

A. Buying a Lot or House & Lot

1. What are the types of lots available?

In Pramana, the lots are classified as Gem, Choice, Vantage and Prestige.

2. What are the differences of the lot types? Do their costs vary?

The lots are classified based on their location. Premium lots such as corner lots, lots near the amenities and main road and lots facing east cost more.

3. How can the Buyer reserve a lot/unit?

Once the Buyer has chosen a lot in Pramana, he/she should submit the following documents and payment to GDC's authorized personnel:

- Reservation fee
 - Lot: P 25,000
 - House & Lot: P 50,000
- Reservation Agreement with manual computation sheet
- Buyer's Information Sheet
- Any valid government I.D. (photocopy, original to be presented)

4. What are the next steps after reserving a lot/unit?

A Contract To Sell (CTS) and notarized Reservation Agreement (RA) will be sent to the Buyer's registered address 1 month after reservation and completion of initial documents.

5. How can the Buyer purchase from abroad?

For Buyers based abroad, an original notarized or consularized Special Power of Attorney is needed to be submitted to GDC. This is to ensure that the Buyer has given his Attorney-in-Fact the authority to represent him.

6. When does the Buyer start paying the monthly amortization?

The Buyer can start paying the monthly amortization 1 month after his/her reservation. The cut-off dates are as follows: every 2nd, 9th, 16th, 23rd, 30th of the month.

7. When can the Buyer have the Transfer Certificate of Title (TCT)?

The TCT will be available within 180 days upon the execution of Deed of Absolute Sale of the Developer and Buyer.

8. Can the Buyer purchase more than 2 lots/units?

Yes, the Buyer can purchase more than 2 lots/units provided that each lot/unit has a reservation fee payment.

9. What are the payment schemes available?

The available payment schemes are as follows:

- **Cash:** Payment of balance 30 days after the reservation
- **Deferred:** Payment of TCP on the longest payment period available
- **Bank Financing:** Equity will be settled by the buyer; balance will be financed by a bank

10. How are the official receipts sent to Buyers?

Official receipts are sent monthly through accredited couriers.

11. How much is the penalty whenever the Buyer fail to pay on time?

Buyers who fail to pay their amortization on time based on the approved payment schedule will be penalized with 3% interest for every month of delay or a fraction thereof.

12. What are the due dates of amortizations?

Buyers may choose the due date of their amortizations depending on their cashflow. They may choose from the following due dates: every 2nd, 9th, 16th, 23rd, 30th of the month as long as it is within the 1-month payment period.

13. What are covered by the miscellaneous charges?

Breakdown of the miscellaneous charges:

- Documentary stamp tax paid to BIR
- Registration fee paid to Registry of Deeds
- Transfer Tax paid to the Municipal Treasurer
- Admin charges paid to GDC (for the documentation and processing fee)

14. What is RPT? How much does the Buyer pay for the purchased lot/unit?

RPT or Real Property Tax is the tax imposed by the government/municipalities upon owners of real property within their jurisdiction based on the value of such property.

Buyers will start paying RPT to the government upon turnover of TCT.

15. Can the Buyer visit the site?

Kindly contact your sales agent or our customer service department to discuss your preferred schedule of site visit. You may call us at **53-GREEN (47336) / 091753-GREEN (47336)**

16. What are the modes of payment?

Buyers may pay thru cash, check or remittance thru accredited banks.

17. Can the Buyer change his/her payment term? How many times can the Buyer change his/her payment term?

Yes, Buyers may change their payment term. Buyers may upgrade their payment term anytime as long as less than 25% of the TCP has been paid. However, if the Buyer wish to downgrade his/her payment term, he/she may send a request letter to Sales Admin and it will be subject for approval. All the expenses including taxes that will be incurred will be charged to the Buyer.

18. What is the definition of downgrading and upgrading of payment term?

Downgrading of payment term means shifting to a payment term with lower NPV. Upgrading of payment term means shifting to a payment term with higher NPV.

