



PLAREB LEAD



THE OFFICIAL NEWSLETTER OF THE PARAÑAQUE - LAS PIÑAS - ALABANG REAL ESTATE BOARD

HLURB'S NEW IRR IMPOSES STRICT COMPLIANCE FOR REAL ESTATE PROFESSIONALS, DEALERS AND COMPANIES

BY: BOARD SEC. MELISSA OOSTENDORP



HLURB's CEO and Commissioner Atty. Antonio Bernardo announced recently during the 3rd PAREB Member Board Council the new Board Resolutions covering guidelines on project advertisements and broker's registration requirements. Broker's engaged in SELLING SUBDIVISION AND CONDOMINIUM PROJECTS COVERED UNDER PD 957 otherwise known as the "subdivision and condominium buyers protective decree" and all other projects required by law to be registered with the HLURB must register before April 15 to avoid penalties.



Registration, Recent 2x2 color photo, Photocopies of the PRC-issued Certificate of Registration and valid PRC issued Professional ID card showing both front and back faces, with the originals thereof for comparison as faithful reproduction, or any other sufficient proof of such licensure; Photocopy of the bond with amount of 5,000 php (effective for one (1) year only, and photocopy of the official evidencing payment of the registration fee.

Another important change that would greatly affect companies involved in real estate service and sales aside from required registration is that all salespersons shall secure a letter of Engagement or Employment from at least one (1) dealer or broker registered with the HLURB in whose behalf they intend to engage in the practice of real estate with any project. Companies are now compelled more than ever to comply with this ruling by HLURB and have to get all their sales persons accredited and be legitimately supervised by a likewise HLURB compliant Broker. Under Section 15, every Regional Field Office shall keep a database of all registered dealers, brokers, salespersons and business firms, and upon request, shall be open to the public for inspection at any time during office hours. Such list shall likewise be posted and made available in the official website of the HLURB.

An HLURB ID card and/or certificate of registration will be given to all registrants and this must be displayed in any place of business, including display booths in any public place. Registration expires every Dec 31 and must be renewed in November.

REFERENCE: HLURB MEMORANDUM CIRCULAR # 02 SERIES OF 2015 (FEBRUARY 16, 2015)



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PLAREB LEAD (established on Feb. 8, 2008) is a quarterly newsletter by the Parañaque - Las Piñas - Alabang Real Estate Board, Inc. providing timely lead to all the organization's newsworthy events and activities as well as keeping members abreast with industry issues and community concerns.

For Ad Placement, please contact SECRETARIAT at 8250942 / 43

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TOP VIEW

BY: MARY ANN MEDINA - CUE, PRESIDENT

ONE TEAM ONE GOAL

The responsibility of leading an association such as PLAREB is a daunting task or so I thought. The fear of not accomplishing certain goals set early in the year has slowly vanished as I see each of my fellow officers give not only their precious time but also their best in whatever tasks they are assigned to do.

The Chairman of the Education Committee, Altair Laurel has been very successful in conducting what we believe is the last Comprehensive Real Estate Seminar for Brokers. On top of this, she organized a CPD seminar with 15 credit units in the first quarter.

Emil Ynchausti, our Chairman for Membership came up with the permanent ID numbers and has already released the new IDs during the second General Membership Meeting. He also led the induction of new members in February and further increasing our membership is one of his main goals for this year.

Our 3rd VP Lito Ladao, despite his apprehensions willingly took the responsibility as Committee head of the South Metro Property Expo which is tentatively scheduled in October to commemorate PLAREB's 40th anniversary.

Our MLS Chairman, Mr. Vic Reyes has been actively campaigning for members to join our MLS and Broker's Caravan. Ms. Juvy Garcia our 2nd VP is putting in place a more effective accounting system for administrative purposes. On the other hand, Arnold Abarquez and Ms. Sol Mamiit, our Treasurer and Auditor respectively, with their auditing skills are bent on making sure that our funds are well managed.

Ms. Ruth Daluz does not fail to accomplish countless tasks given to her despite of her hectic and busy schedule. Our novice, Danny Madriaga is someone who gives more than what is required of him. He is our Representative to the Sports Committee in PAREB, who does not waste any time in making sure that information is properly disseminated to the members.

Lastly, Ms. Melissa Oostendorp our hardworking and very efficient Board Secretary, a techie as what she is known for has made our life so much easier. She is an asset to any organization and I am so thankful that she did not hesitate to accept the most difficult job of all.

