

# Verify Before You Pay — and Recover If You Already Have

Eight pre-purchase checks · Documentation you need now · Agencies to contact for a DHSUD complaint or eFOI request

## A. BEFORE YOU PAY — EIGHT VERIFICATION CHECKS

What to Check	Where to Check	What to Confirm
<input type="checkbox"/> <b>License to Sell (LTS)</b> Specific to this project — not the company	DHSUD — search by project name and location, not company name	Valid LTS issued for this specific project is on record
<input type="checkbox"/> <b>Development Permit</b> Prerequisite to the LTS	DHSUD Regional Office covering the project location	Permit issued and current
<input type="checkbox"/> <b>DAR Conversion Order</b> Required if land was agricultural	DAR Provincial Agrarian Reform Office (PARO)	Conversion order on file — if land was formerly agricultural
<input type="checkbox"/> <b>Land Classification</b> Tax declaration will show this	LGU Assessor's Office / DENR	Classified RESIDENTIAL — not agricultural
<input type="checkbox"/> <b>Title Status</b> Request certified true copy	Registry of Deeds covering the municipality	Clean TCT/CCT in developer's name, no adverse claims
<input type="checkbox"/> <b>Encumbrances</b> Check annotations on title	Registry of Deeds — certified true copy of title	No mortgage annotation, no notice of lis pendens
<input type="checkbox"/> <b>Receipt Type</b> Ask before paying anything	From the developer directly — before first payment	BIR Official Receipt issued for every payment
<input type="checkbox"/> <b>Agent's PRC License</b> Broker or accredited salesperson	PRC Online Verification System prc.gov.ph	Valid license on record — check name matches agent

## B. IF YOU ARE ALREADY PAYING — DOCUMENT THIS NOW

<input type="checkbox"/> <b>All Payment Records</b> Every Acknowledgement Receipt, bank transfer confirmation, deposit slip, GCash or online transfer screenshot — in chronological order
<input type="checkbox"/> <b>The Contract or Any Written Agreement</b> Reservation form, contract to sell, any memorandum of agreement, anything you signed
<input type="checkbox"/> <b>All Communications with Agent and Developer</b> Email threads, SMS, Viber, Facebook Messenger, Telegram — export or screenshot everything before anything disappears
<input type="checkbox"/> <b>Any Admission of Project Status</b> If the agent confirmed the project is still at the DAR/reclassification stage — in writing or verbally — record it. Write a contemporaneous note of what was said, when, and by whom
<input type="checkbox"/> <b>Developer Corporate Information</b> SEC registration number, registered business address, names of corporate officers if available, agent's full name and PRC license number

## C. AGENCY CONTACTS — COMPLAINT AND ESCALATION PATH

Agency / Action	What to Request or File
<input type="checkbox"/> <b>DHSUD Region III (San Fernando, Pampanga)</b>	File a PD 957 complaint against the developer. Request: full refund of all payments with interest. Bring complete documentation package.
<input type="checkbox"/> <b>DAR Provincial Agrarian Reform Office (PARO)</b>	Request written certification of land classification and CARP coverage status for the specific parcel.
<input type="checkbox"/> <b>eFOI — foi.gov.ph</b>	File FOI requests: (1) to DAR for conversion order records; (2) to DHSUD for LTS/Development Permit records for the developer. 15-working-day response obligation under EO 2, 2016.

- DHSUD Central Office (Quezon City)** Escalate if DHSUD Region III is non-responsive. Reference your regional complaint number and date filed.

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- DAR Central Office (Elliptical Road, QC)** Escalate if PARO is non-responsive after a reasonable period.

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- Your District Representative** Request constituent assistance — formal agency inquiry. Underused but carries weight with regional offices.

*Key legal reminder: A PD 957 complaint with DHSUD can result in a FULL REFUND of all payments made — stronger than Maceda Law's 50% floor. Maceda Law gives buyers under two years a 60-day grace period before any valid cancellation. Do not stop payments without understanding the notarial cancellation procedure first.*

This checklist is for general informational purposes only and does not constitute legal, financial, or professional advice. Laws and regulations change. Consult a licensed real estate broker, lawyer, or tax professional for advice specific to your situation.