DP, Payable Over 8 Years							96	17.50%	0.0194212	8
15	No DP, Payable Over 9 Years							108	18.00%	0.0187569	9
16	No DP, Payable Over 10 Years							120	18.00%	0.0180185	10
<b>LOW DOWNPAYMENT</b>											
<b>10% DP IN 3 MONTHS</b>											
17	10% D/P in 3 months, Balance in 1 year	10%	3	7.50%	0.2353875	0.00%	0.00%	12	7.00%	0.0865267	1
18	10% D/P in 3 months, Balance in 2 years	10%	3	7.50%	0.2353875	0.00%	0.00%	24	14.00%	0.0480129	2
19	10% D/P in 3 months, Balance in 3 years	10%	3	7.50%	0.2353875	0.00%	0.00%	36	15.00%	0.0346653	3
20	10% D/P in 3 months, Balance in 4 years	10%	3	7.50%	0.2353875	0.00%	0.00%	48	16.00%	0.0283403	4
21	10% D/P in 3 months, Balance in 5 years	10%	3	7.50%	0.2353875	0.00%	0.00%	60	17.00%	0.0248526	5
22	10% D/P in 3 months, Balance in 6 years	10%	3	7.50%	0.2353875	0.00%	0.00%	72	18.50%	0.0230914	6
23	10% D/P in 3 months, Balance in 7 years	10%	3	7.50%	0.2353875	0.00%	0.00%	84	18.50%	0.0213119	7
24	10% D/P in 3 months, Balance in 8 years	10%	3	7.50%	0.2353875	0.00%	0.00%	96	19.00%	0.0203339	8
25	10% D/P in 3 months, Balance in 9 years	10%	3	7.50%	0.2353875	0.00%	0.00%	108	19.00%	0.0193871	9
26	10% D/P in 3 months, Balance in 10 years	10%	3	7.50%	0.2353875	0.00%	0.00%	120	19.00%	0.0186672	10

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<b>10% DP IN 6 MONTHS</b>											
27	10% D/P in 6 months, Balance in 1 year	10%	6	0.00%	0.1301937	0.00%	3.00%	12	13.00%	0.0899888	1
28	10% D/P in 6 months, Balance in 2 years	10%	6	0.00%	0.1301937	0.00%	3.00%	24	15.00%	0.0488512	2
29	10% D/P in 6 months, Balance in 3 years	10%	6	0.00%	0.1301937	0.00%	3.00%	36	16.00%	0.0354214	3
30	10% D/P in 6 months, Balance in 4 years	10%	6	0.00%	0.1301937	0.00%	3.00%	48	17.00%	0.0290720	4
31	10% D/P in 6 months, Balance in 5 years	10%	6	0.00%	0.1301937	0.00%	3.00%	60	18.00%	0.0255844	5
32	10% D/P in 6 months, Balance in 6 years	10%	6	0.00%	0.1301937	0.00%	3.00%	72	19.50%	0.0238418	6
33	10% D/P in 6 months, Balance in 7 years	10%	6	0.00%	0.1301937	0.00%	3.00%	84	19.50%	0.0220708	7
34	10% D/P in 6 months, Balance in 8 years	10%	6	0.00%	0.1301937	0.00%	3.00%	96	20.00%	0.0211107	8
35	10% D/P in 6 months, Balance in 9 years	10%	6	0.00%	0.1301937	0.00%	3.00%	108	20.00%	0.0201771	9
36	10% D/P in 6 months, Balance in 10 years	10%	6	0.00%	0.1301937	0.00%	3.00%	120	20.00%	0.0194709	10
<b>10% DP IN 9 MONTHS</b>											
37	10% D/P in 9 months, Balance in 1 year	10%	9	0.00%	0.0867958	0.00%	6.00%	12	14.00%	0.0925146	1
38	10% D/P in 9 months, Balance in 2 years	10%	9	0.00%	0.0867958	0.00%	6.00%	24	16.00%	0.0504505	2
39	10% D/P in 9 months, Balance in 3 years	10%	9	0.00%	0.0867958	0.00%	6.00%	36	17.00%	0.0367358	3
40	10% D/P in 9 months, Balance in 4 years	10%	9	0.00%	0.0867958	0.00%	6.00%	48	18.00%	0.0302673	4
