

IDESIA SALES RESERVATION PROCESS

P. A. Properties – Hankyu Hanshin Inc.

Standard Requirements During Reservation

Full Reservation Fee

Properly filled-up Purchase Application Form

Proof of Identification (2 Valid IDs) w/ 3 Specimen Signatures

Notarized/Consularized SPA (If applicable)

Mortgage Redemption Insurance Form and MRI Undertaking Form

Duly signed undertaking w/ attached signed Checklist of Requirements

Buyer's Welcome / Evaluation / Checklisting

Filled Up and Signed Forms

✓ Purchase Application Form

- Buyer Information Tab
 - If the Attorney-in-fact is also the spouse, please leave the AIF portion blank.
- Co-Borrower's Tab
 - Only needs to be filled if it's required for additional supporting income documents for the purchase.

P.A. PROPERTIES HANKYU HANSHIN

PURCHASE APPLICATION FORM

PROJECT	HOUSE MODEL	HOUSE TYPE	BLOCK NO.	LOT NO.	ESTIMATED AREA	TOTAL CONTRACT PRICE

Name:		LAST NAME		FIRST NAME		MIDDLE NAME		SUFFIX	
Billing Address:									
HOUSE/UNIT NUMBER		STREET/SUBDIVISION		BARANGAY		CITY/MUNICIPALITY		PROVINCE	
ZIP CODE									
Home Address (if different from Billing Address):									
HOUSE/UNIT NUMBER		STREET/SUBDIVISION		BARANGAY		CITY/MUNICIPALITY		PROVINCE	
ZIP CODE									
Birth Date:		Age:		Place of Birth:		Gender:		Civil Status:	
Nationality:		T.I.N.:		Telephone/Cellphone No:		E-mail Address:			
Mother's Maiden Name:									
LAST NAME		FIRST NAME		MIDDLE NAME		SUFFIX			
No. of Dependents:		Ages:		No. of Vehicles: Personally Owned _____ Company Owned _____					
Home Type: <input type="checkbox"/> Owned <input type="checkbox"/> Mortgaged <input type="checkbox"/> Rented <input type="checkbox"/> Living w/ Relatives <input type="checkbox"/> Years of Stay:									
Employment Type: <input type="checkbox"/> Locally Employed <input type="checkbox"/> OCW <input type="checkbox"/> W/ Business <input type="checkbox"/> Corporate Account									
Employer/Business (if self-employed):									
Office Address:									
HOUSE/UNIT NUMBER		STREET/SUBDIVISION		BARANGAY		CITY/MUNICIPALITY		PROVINCE	
ZIP CODE									
Position:		Department:		Length of Service / Years In Business:					
Company Telephone Number:					Company E-mail Address:				
<small>(If the Attorney-in-fact is also the Spouse, please leave the Attorney-in-fact portion blank.)</small>									

Name:		LAST NAME		FIRST NAME		MIDDLE NAME		SUFFIX	
Home Address:									
HOUSE/UNIT NUMBER		STREET/SUBDIVISION		BARANGAY		CITY/MUNICIPALITY		PROVINCE	
ZIP CODE									
Birth Date:		Age:		Place of Birth:		Gender:		Civil Status:	
Nationality:		T.I.N.:		Telephone/Cellphone No:		E-mail Address:			
Employer/Business Name (if self-employed):									
Office Address:									
HOUSE/UNIT NUMBER		STREET/SUBDIVISION		BARANGAY		CITY/MUNICIPALITY		PROVINCE	
ZIP CODE									
Position:		Department:		Length of Service / Years In Business:					
Company Telephone Number:					Company E-mail Address:				

Name:		LAST NAME		FIRST NAME		MIDDLE NAME		SUFFIX	
Home Address:									
HOUSE/UNIT NUMBER		STREET/SUBDIVISION		BARANGAY		CITY/MUNICIPALITY		PROVINCE	
ZIP CODE									
Relation to the Principal:									
Birth Date:		Age:		Place of Birth:		Gender:		Civil Status:	
Nationality:		T.I.N.:		Telephone/Cellphone No:		E-mail Address:			
Employer/Business (if self-employed):									
Office Address:									
HOUSE/UNIT NUMBER		STREET/SUBDIVISION		BARANGAY		CITY/MUNICIPALITY		PROVINCE	
ZIP CODE									
Position:		Department:		Length of Service / Years In Business:					
Company Telephone Number:					Company E-mail Address:				