Our IPP and Plareb's official candidate to the Ms. Pareb, Ms. Cindy Medina and our PP Edwin Allanigue, exemplifies what it means to be a true PLAREBIAN. They stepped out of their comfort zones to assist and spearhead some of our major projects this year.

Our team is composed of individuals of different personalities with varying opinions but we share the same goal of serving that which we call, our own PLAREB with one heart and one mind.

PLAREB MEMBERS UP-CLOSE

NEW MEMBER: Atty. Ma. Christina F Balbidadez

BY: DANNY MADRIAGA



We know her as Tina, one of our many pretty classmates in our CRESAR 2013 Batch. When I learned she was a lawyer, my curiosity was piqued. What was a pretty lady attorney doing in our midst? Thru the course of our review classes, PRC exams, FB Friends interactions, and her presentations for a realty developer where she invited us to attend, I learned so much more about Tina, or Tins, as I now call her.

Tina is a professional busybody. Currently she is an Executive Director of 5LINX-Phil. , a Managing Director at WFMA, a Sales Manager at Major Homes, a Deputy of MTRCB and of course a Licensed Real Estate Broker.

Tina is a vibrant entrepreneur. She used to own franchises for Index Beauty Salon and Space Pure Drinking Water. She was also a Manager/Partner at Startom Fitness Gym and Spa and Maruichi Home Spa where she was also the President/Treasurer of Maruichi Development Corporation.



Still active on the socio-political scene, the amiable, be-dimpled and ever-smiling Tina was formerly a member of Rotary Club-Pque Metro and Quota International-Pque. She also used to be a Campaign Spokesperson for Sen. Grace Poe and a Legal Adviser for Bf Homes Kagawad. Paolo Marquez.

The classic Beauty and Brains personality – Tina won 14 Beauty Pageant titles in her younger years. She was a University Entrance Scholar and graduated Bachelor of Science in Accountancy with Academic Distinction at the University of San Agustin in 1994. She later on graduated with a Bachelor of Laws at the University of Perpetual Help Rizal in Las Pinas-2003.

Lucky in Love as in Life, Tina shares her home with her son Joshua Lorenzo "Jolo" Ito, 18, an incoming 4th yr Human Biology student in La Salle-Dasma and Life Partner Melvin C. Fernandez, an Electrical Officer in an Offshore vessel.



Deeply spiritual, Tina is a member of Without Walls Ministry in Alabang. Her favorite Bible Quote is of Jeremiah 29:11 "For I know the plans I have for you" declares the Lord, "plans to prosper you and not to harm you, plans to give you hope and a future".

Tina is also very active in helping others especially children. In her own words, *"I love to do charity works. In 2013, I sponsored a TESDA training for F&B and Housekeeping to 68 students in Guimaras, and 40% of them have already worked abroad. Also for 15 yrs now I've been doing Love of the Children, a gift giving and feeding program to children mostly from depressed areas in Paranaque. But last year we had it in NHA Muntinlupa where most of the children are inmates of the National Bilibid Prison. My dream is to put up a foundation for abandoned and abused children!"*

PLAREBIANS, let us welcome our new member Atty. Ma. Christina F Balbidadez! Call her Tina.





GOD’S AMAZING GRACE

BY: ALTAIR LAUREL, EVP FOR ACADEMICS

In his Palm Sunday message, our Pastor enumerated a few of what God’s grace can do for us.

1st. God’s saving grace removes our guilt . We are made righteous & holy because Jesus Christ died on the cross as an ultimate sacrifice, an atonement for our sins.

2nd God’s strengthening grace reshapes our life. We avoid committing sin not because we want to be holy like Christ but because we are made holy through Jesus Christ our Savior .

3rd God’s sustaining grace removes our hurt. 2 Corinthians 12: 9 says "My grace is all you need. My power works best in weakness." So now I am glad to boast about my weaknesses, so that the power of Christ can work through me.

I believe that we have all experienced God’s amazing grace. Please allow me to share mine. I have come to know Christ when I was still young. The book of Proverbs say; " Go to the ant, thou sluggard; consider her ways, and be wise:" Being passionate about this , I worked hard and expected people to do the same.