41	10% D/P in 9 months, Balance in 5 years	10%	9	0.00%	0.0867958	0.00%	6.00%	60	19.00%	0.0267286	5
42	10% D/P in 9 months, Balance in 6 years	10%	9	0.00%	0.0867958	0.00%	6.00%	72	20.50%	0.0249800	6
43	10% D/P in 9 months, Balance in 7 years	10%	9	0.00%	0.0867958	0.00%	6.00%	84	20.50%	0.0231920	7
44	10% D/P in 9 months, Balance in 8 years	10%	9	0.00%	0.0867958	0.00%	6.00%	96	21.00%	0.0222366	8
45	10% D/P in 9 months, Balance in 9 years	10%	9	0.00%	0.0867958	0.00%	6.00%	108	21.00%	0.0213029	9
46	10% D/P in 9 months, Balance in 10 years	10%	9	0.00%	0.0867958	0.00%	6.00%	120	21.00%	0.0206005	10
<b>10% DP IN 12 MONTHS</b>											
47	10% D/P in 12 months, Balance in 1 year	10%	12	0.00%	0.0650969	0.00%	9.00%	12	15.00%	0.0965368	1
48	10% D/P in 12 months, Balance in 2 years	10%	12	0.00%	0.0650969	0.00%	9.00%	24	17.00%	0.0528815	2
49	10% D/P in 12 months, Balance in 3 years	10%	12	0.00%	0.0650969	0.00%	9.00%	36	18.00%	0.0386672	3
50	10% D/P in 12 months, Balance in 4 years	10%	12	0.00%	0.0650969	0.00%	9.00%	48	19.00%	0.0319800	4
51	10% D/P in 12 months, Balance in 5 years	10%	12	0.00%	0.0650969	0.00%	9.00%	60	20.00%	0.0283368	5
52	10% D/P in 12 months, Balance in 6 years	10%	12	0.00%	0.0650969	0.00%	9.00%	72	21.50%	0.0265574	6
53	10% D/P in 12 months, Balance in 7 years	10%	12	0.00%	0.0650969	0.00%	9.00%	84	21.50%	0.0247263	7
54	10% D/P in 12 months, Balance in 8 years	10%	12	0.00%	0.0650969	0.00%	9.00%	96	22.00%	0.0237625	8
55	10% D/P in 12 months, Balance in 9 years	10%	12	0.00%	0.0650969	0.00%	9.00%	108	22.00%	0.0228158	9
56	10% D/P in 12 months, Balance in 10 years	10%	12	0.00%	0.0650969	0.00%	9.00%	120	22.00%	0.0221075	10

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<b>20% DOWNPAYMENT</b>											
<b>20% DP IN 3 MONTHS</b>											
57	20% D/P in 3 months, Balance in 1 year	20%	3	7.50%	0.2718604	0.00%	0.00%	12	6.00%	0.0860664	1
58	20% D/P in 3 months, Balance in 2 years	20%	3	7.50%	0.2718604	0.00%	0.00%	24	13.00%	0.0475418	2
59	20% D/P in 3 months, Balance in 3years	20%	3	7.50%	0.2718604	0.00%	0.00%	36	14.00%	0.0341776	3
60	20% D/P in 3 months, Balance in 4 years	20%	3	7.50%	0.2718604	0.00%	0.00%	48	15.00%	0.0278307	4
61	20% D/P in 3 months, Balance in 5years	20%	3	7.50%	0.2718604	0.00%	0.00%	60	16.00%	0.0243181	5
62	20% D/P in 3 months, Balance in 6 years	20%	3	7.50%	0.2718604	0.00%	0.00%	72	18.00%	0.0228078	6
63	20% D/P in 3 months, Balance in 7years	20%	3	7.50%	0.2718604	0.00%	0.00%	84	18.00%	0.0210178	7
64	20% D/P in 3 months, Balance in 8 years	20%	3	7.50%	0.2718604	0.00%	0.00%	96	18.50%	0.0200274	8
65	20% D/P in 3 months, Balance in 9 years	20%	3	7.50%	0.2718604	0.00%	0.00%	108	18.50%	0.0190708	9
66	20% D/P in 3 months, Balance in 10years	20%	3	7.50%	0.2718604	0.00%	0.00%	120	18.50%	0.0183417	10
<b>20% DP IN 6 MONTHS</b>											
