

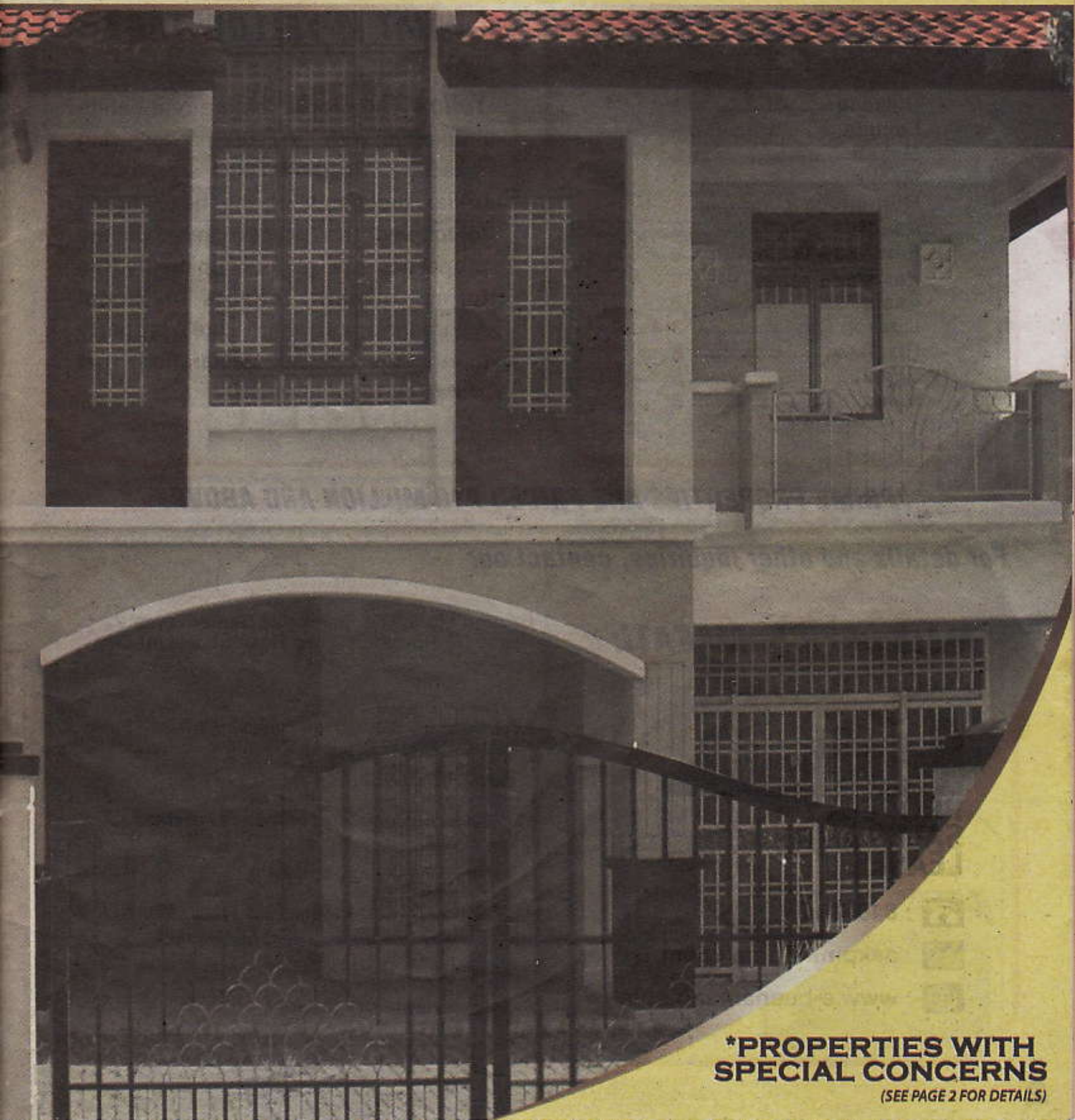
Q3-2009

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**BUENA  
MANO**  
P R I M E

# YELLOW TAG\*

GMMA



**\*PROPERTIES WITH  
SPECIAL CONCERNS**  
(SEE PAGE 2 FOR DETAILS)

# BUENA MANO

P R I M E

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## WHAT IS YELLOW TAG?