Connecting this to a Filipino quote " *walang personalan, trabaho lang* " . When it comes to work or business , I am a very straight forward person. I went through great lengths to ensure that all my assignments had my 100% commitment. I plan way ahead because I want everything to be perfect . As I got older, life’s stress became more challenging. I cannot expect perfection because the work became a lot bigger and now there are more people involved. . There was no turning back, left, right , and I could not move forward. I bent my knees , turned to God and surrendered everything to Him. Knowing God is good but having a relationship with Him is what He wants from us. I remember God’s promise in the book of Matthew - for my yoke is easy and my burden is light."

Now, I can write these things not because I am perfect but because I am made righteous in God’s eyes through his Son, Jesus Christ . I am saved by grace through faith and not by my own works so that I cannot boast.

PLAREB members in good standing for the year 2015 :

Please claim your 2015 PLAREB ID during our General Membership Meeting.





ACTIVITIES & UPDATES

BY: MELISSA M. OOSTENDORP, BOARD SECRETARY



PLAREB's 1st MLX Caravan for 2015 was held on March 17 at 1pm. Brokers from PLAREB visited three (4) listings which was contributed by Melle Magpayo, Vic Reyes, Xenia Estrella and Melissa Oostendorp. The participants were given a rating sheet for each house that includes a suggested selling price from each broker participant.



APRIL

1	Mary Jane Cruz
	Juvy Kopitzke
	Tess Matriano
2	PP Nitz
	Wenceslao
4	Jacinto Rosario
6	Vanessa Arroyo
9	PP Ester
	Tomaneng
10	Champs Morales/ Ledy Nunez
11	Minda Santillan
	Siony Borbe
	Beth Lahoz
11	Lambert Modina
11	Olive Costales
21	Minerva Tam
21	PP Bard Estrella
	Hazel Riguera
21	PP Levy Alvarez
21	Belle De la Cruz

MAY

1	Ruth Daluz
4	Marie Malihan
	5 Gwen Suria
6	Fernan Borines
	Muffet Ponce
7	Ismael Allanigue
	Robert Gatchalian
9	Beth Gonzales
11	Francisco Moral
18	Eric Hizon
	Alan Aban
20	Julio Casambros
22	Crejan Galvez
23	Beda Ramin
24	Lilian Cortes
	Begzie Manuel
	Rose Garcial
29	Divine Budomo
30	Marieta Abordo

JUNE

2	PP Mars Pompa
	Arnold Abarquez
4	Lynne Dalupe
	Rose Galang
7	Grace Lopez
	Delia Imperial
8	Susie Beato
13	Pitz Lazado
14	Bobby Alvarez
	Myrna Ragasa
15	Liza Pentecostes
17	Rene Quiroz
	Maylyn Lloren
18	Edith Bernardo
19	Ethel Garcia
20	Emily Cordero
21	Marie Revatoris
25	Cora Paris
26	Helen Villalva
	Eva Borines
28	Tess Estrada
	Tess Gabuat
30	PP Rasy/ Abela

SHUTTERBUG



New members inducted during the February GMM.



March 22 CPD Seminar: Forms and Contracts by Atty. Dapula



March 29 CPD Seminar: Real Estate Investment Analysis by Pres. Mary Ann Medina Cue (LEFT), and Handling Objections and Due Diligence by PP Daphne Bereciarte (RIGHT)



BIR Kickoff Event with Commissioner Kim Henares

The Bureau of Internal Revenue held a kick off event on February 18, Wednesday at Le Pavilion, Macapagal, Pasay. (L-R) Commissioner Kim Henares, Treas. Arnold Abarquez, PP Beth Zepeda, Sec. Melissa Oostendorp, Pres. Mary Ann Medina-Cue, 2nd VP Juvira Garcia. Not in photo: PP Daphne Bereciarte

SHUTTERBUG



BPI Buena Mano Brokers' Night 2015- January 28, 4pm. held at Sofitel.



1st GMM



2nd GMM



3rd Directorate Meeting



South Metro Expo presented to the Plareb Foundation



INTERNATIONAL REALTORS CONFERENCE

BY: GEORGE WILLIAM MENDOZA, REALTOR®, CIPS, PRC # 430 AIPO# 80
VICE CHAIRMAN, NAR GLOBAL ALLIANCES-PHILIPPINES

BACKGROUND

National Association of REALTORS®

Founded in 1908, the National Association of REALTORS® (NAR) is the world's largest professional organization, with over 1 million members throughout the United States and worldwide. Inside the U.S., its primary purpose is to work with the government to keep legal and economic conditions favorable for property ownership, thus supporting the business of real estate. NAR also serves as the country's primary real estate business network, the members of which adhere to the highest professional standards and the profession's first enforceable code of ethics.

