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GIVE AND LEARN!

For the benefit of the orphans of

HOSPICIO DE SAN JOSE
Ayala Bridge, Quiapo, Manila

URBAN INSTITUTE OF REAL ESTATE

will conduct an

INVESTING IN REAL ESTATE LECTURE SERIES

*SGV Hall, Asian Institute of Management Conference Center,
Benavidez cor Trasierra Streets, Legaspi Village, Makati City*

SCHEDULE OF TOPICS

TIME: 1:30 to 6:00 PM

(All topics are stand alone and can be attended separately)

Day 1	Oct. 3	Mon	INVESTING IN REAL ESTATE: OPPORTUNITIES, TECHNIQUES & WHAT YOU NEED TO LEARN BEFORE INVESTING
Day 2	Oct. 5	Wed	REAL ESTATE ECONOMICS and the UPS & DOWNS OF REAL ESTATE VALUES
Day 3	Oct. 10	Mon	HOW TO'S OF PROPERTY DEVELOPMENT WITH HLURB RULES
Day 4	Oct. 11	Tues	PROPERTY VALUATION: HOW TO DO IT YOURSELF
Day 5	Oct. 17	Mon	JOINT VENTURES FOR REAL ESTATE PROJECTS
Day 6	Oct. 19	Wed	LEGAL ASPECTS OF REAL ESTATE SALES AND LEASES
Day 7	Oct. 24	Mon	TAXATION OF REAL ESTATE SALES AND LEASES
Day 8	Oct. 26	Wed	MAKING BIG MONEY IN DISTRESSED PROPERTIES

For more details and inquiries, Urban Institute of Real Estate may be reached at
Tel. No. 218-7462 or CP 0915-457-3596 or 0939-137-9242
or at email: urbanet.ph@gmail.com or visit www.urban-institute.com

PLEASE FORWARD TO YOUR FRIENDS AND ASSOCIATES IN REAL ESTATE

THANK YOU

URBAN INSTITUTE OF REAL ESTATE

SEMINAR FEES AND HOW TO REGISTER

SEMINAR FEES

Seminar fees will be treated as donations to the Hospicio de San Jose, who will issue the Official Receipt to recognize the donation.

Seminar fee is P1,500.00 per day per participant, inclusive of venue (no snacks), handouts, and certificate of attendance.

EARLY BIRD GIVEAWAY: 3-ring binders will be given to all registrants who made bank deposit as detailed below on or before **September 20, 2011**.

DISCOUNT FOR THOSE ATTENDING FOUR (4) DAYS OR MORE: A discount of P100.00 per day will be given for those registering in at least 4 seminar days.

GROUP DISCOUNT: For group of three (3) or more who are attending on the same day will be given a discount of P100.00 each.

HOW TO REGISTER

PRE-PAID REGISTRATION

ADVANTAGES:

You are assured of your seat
You don't have to come too early
You will get a free 3-ring binder.

MAKING BANK DEPOSIT:

To be registered for any seminar day, deposit to BPI Account No. 8103-0986-62 , account name of Hospicio de San Jose; Malate Branch, or Metrobank Account No. 175-3-17550678-1, United Nation Ave. Branch as follows:

1. Last day for making pre-paid registration is two (2) banking days before the seminar day. Deposits made thereafter will be

considered simply as a first-come-first serve basis and not as pre-paid registrations.

Before making the deposit, you must first verify availability of slots by calling 218-7462 or inquire by text CP No. 0915-457-3596 or 0939-137-9242.

After making the deposit, please immediately text us your name, date deposited and the code number of the machine validation in the deposit slip.

URBAN Institute will confirm your registration and reservation by sending you a **CONFIRMATION NOTICE** by text message, which you have to bring together with the original deposit slip on the seminar day. Deposits without CONFIRMATION NOTICE will not be considered as pre-paid registration.

DIRECT REGISTRATION AT THE HOSPICIO:

Participants may register directly at the Hospicio de San Jose, Ayala Bridge, Manila. Look for Ms. Josephine Simbulan. Tel no. 02-734-2368.

ON-THE-DAY REGISTRATION

On-the-day registration is also acceptable but on a first-come-first-serve basis only.

To avoid any inconvenience, it is advisable to call us on the day of the seminar or preferably, a day before, to verify the number of remaining slots.

