

# **PLAREB LEAD**



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

## MORE NEW MEMBERS JOINED PLAREB LAST JUNE

BY: MELISSA M. OOSTENDORP, BOARD SEC.



. 54% of PLAREB's CRES reviewees successfully passed the 2015 PRC Broker's Licensure Exam. Our passing rate this year is 3% higher than the national passing rate. From this year's new batch of brokers, 24 had already joined PLAREB and had been sworn in during the recent oath taking ceremonies held at our June General Membership Meeting. Congratulations and welcome to our new members!

## A GIFT OF PROTECTION

BY: SOLEDAD MAMIIT, AUDITOR

In celebration of PLAREB's 40th Anniversary, the Board of Directors approved the granting of insurance protection to 159 members in good standing as of June 30, 2015. In partnership with the Philippine American Life and General Insurance Company (Philamlife), members from 18 to 64 years old will enjoy the following benefits for a year effective July 16, 2015: 24-hour coverage of P50,000 against loss of life; additional P50,000 for accidental death; and reimbursement of accident-related expenses (maximum of P5,000 per accident). Benefit for accidental dismemberment and disablement will also be given in accordance with a schedule of loss. Suicide, as well as deaths occurring due to pre-existing conditions are not covered on the first year. Not to be left out are members age 65 to 69 who will also enjoy coverage of P50,000 life insurance on optional basis.







## The PLAREB LEAD

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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.

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## **TOP VIEW**

BY: MARY ANN MEDINA - CUE, PRESIDENT

## **OUR NEW HOME**

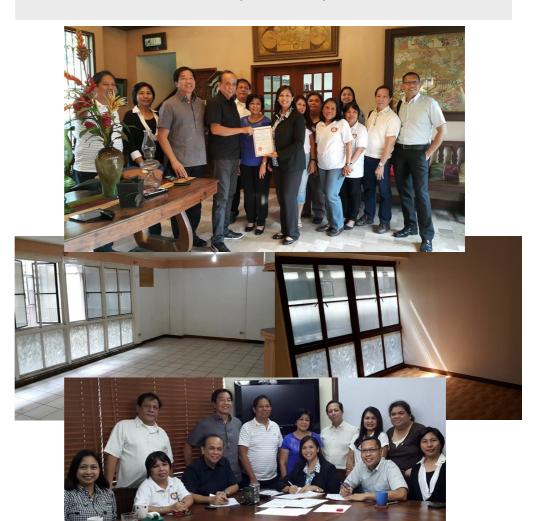
The Board of Directors sealed the deal on August 3, 2015 in the acquisition of a bigger office unit for PLAREB at Westmont Condominium Sucat Road, Paranaque City.

Our search for a better work space started in 2014 when the issue of improving our office was brought up in one of the directorate meetings.

We started the year with this goal in mind and after considering several units at Westmont, we finally found a place which PLAREB can now call its new home. It is a 71.75 sqm unit with loft, with two toilets and bath.

This can be utilized as an office and a room for seminars and workshops for small groups. The best feature of this unit is that it is located on the second floor which means that climbing up the stairs will not be as difficult as it used to be.

We are now in the process of transferring it to our name and plans have been made to do some minor repairs in preparation for the blessing and dedication of the unit in October before we celebrate our 40th year anniversary.



## **PLAREB MEMBERS UP-CLOSE**



## IPP CINDY SOLANO MEDINA, PLAREB'S OFFICIAL CANDIDATE FORMS. PAREB 2016

BY: DANNY MADRIAGA



Immediate Past President Cynthia Flor Solano Medina. Or simply Cindy, as she likes to be called, is a young, pretty, sexy, vivacious mother of two. Ever smiling, engaging and outspoken, she is also our official candidate for MPLP's Ms. PAREB 2016, with the coronation rites set for this coming October.

Cindy joined PLAREB in 2009 she said, primarily to play bowling, as she was invited by our then past president Dodo Angus. Quickly warming up to PLAREB's other projects and activities aside from bowling and sports, in 2011 Cindy was elected to the Board as PR Director. By 2012 she became Board Secretary and the Education Committee Chairperson. Come 2013, she

was the 2nd Vice President, MLS Chairperson. And finally last year, 2014, Cindy as our elected President led PLAREB to become PAREB's Best Board NCR of 2014.

