

**DMC-URBAN PROPERTY DEVELOPERS, INC.
DISCOUNT & FACTOR RATES - VERDON PARC
MARTEL (BUILDING 1)**

EFFECTIVE April 01, 2014

| No. | Terms of Payment | Downpayment | | BALANCE | |
|----------------------------|---|-------------|--------------|---------------|--------------|
| | | Discount | Factor Rates | Interest Rate | Factor Rates |
| SPOT CASH/CASH | | | | | |
| 1 | Spot Cash | 7.50% | 1.0000000 | 0.00% | 0.0000000 |
| NO DOWNPAYMENT | | | | | |
| 2 | No DP, Payable Over 2 Years | 0.00% | 0.0416667 | 0.00% | 0.0000000 |
| 10% DOWNPAYMENT | | | | | |
| 10% DP IN 3 MONTHS | | | | | |
| 3 | 10 % DP Over 3 Month/s, Balance Over 36 Month/s | 7.50% | 0.3333333 | 12.75% | 0.0335737 |
| 4 | 10 % DP Over 3 Month/s, Balance Over 60 Month/s | 7.50% | 0.3333333 | 14.75% | 0.0236589 |
| 5 | 10 % DP Over 3 Month/s, Balance Over 120 Month/s | 7.50% | 0.3333333 | 19.25% | 0.0188309 |
| 10% DP IN 6 MONTHS | | | | | |
| 6 | 10 % DP Over 6 Month/s, Balance Over 36 Month/s | 6.50% | 0.1666667 | 12.75% | 0.0335737 |
| 7 | 10 % DP Over 6 Month/s, Balance Over 60 Month/s | 6.50% | 0.1666667 | 14.75% | 0.0236589 |
| 8 | 10 % DP Over 6 Month/s, Balance Over 120 Month/s | 6.50% | 0.1666667 | 19.25% | 0.0188309 |
| 10% DP IN 9 MONTHS | | | | | |
| 9 | 10 % DP Over 9 Month/s, Balance Over 36 Month/s | 5.50% | 0.1111111 | 12.75% | 0.0335737 |
| 10 | 10 % DP Over 9 Month/s, Balance Over 60 Month/s | 5.50% | 0.1111111 | 14.75% | 0.0236589 |
| 11 | 10 % DP Over 9 Month/s, Balance Over 120 Month/s | 5.50% | 0.1111111 | 19.25% | 0.0188309 |
| 10% DP IN 12 MONTHS | | | | | |
| 12 | 10 % DP Over 12 Month/s, Balance Over 36 Month/s | 0.00% | 0.0833333 | 12.75% | 0.0335737 |
| 13 | 10 % DP Over 12 Month/s, Balance Over 60 Month/s | 0.00% | 0.0833333 | 14.75% | 0.0236589 |
| 14 | 10 % DP Over 12 Month/s, Balance Over 120 Month/s | 0.00% | 0.0833333 | 19.25% | 0.0188309 |
| 20% DOWNPAYMENT | | | | | |
| 20% DP IN 3 MONTHS | | | | | |
| 15 | 20 % DP Over 3 Month/s, Balance Over 36 Month/s | 7.50% | 0.3333333 | 12.50% | 0.0334536 |
| 16 | 20 % DP Over 3 Month/s, Balance Over 60 Month/s | 7.50% | 0.3333333 | 14.50% | 0.0235283 |
| 17 | 20 % DP Over 3 Month/s, Balance Over 120 Month/s | 7.50% | 0.3333333 | 19.00% | 0.0186672 |
| 20% DP IN 6 MONTHS | | | | | |
