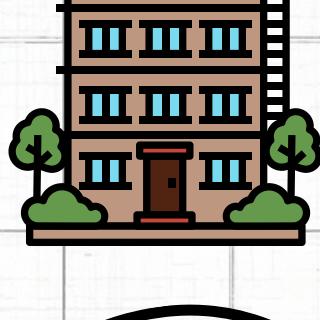


APARTMENT NOT OF SOCIAL INTEREST

The buyer:

- Buy off-plan apartment
- Choose the apartment

Example: An apartment of 100 million pesos



It is made clear to the buyer:

- Down payment 30%.
- Financing of 70%.

The buyer has two options, pay the 30% or 5% to reserve the apartment

Reserve with 5%

The apartment will be set aside and a time will be agreed upon to complete the 30% (example 2 years)

Pay 30% of the apartment



Completes the payments

Before the apartment is deeded



A pre-approval with a bank to measure the buyer's debt capacity, where it will be determined if he/she is able to acquire the debt and the term in which he/she will be able to repay it.

2

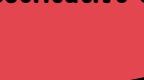
In addition, the bank makes an appraisal of the apartment to determine if the value is appropriate.



3

Promissory notes must be signed with the bank to make the mortgage and agree on payment.

The deed of the apartment is made with the information of the buyer, builder, bank, payment method and the property to be purchased, and a representative of each one signs the deed.



When all steps completed

The bank disburses the money to the construction company



The buyer pays the debt to the bank as agreed upon