19. Can the Buyer transfer to another lot?

Yes, the Buyer may transfer to another lot. The Buyer may transfer to a bigger lot anytime as long as less than 25% of the TCP has been paid. However, if the Buyer wish to downgrade his/her lot, he/she should send a request letter to Sales Admin and it will be subject for approval. All the expenses including taxes that will be incurred will be charged to the Buyer.

20. Can the Buyer refund his/her reservation fee/monthly payments?

No, reservation fee and monthly payments are non-refundable.

21. Can the Buyer pay thru PAG-IBIG?

No, the Buyer cannot pay thru PAG-IBIG.

22. Do you accept payments thru company loan?

Yes, we accept payments thru company loans but the buyer should provide us with the loan proceeds before the balance due date.

23. Can the Buyer transfer ownership of the lot?

Yes, the Buyer may transfer ownership of the lot as long as less than 25% of the TCP has been paid. Admin fee (P18,575) and transfer fee (P100,000) will be charged to the Buyer.

B. Property Turnover and House Construction

1. How does the Buyer know if his/her unit is ready for move-in and turn-over?

A customer service representative will send a letter and schedule a punchlisting of the Buyer's unit/lot.

2. When can the Buyer start constructing a house and when can he/she move in?

The Buyer can start the construction of house upon 30% settlement of the TCP and move-in upon 60% settlement of the TCP provided that it's covered with post-dated checks for cash or deferred payment and bank clearance for bank financing payment.

3. What are the procedures and requirements of constructing a house?

The Buyer needs to submit a letter addressed to the Property Manager informing them of his/her intention to start his house construction. The Property Manager will contact the Buyer once the request is approved. Upon approval of request, the Buyer will be requested to pay the construction bond and royalty fee for the house design. Construction bond is refundable provided that the Buyer did not violate the deed restriction and no damage has been done around the property.

4. How much is the construction bond? What is it for?

The construction bond is P 200,000. The construction bond is a type of surety bond used by Developers to protect against an adverse event that causes damages around the property, failure to complete the project, or the Buyer's failure to meet contract specifications. The construction bond will be refunded to the Buyer as long as no damage has been incurred around the property and no violation has been made with the construction guidelines.

5. How much is the royalty fee? What is it for?

The royalty fee is P 50,000. It is the fee for the construction plans of the chosen house design/s by the Buyer. The royalty fee is non-refundable.

6. How long does the construction of house take?

The house construction completion takes about 6 to 8 months.

7. Can the Buyer build his/her own house or does he/she need to get a GDC contractor to build his/her house?

Buyers can get their own contractors to build their house as long as the design is based on the approved house models. Please coordinate with the property manager or the customer service department on the procedures on house construction.

8. Can the Buyer have his/her own house design?

No, Buyers can only use the house designs to be provided by GDC. For Pramana, there are 3 existing model units namely Amaryllis, Bougainvillea and Chamomile.

9. When will the Buyer start paying the HOA (Home Owner's Association) dues? Where will he/she pay?

Buyers will start paying the HOA dues once the HOA is registered. Payments can be made to the admin office of the HOA, Paseo office, accredited banks and bayad centers.

10. Are the electricity and water installation included in the price?

The electricity and water installation are not included. The Buyer will apply to Meralco for electric power. With regards to water installation, GDC will charge them for installation. For house and lot Buyers, electricity and water installation are included in the computation of miscellaneous charges.

11. Can any person use the clubhouse and its amenities and facilities?

The clubhouse and its amenities can only be used by the Buyers who do not have arrears on their monthly HOA dues. Other guests may use the clubhouse if they are endorsed by a Buyer.

12. How much is the HOA dues?

Currently, HOA dues for Pramana is pegged at P10-12/sqm monthly. However, this is still subject to change and will be finalized upon HOA formation.

C. Bank Financing

1. What are the accredited banks for bank financing?

The accredited banks are the following:

- Bank of the Philippine Islands Family Savings Bank
- Metropolitan Bank and Trust Company (Metrobank)
- Rizal Commercial and Banking Corporation Savings Bank
- Banco de Oro
- Malayan Bank
- Philippine Savings Bank

2. How much equity do the banks require?

Most of the banks require at least 20% equity (20% of Total Contract Price) from the Buyer. If the Buyer is requesting for a lower equity amount, then it will be subject to the bank's approval.

