



Real Estate Purchase Agreement Form (REPAF)

Account Code

BUYER'S PERSONAL INFORMATION

Last Name	First Name	Middle Name	Suffix
Date of Birth (mm/dd/yyyy) [][] [][] [][][][]		Gender <input type="radio"/> Male <input type="radio"/> Female	Civil Status <input type="radio"/> Single <input type="radio"/> Married <input type="radio"/> Widow/er <input type="radio"/> Annulled <input type="radio"/> Legally Separated
Home Tel. Number		Mobile Number	Email Address
Permanent Home Address Unit No. / Building No. / Phase		Block / Lot	Subdivision
Street		Barangay	
City / Municipality		Province / State	Country
Present Home Address Unit No. / Building No. / Phase		Block / Lot	Subdivision
Street		Barangay	
City / Municipality		Province / State	Country
Zip Code			
Home Ownership <input type="radio"/> Owned <input type="radio"/> Company <input type="radio"/> Living w/ relatives <input type="radio"/> Mortgage <input type="radio"/> Rented at: ₱ _____ / mo.		Occupation <input type="radio"/> Locally Employed - Private <input type="radio"/> Locally Employed - Government <input type="radio"/> Self Employed / Professional <input type="radio"/> Others ; _____ <input type="radio"/> OFW	

SPOUSE PERSONAL INFORMATION

Last Name	First Name	Middle Name	Suffix
Citizenship	Date of Birth (mm/dd/yyyy) [][] [][] [][][][]	TIN	No. of Dependents
Home Tel. Number	Mobile Number	Email Address	
Occupation <input type="radio"/> Locally Employed - Private <input type="radio"/> Locally Employed - Government <input type="radio"/> Self Employed / Professional <input type="radio"/> Others ; _____ <input type="radio"/> OFW		Employer Name	
		Employer Address	

EMPLOYMENT DETAILS

Present Employer / Business Name		Nature of Business / Industry	
Employer / Business Address Unit No. / Building No. / Phase		Block / Lot	Subdivision
Street		Barangay	
City / Municipality		Province / State	Country
Zip Code			
Office Number	Mobile Number	Position / Department	No. of Yrs Employed
Email Address			
Full Name of Authorized Representative / Attorney - in - fact			
Permanent Home Address Unit No. / Building No. / Phase		Block / Lot	Subdivision
Street		Barangay	
City / Municipality		Province / State	Country
Zip Code			
Birthdate (mm/dd/yyyy) [][] [][] [][][][]	Age	Home Tel. No.	Mobile No.
Email	TIN	Relationship to Buyer	

to be filled-out by the **Co-borrower / Financier** (if any),

CO-OWNER

CO-BORROWER

FINANCIER

PERSONAL INFORMATION

Last Name		First Name				Middle Name		Suffix	
Date of Birth (mm/dd/yyyy)		Gender		Civil Status			Citizenship		
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
		<input type="radio"/> Male <input type="radio"/> Female		<input type="radio"/> Single <input type="radio"/> Married <input type="radio"/> Widow/er <input type="radio"/> Annulled <input type="radio"/> Legally Separated			TIN		
Home Tel. Number		Mobile Number			Email Address			Pag-IBIG MID No.	
Permanent Home Address		Unit No. / Building No. / Phase		Block / Lot		Subdivision		Street	
								Barangay	
City / Municipality		Province / State			Country			Zip Code	
Present Home Address		Unit No. / Building No. / Phase		Block / Lot		Subdivision		Street	
								Barangay	
City / Municipality		Province / State			Country			Zip Code	
Home Ownership					Occupation				
<input type="radio"/> Owned <input type="radio"/> Company <input type="radio"/> Living w/ relatives <input type="radio"/> Mortgage <input type="radio"/> Rented at: ₱ _____ / mo.					<input type="radio"/> Locally Employed - Private <input type="radio"/> Self Employed / Professional <input type="radio"/> OFW <input type="radio"/> Locally Employed - Government <input type="radio"/> Others ; _____				

SPOUSE PERSONAL INFORMATION

Last Name		First Name				Middle Name		Suffix	
Citizenship		Date of Birth (mm/dd/yyyy)			TIN			No. of Dependents	
		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Home / Office Number		Mobile Number			Occupation				
					<input type="radio"/> Locally Employed - Private <input type="radio"/> Self Employed / Professional <input type="radio"/> OFW <input type="radio"/> Locally Employed - Government <input type="radio"/> Others ; _____				
Email Address									
Employer Name				Employer Address					

