

# CERTIFIED!

## Professional Excellence



REBAP Academy  
 Objectives | Purpose  
 Logo Design  
 RAS

2021 Webinar Series  
 Topics Recap

Webinar Series  
 Proved to Have Built a  
 REBAP Community

EDUCATION  
 – A definition and discussion

WELCOME!  
**BATANGAS**  
 Central



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 Association of the  
 Philippines, Inc.



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# Innovations in Learning

We are delighted to release this 3<sup>rd</sup> Certified! Edition Newsletter. Our team is composed of a competent editorial board, fully engaged and committed to the success of every edition released. Thank you to our fellow Certified Rebap Brokers, chapter contributors who have toiled in the production of their work, ever supportive sponsors, and to all those who have volunteered to the success of our newsletter. Your article contributions have fueled our healthy and steady growth so please keep them coming!

The ongoing pandemic has affected every aspect of our lives. It has led to a global crisis of unprecedented reach and proportion. But the silver lining is our organization's flexibility to quickly shift from face-to-face education to online learning to adapt to the changing times. Like the rest of the world, virtual meetings became the new normal.

One of our organization's goals is to bring members together and provide continuous education. Through the help of technology, we continued to provide learning through webinars by inviting Certified Rebap speakers. They are a pool of speakers all experts in their field of specialization, all driven in the pursuit of knowledge sharing, the desire to learn more, and a passion for volunteerism. To date, we have completed nine webinars and our webinars are conducted twice a month.

Innovations and learning in this new normal were incorporated in all of our activities. It highlighted the elements of teamwork and unity. It brought members together, motivated each other and, rely on one another. The pandemic indeed proved to be a true test of leadership.

Our heartfelt congratulations to our 40<sup>th</sup> Chapter – Batangas Central. Welcome to the family! Kudos also to Makati Chapter for hosting the 3<sup>rd</sup> NVGMM.

Your support made our work possible. It is the collective effort that makes the newsletter a successful one. Dios ti agngina kadakayo amin!



CBR MARY NYRE DAWN S. ALCANTARA  
Editor-in-Chief





# *Webinar Series proved to have built a REBAP Community*

*CRB Benevici D. Castro  
National President*

## **Success is a Process**

It is when you love what you're doing - this is a common statement of people who voluntarily spend their time and effort for an organization. This happens when you are with people who share your goals and vision. You plan together for the benefit of other people. You practice certain behaviors and translate values into actions. Behaviors that make an organization successful includes doing more than what is expected or necessary and being honest in all communications. I should say, every member of the National Board has their own good quality of leadership - our Chairman of the Board has the best.

## **Teamwork and Collaboration**

Promoting teamwork and collaboration aids in fostering a sense of community. Establishing teams for projects and embracing the act of sharing helps to build camaraderie as individuals work toward the same goals. Collaboration opens group members to other strengths and can encourage learning and growth because of it. Working on it, a team allow members the opportunity to improve their problem-solving skills. Overall, an organization who frequently implements teamwork and encourages collaboration benefits from the increased creativity and learning that occur in group environments.

## **Thinking Outside the Box**

Encouraging creativity and thinking that goes beyond the tasks at hand paves the way for innovation and problem solving. Thinking outside the box often leads to new insights that were previously unclear. Creative thinking is beneficial to members in a group and at all levels because issues and hiccups do not discriminate between industry, skill or position. An organization that encourages problem solving outside of what is normal for the industry or department can correct issues sooner and offer benefits from innovative solutions

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# EDUCATION – A definition and discussion

CRB Esmeralda David, MDM, REC, REA, PPM

Associate Editor



According to infed.org., when talking about education, people often confuse it with schooling. Many think of places like schools or colleges when seeing or hearing the word. They might also look to particular jobs like teacher or tutor. The problem with this is that while looking to help people learn, the way a lot of schools and teachers operate is not necessarily something we can properly call education.

Education, as we understand it here, is a process of inviting truth and possibility, of encouraging and giving time to discovery. It is, as John Dewey (1916) put it, a social process – ‘a process of living and not a preparation for future living’. In this view educators look to learning and being with others rather than acting upon them. Their task is to educate (related to the Greek notion of educere), to bring out or develop potential both in themselves and others.

First, we need to answer the question ‘if we act wisely, hopefully, and respectfully as educators do we need to have a further purpose?’

John Dewey approached the question a century ago by arguing that ‘the object and reward of learning is continued capacity for growth’ (Dewey 1916: 100). Education, for him, entailed the continuous ‘reconstruction or reorganization of experience which adds to the meaning of experience, and which increases the ability to direct the course of subsequent experience. (Dewey 1916: 76). His next step was to consider the social relationships in which this can take place and the degree of control that learners and educators have over the process. Just as Freire (1972) argued later, relationships for learning need to be mutual, and individual and social change possible.

Built upon by REBAP Academy purpose which is all driven in the pursuit of knowledge sharing, the desire to learn more, and a passion for volunteerism, we in the committee, must have some understanding of the subject matter being explored to facilitate learning and we make sure that the impact study could have on those involved. In other words, we facilitate intelligently.

We expect, quite reasonably, that when people describe themselves as trainers, speakers or educators, they know something about the subjects they are talking. In this respect, we choose our speakers as experts in their ‘subject area’. We also assume that speakers and educators know how to help people learn. In short, we look to speakers and educators as experts in their chosen field. We expect them to apply their expertise to help our members learn. It is in this way that we believe that all should have the chance to share in life in the cultivation of learning, a readiness to sense and know.

We, in the REBAP Academy, are open to new experiences, ready to sense and know, and called to act. We work believing all should share in life and flourish. Our concern is to act respectfully, holistically, knowledgeably, cooperatively and wisely. Through learning with others, we build relationships and environments for inquiry. We encourage change through informed and committed action.



Rob Dial said, “Don’t study because you need to. Study because knowledge is power. Study because they can never take it away from you. Study because you want to know more. Study because it enhances you. Study because it grows you”.

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*Congratulations*  
to the **40th** Chapter

**B▲T▲ANGAS**  
Central

# W VIGILANCE & ADVOCACY CORNER

## CRB JOSE LUIS SANAGUSTIN, ADVOCACY COMMITTEE 2021 CHAIRPERSON

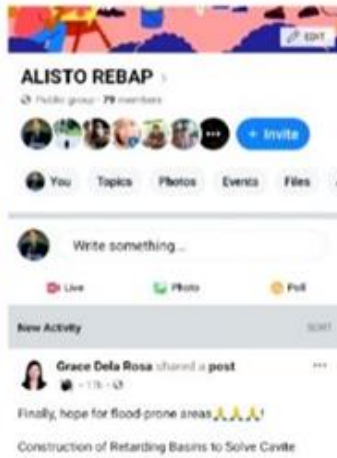
## CRB GRACE DELA ROSA, VIGILANCE COMMITTEE 2021 CHAIRPERSON

# CORNER



## REBAP Advocacy In Action

Our Code of Ethics as provided under R.A. 9646 provides, that, the Real Estate Service Practice is an honorable profession, a calling to strive for excellence with the vital role in social, political, economic development and progress of the country. The objective is for practitioners to be developed into a corps of technically competent, responsible and respected professionals whose standards of practice are globally competitive. As such, real estate practitioners are bound by an act regulating the practice of the real estate service via the RESA. In the first edition of the Certified Vigilance and Advocacy Corner, it was discussed that the objective of the Advocacy Committee is the promotion of the community inclusion and acceptance of the rules and regulations governing the real estate service practice. Action steps towards the attainment of this objective were enumerated as follows:



**REAL ESTATE BROKERS ASSOCIATION OF THE PHILIPPINES, Inc.**

**PUBLIC NOTICE:**

**REPUBLIC ACT NO. 9646**

**Real Estate Service Act of the Philippines (RESA)**

Article I Section 3 (g) (4) and Article 4 Section 31: ONLY a Real Estate Broker and a PRC - Accredited Salesperson under the DIRECT supervision of his/her Broker, CAN DO the following acts:

Offer, advertise, solicit, list, promote, mediate, negotiate or effect the meeting of the minds on the sale, purchase, exchange, mortgage, lease or joint venture, or other similar transactions on real estate, and thereafter receive Professional Fee or Commission.

Real Estate Salespersons CANNOT BY THEMSELVES be signatories to a real estate transaction.

**PENAL PROVISION:**

Article V Section 39: A fine of not less than One Hundred Thousand Pesos (P100,000.00) or imprisonment of not less than two (2) years, or both, if becomes DOUBLE if committed by an UNLICENSED individual.

**SECURE your hard earned money!**

**Transact only with PRC Registered REAL ESTATE SERVICE PROFESSIONALS**

**Look for their license no. or PRC ID.**

**BE A PRC-ACCREDITED REAL ESTATE SALES PERSON - COMPLY WITH RESA SEC# 31**

**QUALIFICATIONS and REQUIREMENTS:**

1. Has completed at least TWO (2) YEARS of College.
2. Has undergone Training and Seminars of at least TWELVE (12) Credit Units in Real Estate Brokerage from a PRC accredited Realty Organization ( REBAP-Baguiro-Benguet )

★ ORIGINAL NSO Certificate of Live Birth - Birth Certificate ★ NBI Clearance ( Valid )  
 ★ Certificate of Educational Attainment or its equivalent ★ Notarized Certificate of Training or Seminar and Notarized Certificate from their Supervising Licensed Broker ★ NO EXAMINATION

ATTEND REBAP-BAGUIRO-BENGUET PRC-PRRES ACCREDITATION SEMINARS, TRAINING AND CONTINUING PROFESSIONAL DEVELOPMENT (CPD) FOR LICENSED AND REAL ESTATE BROKERS AND SALESPERSONS FOR ( UNLICENSED & LICENSED )

**FOR FURTHER INQUIRIES PLEASE CONTACT US :**

eMail Address : [rebapbbc@gmail.com](mailto:rebapbbc@gmail.com) Website : [rebapbbc.com](http://rebapbbc.com)  
 Facebook : <https://www.facebook.com/rebapbaguirobenguet>  
 Cellphone No. : **SMART 09397154977 | GLOBE 09064767522**

1. Courtesy Calls to LGUs, and government agencies, promoting RESA and distributing REBAP Institutional Tarpaulin. Courtesy calls set the rapport and tone for future Vigilance collaboration.
2. Conduct of REBAP talks or town hall meetings encouraging communities to employ licensed brokers as they would go to a doctor for health issues.
3. Participate in radio and TV guesting promoting RESA.
4. Distribution of REBAP Institutional Tarpaulin to developers.
5. Creation of an Advocacy Facebook Group for wider reach.

# V A CORNER

## VIGILANCE & ADVOCACY CORNER

CRB JOSE LUIS SANAGUSTIN, ADVOCACY COMMITTEE 2021 CHAIRPERSON  
 CRB GRACE DELA ROSA, VIGILANCE COMMITTEE 2021 CHAIRPERSON

*“In this 3<sup>rd</sup> issue of CERTIFIED, the Vigilance and Advocacy Committees highlight REBAP Chapters in action towards the promotion of our advocacy programs.”*





# W A CORNER

## VIGILANCE & ADVOCACY CORNER

CRB JOSE LUIS SANAGUSTIN, ADVOCACY COMMITTEE 2021 CHAIRPERSON  
CRB GRACE DELA ROSA, VIGILANCE COMMITTEE 2021 CHAIRPERSON



*“When the world is silent, even one voice becomes powerful.”*

**- MALALA  
YOUSAFZAI**

Kudos to our chapters: Baguio-Benguet Chapter, Metro Tagaytay Chapter, Greenhills Chapter, Laoag Chapter and Metro Bacolod Chapter. We look forward to the participation of our other chapters nationwide in the coming months. As Malala Yousafzai would say “When the world is silent, even one voice becomes powerful.” Let us all speak up for RESA.



# Government Agencies' Corner

BY: CRB GRACE D. DELA ROSA  
& CRB JOSE LUIS S. SANAGUSTIN  
NATIONAL BOARD OF TRUSTEE



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MC No. 97-2021 - Taxation of Any Income Received by Social Media Influencers

In direct relation to our industry, this portion was specifically gotten from the abovementioned RMC: Except for certain passive income derived from sources within the Philippines, capital gains from the sale of shares not traded in the stock exchange and from the sale of real property classified as capital assets, the income tax shall be imposed on the taxable income of resident citizens, aliens, partnerships, domestic and resident foreign corporations doing business as a social media influencer and shall be based on the schedular tax rates under Section 2a@)Q)@) of the NIRC or on the corporate income tax rate under Sections 27 and 28 thereof, depending on the type of taxpayer.