3. How can the Buyer apply for bank financing loans?

The Buyer may contact his/her sales agent or the customer service department and they will gladly assist him/her in processing his/her loan through the accredited banks.

4. What is the interest rate of bank financing?

Prevailing bank interest rate is 9.5% but lot owners are requested to check with their chosen bank since banks offer different interest rates.

5. What are the requirements in applying for a bank loan?

The requirements in applying for a bank loan are the following:

- Accomplished Bank Application Form with valid I.D.
- Proofs of income (COE, Employment Contracts, Payslips, ITR, Audited Financial Statements, etc.)
- Photocopy of Marriage Contract (if married)
- Proofs of Billing
- Valid ID's

D. For Foreign Citizen Buyers or Buyers Based Abroad

1. Can a naturalized Filipino purchase a property?

Yes, a naturalized Filipino can purchase a property.

2. The Buyer is a foreign citizen but he/she's a former Filipino. Can he/she own a property?

A foreign citizen who is a former Filipino may own a maximum of 1,000 sqm. for urban land and a maximum of one hectare for rural land for residential purposes.

3. Can minors own a property?

Yes, minors may own a property through a guardian. Certificate of guardianship is required.

4. Do foreign Buyers need a TIN?

Yes, foreign Buyers need a TIN because it is required by the BIR.

5. Can the Buyer wire transfer his/her monthly payments?

Yes, Buyers abroad may wire transfer their monthly payments.

6. Can a corporation own a property? What are the requirements?

Yes, corporations may own a property. They are required to submit the following:

- Articles of Incorporation
- Secretary's Certificate and Board Resolution authorizing the property purchase and designating its duly authorized representative
- SEC Certificate of Registration
- Business License/Permit
- DTI Registration
- Mayor's Permit
- Company TIN
- Photocopy of Income Tax or audited financial statements

E. For Married Buyers

1. If the Buyer is married, can the title be placed only in one spouse's name?

No. If the Buyer is married, the title will be placed in his/her and his/her spouse's name.

2. If the Buyer is not yet legally separated from his/her spouse, can the title be placed under his/her name only?

No. If the buyer is not yet legally separated from his/her spouse, the title will be placed in his/her and his/her spouse's name.

3. If the Buyer is married, can only one spouse sign the documents?

Only one of the spouses is required to sign the Reservation Agreement (RA). But for the Contract To Sell (CTS), Deed of Restrictions (DOR), Construction Guidelines, House Rules, Lot Brief, House Brief and other documents, both of the spouses are required to sign.

4. Do both of the spouses need to submit the documentary requirements?

Yes, both of the spouses need to submit the documentary requirements.

F. About Greenfield City

1. Where is Greenfield City?

Greenfield City is a 400-ha mixed-use development located in Sta. Rosa, Laguna. It is strategically located in the southern corridor. It is 40 km south of Metro Manila, 25 minute drive from the Alabang interchange and 30 minutes away from Tagaytay.

2. What can be found in Greenfield City?

In Greenfield City, you can find Paseo de Sta. Rosa, Sta. Rosa Business Park, Greenfield Auto Park, Laguna Central, Pramana Residential Park and Solen Residences.

3. What is Paseo de Sta. Rosa?

It is the country's biggest outlet mall and a famous landmark of Greenfield City. It has over 200 tenants including Nike Park, Adidas, Levis & Dockers, All Flip Flops, Speedo, Debenhams, Marks and Spencer, Payless, Nine West, Starbucks, Pancake House, Shakey's, Razon's, Yellow Cab, Cabalen, Rack's, Kanin Club, Guilly's Island, Sugarhouse and more!

G. About Pramana Residential Park

1. How big are the lots?

Pramana Residential Park consists of lots ranging from 155 square meters to 400 square meters.