67	20% D/P in 6 months, Balance in 1 year	20%	6	0.00%	0.1497317	3.00%	3.00%	12	10.00%	0.0885769	1
68	20% D/P in 6 months, Balance in 2 years	20%	6	0.00%	0.1497317	3.00%	3.00%	24	14.00%	0.0483739	2
69	20% D/P in 6 months, Balance in 3 years	20%	6	0.00%	0.1497317	3.00%	3.00%	36	15.00%	0.0349260	3
70	20% D/P in 6 months, Balance in 4 years	20%	6	0.00%	0.1497317	3.00%	3.00%	48	17.00%	0.0290720	4
71	20% D/P in 6 months, Balance in 5 years	20%	6	0.00%	0.1497317	3.00%	3.00%	60	17.00%	0.0250394	5
72	20% D/P in 6 months, Balance in 6 years	20%	6	0.00%	0.1497317	3.00%	3.00%	72	18.00%	0.0229793	6
73	20% D/P in 6 months, Balance in 7 years	20%	6	0.00%	0.1497317	3.00%	3.00%	84	18.00%	0.0211759	7
74	20% D/P in 6 months, Balance in 8 years	20%	6	0.00%	0.1497317	3.00%	3.00%	96	18.50%	0.0201780	8
75	20% D/P in 6 months, Balance in 9 years	20%	6	0.00%	0.1497317	3.00%	3.00%	108	18.50%	0.0192142	9
76	20% D/P in 6 months, Balance in 10years	20%	6	0.00%	0.1497317	3.00%	3.00%	120	18.50%	0.0184796	10
<b>30% DOWNPAYMENT</b>											
<b>30% DP IN 3 MONTHS</b>											
77	30% D/P in 3 months, Balance in 1 year	30%	3	7.50%	0.2840181	0.00%	0.00%	12	6.00%	0.0860664	1
78	30% D/P in 3 months, Balance in 2 years	30%	3	7.50%	0.2840181	0.00%	0.00%	24	12.50%	0.0473073	2
79	30% D/P in 3 months, Balance in 3 years	30%	3	7.50%	0.2840181	0.00%	0.00%	36	13.50%	0.0339353	3
80	30% D/P in 3 months, Balance in 4 years	30%	3	7.50%	0.2840181	0.00%	0.00%	48	14.50%	0.0275780	4
81	30% D/P in 3 months, Balance in 5 years	30%	3	7.50%	0.2840181	0.00%	0.00%	60	15.50%	0.0240532	5
82	30% D/P in 3 months, Balance in 6 years	30%	3	7.50%	0.2840181	0.00%	0.00%	72	17.50%	0.0225260	6
83	30% D/P in 3 months, Balance in 7 years	30%	3	7.50%	0.2840181	0.00%	0.00%	84	17.50%	0.0207258	7
84	30% D/P in 3 months, Balance in 8 years	30%	3	7.50%	0.2840181	0.00%	0.00%	96	18.00%	0.0197232	8
85	30% D/P in 3 months, Balance in 9 years	30%	3	7.50%	0.2840181	0.00%	0.00%	108	18.00%	0.0187569	9
86	30% D/P in 3 months, Balance in 10years	30%	3	7.50%	0.2840181	0.00%	0.00%	120	18.00%	0.0180185	10

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<b>30% DP IN 6 MONTHS</b>											
87	30% D/P in 6 months, Balance in 1 year	30%	6	0.00%	0.1558638	3.00%	3.00%	12	10.00%	0.0885769	1
88	30% D/P in 6 months, Balance in 2 years	30%	6	0.00%	0.1558638	3.00%	3.00%	24	13.00%	0.0478993	2
89	30% D/P in 6 months, Balance in 3years	30%	6	0.00%	0.1558638	3.00%	3.00%	36	14.00%	0.0344346	3
90	30% D/P in 6 months, Balance in 4 years	30%	6	0.00%	0.1558638	3.00%	3.00%	48	15.00%	0.0280400	4
91	30% D/P in 6 months, Balance in 5 years	30%	6	0.00%	0.1558638	3.00%	3.00%	60	16.00%	0.0245009	5
92	30% D/P in 6 months, Balance in 6 years	30%	6	0.00%	0.1558638	3.00%	3.00%	72	18.00%	0.0229793	6
93	30% D/P in 6 months, Balance in 7 years	30%	6	0.00%	0.1558638	3.00%	3.00%	84	18.00%	0.0211759	7