Since its founding, NAR has been a fundamentally global organization, initially representing brokers not only in the United States, but also in Mexico, Canada, Cuba, and indeed in the Philippines. NAR leaders routinely hold office in and address international bodies, including the International Real Estate Federation (FIABCI) and the United Nations' Economic and Social Council, of which NAR is a non-government organization member.

Presently, NAR enjoys bilateral partnerships with over 82 real estate organizations in nearly 65 countries worldwide. We are proud to count the Philippines among our strongest international partners and look forward to welcoming the REALTOR® world to Manila in July!

Chamber of Real Estate & Builders Association Inc. (CREBA)

The Chamber of Real Estate & Builders Association, Inc. (CREBA) – the exclusive Cooperating Partner of the U.S. - based National Association of REALTORS® – is armed with the stewardship of the NAR name and programming, as well as the unique authority to protect the use of the REALTOR® trademark and brand name in the Philippines

The main objectives of the cooperating partnership with CREBA and NAR are:

To raise the standards of real estate practice and preserving the right of property ownership in the interest of the public welfare

To promote the promulgation and enforcement of mutually acceptable code of ethics and the advancement and enforcement of high standards of professionalism in the real estate industry

To promote private property rights around the world in public and international forums and supporting the efforts of the United Nation's goal of achieving adequate shelter for all.



ABOUT THE CONFERENCE



The International REALTOR® Conference in Manila is a Global Real Estate Industry gathering, providing you with a unique opportunity to conduct business globally as well as learn the latest trends and tips from most of the influential experts in the real estate industry.

Get ready to discover and explore potential opportunities that are essential in your real estate business. Knowledge is power! Going global means that professionals have to learn new customs and business practices.

Representing buyers/sellers pose challenges for every real estate professional and adding "international" in your real estate to your resume and establishing a distinct segment of the market you want to serve could be more challenging. Real Estate professionals planning to serve a global client base, it is essential to specialize in a very defined and distinct part of the market.

Benefits :

- Position attendees in becoming "international real estate experts" enabling to drive marketing strategy to a new target audience
- Discover attendees' potential business opportunities in the global arena
- Make connections - network with like minded real estate professionals essential to gain exposure in the global real estate arena by building a global presence
- Promote direct interaction to better enable ongoing relationships for personal and professional growth
- Provide attendees with specific tools and strengthen aspects of business development efforts
- Stay informed to strengthen your real estate business development effort
- Meet Industry Partners Face-2-Face!
- Promote your brand to the right niche market!
- Gather new Leads & make on the spot connections!
- Collect new market intelligence!

At the end of the conference, you will be able to enhance your knowledge and identify the part of the world you want to call your own!

Go GLOBAL, and Go BEYOND BORDERS! Don't miss this great opportunity to be part of this conference! INTERNATIONAL REALTOR CONFERENCE (IRC).

The very first International REALTOR brand conference outside the U.S. Hear the region's and world's most senior industry leaders outline the key challenges and opportunities of real estate industry. July 27-30, 2015. Manila, Philippines. See you!



CREBA NEWS

BY: RUTH DALUZ, PRO / ASST. BOARD SEC.

The Chamber of Real Estate and Builders' Association, Inc. (CREBA) held its 3rd Business Meeting last March 26, 2015 at Hotel Intercontinental Makati. Resource Speaker was Diwa C. Guinigundo, the Deputy Governor on Monetary Stability Sector of the Bangko Sentral ng Pilipinas (BSP).

Mr. Guinigundo's talk outlined the BSP's plan for the country's real estate concerns dubbed "Adjusting the Sails: Supporting the Sustainable Growth of the Real Estate Sector". He outlined the presentation into three areas: Recent Developments in the Real Estate Sector, What is the BSP Doing and Moving Forward.

His deliberations were meant to layout measures of what the BSP is doing to address concerns over any risks that the real estate sector faces specifically on the speculation of a real estate bubble. There are opinions of some of the country's big conglomerates that warn of a possible property bubble this year. BSP has introduced methods to limit banks from becoming vulnerable from property speculation initiatives.



The report said that in the recent developments in the real estate sector, real estate remains robust, characterized by continued building and strong take-up. Construction activity continues to be a key driver of economic growth. Capital and rental values continue to rise but prices remain comparable to peers.