Name:		LAST NAME		FIRST NAME		MIDDLE NAME		SUFFIX	
Home Address:									
HOUSE/UNIT NUMBER		STREET/SUBDIVISION		BARANGAY		CITY/MUNICIPALITY		PROVINCE	
ZIP CODE									
Relation to the Principal:									
Birth Date:		Age:		Place of Birth:		Gender:		Civil Status:	
Nationality:		T.I.N.:		Telephone/Cellphone No:		E-mail Address:			
Employer/Business (if self-employed):									
Office Address:									
HOUSE/UNIT NUMBER		STREET/SUBDIVISION		BARANGAY		CITY/MUNICIPALITY		PROVINCE	
ZIP CODE									
Position:		Department:		Length of Service / Years In Business:					
Company Telephone Number:					Company E-mail Address:				

Filled Up and Signed Forms

- ✓ Purchase Application Form
- ✓ Financial Tabs
 - ✓ Monthly Income, Existing Bank Accounts, Credit Cards, Loans, and References should be truthfully declared as it will determine the client's capacity to acquire the property.

	Income Details	Principal Buyer	Spouse	Co-borrower 1	Co-borrower 2
BUYER'S MONTHLY INCOME	Basic Monthly Income				
	Allowances				
	Gross Monthly Income				
	TOTAL DEDUCTION (Shown in the pay slip)				
	Net Pay				
	Add: 13th Month Pay divided by 12 Months				
	NET DISPOSABLE INCOME (A)				
	Add other documented sources of income, if any (B):				
	TOTAL NET INCOME (C) [Formula: A+B=C]				

	Bank/Branch	Account Type	Account Number	Current Balance
EXISTING BANK ACCOUNTS	Security Bank Account			

	Credit Card Co.	Card Number	Credit Limit	Expiry
CREDIT CARDS				

	Creditor	Loan Type	Current Balance	Monthly Payment
LOANS				

REFERENCES	Personal		
	Name (Last/First/Middle)	Address	Telephone No.
	Trade (For Self-Employed Buyers)		
	Supplier / Customer	Address	Telephone No.

Filled Up and Signed Forms

- ✓ Contract Price Comp.
 - All information should be thoroughly filled up to avoid miscomputation.
 - Also let them know that there's a 3% penalty for every late payment.

CONTRACT PRICE COMPUTATION	
CONTRACT PRICE	_____
Less: Discount(s)/Promo (if applicable)	_____
Add: Other Charges	_____
NET TOTAL CONTRACT PRICE	_____
Equity	_____
Less: Discount(s)/ Promo (if applicable)	_____
Equity Amount after discount	_____
Reservation Fee	_____
Downpayment	_____ # of months to pay
Other Charges	_____ # of months to pay
Downpayment	
Monthly Amortization of Downpayment	_____
Monthly Payment of Other Charges (Excl. MRI)	_____
Total Monthly Payment	
Period of Payment of Downpayment and Other Charges	from _____ to _____ due every ____ day of the month
LOAN BALANCE	
Total Loan Balance	_____ due on _____.
Intended Financing Scheme	_____
	Term (at __% interest/annum*, ____ years
PENALTY FOR LATE PAYMENT: 3%	

Reservation Agreement

RESERVATION AGREEMENT

P.A. PROPERTIES HANKYU HANSHIN shall refer to P.A. Properties Hankyu Hanshin _____, Inc.

I/We _____
LAST NAME FIRST NAME MIDDLE NAME
whose signature(s) appear(s) below, _____ of
CITIZENSHIP
legal age, single/married to _____,
LAST NAME FIRST NAME MIDDLE NAME
_____ with postal address at _____
CITIZENSHIP

have personally visited your project site, familiarized myself/ourselves with your pricing computations and found the terms and conditions quoted therein acceptable. In this connection, I/We hereby freely and willingly offer to buy a

☐ House and Lot, ☐ Lot, ☐ Condo Unit in your project, and tender voluntarily to P.A. PROPERTIES HANKYU HANSHIN the amount _____ of _____ PESOS

(P. _____) as FULL RESERVATION FEE for the house and lot/condominium unit indicated in this document.

UNDER THE FOLLOWING TERMS AND CONDITIONS:

1. THIS APPLICATION IS SUBJECT TO APPROVAL BY P.A. PROPERTIES HANKYU HANSHIN. When approved in accordance with the terms stated herein below, the abovementioned property shall be deemed reserved. The Reservation Fee shall form part of the Net Required Equity/ Downpayment.
 - a. Within thirty (30) calendar days from Reservation Application date or until _____, unless this Application is not approved, I/We undertake to submit the reservation documentary requirements consistent with my/our chosen financing scheme (list attached as Annex "A" hereof.). If the reserved unit is classified as an RFO (Ready for Occupancy), I/we undertake to submit all the requirements other than those pertaining to reservation documents, within the 30-day period.
 - b. Within fifteen (15) days from Reservation Application date or until _____, I/We undertake to enroll to the Autodebit Arrangement (ADA) payment option; or to issue complete post-dated checks equivalent to the term/period of the equity and/or the in-house financing loan to be

approved under the Contract Price Computation Section of this document.