DETAILS OF TOPICS

Day 1 – October 3, 2011

INVESTING IN REAL ESTATE: OPPORTUNITIES, TECHNIQUES and WHAT YOU NEED TO LEARN BEFORE INVESTING

Whether we are in economic slowdown and looming recession or economic recovery or boom, real estate is always the better investment alternative for the moneyed investors, and as such, there is a strong need to guide incoming beginners and prospective real estate investors, dealers and developers away from the sad misfortunes of loss-making investments. Although real estate investing is one investment area that yields many opportunities and long financial security, this is realized only with knowledgeable investors. Because of the broad, diverse and changing intricacies and techniques of real estate, many newcomers may suffer business failure instead.

The 4-hour lecture will provide helpful guidelines to the benefits of beginning and prospective real estate owners, investors, dealers, developers and realty professionals. It will cover the following: review of the different investment motivations; why invest in real estate; pitfalls and traps in real estate investments; why real estate appreciates; pros and cons of investing in vacant land; introduction to the different areas of opportunities, techniques and how to's in real estate investment such as buy and sell or lease; build and sell; rehabilitation of foreclosed and damaged properties; master leasing; converting apartments to townhouses or condominiums; and developing vacant/raw lands.

Also included is a general orientation to all the basic knowledge that is essential to a profitable and successful real estate investment such as real estate economics, legal aspects and contract documents, financing and analyzing investments, property appraisal, property development, development rules and regulations, property management, real estate taxation, property valuation or appraisal and others.

Day 2 – October 5, 2011

REAL ESTATE ECONOMICS and the UPs & DOWNs OF REAL ESTATE VALUES

I. Review Of The Basic Principles Of Capitalism

- A. What Is Economics?
- B. The Traditional Economy, Market Economy Or Capitalism And Command Economy Or Socialism And The Modern Mixed Capitalism
- C. Key Elements Of Pure Capitalism
- D. “What Shall Be Produced”, “How”, And “For Whom” In Pure Capitalism.
- E. Modern Mixed Capitalism
- F. Factors Of Production
- G. Prices And Output
- H. The Law Of Demand And The Law Of Supply

II. Why And How Government Intervenes In The Economy

- A. Some Notes On Perfect And Imperfect Markets
- B. The Need For Government Intervention
- C. The Business Cycles In General And Real Estate Cycles
- D. Government Interventions To Prevent Or To Correct Economic Problems

III. The Relationship Of Money, Credit And Real Estate Values

- A. Money.
- B. Inflation And How It Affects Real Estate.
- C. Government Interventions That Affect Real Estate.
- D. Direct Government Intervention In Real Estate.

IV. The Important Economic Features Of Real Estate

- A. Land Supply Is Fixed.
 - i. The Cycle Of Changing Supply And Demand For Real Estate.
 - ii. What Causes Changes In Demand?
 - iii. What Causes Changes In Supply?
- B. Land Location Is Fixed.
- C. Buildings Life (Not Economic Life) Is Long.
- D. Divisibility.
- E. Real Estate Use Can Be Modified As Economic Need Changes.
- F. High Capital Value.

V. The Importance Of Real Estate Development To The Economy

VI. Anticipating Changes That Will Affect Real Estate

WHY REAL ESTATE VALUES GO UP AND SOMETIMES DOWN

What Causes The Increase Or Decrease In Property Values

1. Inflation

Gradual Normal Increase In Cost – Normal Inflation Rate

Sudden Big Increase In Cost – Abnormally High Inflation Rate

The Effect Of Sudden And Abnormally High Inflation Rate In The Value Of Real Estates.

Why Demand Increases And Or Why Supply Failed To Match Demand

Increasing Supply Of Money

Why Rising Inflation Rate Is Not Good For Real Estate?

However, Inflation Can Also Be Good To Real Estate

Disasters Or Other Factors Resulting To Decrease Of Supply

Change In Family Structure, Improvement In Economic Status, Too Many Speculators, Etc

Remedial Measures Against High Inflation

Remedial Measures Against Economic Slowdown

More Notes About Inflation

2. Improvement In Government Infrastructures

3. Changes In Government Regulations.

4. Neighborhood Re-Development - Neighborhood Deterioration

5. Conversion Or Change In Use

6. Increasing Net Operating Income

7. Capital Improvement

8. Increasing Demand - Increasing Supply

The Law Of Supply And Demand In Real Estate

9. Urgency To Sell Or Buy

10. Economic And Functional Obsolescence

How Owners Can Intervene To Effect Increase Or Prevent A Decrease In Value Of Their Properties