94	30% D/P in 6 months, Balance in 8 years	30%	6	0.00%	0.1558638	3.00%	3.00%	96	18.50%	0.0201780	8
95	30% D/P in 6 months, Balance in 9 years	30%	6	0.00%	0.1558638	3.00%	3.00%	108	18.50%	0.0192142	9
96	30% D/P in 6 months, Balance in 10years	30%	6	0.00%	0.1558638	3.00%	3.00%	120	18.50%	0.0184796	10
97	<b>30% DP IN 9 MONTHS</b>										
98	30% D/P in 9 months, Balance in 1 year	30%	9	0.00%	0.1055983	6.00%	6.00%	12	11.00%	0.0910665	1
99	30% D/P in 9 months, Balance in 2 years	30%	9	0.00%	0.1055983	6.00%	6.00%	24	13.50%	0.0492284	2
100	30% D/P in 9 months, Balance in 3years	30%	9	0.00%	0.1055983	6.00%	6.00%	36	14.50%	0.0354666	3
101	30% D/P in 9 months, Balance in 4 years	30%	9	0.00%	0.1055983	6.00%	6.00%	48	15.50%	0.0289380	4
102	30% D/P in 9 months, Balance in 5 years	30%	9	0.00%	0.1055983	6.00%	6.00%	60	16.50%	0.0253313	5
103	30% D/P in 9 months, Balance in 6 years	30%	9	0.00%	0.1055983	6.00%	6.00%	72	18.50%	0.0237928	6
104	30% D/P in 9 months, Balance in 7 years	30%	9	0.00%	0.1055983	6.00%	6.00%	84	18.50%	0.0219593	7
105	30% D/P in 9 months, Balance in 8 years	30%	9	0.00%	0.1055983	6.00%	6.00%	96	19.00%	0.0209516	8
106	30% D/P in 9 months, Balance in 9 years	30%	9	0.00%	0.1055983	6.00%	6.00%	108	19.00%	0.0199760	9
107	30% D/P in 9 months, Balance in 10years	30%	9	0.00%	0.1055983	6.00%	6.00%	120	19.00%	0.0192343	10
<b>40% DOWNPAYMENT</b>											
<b>40% DP IN 3 MONTHS</b>											
108	40% D/P in 3 months, Balance in 1 year	40%	3	7.50%	0.2900969	0.00%	0.00%	12	6.00%	0.0860664	1
109	40% D/P in 3 months, Balance in 2 years	40%	3	7.50%	0.2900969	0.00%	0.00%	24	11.00%	0.0466078	2
110	40% D/P in 3 months, Balance in 3 years	40%	3	7.50%	0.2900969	0.00%	0.00%	36	12.00%	0.0332143	3
111	40% D/P in 3 months, Balance in 4 years	40%	3	7.50%	0.2900969	0.00%	0.00%	48	13.00%	0.0268275	4
112	40% D/P in 3 months, Balance in 5 years	40%	3	7.50%	0.2900969	0.00%	0.00%	60	14.00%	0.0232683	5
113	40% D/P in 3 months, Balance in 6 years	40%	3	7.50%	0.2900969	0.00%	0.00%	72	17.50%	0.0225260	6
114	40% D/P in 3 months, Balance in 7 years	40%	3	7.50%	0.2900969	0.00%	0.00%	84	17.50%	0.0207258	7
115	40% D/P in 3 months, Balance in 8 years	40%	3	7.50%	0.2900969	0.00%	0.00%	96	18.00%	0.0197232	8
116	40% D/P in 3 months, Balance in 9 years	40%	3	7.50%	0.2900969	0.00%	0.00%	108	18.00%	0.0187569	9
117	40% D/P in 3 months, Balance in 10years	40%	3	7.50%	0.2900969	0.00%	0.00%	120	18.00%	0.0180185	10

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<b>40% DP IN 6 MONTHS</b>											
118	40% D/P in 6 months, Balance in 1 year	40%	6	0.00%	0.1589299	3.00%	3.00%	12	10.00%	0.0885769	1
119	40% D/P in 6 months, Balance in 2 years	40%	6	0.00%	0.1589299	3.00%	3.00%	24	12.00%	0.0474274	2
120	40% D/P in 6 months, Balance in 3years	40%	6	0.00%	0.1589299	3.00%	3.00%	36	13.00%	0.0339473	3