*Yellow Tag* properties are real estate properties with any of the following "special concerns": Titles are already under the name of the bank which foreclosed the property/ies but the properties are still occupied by the former owners, tenants or illegal occupants; or there are property documents (ex. Tax Declaration) that still need to be updated.


**\*PRIME PROPERTIES ARE PRICED P10 MILLION AND ABOVE.**


*For details and other inquiries, contact our*


## MAIN OFFICE, MAKATI:



**PROPERTY  
SALES AND  
LEASES**

 : 8455800

 : askpms@gmail.com

 : www.e-buenamano.com

Ground Floor, The Enterprise Center Tower 2,  
Paseo De Roxas cor. Dela Rosa St. Makati City

• Bulacan / Mandaluyong / Manila / Marikina / Pasig  
Pateros / Rizal / San Juan / Taguig

Heidi T. Intia: 8455870

• Caloocan / Quezon City / Malabon / Navotas /  
Valenzuela

James "Jong" R. Ong: 8169957

• Batangas / Cavite / Laguna / Las Piñas / Makati /  
Muntinlupa / Palawan / Pasay / Parañaque

Israel "Rel" S. Cruz: 8169953

FAX Numbers: 8169967 / 8169964

**BULACAN**

• HEIDI : 8455870

**HOUSE & LOT**

Address: Lots 779-G, H, J, I, L, M, N, O  
Psd-37440 Constantino Ave.,  
Constantino Park Subd., Marilao, Bulacan  
Description: LA: 2728 sqm FA: 1070 sqm  
Residential House & Lot

SELLING PRICE: P 10,600,000

**VACANT LOT**

Address: Along Anilao-Catmon  
diversion road, Brgy. Bulihan,  
Malolos Bulacan  
Description: LA: 13,527 sqm  
Fish pond

SELLING PRICE: P 26,000,000

**MANILA**

• HEIDI : 8455870

**HOUSE & LOT**

Along Rizal Ave. Ext., Sta. Cruz, Manila  
Description: LA: 1,000 sqm FA: 70 sqm  
Commercial / Residential House & Lot

SELLING PRICE: P 15,000,000



**CONDOMINIUM**

Address: 3rd floor Stanisco Tower, P. Gil corner F. Agoncillo Sts.  
Ermita, Manila  
Description: FA: 566.5sqm  
Condominium unit (whole floor)

SELLING PRICE: P21,000,000



**MANILA**

• HEIDI : 8455870

**VACANT LOT**

Lot 54-A&A-2 Solis Street, Tondo, Manila  
Description: LA: 1145sqm  
Vacant commercial/residential lot

SELLING PRICE: P 18,230,000



**NAVOTAS**

• JONG : 8169957

**VACANT LOT**

Address: Along Batasan River, Gasak  
Bgy. Tanza, Navotas  
Description: LA: 443,149 sqm  
Fish pond

SELLING PRICE: P23,000,000

**QUEZON CITY**

• JONG : 8169957

**COMMERCIAL LOT**

Address: Along Quirino Highway,  
Brgy. Gulod, Novaliches, Quezon City  
Description: LA: 23,372sqm  
FA: 825sqm  
4 lots improved with three (3)  
single-storey commercial/residential  
buildings, 250 sq.m., 315 sq.m.  
and 260 sq.m.

