

INTERNET SERVICE AGREEMENT

Service Agreement No _____

TERM

EASTERN TELECOM shall provide the Service for a term of twelve (12) months beginning on the Service Acceptance Date (hereinafter, the "Initial Term"). This Agreement shall be automatically renewed for an additional twelve (12) months (hereinafter, the "Renewed Term") unless either party has provided written notice of its desire not to renew the Agreement at least thirty (30) days prior to the end of the Initial Term. The Customer shall remain liable for charges corresponding to its continuous usage of the Service up to the effective date of termination or its actual cessation of the use of the Service, whichever comes later. Thereafter, this Agreement is subject to renewal upon the mutual agreement by the parties in writing.

In this regard, the Customer must send its written notice to Eastern Telecom addressed to the attention of: Customer Service, Eastern Telecommunication Philippines, Inc., 2nd Floor, Telecoms Plaza, 316 Sen. Gil J. Puyat Avenue, Salcedo Village, Makati City. Any other written notice will not be considered in compliance with the requirements of this Agreement.

Subject to the provisions under "SERVICE ACCEPTANCE" and save the imposition of the service charges, the provisions of this Agreement shall be effective upon signing hereof by the parties (hereinafter, the "Service Acceptance Date").

SERVICE ACCEPTANCE

If the Customer does not inform EASTERN TELECOM in writing of its rejection of the Service within three (3) days [for Internet Direct Service ("IDS")] and Digital Subscriber Line ("DSL") or twenty-four (24) hours [for internet services other than IDS or DSL] from the date of actual activation of the Service, the Service shall be deemed ACCEPTED. The end of the 3-day/24-hour period mentioned shall be the date of effectivity of this Agreement (hereinafter, the "Service Acceptance Date").

CONTENTS/ENTIRE AGREEMENT

This Agreement, the terms and conditions enumerated herein as well as any subsequent appendices and addenda, if any, incorporated by reference to this Agreement (including the Internet Service Specifications) to which the parties mutually agree in writing, represents the entire agreement between the parties with respect to the Service, and that any and all previous agreements or contracts entered into by them which are inconsistent herewith are hereby superseded.

DUE EXECUTION

EASTERN TELECOM is not bound to perform and provide the Service until a duly authorized official of EASTERN TELECOM signs this Agreement. Presentation of this Agreement to the Customer for signature does not oblige EASTERN TELECOM to sign this Agreement.

TERMINATION CHARGE

If there is any breach by a party of any provision of this Agreement, the non-breaching party may terminate the Service by providing the breaching party with not less than thirty (30) days prior written notice of termination. In the event of termination, the Customer shall immediately pay all unpaid charges up to the effective date of termination. If the Customer terminates the Service prior to the end of the Initial Term or Renewed Term, whichever is applicable, due to a breach by EASTERN TELECOM of the provisions of this Agreement, the Customer shall not be liable for the Termination Charge provided herein. However, if the Customer terminates the Service even in the absence of any breach by EASTERN TELECOM, it shall be liable for the Termination Charge. If EASTERN TELECOM terminates the Service prior to the end of the Initial Term due to the Customer's breach of the provisions of this Agreement or any other agreement between the parties related to the provision of telecommunications service, or if it becomes impossible for EASTERN TELECOM to continuously provide the Service, within the term of this Agreement, due to acts attributable to the Customer, the Customer shall be liable to pay the Termination Charge.

The Termination Charge shall be an amount equal to a minimum of three (3) months MSF or the total monthly charges for the remaining months of the Initial Term or Renewed Term, whichever is higher. In addition, the Termination Charge shall include an amount equivalent to the sum of all credits or discounts given.

Moreover, in all instances of termination, the Customer is obliged to return to EASTERN TELECOM the Equipment. If the Customer fails to return the Equipment, it shall be billed the acquisition cost of the Equipment and/or CPE, which shall be in addition to any Termination Charge, if applicable.

AUTHORITY

The parties warrant that they are authorized and legally capacitated to enter into this Agreement and to perform their respective obligations thereunder.