- c. Upon completion of requirements (a) and (b), I/We undertake to pay the required amounts stated in the Contract Price Computation Section hereof. The place of payment and submission of documents shall be at P.A. PROPERTIES HANKYU HANSHIN designated Payment Center.

In the event that I/We fail to comply with ANY of the foregoing requirements, P.A. PROPERTIES HANKYU HANSHIN shall cancel my/ our application and forfeit all amounts I/We paid to P.A. PROPERTIES HANKYU HANSHIN without further notice or demand.

Unless my/our application is disapproved by P.A. PROPERTIES HANKYU HANSHIN, I/we shall not withdraw or back-out, otherwise, P.A. PROPERTIES HANKYU HANSHIN is hereby authorized by me/us to automatically cancel my/our application and forfeit all amounts paid without further notice or demand.

2. Subject to P.A. PROPERTIES HANKYU HANSHIN, I/We would like to request for an installment plan for the balance portion as indicated in the Contract Price Computation Section. P.A. PROPERTIES HANKYU HANSHIN may consider my/our request for change of indicated financing scheme/ installment term if this request is made in writing and submitted during the equity payment period. Provided, however, that this request for change in financing scheme/ installment term may be considered only once. Provided further, a change from one type of financing to another more than once during the equity payment period or outside the equity payment period shall be subject to the applicable processing fee.
3. I/ We undertake to comply with the terms of payment of the reserved property. I /We acknowledge that the approved period within which I /we should pay in full the Required Equity/ Downpayment shall be non-extendible, except if P.A. PROPERTIES HANKYU HANSHIN approve in writing. If an extension is approved, I /we further agree that the extension shall be subject to a penalty equivalent to 3% of the amount due per month, reckoned from the date when payment was originally due until the date when complete payment is actually made.
4. I/We fully understand that my/ our failure to make any payment since the date of this Reservation Application or if payment has been made, my/ our failure to pay at least three (3) monthly amortizations shall be considered as an event of default which authorizes P.A. PROPERTIES HANKYU HANSHIN to cancel my/our reservation, without further notice.
5. Should I /we choose to avail of financing from a bank or a financial institution for the payment of the remaining balance of the purchase price, I /we acknowledge that this remaining balance shall be paid by way of assignment to P.A. PROPERTIES HANKYU HANSHIN of the proceeds of my/ our housing loan from the chosen bank/ financial institution.
6. I /we acknowledge that the approval of the financing applied for shall be subject to my compliance of the requirements of the bank or financial institution concerned, in accordance with the latter's prevailing policies.
7. In the event that the approved financing is lower than the amount applied for, I /we agree to pay the difference as additional equity on or before the end of equity or when the account is due for take-out. Failure to do so shall be considered an event of default.
8. If for any reason, my/ our loan application is delayed beyond the date provided or when take-out is due,

the same shall be considered as an event of default which authorizes P.A. PROPERTIES HANKYU HANSHIN to cancel my/our reservation or purchase.

