

PRE-PURCHASE PROPERTY CONDITION ASSESSMENT

One-storey residence, Villa Trinitas, Bugo

A clear view of what you are buying, what it needs, and what to confirm before you commit · Block 1, Lots 2 & 3, Phase 2, Villa Trinitas Subdivision, Bugo, Cagayan de Oro City

PREPARED FOR	SITE INSPECTION	REPORT DATE	ASKING PRICE
Ms. Jza Cosin (prospective buyer)	**November 10, 2026**, on site	**November 17, 2026** · Rev. 1, replaces the November 12 issue	**₱5,500,000** · house and lot, direct owner, semi-furnished, with solar



PREPARED BY

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Read this first: what this report is and is not. This is a professional opinion from a visual inspection on November 10, 2026, the approved plan sheets and the photo record. It is not a property appraisal, a structural certification or a guarantee, and it is not for bank, legal or title use. Items we could not see are marked unknown, not assumed. Costs are planning allowances that firm up once the checks in Section 8 are complete.

1 Executive summary

We found a sound, well-planned one-storey house in good overall condition. We saw no sign of primary structural failure: no leaning, no sagging beams, no settlement pattern and no diagonal shear cracking. The work ahead is mostly maintenance and finishing, plus a short list of functional repairs worth settling early: the gate, fence and gate piers, the ceiling leak at the carport side, the roof steel and gutters, and drainage.

CRITICAL FINDINGS

0

Nothing that should stop the purchase on its own

URGENT ITEMS

3

Gate, fence and piers · roof steel · lot and floor area

WORKS BUDGET

₱0.51M – ₱1.30M

Seven packages, including 10% contingency

ALL-IN, MOVE-IN READY

₱6.0M – ₱6.8M

Price plus works, before transfer costs

Key figure	Result
Overall condition	Structure appears sound; deferred maintenance at the roof edge, exterior steel and wet areas
Your plan for the house	Renovate, then your parents and sibling live here. A single-storey layout with high ceilings suits that well
Renovation estimate	₱463,000 – ₱1,185,000 before contingency (Section 4)
Biggest unknown	Lot and floor area. The listing says 380 and 250 sqm; the plans suggest about 280 and 150–165 sqm
Indicative duration	About 6–10 weeks for the listed works, sequenced roof first and paint last

✓ Our answer: proceed at ₱5,500,000?

Yes. On what we found, ₱5.5M is a sound price to proceed at, subject to the four conditions below.

The math. ₱5.50M price + ₱0.51M to ₱1.30M works budget (including 10% contingency) = **₱6.0M to ₱6.8M all-in**, before transfer taxes and fees. That is our planning range for a house that is move-in ready and properly maintained. What we found is repairable deferred maintenance, not a defect that changes the buying decision. We have not placed a market value on the as-is or move-in-ready house, because the lot area must be verified first (Section 5).

1. **Confirm what ₱5.5M covers, in writing.** List the inclusions in the deed or sales agreement: 20 solar panels with both inverters, 3 split-type air conditioners, furniture, curtains and fittings. Confirm the property is free of any mortgage or lien, and agree the payment split.
2. **Have the urgent items verified first.** We inspect the roof steel and trace the ceiling leak through more access points; a licensed RME tests the service entrance, panel board and the solar system. The results may move the budget.
3. **Confirm a clean title and the real area.** Certified true copy of the TCT for each lot, tax declaration and tax receipts, with the seller confirmed as the registered owner. Measure the lot and floor area against the title.

4 **Hold the contingency and budget the transfer costs.** Keep the 10% contingency untouched until the roof is opened, and set aside transfer taxes and fees (Section 7).

This is our professional view from a visual inspection. It is not a valuation and not a guarantee.

2 Property details

Item	Listing	Plans and site	Our comment
Seller	Direct owner	The owner was living in the house at inspection	Name not provided to us. To be confirmed against the TCT.
Address	Villa Trinitas, Bugo	Block 1, Lots 2 & 3, Phase 2 on the plan sheets	Your inquiry cites Lot 2, Block 1, Phase 2A. Reconcile the lot description with the title.
Lot area	380 sqm	Lots 2 & 3 read about 10 × 14 m each, roughly 280 sqm combined	Possible mismatch. Confirm with the TCTs and a boundary survey.
Floor area	250 sqm (200 sqm in your inquiry)	Main block about 14.0 × 10.5 m plus a carport about 6 × 3.2 m: roughly 150–165 sqm	Possible mismatch unless there are additions not shown on the plans.
Rooms	3 bedrooms, 2 baths, master with walk-in closet	Matches the floor plan in broad terms	Consistent.
Parking	3 cars	Carport fits 2 cars	Slightly overstated unless a third space exists elsewhere on the lot.
Roof	Steel trusses, colored roofing	Sheet S2: three truss types, 2" × 3" × 1.0 mm C-channel purlins at 0.70 m	Consistent. Light-gauge steel, so corrosion matters.
Solar	20 solar panels	Two inverters on site, one Solis and one Sofar, beside the panel board Photo 31	Two inverter brands suggest the system was installed or expanded in stages. Ask for papers for both.
Air conditioning	3 split-type units	LG split-type unit photographed in a bedroom Photo 30	Confirm the count, brand and working condition of all three at turnover.