PAYMENT

EASTERN TELECOM shall provide the Customer with a monthly statement of account ("SOA") corresponding to EASTERN TELECOM's monthly billing periods. The Customer must pay the MSF and/or other charges indicated in the SOA (hereinafter, the "Charges") no later than the indicated payment due date. Should the Customer fail to pay the Charges set forth in the SOA on the payment due date stated therein, the Customer shall be liable to EASTERN TELECOM for any and all costs and/or expenses incurred directly or indirectly, including reasonable attorney's fees and expenses, in the collection or attempted collection of any amount due.

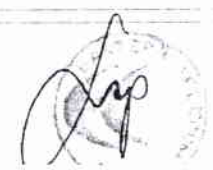
It is understood that the Deposit, if and when required, shall not earn interest and shall remain intact for the duration of this Agreement. The Deposit shall secure EASTERN TELECOM against any outstanding obligation which the Customer may have at the expiration of this Agreement. If the Customer has no outstanding obligation at the expiration of this Agreement, the Deposit shall be refunded to the Customer.

CREDIT PRIVILEGES

As a condition precedent to the granting by EASTERN TELECOM of credit privileges, the Customer hereby agrees to submit himself to a credit check. EASTERN TELECOM may, from time to time, require the Customer to provide information regarding the Customer's financial condition at the time the requirement is made. When required, the Customer shall promptly provide EASTERN TELECOM such information.

Unless otherwise indicated in the SOA, the credit term is only for a maximum of twenty-five (25) days from the date of the statement of account.

EASTERN TELECOM reserves the right to suspend the credit privileges and discontinue the service without prior notice, upon the failure of the Customer to settle any and all accounts/charges due the former after the lapse of the credit term or when the Customer has exceeded its assigned credit limit.



COMPLAINTS ON SOA

The Customer hereby agrees to submit in writing within fifteen (15) days from receipt of the SOA, all complaints, exceptions, and/or queries thereon; otherwise, it shall be deemed to have irrevocably confirmed its accountability and to have waived any exception or question thereon.

PENALTY FOR LATE PAYMENT

It shall be the obligation of the Customer to promptly pay its bills at the office of EASTERN TELECOM or at any accredited payment center on or before the prescribed due date; thereafter, interest (2% per month) plus penalty charges (5% per month) shall be incurred by any past due account.

PROVISION AND USE OF SERVICE AND EQUIPMENT

Title to any EASTERN TELECOM-furnished equipment in the Customer's premises (hereinafter referred to as the "Equipment") shall at all times remain with EASTERN TELECOM or its designee(s). The Customer shall not permit any liens or encumbrances to be placed upon the Equipment, and EASTERN TELECOM shall have the right to take all actions necessary to protect its ownership of, and other interest in, the Equipment. In this regard, the Customer hereby recognizes the right of EASTERN TELECOM to recover possession of the Equipment in the actual and constructive possession of the Customer.

The Customer shall exercise at least that care expected of a good father of the family in the handling of the Equipment. The Customer shall compensate EASTERN TELECOM for any loss or damage to the Equipment, other than that caused by ordinary wear and tear.

The Customer shall not, under any circumstance, resell the Service to any third party or permit any third party to use the Service or the Equipment. The Customer shall comply with all EASTERN TELECOM and applicable Internet rules and regulations concerning the use of the Service, the Equipment and the Internet, as such rules and regulations may change from time to time. The Customer agrees to allow EASTERN TELECOM or any of its agents or authorized representatives reasonable access to the Customer's premises whenever necessary for the purpose of inspection, maintenance or repossession of the Equipment as the purpose of such access may demand. Customer shall only use the Service in full compliance with all applicable Philippine laws. Even if in the configuration of the Service, EASTERN TELECOM provides certain security features, the Customer shall be solely responsible for its computer network and any data stored on their network that may be accessed through the Service. The Customer renders EASTERN TELECOM free and harmless from any and all liabilities relating to, and risks associated with, the unauthorized access by a third party via the Service to the Customer's computer network and data.