9. I/We agree to update P.A. PROPERTIES HANKYU HANSHIN with any changes in my personal information such as my marital status, address, contact number, employer, etc.
10. I/We further agree that any material misrepresentation my/our part made herein and/ or made under my/ our financing/ loan application, which misrepresentation has resulted to the denial of my/ our loan application, shall automatically authorize P.A. PROPERTIES HANKYU HANSHIN to cancel my reservation and forfeit any and all payments I /we have made as liquidated damages.
11. Only payments made to and accepted and receipted by P.A. PROPERTIES HANKYU HANSHIN Cashier or acknowledged by official partner banks shall be valid. Payments given to brokers, salespersons, and/ or P.A. PROPERTIES HANKYU HANSHIN employee(s) for transmittal or safekeeping shall be deemed received only upon issuance of a valid receipt by the P.A. PROPERTIES HANKYU HANSHIN Cashier.
12. I /We cannot sell, convey, assign or transfer this Application or approved reservation to another party without prior written consent of P.A. PROPERTIES HANKYU HANSHIN. Further, transfer of rights may be considered by P.A. PROPERTIES HANKYU HANSHIN only ONCE. If consented by P.A. PROPERTIES HANKYU HANSHIN, the transfer/ substitution shall be subject to the following fees/ charges:
- Transfer Fee/s in accordance with the prevailing policies and guidelines of P.A. PROPERTIES HANKYU HANSHIN
 - Adjustment in Prices and Terms prevailing at the time of transfer/ substitution
 - Incidental expenses
- Moreover, the transferee should be qualified to apply for a loan and is required to submit all necessary documents for the loan processing.
13. Requests subsequent to the execution of this Application such as: (i) transfer/ change of principal buyer, (ii) transfer of unit; (iii) reinstatement; (iv) change of loan term; (v) restructuring of account; and (vi) holding of checks for deposit, among others, shall be subject to prevailing fees/ charges and shall always be subject to the discretion of P.A. PROPERTIES HANKYU HANSHIN.
14. The sizes, numberings, other specifications and prices of the units are subject to adjustment in accordance with the approved building plan and/ or actual construction. P.A. PROPERTIES HANKYU HANSHIN reserves the right to alter the sizes, numberings, shapes and prices of any unit as it deems necessary. The difference in price of the units shall either be added to or deducted from the Total Contract Price.
15. Registration expenses and taxes, including Value Added Tax (VAT) and Real Property Tax (RPT) are subject to change based on the government's mandated rates or BIR ruling prevailing during the registration of the documents covering the transaction. Any increase in the amounts payable due to an upward adjustment of the applicable rates or additional charges as mandated by the government shall be paid by the Buyer.
16. All representations made and any other term or condition inconsistent with the conditions set forth in this Application shall not be valid or recognized unless made in writing duly signed by the authorized officers

Revision 003; Dated 11/18/2020

of P.A. PROPERTIES HANKYU HANSHIN.

PRIVACY NOTICE

Thank you for providing your personal data in this form. At P.A. PROPERTIES HANKYU HANSHIN, we respect and value your rights as a data subject under the Data Privacy Act (DPA). We are committed to protecting the personal data you provide in accordance with the requirements and appropriate security measures to maintain the confidentiality, integrity and availability of your personal data. You may visit www.ldesia.com.ph to know more about our Privacy Policy.

CONFORME

I/We affirm that all information made in this form are true and correct, and I/we agree to immediately notify P.A. PROPERTIES HANKYU HANSHIN any material change affecting the information declared herein. I/we fully understand that any material misrepresentation or falsity in the information I/we I provided shall give P.A. PROPERTIES HANKYU HANSHIN the right to disapprove my application and forfeit the reservation fee I/we I paid. Furthermore, I/we am giving my full consent to P.A. PROPERTIES HANKYU HANSHIN and its subsidiaries, affiliates, brokers, agents, partners and contractors, if any, to:

- Collect, store, access and/or process, whether manually or electronically, for the contract period, any personal data that I/we provide for the purpose of my transactions;
- Verify such information as may be required covering this application from the above references or from any other sources;
- Use my information in booking my reservation through Online Selling System (OSS); as well as upload documents I submitted for the reservation and purchase of the unit;
- Use my personal information for my bank account opening with the purpose of enrolling it to payment facilities, and for loan application with any accredited bank and other financial institutions, and for such other transactions as may be entered into by P.A. PROPERTIES HANKYU HANSHIN pursuant to and in the course of its legitimate business operations, including but not limited to avallment in credit facilities;
- Send notifications via SMS or email to update me regarding the status of my account and its on-going developments

Moreover, I/ we hereby attest that I/we have read the contents of this document and that I/we fully understand all the terms and conditions contained herein. In case of my/our failure to comply with any of the above terms or conditions within the period required for any reason whatsoever, I/we give my/our full assent to and hereby empower P.A. PROPERTIES HANKYU HANSHIN or its authorized representative, to effect the cancellation of my/our reservation application and to forfeit as liquidated damages the entire amount I/we have paid without further notice or demand. Furthermore, the Buyer shall hold P.A. PROPERTIES HANKYU HANSHIN free and harmless from any liability, claims, suits or cause/s of action arising from any declaration made in this application, and the Buyer shall indemnify P.A. PROPERTIES HANKYU HANSHIN from any such claim or suit which may be filed against the latter due to any representation made by Buyer or his attorney-in-fact.