SELLING PRICE: P290,000,000



**BUILDING**

Address: Lot 4, Blk. 2, Commonwealth Avenue,  
Capitol District, Quezon City  
Description: LA: 679sqm  
Commercial lot with building

FA: 253sqm

SELLING PRICE: P12,000,000



### QUEZON CITY

• JONG : 8169957

#### HOUSE & LOT

Address: Lot 14 Blk.K-34, No.65 Kamias Road, Quezon City  
Description: LA: 561.8 sqm

SELLING PRICE: P16,000,000



#### HOUSE & LOT

Address: Lot 1-A & 1-B Psd-17716, No. 9 17th Street,  
New Manila, Quezon City  
Description: LA: 3,000.00sqm FA: 1,058.00  
2-sty res'l house & lot  
w/ split level house

SELLING PRICE: P 75,000,000



### QUEZON CITY

• JONG : 8169957

#### HOUSE & LOT

Address: No. 10 & 12  
Adams Street,  
SFDM, Quezon City  
Description: LA: 2,182sqm  
FA: 342sqm  
Residential lot with  
improvement

SELLING PRICE: P32,000,000



#### WAREHOUSE

Address: No.52-53, 20th Avenue,  
Cubao, Quezon City  
Description: LA: 1710 sqm  
FA: 2140sqm,  
Residential/Commercial lot  
warehouse & motorpool

SELLING PRICE: P38,000,000



### QUEZON CITY

• JONG : 8169957

#### WAREHOUSE

Address: Along Ocean Park Ave., Bgy. Sauyo, Novaliches, Quezon City  
Description: LA: 7,443 sqm FA: 3,090 sqm, 969 sqm and 204 sqm  
Industrial bldg., warehouse and canteen

SELLING PRICE: P55,000,000



#### VACANT LOT

Address: 19 Natib St., Cubao, Quezon City  
Description: LA: 2,035sqm  
Vacant residential lot

SELLING PRICE: P32,000,000

### QUEZON CITY

• JONG : 8169957

#### VACANT LOT

Address: Along Visayas Avenue, Culiati,  
Quezon City  
Description: LA: 7,424.00sqm  
Vacant commercial/Residential lot

SELLING PRICE: P90,000,000

#### VACANT LOT

Lots 1-A, 1-B, 1-C & 1-D  
Payatas District,  
Commonwealth, Quezon City  
Description: LA: 43,834 sqm  
Residential Lot

SELLING PRICE: P 16,000,000



**VALENZUELA**

• JONG : 8169957

**WAREHOUSE**

Address: Lot 586-A-5, P. Jacinto St. (Malinis St.), Brgy. Bagbaguin (Lawang Bato), Valenzuela City  
Description: LA: 1,645sqm FA: 1,350sqm  
1-storey lofty warehouse

**SELLING PRICE: P14,000,000**



**MAKATI**

• REL : 8169953

**APARTMENT**

Address: No. 2074 Finlandia corner Edison St., Brgy. San Isidro, Makati City  
Description: FA: 294 sq.m.  
Old 2 storey. 5 dr apartment

**SELLING PRICE: P 12,000,000**



**SAN JUAN**

• HEIDI : 8455870

**HOUSE & LOT**

Address: No. 11 F. Benitez St., Bgy. Pasadena, San Juan, Metro Manila  
Description: LA: 761 sqm FA: 527 sqm

**SELLING PRICE: P 15,000,000**

**PASIG**

• HEIDI : 8455870

**CONDOMINIUM**

Address: 34/ East Tower, Philippine Stock Exchange Center-Ortigas Center, Pasig City  
Description LA: 2,734.5 sqm  
Penthouse unit with 25 parking slots & 4 storage unit

**SELLING PRICE: P 123,052,500**

**PASIG**

• HEIDI : 8455870

**HOUSE & LOT**

Lot 15 Block 1 No. 29 Atlas St., Valle Verde 1, Ugong, Pasig City  
Description: LA: 441sqm FA: 385sqm  
2-storey resd'l bldg w/ 4BR, 5 T&B

**SELLING PRICE: P 19,000,000**



**HOUSE & LOT**

Address: Unit 41 Greenvalley Townhouse, Kaimito St., Valle Verde 1 Ugong, Pasig City  
Description: LA: 170sqm FA: 240sqm  
3-storey townhouse w/ 4BR & 3 T&B, two car garage, servants qtr w/ T&B, patio

