

Interested in any of our properties?

1. Visit your chosen property any day of the week, any time of the day. Most of our properties have caretakers who can assist you during your visit (except for condos and vacant subdivision lots which are under the watch of the respective condo/subdivision homeowners association). For condos, you have to coordinate with us on where to get the keys.

Just a word of advice... Since our properties sell fast, we advise you to CALL US FIRST before your scheduled visit just to check the important details of the property and if it is STILL AVAILABLE. You can also verify from us on the best way to get to the property.

2. If you like the property, submit to us an Offer to Purchase (found in one of the pages of this catalogue)

- All offers must be submitted in the official Offer to Purchase Form, duly filled out and signed. The said form may be submitted directly or sent through fax or email with attached scanned copy of the signed Offer to Purchase form (front and back) to the CUSTOMER CARE DESK of Property Sales and Leases.
- When the form is faxed or sent via email, the date and time stamped on the email or fax shall be considered the official time and date of the receipt.

3. **FIRST-COME, FIRST-SERVED POLICY.** First-come, First-served is our service policy whereby the offers to purchase are attended to in the order that they are received without other biases and preferences. **This policy shall apply only to offers which are equal to or higher than our asking price.**

4. You will be informed if your offer has been accepted. A Letter Advice containing the terms and conditions of the sale (with the following information) shall be sent to you:

- a. Selling Price
- b. Property Address/Description
- c. Schedule of payment/s to complete the purchase price

5. After you sign the Letter Advice, which signifies that you agree with the terms and conditions of the sale, you must send us a copy for our file and as our basis to reserve the property for you until you pay the minimum 10% earnest money on or before the date stated therein. If the earnest money is not paid on due date, then the property will be offered to other interested buyers.

What are the related taxes and fees that go with a real estate transaction?

For the account of the Seller:

- Capital Gains Tax - 6% of Selling Price (SP) or Zonal Value (ZV) or Fair Market Value (FMV) whichever is higher
- Business Tax - if applicable

For the account of the Buyer:

- Documentary Stamp Tax - 1.5% of SP or ZV whichever is higher
- Transfer Tax - rate depends on location of property (ranging from 0.25% to 0.75% of SP or ZV whichever is higher)
- Registration Fee - graduated rate based on SP (ex. P5,646 for SP of P1 Million)
- Realty Taxes - for the remaining months of the year based on date of full payment

Note: Government may impose other taxes and fees that are not covered by the above schedule.

What are the payment modes available for the purchase of a property?

- Cash
- Bank Financing
 - Through BPI, BPI Family Savings Bank or any other major domestic bank
 - Terms are subject to separate credit approval by the lending bank

NO RESERVATION FEE REQUIRED UPON SUBMISSION OF OFFER TO PURCHASE