Increase of Zonal values in the Revenue District Office No. 73 – Province of Antique, Iloilo City, effective July, 2021.

Increase of Zonal values in the Revenue District Office No. 75 - Zarraga, Iloilo, effective July, 2021.

RMC No. 94-2021 clarifies the computation of Donor's Tax in case the heir waves/renounces his share from the specific property forming part of the estate of the decedent. RMC 94-2021 – Aug. 10, 2021

For uniformity, below is an illustrative example of the manner of computation of donor's tax involving the above-scenario: Assuming Decedent A left the following properties to three legal heirs, namely, Heir X, Heir Y and Heir Z. At the time of the execution of the Extrajudicial Settlement of the Estate, the properties' Fair Market Value (FMV) per Tax Declaration and Zonal Value (ZV) are as follows:

Classification of Property	FMV	ZV
1. Residential Land	P 1,000,000.00	P 3,000,000.00
2. Commercial Land	1,500,000.00	2,400,000.00
3. Agricultural Land	500,000.00	2,100,000.00

Heir X waived his share from the commercial and agricultural land. Heir Y waived his share from the residential and agricultural land, while Heir Z waived his share from the residential and commercial land. In this case, there is partial renunciation of inheritance where the net value of inheritance waived shall be imposed donor's tax. Net value of inheritance is the difference between the value of the supposed rightful share of the heir as against the value of property he actually received from the estate of the decedent. Here is how the donor's tax shall be computed:

	Value to be Used	Heir X	Heir Y	Heir Z
Supposed share:				
Residential Land	P3,000,000.00	P 1,000,000.00	P 1,000,000.00	P 1,000,000.00
Commercial Land	2,400,000.00	800,000.00	800,000.00	800,000.00
Agricultural Land	2,100,000.00	700,000.00	700,000.00	700,000.00
Total Value of supposed share	P7,500,000.00	P 2,500,000.00	P 2,500,000.00	P2,500,000.00
Value of Property Received as a result of the partial renunciation	7,500,000.00	3,000,000.00	2,400,000.00	2,100,000.00
Value subject to Donor's Tax		(500,000.00)	100,000.00	400,000.00
Exclusions from Donor's Tax			(250,000.00)	(250,000.00)
Amount subject to Donor's Tax			(150,000.00)	150,000.00
Rate of Donor's Tax				6%
Donor's Tax				P 9,000.00

RMC No. 91-2021- Filing of Returns and the Corresponding Taxes Due Thereon, and Submission of Reports and Attachments Falling Within the Period From August 6, 2021 to August 20, 2021 for Taxpayers Under ECQ and MECQ

The deadline within the abovementioned dates are hereby extended for a period of fifteen (15) calendar days from Aug. 20, 2021. Extension of the said ECQ and MECQ shall further merit another extension of fifteen (15) calendar days from the lifting of the aforementioned restrictions.

# Government Agencies' Corner



According to Department of Transportation (DOTr) Undersecretary for Railways TJ Batan, the Metro Manila Subway Project (MMSP) has recorded an overall project completion status of 26% as of August 2021, while its partial operability segment is now 37% complete. Operations of the partial operability segment is targeted in the first quarter of 2022," Batan said.

The Supreme Court upheld the validity of Sec. 3(h), Rule 1 of Resolution No. 2 Series of 2010 issued by the PRC and the PRBRES, declaring the AIPO as an association of individuals or natural persons, registered and licensed as real estate service practitioners.



The Professional Regulation Commission informs the public that the September 22, 2021 Real Estate Appraisers Licensure Examination (REALE) in Baguio, Iloilo, Pagadian, Tuguegarao, and Zamboanga has been CANCELLED.

However, the September 22, 2021 REALE in the National Capital Region (NCR), Cagayan de Oro, Cebu, Davao, Legaspi, and Tacloban shall proceed as scheduled.

PRC opened its new service center in Muntinlupa and started to accept GCash payment for its online services. Indeed, PRC is bringing its services closer to the public.



Pag-IBIG announces to all housing loan borrowers their promo entitled, Be Updated, Get Rewarded! They can win Php 100,000 on monthly draws, and Php 300,000, Php 500,000, and Php 1,000,000 on the grand draw! Automatically eligible to join and win are only those with updated accounts, meaning no missed payments from August 2021 to December 2021.



**BOOSTED FIGHT VS SCAMMERS:** DHSUD Secretary Eduardo Del Rosario seals a partnership with other national government agencies with the signing of a Joint Memorandum Circular on the creation of an inter-agency Task Force, meant to ramp up efforts to end malpractices in the housing and real estate industry.

Led by DHSUD and co-chaired by the DILG and DOJ, the inter-agency body synchronizes government efforts aimed at curtailing such unlawful activities and further bolster coordination at the national, regional and local levels.



Anti-Red Tape Authority (ARTA) would like to join the numerous government officials who have expressed support for Senate Bill 1764 or the proposed Use of Digital Payments Act authored by Senator Sonny Angara.

SB 1764 mandates the use of digital payment in the collection of taxes, fees, tolls, imposes, and other revenues, and in the payment of goods, services, and other disbursements.

This Senate Bill is in line with their mandate to improve the ease of doing business and delivery of government services in the country.

# 2ND VIRTUAL NATIONAL GENERAL MEMBERSHIP MEETING 2021

By: National Board CRB Grace D. Dela Rosa



Last June 24, the 2nd Virtual National General Membership Meeting (NGMM) for the year 2021 was successfully presented by Real Estate Brokers Association of the Philippines, Inc. and REBAP LMP, with the theme "Road to Real Estate Rebound Through Infrastructure Development and Mass Vaccinations."

LMP, spearheaded by our beloved President, Atty. Cherry Vi Saldua - Castillo and our ever-reliable BOTs, have successfully held the online gathering via Zoom, after a 6-year gap since our last previous hosting of the NGMM in 2015. Initially, our Chapter faced a few road bumps such as the unprecedented changing of speakers, from Sen. Mark Villar, to USEC. Maria Catalina Cabral, and finally, Engr. Pelita Galvez, just merely a few hours from the actual event! But with the very cool handling of Pres. Cherry and the goal-oriented team, we were able to pull it off despite the last-minute glitches. The conjoined efforts of LMP Chapter and REBAP as a whole, have resulted into a timely discussion of the topics and sponsor-presentations, with around 600 total attendees!

Department of Public Works and Highways (DPWH) Secretary and Infrastructure Cluster Head, Mark Villar, imparted a concise message about the importance of REBAP's contribution with the active efforts of the DPWH, for the improvement of the country's economic status through the Build, Build, Build Program. Department of Finance (DOF) Undersecretary for International Finance, Mark Dennis Joven, enlightened us with the latest updates on vaccinations and other economic reforms undertaken by the government, that are keys to helping the real estate industry bounce back amidst the pandemic. Lastly, Engineer Pelita Galvez discussed the actions taken by the government to raise the market value of real estate, along with the developments and different projects all over the country that can impact these.

REBAP's co-presentors, BPI Family Savings Bank and SMDC, our major sponsors Golden Topper, Torre Lorenzo, DMCI, Brittany Corporation, Ortigas Land and Palawan Express Padala, and our minor sponsors, JKY,TKL Steel Corporation, Derrick Multi Sales, Sajeg Realty, VanderBuild and Ecoblock, have our sincerest gratitude and praise as they have made the 2nd NGMM an enjoyable and successful virtual gathering. Through their aid and support, REBAP was also able to provide for 6 raffles, with the grand prize of P5,000 for each winner!

The 5-hour long NGMM was successfully conducted and effectively educated the many members of REBAP. The topic "Road to Real Estate Rebound Through Infrastructure Development and Mass Vaccinations," proved to be relevant to us, Brokers, as it showcased the significance of real estate development as a catalyst for our economy's recovery, through joint, collaborative efforts between the government and REBAP.

Many thanks to all members nationwide who attended our virtual event. Kudos to REBAP and to LMP Chapter, and to all the people behind the success of our 2nd NGMM.

To God be the glory!

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# Professional Excellence

## REBAP ACADEMY OBJECTIVES

1. Put together a roster of potential speakers that are proficient to share their knowledge of expertise with the general public.
2. To continue the training, learning, and development of all the members of the association and the general public as a whole.
3. To offer course modules intended for all the REBAP members that have joined the REBAP Academy.
4. To improve and enhance the communication and technological skills, as well as boost the confidence of all the T.L.C. and R.A.S. in conducting seminars, webinars, and e-learning.
5. To prepare the trainers, lecturers, consultants, and REBAP Accredited Speakers in addressing the current and future issues and challenges facing the real estate practice.
6. To develop Trainers, Lecturers, and Consultants to become PRC-Accredited Speakers.

## PURPOSE

To ensure the continuation of a competent pool of PRC- Accredited Speakers, Professionals, and experts in their field of specialization, all driven in the pursuit of knowledge sharing, the desire to learn more, and a passion for volunteerism.

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# The Logo

**RED** – Power and Passion;  
Official color of REBAP

**BLUE** – Wisdom, Loyalty and Trust

**WHITE** – Purity, Guidance  
and Beginnings

**Font Family** – Bahnschrift  
– Sans Serif.  
Simple and with-ease.

**SHIELD** – Stability,  
Protection, Tradition,  
Longevity

**Laurel Leaves** –  
Knowledge & Learning

**REBAP Logo on top** –  
Brand and Pride

**40 Laurel Leaves** –  
Represents the 40  
Chapters Recognized  
by REBAP National Nationwide

**Parthenon** – a world renowned  
real estate structure in Greece  
representing power and wealth;  
the worship place for the Greek  
Goddess Athena – Olympian  
Goddess of Wisdom and War.



**REBAP Emblem**  
**on top of the Parthenon** –

The association's  
representation of the Prefix  
"CRB" – Certified REBAP Broker.

**Blue Ribbon** – stands for  
the trademark of  
excellence,  
competence,  
and compassion.

**2021** – The Year  
REBAP Academy  
is Founded

**Professional Excellence** –  
What REBAP Academy  
upholds.

**Parthenon's 4-pillars** –  
REBAP's 4 Core Values:  
(1) Integrity,  
(2) Competence,  
(3) Reliability  
& (4) Ethical Responsibility

**Parthenon's 3-steps** – Represents  
the three basic human  
foundation of the association:  
(1) The General Membership,  
(2) The Chapter Officers and  
(3) The National Board of Trustees

# The REBAP Accredited Speakers



**ALCANTARA, WALFRIDO L.**  
Chapter:  
Cagayan De Oro



**AMAN, ARMANDO L.**  
Chapter:  
Naga CamSur



**ANGELES, ROLAND L.**  
Chapter:  
LMP



**ARINGO, MANUEL**  
Chapter:  
Mandaue



**CACHO, ARNULFO A.**  
Chapter:  
La Union



**CALAMBA, EDWIN B.**  
Chapter:  
Isabela



**ASIS-CASTRO, ANA LIZA**  
Chapter:  
Greenhills



**COBANGBANG, NOEL N.**  
Chapter:  
Caloocan



**CRUZ, ROBERTO B.**  
Chapter:  
Greenhills



**DA COSTA, DOLORES ROSARIO R.**  
Chapter:  
Greenhills



**DE JESUS, EVANGELINE M.**  
Chapter:  
Mandaluyong



**DELOS SANTOS, CIRILA R.**  
Chapter:  
LMP



**DUTERTE, REYNALDO P.**  
Chapter:  
Greenhills



**ENCILA JR., ADOLFO V.**  
Chapter:  
Naga CamSur



**HAPA, REYNALDO L.**  
Chapter:  
Cavite



**HERNANDEZ, JANETTE S.J.**  
Chapter:  
Mandaluyong



**LEAGOGO, LIBRADA D.**  
Chapter:  
Greenhills



**LUMARDA, ALEXANDER G.**  
Chapter:  
Zamboanga

# The REBAP



## Accredited Speakers



NEBRE, MANOLITO G.  
Chapter:  
Rizal



SAAVEDRA, ELIAS Z.  
Chapter:  
Cebu



PEREZ II, ERNESTO C.  
Chapter:  
Quezon City



SANIEL, CARLSON S.  
Chapter:  
Cebu



PILI, HATTIE EMILIA H.  
Chapter:  
Quezon City

## Be Part of RAS

1. If you are a PRC Accredited Real Estate Speaker
2. If you are a Certified REBAP Broker

## Be Part of TLC

1. If you are an aspiring Trainer, Lecturer and currently a Real Estate Consultant
2. If you are an aspiring PRC Accredited Real Estate Speaker
3. If you are a Certified REBAP Broker
4. If you like to improve your speaking engagement skills





# An Introduction to the Webinar Series For Project Development February 19, 2021



By: CRB **ESMERALDA P. DAVID**, MDM, REC, REA  
National Auditor  
REBAP Baguio-Benguet CHAPTER

## BROKER NOW... WHAT'S NEXT? Leveling-up! Growing Beyond a Broker's Mindset

### TOPIC 1: REAL ESTATE APPRAISERS



CRB Lorenzo Balete III, VP Internal Affairs of Global City Chapter, shared his knowledge in the field of realty Appraisal. He discussed the definition of Appraisal and differentiated the work of Appraiser/Valuer/Assessor. Also, he discussed the qualifications of taking the Real Estate Appraiser exam, the purposes of property appraisals and that we have known that Appraisers give services by giving an opinion of Value.



