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## HOME BUYING GUIDE (Step by Step in Purchasing Anami Homes by Softouch Property Devt Corp.)

### STEP 1. RESERVED THE UNIT

- **Fill up the Reservation Agreement Form**
- **Supplement Sample Computation Sheet and Buyer's Information Sheet**
- **Pay Reservation Fee**
  - Local Buyer
    - MC Check/Check/Cash
  - Overseas Buyer or OFW
    - Wire Transfer/Online Payment/Cash/Check
  - Reservation Fee is 20,000 / 25,000 / 30,000 / 35,000 / 50,000
- **Submit Reservation Requirements**
  - Reservation Fee
  - At least two (2) **Valid ID with Signature**
    - Government Issued IDs/Passport/Driver's License w/ 3 Specimen Signature
  - If buyer is not present during reservation, SPA or Authorization Letter with signature
- **Choose Equity Payment Scheme and Financing Scheme**
  - Cash Scheme with Discount
  - Standard Payment Terms @ 0% Interest (equity only)
- **Route application for approval to any of BOD Members with attached documents**

### STEP 2. SUBMISSION OF DOCUMENTS AND REQUIREMENTS WITHIN 30 DAYS FROM RESERVATION TO COMPLETE THE PURCHASE

<b>Standard Requirements for Individual, Spouse and Co-owner buyers</b>
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- **Booking requirements for Outright Payment / Cash Payment Scheme**
  - Check – no erasures allowed
  - **TIN Number** – Tax Identification Number for ALL – Single/Spouse/Co-borrower
  - **Pag-Ibig Number for ALL** – Single/Spouse/Co-borrower
  - Recent bank statement or latest Income Tax Return (ITR)
  - Latest Photo of buyer (1x1 size)
  - Notarized Certificate of Employment
  - Any documents for Proof of Billing (same address in CTS or Buyer's Info Sheet)
  - Birth Certificate and Marriage Certificate (if applicable)
  - All PDC's must be submitted and complete before we can proceed with STEP 3
- **Booking requirements for In-House Financing and Standard Payment Terms**
  - **TIN Number** – Tax Identification Number for ALL – Single/Spouse/Co-borrower
  - **Pag-Ibig Number for ALL** – Single/Spouse/Co-borrower
  - Latest Photo of buyer (1x1 size)
  - Notarized Certificate of Employment
  - Birth Certificate and Marriage Certificate (if applicable)
  - Recent bank statement or Latest Income Tax Return
  - Any documents for Proof of Billing (same address in CTS or Buyer's Info Sheet)
  - Post Dated Checks with no erasure, here are the different scenarios:
    - 12 months PDC monthly amortization + 13 month PDC should be balance of TCP
    - 24 months PDC / 36 months PDC based on Payment Terms
  - Any special arrangement must be approved by BOD before we can proceed with the STEP 3



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### Standard Requirements for Corporations

- **Booking requirements for Outright Payment / Cash Payment Scheme**
  - Check – no erasures allowed
  - Corporate TIN Number
  - Any documents for Proof of Billing (same address written in Buyer's Info Sheet or CTS)
  - Validated 1903 for new corporation and 2303 for existing corporation
  - Photocopy of Articles of Incorporation and By-laws signed by corporate secretary
  - Notarized Secretary Certificate and Board Resolution (3 sets)
  - GIS (General Info Sheet) signed by the corporate secretary (2 sets)
- **Booking requirements for In-House Financing and Standard Payment Terms**
  - Corporate TIN Number
  - Validated 1903 for new corporation and 2303 for existing corporation
  - Photocopy of Articles of Incorporation and By-laws signed by corporate secretary
  - Notarized Secretary Certificate and Board Resolution (3 sets)
  - GIS (General Info Sheet) signed by the corporate secretary (2 sets)
  - For Anami Buyers: Recent 3 months bank statements or Latest Income Tax Return
  - Any documents for Proof of Billing (same address in CTS or Buyer's Info Sheet)
  - Post Dated Checks with no erasure, here are the different scenarios:
    - 12 months PDC monthly amortization + 13 month PDC should be balance of TCP
    - 24 months PDC / 36 months PDC based on Payment Terms
  - Any special arrangement must be approved by BOD before we can proceed with the STEP 3

### Standard Requirements for OFW / Seaman

- **Booking requirements for Outright Payment / In-House Financing / Standard Payment Terms**
  - Signed and Consularized Special Power of Attorney (SPA) – and/or (if applicable)
  - Photocopy of Employment Contract / Certificate of Employment and Compensation
  - TIN Number (buyer and co-borrower)
  - Proof of Billing (PH Address for SPA Person)
  - Scanned Copy of PH Passport (buyer and co-borrower)
  - ID with 3 specimen signature and Contact Details of SPA Person
  - Pag-Ibig Number for ALL – Single/Spouse/Co-borrower
  - Birth Certificate and Marriage Certificate (if applicable)
  - Latest Photo of Buyer (1x1) with 3 specimen signatures
  - Post Dated Checks with no erasure, here are the different scenarios:
    - 12 months PDC monthly amortization + 13 month PDC should be balance of TCP
    - 24 months PDC / 36 months PDC based on Payment Terms
  - Any special arrangement must be approved by BOD before we can proceed with the STEP 3

### ADDITIONAL REQUIREMENTS FOR TYPE OF FINANCING SCHEME:

#### PAG-IBIG

- Attach latest contribution from PAG-IBIG
- P3,000.00 Processing Fee

#### BANK

- Latest 3 months payslip with HR Name, Signature and Contact Details
- Latest Bank Statement

### STEP 3. COMPLETE THE PURCHASE

- SPDC will send to the buyer the **Contract to Sell (CTS)** and **Deed of Restriction** for signature
- Buyer will return the signed CTS and Deed of Restriction to SPDC for notarization
- SPDC will send to buyer the copy of notarized CTS and Deed Restriction
- Upon house completion, buyer will be notified for **House Punch-list**, if no other concern, **House Acceptance** and **House Warranty** will be signed.
- Turnover of keys and unit to buyer.
- Upon full payment, SPDC will send buyer **Photocopy of Titles and Tax Declarations**.



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**PAYMENT SCHEMES**

<b>PAG-IBIG</b>	<b>BANK</b>	<b>IN-HOUSE</b>	<b>DEFERRED CASH</b>	<b>SPOT CASH EQUITY</b>	<b>SPOT CASH TCP</b>
30% Equity (Payable in 24 Months) 70% Loan	20% Equity (Payable in 24 Months) 80% Loan	20% Equity (Payable from 12-24) Months 80% In-House maximum of 7 Years	100% TCP (Payable in 24 Months w/o Interest)	With 2% Discount on Equity	With 5% Discount on the Total Contract Price