KAIA HOMES INC.

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)

Age

Gender: ◯ Male ◯ Female

Civil Status: ◯ Single ◯ Married ◯ Widow/er ◯ Annulled ◯ Legally Separated

Citizenship

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

◯ Owned ◯ Company ◯ Living w/ relatives

◯ Mortgage ◯ Rented at: ₱ ____________ / mo.

Occupation

◯ Locally Employed - Private ◯ Self Employed / Professional ◯ OFW

◯ Locally Employed - Government ◯ Others ; ____________

SPOUSE PERSONAL INFORMATION

Last Name	First Name	Middle Name	Suffix

Citizenship	Date of Birth (mm/dd/yyyy)	Age	TIN	No. of Dependents

Home Tel. Number	Mobile Number	Email Address

Occupation

◯ Locally Employed - Private ◯ Self Employed / Professional ◯ OFW

◯ Locally Employed - Government ◯ Others ; ____________

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 / Financer** (if any),

○ CO-OWNER ○ CO-BORROWER ○ FINANCIER

PERSONAL INFORMATION

Last Name	First Name	Middle Name	Suffix

Date of Birth (mm/dd/yyyy)	Age	Gender	Civil Status	Citizenship / TIN
		○ Male ○ Female	○ Single ○ Married ○ Widow/er ○ Annulled ○ Legally Separated	Citizenship 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

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Occupation

○ Locally Employed - Private ○ Self Employed / Professional ○ OFW
○ Locally Employed - Government ○ Others ; ____________

SPOUSE PERSONAL INFORMATION

Last Name	First Name	Middle Name	Suffix

Citizenship	Date of Birth (mm/dd/yyyy)	Age	TIN	No. of Dependents

Home / Office Number	Mobile Number

Email Address

Occupation

○ Locally Employed - Private ○ Self Employed / Professional ○ OFW
○ Locally Employed - Government ○ Others ; ____________

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

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
Commisions (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)	Project	House Finish: ◯ Basic ◯ Complete

Place of Reservation	Product Type	Phase	Block	Lot	Lot Area	Floor Area
◯ On-Site ◯ Branch Office ◯ Head Office ◯ Others ____	◯ House & Lot ◯ Lot Only ◯ Others ____				sqm.	sqm.
		Payment Type ◯ Spot Cash ◯ Deferred Cash ◯ With Financing		**Financing** ◯ Bank ◯ HDMF ◯ In-House ◯ Others		

MODE OF PAYMENT	COMPUTATION		SYSTEM-COMPUTED TCP / DP SCHEDULE
◯ Cash ◯ Post Dated Check ◯ Bills Payment or Online ◯ Other : ____	**Total List Price**	₱	
	Less Discount on List Price		
Bank Charges	◯ Full TCP ____ % discount if Full TCP paid within ____ days ◯ Full DP ____ % discount if Full DP paid within ____ days ◯ Others ____		
Total Amount Due: ₱			
Terms: ____ yrs	**Total Selling Price**	₱	
Monthly Due: ₱	**Add :**		
Starts on: (mm / dd / yyyy)	**Miscellaneous Fee**		
	Value Added Tax (VAT)		
Ends on: (mm / dd / yyyy)	**Total Contract Price**	₱	
	____ **% Required Downpayment (DP)**		
Insurance / s	**Reservation Fee**		
Computed Amount for 1 year only	**Balance on DP**		
Mortgage Redemption Insurance (**MRI**) : ₱	◯ **Installment** ____ No. of month(s) to pay		
	Monthly DP Amount		
	Starts on		
	Ends on		
Fire Insurance (FI) : ₱	____ **% 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	**BUYER SPOUSE or ATTY. IN FACT**	**CO-OWNER / CO-BORROWER or ATTY. IN FACT**
(Signature over Printed Name)	(Signature over Printed Name)	(Signature over Printed Name)
Date Signed: __________	Date Signed: __________	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)