CRB Esmeralda David, National Auditor, PP of Baguio-Benguet Chapter, presented what Appraisers do, the skills needed to be an appraiser and a self-assessment traits so you can decide if this career is for you. She cited her own career path in her presentation. She discussed on analyzing the HIGHEST AND BEST USE of properties which you can also apply in real life. She implied that education is a continuous process, so don't stop learning. She encouraged to have one's aim and work everything that takes to get a lift-offs and words of wisdom to levelling up. She hoped that she was able to inspire everyone for being an Appraiser.

### TOPIC 2: REAL ESTATE CONSULTANTS



CRB Mary Dawn Nyre Alcantara, Past President of Laoag Chapter, and National PRO discussed the highlights the REC, defines Real Estate Consultancy as per RA 9646, shared the registered numbers of Real Estate professionals, and shared the roles of REC. She said that Consultants are not only selling properties but also selling the product of our minds and expertise. They need to collaborate with other professionals and that consulting is client centered business. She shared that HABU is important in real estate consulting services. She discussed the top skills of a REC, requirements to become REC, coverage REC exam, and the reasons for taking up consultancy examination and encouraged everyone to also become a Consultant.



CRB Cerila R. de los Santos, member of REBAP LMP Chapter, also a pastor shared real estate profession as a holy calling and an honorable profession. That every calling is great when greatly pursued as you will discover how each and every license compliment one another. She emphasized a consultant as a problem solver as applied also in personal problem. In conclusion to her presentation, Ask yourself...Am I in a feast or famine situation as a Real estate professional? In her closing presentation, she advised, "don't give up, continue climbing the ladder". She encouraged each one to study more.

### TOPIC 3: REAL ESTATE DEVELOPERS



CRB Madel Estoque, member of REBAP Baguio-Benguet Chapter, discussed Us Real Estate Brokers in fact have an edge in the build and sell industry. We have seen it all. What's good, what works, what sells. It only takes 100 percent commitment of mind, body and heart. Though starting out with our own personal money to finance our project is ideal, inviting family as investors or taking up house construction loans are also a good means to get the ball rolling. Knowing our target market helps us to adhere to our budget. Equally important is a strong workforce that consists of highly skilled, conscientious and diligent workers and subcontractors. Be the planner, facilitator, supervisor and everything in between. In other words being on top of all the action is key in making a good career in build and sell business.



CRB Margaret Gaw, Past National President, currently the National VP Internal, shared her experienced on construction management and how she became a pocket developer. She shared every phase of project development that is: Develop a goal, organize a team, set a date, establish partnership, having a focus area, market survey, planning, income profitability, development, and marketing. She also shared all the previous and present projects they have completed.



CRB Antonio Paterno Jr. member of REBAP since 2006, shared how to start build and sell on technical side and discussed his experience on how much initial capital to invest. He shared that location is important to consider when engaging in developing projects and advised to engaged in joint venture set up when selling in a build and sell project to get more profit. He reiterated that time frame is also important factor to consider when in this kind of business.

#### EVENT MODERATORS:



CRB **DAISY P. VILLAOS**  
National Treasurer  
Greenhills  
REBAP Greenhills

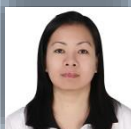


CRB **SIGMUND C. ESTREBA**  
National Board of Trustee  
Cebu  
REBAP Cebu

#### Special Thanks to:



CRB **CORA CABUG**  
Speaker Introducer  
CHAPTER:  
Rizal



CRB **GRACE DELA ROSA**  
Speaker Introducer  
CHAPTER:  
LMP



CRB **ROI MARC TEODORO**  
Speaker Introducer  
CHAPTER:  
Naga CamSur



# REBAP ACADEMY WEBINAR SERIES

## *For Real Estate Development*

### **SERIES 01: May 21, 2021**



By: CRB ESMERALDA P. DAVID  
National Auditor  
REBAP BAGUIO-BENGUET CHAPTER

## CONCEPTUALIZATION & PLOTTING

### **TOPIC:** CONCEPTUALIZING THREE-UNIT 4 STORY RESIDENTIAL TOWNHOUSE



CRB MARGARET D. GAW  
Quezon City

The Speaker, who, at the same time the owner and developer herself, discussed the conceptualization of the said development. Conceptualizing said project, she shared the factors why she came up with the residential townhouse. We learned that location, the proximity to business district and neighboring areas, the accessibility and the great demand for residential occupancy due to increasing population were just some of the factors considered in putting up said project.

She also discussed about the Market Study. She said that it is also important to know the surrounding properties. Another consideration is the design of the property. Market forces are the cause of different uses of real estate. Those forces affect market value. By studying the market, it will give us the fastest possible profit.

She shared that financial capacity, the professionals involved in the project, the environmental study, the technical aspects and the ability to manage not only the project but also the people involved play an important considerations in conceptualizing any real estate development.

### **TOPIC:** PLOTTING, SITE VERIFICATION AND ZONING RESTRICTIONS



CRB PONCIANO VALDEZ  
Baguio Benguet

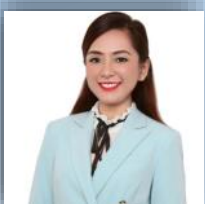
Lot Plotting was discussed by the Speaker and demonstrated it by the use of Autocad software. He used the project as an example in Site Verification and showed the participants on how to locate the property site as explored in Google Earth. He said that a boundary survey is necessary to indicate if there are any easement or encroachments.

On Zoning Restrictions, he advised the future developers to secure CLUP (Comprehensive Land Use Plan) to their municipal or city planning office before starting any project development. Building codes, setback requirements, leases and environmental regulations can all limit land uses. So, knowledge of local zoning ordinances is required.

#### EVENT MODERATORS:

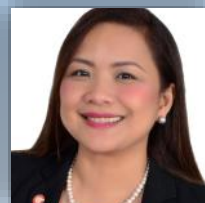


CRB ALBERT A. RAMIREZ  
CHAPTER:  
Metro Tagaytay



CRB PAULINE GIANNA ORILLOSA  
CHAPTER:  
Ortigas

#### Special Thanks to:



CRB NYRE ALCANTARA  
Speaker Introducer  
CHAPTER:  
Laoag City



CRB ESMERALDA DAVID  
Speaker Introducer  
CHAPTER:  
Baguio-Benguet



# REBAP ACADEMY WEBINAR SERIES

## *For Real Estate Development*

### **SERIES 02: June 4, 2021**



By: CRB ESMERALDA P. DAVID  
National Auditor  
REBAP BAGUIO-BENGUET CHAPTER

## HIGHEST AND BEST USE, APPRAISAL REPORTS, DRONE TECHNOLOGY

### **TOPIC: HIGHEST AND BEST USE**



CRB ESMERALDA DAVID  
Baguio

CRB Esmeralda David, Past President of Baguio-Benguet Chapter and National Auditor, discussed the importance of HABU. Highest and Best Use is important in Appraisal Reporting because the Market Value estimate depends entirely on the nature of the Present or Anticipated use for it. Highest and Best Use is not only important but a MUST in the Value Consulting Process. The Speaker discussed the definition of HABU which is the most probable use of a property and tackled the 4 testing criteria of HABU which is: physically possible, legally permissible, financially feasible, and maximally productive and that results in the Highest Value.

### **TOPIC: APPRAISAL REPORTS**



CRB IAN DELOS SANTOS  
LMP

CRB Ian R. Delos Santos of REBAP LMP highlighted the three methods of assessing property market values: Sales Comparison, Cost Approach and Income Approach. The Speaker discussed the Valuation Process and showed how the Appraisal Report look like. He discussed that if an appraiser is using the sales comparison approach, they're using other similar properties to measure the potential of the one they're appraising. Appraisers will select Comparable Sales or Rents and make necessary adjustments to the comparables. In Cost Approach, one should know how much it would cost to rebuild the property, less the accrued depreciation. If they're using the income approach, they're looking at how much income an existing property generates and comparing it with market value in the neighborhood. In Income approach, rents and occupancy forecasts is calculated.

### **TOPIC: DRONE TECHNOLOGY**



CRB PONCIANO VALDEZ  
Baguio Benguet

CRB Ponciano Valdez, VP MIS of Baguio-Benguet Chapter and a Geodetic Engineer familiarized the participants with the different types of drones available in the market, the drone advantages and its disadvantages, the limitations and the CAAP restrictions, the requirements for the use of Unmanned Aerial Vehicles (UAV) in the Philippines. He also discussed on General Rules for flying a drone in the Philippines and on how to get drone pilot license from the Civil Aviation Authority of the Philippines.

#### EVENT MODERATORS:



CRB RIZAL S. SALIH JR.  
CHAPTER:  
Metro Tagaytay



CRB GIRLIE R. MAZON  
CHAPTER:  
La Union

#### Special Thanks to:



CRB SIGMUND ESTREBA  
Speaker Introducer  
CHAPTER:  
Cebu



CRB CORA CABUG  
Speaker Introducer  
CHAPTER:  
Rizal



# REBAP ACADEMY WEBINAR SERIES

## *For Real Estate Development*

### **SERIES 03: June 18, 2021**



By: CRB DAISY VILLAOS  
National Treasurer  
REBAP GREENHILLS CHAPTER

## MARKETABILITY AND DESIGN RESEARCH

### TOPIC: MARKETABILITY EVALUATION



CRB ANA LIZA Q. ASIS  
Greenhills

Why do many heavily invested and beautifully designed buildings, like malls or office developments fail to achieve high returns or large profit margins? Unfortunately, investors of flunked real estate projects need to infuse more funds to previously considerable financial outlays to prevent more future losses. Common market entry mistakes are due to inadequate or failure to conduct market research. Similarly, a lack of understanding of the market dynamics is contributory to flopped project developments. In this webinar, Dr. Pinky explained the importance of analyzing the market surrounding a property because it is a component of the real estate development process, no matter how small the project may be. It is the basis of the marketability of the project development. Marketability tells whether the project development will appeal to prospects, sell to buyers, or lease out to tenants at a certain price that will generate a financial return. The webinar topic highlighted the importance of doing a marketability evaluation by way of a marketability analysis process.

### TOPIC: DESIGN RESEARCH



CRB MA. CRISTINA FRANCO  
Greenhills

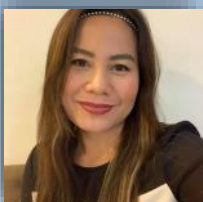
Setting architectural design objectives and researching for a project before the actual designing is very important. The Architect and the owner/developer and the other professionals involved in a project, work in collaboration with each other to achieve an ideal structure meant for the end user (buyer). Through design research, an architect can come up with a good design based on the requirements and the scope of works that were properly identified by the developer/owner. Architecture can affect our lives by how we experience planned spaces.

We showed how to plan spaces by using the bubble diagram and applying it to a detailed scale plan. We were able to point out how the design objectives were practically applied to this townhouse project.

#### EVENT MODERATORS:



CRB BONN JEROME PARCUTELA  
CHAPTER:  
Metro Tagaytay



CRB GLORY MAE CUAJOTOR  
CHAPTER:  
Palawan

#### Special Thanks to:



CRB GREG MACASPAC  
Speaker Introducer  
CHAPTER:  
Pampanga



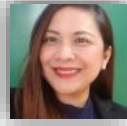
CRB ANNABEL CANABELA  
Speaker Introducer  
CHAPTER:  
Metro East



# REBAP ACADEMY WEBINAR SERIES

## *For Real Estate Development*

### **SERIES 04: July 16, 2021**



By: **CRB MARY NYRE DAWN S. ALCANTARA**  
National PRO  
REBAP LAOAG CHAPTER

## FINANCIAL STUDIES

### **TOPIC: SOURCES OF FUNDING**



**CRB EDWIN CALAMBA**  
Isabela

It is common for developers to turn to sources of funding to bring the endeavor to operation and completion. Finance is an essential part of project management because every project needs to be planned according to a budget. Project development finance may come from a variety of sources. As discussed by Consultant Edwin Calamba of Rebab Isabela, sources of funding include capital equity to finance your project, clients equity or using other people's money/capital, commercial banks, HDMF/Pag-ibig Fund, NHA, NHMFC, government shelter agencies. Aside from those sources, we also have private company financing, joint ventures with private developers. Financing from these alternative sources has important implications on projects' overall cost, cash flow and claims to project income and value.

