

## Frequently Asked Questions

### How to purchase a lot at San Antonio

- Select the location you want (Block Number and Lot Number)
- Pay the Reservation Fee (Signing of Buyer Information, and Reservation Application Form)
- After 60 days from the date of reservation, the buyer will pay the down payment required.
- Choose the payment scheme which is convenient to you, we offer spot cash with 5% discount three months to pay, 11 months no interest, and two to ten years to pay with interest of 18% per anum.

### Availing a lot via Metro Bank Loan

The following are the terms and condition to avail of Metrobank House and Lot Loan

**A. Amount:**

Subject to minimum loan value of Php 300,000.00 per borrower maximum of Php 2,000,000.00

**B. Terms:**

Maximum of ten years for lot only

Maximum of 20 years for lot with house construction

**C. Required down-payment:**

20% for house and lot (house 100%) finish

30% for lot only

**D. Credit Evaluation:**

Based on bank's standard criteria upon submission of buyer application form and complete standard Metro-Home credit requirements.

**E. Others:**

Individual appraisal will be conducted for lot with house construction subject to submission of bills of materials and approved building plan validated by Metrobank-CCU

For appraisal, SARVI shall submit to Metrobank the following document upon application of the buyer:

- a. Photocopy of Individual TCT (in the name of SARVI)
- b. Photocopy of Individual Tax Declaration
- c. Photocopy of Individual Tax Receipt and Tax Clearance
- d. Photocopy of Individual Lot Plan/Vicinity map
- e. Photocopy of Individual Payment Ledger
- f. Photocopy of Contract to Sell

Prior to loan release, SARVI shall submit to Metrobank the following documents with release to property offered as collateral.

- a. Original TCT and Tax Declaration on Land under the names of borrower free from lien and encumbrances
- b. Original Tax Receipts showing full payment for the current year
- c. Original Tax Clearance
- d. Annotation of MBTC Mortgage on the TCT
- e. Statement of Account
- f. Certificate of Full Payment of Required Equipment Equity

The Appraisal and handling fee for the account of borrower to be paid upon request for appraisal which will be about Ph.P. 10,000.00 per appraisal.

Available lots as of June 7, 2008 Block 5 Lot 9 Phase 1, Block 16 Lot 16 and 17 and Block 19

Can I become a San Antonio lot buyer even if I have I've had bad credit, and don't have much for a down-payment?

You may be a good candidate for one of the Pag-Ibig mortgage programs. Start by contacting our housing counseling office that can help you sort through your options. Also, contact your local government to see if there are any local home-buying programs that might work for you. Look in the yellow pages of your phone directory for your local office of housing and community development or, if you can't find it, contact your mayor's office.

What is a prime lot? What is a regular lot?

A prime lot is one that is more preferred compared to other lots. They are usually priced higher. A lot is considered prime if it fronts a park, playground, or a twelve-meter road; or it is a corner lot in its block. Any other lot is considered a regular lot.

What is the smallest lot available? What is the largest lot available?

The smallest single lot available is 120 sq.m. The largest single lot available is 550 sq.m.

Are your installment schemes flexible?

We can adjust your monthly installments given any amount of downpayment over and above the 15-20% down payment prescribed. Also, additional payments beyond the monthly expected will either shorten your period of deferred payment or decrease your monthly installments, whichever option you prefer.

What other things do we consider after paying the contract price?

There is a value added tax paid to Bureau of Internal Revenue of 10% of declared contract price on the deed of sale plus an estimated transfer fee, Register of Deeds titling fee, and other processing fees of 4% of your total contract price. All these can be processed for you by our office staff once you pay the office 14% of your total contract price. Then, all you have to do is wait for your title to be handed over to you.

How do I reserve a lot or pay my installments when I live abroad?

You can deposit directly into our San Antonio Resort-Village, Inc. account no. 007-393-501-983 for deposits in pesos or account no.393-2-39300159-8 for deposits in dollars, at Metropolitan Bank & Trust company located at Gaisano City, Arnaldo Blvd., Roxas City, Philippines.

Or, you can request for our form copy of a Power of Attorney, authorizing your relative or friend to pay for your lots and sign contracts in your behalf.

What forms are filled out upon reservation?

You will have to fill out a Letter of Intent form specifying your intent to purchase the lot with a down payment to be paid within 60 days from the date of reservation and conforming to the regulation that the amount paid for reserving the lot is non-refundable, although you can change your mind regarding the choice of lot until you pay your down payment.