Is there a "bubble in disguise?"

According to Mr. Guinigundo, the real estate sector is grounded by the Philippine economic story, which is based on constructive dynamics that have solid structural underpinnings. Growth impulses are coming from:

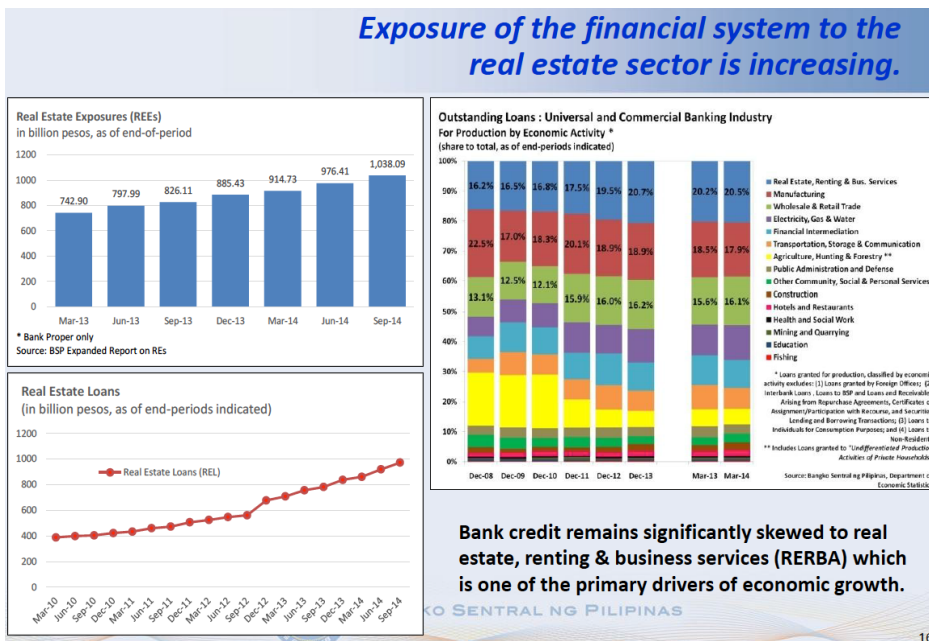
Macroeconomic stability, Sound banking system, Improving competitiveness ranking and Buoyant business and consumer sentiment.

PH economy's growth is supported by broadening growth drivers such as positive economic growth for 64 consecutive quarters since 2009, demand-side drivers which covers private consumption, exports and government spending and supply side drivers which tackles services and industry sectors, particularly manufacturing.

There is a sustained output growth of the Philippine economy attained in a stable inflation environment as well as increasing third-party recognition of the Philippine economic performance and an efficient intermediary of funds.



What is the BSP doing?



Since real estate sector is a policy concern for the BSP, its involvement focuses on: first, asset prices affect aggregate demand. Real estate booms indicate market expectations, one of the factors considered in formulating policy actions like macroprudential or monetary policy; asset price misalignments may give rise to widespread financial stability - bank lending as the primary source of real estate funding where real estate is one of the most credit-intensive goods and busts reduce profitability and cause deterioration in asset quality in banks. Second, asset misalignments may give rise to widespread

financial instability where bank lending presented as the primary source of rental estate funding - real estate as one of the most credit-intensive goods; and busts reduce profitability in cause deterioration in asset quality in banks.

Third, Central Bank actions affect asset valuation, hence influence investment and consumption decisions.

Exposure of the financial system to the real estate sector is increasing and BSP is constructing a policy toolkit for financial stability under its monetary policy. Its policy directions are directed to macroprudential regulations in order to: prevent excess liquidity in the system (arising from foreign exchange flows) from translating into increased bank lending and further adding to asset price pressures. This will include loan-to-value ratio caps for residential real estate, imposition of 20 percent ceilings on real estate loans and tighter monitoring of banks' real estate exposures.

What are the key issues that lie ahead?

- **Risks to domestic economic growth:**
 - slowdown in global economy;
 - delays in infrastructure spending and reconstruction bottlenecks;
 - thin power reserves in Q2 2015; and
 - possible damage from natural disasters.
- **Risks to global growth:**
 - escalation of geopolitical tensions;
 - bouts of financial market volatility;
 - deflation in the euro area;
 - slower growth in China;
 - rapid shifts in sentiments in the oil market; and
 - growth and policy divergence among advanced economies.

