

To be filled-out by the Seller

 Customer No. 

PROPERTY INFORMATION							
Reservation Date	Project	Phase	Block	Lot	Lot Area	SQM	<b>PAYMENT TYPE</b>
Place of Reservation	<input type="checkbox"/> On-Site <input type="checkbox"/> Head Office <input type="checkbox"/> Branch Office <input type="checkbox"/> International	Product Type	<input type="checkbox"/> House & Lot <input type="checkbox"/> H&L with Adj. Lot <input type="checkbox"/> As-Is-Where-Is <input type="checkbox"/> Lot/Farmplot <input type="checkbox"/> House Construction	House Model	<input type="checkbox"/> Complete <input type="checkbox"/> Basic	<input type="checkbox"/> Cash Basis upon Reservation <input type="checkbox"/> Deferred Cash Financing: <input type="checkbox"/> Bank <input type="checkbox"/> HDMF <input type="checkbox"/> Provident <input type="checkbox"/> In-House	
SALES TERMS							
I, the undersigned buyer, hereby apply to purchase the property described above which is subject to pertinent Deed of Restrictions imposed by the Seller and agree to pay its Total Contract Price (TCP) under the following terms and conditions including the <i>non-transferability and non-refundability of the Reservation Fee.</i>							
Mode of payment	COMPUTATION			SYSTEM-COMPUTED TCP/DP SCHEDULE			
<input type="checkbox"/> CASH (for spot payment only) <input type="checkbox"/> POST DATED CHECK <input type="checkbox"/> REMITTANCE <input type="checkbox"/> Other: _____	Total List Price			P			
	Less: Discount on List Price						
	<input type="checkbox"/> Full TCP _____ % discount if Full TCP paid within _____ days						
	<input type="checkbox"/> Full DP _____ % discount if Full DP paid within _____ days						
	Total Selling Price						
	Miscellaneous Fee						
	Value Added Tax (VAT)						
	Total Contract Price						
	_____ % Required Downpayment (DP)						
	Reservation Fee						
Balance on DP							
<input type="checkbox"/> Installment    No. of months to pay _____							
Monthly DP Amount							
Starts on							
Ends on							
_____ % Balance/Loanable Amount							
Monthly Amortization Amount							
Loan Term							
Interest Rate (indicative)							
Starts on							
Insurance/s Computed Amt. for 1 <sup>st</sup> year only MRI: _____ FIRE: _____							
Move-In Fees HOA: P _____ MERALCO: P _____ WATER: P _____							

NOTE: For Bank/HDMF Financing, Loanable Amount is subject for approval by the financing institution. Interest rate and Monthly Amortization will be based on the existing computation of Bank/HDMF.

BUYER'S PERSONAL INFORMATION							
Last Name	First Name	Middle Name	Birthdate (mm/dd/yyyy)	Age:			
Gender: <input type="checkbox"/> Female <input type="checkbox"/> Male	Civil Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Legally Separated <input type="checkbox"/> Widowed	Citizenship: <input type="checkbox"/> Filipino <input type="checkbox"/> Non-Filipino: _____	No. of Dependents: _____	Home Tel. No.	Mobile No.	Email	TIN
Permanent Home Address (No., Street, Brgy., City, Municipality, Province, Zip Code)			Years of Stay	Home Ownership: <input type="checkbox"/> Owned <input type="checkbox"/> Living w/ relatives <input type="checkbox"/> Company <input type="checkbox"/> Mortgaged <input type="checkbox"/> Rented at P _____/mo.			
Mailing Address (No., Street, Brgy., City, Municipality, Province, Zip Code)			Occupation: <input type="checkbox"/> Self-Employed <input type="checkbox"/> None/Unemployed <input type="checkbox"/> Locally Employed <input type="checkbox"/> OFW		Status: <input type="checkbox"/> Regular <input type="checkbox"/> Contractual <input type="checkbox"/> Probationary		
Present Employer/Business Name			Nature of Business/Industry		Position		
Employer/ Business Address (Room, Floor, Bldg. Name, Street, Brgy., City, Municipality, Province, Zip Code)			Yrs. In the Company or Business		Office Tel. No.		
Full Name of Authorized Representative/Attorney-in-Fact of (Family, First, Middle)			Relationship to Buyer		Birthdate (mm/dd/yyyy)		Age:
Present Home Address (No., Street, Brgy., City, Municipality, Province, Zip Code)			Email		Mobile No.		