You shall also be asked to fill out a Buyer's Information Sheet, so that you can be easily contacted and documents can be mailed to you when necessary.

What contracts or forms are signed upon down-payment?

Upon downpayment, you will be requested to sign a contract to sell, detailing your choice of lot, contract price, preferred payment scheme, interest, etc.

What forms or contracts are signed after full payment?

After you finish paying in full, you can now have a deed of sale which you will need for the transfer of lot ownership to be processed in the Bureau of Internal Revenue, Register of Deeds, and the City Assessor's Office.

What makes your subdivision unique?

Our subdivision is the only one located along the beach in Roxas City. It is the first open-market subdivision, which is characterized by a minimum of 12-meter wide main roads and avenues. It is also a subdivision that includes a beach resort among its amenities.

You can have the luxury of the beach at walking distance, without the salt air making house maintenance and repairs a burden (which is usual among houses located right beside the beach). At the opposite end of the subdivision is the river. All the open space and nearby bodies of water are conducive for fresh air and gentle breezes throughout the subdivision.

How far is San Antonio from the beach?

San Antonio Resort-Village's entrance is only 47 meters away from the shoreline of Baybay beach. It is an enjoyable walk from the subdivision to the beach and ideal for further exercise along the 7 kilometer stretch of sand or a quick dip or swim in the water.

How can you be sure there will be no flooding?

A cemented drainage system assures durability and reliability in the service of draining the streets of rain water. During our rainy season, our subdivision's developed areas have already proved themselves efficient in draining rain water from the streets to the river located at the back of the subdivision. Flooding will definitely not be a problem.

When can we start building our house?

As soon as you have paid your down-payment and signed your contract to sell you may already begin to build your house.

May I put up a business in my lot?

Our subdivision lots for sale may only be used for residential purposes. Another area of the entire subdivision will be allotted for commercial purposes. However, this is still subject to future expansion.

What are the restrictions in the subdivision?

The following are but a number of the important regulations to be followed in the subdivision. The lot purchased must only be used for residential purposes. No animals except pets may be maintained. Ownership of the lot carries with it absolute condition of membership in the homeowner's association and compliance to its rules and regulations. Regulations of the city building code must be complied with. Building materials must be durable and properly painted. Modern sanitary installations must have approved septic tank. The house must have a setback of 2m from the front boundary line and 1.5m from either side of the boundary line. There can only be a maximum of 2 stories for the house. Fences must be iron-grill and/or concrete with a maximum height of 1.2 m. All engineering plans must be approved by the San Antonio Administration prior to any construction.

How does one become a member of the SARV Homeowners Association?

As a lot owner, one automatically becomes a member of the San Antonio Homeowner's Association and subject to its rules and regulations.

Who is the developer? Does the developer have a license to sell?

ANCOR Development Corporation is the developer of San Antonio Resort-Village with License to Sell No. 09514. It has a SEC Registration No. 101486. It is a family corporation that seeks to promote quality living in the community through its projects.

What other projects does the developer have?

ANCOR Development Corporation has other projects in subdivision development in Banica and Lawaan, Roxas City and Bago Grande, Panay.

If I invest by buying a few or several lots, what rate of return can I expect from my investment in SARV?

Current prices of raw lots in Baybay, similar in characteristics to San Antonio's location, are at P4,000-P8,000 per square meter. Imagine the price one can fetch of lots in San Antonio where roads are cemented and amenities are complete. Lots at San Antonio are sold at a third of the current lot prices. Therefore, you can get three times your money back if you buy lots at San Antonio. Also, timing counts. The earlier we buy lots at San Antonio, the higher our returns because prices in San Antonio increase regularly and progressively as developments increase and preference for beach-side properties become scarcer.

How easy is it to resell SARV lots?

Very easy! Beach properties are considered prime. Lot owners have the casual luxury lifestyles that come with the location that only others can envy. Almost the entire stretch of beach in Roxas City is already privately owned. Beach properties are becoming more and scarcer. Therefore the demand for them is becoming higher and willingness to buy at higher prices is also increasing.

How often do prices in SARV increase?

Due to consistent demand and increasing preference for our prime subdivision, as well as the constant developments in amenities of San Antonio Resort-Village, the recent trend of price increases has been every quarter, or once every 3 months.