

STEPS IN BUYING A PROPERTY IN PUEBLO DE ORO:

1. BUYER chooses product (i.e., house model and size and location of lot) and preferred financing/payment term. (BROKER may download and print brochures and updated sales maps from Pueblo's website - pueblodeoro.com to show to BUYER. BROKER should also check the website and/or use its chat/email feature to confirm availability of particular product chosen).
2. BUYER signs the Reservation Agreement (RA) and fills up the Customer Information Sheet. The RA and the Customer Information Sheet are among the downloadable forms available at Pueblo's website.
3. If reservation is made through the BROKER, the BROKER should immediately contact by chat or email Pueblo Sales and Marketing so the property can be reserved for the BUYER. The BROKER may log-on to pueblodeoro.com and use the online chat or email feature of the website. You may also direct your queries to: sales@pueblodeoro.com.
4. BUYER pays directly or through his BROKER the applicable Reservation Fee (see **Annex A: Price List and Schedule of Reservation Fees by Product**) either through:

A. Bank Remittance (for offline customers). Account details are as follows:

Account Name: Pueblo de Oro Development Corp. (PODC)
Account No. : 435-3-43505470-7
Bank: : Metropolitan Bank & Trust Co.
Branch : J. R. Borja - Cagayan de Oro City, Philippines
Routing No. : 0260-0284-6
Swift Code : MBTCPHMM
Fax remittance receipt to: +6388-858-8976
Attention : Babie Revilla, PODC Collection Officer or scan and
Email to : babiervilla@yahoo.com
Cc: rptancongco@pueblodeoro.com; vmflores@pueblodeoro.com

B. On-line Payment by use of credit cards through Pueblo's website which is linked to Equipay, a secure payment facility. All major credit cards are accepted including: VISA, MASTERCARD, JCB, and AMERICAN EXPRESS.

IMPORTANT NOTE: Reservation of a particular property is good for **45 days** only from Pueblo's receipt of the signed **Reservation Agreement** and **Reservation Fee**. BUYER must sign and submit the **Contract to Sell** and other essential documents as listed in Section 9 below and make the required down payment to PODC within the said time period. Failure on the part of the BUYER to submit or comply with the requirements within the prescribed period will cause

PODC to cancel said reservation, forfeit the reservation fee, and render the reserved property open again to other buyers.

5. BUYER/BROKER to send advance copy the following documents to PODC by fax or email the following:

- Signed Reservation Agreement (R.A.)
- Scanned/photocopy of Proof of Payment of Reservation Fee
- Photocopy/scanned copy of the inside front cover of the passport (i.e., the page with the photo and signature of the passport holder)

Email to: vfstaana@pueblodeoro.com

Fax to: +6388-858-8976

6. PODC confirms receipt of the above cited documents and sends to the BUYER by pouch six (6) copies of the Contract to Sell, pre-signed by Pueblo's authorized signatory, MR. RODOLFO L. MEÑES, VP and GM as well as the amortization schedule (based on the preferred financing source and payment term as indicated in Step 1 above). The CTS is pre-signed to enable the BUYER to have it notarized before a Philippine Consul or a Notary Public accredited by the Consul General of the Philippine Consular Office. (Double notary will be implemented with another notarization to be done at the Pueblo side in the Philippines).
7. BUYER signs all pages of **six (6) copies of the Contract to Sell** and have the document, together with a **Special Power of Attorney (SPA)** duly notarized by a Philippine consular representative or by a Notary Public accredited by the Consul General of the Philippine Consular Office, including those found in any Philippine National Bank branch nearest their area. The SPA (a sample format of which is downloadable from the Pueblo website), authorizes PODC or a third party (relative or close friend of the BUYER residing in or nearby Cagayan de Oro) to serve as an Attorney-in-Fact and to act in behalf of the BUYER with regard the purchase of the property, including application for a housing loan with Pag-IBIG, a bank, or other financing institutions. If the BUYER is already a Pag-IBIG member and desires to avail of a Pag-IBIG housing loan, he should also sign and accomplish the **Pag-IBIG Loan Application Form**, also downloadable and printable from the Pueblo website.
8. BUYER sends the documents specified in #6 above via pouch or courier within 45 days from date of signing of the Reservation Agreement and/or confirmation of receipt of the payment of the Reservation Fee by PODC, whichever comes earlier, addressed to:

PUEBLO DE ORO DEVELOPMENT CORPORATION
PODC Building, Masterson Avenue
Carmen, Cagayan de Oro City 9000
Philippines

Attention: MR. VAL F. STA. ANA
Senior Manager, Sales Administration

9. A BUYER who is not yet a Pag-IBIG member may also apply directly or through his Attorney-in-Fact for membership and pay in lump sum two-year worth of contributions to avail of a housing loan with Pag-IBIG or the HOME DEVELOPMENT MUTUAL FUND (HDMF). Please note that the amount of monthly contributions determine the loan entitlement of a Pag-IBIG member. Please see **Annex B: Loan Entitlement Based on Pag-IBIG Contributions** for the schedule of contribution and contact the nearest Pag-IBIG Overseas Program (POP) office nearest you to apply for membership. Also, visit HDMF website - pagibigfund.gov.ph – for more information on Pag-IBIG membership, the various benefits, as well as the addresses and contact details of the POP offices worldwide. The necessary application forms can also be downloaded and printed from said website. Useful information is also available at pagibigoverseas.com.

10. SUMMARY OF REQUIREMENTS FOR PAG-IBIG HOUSING LOAN AND BANK FINANCING APPLICANTS:

A. Basic requirements:

- Contract to Sell duly signed and notarized (for overseas buyers, dual notary may be effected, i.e., both abroad and in the Philippines)
- Photocopy of the inside front cover and last page of the passport (where the photo and signature of the passport holder may be found)
- Special Power of Attorney (if applicable)

B. Additional requirement for Overseas Contract Worker:

Original/Certified True Copy of Latest Job Contract

C. Pag-IBIG Loan Requirements (Forms may be supplied by PODC as needed or upon request by the BUYER)

- Pag-IBIG Loan Application Form
- Assignment of Loan Proceeds (this authorizes Pueblo to receive the loan proceeds)
- Pag-IBIG Contract to Sell
- Conformity to Contract to Sell
- Lot acceptance
- Pag-IBIG Deed of Sale (for CTS conversion to a regular mortgage after two years)
- Questionnaire
- Membership Status Verification Slip
- Proof of Billing (for utilities like phone, water, light, etc.)
- Certificate of Pag-IBIG contribution (2 years)
- Pag-IBIG loan repayments (if any)

Please note that sale documents will only be valid and binding if the notarized documents are received by PODC within the 45-day timeframe.

11. The processing, approval, and release of Pag-IBIG loan are all done in the Philippines. Loan release can normally be expected within two (2) to three (3) months from receipt by PODC of the duly signed sales documents for lots only and within five (5) to six (6) months for house and lot, inclusive of the 3-4 months to construct the housing unit being purchased. (The release of the Pag-IBIG loan normally takes one month from completion of house construction). Please coordinate with the following PODC personnel with regard the status of the loan:

VAL F. STA. ANA (vfstaana@pueblodeoro.com) - for the status of the loan
BABIE REVILLA (babierevilla@yahoo.com) - for payments and Status of Account