Signature over Printed Name/ Date Signed (Principal Buyer)	Signature over Printed Name/ Date Signed (Principal Buyer's Spouse)
Signature over Printed Name/ Date Signed (Co-borrower 1)	Signature over Printed Name/ Date Signed (Co-borrower 1's Spouse)
Signature over Printed Name/ Date Signed (Co-borrower 2)	Signature over Printed Name/ Date Signed (Co-borrower 2's Spouse)
Signature over Printed Name/ Date Signed (Attorney-in-Fact)	

SURVEY QUESTIONS

1. How did you learn about our Project?
- | | | |
|---|--|---|
| <input type="checkbox"/> Online/Social Media | <input type="checkbox"/> Print Ads | <input type="checkbox"/> Broker / Agent |
| <input type="checkbox"/> Word of Mouth | <input type="checkbox"/> Referral | <input type="checkbox"/> Sales Events |
| <input type="checkbox"/> Exhibit/ Booth | <input type="checkbox"/> Flyer/ Brochure | |
| <input type="checkbox"/> Others - please specify: _____ | | |
2. For what purpose do you intend to use the unit?
- | | |
|---|---|
| <input type="checkbox"/> Primary Home | <input type="checkbox"/> Retirement Home |
| <input type="checkbox"/> Future Inheritance | <input type="checkbox"/> For leasing/ renting out |
| <input type="checkbox"/> Vacation/ Weekend Home | |
| <input type="checkbox"/> Others - please specify: _____ | |
3. Why did you choose the unit/Project?
- | | |
|---|---|
| <input type="checkbox"/> Good Location | <input type="checkbox"/> Features/Amenities |
| <input type="checkbox"/> Good Master Plan | <input type="checkbox"/> Brand/Company |
| <input type="checkbox"/> Reputation | |
| <input type="checkbox"/> Quality Product | <input type="checkbox"/> Reasonable Price |
| <input type="checkbox"/> Others - please specify: _____ | |
4. How many site visits did you or your Attorney In-Fact have made before making this reservation?
- ☐ None ☐ 1 ☐ 2 ☐ 3 ☐ 4
5. For Principal Buyers: Are you a Pag-IBIG Member?
- ☐ YES ☐ NO
- a. If yes, how long have you been a member?
- _____
- b. Do you have an existing loan with Pag-IBIG?
- ☐ YES ☐ NO
- c. If yes, what is the nature of the loan?
- ☐ Salary/ Multi-Purpose Loan ☐ Housing Loan
- d. When was this released?
- _____
- e. Is your spouse a Pag-IBIG Member?
- ☐ YES ☐ NO
- f. If yes, how long have you been a member?
- _____
6. For Co-Borrower 1: Are you a Pag-IBIG Member?
- ☐ YES ☐ NO
- a. If yes, how long have you been a member?
- _____
- b. Do you have an existing loan with Pag-IBIG?
- ☐ YES ☐ NO
- c. If yes, what is the nature of the loan?
- ☐ Salary/ Multi-Purpose Loan ☐ Housing Loan
- d. When was this released?
- _____
- e. Is your spouse a Pag-IBIG Member?
- ☐ YES ☐ NO
- f. If yes, how long have you been a member?
- _____

Revision 003; Dated 11/18/2020

Assessment of Income

- ✓ This is part of the 15-20 minute interview that our Sales Booking team will conduct which we will thoroughly discuss during the W2I Checklisting.

(For interviewer's reference)
INTERVIEWER'S COMMENTS AND RECOMMENDATIONS:

ASSESSMENT OF INCOME	
Estimated Amortization	
Required Income	
Actual Income	
RECOMMENDATION:	

Interviewed by: _____
(Signature over Printed Name)

Date: _____

Project: _____

Block and Lot: _____

SELLER DETAILS

Broker/Realty:

License No.:

Valid Until:

SALES TEAM MEMBERS (place n/a if not applicable)

Position	Name
Level 1 : Puno/SD/ BH	
Level 2 : AVP/SM	
Level 3: DM/ SP	
Level 4: Referral 1	
Level 5 Referral 2	

ONLINE RESERVATION PAYMENT DETAILS

Payment Channel/ Platform Name			
Payment Channel/ Platform Account Name			
Payment Channel/Platform Account No.			
Amount Paid			
Date of Payment		Time	
Transaction Reference No.			
Confirmed Correct by Buyer/Attorney-in-Fact with SPA:			
<div style="border-top: 1px solid black; text-align: center; margin-top: 20px;"> <i>Signature over Printed Name/ Date Signed</i> </div>			

Seller's and ORP Details

- ✓ All indices should be read and understood by the buyer.
- ✓ Sellers should be able to answer all questions regarding the GPT&C since this will work as a guide of our buyers for the purchase of their dream home. 😊

General Purchase T&C

✓ Once the buyers agree with the Terms and Conditions set by the company, they can proceed to affix their signature/s.