A natural busybody and go-getter, Cindy then as now, has always been in the center of activities. Plareb on Wheels is one of her favorite projects with the Mana-Mana series especially, already benefitting various municipalities. Being in the PAREB MLS and serving as Administrator of the Plareb.Org Community and the Yahoo MLS Groups has also prompted her to revive and promote our PLAREB website as we have it now. And of course Cindy's bubbling personality has been more than noticeable as we have seen in her stints as usher, emcee, entertainer and board presenter in the various PAREB Board conventions, and as a bowler and player in the sports tournaments and mini Olympics held over the years.

Presently, IPP Cindy Solano Medina is the Committee Chair for the Marketing & Sponsorship Committee for the 2nd South Metro Properties Expo, a joint project of PLAREB and CTREB also to be held this October 17 & 18 at the SM Aura SMX Convention Center in BGC.

Let us all help Cindy win the crown and become MPLP's Ms. PAREB 2016 this October by selling more of her fund-raising tickets. Please get more of the raffle tickets from our PLAREB office or from the Board of Directors. We still have 2 full months to make her votes count.

Go Cindy!!!





## **ROSTER OF NEW MEMBERS**

BY: EMIL YNCHAUSTI, MEMBERSHIP COMMITTEE

The following is a list of our new members that joined from January to June 30, 2015:

NEW MEMBERS	2015 PASSERS	2015 PASSERS
BALBIDADEZ ,ATTY. CHRISTINA	APOLONIO, JULIUS RAPHAEL L.	PACUNAYEN, FRANCIS N.
J BUENAVENTURA , JOHN PAUL	APOLONIO, RONALDO PAOLO L.	PALAFOX, CRISHELLE F.
CARAG, JERRY C.	BABIANO, EDWIN J.	PALAFOX, FERDINAND H.
DE LA CRUZ, MA. LOVELY	BALBUENA, BRIAN O.	PORCADO, AMY T.
DOLOVINO, EMMA	BENEDICTO III, FRANCISCO S.	PUA, AURORA P.
GENSON, GLICERIA D.	DEGAYO, MA. ENRIMA C.	REYES, JOSEPH MICHAEL A.
LLAVE, MA. CAMILLE S.	EDQUIBAN, BERNADETTE D.	ROLLON. RAMON JUAN S.
PAMILAR, JOSELITO "DEO"	ESPLANA, MARJORIE T.	SYLIANCO, MARY ROSE C.
PAMONAG, EUGENIO G.	GUTIERREZ, DENNIS S.	URBANO III, JEAN ALFRED E.
RAMOS, STEPHEN YURI	LAUREL, RONALD JULIAN T.	VILDA, JOANNE R.
	MUNOZ, IAN HERO B.	YAP, ARLENE GRACE C.
	OSIAS, TEODORO RICHARD A.	LOPEZ, VERONICA V.

# ACTIVITIES & UPDATES BY: MELISSA M. OOSTENDORP, BOARD SECRETARY

The GMM with HLURB Commissioner Atty. Aptionic Bernards

OUTREACH
PROGRAM
PROG



## LEGAL EAGLE

#### BY: ATTY. JENALYN SUAREZ

### Legal Eagles Issue No. 2 2015

The Rights of a buyer in installment ("Realty Installment Buyer Act")

As brokers, we always feel a sense of fulfillment when we close a sale. Nowadays, seldom can we find cash buyers for the real estate projects we sell, especially in the case of condominiums, which are usually sold while undergoing construction. Thus, the need for us to be knowledgeable on what applies in case something goes wrong during the contract payment period.

The law that governs the purchase of real estate on installment basis is known as the "Maceda Law or RA 6552". This law covers all transactions or contracts involving the sale or financing of real estate on installment payments. It covers the sale of residential condominiums and excludes the sale of industrial lots, commercial buildings and sales to tenants provided therein.