**SELLING PRICE: P 8,000,000**



**RIZAL**

• HEIDI : 8455870

**HOUSE & LOT**

Address: Lot 1 Block 14 Kingsway St., Town & Country Estate, Antipolo City  
Description: LA: 790sqm FA: 619.56sqm  
3-storey resd'l bldg including basement

**SELLING PRICE: P 12,500,000**



**BUENA MANO**

**CAR SALE!**

Nelson: 8169962 Ricky: 8169955  
e-mail: askpms@gmail.com

### LAGUNA

• REL : 8169953

#### WAREHOUSE

Address: Bo. Lecheria (now Brgy. Real),  
Calamba City, Laguna  
Description: LA: 41,759 sqm  
Industrial lot w/ old structures

SELLING PRICE: P78,000,000

### MUNTINLUPA

• REL : 8169953

#### HOUSE & LOT

21 Calanthe St., Pacific Village, Alabang, Muntinlupa City  
Description: LA: 1,362 sqm FA: 835 sqm  
1-storey house w/ 4BR & 2TB; pool



SELLING PRICE: P 21,000,000



### PARANAQUE

• REL : 8169953

#### VACANT LOT

Address: Lot B-1-F Sta. Rita st.,  
Sta. Rita Village,  
Paranaque City  
Description: LA: 1,000 sqm  
Vacant Residential Lot

SELLING PRICE: P 10,000,000



### PASAY

• REL : 8169953

#### VACANT LOT

Address: 2247 Aurora Blvd.,  
San Roque, Pasay City  
Description: LA: 1,411 sqm  
With old Structures

SELLING PRICE: P 30,000,000



### PASAY

• REL : 8169953

#### VACANT LOT

Address: Lots 2481-E, 2481-A, and 2481-H,  
P. Zamora St.,  
San Roque, Pasay City  
Description: LA: 1,727sqm  
With old improvements

SELLING PRICE: P31,000,000



☎ : 8455800

✉ : askpms@gmail.com

🌐 : www.e-buenamano.com



### TIPS

#### GENERAL HOUSEHOLD TIPS

- When laundering clothes, add detergent to the washer first. Pouring detergent on clothing can cause fabrics to fade.
- Apply spray starch to doors and to painted walls along hallways and stairways where fingerprints accumulate. The coating will resist marks better.
- Place a piece of white chalk in your silver chest or jewel box to absorb moisture and help prevent tarnishing of silverware and jewelry.

Source: [www.thefunplace.com/house/tips/](http://www.thefunplace.com/house/tips/)

# OFFER TO PURCHASE

DATE \_\_\_\_\_

BPI FAMILY SAVINGS BANK, INC.  
PROPERTY SALES AND LEASES (PSL)  
G/F Tower 2, The Enterprise Center  
Paseo de Roxas cor Dela Rosa St.  
Makati City  
Fax: (02) 816-9967 • (02) 816-9964  
Email: askpms@gmail.com

Gentlemen :

I offer to buy your property on an "as-is, where-is" basis, located at \_\_\_\_\_

for the price of: PESOS \_\_\_\_\_ (P \_\_\_\_\_ .00)

via the following payment scheme :  Cash  
 Loan (specify bank/financial institution) \_\_\_\_\_  
 Other schemes, please specify : \_\_\_\_\_

I understand your "first-come, first-served" policy and agree that the Bank is not under any obligation to accept any offer whatsoever. I have received a copy of the rules governing Offer to Purchase and I have read and understood them, a copy of which is printed at the back of the Offer to Purchase Form.

Thank you.