2. What community facilities are near Pramana Residential Park?

Schools:

- St. Scholastica's College
- Brent International School
- De La Salle University (Canlubang)
- Don Bosco College (Canlubang)
- Ateneo Grad School
- University of Sto. Tomas
- Adventist University of the Phils.

Churches/Places of Worship:

- Don Bosco Church
- Sta. Rosa Parish Church
- Bel Air Church
- St. Benedict Church – Westgrove

Healthcare services:

- South Luzon Hospital and Medical Center
- FortMed Specialty Clinics
- Sta. Rosa Hospital & Medical Center

Recreational:

- Paseo de Sta. Rosa
- SM Sta.Rosa
- Robinson's Sta.Rosa
- South Supermarket
- Shopwise
- Enchanted Kingdom
- Tagaytay

3. What public transportation facilities are available in the area?

The Paseo Transport Terminal is already operational. The transportation terminal already includes PUV servicing routes from Paseo to Tagaytay, Calamba, Laguna and Lawton. It opens early at 5 in the morning and closes at 10 pm. In addition, GDC has provided private shuttle vans with scheduled trips around Greenfield City. In the drawing boards for Greenfield City is its own transportation network which will most likely be environmentally friendly modes of transport like the tram.

4. What amenities will be available in Pramana Residential Park?

Pramana's Amenities:

- Clubhouse
- Parks: View Corridors, Meditation Gardens & Gazebo
- Jogging & Bicycle Path
- Children's Playground
- Basketball Court

H. House Design Guidelines

1. Who is responsible for the implementation of the Design Guidelines?

The Design Review Committee is responsible for the review of all proposed construction work in Pramana Residential Park. They interpret the Design Guidelines and collect reasonable fees and charges in the implementation of the Design Guidelines.

2. What are the Development Guidelines?

Development Standards

- Type of house model that can be built in specific parcels of land are shown in the Lot Briefs
- All exterior modifications are prohibited
- Interior layout and design modifications are allowed

Height Limit

- The maximum allowable height shall not exceed 9.0 meters as measured from the highest point of the property to the roof apex

Setbacks

- All residential dwelling units shall be built within the prescribed setback limits as shown in the House Model briefs and Lot Briefs

Coverage Ratio

- Coverage area allowed is 55% and 45% for open space
- Two residential parcel may be consolidated into one but only one single family dwelling unit will be allowed
- Lots can not be subdivided into smaller lots

2. What are the Development Guidelines?

House Construction

- Will commence and be completed after a period of 5 years from the date of purchase of lot
- Can be extended to another 5 years provided that
 - The resident applies for extension in writing
 - The resident posts a performance bond
 - The developer signifies its approval

3. What are the guidelines on the Modifications, Alterations and Expansions?

Improvements

- Exterior elevations shall not be altered
- When rear extensions are allowed, extensions shall have a maximum height of 3m from finished floor line

Windows

- Window grilles are allowed only at the interior side of windows/ openings
- Design should be submitted to DRC

Expansions

- For single corner lots

- Rear setbacks shall be preserved at all times
- Extension on the sides are allowed provided that it is consistent with the house model brief

- For single interior lots

- All extensions are allowed only at the rear of the house

- Additional Structures

- Structures at the side and front setback spaces shall not be allowed
- Trellises, greenhouse may be constructed
- Swimming pools may be allowed subject to approval of DRC

4. What are the guidelines on the Accessory Elements?

- Satellite dish are allowed only at the rear or service side concealed from the nearest roadway and no more than 1.8m
- Clotheslines and laundry sinks shall not be located in front yard, carport, porch or balconies.
- Basketball hoops and backboards shall not be installed in front yards or at the carport

5. What are the guidelines on the Fences and Gates?

Cluster Fences

- Shall be provided by the homeowner subject to the prescribed size and design of the developer. Height is set at 1.5m.

