

Term Sheet for Phinma Property Holdings Corporation

ACCREDITED PROJECTS	Asya Enclaves Alabang, Arezzo Place Pasig and Solano Hills
LOAN AMOUNT	<p>Loan Value shall be as follows:</p> <ul style="list-style-type: none"> • up to 80% of Home Loan Package (+VAT and Miscellaneous fees, if any, less discounts) • for home loan package of Php 3 0M and below - up to 90% of the home loan package (+VAT and Miscellaneous Fees, if any, less discounts) subject to HGC coverage. <p>This will be for completed units only.</p>
TERM	Maximum of 20 years provided age of the borrower does not exceed 65 years old on maturity date.
INTEREST RATE	<p><u>SURE HOME LOAN PROGRAM (SHL)</u></p> <ul style="list-style-type: none"> • Based on the prevailing SHL rate at the time of availment. However, should the account be covered by HGC, interest rate will be the prevailing SHL rate at the time of availment plus cost of HGC premium; subject to repricing depending on the interest rate fixing option of the Borrower / Buyer. <p><u>OWN A PHILIPPINE HOME LOAN PROGRAM (OPHL)</u></p> <ul style="list-style-type: none"> • Based on prevailing OPHL rate at the time of availment; subject to repricing depending on the interest rate fixing option of the Borrower / Buyer.
REPAYMENT	In arrears, equal monthly amortization of principal and interest via PDCs or Automatic Debit Arrangement with borrower / buyer.
COLLATERAL	<p>First Real Estate Mortgage on the unit subject of purchase, however, we shall allow the release of loan proceeds vs. Deed of Undertaking of Phinma Property Holdings Corporation to undertake the following within 360 days from date of release:</p> <ul style="list-style-type: none"> • Deliver TCT / CCT and other collateral documents under Buyer's name; PNB to undertake annotation and mortgage upon availability of TCT / CCT. <p>With buyback arrangement with the developer in case of default in payment of buyers during the DOU period.</p>

**Conforme
Phinma Property Holdings Corporation
represented by:**

**MR. WILLIE J. UY
President & CEO**