USE OF IP ADDRESS

EASTERN TELECOM shall provide the Customer with the use of an Internet Protocol Address/es (hereinafter referred to as the "IP Address(es)"). Title to each of the IP Addresses shall at all times remain with EASTERN TELECOM, and accordingly, title to the IP Addresses is not transferable to the Customer or any third party. If, in EASTERN TELECOM's sole determination, the Customer is not fully utilizing all the IP Addresses assigned to it by EASTERN TELECOM, EASTERN TELECOM may withdraw all underutilized IP Address/es from the Customer, upon notice thereof to the latter.

Additionally, EASTERN TELECOM shall not be responsible for obtaining the Customer's existing IP Address from the Customer's previous Internet service provider.

Each of the IP Addresses provided the Customer is intended for the exclusive use of the Customer. Thus, the Customer shall ensure that the IP Address/es are secure from unauthorized use. The Customer shall be solely responsible for any usage of the Service, including without limitation, posting, downloading, adding, deleting, sending messages and any other use or act done via the IP Address/es assigned to the Customer, whether or not made with the Customer's authorization and knowledge. The Customer shall immediately notify EASTERN TELECOM, to be confirmed in writing as soon as possible thereafter, if the Customer becomes aware or suspects that the security of the IP Address has been broken. Upon receipt of such notice, EASTERN TELECOM shall either provide a replacement IP Address to the Customer or take such other reasonable measures as EASTERN TELECOM deems appropriate under the circumstances. Should any investigation be conducted by any government agency/agencies with respect to the Service or the IP address provided the Customer, the Customer hereby allows EASTERN TELECOM to furnish or disclose information about the Customer and its use of the Service to such government agency/agencies pursuant to the said investigation.

NETWORK USAGE

All use of EASTERN TELECOM's network and the Service by the Customer must comply with internationally acceptable quality and ethical standards for its use. EASTERN TELECOM reserves the right to suspend or terminate the Service upon notice of non-compliance with the foregoing standards of quality and ethical use of the Service and/or if the same is, in the judgment of EASTERN TELECOM, deemed harmful to the overall status of EASTERN TELECOM's network and its ability to offer its services to other customers.

System and network security and integrity of its network and of its customer base are vital in the business operation of EASTERN TELECOM. In this regard, EASTERN TELECOM hereby prohibits any act or attempt to directly or indirectly circumvent user authentication or security of any host, network or the Customer, including but not limited to, unauthorized accessing of data, logging into a server or other customer accounts without authority to do so and/or any acts tending directly or indirectly to probe into the security of other networks or that of EASTERN TELECOM. Additionally, any act or attempt to interfere with the service of other customers, hosts or networks, including but not limited to using programs, script, command to effect "flooding" of any network, overloading a service or crashing or causing destruction to a host or other customers via "nuking" programs or by sending messages of any kind, designed or intended to interfere with, annoy or offend other users of the Internet whether within or outside EASTERN TELECOM's network. The mentioned prohibition on the sending of messages shall include sending malicious e-mails, whether such malice arises out of the content, frequency or size of the messages.

Any of the foregoing and similar acts committed by the Customer or by any other person using the Service, whether or not such use is with the knowledge and/or consent of the Customer, shall constitute a breach of this Agreement and shall be a valid ground for EASTERN TELECOM to terminate the Service upon notice thereof to the Customer. Furthermore should any investigation be made by any governmental agency/agencies in regard to the commission of such acts, the Customer hereby allows EASTERN TELECOM to disclose all information relative to the Customer and the Service as may be needed by such investigating agency/agencies.

This Agreement does not constitute a license for the Customer to copy, reproduce, distribute or otherwise use any proprietary information provided or accessible through the Service.

SERVICE LEVEL AGREEMENT

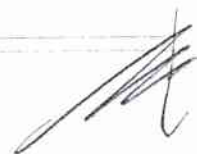
The provision of the Service is pursuant to a Service Level Agreement (SLA) that defines performance metrics. In the event that SLA performance levels are not met, reporting methods and corresponding compensation are set forth below.

Service Availability

EASTERN TELECOM shall endeavor to deliver and maintain the Service with ninety nine and a half percent (99.5%) Internet access availability from EASTERN TELECOM to the global Internet.

Burstable Rate

The Burstable Rate is defined as the maximum bandwidth or utilization of the Service that the Customer may attain when no other customer is using the bandwidth. As such, EASTERN TELECOM does not guarantee the attainment of the Burstable Rate at any given time.