The law spells out the buyer's rights as follows:

#### A. When a buyer has paid at least two years of installment

- (1) Grace period within which a buyer can pay a buyer can pay the unpaid installment without additional interest during the grace period, the latter being one month for every year of installment payments made as provided by law. However, the grace period can only be exercised once in every five years of the life of the contract;
- (2) Refund of the cash surrender value of the payments if the contract is cancelled due to non-payment, the buyer shall be entitled to the cash surrender value of the payments made. The cash surrender value is equivalent to fifty percent of the total payments made (payments include the downpayment, deposits and options on the contract).

The cancellation of the contract shall take effect by a notarial act and upon full payment of the cash surrender value to the buyer.

#### B. When a buyer has paid less than two years of installments

(1) Grace period - The seller shall give the buyer a grace period of not less than sixty (60) days from the date the installment becomes due. If upon expiration of the grace period and no payment was made, then the seller shall cancel the contract after thirty days from receipt of the notice of cancellation or demand for rescission of the contract by means of a notarial act.

In either case A and B, the buyer shall have the right to sell his rights or assign the same to another person or to reinstate the contract by updating the account during the grace period and before actual cancellation of the contract. This assignment shall be made by a notarial act.

Lastly, any stipulation contrary to the provisions of RA 6552 shall be null and void.

So in case of any need for assistance by our clients, we shall be ready with answers.



#### JULY-1

1	Genaline Inciong
3	Ralph Apolonio
4	Beth Camacho
9	Irma Lobitana
10	Arthur Vita
11	PP Claring Cordero
12	Betsy Puzon
	Ignacio Valdez
15	Sandra Bocao
16	PP Nini Icasas
17	Roland Suarez
24	Joyce Evangelista
26	Bernadette Edquiban/ Crishelle Palafox
	Mary Ann Arellano
29	PP Daphne Bereciarte
30	Susan Vazquez
31	Jayem Cabrera
	3 4 9 10 11 12 15 16 17 24 26

#### AUGUS

AUGUST		
2	Stephen Yuri Ramos	
	PP Dodo Angus	
3	Randy Pentecostes	
5	PP Larry Salvador	
	Johnson Furing	
6	PP Adan Tueres	
	Desi Tomas	
	8 Chris Villamor	
9	Rusty De La Rea	
11	JJ Gonzales	
13	Wynne Allanigue	
	Emil Ynchausti	
15	Atty. Mon Fernandez	
16	Marie Cruz	
	Junbee Santiago	
20	Rosalinda Tabios	
22	Jenny Aquino	
	Butch Roa	
25	Minda Arboso	
26	James Coloma	
28	Xenia Estrella	
30	Lito Ladao	



# FEATURING: 2015 NEW MEMBERS 1ST & 2ND QUARTERS

FLOREMAR M. GUTIERREZ

**REBL No. 3678** 

5792545 / 09193137177

jungutierrez@ymail.com



Birth: February 10, 1976 (Boac, Marinduque)

Principle in Life: "If you can dream it, then you can achieve it. You will get all you want in life if you help enough other people get what they want." - by Zig Ziglar

Floremar M. Gutierrez or Jun is from Marinduque, a 1993 graduate of BS Accountancy in Pamantasan ng Lungsod ng Maynila (PLM). A practicing CPA, his past work experiences from 1997-2003 concentrated as a Head Auditor in a different companies. He started working as the Operations Manager at Carmona Ventures And Resources Development Corp. in 2003 to date. He has a 10-year old son, John Carl.

Jun is not just an ordinary RE Broker. Proud and fulfilled, he was a 7th placer in the 2011 Real Estate Board Examination. Not only that, he was able to produce and train successful salespersons from among the top producers in the different real estate projects. Asked what makes him most rewarded, it is when he is able to help friends and other clients fulfill their dream to have their own home. He then started to run his own company, Top Priorities Realty on the same year and joined PLAREB last January 17. His goal is to expand the areas of focus not only in CALABARZON and NCR but

LEO MICHAEL B. MENDOZA

REBL No. 8042

8232236 / 09175408775

leomendoza1958@yahoo.com

2401 realty@gmail.com

Birth: September 29, 1958 (Lipa City, Batangas)

Principle in Life: "FORTUNA FAVET FORTIBUS"

Fortune favors the brave.