Signs That Property Values Are Nearing Its Peak

Signs That Indicates Property Values May Go Down

Land Speculating

Investors Need:

Risk

Techniques

What To Watch Out When You Have Invested In Vacant Land

Notes On Non-Conforming Structures

Day 3 – October 10, 2011

INTRODUCTION TO PROPERTY DEVELOPMENT and HOUSING & LAND USE REGULATORY BOARD (HLURB) RULES

Going into the business of property development involves a series of critical decision-making stages that requires methodical studies and analysis without which, success becomes a hit or miss game of chance. Prospective developers should watch out for pitfall and traps and be aware of the governing rules covering, among others, plans, standards, permits, licenses and reportorial requirements. As an example, it becomes a very expensive learning experience on the part of the developer if later on it would be found out that the plans prepared do not conform to the standards prescribed by the government rules and regulations.

This lecture will provide the needed learning and updates for upcoming and current developers, professionals and property owners and will include the following: property development as a business; why not everybody are property developers; phases of property development; evaluating land potential; when you should not invest in vacant land; feasibility criteria; evaluating economic feasibility; needed government permits and licenses; notes on land development and housing construction; development costs; marketing and subdivision management; notes on industrial, commercial and condominium developments and others.

In addition are the latest updates on the minimum standards and important provisions of PD 957, BP 220, RA 6552 (Maceda Law), implementing rules of RA 7279 (Lina Law) and related issues on subdivision development such as transactions exempt from license to sell, non-completion of developments, turnover or donation of roads and parks & playground, organization of homeowners associations, registration of real estate dealers and others.

Day 4 – October 11, 2010

PROPERTY VALUATION: HOW TO DO IT YOURSELF

What is the Market Value of a certain property? Do you need to hire an appraiser or can you do it yourself? How would appraisal be done? How reliable is appraisal for making investment decision in real estate? How do you become a licensed real estate appraiser? These are only some of the many questions that would be answered in the seminar on “The How To’s of Property Valuation” that URBAN Institute will conduct.

The seminar covers the topics: needs for appraisal; principles of real estate values; factors that influence real estate values; how appraisals are done and methodologies; data collection and verification; appraisal methods for valuation of lots only, lot with improvements and properties with income; what price to pay for raw lands intended for subdivision development; how to scrutinize appraisal works & accuracy of values; how you can do it yourself and many others.

Day 5 – October 17, 2011

JOINT VENTURES and SYNDICATION FOR REAL ESTATE PROJECTS

There are three major sectors that can enter into a Joint venture for real estate development. One is the developer who has the experience and knowledge but may or may not have the capital needed. Another is the one with the financial resources and capacity, interested in real estate business but lacks the knowledge or experience. The third is the one with the land who may lack either financial resources or knowledge to develop his land.

It would be a big economic contribution if the three resources can be joined and made productive. However, before a joint venture could be concluded, many questions and other important aspects should be learned, clarified and answered for the protection of all the parties.

The topics to be taken up are Concepts and Types of Joint Venture and Project Syndication; Reasons for Joint Ventures; Obligations of Landowner; Undertakings of the Developer; Role of the Syndicator; Financier's Role; Packaging a JV Proposal; The Syndication Agreement; Sharing Schemes; Safety Nets For Developer; Safeguards For Landowner; Important provisions in a Joint Venture Agreement; Participation Mortgages and others.

Day 6 – October 19, 2011

LEGAL ASPECTS OF REAL ESTATE SALES & LEASES

Lecturer: Atty. Rex Enrico V. Cruz III

Anyone who intends to acquire or lease a piece of real estate or who intends to go into any real estate business should be aware of the importance of knowing the different legal aspects of a real estate transaction. This will prevent being swindled or victimized by unscrupulous operators and in other cases avoid misunderstandings that may result to expensive and time consuming judicial court proceedings.

This lecture will cover Contract of sale, options, earnest money, assignment of lease and sublease, issues on improvements introduced by the lessee, sale of leased properties, contract registration and documentations and many other legal questions..

Day 7 – October 24, 2011

TAXATION OF REAL ESTATE TRANSACTIONS

In any real estate investment or project, all the revenues and expenses were estimated and pre-determined at its very start or conception, serving as the basis for the acceptance or rejection of the proposed investment. The realization of the projected revenues and expenses can negatively be affected by unforeseen events. One of such is tax penalties and surcharges that can be brought about by neglect, ignorance or incapacity to pay on the part of the investor.