3. If the housing loan applied is more than Php 500,000.00, the Pag-IBIG contribution must be upgraded commensurate to the loan amount. Upgrading fee will be charged from the date of Notice of Loan Approval (NOLA) until loan take-out. The fee shall be billed and collected upon application for move-in to the Unit.
4. The payment of the monthly amortization to Pag-IBIG shall commence thirty (30) days from the date of loan take-out.
5. The Contract to Sell (CTS) shall be converted to a fixed Estate Mortgage (REM) and the Transfer Certificate of Title shall be transferred to the Buyer's name upon Pag-IBIG's endorsement of the signed documents provided that the Buyer's account is current (without arrear). The Buyer must update his/her status and tax identification number with the Bureau of Internal Revenue prior to the conversion of title. Otherwise, the conversion process shall be suspended and account may be subject to a notice of buyback to be issued by Pag-IBIG to the Company for breach of warranty, i.e., non-compliance with the documentary requirements.
6. Any overpayment on the principal amount shall be credited to the Pag-IBIG monthly amortization.
7. In the event that the approved financing is lower than the amount applied for, the buyer must pay the difference as additional equity on or before the end of equity or when the account is due for take-out. Failure to do so shall be considered an event of default.
8. If, for any reason, there is failure to take-out the account of the buyer on or before the end of equity term, the remaining balance shall become due and demandable in full.
9. If for any reason, the Notice of Loan Approval granted by NDMF lapsed, the buyer is required to reprocess the loan and re-submit the required documents.
10. Failure to pay the remaining balance shall be considered as an event of default which authorizes P.A. PROPERTIES HANSEN to cancel the purchase.

EL DELIVERY OF LOT / HOUSE AND LOT

1. The lot / house and lot unit shall be delivered to the Buyer within a period of ninety (90) days from compliance with all of the below requirements:
 - a. Full payment of equity / downpayment / loan balance / MR Premium;
 - b. Submission of complete postdated checks;
 - c. Submission of complete documents and;
 - d. Loan takeout for Bank/NDMF financing schemes
2. Procedure for Move-In (applicable for house and lot purchases):
 - a. Upon receipt of the Notice of Acceptance, the Buyer should pay the move-in fees in the attached schedule.
 - b. The Buyer should attend the move-in orientation and conduct an inspection of the Unit on the set date.
 - c. Failure of the Buyer to conduct the inspection of the Unit within the period provided shall be deemed a waiver of any objection related to the Unit's condition. Thereupon, the Unit shall be deemed constructively turned-over to the Buyer, and the Company may neither be held responsible for any damage on the Unit nor be obliged to make repairs thereon.
 - d. Upon acceptance of the Unit, the Buyer shall sign an Acceptance Form.
 - e. The Unit shall be deemed immediately turned over to the Buyer upon receipt of keys to the Unit, irrespective of actual move-in by the Buyer.
3. Upon turnover of the lot / house and lot unit, the Buyer may introduce improvements thereon subject to the approved plans and specifications of the Company and without violating the Deed of Restrictions imposed thereon, as well as the submission of the required municipal or city building permits and construction bonds.
4. The Buyer understands that by buying the property, he/she will abide by the Deed of Restriction as annotated in the title of the property and the House Rules and Regulations issued and those that may be issued or promulgated.

IV. CANCELLATION OF CONTRACT, FORFEITURE OF RESERVATION FEE AND PAYMENTS

Any of the following events shall result to the cancellation of contract and forfeiture of payments (subject to Republic Act No. 4552):

- a. Failure to submit the required documents within thirty (30) days from the date of reservation
- b. No payment within 45 days from reservation date (will result to cancellation without further notice)
- c. Failure to pay at least three (3) months of installment (equity or principal amortization)
- d. Failure to update the provided contact number or address under the situation that the company can no longer contact or locate the buyer while there are still payments in arrears
- e. Failure to submit updated or further required documents for loan processing.
- f. Voluntary cancellation of Contract to Sell (Buyer backed out)
- g. Assignment of rights to a third party without the consent of the Company
- h. Buyback of account
- i. Failure of the Buyer to make good the postdated checks issued to the Company
- j. Providing false information in the documents submitted to the Company
- k. Failure to secure financing before the end of equity
- l. Failure to pay the loan difference

ACKNOWLEDGMENT

I hereby acknowledge that the foregoing General Purchase Terms and Conditions have been fully explained to me in a manner I clearly understood. I voluntarily, knowingly and intelligibly bind myself to comply with said terms and conditions.