Mr. Leo Michael B. Mendoza is an AB History and Political Science graduate of De La Salle University in Taft, Manila. He is married to Ma. Leonora with six grown up children ages 24, 22, 21, 20, 18 and 16 years.

Leo has been a Real Estate Broker since 1989. For him, completing a sale, no matter how small, is always a fulfilling experience. His concentration is on general brokerage, leasing and rentals and manages his own business, the 2401 Realty Corporation situated at Bonifacio Global City in Taguig. He plays golf and is fond of camping.

When he joined PLAREB in January 22 of this year, he signified to serve in the Grievance Committee. He plans to strengthen his contacts in the industry for he knows it is still a very good time to be in our profession. For him, the key to getting ahead is having a very reliable and trustworthy circle of co-brokers

VALEIRY B. FLORES

REBL No. 16117

7904010 / 09175319772

valeiryflores@gmail.com

Birth: November 14, 1987

Miss Valeiry is a graduate of Lyceum of the Philippines and has passed the RE Board

Examination in 2013. She is into leasing and project selling. Valeiry joined PLAREB this January 30 with an interest to be of service in the Education Committee.

VICTORIA Q. SILVA

REBL No. 9443

5860340 / 09178911106

Birth: November 6, 1952



Victoria is a CPA and a graduate of the University of the East.

She is married to Ponciano and they are blessed with three grown up children. Her focus of practice is general brokerage and leasing. She plays bowling and enjoys gardening. She joined PLAREB last April 29 and is interested to serve in the Membership Committee.

#### MA CAMILLE SANTIAGO LLAVE

**REBL No. 19390** 

8193016 / 09178193016 0919999860

camillellave@yahoo.com

Birth: February 8, 1960 (Malabon, Metro Manila)

Ma Camille Santiago Llave finished her Bachelor of Arts Major in Economics at FEU in 1980. She is a native of Malabon, Metro Manila and is married to Rafael Llave, a management and business executive, with whom she has three children - all grown up and gainfully employed. Right after graduating in college, Camille immediately worked at then Solidbank Corp. She stayed with the Bank for almost 10 years. But when her second daughter came, she decided to go full time as a mother and housewife until the kids have all fully grown up. In the meantime, she dabbled into online business offering gift items bought by US based customers and delivering them to their friends and relatives here in Manila. She also became an insurance unit manager and got into the transport and trading businesses. This lovely lady has already closed all these and just last year, she got interested in the opportunity to undergo training to be a Real Estate Broker. She saw this as a great way to come back and be a career person once again. Camille finally got her license as a real estate broker and in no time earned her first commission. Many other leads came soon after and right now she is happy developing and following them up. She joined PLAREB only this January 29. Her plan is to grow the business, recruit and train more agents under her. She leads an active lifestyle regularly visiting the gym and playing

JERRY C. CARAG

**REBL No. 18648** 

8614234 / 09175860937 / 09153038514

carag.jerry@yahoo.com

Website: Alsgro

Birth: March 5, 1961

Jerry passed the REB exam last year but has been practicing the real estate brokerage since 2005 engaged in project selling of Centennial Garden, general brokerage and real estate development. He finished BSBA Accounting at the Philippine School of Business Administration and is married to Maria Isabel, Chief Operating Officer of South Spring Development, Inc in Muntinlupa City. They have two grownup children, Jeremiah Mari, 30, and John Mari, 26.He loves to play golf, travelling and does brisk walking most of the time. He just recently joined PLAREB this June 2.

IGNACIO L. VALDEZ

**REBL No. 4503** 

8508981 / 09178431563

ignacio\_valdez06@yahoo.com

Birth: July 12, 1958 (Tagudin, Ilocos Sur)

Mr. Ignacio L. Valdez is a graduate of BSC Accounting from University of Perpetual Help Rizal and is married to Divinia, a practicing Accountant and Real Estate Broker. Together, they decided to join PLAREB this May 28 to cater his interest to learn more updates on RESA. They run their own real estate business, the STEWARD Realty Services.