121	40% D/P in 6 months, Balance in 4 years	40%	6	0.00%	0.1589299	3.00%	3.00%	48	14.00%	0.0275319	4
122	40% D/P in 6 months, Balance in 5 years	40%	6	0.00%	0.1589299	3.00%	3.00%	60	15.00%	0.0239688	5
123	40% D/P in 6 months, Balance in 6 years	40%	6	0.00%	0.1589299	3.00%	3.00%	72	17.50%	0.0226954	6
124	40% D/P in 6 months, Balance in 7 years	40%	6	0.00%	0.1589299	3.00%	3.00%	84	17.50%	0.0208816	7
125	40% D/P in 6 months, Balance in 8 years	40%	6	0.00%	0.1589299	3.00%	3.00%	96	18.00%	0.0198715	8
126	40% D/P in 6 months, Balance in 9 years	40%	6	0.00%	0.1589299	3.00%	3.00%	108	18.00%	0.0188979	9
127	40% D/P in 6 months, Balance in 10years	40%	6	0.00%	0.1589299	3.00%	3.00%	120	18.00%	0.0181540	10
<b>40% DP IN 9 MONTHS</b>											
128	40% D/P in 9 months, Balance in 1 year	40%	9	0.00%	0.1076756	6.00%	6.00%	12	11.00%	0.0910665	1
129	40% D/P in 9 months, Balance in 2 years	40%	9	0.00%	0.1076756	6.00%	6.00%	24	13.00%	0.0489860	2
130	40% D/P in 9 months, Balance in 3years	40%	9	0.00%	0.1076756	6.00%	6.00%	36	14.00%	0.0352159	3
131	40% D/P in 9 months, Balance in 4 years	40%	9	0.00%	0.1076756	6.00%	6.00%	48	15.00%	0.0286762	4
132	40% D/P in 9 months, Balance in 5 years	40%	9	0.00%	0.1076756	6.00%	6.00%	60	16.00%	0.0250568	5
133	40% D/P in 9 months, Balance in 6 years	40%	9	0.00%	0.1076756	6.00%	6.00%	72	17.50%	0.0232103	6
134	40% D/P in 9 months, Balance in 7 years	40%	9	0.00%	0.1076756	6.00%	6.00%	84	17.50%	0.0213554	7
135	40% D/P in 9 months, Balance in 8 years	40%	9	0.00%	0.1076756	6.00%	6.00%	96	18.00%	0.0203224	8
136	40% D/P in 9 months, Balance in 9 years	40%	9	0.00%	0.1076756	6.00%	6.00%	108	18.00%	0.0193267	9
137	40% D/P in 9 months, Balance in 10years	40%	9	0.00%	0.1076756	6.00%	6.00%	120	18.00%	0.0185659	10
<b>40% DP IN 12 MONTHS</b>											
138	40% D/P in 12 months, Balance in 1 year	40%	12	0.00%	0.0826671	9.00%	9.00%	12	12.00%	0.0950292	1
139	40% D/P in 12 months, Balance in 2 years	40%	12	0.00%	0.0826671	9.00%	9.00%	24	14.00%	0.0513527	2
140	40% D/P in 12 months, Balance in 3years	40%	12	0.00%	0.0826671	9.00%	9.00%	36	15.00%	0.0370767	3
141	40% D/P in 12 months, Balance in 4 years	40%	12	0.00%	0.0826671	9.00%	9.00%	48	16.00%	0.0303117	4
142	40% D/P in 12 months, Balance in 5 years	40%	12	0.00%	0.0826671	9.00%	9.00%	60	17.00%	0.0265813	5
143	40% D/P in 12 months, Balance in 6 years	40%	12	0.00%	0.0826671	9.00%	9.00%	72	17.50%	0.0240930	6
144	40% D/P in 12 months, Balance in 7 years	40%	12	0.00%	0.0826671	9.00%	9.00%	84	17.50%	0.0221675	7
145	40% D/P in 12 months, Balance in 8 years	40%	12	0.00%	0.0826671	9.00%	9.00%	96	18.00%	0.0210952	8
146	40% D/P in 12 months, Balance in 9 years	40%	12	0.00%	0.0826671	9.00%	9.00%	108	18.00%	0.0200616	9
147	40% D/P in 12 months, Balance in 10years	40%	12	0.00%	0.0826671	9.00%	9.00%	120	18.00%	0.0192719	10