Committed Information Rate

The Service offers premium Internet access direct to the global Internet, ensuring optimal throughput and full port delivery. The Service will provide guaranteed dedicated bandwidth from EASTERN TELECOM's Internet network to the global Internet. The Committed Information Rate (CIR) is the guaranteed bandwidth which the Customer shall have ninety nine and a half percent (99.5%) of the time for the duration of the use of the Service.

Latency

The Service will provide guaranteed latency from two hundred (200) to three hundred (300) ms measured from the Customer router up to EASTERN TELECOM's upstream provider at any time of the day provided that the Customer's link utilization does not exceed seventy percent (70%).

CUSTOMER SERVICE CENTER

EASTERN TELECOM shall maintain a Customer Service Center (CSC) which shall operate twenty-four (24) hours a day, seven (7) days a week, to monitor and maintain the Service within the SLA performance levels specified in this Agreement. EASTERN TELECOM shall use all reasonable measures to remedy the fault as soon as practicable in consonance with the SLA performance levels herein specified.

EASTERN TELECOM shall endeavor to make available, when necessary by reason of the nature of the fault, an on-site technical assistance/support within eight (8) hours from the time a trouble ticket shall have been issued. Availability of the on-site technical assistance/support shall be subject to the sole discretion of EASTERN TELECOM. The obligation of EASTERN TELECOM to restore the Service shall be limited only to the Equipment.

SERVICE INTERRUPTIONS AND REBATES

The Customer shall immediately notify EASTERN TELECOM, through it's the CSC, of all faults associated with the availability/operation of the Service for proper logging, issuance of trouble ticket number, and repair/restoration procedure. In the event of a fault, EASTERN TELECOM shall use all reasonable measures to remedy the fault as soon as practicable.

Scheduled Maintenance Work

However, in the event of scheduled maintenance works on EASTERN TELECOM's network or any other scheduled maintenance work to be undertaken by EASTERN TELECOM which would affect the provision of the Service, EASTERN TELECOM undertakes to provide the Customer a notice in writing at least five (5) days prior to the start of the scheduled maintenance works, which shall include:

- The time frame and duration of the works;
- The nature of the work to be undertaken; and
- The customers and services to be affected thereby.

The Customer undertakes to conform to such scheduled maintenance work unless the same would be severely detrimental to the Customer's business operations. In such case, the Customer shall request for a rescheduling of the works and provide EASTERN TELECOM with suggested alternative dates for the maintenance works which shall in no case be more than thirty (30) days away from the original scheduled date of the maintenance work as scheduled by EASTERN TELECOM. Provided, however, that in cases of emergency maintenance works to be undertaken by EASTERN TELECOM or those works which need to be done within twenty-four (24) hours from the occurrence of the cause thereof, the Customer agrees that EASTERN TELECOM may pursue the said emergency maintenance work upon notice to the Customer.

Full Service Interruption

EASTERN TELECOM hereby agrees that in case of full service interruption due to either the failure of the Equipment or the fault or negligence of its personnel, EASTERN TELECOM shall, upon the written notice by the Customer, and confirmation by EASTERN TELECOM within five (5) business days of the factual basis thereof, grant a rebate equivalent to a portion of the Charges computed on the basis of the schedule below. Full service interruption refers to the period of outage resulting to total information transfer loss in excess of the allowable outage per month.

- 1/10 day for full service interruption of more than 1 minute but not more than 3 hours.
- 1/5 day for full service interruption of 3 hours or more but not more than 6 hours.
- 2/5 day for full service interruption of 6 hours or more but not more than 9 hours.
- 3/5 day for full service interruption of 9 hours or more but not more than 12 hours.
- 4/5 day for full service interruption of 12 hours or more but not more than 15 hours.
- One whole day credit for full service interruption of 15 hours or more up to 24 hours.

Interruptions of over 24 hours will be allowed in one-fifth (1/5) day multiples for each 3-hour period of full service interruption or a fraction thereof.