### **TOPIC: DEVELOPMENT & CONSTRUCTION COST PERMIT COST/ SALES AND**



**CRB NYRE ALCANTARA**  
Laoag City

Development cost known as the heart of every project was extensively discussed by Consultant Mary Nyre Dawn Alcantara. She is from Rebab Laoag and is currently PRO of Rebab National Board. Breakdown of the development cost was cited such as the pre-acquisition cost, land acquisition cost, pre-construction expenses, construction cost, and property taxes. It is also noteworthy to pay attention to areas of permits and licenses. This regulates the safety and structure of the project. They act as proof that the business follows certain laws and ordinances. It was further discussed that sales and marketing tools used were site tarp, flyers, advertisement (social media), direct buyer/old buyer, bank tie-up referrals, and brokers. Marketing and sales alignment helps close deals faster. Sales and marketing must work together to provide action on buyer's problems and opportunities. Today's teams are operating in the age of customer's needs.

### **TOPIC: TIME VALUE OF MONEY / RETURN ON INVESTMENT / PROFIT**



**CRB CIRILA DELOS SANTOS**  
LMP

Every company needs to earn a profit to be successful. Profit is realized when the revenue generated from a business activity exceeds the expenses. Net profit is essential for the company's growth and prosperity. This was thoroughly discussed by Consultant Cirila Delos Santos of LMP. Equally important topic explored was the time value of money. As our key takeaways, we learned that the concept that money you have now is worth more than the identical sum in the future due to its potential earning capacity. Money is more valuable today versus an identical sum in the future. The time value of money provides the foundation for every financial decision that we make. On the other hand, Return on Investment is a performance measure used to evaluate the efficiency or profitability of an investment. Discounted cash flow methods were also examined such as NPV and IRR, both used for evaluating investments or capital projects.

#### EVENT MODERATORS:



**CRB RG RANADA**  
CHAPTER  
GREENHILLS Chapter



**CRB MA. TERESA GERONIMO**  
CHAPTER  
CALOOCAN Chapter

#### Special Thanks to:



**CRB MARICAR OCTAVIANO**  
Speaker Introducer  
CHAPTER:  
Metro Bacolod



**CRB CHERRY CASUGAY**  
Speaker Introducer  
CHAPTER:  
Tuguegarao



# REBAP ACADEMY WEBINAR SERIES

## *For Real Estate Development*

### **SERIES 05: July 30, 2021**



By: CRB SIGMUND ESTREBA  
National Board of Trustee  
REBAP CEBU CHAPTER

## The Project Team: "Interaction and Business Relationship." (Part 1)



CRB ADOLFO ENCILA JR.  
Naga CamSur

### **TOPIC: ENVIRONMENTAL PLANNER**

Our first speaker is Engr. Adolfo "Jun" Ancila, Jr., a licensed environmental planner. He said that although the signature of a licensed environmental planner is not, for now, required in getting a development or building permit, some local government units (LGUs) ask for it, to ensure better planning and to have environmentally sustainable communities. He gave emphasis on the importance of ample open spaces in real estate development. They are the ones who makes sure water, land and other natural resources are properly utilized, bearing in mind the need of the people.



CRB ANGELIKA PEREZ  
Makati

### **TOPIC: ARCHITECT**

On her part, the second speaker, Architect Aika Perez, stressed the value of beauty in buildings and real estate development. She said beauty sometimes, is not tangible, like ventilation. You can only feel it. It is needed and increases the value of the project. Architects, even consider in their design plans, the unique cultural problems and concerns of the project. Plans must be well thought of. And the design of the building will help established the business brand.



CRB ARMANDO AMAN  
Naga CamSur

### **TOPIC: CIVIL ENGINEER / MASTER PLUMBER**

Then, Engr. Randy Aman, from REBAP Camsur and Naga City Chapter, vividly illustrated what a licensed civil engineer and master planner can do to our building and real estate project. A civil engineer, he said, is a specialist. He knows about what appropriate materials to use, in terms of strength in the project, structural designs must be correct and how to examine first the Geo-technical aspects of the development (soil testing, soil boring), among others. And being a master plumber also, he thoroughly explained and demonstrated to the participants, the almost always hidden aspects of plumbing in our projects. We now know a bit of the complex and technical work of water distribution, sanitary and storm drainage system and even about water pressure.

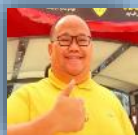


CRB JEFFREY POBLADOR  
Metro Bacolod

### **TOPIC: PROFESSIONAL ELECTRICAL ENGINEER**

Our last speaker is from the city of smiles, Bacolod City. Engineer Jeffrey Poblador discussed the obvious importance of safety in the electrical plan in our project. Being an electrical engineer, he ably shared to us all the requirements in getting electrical permits from the local office of the building official.

#### EVENT



CRB THIRD BALLETE  
CHAPTER:  
Global City



CRB CECILE RIVERA  
CHAPTER:  
Naga Camsur

#### Special Thanks to:



CRB DANTE BOLUSAN  
Speaker Introducer  
CHAPTER:  
Laoag City



CRB DENNIS PROFETA  
Speaker Introducer  
CHAPTER:  
Makati



CRB KAREN MADLANGBAYAN  
Speaker Introducer  
CHAPTER:  
Greenhills



CRB JULIET PUZON  
Speaker Introducer  
CHAPTER:  
Baguio



# REBAP ACADEMY WEBINAR SERIES

## *For Real Estate Development*

### **SERIES 06: August 13, 2021**



By: CRB JOSE LUIS SAN AGUSTIN  
National Board of Trustee  
REBAP METRO BACOLOD CHAPTER

## The Project Team: "Interaction and Business Relationship." (Part 2)



CRB CHERRI JEANELYN  
ESTACIO  
Rizal

### **TOPIC: BUILDING CONTRACTOR**

CRB Cheri Jeanelyn Estacio of REBAP Rizal Chapter started the ball rolling by discussing the role of the Project Contractor in the Project Team. For licensing and registration, CRB Cheri reminded the body that under R.A. 4566, all persons who want to engage in the business of contracting have to secure a PCAB license from the Philippine Contractor's Accreditation Board. She then displayed a chart of the different PCAB categorizations where minimum equity requirements are provided vis-à-vis the allowable project cost range that a proponent contractor may apply to engage in. She then briefly gave the 3 construction program stages, and these are: design stage, bidding stage and finally, building stage. However, she was quick to point out that first and foremost, the contractor will need to have the Contract in place. This will ensure that both Contractor and Project Owner's desire and needs will be legal ensured. Because the Contractor will want to achieve the least project work at the highest contract price while the Project Owner will want the least project cost at the best construction work.



CRB JANETTE HERNANDEZ  
Mandaluyong

### **TOPIC: INTERIOR DESIGNER**

CRB Janette SJ Hernandez, Past National President and member of REBAP Mandaluyong discussed project aesthetics representing the role of Interior Designer. According to CRB Janette, the Interior Designer deals with the aesthetics of the space. In fact, she spends a lot of time at the project site, visualizing the textures, dimensions and colors of the interior components of the project. Interior design work involves conceptual development, space planning, resource planning and coordinating with different team leaders in relation to the aesthetic enhancement of the project.



CRB MARGARET GAW  
Quezon City

### **TOPIC: PROJECT MANAGER**

CRB Margaret Gaw Past National President and member of REBAP Quezon city, actual owner of the 3 door townhouse, presented as the Project Manager. She explained that the Project Manager holds the orchestra baton so to speak. She coordinates the other team members, including the contractor, the architect, interior designer, engineer, the suppliers and the client. Skill sets required include: estimating and budgeting, negotiating, scheduling, leading and organizing the calendar, but most important of all, problem solver. Because the buck stops at the table of the Project Manager. The Project Manager manages the 5 stages of the development project, namely, Initiation Stage, Planning Stage, Execution Stage, Monitoring and finally Closing Stages. These involve activities like risk management, resource distribution, tracking over-all performance and results performance assessment.

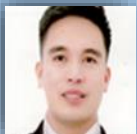


CRB JEPH BERG RODELAS  
Metro Bacolod

### **TOPIC: ACCOUNTANT**

Finally, CRB Jeph Berc Rodelas, broker member of REBAP Metro Bacolod took the role of the Project Accountant. CRB Jeph ably informed aspiring pocket developers what the compliance requirements of a project include. These are: Local Government licensing and registrations, Employee requirements on SSS, Pag-ibig, and Phil-Health, as well as minimum wage requirements, holiday pay and night differentials. Most importantly, he pointed out BIR requirements on Annual Registration, Books of Accounts, and Invoicing: Sales Invoice or Official Receipt.

#### EVENT MODERATORS:



CRB RONNEL YBANEZ  
CHAPTER:  
Cavite



CRB HATTIE EMILIA PILI  
CHAPTER:  
Quezon City

#### Special Thanks to:



CRB JOY VALLEDOR  
Speaker Introducer  
CHAPTER:  
Tacloban



CRB ALLAN FLORIN  
Speaker Introducer  
CHAPTER:  
Naga Cam Sur



CRB CECILIA MENDOZA  
Speaker Introducer  
CHAPTER:  
Cavite



CRB NELSON ANTATICO  
Speaker Introducer  
CHAPTER:  
Zamboanga



# REBAP ACADEMY WEBINAR SERIES

## *For Real Estate Development*

### **SERIES 07: August 27, 2021**



By: CRB GRACE DELA ROSA  
National Board of Trustee  
REBAP LMP CHAPTER

## EFFECTIVE MARKETING (PRICING & PAYMENT SCHEMES) AND SALES STRATEGY

### **TOPIC:** SALES STRATEGY



CRB KC REYES  
Pampanga

In marketing and sales, goals should be to become the top of the mind choice Broker, and to add value and provide solution to the client. Per Cons KC Reyes, branding ourselves will also help us to be a standout sales champion by posting edutainment on our FB page and Instagram on a daily basis. She also mentioned about the important tools in breakthrough sales and these are lead database, time blocking, and keeping track of our sales numbers. For regular assessment of ourselves, we should do a SWOT analysis of our selling skills. Further, she added that we have to know beforehand our sales goals for the next 12 months and 5 years so we can track our numbers. Lastly, as beautifully capped by Cons. KC, we should stay away from our comfort zone and in the end, seek God first.

### **TOPIC:** EFFECTIVE MARKETING (PRICING & PAYMENT SCHEMES)



CRB MARGOT MAGCALAS  
LMP

To be able to come up with pricing strategy, we need market research, computation, and consumer insights of the target market. NB Margot, thus, enumerated the best pricing strategies which include skimming, penetration, competitive, premium, cost-plus, and value. As regards the 5 factors to consider when pricing, these are as follows: cost of the project, target market, positioning, competitors, and profit. Options available for purchase aside from cash are deferred payment, a few down payment terms, bank/pag-IBIG loan, and in-house financing. In the end, NB Margot said that pricing will depend on what value the unit can give to address the desires and needs of the client.

### **TOPIC:** COVID-19: The Delta Variant What every Real Estate Brokers needs to know about this new phenomenon



CRB CHARITO INDONTO  
LMP

Covid-19 is a family of Corona viruses, which cause illnesses ranging from common colds to more severe illnesses such as MERS-COV or Sars. Dr. Cherry Indonto affirmed that Delta variant is more dangerous and transmissible, rendering the children to be more at risk since they're not vaccinated, where infected people are most likely to be hospitalized than those who got sick with the alpha variant. The virus mutates. So Dr. Cherry advised us to religiously do our part as responsible citizens by following these preventive measures: daily intake of Vitamin D and Vitamin C, 7 hours of sleep, balanced diet, regular exercise, wearing of masks, hand-washing, social distancing, getting the full dose of the vaccine, and being vigilant of fake news.