Front yards

- Shall not be enclosed by solid fences, gates or walls
- Cyclone, mesh or barbed wires are not allowed

Additional weather protection

- Additional weather protection is allowed as long as it is of trellis-type construction
- Transparent or see-through materials shall be used to enclosed sides left open

Carports

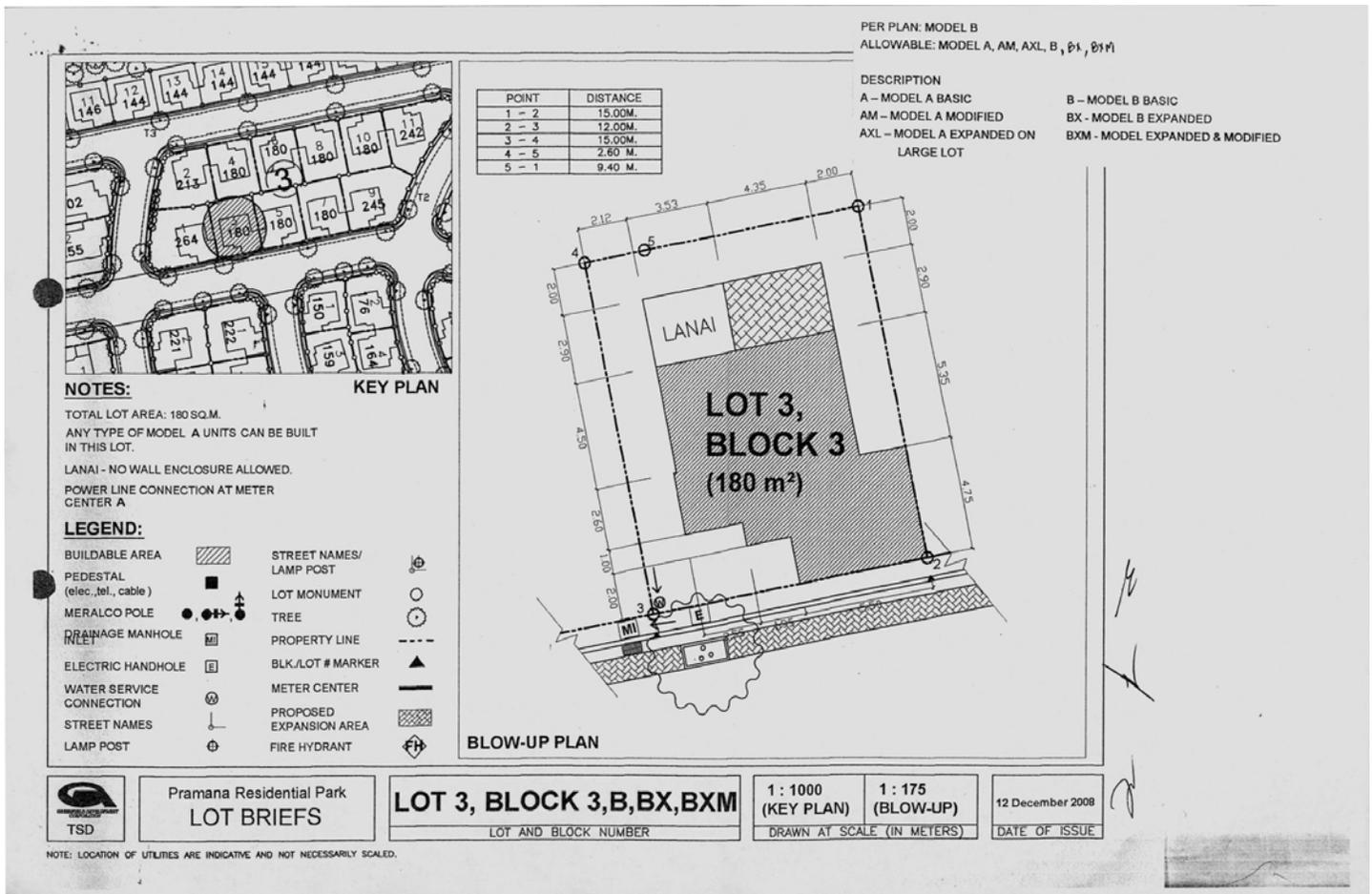
- Shall not be enclosed by gates, fences or walls, nor converted to a living space

I. Lot Briefs and House Model Briefs

1. What is a lot brief?

A lot brief is an important document that contains a brief description of a certain lot. It illustrates and explains the following – location, area, utilities (power poles & tapping point, water service connection, drainage tapping points), lot boundaries, type of model units that can fit-in, lot markers, lot dimensions and lay-by parkings.