**DMC-URBAN PROPERTY DEVELOPERS, INC.  
DISCOUNT & FACTOR RATES - MAGALLANES RESIDENCES**

Terms of Payment	Downpayment		DISCOUNT		Down Payment		Interest Rate on Balance of DP Until Full Payment	No of Months to Pay Balance	BALANCE		
	Percent Downpayment	No. of Months to Pay	On Total Cash Price	On Down payment	Factor Rate	Interest Rate on Amortization			Interest Rate	Factor	No. of Years to Pay
<b>50% DOWNPAYMENT</b>											
<b>50% DP IN 3 MONTHS</b>											
148	50% D/P in 3 months, Balance in 1 year	50%	3	7.50%	0.2937442	0.00%	0.00%	12	6.00%	0.0860664	1
149	50% D/P in 3 months, Balance in 2 years	50%	3	7.50%	0.2937442	0.00%	0.00%	24	10.00%	0.0461449	2
150	50% D/P in 3 months, Balance in 3 years	50%	3	7.50%	0.2937442	0.00%	0.00%	36	11.00%	0.0327387	3
151	50% D/P in 3 months, Balance in 4 years	50%	3	7.50%	0.2937442	0.00%	0.00%	48	12.00%	0.0263338	4
152	50% D/P in 3 months, Balance in 5 years	50%	3	7.50%	0.2937442	0.00%	0.00%	60	13.00%	0.0227531	5
153	50% D/P in 3 months, Balance in 6 years	50%	3	7.50%	0.2937442	0.00%	0.00%	72	17.50%	0.0225260	6
154	50% D/P in 3 months, Balance in 7 years	50%	3	7.50%	0.2937442	0.00%	0.00%	84	17.50%	0.0207258	7
155	50% D/P in 3 months, Balance in 8 years	50%	3	7.50%	0.2937442	0.00%	0.00%	96	18.00%	0.0197232	8
156	50% D/P in 3 months, Balance in 9 years	50%	3	7.50%	0.2937442	0.00%	0.00%	108	18.00%	0.0187569	9
157	50% D/P in 3 months, Balance in 10years	50%	3	7.50%	0.2937442	0.00%	0.00%	120	18.00%	0.0180185	10
<b>50% DP IN 6 MONTHS</b>											
158	50% D/P in 6 months, Balance in 1 year	50%	6	0.00%	0.1607695	3.00%	3.00%	12	10.00%	0.0885769	1
159	50% D/P in 6 months, Balance in 2 years	50%	6	0.00%	0.1607695	3.00%	3.00%	24	11.00%	0.0469583	2
160	50% D/P in 6 months, Balance in 3years	50%	6	0.00%	0.1607695	3.00%	3.00%	36	12.00%	0.0334640	3
161	50% D/P in 6 months, Balance in 4 years	50%	6	0.00%	0.1607695	3.00%	3.00%	48	13.00%	0.0270292	4
162	50% D/P in 6 months, Balance in 5 years	50%	6	0.00%	0.1607695	3.00%	3.00%	60	14.00%	0.0234432	5
163	50% D/P in 6 months, Balance in 6 years	50%	6	0.00%	0.1607695	3.00%	3.00%	72	17.50%	0.0226954	6
164	50% D/P in 6 months, Balance in 7 years	50%	6	0.00%	0.1607695	3.00%	3.00%	84	17.50%	0.0208816	7
165	50% D/P in 6 months, Balance in 8 years	50%	6	0.00%	0.1607695	3.00%	3.00%	96	18.00%	0.0198715	8
166	50% D/P in 6 months, Balance in 9 years	50%	6	0.00%	0.1607695	3.00%	3.00%	108	18.00%	0.0188979	9
167	50% D/P in 6 months, Balance in 10years	50%	6	0.00%	0.1607695	3.00%	3.00%	120	18.00%	0.0181540	10
<b>50% DP IN 9 MONTHS</b>											
168	50% D/P in 9 months, Balance in 1 year	50%	9	0.00%	0.1089219	6.00%	6.00%	12	11.00%	0.0910665	1
169	50% D/P in 9 months, Balance in 2 years	50%	9	0.00%	0.1089219	6.00%	6.00%	24	12.00%	0.0485034	2