#### EVENT MODERATORS:



CRB EDGAR AGATON  
CHAPTER:



CRB KAREN MADLANGBAYAN  
CHAPTER:

#### Special Thanks to:



CRB CHING LAMPITOC  
Speaker Introducer



CRB AGNES GARCIA  
Speaker Introducer



CRB ELISA NAMOCA  
Speaker Introducer





# REBAP ACADEMY WEBINAR SERIES

## *For Real Estate Development*

### **SERIES 08: September 10, 2021**



By: **CRB MIKE AGOT**  
National VP- EXTERNAL  
REBAP MAKATI CHAPTER

## FINANCING, TAXATION & DOCUMENTATION

### **TOPIC: DOCUMENTATION**

The whole process of documentation of a sale transaction of a real estate property was discussed. This covered: 1. Letter of intent, 2. Earnest money agreement, 3. Contract to sell, and 4. Deed of sale. The lecture touched on important provisions in each document.



**CRB LEBBAY LAGOGO**  
Greenhills

The lecture described the proper procedure in transferring the title in the name of the buyer once a sale is consummated starting with the payment of taxes to the Bureau of Internal Revenue (BIR), payment of transfer tax/business tax imposed by the Treasurer's Office in each municipality or city, transfer of title in the name of the buyer with the Registry of Deeds and finally, the transfer of the tax declaration in the name of the new owner at the local Assessor's Office. It emphasized the importance of identifying whether the property being sold is a capital asset or an ordinary asset. Taxes to BIR from the sale of the property will depend on the classification of the property. The parties involved in the transaction should be fully familiar with the location of the property. Each municipality imposes its own transfer tax as well as business tax rates.

The lecture provided challenging situations that can be encountered during the processes, as experienced by the speaker, with suggestions on how to approach them.

A well knowledgeable broker will surely ensure a seamless transaction.

### **TOPIC: FINANCING & TAXATION**



**CRB CHERRY VI CASTILLO**  
LMP

Taxes form a big part of the selling price. Thus, it is important to know the taxes that are applicable to any prospective sale transaction and how to compute them. Atty. Cherry discussed the difference between a capital and an ordinary asset and the taxes that may apply. She discussed expanded withholding taxes, VAT, and DST. With regard to financing, she also discussed the loan requirements and procedures for buyers to take out a loan from our sponsor, BPI Family Savings Bank.

#### EVENT MODERATORS:



**CRB ERMEL CABA**  
CHAPTER:  
Pangasinan



**CRB KATE BICO**  
CHAPTER:  
Cavite

#### Special Thanks to:



**CRB JANREY COLMO**  
Speaker Introducer  
CHAPTER:  
Mandaue



**CRB NORI DATAR**  
Speaker Introducer  
CHAPTER:  
Global City



# REBAP ACADEMY WEBINAR SERIES

## *For Real Estate Development*

### **SERIES 09: October 1, 2021**



By: **CRB MARY NYRE DAWN S. ALCANTARA**  
National Board of Trustee  
REBAP LAOAG CHAPTER

## AFTER SALES SERVICE / PROJECT SUMMARY & ASSESSMENT

### **TOPIC: AFTER SALES SERVICE (PROJECT SELLING)**



**CRB MARISOL DELOS REYES**  
Global City

Discussion on AFTER-SALES SERVICE (Project Selling Edition) in real estate will serve as guide especially to real estate practitioners in handling their clients.

Real estate service is a trustworthy and long-term professional relationship with a client. It is important to know the different phases of real estate service to enable us to understand when do after sales service starts.

A real estate professional is expected to have the mastery of the project/s, adeptness with different marketing channels, competency in handling closing and sales in coordination with the developer and lastly expertise on the step by step guide on after sales service phase.

It pays to know and make our client aware on the extent of the services a real estate professional can provide. If it is not on the scope of the real estate service, recommendations and suggestions should always be ready and available.

Techniques on managing after-sales service are infinite and ever changing.

It is an advantage to have updates and sharing on other professionals' experiences on customer and after-sales service. It is proven in any field or profession that EXPERIENCE is the best teacher. Through our personal and other professional experiences with clients, we learn new techniques and develop best practices as well as adopt qualities of an excellent after-sales service. After-sales service proves who, what, where and how are we as a REAL ESTATE PROFESSIONAL.

With your real estate experiences, have you created a brand of your service?

Let us all be relevant and generous in sharing new learning and experiences to continuously proliferate professionalism in real estate service.

### **TOPIC: AFTER SALES SERVICE (BROKERAGE)**



**CRB RICKY VELASCO**  
Greenhills

"After Sales Service" can well be more defined as "Customer Service" of which in most globally-known brands aiming for Brand Image superiority, as well as strong Corporate-Imaging is a vital part not only of their marketing thrusts and strategies, but a way of life in serving the market. This module is focused on how to understand client expectations more clearly. It will also provide glimpses and perspectives on how clients can be handled properly according to their expectations. Japan, have even revolutionized Customer Service in a highly developed art form. Ultimately, understanding client expectations can be an important standard or guideline on giving out what the client truly deserve from us, the best there is around.

#### EVENT MODERATORS:



**CRB MIKE AGOT**  
CHAPTER:  
Makati

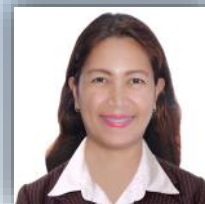


**CRB NYRE ALCANTARA**  
CHAPTER:  
Laoag City

#### Special Thanks to:



**CRB JOCELYN LIM**  
Speaker Introducer  
CHAPTER:  
Mandaluyong



**CRB TINAY DE LIMA**  
Speaker Introducer  
CHAPTER:  
Metro Tagaytay

# A DOZEN YEARS' DELIGHTS for REBAP-BBC

By CRB Jun Valdez and CRB George Cabe



The Baguio-Benguet Chapter of REBAP, Inc. celebrated its 12th Anniversary with the theme “Isang Dosenang Saya” last August 28, 2021. The event was held both virtually via Zoom and face-to-face at The Plaza Lodge Hotel at South Drive, Baguio City. REBAP National President CRB Benivici Castro, REBAP National Treasurer Daisy Villaos and VP for MIS Roi Marc Teodoro also attended the event as judges of the Tiktok and Headdress competition. The sponsors of the event were the Sun Trust Properties Inc., represented by Dexter Aviles and BDO.

With the attendees adorned with different kinds of headdress and pumped up by Tiktok music, the event truly was a

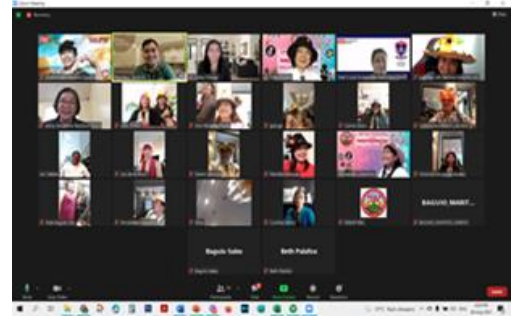
bundle of joy. Members of the chapter showed their talents in the Tiktok Competition. Officers of the BBC, including Chapter President CRB Juliet Puzon, danced in their own special Tiktok numbers. The ever-energetic event host CRB Maria Teresa Santillan also entertained the viewers with her singing of Frankie Valli’s “Can’t Take My Eyes Off of You.”

More than thirty people attended the event although half were virtual. Anniversary Committee headed by CRB Maria Teresa Santillan were among those physically present at the Plaza Lodge. The committee hosted fun guessing games such as name the tunes, movies and personalities were flashed on screen.

Winners of the competitions were announced and prizes were given away. The winner for the Tiktok Challenge for the solo category was CRB Aida Lumbas



and for the group category, four ladies clad in black who named themselves “Dancing CRB Gale” claimed the victory. CRB Atty. Joshelle



Ruth Bentrez-Bancilo bagged the award for the Best Headdress in the female category with her Sunflower-gilded straw hat. Meanwhile, CRB PP Carlos Oseo, who was holding a BBC microphone prop, won the male category with his black fedora.

REBAP BBC Public Relations Officer CRB George Cabe closed the event with congratulatory message to the Baguio-Benguet chapter for reaching 12 successful years.

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# REBAP BBC CONTINUING STRONG in its 2ND VIRTUAL GMM

By CRB Vicky Gonzales



The REBAP BBC, amidst the challenges, continue to go strong, conducted the 2nd Virtual General Membership Meeting (GMM) last July 31, 2021. The members were left in awe as our very own CRB

Katherine “Kate” Tolingan presented her Inspirational Talk with the topic “Grit and Red Sole”. Amazingly, she pulled everyone’s attention as she wittingly shared her simple yet overwhelming secret of success. With her background in Psychology and Teaching, she showed how one’s core values could influence one’s actions and decisions particularly in the real estate business – how “finding your niche” or what you specialize in and creating your “Red Sole” or your unique brand or what differentiates you from the rest could bring positive results or more sales.

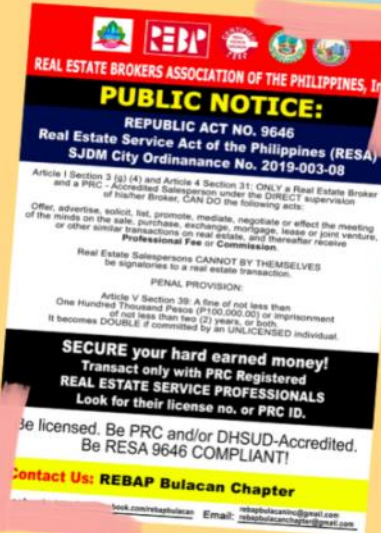
The meeting was very well attended and concluded with the Kamustahan where members present shared a piece of their thoughts on their day-to-day affairs. Kudos to all the Officers and members who prepared and participated in the event.

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# REBAP Bulacan Chapter Ignites Advocacy on RESA Law Implementation



Real Estate Brokers Association of the Philippines (REBAP) Bulacan Chapter take a more aggressive action against the proliferation of illegal real estate practitioners through public information campaign to raise people's awareness about the Real Estate Service Act No. 9646 and it's local adoption of City of San Jose del Monte: City Ordinance No. 2019-003-08.

We communicated thru government offices such as City Assessor's Office, Registry of Deeds and Bureau of Internal Revenue to help us promote RESA Law so that it can effectively mobilize a larger audience citizens in order to achieve the value of implementing RESA Law. Headed by REBAP Bulacan Chapter 2021 Chapter President Crb. Marites S. Palmiano with the help of other 2021 Officers: VP for Internal Affairs Crb. Virginia B. Yu, VP for External Affairs Crb. Mary Jean E. Ginoo, VP for MIS Crb. Leovir S. Larraga, Auditor Crb. Maria Mila A. Danao, IPP Crb. Anthony Z. Alisuag and PP Crb. Elizabeth de Guzman, the group initiated a public information campaign thru posting of tarpaulin in government offices and soon in different developers offices and project sites.



Pres. Marites S. Palmiano and VP for Internal Affairs Virginia B. Yu together with San Jose del Monte City Assessor Estela L. San Felipe and Assistant City Assessor Violeta L. Villa during installation of RA#9646 External Vigilance Tarpaulin to SJDM City Assessor's Office.



REBAP Bulacan 2021 Chapter Officers at the BIR RDO 25A and 25B



REBAP Bulacan 2021 Chapter Officers in front of LRA Branch Registry of Deeds Meycauan Bulacan together with Atty. Julius A. Hidalgo

**Article Written by:**  
President Crb. Marites S. Palmiano

**Photo Lay-out by:**  
VP for MIS Crb. Leovir S. Larraga

# REBAP CALOOCAN CHAPTER

By CRB Mary Jane B. Faderon

**What's up !!** What happened to Caloocan Chapter these past few months? May to August??

Many of us just stayed at home because of what's happening around us, but as a Real Estate Broker our task is really going out on field. As a Chapter we don't have much group activities together, like what we had before.

As an individual Real Estate Broker we can't say "No" to actual site inspection, site manning and tripping, and Regular transactions with local government agencies are still there, such as going to RD, BIR, and PRC for License Renewal. We also attended invitations from other Chapter sharing different topics related to our business thru Zoom meeting. A new Condominium project from Ortigas Land were visited by CRB Noel Cobangbang and CRB Jane Faderon from the invitation of Ms. Nicole Calamba. A collaboration meeting with our National President, CRB Vivianne Castro happened also in one of the transactions of our member.



CRB Louella Laranang encountered what she called as a "one in a million-chance transaction" which may not be a large account but equally important. It started with a simple tarpaulin posted in front of the house she was selling. First client requested for documents but it took a while for the seller to send because he was out of the country, so the transaction did not continue because the interested client just disappeared. Another interested client, but couldn't give a day to give the earnest money until Client 3 arrived unexpectedly. He turned out to be her neighbor in a Small Village in their area which is called "Turod". He left their Barrio when he was 10yrs old and migrated to the United States of America. No matter how many clients arrived, if the house you are selling is for the right one, God has always the way.