Very truly yours,

\_\_\_\_\_  
(PRINTED NAME AND SIGNATURE OF BUYER)

\_\_\_\_\_  
(ADDRESS OF BUYER'S OFFICE / RESIDENCE)

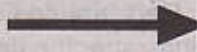
\_\_\_\_\_  
(MOBILE NUMBER/S)

\_\_\_\_\_  
(LANDLINES)

\_\_\_\_\_  
(EMAIL ADDRESS)

## I CAME TO KNOW ABOUT THIS PROPERTY THROUGH:

Please check all applicable:

- Referrer's data (if any): 
- Buena Mano Catalogue
- Buena Mano Classified Ads
- Internet
- For Sale Sign at the site
- Flyers
- Others: \_\_\_\_\_

## I REQUESTED THE PERSON WHO REFERRED SUBJECT PROPERTY TO ME TO ACCOMPLISH THE FOLLOWING:

\_\_\_\_\_  
PRINTED NAME AND SIGNATURE OF:  UNIBANKER  PSL'S ACCREDITED LICENSED BROKER

\_\_\_\_\_  
CONTACT NUMBER/S

\_\_\_\_\_  
EMAIL ADDRESS

\_\_\_\_\_  
BRANCH/DEPARTMENT & PCC CODE

\_\_\_\_\_  
EMPLOYEE NUMBER

\_\_\_\_\_  
T.I.N.

**IMPORTANT:** Please complete all information required. The front and back pages, duly signed, can be sent via FAX, COURIER or as attachment to an EMAIL; or personally submitted to Property Sales and Leases.

(CUT THROUGH THE DOTTED LINE)

**(1) CONFIDENTIALITY.** BPI Family Savings Bank, Inc. (BFB) shall treat all information in the Offer to Purchase in strictest confidence. BFB shall deal exclusively with the Buyer and/or his/her attorney-in-fact / authorized broker accredited by BFB, if any.

**(2) OFFER TO PURCHASE.**

- All offers must be submitted in the official Offer to Purchase Form, duly filled out and signed. The said form may be submitted to the sales officer / sales assistant in charge of the subject property; or sent through fax (to 816-9964, 816-9967 or as indicated) or email (askpms@gmail.com) with attached scanned copy of the signed Offer to Purchase form.
- When the form is faxed or sent via email, the date and time stamped on the email or fax shall be considered the official time and date of receipt.

**(3) FIRST-COME, FIRST-SERVED POLICY.** First-come, first-served is the service policy of BFB whereby the offers to purchase are attended to in the order that they are received without other biases and preferences. This policy shall apply only to offers which are equal to or higher than BFB's asking price.

**(4) SUBMISSION OF DOCUMENTS.** The following documents must be submitted by the buyer within 7 banking days from date of notice; otherwise, the buyer's priority under the "First-come, First-served" Policy shall be lost:

- Fully-accomplished Buyer's Information Sheet (BIS)
- Government-issued ID's of Buyer and Spouse (ex. Passport, Driver's License, Postal ID, PRC ID, etc.)
- In case buyer is a corporation: SEC Registration, Articles of Incorporation, By-Laws, Board Resolution / Secretary's Certificate Authorizing the Purchase of the Property and specifying the Authorized Signatories, who shall also submit copies of Government-issued ID's

**(5) LETTER ADVICE.** BFB shall send a letter advising buyer on the Bank's action on the Offer to Purchase.

**(6) AS-IS, WHERE-IS POLICY.**

- BFB is selling the property without warranties as to the condition or any aspect of the property except its right to sell the same. The buyers are solely responsible for examining and judging the property for their own protection.
- For properties with special concerns (such as those with ongoing case/s, illegal occupants or those with documentary deficiencies, etc), the buyer shall rely solely on his / her investigation of the property and not only on information provided by the handling sales officer or accredited broker, and he / she is willing to assume all risks attendant to such concerns.
- BFB and its employees shall not be bound or liable in any manner by the representation of the accredited broker or any private arrangements between the buyer or third parties, such as the former owner(s), attorneys-in-fact, brokers and/or other persons.