Any claim of the Customer for adjustment or repayment shall be made in writing within thirty (30) days after the full service interruption; otherwise, said claims shall be deemed to have been irrevocably waived. No other other payment for compensation of any kind whatsoever shall be granted by EASTERN TELECOM to the Customer in respect of such full service interruption.

All claims for adjustment as confirmed by EASTERN TELECOM on or before the twenty-fifth (25th) day of every month, shall be included on the monthly billing of the same month, otherwise, allowable adjustments shall be reflected on the following month and full payment shall be required on the current month.

DISCONTINUATION OF SERVICE

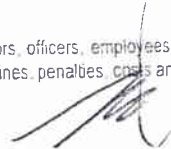
In addition to any other remedies available under the general law on obligations and contracts, EASTERN TELECOM may immediately discontinue the Service in the event of breach by the Customer of this Agreement or of any agreement between the parties pursuant to which EASTERN TELECOM provides telecommunications services to the Customer. In addition to violating the terms and conditions of this Agreement, a breach by the Customer includes, but is not limited to, the following: (i) the initiation of a voluntary bankruptcy proceeding, (ii) the initiation of an involuntary bankruptcy proceeding against the Customer that is not dismissed within sixty (60) days of initiation, (iii) the appointment of a receiver or a trustee for the Customer, (iv) a general assignment by the Customer for the benefit of the Customer's creditors, (v) the Customer's insolvency, (vi) the non-payment of any amount due to EASTERN TELECOM and/or its affiliates under this Agreement or any other agreement for the provision of telecommunications service, (vii) when EASTERN TELECOM deems that it is necessary to discontinue the Service in order to protect against its fraudulent or illegal use, or to otherwise protect the business interest of EASTERN TELECOM, its network, equipment, and/or facilities, (viii) when EASTERN TELECOM receives legitimate complaints or claims from third parties regarding the Customer's use of the Service, or (ix) the Customer fails to comply with the warranties set forth in this Agreement.

Upon any discontinuance of the Service, for whatever reason, the Customer shall (i) immediately cease utilizing the Service, (ii) immediately return any Service Agreement Software to EASTERN TELECOM, (iii) permit EASTERN TELECOM to have access to and recover possession of the Equipment from the Customer's premises, (iv) pay EASTERN TELECOM all Charges incurred by the Customer up to the date when the Service is actually discontinued; and (v) if such termination occurs prior to the end of this Agreement's Initial Term or Renewed Term due to a breach by the Customer of the provisions of this Agreement, pay the Termination Charge provided under this Agreement.

In any event, EASTERN TELECOM reserves the right to discontinue the Service if for reasons over which EASTERN TELECOM has no control, it becomes impossible in the judgment of EASTERN TELECOM to maintain the Service without impairment of its regular public service. In this regard, if EASTERN TELECOM has been notified that any usage by the Customer of the Service, the Equipment, or the Internet is infringing upon any third party's rights or is in violation of law or regulation or if EASTERN TELECOM otherwise has reason to believe this to be so, the Customer shall immediately cease all such use of the Service, or the Equipment upon notice by EASTERN TELECOM, otherwise EASTERN TELECOM shall discontinue the service after the lapse of three (3) days from the Customer's receipt of such notice.

INDEMNIFICATION/LIMITATION OF LIABILITY

The Customer shall defend, indemnify and hold EASTERN TELECOM or its subsidiaries and affiliates, and their respective directors, officers, employees, principals, agents and representatives, harmless from and against all claims, demands, actions, losses, damages, liabilities, suits, proceedings, judgments, fines, penalties, costs and reasonable attorney's



fees and expenses of any kind or nature or for any damages of any kind arising from or related to any use of the Service, the Equipment, or the Internet, whether such use is by the Customer or by any third party irrespective of whether the Customer has authorized or known about such usage, or otherwise arising under or related to this Agreement, the Service (the Equipment) or the Internet.

In no event shall EASTERN TELECOM be liable for any unauthorized access by a third party to the Customer's computer network or data, loss of profits or data, or for any incidental, special, exemplary, or consequential damages. EASTERN TELECOM's maximum liability for any damages arising out of or in any way related to this Agreement or the Service or the Equipment, should there be any, shall not exceed the total charges for the Service provided during the month in which such liability arises.