Our annual Corporate Social Responsi-



bility (CSR) happened last August 30. Our generous members, together with Atty Sonia Tablizo contributed yearly to raise funds to donate and extend help to less fortunate people. Mission accomplished under the leadership of our Chapter President Marius Manzo with our past Presidents, CRB Louella Laranang and CRB Ma Teresa Geronimo, in Barangay Bagumbong 177, at Bahay Mapagkalinga and Bahay Mapagmahal "Home for the Aged and Abandoned Children. In addition we also donated a sum of money to "Moments with Fr. Jerry Foundation Inc.". It felt good to help someone in need especially when you know you have so much to share. Spiritual activities attended by some of Caloocan members were the Eucharistic Celebration, Rite of Dedication, Consecration of Church and Altar Corpus Christi Parish at Palmera Homes Sta Monica QC by His Eminence Bishop Roberto Gaa and Fr Joseph Thuyen, ICM.



During Chapter meeting, President CRB Marius Manzo updated us about REBAP activities. We also conducted exchange of listings and invited Developers to present new projects like what Ortigas Land did.

Members are also excited for all the National activities like GMM and the Webinar Academy Series. In fact, we have winners in our REBAP Academy Webinar Selfie Contest to mention, we have CRB Louella Laranang, CRB Aileen Asiddao, and yours truly, Topics discussed were very informative and helpful.



Speakers were all experienced and very reliable. To mention some of the things we have seen and heard that are very important to know as a Real Estate Broker were discussed such

as about Appraisal Reports, Drone Technology for Real Estate, Marketability Evaluation, Design Research, Sources of Funding, Development and Construction Cost, Time Value of Money, ROI and Profit, and other topics from Webinar Academy Series 5,6 and the latest Series7 and our very own

CRB Ma Teresa Geronimo was one of the moderators in Series 4 last July.

Caloocan Chapter joined the 2nd National General Membership meeting, held last June 24, 2021, some were at home, some were listening while driving, some at their respective offices. Events like this should not



be missed because of the great topics shared and new projects presented that can be a member's business.

We must not forget that our daily work begins inside our home before we can go out and perform our jobs as Real Estate Brokers. We did some exercise, eating healthy breakfast with our vitamins and do some house cleaning and enjoy a happy moment with our family members and a quite time with our Almighty God. And in addition, not to forget we need to be very responsible with our community, majority of Caloocan Chapter members were fully vaccinated.

For Caloocan Chapter we will not stop working together thru the leadership of our President Marius Manzo with the help and participation of our officers and members. We do not have as many activities as we did before, but Caloocan Chapter is still here and willing to help and participate in all the activities of the National and other Chapters. **REBAP CALOOCAN Hep hep Hurray.**



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# REBAP Cavite Chapter: Better Together, Apart!

By CRB Kate Ericka Bico



Cheers! To all CRBs out there... Adventure awaits!" Indeed a call to raise those goblets as the REBAP Cavite Chapter bagged the 1st prize for the REBAP Hot Summer Jam Photo Contest last 15th of May 2021, during the REBAP National Virtual event. Inspired to celebrate life as it is for now, while looking forward to greater things of the future sun-screen season brings. It is suggested that if you haven't yet, you might as well take a look on chapter's video entry

(available on our Official FB form of support to the entire members has partnered and officially signed on August 2021 another UAS or Unified Accreditation System agreement with Moldex Realty Inc., with project developments located at Dasmarinas City, Silang, Trece Martires, and Indang in Cavite, as well as Sta. Rosa in Laguna, plus horizontal developments within Metro Manila, and adding those inventories in North areas like Bulacan, Pampanga, and up to Baguio -- where one might want to go with a friend! Surely, these will then serve convenience, and boost sales despite the challenges of the new normal. Further, a lot of members participated-in to a number of Site Orientation to SMDC's vertical project developments across the metro, in coordination with the chapter. Voila! Fruits has been reaped sooner than the expected harvest, blessing of sales has flown continuously as a number of chapter members been closing deals, and delighted that distinguished members topped those boards amazingly!



Page: REBAP Cavite Chapter) that captured a lot of Cavite members' hot summer jam flashes!

Another yell to finally ring bells when what was in search of ways to regain for three and a half year long, has been wholly returned amicably to the chapter. The secure hand over of the Cavite Chapter office' CCT (Condominium Certificate of Title) happened June 2021 is the answer to all the circulating questions in the air, an end to a long story to that has been told --- now a history of success and redemption of the confidence to some that was once lost, and a key for everything that it was worth.

A call to order for face-to-face meeting practicing health protocols of Chapter Officers has been conducted last July 2021, for the first time again after the series of video-on-and-off moments. But more than those meetings, B.O.Ts (Board of Trustees) missed each other's warm bodies as well! Appreciating all the previous efforts and recognizing one's extra mile service for the beloved organization even though remotely working, and committed themselves to continue the hard work with all their hearts even apart. Truly, a moment captured wearing those powder-blue colored uniforms altogether brushing each other's elbows, is a remind-ignition to pull off during cold distances.

The organization, in pledge to be a plat-



With the mission to uplift the real estate industry through its members, the REBAP Cavite Chapter Inc., facilitated a 4-SESSION SPEECHCRAFT PROGRAM (June - July 2021) in partnership with the TOASTMASTER CLUB - Dasmarinas Cavite that aims to let the participating members experience the process, and prepare them to a supportive and positive learning platform, in which members are empowered to develop communication and leadership skills, resulting in greater self-confidence and personal growth. **Such, a more confident, future leader, improved communicator, public speaker, and a full potential CRBs were set to hoist the profession's creed** to the industry and to the nation building. It is true that the past couple of months has been rough, but the course has been Better Together, Apart!

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# REAL ESTATE: RESILIENCY REDEFINED

By *CRB Rhodora Sto Tomas*

After the harsh onslaught of the pandemic, many people thought that the real estate industry would eventually go down the drain. And why not? Real estate selling starts with handing out of glossy flyers to people in crowded places like malls and thrives on actual visits around and out of town. Unfortunately, all these were prohibited during the lockdown and caused somewhat of an economic turmoil and frustration not only in real estate, but in the realm of most businesses around the world.

## A NEW MARKETPLACE

Fortunately, there was social media and digital ads. Digitalization made it possible for real estate to operate on the web. It did take some time before the industry could adjust to the new normal. The digital transition was not easy, but doable, anyway. After all, houses and living spaces are a necessity even during the time of the pandemic. A little more than a year after the pandemic began, most real estate companies shifted from the usual interpersonal communication to the digital marketplace. And what made this work was keeping the clients constantly informed and updated with what's going on.

## A ONE-STOP LOCATION

In terms of updated services, real estate developments became more comprehensive and holistic in terms of what they offer. Buildings have now combined residential, office, and commercial spaces, with the idea of safety and not just convenience. The idea is that the less people leave the vicinity of the safety zone, the less chances of transmitting the virus and putting neighbors in danger. Apparently, this idea is something that has not been thought of before the pandemic. But now, it has become a selling point for developers.

## CONTACTLESS SOFTWARES

No one wants to touch anything nowadays because pathogens stay on surfaces for days and these have elicited fear among people. So as a solution, most condominium projects now have smart home features like using QR Codes which allows dwellers to move around without having to constantly touch objects and transmit the disease to others. It does not really come off as costly, considering the safety and security that it offers. We cannot stress it enough, that an ounce of prevention is always better than a pound of cure.

## SOCIAL DISTANCE

The real estate industry identified a novel factor that now drives buyers to purchase properties: vast space. With the new normal health protocol, people wanted to move out of congested areas because they feared COVID-19. In effect, more and more potential buyers inquired about properties situated outside the metro. Preferences were Laguna, Cavite, and Pampanga. These are provinces not too far from the capital region. Even Iloilo and Cebu were choice areas in the South for those who wanted to relocate or simply buy. And because of the remote working conditions, most professionals were not deterred by

the distance. Still, safety was the primary consideration.

## THE RAY OF LIGHT

The industry recovery in the first quarter of 2021 promises a brighter future in world of real estate. For one, the demographics of buyers are now younger, coming from the 20-30-year-old brackets. The health sector's continuous push for physical distancing has encouraged a lot of people to go solo as much as they can, if that is the best way to save themselves from the perils of the pandemic.

The vaccines are here, and hopefully, as soon as we reach the point of herd immunity, there will be another shift in the industry. The economy will adjust to a now normal and people will have access to bank loans, making it possible for them to buy properties again. Thus, the real estate industry will surely see better days ahead

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# The Creation of Serial Sellers

By CRB Mary Karen Madlangbayan



The third quarter of 2021 started out more sanguine than the earlier half of the year. The Covid cases were on a downtrend and GCQ was hoisted in Metro Manila in early August. The Greenhills Chapter was ecstatic, and from the “mental health, cleansing and staging topics” in the second quarter, we went on a higher gear. We focused on speakers who continued to sell despite the pandemic. That was why even when the lockdown was tightened again on the latter part of the quarter, our optimism could not be deterred.

We kicked off July with the 8th Business Meeting on the topic “A Day in the Life of a Serial Seller” that was discussed at length by **PP Arlyn Santos**. Her major take-aways included studying comparable

top brokers and adapting their winning strategies. She also adhered to traditional habits like writing her to do list in a notebook, consistently listening to stock market gurus and exercising. We capped the day with the listings exchange – our staple in our pre-covid meetings, which we shelved when the pandemic started.

On **July 22, 2021**, we had our third **Breakout Thursday (BOT)**, a tutorial session with a case study crafted by **PRO Lorna Lopez** and solved by **PP Roberto “Bong” Cruz**. The case, entitled “Heirs Around the World,” involved selling a property that was passed on through several generations and with heirs located in various countries. It was a mind-boggling, three-hour session that encouraged various team members to interact as they tried

solving the case together with the help of the Greenbook, a catalogue of business and legal forms used in real estate transactions. Furthermore, the BOT was made more special with mini-movies acted in by Green-

hills members, which served as teasers that were posted days prior to the meeting.

**July 29, 2021** was a day for altruism as we listened on how to give back to the society by learning the ropes of the **Community Mortgage Program (CMP)**. **CRB Luis Gonzales** enlightened us through his experiences with buying a property and setting up communities for the poor and homeless. Moreover, he gave us pointers on the government’s CMP guidelines. The topic was too precious not to be shared and so the meeting’s Zoom link was shared with other chapters.

**August 12, 2021** became another borderless meeting when we invited our past president and **former National Chairman and National President CRB Rey Duterte** to shed light on a “Survival Mindset & Achieving Longevity in the Real Estate Business.” PP Rey is one of our founders and remains a pillar of the chap-



# The Creation of Serial Sellers

By CRB Mary Karen Madlangbayan



ter from 1987 to the present day, encompassing more than three decades of experience. Admirably, he is also a Serial Seller despite the pandemic. In his talk, he advocated on three things: focusing on an area, co-brokering (nourishing your network of co-brokers operating with the same expertise) and most especially, sharing the blessings with your chapter and those in need.

**August 26, 2021** was a day of reminiscing when we celebrated in advance our **34th Anniversary**. The festivities encouraged Greenhills Chapter members to display "Vigor at 34," akin to superheroes, to inspire members to be bigger than themselves if they were to survive the pandemic. **PP Buenaventura "Benny" Fulgencio** discussed the chapter's history during his term, such as the inception of the Big Brother project, which was the precursor of the current UAS projects, and the main reason for the growth spurt in membership during the 1990s. **PP Benny** also recounted how he wrote the REBAP CREDO, which was initially recited in the Greenhills chapter alone before being adopted for national use.

The indefatigable chapter **Past President and current National Chairman Emily Duterte** stirred the members

with her call to everyday yet powerful acts of kindness. The day was highlighted with the Yellow Team's winning entry of a video performance set to Filipino alternative rock band Sandwich's "Sugod Mga Kapatid."

**September 9, 2021** was supposedly an accommodative meeting for the applicants' required attendance prior to the last Oath Taking of National on the 23rd of same month. And yet, it was a pleasant surprise when the Greenhills Chapter members flocked to the Zoom meeting to learn from Serial Seller **CRB Alegre "Gigi" Mendez's** detailed discussion on her exclusive listing that was riddled with problems. After a decade, it was finally sold during ECQ and during a ghost month at that. She stressed the value of constant communication - with her client, with her mentor **PP Evelyn Dum Dum** and best of all - with the Lord. She was also grateful for the discussion of the government's Anti-Red Tape Authority (ARTA) that she ini-

tially learned from the REBAP webinars, which she used for the timely release of real estate documents from other government institutions.

