



Bankers Institute of the Philippines, Inc. (BAIPHIL)

cordially invites you to the two-day Seminar on:

Basic Real Estate Appraisal and Credit Investigation

Speaker:

Mr. Samuel C. Quiniano

President & CEO – Benchmark Valuers & Credit Solutions, Inc.

Course Outline:

REAL ESTATE APPRAISAL

I. Overview of Appraisal

- A. What is an appraisal?
- B. Appraisal concepts of price, cost, value and market
- C. Economic principles affecting property values
- D. Pre-requisites or elements of value
- E. Bundle of Property Rights
- F. Definition of Terms (e.g., Non-Market vs. Market Value, Real Estate vs. Real Property, Liens vs. Encumbrances, etc.)

II. Appraisal Process

- A. Title Verification
 - 1. Discussion of Torrens System
 - 2. Good, Bad and Doubtful Title
- B. Location Pinpointing
 - 1. Provision of 2 Plotting Softwares
 - 2. GE/BL/LRA Plan
 - 3. Tax Map, Base Topo Map
 - 4. Records from the courts, National Land Titles, HLURB, ROD, Bureau of Lands
 - 5. Others: Records of private developers and landowners

III. Property Inspection and Analysis

- A. Neighborhood Analysis
- B. Site Analysis
- C. Improvement Analysis
- D. Schedule of RCN (Cost of Construction)

IV. Methodologies of Valuation

A. Market Data Approach

1. Direct Comparison
2. Inferential/ Rectification Method - Opinion Survey
3. Allocation/Abstraction Method

B. Cost Approach

1. RCN (Reproduction/Replacement Cost New)
2. Depreciation (Straight Line, Modified Straight Line, Effective Age)

C. Income Approach

1. Capitalization Rate – Recapture and Overall rate
2. Correlation of Value

D. Report Writing

1. Sample type of a Customized Appraisal Report
2. Limiting Conditions

CREDIT INVESTIGATION

I. Credit Concept

- A. 5 Cs of Credit
- B. Credit Cycle
- C. Laws Governing Banks

II. Qualities / Skills of CI

III. Credit Investigation Process

IV. Sources of Information

V. Types of Credit Investigation

Schedule:

June 14-15, 2019; (Friday-Saturday) 8:30 AM – 5:00 PM

Venue:

Dusit Thani Manila, Ayala Center, Makati City



Registration Dues:

Php9,000.00 / participant for Member Banks

Php10,000.00 / participant for Non-Member Banks

(Inclusive of AM/PM Snacks, Lunch, Certificate of Attendance and materials)

Payment Options:

- Deposit thru our Bank Account:

Account Name: Bankers Institute of the Philippines, Inc.

Name of Bank : Bank of Commerce – Dela Costa/Alfaro Rd.. Br.

Acct. No. : 101-00-004876-4

Please fax or email the deposit slip and indicate the name of your bank, participants and seminar to be attended

- Bring Check Payment on the day of Seminar. (Check payable to Bankers Institute of the Philippines, Inc. or BAIPHIL)
- Deliver check payment to BAIPHIL Office at Unit 2103, 21st Floor, The Peak Tower, #107 L.P. Leviste Street, Salcedo Village, Makati City.

Payment should be made on or before the seminar date payable to Bankers Institute of the Philippines, Inc. (BAIPHIL). NO PAYMENT IN CASH DURING THE SEMINAR DAY.

For inquiries, please call the BAIPHIL Secretariat at (02) 853-4457 or 519-2433.

Registration form may be reproduced, and fax at no. (02) 853-0889 or e-mail at: training@baiphil.org

Cancellation Guidelines :

Deadline of Submission of Registration is June 5, 2019 (Wednesday)

BAIPHIL reserves the right to cancel programs due to low turn-out of registration, illness of resource speaker, inclement weather or unforeseen events. As such, participants to the program or their HR representatives will be advised either through e-mail or by phone, at least five working days prior to the learning event otherwise same shall be billed accordingly.

BAIPHIL is responsible only for the full refund of the registration fee but not for the transportation expense of the participants who have booked their travel in advance.

Should a participant decide to cancel his/her registration, he/she may opt for a refund or transfer his/her participation in the program to another colleague by sending in writing his cancellation or transfer notice to BAIPHIL. A 100% refund or transfer will be made if the advice is received within five working days before the seminar run.