GOVERNING LAW

This Agreement shall be construed in accordance with and shall be governed by the laws of the Republic of the Philippines including the rules and regulations of the National Telecommunications Commission, which are deemed incorporated by reference to this Agreement. This Agreement may be terminated/suspended by EASTERN TELECOM by reason of or on any ground provided for in such rules, regulations, laws or ordinances. Furthermore, the parties hereby agree to observe and be bound by pertinent rules and regulations of the International Telecommunications Union as well as any and all ordinances, statutes, rules or regulations relating to telecommunications, all of which are incorporated to this Agreement by reference.

VENUE OF SUIT

Any dispute which may arise out of or in connection with this Agreement shall be subject to the exclusive jurisdiction of the proper courts of Makati City, Metro Manila.

REPRESENTATION AND WARRANTIES OF EASTERN TELECOM

EASTERN TELECOM does not warrant that the Service or the Equipment shall be uninterrupted or error-free nor shall EASTERN TELECOM provide any security or privacy for any computer network or any data, or that the information available and/or accessed through the Internet shall be accurate, correct, appropriate for any party's needs, free from viruses or other disabling codes, or that such information shall not infringe upon any proprietary or other rights of others or that any domain name registration request, should there be any, submitted by EASTERN TELECOM to the registration organization shall be approved by that organization. The use of the Internet, any information available and/or accessed through the Internet, any domain name, and any security features provided with the Service shall be at the Customer's sole risk. Other than the express warranties contained in this Agreement, EASTERN TELECOM disclaims all warranties, either express or implied, including, without limitation, warranties of merchantability or fitness for a particular purpose.

REPRESENTATION AND WARRANTIES OF THE CUSTOMER

The Customer hereby represents and warrants that use of the Service (including any use of any domain name) shall not violate or infringe upon any proprietary or other rights of others, be abusive, threatening, obscene, profane or otherwise offensive, or violate any laws, rules or regulations. The Customer shall not represent to any third party that EASTERN TELECOM has made any warranty or representation of any kind with respect to the Service, the Equipment, or the Internet.

NON-ASSIGNABILITY

The Customer may not assign or transfer this Agreement or any rights or obligations hereunder without the prior written consent of EASTERN TELECOM. An assignment shall be deemed to include any change in the ownership and/or control of the Customer.

CONFIDENTIALITY AND NON-DISCLOSURE

The parties hereby agree to keep confidential all information disclosed by reason of the provision of the Service and mutually undertake not to disclose to anybody any information without prior written consent from the other party. However, the Customer hereby allows EASTERN TELECOM to disclose information about the Customer and its use of the Service if the same is required by reason of any investigation conducted by any governmental agency/agencies relative to the Customer's use of the Service.

FORCE MAJEURE

EASTERN TELECOM shall not be liable for, and is excused from, any failure or delay in performance that is due to acts of God, acts of civil or military authorities, acts of the public enemy, war or threats of war, accidents, fires, explosions, earthquakes, floods, unusually severe weather, epidemics, or due to any other cause beyond its reasonable control.

INDEPENDENCE OF PARTIES

EASTERN TELECOM and the Customer are independent contracting parties. This Agreement shall not constitute the parties as principal and agent, partners, joint venturers, or employer and employee.

NO STIPULATION POUR AUTRUI

Neither this Agreement nor the Service shall give rise to any third party being a third party beneficiary or being entitled to any rights whatsoever under this Agreement.

REIMBURSEMENT FOR ATTORNEY'S FEES

In the event an action is brought by EASTERN TELECOM against the Customer to enforce this Agreement, in addition to any other remedy available to EASTERN TELECOM under such action, the Customer shall reimburse EASTERN TELECOM for reasonable attorney's fees and expenses of any kind or nature incurred in connection therewith.

CONFORME:

I have read and understood the foregoing terms and conditions of this Internet Service Agreement, of which the Internet Service Specifications is an integral part. As proof of my understanding of and conformity with the foregoing, I hereby place my signature below.