_____ Signature over Printed Name/ Date Signed (Principal Buyer)	_____ Signature over Printed Name/ Date Signed (Principal Buyer's Spouse)
---	--

_____ Signature over Printed Name/ Date Signed (Co-borrower 1)	_____ Signature over Printed Name/ Date Signed (Co-borrower 1's Spouse)
---	--

_____ Signature over Printed Name/ Date Signed (Co-borrower 2)	_____ Signature over Printed Name/ Date Signed (Co-borrower 2's Spouse)
---	--

Signature over Printed Name/ Date
Signed
(Attorney-in-Fact)

SALES BOOKING PERSONNEL COMMENTS AND RECOMMENDATIONS:

Addressed by:

(Signature over Printed Name)

Date: _____

Project: _____

Block and lot: _____

Proof of Identification

- ✓ We only require 2 Valid IDs, the only acceptable combination are the following:
 - ✓ 2 Primary IDs
 - ✓ 1 Primary ID; 1 Secondary ID
- ✓ Photocopy of the required IDs need to have 3 specimen signatures next to it.



- ID Classification:

NATIONAL ID

PWD ID (w/ birthdate, address,
photo, and signature)

****Submitted IDs must be 6 months BEFORE expiration.**



Special Power of Attorney

- ✓ Notarized or Consularized Special Power of Attorney (If applicable)
- ✓ If no SPA yet, Authorization letter duly signed by the buyer.

SPECIAL POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS:

That I/WE, _____, of legal age, Filipino citizen/s, single/married with residence and postal address at _____, do hereby name, constitute, and appoint _____, of legal age, Filipino, single/married, with residence and postal address at _____ to be my/our true and lawful Attorney-in-Fact for me/us in my/our name, place and stead, to do and perform the following acts, to wit:

1. To execute, sign, deliver and follow-up my Application for Short-Term Loan/Provident Benefits Claim with Home Development Mutual Fund (Pag-IBIG Fund);
2. To make, sign, execute and deliver, for and in my/our behalf, any documents which may be necessary for the approval of my Short-Term Loan/Provident Benefits Claim application and the release of the check corresponding thereto in my favor;
3. To receive the check due me/us from the Pag-IBIG Fund.

HEREBY (GIVING) AND (GRANTING) unto my said Attorney-in-Fact full power and authority to do and perform each and every act which may be necessary or convenient, in connection with any of the foregoing as fully to all intents and purposes as I might or could do, if personally present and acting in person, HEREBY RATIFYING AND CONFIRMING all that my said Attorney-in-Fact may also do or cause to be done under and by virtue of these presents.

IN WITNESS WHEREOF, I have hereunto set my hand this _____ day of _____, 20____ at the Province/City of _____.

Attorney-in-Fact

Principal

No. _____
Date of Issue _____
Expiry Date _____

No. _____
Date of Issue _____
Expiry Date _____

With marital consent

SIGNED IN THE PRESENCE OF:

Mortgage Redemption Insurance

✓ This insurance helps in case of buyer's demise or total disability, it will allow the proceeds of the insurance to payoff the remaining loan.



P.A. PROPERTIES
Kasama sa Pangarap mo

GROUP INSURANCE PLAN COVERAGE MORTGAGE REDEMPTION INSURANCE

NAME _____

ADDRESS _____

Block _____

Lot _____

Project _____

DECLARATIONS:

I hereby represent and declare that:

1. I have agreed to be enrolled under the Group Insurance Plan (Mortgage Redemption Insurance) of the Corporation-seller with Manulife.

2. I am fully aware of the terms and conditions of said insurance coverage, among which are:

a. The coverage shall be effective only upon approval of my application by Manulife and upon my payment of the required premium simultaneous with my payment of the 1st equity due for the Property that I purchased with the Corporation-seller (as above designated).

b. The coverage shall be for the entire duration of the Equity period, and amortization on the loan balance (for Direct Financing accounts). Premiums for the first/second year (depending on the required coverage period) shall be made through (i) Auto-Debit Arrangement (ADA) with Security Bank or (ii) issuance of postdated checks to be paid as stated above.

c. Within a period of thirty (30) days before the lapse of the coverage, it is incumbent upon me to notify the Corporation-seller of my intention to renew the coverage, to submit any additional requirement/s, and to pay the premium due for the renewal. Otherwise, my insurance coverage shall automatically terminate at the end of the relevant period covered.

d. The following shall result in the lapse of the insurance coverage during the period as required above, and my failure to abide by the terms and conditions of this insurance plan:

- i. Cancellation of my Reservation Application and/or Contract to Sell; and
- ii. Forfeiture of any and all premiums that I have paid, and insurance proceeds due, if any.

e. The Corporation-seller shall be the primary beneficiary of the insurance coverage to the full extent of the debt covered. My secondary/legal beneficiary/ies shall have a right only to the amount of the coverage in excess of my outstanding debt to the Corporation-seller.