To be filled-out by the Co-borrower/Spouse/Financer (if any). However, if the Buyer has both a Co-borrower &amp; Spouse, please fill out another set of REPAF for the Spouse's Personal information only

<input type="checkbox"/> SPOUSE	<input type="checkbox"/> CO-OWNER	<input type="checkbox"/> CO-BORROWER	<input type="checkbox"/> FINANCER				
Last Name	First Name	Middle Name	Birthdate (mm/dd/yyyy)	Age:			
Gender: <input type="checkbox"/> Female <input type="checkbox"/> Male	Civil Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Legally Separated <input type="checkbox"/> Widowed	Citizenship: <input type="checkbox"/> Filipino <input type="checkbox"/> Non-Filipino: _____	No. of Dependents: _____	Home Tel. No.	Mobile No.	Email	TIN
Permanent Home Address (No., Street, Brgy., City, Municipality, Province, Zip Code)			Years of Stay	Home Ownership: <input type="checkbox"/> Owned <input type="checkbox"/> Living w/ relatives <input type="checkbox"/> Company <input type="checkbox"/> Mortgaged <input type="checkbox"/> Rented at P _____/mo.			
Mailing Address (No., Street, Brgy., City, Municipality, Province, Zip Code)			Occupation: <input type="checkbox"/> Self-Employed <input type="checkbox"/> None/Unemployed <input type="checkbox"/> Locally Employed <input type="checkbox"/> OFW		Status: <input type="checkbox"/> Regular <input type="checkbox"/> Contractual <input type="checkbox"/> Probationary		
Present Employer/Business Name			Nature of Business/Industry		Position		
Employer/ Business Address (Room, Floor, Bldg. Name, Street, Brgy., City, Municipality, Province, Zip Code)			Yrs. In the Company or Business		Office Tel. No.		
Full Name of Authorized Representative/Attorney-in-Fact of (Family, First, Middle)			Relationship to Buyer		Birthdate (mm/dd/yyyy)		Age:
Present Home Address (No., Street, Brgy., City, Municipality, Province, Zip Code)			Email		Mobile No.		

FINANCIAL INFORMATION				
A. MONTHLY INCOME Please attach any proof of income				
Source	Borrower	Spouse	Co-Borrower / Financer	Total
Salaries / Income from Business	P /monthly	P /monthly		P /monthly
Commissions (Ave. Monthly)				
Others:				
<b>Gross Monthly Income</b>	P	P	P	P
<b>Ave. Total Monthly Income</b>	P	P	P	P
(living expenses, rental, education, transpo, etc.)	P	P	P	P
<b>Net Monthly Income</b>				

**B. BANK DEPOSIT ACCOUNTS**

Bank	Account Type	Date Opened	Ave. Monthly Balance

**C. LOANS**

Type of Credit	Bank/Financial Institution	Address/Phone	Original Amount	Outstanding Balance	Monthly Amort.	Collateral

**CHARACTER REFERENCES**

Name (last name first name middle name)	Present Address	Contact Number/s

**TERMS AND CONDITIONS**

I, the Buyer in this Real Estate Purchase Agreement(REPAF), have read, understood, and fully agreed with the following terms and conditions stated hereunder:

- This REPAF shall be effective immediately on the date of reservation. If I fail to pay, this REPAF shall be cancelled without need of prior notice from the Seller, and the Seller shall be free to sell the Property as it sees fit.
- The reservation fee is not refundable. It shall be credited to the purchase price only if I pay the first DP upon its due date.
- I have personally inspected the Property, reviewed the plans, specifications, and physical conditions, and find all to be acceptable.
- The Total Contract Price (TCP) is the fair market value of the Property, and a discrepancy of not more than three (3) square meters in gross Property area as stated in the Contract, price list, or brochures and the actual area of the Property when delivered and/or stated in the title shall not result in an increase or reduction in the TCP.
- If there is a discrepancy between the manually computed amounts and system-generated amounts of the TCP, the system generated amounts shall prevail.
- The Seller does not guarantee loan approval or approval of amount applied for by the buyer.
- Without need of prior notice, the Seller can cancel this REPAF and forfeit all my payments if any of the following events happen:
  - I fail to issue PDC for DP or equity payment, Interim Amortization (IA), Monthly Amortization (MA) as they fall due.
  - I fail to pay the DP or equity payment in part or in full, the Interim Amortization (IA), the Monthly Amortizations (MA) as they fall due or the checks issued as payment was returned by the bank due to any reason. And/or any of the charges and expenses arising from this transaction including but not limited to registration, insurance, maintenance fees, as well as processing fees, Bank/Pag-IBIG charges (if applicable) and other expenses.
  - I fail to submit or execute all loan requirements, continuing requirements or contract documents, In-house or otherwise, to the Seller upon demand.
  - I withdraw or cancel this Agreement for any reason whatsoever.
  - My housing loan application is disapproved, alternative financing is not available, and I am incapable to continue my payments.
  - I attempt to transfer my rights or obligations under this REPAF without the Seller's written approval.
  - I default on any of my obligations or covenants under this Application
- The Seller may approve, reject, or withdraw a previous approval at its sole discretion and without need of my consent, and/or otherwise impose additional or different payment conditions for the approval of this REPAF, after having evaluated and approved my Application through its authorized officers.
- If, for any reason, the Property subject of this REPAF is no longer available, the Seller may cancel this REPAF, and refund to me all payments I have made net of lawful deductions without further liability, or substitute another property of comparable area and price under such terms to be agreed upon between the Seller and myself.
- I have not relied on nor will bind the Seller to any representation, warranty, or promise by any other person except those made to me in writing by the Seller's authorized representative or otherwise embodied in this REPAF.
- All payments under this REPAF, in any form or medium, will be paid on their due dates without suspension or stoppage due to a pending request with the Seller for extension, restructuring, substitution of the property or other revisions of the term and conditions of this REPAF.
- All check payments shall be made in the name of "CITIHMES BUILDER & DEVELOPMENT, INC."
- The Seller shall levy a late payment charge of 3% monthly on all sums due unpaid under this REPAF, such that a fraction of a month is considered a month.
- The MA payments due on In-house financing shall immediately begin without further notice or demand 30 days after I fully pay the equity / DP, whether the Contract to Sell (CTS) has been delivered to me or not. And, in case of deferred payment as may be approved, MA shall start 30 days from payment of reservation fee. The terms of this REPAF shall remain in full effect even if I have not been given a copy of the CTS.
- I shall make all payments only at the Cashier at the Seller's Head Office or other payment arrangements approved by the Seller. In case of dispute or discrepancy, proof of my payment shall consist solely of a validated Seller's Official Receipt issued by the Seller's Cashier.
- For post dated checks pull-out, I must make a written request to the Seller at least **7 working days** before the due date of the check, and pay a fee of P500.00 per check .
- All my payments shall follow this application priority sequence: (a) Reimbursement and other charges including but not limited to insurance premiums, real property taxes, and repair & maintenance fees; (b) late payment charges; (c) interest and then principal of due equity / down payments; and (d) interest then principal of due monthly amortizations. This sequence can be changed only upon the Seller's written approval.
- I release and equivocally free the Seller from any claim that may arise if I fail to submit or update any requirement for any insurance coverage.
- The Property shall be deemed accepted by me (a) after 45 days from the date of Notice to Move In and I did not apply for move-in; (b) when I take physical possession of the Property; (c) I introduce improvements, alterations, or furnishings even without physically occupying the Property myself.
- I shall pay the Real Property Tax (RPT) on the Property starting in the calendar year after the year that: (a) the title is transferred in my name; (b) I have accepted the Property in writing; (c) my deemed acceptance by default as specified per Notice to Move In; or (d) Approval to Construct (for lot buyers).
- I shall conform to the Deed of Restrictions of the Property, and I agree to join and be bound by the rules and regulations of the Homeowners' Association, including the payment of association dues and other fees.
- I agree that the Seller shall transfer the title of the Property to my name only upon completion of the following : Full payment of the Total Contract Price; Full payment of Processing Fee for TCT transfer, submission of Updated TIN, submission of the duly executed Deed of Absolute Sale; and submission of updated RPT tax receipts to the Seller.
- I agree that after full down payment for HDMF/Bank Financing, Interim Amortization shall automatically apply for 6 months covered with six (6) post-dated checks based on the interest rate on the Computation Sheet. In the event that the loan was not released during the period of six (6) months due to my fault and negligence, my account will be automatically cancelled and all payments will be forfeited. If Loan is approved and released within the six (6) month period, any unused checks shall be returned and the principal portion of the interim amortizations shall be remitted to the financial institution as upfront payment against my outstanding loan balance.
- If the buyer's loan application is declined / disapproved **in good faith**, the account shall be allowed to shift to In-house Financing.

I, the undersigned Buyer, certify that I agree to the terms and conditions governing this sale transaction. I further attest to the correctness of the personal information stated in this REPAF.

\_\_\_\_\_  
 BUYER or AUTHORIZED REPRESENTATIVE  
*(Signature over Printed Name)*

\_\_\_\_\_  
 BUYER'S SPOUSE  
*(Signature over Printed Name)*

\_\_\_\_\_  
 CO-OWNER  
*(Signature over Printed Name)*

Date Signed : \_\_\_\_\_

Date Signed : \_\_\_\_\_

Date Signed: \_\_\_\_\_

**SALES PERSON'S INFORMATION**

\_\_\_\_\_  
 SALES AGENT

\_\_\_\_\_  
 BROKER

**PREPARED & INTERVIEWED BY:**

**VERIFIED & INTERVIEWED BY:**

\_\_\_\_\_  
 Sales Operation Officer  
*(Signature over Printed Name)*

\_\_\_\_\_  
 Reservation & Documentation Officer  
*(Signature over Printed Name)*

**CHECKED BY:**

**APPROVED BY:**

\_\_\_\_\_  
 Sales Supervisor  
*(Signature over Printed Name)*

\_\_\_\_\_  
 Head/ Seller's Designated Officer  
*(Signature over Printed Name)*

**REMARKS (For CCS-RD use only)**