CORAZON G. CORRA
CUSTOMER'S NAME & SIGNATURE

Date: _____

March 11, 2015

Mr. LLOYD SIOSON
IT HEAD
HOME GUARANTY CORPORATION
2F JADE BLDG SEN GIL PUYAT AVE
BEL-AIR VILLAGE MAKATI CBD MAKATI CITY

Re: Proposal To Provide Internet Service

Dear **Mr. LLOYD SIOSON**:

We are pleased to submit this proposal to provide Internet service (the 'Service') to **HOME GUARANTY CORPORATION** ("Customer").

This proposal summarizes the description of the Services, our proposed fee and the other terms and conditions governing the Service. Upon acceptance by the Customer, this proposal shall serve as the binding Agreement between the parties to provide the Service.

SERVICE DESCRIPTION

Based on our understanding of your needs, we offer to provide the Service to the Customer as follows:

Service	IDS (INTERNET DIRECT SERVICE)	Committed Information Rate/Transmission Speed	2 MBPS	Burst	NA	Installation Lead Time	3-5 DAYS days
Installation Address	na 3F 335 JADE BLDG SEN GIL PUYAT AVE SALCEDO VILLAGE MAKATI CBD MAKATI CITY METRO MANILA 1200 PHILIPPINES						

Package Inclusions

Description		Qty	Description		Qty
1. /29 IP BLOCK		1	4. MRTG ACCESS		1
2. DOMAIN PARKING		1	5.		
3. 500MB EMAIL/OR WEBHOSTING		1	6.		

SERVICE CHARGES

In consideration of the Service, we propose to bill you the following fees and charges in accordance with the payment terms set forth below:

Particulars	Amount	Due Date
Deposit	PHP 25,000.00	Waived Deposit
Service/Installation Charge	PHP 12,500.00	Waived Service/Installation Fee
Monthly Service Fee (MSF)	PHP 25,000.00	On or before the 25th of the month
Other Charges	PHP 0.00	

The above-mentioned fees are exclusive of the applicable government taxes, i.e., 12% VAT and the 10% OCT, and adjustments in case of material currency re-valuation.

TERM

The term of Agreement is 12 months from the date of the acceptance of the Service. The Service is deemed accepted by the Customer after the expiration of **twenty four (24) hours** from the date of its activation, unless the Customer informs Eastern Communications in writing that the Service does not meet the agreed specifications. The term shall be automatically renewed for another twelve (12) months period unless the Agreement is terminated in accordance with the attached Service Agreement.

OTHER TERMS OF ENGAGEMENT

Please refer to the attached Service Agreement for the other terms and conditions of this proposal. This proposal and the attached Service Agreement shall collectively be referred to as the "Agreement".

Should you find the terms of the Agreement acceptable, kindly indicate **HOME GUARANTY CORPORATION's** conformity to the terms thereof by having its authorized representative sign on the space provided below and return to us the originally-signed duplicate for our files. In addition, please furnish us copies of the following:

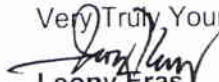
- Not applicable for this requirement

Validity of the Offer

This proposal is valid for thirty (30) days from date hereof. Eastern Communications reserves the right to adjust or change the terms of the Agreement without prior notice, or reject Customer's acceptance of the Agreement, after the said 30-day validity period.

Should you need further clarifications, please do not hesitate to contact us.

Very Truly Yours,


Leony Eras
Account Manager


Rowena Beltran
District Head

To: **BERNARD V. BERNARDINO**
Head - Sales
EASTERN TELECOMMUNICATIONS PHILIPPINES, INC.
Telecom Plaza, 316 Sen. Gil Puyat Avenue
Salcedo Village, Makati City
Phone: 300-8888, Fax: 338-8711

On behalf of **HOME GUARANTY CORPORATION**, the undersigned hereby confirms **HOME GUARANTY CORPORATION's** acceptance of the terms of the Agreement as set out in your engagement proposal dated **March 11, 2015** and in the Service Agreement.

The undersigned further warrants that he is duly authorized to bind **HOME GUARANTY CORPORATION** to the terms of the Agreement.

Date: : 11 March 2015
Signature : 
Name : LLOYD A. SIOSON
Position : MIS DEPARTMENT MANAGER III