EMPLOYMENT DETAILS

Present Employer / Business Name					Nature of Business / Industry				
Employer / Business Address		Unit No. / Building No. / Phase		Block / Lot		Subdivision		Street	
								Barangay	
City / Municipality		Province / State			Country			Zip Code	
Office Number		Mobile Number			Position / Department			No. of Yrs Employed	
Email Address									
Full Name of Authorized Representative / Attorney - in - fact									
Permanent Home Address		Unit No. / Building No. / Phase		Block / Lot		Subdivision		Street	
								Barangay	
City / Municipality		Province / State			Country			Zip Code	
Birthdate (mm/dd/yyyy)		Age		Home Tel. No.			Mobile No.		
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Email		TIN			Relationship to Buyer				

FINANCIAL INFORMATION

A. MONTHLY INCOME (Please attach any proof of income)

Sources	Borrower	Spouse	Co-Borrower / Financer	Total
Salaries / Income from Business	₱ / monthly	₱ / monthly	₱ / monthly	₱ / monthly
Commissions (Average Monthly)				
Gross Monthly Income	₱	₱	₱	₱
Net Monthly Income	₱	₱	₱	₱

B. BANK DEPOSIT ACCOUNTS / CREDIT CARD ACCOUNTS

BANK	ACCOUNT TYPE	DATE OPENED	AVERAGE MONTHLY BALANCE

C. LOANS

TYPE OF CREDIT	BANK / FINANCIAL INSTITUTION	CONTACT NUMBER	ORIGINAL AMOUNT	OUTSTANDING BALANCE	MONTHLY AMORTIZATION	COLLATERAL

CHARACTER REFERENCES

NAME	PRESENT ADDRESS	EMAIL ADDRESS	CONTACT NUMBERS

PROPERTY INFORMATION (to be filled out by Seller)

Reservation Date (mm / dd / yyyy) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>			Project			House Finish <input type="radio"/> Basic <input type="radio"/> Complete		
Place of Reservation <input type="radio"/> On-Site <input type="radio"/> Branch Office <input type="radio"/> Head Office <input type="radio"/> Others _____	Product Type <input type="radio"/> House & Lot <input type="radio"/> Lot Only <input type="radio"/> Others _____	Phase	Block	Lot	Lot Area sqm.	Floor Area sqm.		
		Payment Type <input type="radio"/> Spot Cash <input type="radio"/> Deferred Cash <input type="radio"/> With Financing			Financing <input type="radio"/> Bank <input type="radio"/> HDMF <input type="radio"/> In-House <input type="radio"/> Others			

MODE OF PAYMENT	COMPUTATION		SYSTEM-COMPUTED TCP / DP SCHEDULE
<input type="radio"/> Cash <input type="radio"/> Post Dated Check <input type="radio"/> Bills Payment or Online <input type="radio"/> Other : _____	Total List Price ₱		
	Less Discount on List Price		
<input type="radio"/> Full TCP _____ % discount if Full TCP paid within _____ days			
<input type="radio"/> Full DP _____ % discount if Full DP paid within _____ days			
<input type="radio"/> Others _____			
Total Amount Due: ₱			
Terms: <input type="text"/> <input type="text"/> yrs	Total Selling Price ₱		
Monthly Due: ₱	Add :		
Starts on: (mm / dd / yyyy) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Miscellaneous Fee		
	Value Added Tax (VAT)		
Ends on: (mm / dd / yyyy) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Total Contract Price ₱		
<input type="radio"/> _____ % Required Downpayment (DP)			
Insurance / s		Reservation Fee	
Computed Amount for 1 year only	Balance on DP		
Mortgage Redemption Insurance (MRI) : ₱	<input type="radio"/> Installment _____ No. of month(s) to pay		
	Monthly DP Amount		
	Starts on		
	Ends on		
Fire Insurance (FI) : ₱	<input type="radio"/> _____ % Balance / Loanable Amount		
	Monthly Amortization Amount		
	Loan Terms		
	Interest rate (indicative)		
	Starts on		

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.

TERMS AND CONDITIONS

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

1. This REPAF shall be effective immediately on the date of reservation. If I/We fail to pay the reservation fee, 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.
2. The reservation fee is not refundable. It shall be credited to the Total Contract Price (TCP) only if I/We pay the first downpayment (DP) upon its due date.
3. I/We have personally inspected the Property, reviewed the plans, specifications, and physical conditions, and find all to be acceptable.
4. The 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.
5. If there is a discrepancy between the manually computed amounts and system-generated amounts of the TCP, the system generated amounts shall prevail.
6. The Seller does not guarantee loan approval or approval of amount applied for by the buyer.
7. Without need of prior notice, the Seller can cancel this REPAF and forfeit all my payments if any of the following events happen:

7.1 I/We fail to issue postdated checks (PDC) for DP or equity payment, Monthly Amortization (MA) as they fall due.

7.2 I/We fail to pay the DP or equity payment in part or in full, the Monthly Amortizations (MA) as they fall due or the checks I 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.