Considering that there are frequent changes and issuances of new revenue regulations, new and would be investors and even experienced ones should be knowledgeable and updated on the changes in the taxation rules in order to pay the correct taxes at the right time, thus avoiding penalties.

Topics to be taken are Taxes on Sales and Lease; Value Added Tax, Donor's Tax and Estate Tax. This will include what taxes to pay in any real estate transaction, basis and how to compute taxes, when and where to pay, BIR forms, exemptions from taxes, latest Revenue regulations and other updates.

Day 8 – October 26, 2011

MAKING BIG MONEY IN DISTRESSED PROPERTIES

Properties-in-distress offers of lot of opportunities to real estate investors not only in terms of good profit but also the opportunity and challenge of saving the owner's credit standing and remaining equity in the property. In addition, the good image of the neighborhood is restored after rehabilitating dilapidated properties. It also saves the distressed owner from more sleepless nights and gives him a new start with the money saved from the avoided foreclosure.

The four-hour lecture includes the overall strategies; keys to success; how to find distressed properties/sellers; how to make your offer; important provisions for your protection; negotiating strategies with owner and lender; common mistakes that should be avoided; valuing properties by do-it-yourself appraisal; many tips on inspecting properties, financing, rehabilitating the property, selling the property, documentation and registration, taxation; and other important related topics.

LECTURERS' PROFILES

ENGR. ENRICO S. CRUZ has almost 40 years of working experience in the field of engineering, construction, real estate and education. As a Civil Engineer, he taught after graduation for five years in his alma mater, Central Colleges of the Philippines and at the same time, he manages his own construction company, Enrico Engineering and Management Services. He was the Vice-Dean for Engineering for two years.

He placed 1st in the real estate appraisal board examination in 1994 and 8th in the real estate broker's board examination in 1988. He is also a licensed real estate consultant and a real estate fellow.

His past membership in real estate organizations includes the Chamber of Real Estate and Builders Associations, Inc. (CREBA), Real Estate Brokers Association of the Philippines (REBAP), where he was past president of the Marikina Chapter and Philippine Council of Real Estate Educators (PHILCORE).

At present, he is the President of URBAN Institute of Real Estate engaged in real estate education; United Realty Brokers and Appraisers Network, engaged in realty brokerage, appraisal and consultancy. He is also the former Chief Operating Officer of First Amson Realty Development Corp. that was involved in housing and land development.

Author of "Comprehensive Notes and Reviewer for Real Estate Brokers" and "Mastering the Real Estate Broker's Exam" and handouts/study materials for various real estate seminars.

ATTY. REX ENRICO DV CRUZ III

A lawyer by profession but an educator by heart.

Rex Cruz has a degree in Bachelor of Science in Commerce Major in Legal Management from De La Salle University – Manila. After graduation in 1992, he went to law school and obtained his Bachelors of Laws from San Sebastian College Recoletos. He became a member of Philippine Bar in 1998.

He first made use of his law degree as professor in prestigious educational institutions such as De La Salle University and East Asia College, where he has been a part-time faculty member for more than 10 years now. He teaches various commercial law subjects and business courses. He is likewise a regular lecturer at the URBAN Institute of Real Estate.

Among his professional exposure is a stint in the Philippine Senate as a Legislative Staff Officer in the Office of Senator Nikki Coseteng and Freddie Webb and later as Consultant to the President, serving as the Chief of the Legal Division of the Cooperative Development Authority.

At present, he is one of the Assistant Vice President in the Legal Department of SM Investment Corporation. He also maintains a modest law office and serves as adviser to a number of national and local government officials.

Being a Licensed Real Estate Broker himself, Rex also serves as consultant Realty Plus Property Professionals, Inc., a full service real estate firm.

GENERAL CONDITIONS

1. The purpose of all participants in attending this program is to learn and not to gather materials for future articles, magazines or books.
2. Participants in this program are not allowed to publish any portion of the program in any form and in any media including the internet. Pictures and partial videos of projects and class in session shall be for personal souvenir purpose only.
3. All pictures, handouts, and any other instructional materials provided by URBAN Inst shall be the exclusive property of URBAN Inst and shall not be reproduced for purpose of distributing or providing copies to other persons who are not participants in this program.
4. URBAN Institute is not obliged to conduct make up or tutorial classes for any absentee participant.
5. No slippers, shorts and sandos and informal attire will be allowed inside the lecture room.
6. Recording in any manner except by taking written notes of the lecture is strictly prohibited.