Aside from that testimonial, the Greenhills Chapter members were treated to further learnings and fun on "Powerpoint & Zoom Tips and Tricks" by **Board of Trustee Director Judy Dellota**. Members loved learning how to apply Zoom lipstick and having a Powerpoint slide as their Zoom background. Finally, I, with my background as an Appraiser, brought the members on a virtual "tripping" (read: site viewing) by using Google Map. In this virtual viewing, members were taught how to show the property on a street view, measure the size, show the shape and search the competitors' distance from the property with just a few clicks, all from the comfort of their homes.

There will be more events happening in September. But then again, it will be reserved for the next issue of the Certified newsletter. **Abangan!**

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# REBAP LAOAG INTENSIFIES ITS CORPORATE SOCIAL RESPONSIBILITY

By CRB Jacqueline Adriano



**D**uring this pandemic, celebrating lavish birthday party is no longer in the minds of every celebrant. Our VP Finance Maryjane Jacinto during her birthday distributed health supplies like alcohol, face mask to and face shield to traffic policemen in the City. Pres Dante Bolusan and IPP Jacqueline Adriano participated in the distribution to about seventy policemen stationed in the busy streets and at their headquarters.

The BER months have already started. Customarily, the scenario and background of most household, communities,

organizations, and agencies alike is the indulgence in Christmas preparation in the New Normal. But such is unlikely for President Dante G. Bolusan, the Chapter President of REBAP Laoag. Instead, he collaborated with other established and acclaimed organizations in Ilocos Norte like the Rotary Club of San Nicolas headed by Pres. Raffy R Galicinao and the Philippine Institute of Certified Accountants (PICPA) Laoag City/Ilocos Norte Chapter headed by Jesus Reyes in cooperation with Laoag City Environment & Natural Resources Office (CENRO). The three esteemed organizations have agreed to coalesce an environmental Corporate Social Responsibility activity like participating in the worldwide Coastal Clean Up Drive on Sept 18, 2021 at the La Paz coastline adjacent to the renowned Laoag Sand Dunes. Another joint project is the Brigada Eskwela where we donated printer, ink, coupon bonds as well as health supplies like alcohol and face mask. The event was well



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# REBAP Greenhills Mounts RESA Awareness Advocacy Campaign in San Juan

By CRB Lorna Lopez

**@**s early as July 11, 2021, San Juan reached 100% of its target population for its vaccination drive, thus, getting closer to the desired herd immunity touted by experts. With this milestone in mind, 2021 REBAP Greenhills President Mary Karen Madlangbayan and VP External Maria Lourdes Trijo braved the San Juan LGU on August 4, 2021, just a couple of days before the start of the ECQ.

With the approval of the Honorable

San Juan Mayor Francis Zamora, the REBAP GH officers were warmly welcomed by Mr. Ariel Peñera, the head of the General Services Dept., as they put up the tarpaulins advocating RESA awareness in the lobby area and the Assessor's Office. The tarps were eye catching, as attested to by Past President and National Auditor Daisy Villaos, who dropped by the San Juan LGU the next day.

The RESA Awareness Advocacy Campaign will be promoted further in the

BIR and Registry of Deeds in San Juan.

In his congratulatory message on the 34th anniversary of REBAP Greenhills, Mayor Francis Zamora acknowledged the invaluable contribution of licensed brokers in the growth of property values in the city of San Juan.

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# REBAP LMP's Activities for July to September 2021

By CRB Cherry Vi Castillo



**REBAP LMP** Since 1989 **CERTIFIED REAL ESTATE BROKER**

## 3RD CHAPTER GENERAL MEMBERSHIP MEETING

JULY 5, 2021 | 3:00 PM

GUEST SPEAKER:

**MS. PAMELA QUIZON**  
BUREAU OF LOCAL GOVERNMENT FINANCE (BLGF) ON  
"REAL PROPERTY VALUATION AND ASSESSMENT REFORMS"

**BPI VIRTUAL MEET & GREET**  
BPI Family Savings Bank  
1. BPI Family Bank Management Structure  
2. Housing Loan Process  
3. Incentive Program

**FILINVEST LAND, INCORPORATED**  
PROJECT PRESENTATION:  
Oasis Alabang

REGISTER NOW AT THE LINK PROVIDED!

On July 5, 2021, REBAP LMP had its 3rd Chapter General Membership Meeting (CGMM). We had an important and timely talk by Bureau of Local Government Finance (BLGF) Director Ms. Pamela Quizon on Real Property Valuation and Assessment Reforms. We also had the first-ever BPI Family Savings Bank - REBAP LMP Virtual Meet and Greet with the topics: BPI Family Bank Management Structure, Housing Loan Process, Incentive Program, and Q and A. Everybody had fun and learned a lot. Members also felt loved as those who signed up were provided with the traditional and very much missed LMP pancit.

Shift" which gave so much practical wisdom on project selling.

On July 28-30, 2021, LMP conducted a Real Estate Brokerage Seminar for New Salespersons (Entry Level), with sought-after speakers Dra. Mary Gaw So and CRB Alex Lumarda. The topics were: titling and documentation, real property taxation, real estate taxation and TRAIN Law, and RESA Law (RA 9646). This run was sponsored by Golden Topper and spearheaded

On July 15, 2021, the LMP Board of Trustees made a courtesy call to Atty. Silverio Garing, Register of Deeds of Muntinlupa City. We discussed the issues involving the real estate industry. Atty. Garing allowed us to post our RESA Awareness tarpaulin at the RD waiting area.

**REBAP LMP** Since 1989 **CERTIFIED REAL ESTATE BROKER**

## REAL ESTATE BROKERAGE SEMINAR FOR NEW SALESPERSONS (ENTRY LEVEL)

DAY 1: JULY 28 9:00AM - 3:30PM  
DAY 2: JULY 29 9:00AM - 4:00PM  
DAY 3: JULY 30 9:00AM - 11:00AM

SPEAKERS:

**DRA. MARY GAW SO**  
REB, REA, REC

**CRB ALEX LUMARDA**  
CPA, REB, REA, REC

TOPICS:

- TITLING & DOCUMENTATION
- REAL PROPERTY TAXATION RA 7160 REAL ESTATE TAXATION/TRAIN LAW
- RESA LAW (RA 9646)

EXCLUSIVE FOR GOLDEN TOPPER

On July 19, 2021, REBAP LMP had its regular business meeting. Our special guest was Department of Human Settlements and Urban Development (DHSUD) Undersecretary Mr. Meynardo Sabili on the recently-signed Joint Memorandum Circular on the formation of an Anti-Illegal Real Estate Practices Inter-Agency Task Force.

by LMP's VP External CRB Mary Fe Canlas.

On August 9, 2021, LMP had its regular business meeting. In line with REBAP National's 6-point agenda, we invited Ms. Valerie Fischer to teach us about "The Power of a Personal Brand." In our regular segment Itanong Mo Kay Atty!, we had a fruitful discussion on the legal relationship between Broker and Salesperson. LMP as a group also analyzed and provided inputs

**REBAP LMP** Since 1989 **CERTIFIED REAL ESTATE BROKER**

## BUSINESS MEETING

JULY 19, 2021 | 3:00 - 6:00 PM

**Speakers:**

**Usec. Meynardo Sabili**  
Department of Human Settlements and Urban Development (DHSUD)  
"Joint Memorandum Circular on the formation of an Anti-Illegal Real Estate Service Practices Inter-Agency Task Force"

**CRB Roland Angeles**  
REBAP LMP  
"How to Succeed In Project Selling"

**Project Presentations:**

**LESSANDRA** **CTBC BANK**  
中銀信託銀行

# REBAP LMP's Activities for July to September 2021

By CRB Cherry Vi Castillo

to a sample Broker-Salesperson Contract.

On August 23, 2021, during LMP's regular business meeting, sought-after speaker Mr Alexander Lumarda discussed Tax Updates which includes the Taxation of Brokers and Salespersons. In our regular segment Itanong Mo Kay Atty!, we had a short discussion on the recent Supreme Court decision on the AIPO issue.

On September 6, 2021, in LMP's regular business meeting, LMP's very own CRB Jay Castillo, founder of foreclosure-philippines.com, discussed Digital Real Estate Marketing Tips. In our regular segment Itanong Mo Kay Atty!, there was a spirited and fruitful discussion on referrals for our position paper.

Also in September 2021, LMP's entry for the REBAP advocacy FB page won - ALISTO REBAP.

LMP invites all REBAP members to its business meetings so that more will learn from the topics. LMP also attends business meetings and projects of other REBAP chapters and REBAP National to show our support to our brethren.

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## PARADIGM SHIFT?

JULY 26, 2021 (MONDAY)  
3:00 PM via ZOOM



Resource Person:  
**PP CRB Roland Angeles**  
Support Group  
(Initiative of Steering Committee)



## CHAPTER BUSINESS MEETING

SEPTEMBER 6, 2021 | 3:00 PM

DIGITAL  
REAL ESTATE  
MARKETING TIPS



CRB Jay Castillo

FORECLOSUREPHILIPPINES.com  
BE A WISE REAL ESTATE INVESTOR



ITANONG MO KAY  
ATTY!

AND WE'RE BRINGING  
THE MARKET BACK!

A promotional banner for a chapter business meeting on August 9, 2021. It features the REBAP, LMP, and Certified Real Estate Broker logos at the top. The main text reads "CHAPTER BUSINESS MEETING AUGUST 9, 2021 | 3:00 PM" and "THE POWER OF A PERSONAL BRAND" by Ms. Valerie Fischer. Below this, it lists featured developers: Duraville Group of Companies and Sonora Garden Residences. At the bottom, it includes the meeting ID (937 8344 4690), passcode (LMP), and a shortlink (bit.ly/LMP9AUG). It also mentions "ITANONG MO KAY ATTY!" and "on Broker-Salesperson Relationship".

# REBAP MANDALUYONG'S LEARN AND EARN SERIES!

By CRB Venice Dee

As part of REBAP Mandaluyong's LEARN & EARN series, our chapter offered two well-attended webinars and were live streamed via our Facebook Page, which got an audience reached to more than 1000 viewers all over the Philippines.

Last May 8, we conducted a webinar about "Collecting your Receivables via Small Claims Act" discussed by with no less than Judge Mary Rocelyn Lim-Guillano. A well attended series both in zoom and Facebook. In this event, our participants learned the process of the proper way to collect, what to expect when you avail of this remedy. A question and answer portion followed which gained more insights and knowledge on the process.

On August 13, 2021, Friday, we gave a very timely topic of "Minumulto ka ba ng MANA mo?", which the Chinese Communities consider August as Ghost Month. The talk was about inheritance by Atty Aleth Cubacub, a sought-after speaker by many. The event was well attended in Zoom and with our Facebook live streaming it even got a wide audience reached nationwide and internationally!

WATCH OUT FOR OUR 28TH ANNIVERSARY WEBINAR on September 29, 2021! Learn all about Special Resident Visa of the Philippines (SRV) and how brokers can be accredited and EARN at the same time as a referral agent!

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**MINUMULTO KA NA BA NG MANA MO?**

*All about Inheritance*  
with **Atty. Aleth Cubacub**  
CPA, REA, REB

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# AMID PANDEMIC, REBAP, INC. NAGA CAM. SUR JOINS THE 17TH BICOL BUSINESS MONTH 2021

By CRB Gerald S. Gallenito



estate service sectors, among others, for the entire month.

For the second time, the Real Estate Brokers Association of the Philippines, Inc., Naga City and Camarines Sur Chapter, is proud to be part of this annual activity organized by the well-known business chamber, MNCCI. As one of the best venues for its anticorruption advocacy and realty services promotions, the Chapter finds this as an opportunity to be one of those professionals to be showcased in the area of real estate service as a prime mover of economic activities that does not only generate employment, but most importantly, revenues to the local government through taxes from real estate transactions.

Being imbued with public interest, the real estate service must remain free from anomalies, fraud, and deceit, thus the Chapter is unwavering and steadfast to its advocacy against illegal realty practices of unlicensed individuals who continue to disregard blatantly the realty laws that regulate the profession and protect the public despite the presence of possible civil, administrative, and criminal penalties that may be meted. This 17th Bicol Business Month in celebration of the Peñafrancia Fiesta in new normal ways, the Chapter opens its door to the public for free consultation and assistance about real estate while continuing to educate them about the importance of realty laws especially RA 9646 (the Real Estate Service Act of 2009 or RESA).