170	50% D/P in 9 months, Balance in 3years	50%	9	0.00%	0.1089219	6.00%	6.00%	36	13.00%	0.0347175	3
171	50% D/P in 9 months, Balance in 4 years	50%	9	0.00%	0.1089219	6.00%	6.00%	48	14.00%	0.0281566	4
172	50% D/P in 9 months, Balance in 5 years	50%	9	0.00%	0.1089219	6.00%	6.00%	60	15.00%	0.0245126	5
173	50% D/P in 9 months, Balance in 6 years	50%	9	0.00%	0.1089219	6.00%	6.00%	72	17.50%	0.0232103	6
174	50% D/P in 9 months, Balance in 7 years	50%	9	0.00%	0.1089219	6.00%	6.00%	84	17.50%	0.0213554	7
175	50% D/P in 9 months, Balance in 8 years	50%	9	0.00%	0.1089219	6.00%	6.00%	96	18.00%	0.0203224	8
176	50% D/P in 9 months, Balance in 9 years	50%	9	0.00%	0.1089219	6.00%	6.00%	108	18.00%	0.0193267	9
177	50% D/P in 9 months, Balance in 10years	40%	9	0.00%	0.1076756	6.00%	6.00%	120	18.00%	0.0185659	10

**DMC-URBAN PROPERTY DEVELOPERS, INC.  
DISCOUNT & FACTOR RATES - MAGALLANES RESIDENCES**

Terms of Payment	Downpayment		DISCOUNT		Down Payment		Interest Rate on Balance of DP Until Full Payment	No of Months to Pay Balance	BALANCE		
	Percent Downpayment	No. of Months to Pay	On Total Cash Price	On Down payment	Factor Rate	Interest Rate on Amortization			Interest Rate	Factor	No. of Years to Pay
<b>50% DP IN 12 MONTHS</b>											
178	50% D/P in 12 months, Balance in 1 year	50%	12	0.00%	0.0836239	9.00%	9.00%	12	12.00%	0.0950292	1
179	50% D/P in 12 months, Balance in 2 years	50%	12	0.00%	0.0836239	9.00%	9.00%	24	13.00%	0.0508489	2
180	50% D/P in 12 months, Balance in 3years	50%	12	0.00%	0.0836239	9.00%	9.00%	36	14.00%	0.0365551	3
181	50% D/P in 12 months, Balance in 4 years	50%	12	0.00%	0.0836239	9.00%	9.00%	48	15.00%	0.0297667	4
182	50% D/P in 12 months, Balance in 5 years	50%	12	0.00%	0.0836239	9.00%	9.00%	60	16.00%	0.0260096	5
183	50% D/P in 12 months, Balance in 6 years	50%	12	0.00%	0.0836239	9.00%	9.00%	72	17.50%	0.0240930	6
184	50% D/P in 12 months, Balance in 7 years	50%	12	0.00%	0.0836239	9.00%	9.00%	84	17.50%	0.0221675	7
185	50% D/P in 12 months, Balance in 8 years	50%	12	0.00%	0.0836239	9.00%	9.00%	96	18.00%	0.0210952	8
186	50% D/P in 12 months, Balance in 9 years	50%	12	0.00%	0.0836239	9.00%	9.00%	108	18.00%	0.0200616	9
187	50% D/P in 12 months, Balance in 10 years	50%	12	0.00%	0.0836239	9.00%	9.00%	120	18.00%	0.0192719	10

**NOTES:**

- 1 **INTEREST RATES ABOVE IS FIXED FOR A MAXIMUM PERIOD OF 5 YEARS FROM FIRST AMORTIZATION OF EITHER DOWNPAYMENT OR BALANCE.**
- 2 **IN GENERAL, AMORTIZATION OF DOWNPAYMENT AND PRINCIPAL ARE INTEREST FREE PROVIDED DOWNPAYMENT IS PAYABLE IN NOT MORE THAN 3 MONTHS.**
- 3 **FOR LOW DOWNPAYMENT OF 10% PAYABLE OVER A MAXIMUM OF 12 MONTHS, NO INTEREST IS CHARGED ON THE DOWNPAYMENT. THE BALANCE, HOWEVER, IS PAYABLE WITH INTEREST UNTIL THE FULL DOWNPAYMENT IS PAID.**