Sample Lot Brief:



2. What are the parts of a lot brief?

Key Plan

It shows the location of the concerned lot.

Notes

It shows the lot area and lanai area description.

Legends

It is where the symbols are described. Buildable area, pedestal, meralco poles, drainage manhole, electric hand hole, water service connection, street names, lamp post, lot monument, etc.

Blow-up Plan

It shows the dimensions per lot monuments and isolated lot with Block No. and Lot No., lot area, proposed expansion area, house setbacks, monument numbers, tapping points for water, drainage, etc.

The lot brief also contains the Project Name, Block & Lot No., Fit-In Model Units.

3. What is a House Model Brief?

It is brief representation of the House Model Units that shows the Perspective, Ground Floor Plan, Second Floor Plan, Proposed Expansion Area, Areas, Property Lines, Dimensions and Setbacks.

4. What are the available House Models for Pramana?

The available House Models are Amaryllis, Bougainvillea and Chamomille.

J. Clubhouse and Pool Guidelines

1. When can the Buyers use the swimming pool?

The schedule of the swimming pool is as follows:

Hours of Operation:

Mondays except Holidays: Closed for maintenance

Tuesdays to Fridays: 8:00 am – 5:00 pm

Weekends & Holidays: 8:00 am – 6:00 pm

2. Who can use the swimming pool?

The pool is for the use and enjoyment of Pramana buyers and their registered dependents. Relatives and friends of buyers are considered guests and must be endorsed by the buyer.

3. What are the rules in using the swimming pool?

- a. Bringing in of food and drinks at the pool area is strictly prohibited.
- b. Children under seven (7) years old must be accompanied by an adult at all times.
- c. Pets are not allowed inside the pool area.
- d. Proper swimming attire must be worn inside the premises of the pool. Swimming attire shall include swimming trunks, bathing suits, and board shorts. T-shirts, walking shorts, athletic shorts, cycling shorts, “maong” shorts & basketball shorts are not allowed.
- e. All persons who will use the swimming pool must take a shower before entering the pool.
- f. Persons with sores, fever, cough, colds, inflamed eyes, nasal or ear discharge, with bandages or evidence of skin diseases will not be allowed to use the pool and persons having an infectious or communicable disease are prohibited from using the pool.
- g. Diving, eating, smoking, spitting, spouting water, blowing the nose or discharging bodily wastes in the pool is strictly prohibited.

h. Running, pushing, horseplay, and boisterous or excessive noise is strictly prohibited around the pool area, showers and dressing rooms. The Management will not be held liable for accidents caused by such activities.

i. Alcoholic beverages, prohibited drugs & other controlled substances are strictly prohibited and persons under the influence of such will be turned over to the proper authority.

j. Toys or materials that are of hazardous nature such as metal, hard plastic, glass that may break or may cause harm are not to be permitted in the pool.

k. No littering. All waste items must be put in waste receptacles located around the area.

l. Damage to property will be penalized accordingly.

m. Please do not leave your valuables unattended. The Management will not be held responsible for any loss or theft of personal belongings.

n. The management will not be held liable for any accidents or injuries.

4. Can the Buyers rent the clubhouse?

Yes, Buyers may rent the upper ground floor of the clubhouse.

5. How much is the rental fee?

The rent of the upper ground floor costs Php10,000 for the first four hours. Buyers will have to pay Php2,000/hour for every succeeding hour.

6. Where can the Buyers pay the rental fee?

The Buyers may pay in the Admin office in Paseo de Sta. Rosa or in the cashier in Greenfield's main office in Mandaluyong.