BANGKO SENTRAL NG PILIPINAS

For detailed policies and memoranda issued by BSP as well as the complete presentation of Mr. Guinigundo's talk, kindly refer to the attachments of this report at:

<http://creba.ph/pdf/Guinigundo.pdf>

CRES AND CPD

BY: ALTAIR LAUREL, EVP FOR
ACADEMICS

Plareb Education Committee conducted its 1st Continuing Professional Development (CPD) for year 2015 last Mar. 22 & 29.

Objectives :

- To help participants learn how to customize documents drawn to suit their requirements.
- To ensure that the participants knows exactly what he / she is selling by conducting proper due diligence that will help save the real estate practitioners considerable headaches in the future.
- To provide basic knowledge to understand appraisal & valuations that will help them compare investment opportunities & set asking prices.

Once again, we seek for your support by sharing the information about our upcoming 2nd quarter CPD scheduled on June 27 & 28, 2015 .

As of March 31, we have successfully concluded 88 hours of 120 hour PRC requirement for those who wish to take the May 24, 2015 Real Estate Board Examination. The Comprehensive Real Estate Seminar which started 2nd weekend of January 2015 will end this April 19.

Thank you for all your support. May God bless us all as we continue to glorify Him in our service not just to our association but to all people from all walks of life .

HAPPY LEARNING and HAPPY
SELLING !!!

SOUTH METRO PROPERTY EXPO

BY: LITO LADAO, COMMITTEE CHAIR

It will be a 2 day event held in October at a conference venue in Taguig or Paranaque City. Target date of event is October 17-18. The current plan is to hold it at SM Aura but this is still not yet final at this time.

The Board of Directors of 2015, led by PP Edwin Allanigue, 3rd VP Lito Ladao and PP Cindy Medina have recently started planning for the 2nd South Metro Property Expo together with the City of Taguig Real Estate Board (CTREB).

Working committees (Planning, Finance, Marketing, Education, Physical Arrangement/Program Management, Sponsor Management and Registration/Secretariat) have been assigned for all the tasks involved in the preparation and administration of the event.

A joint meeting with the Plareb Foundation was held in March. A Joint working meeting also with CTREB has been planned for April.

The expo will offer:

1. FOR THE BUYING PUBLIC - different Projects from the South Metro. Will be inviting Exhibitors, mainly developers who have projects in the South Metro to feature their developments. Sponsors and Exhibitors from the banking sector, as well as insurance and government sector shall be invited.

We shall also be giving out FREE and PAID Talks / Seminars pertaining to Property Ownership.

2. FOR REAL ESTATE PRACTITIONERS- Shall have Developers' Brokers' Network promote their projects to REPs.

Shall conduct CPD Seminars (8 CPD Units / per day)

3. FOR SPONSORS & EXHIBITORS

Shall offer Venue to promote their projects in the South Metro both to REPs and buyers. We will provide additional mileage in the advertisement materials we shall come out with.

4. FOR PARTNERS-FREE BOOTHS (2x2) to PLAREB/ CTREB We will invite banks, insurance agencies, property developers, realty firms, and media partners such as PDI, PS, BUSINESSWORLD, ABS CBN, GMA, STARBUCKS

PAREB MINI OLYMPICS

BY: DANNY MADRIAGA, PLAREB SPORTS
REPRESENTATIVE

Our mother Board has tentatively scheduled the PAREB MINI OLYMPICS 2015 for May 30, 2015 at Camp Crame. An estimated 20 Real Estate member-boards will be attending. As the Plareb Sports Representative, I attended the PAREB Sports Committee Meeting last April 8. The following are the details:

PAREB MINI OLYMPICS 2015
Tentative Date: May 30, 2015 Venue:
Camp Crame

SPORTS EVENTS: track & field, volleyball, badminton, basketball with a twist, swimming

FUN GAMES: Egg relay, Sack Race relay, Caterpillar Race, Bursting the Balloon

SPECIAL EVENTS: Men's 3 point shoot-out (team, Cheer Dance Competition (Team)

AWARDS (TROPHIES/MEDALS/CASH): Best in Uniform, Overall Champion, 1st Place, 2nd Place, 3rd Place, Most Valuable Player for Male and Female in Categories Basketball and Volleyball.

To signup see our Facebook posting at PLAREB GROUP - MEMBERS IN GOOD STANDING ONLY or see Danny Madriaga.



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