Through its designated booth, the Chapter displays conspicuously advocacy tarpaulins and accommodates clients seeking consultation about realty concerns and looking for some tips and assistance about home acquisition and other realty invest-

ments. It is also the physical venue for registration to the upcoming seminar for entry-level salespersons.

The timely and catchy theme for the 17th Bicol Business Month 2021, "Towards the Great Reset", reminds us of acceptance of the fact that this pandemic will not be over too soon and of adaptability to the situation by being cautious and preventive in our daily activities. This implies moving on with life of optimism amid a hovering pandemic and learning to live while the Corona virus disease 2019 (COVID-19) that causes severe acute respiratory syndrome corona virus 2, an ongoing global health emergency, is just around the corner just like any other viruses that we have been accustomed to such as flu and colds, including dengue that up to this day has no medication or even a vaccine and yet causes death like COVID 19.

We cannot forever be confined in our homes in fear and isolation while seeing ourselves getting jobless, financially broke, and too dependent from the government's meager help. We must continue living with the fearsome virus. Full vaccination, proper observance of the minimum health protocols, boosting our immune system are best ways to protect us while still doing the things we usually do but under new normal ways. Thus, amid pandemic, the Chapter with all cautiousness, continues to be of service to the public as law-abiding trustworthy experts and as vigilant professionals against realty law violators in real estate service.

VIVA LA VIRGEN!

\*\*\*

September is one of the most awaited months in Naga City and the entire Bicol Region and all Bicolano devotees everywhere profess their devotion to the Virgin of Peñafrancia. However, the pandemic changed the usual ways of celebrating the feast of the Patroness of Bicolandia. It's unfortunate that the most anticipated parts of the religious activities - the traslacion and fluvial processions were prohibited as a precautionary measure by the Local Government of Naga City.

Alongside with this big celebration in Naga City is the 17th Bicol Business Month of the Metro Naga Chamber of Commerce and Industry (MNCCI) that has started at its official venue - Robinsons Place Naga - on September 10, 2021, where the best of Bicol is showcased such as local products, innovations, services, and the like, from the agricultural, tourism, construction, engineering, and the real



# REBAP Quezon City Embraced the Start of the Rainy Season

By REBAP Quezon City



**7th General Membership Meeting**

**HOW TO SPOT FAKE TITLES**  
Atty. Vican Jess D. de la Rosa  
Concurrent Deputy Registrar of Deeds  
of RD Quezon City and RD Cabanatuan City

**HOW TO RETARD AGING**  
CRB Dra Rachel A. Guevarra  
PRO REBAP Quezon City

**R**EBAP Quezon City embraced the start of the rainy season with growth and more learnings. In July, we are honored to have the Assistant Director of Quezon City's Registry Of Deeds, Atty Vican De La Rosa. He shared to us his expertise on how to spot fake land titles. It's an additional learning and a refresher for some which could definitely help us on our real estate business. On the same GMM, our chapter's PRO,

CRB and Dra Rachel Guevarra also shared her insights on how to slow down aging. So for July, not only have we learnt a skill to help our real estate business grow, we have also learnt some scientific and medically proven tips on how to maintain our good health so that we can sustain our business.

For our 8th GMM in August, we are thankful to have Atty Mark Dale

Diamond P Perral as our keynote speaker. He is an OIC of QC's Department of Building Official and he discussed the

Fundamentals Of Building Regulations in QC. Followed by the discussion of our fellow REBAP QC member CRB Evelyn Catapang Castaneda as she

talked about the Art Of Project Selling.

On top of these talks, we have also continued our core activities in our chapter to further help our fellow CRBs. Core activities such as SMILE or the System Of Multiple Integrated Listing Exchange. This gives our members an avenue to promote and exchange listings. We also have our "Allied Services" that provides another platform for our members to offer their expertise as Lawyers, Accountants, I.T. Specialist, etc.to the real estate business of our members. Yes, it may have been the start already of the rainy season but the rain could never stop REBAP QC from learning and growing! Mabuhay ang REBAP QC! Mabubuhay ang REBAP!

\*\*\*

**8th General Membership Meeting**

**FUNDAMENTALS OF BUILDING REGULATIONS**  
Mark Dale Diamond P. Perral  
Lawyer/ Civil Engineer  
OIC, Department of Building Official  
Quezon City Government

**THE ART OF PROJECT SELLING**  
CRB Evelyn C. Castaneda  
Sales Manager  
Division Real Estate License Broker

# Emerging City Laoag City



By *CRB*  
*Dante G.*  
*Bolusan*



Laoag City is dubbed as the Northern Gateway of the Phil because of its strategic location at the Northwestern tip of Luzon. It is one of the richest cities in the country in terms of per capita income and the Human Development Index. It has gross annual income of P1.015B as of Dec 2020.

Laoag City is a favorite domestic and foreign tourist destination in the north because it offers a lot of historical and heritage sites, fine scenic beaches, panoramic sand dunes, superb Ilocano native foods and hospitable people. Fort Ilocandia Resort Hotel and the Plaza del Norte Hotel & Convention complement the needed infrastructure to accommodate the influx of tourist. The City is a vibrant and dynamic growth center in the north because it is supported by critical infrastructures such as the Laoag International Airport, Currimao Seaport, extensive roads and well paved highways that connects the



city to other provinces of Northern Luzon, these makes Laoag City as port of entry of goods and services in the north.

Among the few development projects that will be undertaken to boost economic and tourism activities of Laoag City are the following:

The SM group of companies had already purchased 12.9 hectares of land to build SM Laoag.

Diocese of Laoag is set to embark a multi-million mix use development project.

The Laoag International Airport is presently undertaking massive improvements of its infrastructures and facilities to accommodate more flights and passengers as we proceed to the new normal.

A P384M ,10.5 km Laoag-San Nicolas Bypass Road is soon to be constructed.

With high supply of quality manpower and adequate infrastructures, Laoag City is making its mark in the BPO industry envisioned to become an IT-BPO hub in the north.

6.The big three on-going infrastructure projects of the Provincial Government

of Ilocos Norte are all located in Laoag City to boost sustainable development through adequate and quality infrastructures and public facilities. The P1B Marcos Stadium will be a world-class stadium with wide parking area, sports training center and will have a 12,000 capacity .Construction of P360M eight storey state of the art building with basement parking and spaces for offices and high end retail stores and P640M expansion building of the Provincial Capitol .

7.Plans are also undertaken for the establishment of an eco-tourism village which will showcase the local products and the rich cultural heritage of the Ilocanos.

8.Laoag City is in the forefront to establish an industrial park to be called Laoag Ecozone to invite manufacturing companies to invest and to generate job for the Laoagenos.

.The Provincial and City government's visionary leadership , political will, good governance and good planning are all in place . Globally competitive manpower skills and training are also available for the potential jobs that will be created . The goal of becoming an emerging city will be further enhanced with the rich cultural heritage and the willingness and support of the Laoagenos to embrace progress and development .

\*\*\*







# Newsletter

April - June 2021

## Partners Circle Program

- ✓ **Outright Rewards**
- ✓ **Milestone Rewards**
- ✓ **Bonus Rewards**
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- Referrer Accreditation Requirements
- Amortization Table
- Incentive Program
- Application and Accreditation forms



## REBAP Partnership



Photo: Contract signing between REBAP, Inc. (right) & BPI Family Savings Bank (March 25).



Sharing an excerpt of the message from our BFSB President, Ginbee Go, to our REBAP Partners: "Today we celebrate the eight year exclusive partnership with REBAP. We are extremely grateful and truly blessed for this partnership in terms of providing the dream homes to many more Filipinos. What you do as brokers is extremely critical especially at this time when value is important in the lives of the Filipinos. So today, let us forge a stronger partnership as we all recover from this pandemic."

## Programs & Promos

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ARCA SOUTH, TAGUIG

Savya Financial Center is set to become the capital address for business and commerce in ARCA South in Metro Manila. It offers locators a world-class signature office experience hinged on comfort and efficiency and is carefully planned to create lasting value for organizations and enterprises.



CEBU CITY

Cebu Exchange is envisioned to be the largest multi-certified green office tower in the Philippines. It is strategically located in Cebu City, one of the most influential economic centers in the country and is quickly emerging as one of the top IT-BPM destinations in the world.



CEBU BUSINESS PARK

Lucima is setting the standard of premium living through its seamless interweaving of wellness and sustainability. It is envisioned to be the first residential high-rise development that is on track to achieve quadruple certification in the country.



SEVINA PARK

BIÑAN, LAGUNA

Sevina Park will be a mixed-use neighborhood development masterplanned with 60% green and open spaces by global firm, Sasaki Associates. It will offer limited edition designer villas by renowned architectural practice, Leandro V. Locsin Partners.

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## SONORA GARDEN RESIDENCES

DMCI Homes and Robinsons Land joint development  
fuses pleasures of resort-living and modern lifestyle

Premier real estate developers DMCI Homes and Robinsons Land Corporation have come together for an exciting joint condominium venture in Las Piñas City.

The planned three-building condominium development near Alabang-Zapote Road called Sonora Garden Residences will offer future residents resort-living experience where DMCI Homes is known for as well as accessibility to the existing Robinsons Place Las Pinas Mall.

"We envisioned Sonora Garden Residences to be a prime living destination for those who are craving for the pleasures of residing in a resort-like atmosphere and at the same time enjoying the convenience of having easy access to everything in southern Metro Manila," DMCI Homes Assistant Vice President for Project Development Dennis Yap said.

To be built in a thriving neighborhood full of activities for the whole family, the modern contemporary-themed three-building development presents an ideal place to cherish a modern lifestyle while relishing the laidback, suburban vibe of southern Metro.

Sonora Garden Residences is designed to suit the demands of a multi-faceted lifestyle with approximately 70 percent of the 1.45-hectare land area devoted to open spaces and various resort-inspired amenities.

Future residents will have access to an array of indoor amenities that include an entertainment room, Sky Promenade, game area and fitness gym.

The development will also be equipped with outdoor amenities such as lap pool, kiddie pool, leisure pool, basketball court, children's play area, pool deck,

jogging path, and open lounge to satisfy every whim.

Access to the Robinsons Place Las Piñas Mall and the property's close proximity to entertainment hubs, prestigious schools, government institutions, hospitals, and the country's primary airport meanwhile, will bring convenience right at the doorstep of future residents.

Sonora Garden Residences' three buildings, 15-storey Stellan, 40-storey Cadence and 41-storey Liran, offer dedicated unit spaces to cater to every homebuyer's need.

One-, two-, and three-bedroom units spanning 28 square meters (sqm) to 83.5 sqm each present large living spaces for start-up or growing families.

Two of the three buildings, Cadence and Liran, will bear DMCI Homes' proprietary Lumiventt® Design Technology which allows natural light and air to flow in and out of the living spaces.

With natural light permeating through the building, lesser energy consumption is needed to illuminate the structure, resulting to substantial savings on electricity.

Making residents feel even more secure and at ease living in the community are standard community facilities such as high-speed elevators, card-operated laundry system, convenience store, water station, and full back-up power in all units and common areas of the development.

CCTV provisions will also be installed in strategic locations of common areas around the property and roving guards will be present 24/7 for everyone's safety and security.

Likewise, elevating the vertical living experience at Sonora Garden Residences further are a team of property management professionals who will handle the upkeep of the property and the day-to-day concerns of residents.



# SONORA GARDEN RESIDENCES

Alabang-Zapote Road, Las Piñas City

## Experience life in harmony

Please join us and be part of DMCI-REBAP Unified Accreditation System (UAS)

We Conduct Online Foundation Training every month.  
For the schedule and inquiries please contact:

DMCI Homes Coordinator  
**Jennifer Briones Quinio**  
☎ 0915.122.6741 🌐 dmcihomes.com  
✉ jbriones@dmcihomes.com 📍 DMCI Homes

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TARGET COMPLETION DATE: CADENCE BUILDING - DECEMBER 2023  
PROJECT LOCATION: ALABANG-ZAPOTE ROAD, LAS PIÑAS CITY  
PROJECT DEVELOPER: RLC DMCI PROPERTY VENTURES, INC.

ARTIST'S ILLUSTRATION OF THE BUILDING FACADE



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- South Coast Integrated Seaside Residences & Resort Community (Lian, Batangas)
- Splendido Taal Residential Golf & Country Club (Laurel, Batangas)
- Eagle Ridge Golf & Residential Estate (General Trias, Cavite)
- La Reserva (Baler, Aurora)
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**Real Estate Brokers Association Inc.**  
**3RD VIRTUAL NATIONAL GENERAL  
MEMBERSHIP MEETING**

September 23, 2021