7.3 I/We fail to submit or execute all loan requirements, continuing requirements or contract documents, In-house or otherwise, to the Seller upon demand.

7.4 I/We withdraw or cancel this Agreement for any reason whatsoever.

7.5 My housing loan application is disapproved, alternative financing is not available, and I/We am incapable to continue my payments.

7.6 I/We attempt to transfer my rights or obligations under this REPAF without the Seller's written approval.

7.7 I/We default on any of my obligations or covenants under this Application

8. 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 conditions for the approval of this REPAF, after having evaluated and approved my Application through its authorized officers.
9. 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/We 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.
10. I/We 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.
11. 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.
12. All check payments shall be made in the name of "**KAIA HOMES INC.**"
13. 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.
14. The MA payments due on In-house financing shall immediately begin without further notice or demand 30 days after I/We fully pay the equity / DP, whether the Contract to Sell (CTS) has been delivered to me or not. 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/We have not been given a copy of the CTS.
15. I/We 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.
16. For PDC pull-out, I/We 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.
17. All payments shall be applied in the following sequence: a) Penalty and surcharges, b) Interest, c) Miscellaneous Fees, and d) Principal. Excess payments, if any, shall be applied according to this secondary application hierarchy: e) Insurances premium, f) Real Property Tax, g) Utility charges for Light and Water, h) Maintenance & HOA dues, and i) Any other expenses advanced by the Seller for the buyer.
18. I/We release and equivocally free the Seller from any claim that may arise if I/We fail to submit or update any requirement for any insurance coverage.
19. 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/We take physical possession of the Property; (c) I/We introduce improvements, alterations, or furnishings even without physically occupying the Property myself.
20. I/We shall pay the Real Property Tax (RPT) on the Property the following calendar year from when: (a) the title is transferred in my name; (b) I/We have accepted the Property in writing; (c) my deemed acceptance by default as specified per Notice to Move-In; or (d) I secure Approval to Construct (for lot buyers).
21. I/We 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.
22. I/We 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.
23. I/We agree that after full down payment for HDMF/Bank Financing, the loan proceeds shall be released to the Seller within **60 days**. In the event that the loan is not timely released due to my fault and/or negligence, my account shall be automatically cancelled and all payments will be forfeited.
24. If my housing loan application is declined / disapproved in good faith, the account may be allowed to shift to In-house Financing, subject to management approval.
25. I/We hereby give my full consent to the Seller to collect, record, organize, store, update, use, consolidate, block, erase or otherwise process information, whether personal, sensitive or privileged, pertaining to myself and the sale transactions subject hereof. I/We acknowledge that I/We have read, understood and/or have been duly informed of the SELLER's Data Privacy Policy at <https://mycitihomes.com.ph/data-privacy-statement/> and I express my full conformity thereto.

I/We warrant that the information provided above is true and correct and I/We agree to inform the Seller in writing of any changes to such information, including but not limited to name, address, and/or status. The Seller shall have the right to solely rely on the information I/We provided and shall not be held responsible for any error, non-communication or miscommunication in the information I have provided to them. I/We also warrant that the funds used and to be used in purchasing the Property is, has been, and will be obtained through legitimate means and do not and will not constitute all or part of the proceeds of any unlawful activity under applicable laws.

I/We hereby hold the Seller free and harmless from any incident, claim, action, or liability arising from the breach of my warranties herein, and hereby authorize the Seller to provide to any government body or agency any information pertaining to this sale and purchase transaction if so warranted and required under existing laws.

I, the undesigned BUYER, hereby apply to purchase the property described above and pay its Total Contract Price. I signify my conformity to the terms and conditions governing this sale transaction, including the non-transferability and non-refundability of the Reservation Fee.

BUYER or ATTY. IN FACT
(Signature over Printed Name)

Date Signed: _____

BUYER SPOUSE or ATTY. IN FACT
(Signature over Printed Name)

Date Signed: _____

CO-OWNER / CO-BORROWER or ATTY. IN FACT
(Signature over Printed Name)

Date Signed: _____

SALES PERSON'S INFORMATION

REAL ESTATE SALES PERSON (AGENT)

MANAGER

BROKER

PREPARED & INTERVIEWED BY :

VERIFIED BY :

SALES OPERATIONS ASSISTANT
(Signature over Printed Name)

SALES OPERATIONS HEAD
(Signature over Printed Name)

CHECKED BY:

APPROVED BY:

RESERVATION & DOCUMENTATION ASSISTANT
(Signature over Printed Name)

RESERVATION & DOCUMENTATION HEAD
(Signature over Printed Name)

REMARKS (FSD)