| 18 | 20 % DP Over 6 Month/s, Balance Over 36 Month/s | 7.00% | 0.1666667 | 12.50% | 0.0334536 |
| 19 | 20 % DP Over 6 Month/s, Balance Over 60 Month/s | 7.00% | 0.1666667 | 14.50% | 0.0235283 |
| 20 | 20 % DP Over 6 Month/s, Balance Over 120 Month/s | 7.00% | 0.1666667 | 19.00% | 0.0186672 |
| 20% DP IN 9 MONTHS | | | | | |
| 21 | 20 % DP Over 9 Month/s, Balance Over 36 Month/s | 5.00% | 0.1111111 | 12.50% | 0.0334536 |
| 22 | 20 % DP Over 9 Month/s, Balance Over 60 Month/s | 5.00% | 0.1111111 | 14.50% | 0.0235283 |
| 23 | 20 % DP Over 9 Month/s, Balance Over 120 Month/s | 5.00% | 0.1111111 | 19.00% | 0.0186672 |
| 20% DP IN 12 MONTHS | | | | | |
| 24 | 20 % DP Over 12 Month/s, Balance Over 36 Month/s | 4.00% | 0.0833333 | 12.50% | 0.0334536 |
| 25 | 20 % DP Over 12 Month/s, Balance Over 60 Month/s | 4.00% | 0.0833333 | 14.50% | 0.0235283 |
| 26 | 20 % DP Over 12 Month/s, Balance Over 120 Month/s | 4.00% | 0.0833333 | 19.00% | 0.0186672 |
| 20% DP IN 15 MONTHS | | | | | |
| 27 | 20 % DP Over 15 Month/s, Balance Over 36 Month/s | 2.00% | 0.0666667 | 12.50% | 0.0334536 |
| 28 | 20 % DP Over 15 Month/s, Balance Over 60 Month/s | 2.00% | 0.0666667 | 14.50% | 0.0235283 |
| 29 | 20 % DP Over 15 Month/s, Balance Over 120 Month/s | 2.00% | 0.0666667 | 19.00% | 0.0186672 |
| 20% DP IN 18 MONTHS | | | | | |
| 30 | 20 % DP Over 18 Month/s, Balance Over 36 Month/s | 0.00% | 0.0555556 | 12.50% | 0.0334536 |
| 31 | 20 % DP Over 18 Month/s, Balance Over 60 Month/s | 0.00% | 0.0555556 | 14.50% | 0.0235283 |
| 32 | 20 % DP Over 18 Month/s, Balance Over 120 Month/s | 0.00% | 0.0555556 | 19.00% | 0.0186672 |
| 20% DP IN 21 MONTHS | | | | | |
| 33 | 20 % DP Over 21 Month/s, Balance Over 36 Month/s | 0.00% | 0.0555556 | 12.75% | 0.0335737 |
| 34 | 20 % DP Over 21 Month/s, Balance Over 60 Month/s | 0.00% | 0.0555556 | 14.75% | 0.0236589 |
| 35 | 20 % DP Over 21 Month/s, Balance Over 120 Month/s | 0.00% | 0.0555556 | 19.25% | 0.0188309 |
| 20% DP IN 24 MONTHS | | | | | |
| 36 | 20 % DP Over 24 Month/s, Balance Over 36 Month/s | 0.00% | 0.0555556 | 12.75% | 0.0335737 |
| 37 | 20 % DP Over 24 Month/s, Balance Over 60 Month/s | 0.00% | 0.0555556 | 14.75% | 0.0236589 |
| 38 | 20 % DP Over 24 Month/s, Balance Over 120 Month/s | 0.00% | 0.0555556 | 19.25% | 0.0188309 |

