

**BUYER'S UNDERTAKING to SUBMIT DOCUMENTS**

WHEREAS, on \_\_\_\_\_ the undersigned applied to purchase from KAIA HOMES, Inc. a parcel of land, house and lot, particularly described in the Real Estate Purchase Application Form (REPAF) the undersigned accomplished for this purpose.

WHEREAS, after completing the required down payments, the remaining balance of the Total Contract Price will be applied for financing with either Bank, Pag-IBIG and IN- House.

NOW THEREFORE, for and in consideration of my application with Pag-IBIG, the undersigned hereby certifies that:

1. That I have no existing housing loan with Pag-IBIG and no previous housing loan that was cancelled due to non-payment of my monthly amortization.
2. That I have no delinquent or past due Multi-Purpose Loan with Pag-IBIG.
3. That I have no derogatory record such as cancelled credit card/s, bouncing checks, pending criminal and/or civil cases such as estafa, etc.
4. That I have at least 24 months Pag-IBIG membership contribution at the time of loan application.
5. That I have personally seen the unit/or the location of the property.
6. That I will submit the following additional documents/requirements (in addition to those requirements submitted at the time of reservation).
7. That within 7 calendar days prior to delivery of my housing loan application to the HDMF, I will:
  - a. Submit my latest 3 months Payslip.
  - b. Submit 24 pcs post dated checks payable to KAIA HOMES, Inc.

NOW THEREFORE, for and in consideration of the foregoing premises, the undersigned hereby commits to submit the following requirements within the corresponding days/period stated therein.

**I. RESERVATION REQUIREMENTS**

*Duly accomplished and signed*

\_\_\_\_\_ Real Estate Purchase Agreement Form (REPAF) \_\_\_\_\_ Mortgage Redemption Insurance/MRI (*must be consularized if signed abroad*)  
 \_\_\_\_\_ Signed SPA- for Meralco (*must be originally signed by the buyer*) \_\_\_\_\_ Any Valid Identification/ID (with photo and signature)  
 \_\_\_\_\_ 6 Specimen Signatures (Buyer/Spouse/Atty.-in-Fact/Co-Buyer) \_\_\_\_\_ Latest Proof of Income (*must be sufficient*): \_\_\_\_\_  
 \_\_\_\_\_ Membership Status Verification Slip (MSVS) Approved & Preliminary Loan Counseling Questionnaire  
 \_\_\_\_\_ Latest Employee Status Accumulated Value (**ESAV**) with at least 24 months PAG-IBIG contribution (for POP / Local /Self-Employed)

**POST RESERVATION REQUIREMENTS:**

Buyer or Co-Buyer	Co-Borrower or Financier		Date Submitted
		<b>II. INITIAL RESERVATION DOCUMENTS - to be submitted within 7 days</b>	
		4 pcs. 1x1 colored Photo/ID Picture <input type="checkbox"/> Spouse <input type="checkbox"/> Atty.-in-Fact	
		Copy of Birth Certificate ( <i>if single</i> ) / Copy of Marriage Contract ( <i>if married</i> ) / Copy of Death Certificate ( <i>if widow</i> )	
		Tax Identification Number (TIN)	
		Latest Proof of Billing (w/ Certification, copy of ID & contact no. of houseowner in case of living w/ relatives or renting)	
		2 Valid Government - Issued IDs ( <i>with photo &amp; signature</i> )	
		2 Valid Government - Issued IDs <input type="checkbox"/> Spouse <input type="checkbox"/> Atty.-in-Fact	
		<b>III. COMPLETE DOCUMENTS - to be submitted within 30 days</b>	
		<b>For Locally Employed</b>	
		Latest 3 Months Payslip	
		Latest Notarized Certificate of Employment & Compensation ( <i>stating position, length of service, breakdown of salary &amp; other income</i> )	
		Latest Income Tax Return (ITR)	
		<b>For OFW</b>	
		Latest 3 Months Payslip ( <i>Translated if applicable</i> )	
		Latest 3 Months Remittance Slip / Proof of Remittance	
		Authenticated Latest Contract of Employment ( <i>Translated if applicable</i> )	
		Copy of Latest Passport with Signature ( <i>as valid ID- must be with signature</i> )	
		Copy of Latest Exit-Entry Stamp on Passport	
		Notarized Special Power of Attorney ( <i>must be CONSULARIZED if signed abroad</i> ) <input type="checkbox"/> CBDI <input type="checkbox"/> BANK <input type="checkbox"/> HDMF	
		<b>For Self-Employed</b>	
		Latest 6 Months Bank Statement	
		Latest 3 Years Audited Financial Statement	
		Copy of Latest Business Registration (SEC or DTI), Mayor's Permit/Business Permit & Business License	
		Latest 3 Years Income Tax Return (Authenticated by BIR) w/ Official Receipt of Tax Paid or	
		Latest Tax Withheld at source (BIR FORM 2307) with ALPHA List	
		Picture of Business	
		<b>For Special Conditions</b>	
		Copy of Court Order granting annulment / legal separation ( <i>for waiver of marital consent</i> )	
		Notarized Affidavit of Name Discrepancy ( <i>if applicable</i> )	
		Notarized Paraphernal Waiver/ Affidavit of Waiver of Interest ( <i>for those with foreign spouse</i> )	
		<b>For Corporate Buyers</b>	
		Latest Audited and/or In-House Financial Statements & ITR ( <i>for the last 3 years</i> )	
		Articles of Incorporation/SEC Registration	
		Secretary's Certificate of Board Resolution	
		Certificate of Registration/BIR Form No. 1903	

**IV. COMPLETE POST DATED CHECKS (PDCs)**

Downpayment	_____ pcs	Mortgage Redemption Insurance (MRI)	_____ pcs ( <i>for the 1st 2 years</i> )
Bank/Pag-ibig Charges	_____ pcs	Annual Fire Insure	_____ pcs ( <i>for the 1st 2 years</i> )
Monthly Amortization	_____ pcs	Annual Real Property Tax	_____ pcs ( <i>to be submitted upon move-in</i> )
Guaranty Check for Balance	_____ pc		

The amount of loan to be applied for Pag-IBIG/ Bank financing will require a Net Disposable Income (NDI) on my part at the time of submitting my loan application to the financing institution to be qualified for the loan applied for. This will be properly supported by the proof of income that I undertake to submit on the date required. I also understand that I will pay KAIA HOMES the required equity and computed financing charges and that must be fully paid by me before my loan application is submitted to the financing institution.

I further understand that non-approval of my housing loan application by the financing institution resulting from my misrepresentation of any information given and/or from my failure to submit of the above requirements and/or failure to prove the NDI declared by me at the time of my purchase application to the satisfaction of KAIA HOMES and/or non-full payment of the required equity I have to provide will be sufficient ground for KAIA HOMES to cancel my contract without notice and to forfeit as liquidated damages my reservation fee and whatever other payments I made.

I am aware and I agree that as part of my Financing requirement, I will pay the computed financing charges and I will sign the financing institution contract documents within 30 days from the KAIA HOMES's advice, otherwise, the account will be converted to KAIA HOME's In-House Financing scheme.

Finally, I understand that KAIA HOMES does not promise, commit, guarantee, or represent the approval of my Pag-IBIG/Bank loan application.

\_\_\_\_\_  
Signature of Buyer over Printed Name