**(7) RESERVATION.** BFB has no obligation to accept any offer and reserves the right to accept or reject the offer without any obligation to disclose the reason for its decision. BFB likewise reserves the right to **revise all or any part of these rules, including going into sealed bidding, open auction, and other means to sell any or all of its properties.**

**(8) STANDARD POLICY ON PAYMENT OF TAXES AND FEES INCIDENTAL TO A SALE OF ANY OF THE BANK'S PROPERTIES:**

For the account of the Bank	Creditable Withholding Tax; Real Estate Tax, Association and/or Condo dues up to the date of sale; Business Tax, if any (for the sale of the property)
For the account of the Buyer	Documentary Stamp Tax; Transfer Tax; Registration Fee; Notarial Fee; Real Estate Tax, Association and/or Condo dues after the date of sale; VAT, if any

**I attest that I / we have read and understood the above rules.**

\_\_\_\_\_  
Buyer's Signature

\_\_\_\_\_  
Referrer's Signature



## Interested in any of our properties?

1. For YELLOW TAG properties, special handling is required. Before you visit your chosen property, kindly call the Sales Officer in charge of the area. A list of our Sales Officers are shown in page 2 of this catalogue. Visit your chosen property any day of the week, any time of the day. Most of our properties have caretakers who can assist you during your visit (except for condos and vacant subdivision lots which are under the watch of the respective condo/subdivision homeowners association). For condos, you have to coordinate with us on where to get the keys.

**Just a word of advice...** Since our properties sell fast, we advise you to call us first before your scheduled visit, just to check if the property you are interested in is still available. You can also verify from us on the best way to get to the property.

2. If you like the property, submit to us a Letter of intent (found in one of the pages of this catalogue) which should contain the following information:
  - a. Address/Description of the property you are planning to buy
  - b. How much you are offering to buy the property for
  - c. How do you intend to pay the purchase price (Cash? Loan from your bank? Others?)
  - d. Your name, address, contact numbers and signature
  - e. Other pertinent information required
3. You will be informed if your offer has been accepted. A Letter Advice containing the terms and conditions of the sale (with the following information) shall be sent to you:
  - a. Selling Price
  - b. Property Address/Description
  - c. Schedule of payment/s to complete the purchase price
4. After you sign the Letter Advice, which signifies that you agree to the terms and conditions of the sale, you must send us a copy for our file and as our basis to reserve the property for you until you pay the minimum 10% earnest money on or before the date stated therein. If the earnest money is not paid on due date, the property will be offered to other interested buyers.

## What are the related taxes and fees that go with a real estate transaction?

For the account of the Seller:

- Capital Gains Tax - 6% of Selling Price (SP) or Zonal Value (ZV) or Fair Market Value (FMV) whichever is higher
- Business Tax - if applicable

For the account of the Buyer:

- Documentary Stamp Tax - 1.5% of SP or ZV whichever is higher
- Transfer Tax - rate depends on location of property (ranging from 0.25% to 0.75% of SP or ZV whichever is higher)
- Registration Fee - graduated rate based on SP (ex. P5,646 for SP of P1 Million)
- Realty Taxes - for the remaining months of the year based on date of full payment

Note: Government may impose other taxes and fees that are not covered by the above schedule.

## What are the payment modes available for the purchase of a property?

- Cash
- Deferred Payment Plan (Case-to-Case)
- Bank Financing
  - Through BPI, BPI Family Savings Bank or any other major domestic bank
  - Terms are subject to separate credit approval by the lending bank
  - If you get a loan from BPI Family Savings Bank, the following are its current loan parameters (subject to change without prior notice)
    - Loanable amount up to 75% of appraised value of the property
    - Payment term up to a maximum of 12 years
    - Interest at lower than current market rates
    - The chart below shows how affordable the monthly amortization is

## SAMPLE COMPUTATION

AV of Property	P 1,000,000
Less: 30% Borrower's Equity	P 300,000
Loanable Amount: 70%	P 700,000
Multiply by	.0116637*

\* Amortization factor for an 9.25% p.a. interest rate fixed for the first year with loan term of 12 years

Monthly Amortization P 8,164.59 per month\*\*

\*\* Good for the 1st 12 months of your loan; succeeding months' amortization to be computed based on prevailing rate at the end of the 12th month.

Buyer may opt to set with the Bank a longer rate-fixing period to avoid yearly re-pricing and abrupt rate fluctuations caused by changes in economic conditions.