Mr. Valdez became a Licensed Insurance Agent (Life & Non-Life) in 2005 and in 2011, he took the REB exam and passed it with flying colors. Ignacio has started working in the field of accounting in various offices for 14 years. He became a manager of Big Box Food System for the next fifteen years and then an insurance consultant for Generali Pilipinas Inc. from 2006-2009. He still practices both professions as a real estate broker and an insurance consultant from 2010 to date.

**DIVINIA F. VALDEZ** 

**REBL No. 4502** 

7754645 / 09178907790

divinia\_valdez@yahoo.com

Birth: January 16, 1953 (Imus, Cavite)

Mrs. Divinia F. Valdez is a true-blooded Cavitena . She was a Cum Laude graduate of Philippine College of Commerce in Manila with a degree of BS in Accounting in 1974 and gained her Master in Business Administration at the De La Salle Taft Business School four years after. Married to Ignacio L. Valdez, they were blessed with two sons - Paolo, 23 and Eduardo, 21 years old respectively. She loves cooking and playing the piano.

Divinia has been an Auditor for almost 20 years since 1972 to 1991. She passed the CPA exams in 1975 and practiced as a private Accountant to date. In 2006, she became an In-House Property Consultant of DMCI Homes for seven years and passed the Real Estate Broker exam in 2011 specializing in condominiums and general brokerage. She was awarded as a 7th Placer in 2008 Top Property Consultants of DMCI Home and the 2014 Active Broker in Filinvest Alabang.







## **EDUCATION COMMITTEE**

BY: ALTAIR LAUREL, EVP

## 2nd SOUTH METRO PROPERTY EXPO

BY: SMPE COMMITTEE





My heart is full of thanksgiving because of God's blessings for all of our activities. I pray that He will continue to do so until our last activity for this year.

The Education Committee started the year by conducting our Comprehensive Real Estate Seminar (CRES) last January 10 and we ended with our Mock Exam on May 12 & 13. Out of 79 Plareb CRES participants who took the board exam last May 24, around 54% of them passed and 25 new real estate board passers joined our organization & took an oath during our June GMM.

On March 22 &29, we held our 1st Quarter CPD which was attended by 80 Brokers .

Last June 23 & 24 we conducted our Seminar for Salespeople in Servequest, BF Paranaque with a total of 24 participants. On the 27th & 28th of the same month, our 2nd Quarter CPD for Brokers was held in St. Rita College & Orphanage with 94 attendees including our own Officers.

We have submitted our accreditation to PRC for our August 8 & 9 Seminar for Salespeople to be held in Centennial Garden, Laguna . As soon as we finish the said seminar, we will submit to PRC our Completion Report & at the same time we will also submit our Application for accreditation on our Sept. 18 & 19, 3rd Quarter CPD for Brokers & Salesperson.

We ask & expect for your continued support for the good of our organization.

To God be the glory!



The momentum has already started for the working committees of the 2nd South Metro Property Expo. Sales kits are ready for distribution to prospective sponsors. All Plareb members are encouraged to participate in this event by soliciting sponsors for the event, getting a booth and of course by attending the expo on October 17-18 at the SMX Convention Center SM Aura in Taguig City. A 5% commission per sponsor or exhibitor will be given to any solicitor who are PLAREB members in good standing.

The event website's URL is www.southmetropropertyexpo.com. The website also allows pre-registration of attendees and provides information on the event such as the venue map, sponsorship packages and the organizers.

As of this time, the speakers and program are being finalized by the Education Committee.

To obtain a copy of our sales kit please contact the Marketing Committee chairperson and PP Cindy Medina. Her email is cindy\_medina@yahoo.com.

Check out also our Facebook Page at :https://www.facebook.com/southmetropropertyexpoFrom there you may visit the Events Page and invite your contacts.

### SEPTEMBER

5	Vivian Carbonel Pete Balidiong	
S	Jane Garcia Martha Atanacio Irwin Padrique James Paul Biana	
10	Nicole Daniel	
12	Carol Cruz	
14	Camcam	
15	George Mendoza Emil Macalagay John Paul Buenaventur a PP Linda Cantor	
16	Carol Alvarez William Chua	
19	Jun Garay	
20	Lina Magno	
24	Chit Ilao	
30	Maui	

www.southmetropropertyexpo.com

Albarracin