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EFFECTIVE April 01, 2014

| No. | Terms of Payment | Downpayment | | BALANCE | |
|----------------------------|---|-------------|--------------|---------------|--------------|
| | | Discount | Factor Rates | Interest Rate | Factor Rates |
| 30% DOWNPAYMENT | | | | | |
| 30% DP IN 3 MONTHS | | | | | |
| 39 | 30 % DP Over 3 Month/s, Balance Over 36 Month/s | 7.50% | 0.3333333 | 12.25% | 0.0333338 |
| 40 | 30 % DP Over 3 Month/s, Balance Over 60 Month/s | 7.50% | 0.3333333 | 14.25% | 0.0233981 |
| 41 | 30 % DP Over 3 Month/s, Balance Over 120 Month/s | 7.50% | 0.3333333 | 18.75% | 0.0185041 |
| 30% DP IN 6 MONTHS | | | | | |
| 42 | 30 % DP Over 6 Month/s, Balance Over 36 Month/s | 7.00% | 0.1666667 | 12.25% | 0.0333338 |
| 43 | 30 % DP Over 6 Month/s, Balance Over 60 Month/s | 7.00% | 0.1666667 | 14.25% | 0.0233981 |
| 44 | 30 % DP Over 6 Month/s, Balance Over 120 Month/s | 7.00% | 0.1666667 | 18.75% | 0.0185041 |
| 30% DP IN 9 MONTHS | | | | | |
| 45 | 30 % DP Over 9 Month/s, Balance Over 36 Month/s | 5.00% | 0.1111111 | 12.25% | 0.0333338 |
| 46 | 30 % DP Over 9 Month/s, Balance Over 60 Month/s | 5.00% | 0.1111111 | 14.25% | 0.0233981 |
| 47 | 30 % DP Over 9 Month/s, Balance Over 120 Month/s | 5.00% | 0.1111111 | 18.75% | 0.0185041 |
| 30% DP IN 12 MONTHS | | | | | |
| 48 | 30 % DP Over 12 Month/s, Balance Over 36 Month/s | 4.00% | 0.0833333 | 12.25% | 0.0333338 |
| 49 | 30 % DP Over 12 Month/s, Balance Over 60 Month/s | 4.00% | 0.0833333 | 14.25% | 0.0233981 |
| 50 | 30 % DP Over 12 Month/s, Balance Over 120 Month/s | 4.00% | 0.0833333 | 18.75% | 0.0185041 |
| 30% DP IN 15 MONTHS | | | | | |
| 51 | 30 % DP Over 15 Month/s, Balance Over 36 Month/s | 2.00% | 0.0666667 | 12.25% | 0.0333338 |
| 52 | 30 % DP Over 15 Month/s, Balance Over 60 Month/s | 2.00% | 0.0666667 | 14.25% | 0.0233981 |
| 53 | 30 % DP Over 15 Month/s, Balance Over 120 Month/s | 2.00% | 0.0666667 | 18.75% | 0.0185041 |
| 30% DP IN 18 MONTHS | | | | | |
| 54 | 30 % DP Over 18 Month/s, Balance Over 36 Month/s | 0.00% | 0.0555556 | 12.25% | 0.0333338 |
| 55 | 30 % DP Over 18 Month/s, Balance Over 60 Month/s | 0.00% | 0.0555556 | 14.25% | 0.0233981 |
| 56 | 30 % DP Over 18 Month/s, Balance Over 120 Month/s | 0.00% | 0.0555556 | 18.75% | 0.0185041 |
| 30% DP IN 21 MONTHS | | | | | |
| 57 | 30 % DP Over 21 Month/s, Balance Over 36 Month/s | 0.00% | 0.0555556 | 12.50% | 0.0334536 |
| 58 | 30 % DP Over 21 Month/s, Balance Over 60 Month/s | 0.00% | 0.0555556 | 14.50% | 0.0235283 |
| 59 | 30 % DP Over 21 Month/s, Balance Over 120 Month/s | 0.00% | 0.0555556 | 19.00% | 0.0186672 |
| 30% DP IN 24 MONTHS | | | | | |
| 60 | 30 % DP Over 24 Month/s, Balance Over 36 Month/s | 0.00% | 0.0555556 | 12.50% | 0.0334536 |
| 61 | 30 % DP Over 24 Month/s, Balance Over 60 Month/s | 0.00% | 0.0555556 | 14.50% | 0.0235283 |
| 62 | 30 % DP Over 24 Month/s, Balance Over 120 Month/s | 0.00% | 0.0555556 | 19.00% | 0.0186672 |