3. In the absence of my designated or legal beneficiaries, this instrument authorizes the Corporation-seller to be attorney-in-fact, to act for and on my behalf and designated/legal beneficiaries to collect and receive the proceeds due on the insurance policy herein referred to.

4. The release of the insurance proceeds to the Corporation-seller shall discharge me, my heirs and assignees to the extent only of the amount released to the former. Collection by the Corporation-seller on the insurance proceeds shall not be automatically considered a waiver of any amount as may be due and payable not covered by this insurance plan.

Mortgage Redemption Insurance

✓ MRI is now a requirement of Banks and PAG-IBIG before approving your housing loan.

5. All information I made and provided in relation to this coverage are true and correct, and I agree to immediately notify the Corporation-seller and Manulife of any material change affecting the information declared herein. I fully understand that any material misrepresentation or falsity in the information I provided shall give the Corporation-seller or Manulife the right to disapprove my application for coverage and forfeit the premium paid.

Likewise, I am giving my full consent to the Corporation-seller and its subsidiaries, affiliates, brokers, agents, partners and contractors, if any, to:

- Collect, store, access and/or process, whether manually or electronically, for the duration of the coverage, any personal data that I provided for the purpose herein contemplated;
- Verify such information as may be required covering this application from the above references or from any other sources;
- Use my personal information for such other transactions related herewith and as may be entered into by the Corporation-seller to accomplish the same objective, pursuant to and in the course of its legitimate business operations;
- Send notifications via SMS or email to update me regarding the status of this coverage.

6. Moreover, I hereby attest that I have read the contents of this document and that I fully understand all the terms and conditions contained herein. In case of my failure to comply with any of the above representations and declarations, I give my full assent to and hereby empower the Corporation-seller or its authorized representative, to effect the cancellation of this policy without further notice or demand.

7. I shall hold the Corporation-seller free and harmless from any liability, claims, suits or cause/s of action arising from any declaration made in this application, and the Buyer shall indemnify the Corporation-seller from any such claim or suit which may be filed against the latter due to any representation made by me or my attorney-in-fact.

Signed in _____, this _____.

SIGNATURE OVER PRINTED NAME

Signed in the presence of:

Duly signed Undertaking and Checklist

P.A. PROPERTIES - HANKYU HANSHIN TWO, INC.
PHASE _____

OR #: _____ DATE: _____ PR #: _____ DATE: _____

PROJECT : _____
BLK & LOT : _____
HOUSE MODEL : _____
TCP : _____
BROKER : _____

LIST OF DOCUMENTS FORWARDED TO CLIENT :

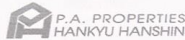
____ OFFICIAL RECEIPT
____ RESERVATION AGREEMENT
____ CHECKLIST OF REQUIREMENTS
____ MRI DECLARATION
____ HOUSE SPECIFICATION

OTHERS :

____ CTS
____ SPA - HDMF
____ SPA - BANK
____ SPA - CONSOLIDATED
____ BANK LOAN APPLICATION FOR (____)
____ MSVS APPLICATION
____ MANULIFE

RECEIVED BY: _____

SIGNATURE OVER PRINTED NAME

 P.A. PROPERTIES
HANKYU HANSHIN

UNDERTAKING

Buyer's Name:			
Address:			
Developer:		Date:	
Project:		Location:	
Block:	Lot:	Phase:	

BUYER hereby undertakes to submit to **DEVELOPER**, within below stated period, the attached enumerated documents in connection with the reservation/purchase of a house and lot.

BUYER fully understands and acknowledges that the failure to submit the enumerated documents within the stated period shall immediately give the **DEVELOPER**, the right to cancel or deny **BUYER'S** application for reservation/purchase. Further, the **DEVELOPER** shall have the right to forfeit in its favor all payments made by the **BUYER** relative to the purchase of the above-described property. In such event, the above described property may be readily reopened for sale to the other interested buyers.

This undertaking is being executed to constitute an integral part of BUYER'S application for reservation and/ or purchase.

Buyer or Attorney-in-Fact

Witnesses:

Broker/Seller

Sales Representative

Ver. 10.01.2021

Buyer's Welcome / Checklisting

- Conducting the Buyer's Welcome or "evaluation" is vital, since our booking specialists help determine the client's capacity to pay not just their monthly amortization to us, but also the remaining bulk of their loan takeout that will be coursed through PAG-IBIG financing or bank financing.





IDESIA

THANK YOU! ♦