Item	Listing	Plans and site	Our comment
Furnishing	Semi-furnished: dining set, 55" TV, bed, gas range, curtains, 3 ceiling fans	Items seen in use; some furniture shows wear	Treat furniture as used. List each item in the agreement.
Age	Not stated	Plans approved January 6, 2016	About 9–10 years old if built soon after approval. Verify.

Structural system, as read from the approved plans

- **Foundation:** isolated column footings (F1C1, F2C2, about 0.8–1.0 m square, 12 mm bars both ways) tied to continuous wall footings; CHB walls rise from the wall footings.
- **Frame and walls:** reinforced concrete columns (12 mm bars, 10 mm ties), roof beams 0.20 × 0.30 m, plastered and painted CHB infill.
- **Roof:** cold-formed steel trusses (Truss-1 × 2, Truss-2 × 1, Truss-3 × 2), spans about 7–8 m, hip-and-gable layout, colored metal roofing.
- **Approvals:** the sheets carry building official, structural officer and sanitary officer stamps dated January 2016. These are proposed plans, so they show what was approved, not necessarily what was built.

3 Condition findings

URGENT

- Gate, steel fence and gate piers
- Roof steel inspection and the ceiling leak source
- Verify lot and floor area

MODERATE

- Damaged ceiling at the carport side
- Gutters, flashing, fascia and soffit
- Damp and mould at service-area walls
- Street drainage

MINOR

- Hairline plaster cracks and chips
- Doors, hinges and sliding-door bearings
- Bathrooms and kitchen cabinet edges
- Repaint and cleaning

Severity: **Minor** cosmetic or maintenance · **Moderate** repair soon, no immediate safety issue · **Serious** repair at or before purchase · **Unknown** could not be assessed. Photo numbers refer to the photo record below; photo 1 is the cover image.

#	Finding and location	Severity	Probable cause	Action and allowance (PHP)
1	Steel fence and gate rusted through the coating, with pitting on the rails; sliding gate bearing faulty. Gate pier corners chipped. Photos 2, 3, 4	SERIOUS	Water entering block joints and corroding embedded steel; coating at end of life.	Replace the fence and sliding gate; treat, regrout and waterproof or rebuild the piers. **₱125k–₱260k**

#	Finding and location	Severity	Probable cause	Action and allowance (PHP)
2	Ceiling at the carport and service side is damaged, with an open section, water stains and lifted joints. It leaks in rain. Photos 9, 11, 12	MODERATE	Likely a roof-edge, gutter or flashing leak above. Source still to be traced.	Trace and seal the leak; replace boards, patch and repaint. **₱15k–₱40k**
3	Roof framing seen through the openings: rust on the light-gauge steel and at a steel angle, foil insulation in place. Photos 10, 12, 13	MODERATE	Roof leaks or condensation over time. Thin steel loses section quickly once it rusts.	Open more access points; inspect every truss, purlin and connection; treat or replace affected members. **₱30k–₱150k (may rise after inspection)**
4	Gutters, downspouts, fascia and soffit: discoloured and mould-streaked, not broken. Entry canopy stained. Photos 2, 6, 7, 8	MINOR TO MODERATE	Gutter overflow, poor flashing or slope, long-term wetting of the eaves.	Clean, re-slope and repaint gutters; replace corroded flashing; move downspouts to the rear. **₱25k–₱60k**
5	Service-area and perimeter walls: mould spots, hairline plaster cracks, algae on the rear slab. Photos 14, 15	MODERATE	Persistent damp from roof run-off and slow drainage; rising damp is possible.	Moisture-meter survey, trace the source, repair, replaster and repaint with a suitable coating. **₱15k–₱40k**
6	Lanai floor: rust and mineral trails across the tiles; rust streaks at nearby steel. Photos 16, 17	MODERATE	Water running off steel and walls with poor drainage; possibly reinforcement near the surface at column edges.	Cover-meter and hammer-sound test at the columns; treat steel, patch, waterproof, fix drainage, clean tiles. **₱25k–₱80k**

#	Finding and location	Severity	Probable cause	Action and allowance (PHP)
7	Interior cracks and chips: peeling paint and chips at wall and ceiling junctions; a crack running from a ceiling hatch corner. Photos 13, 20, 21	MINOR TO MODERATE	Plaster shrinkage and movement between concrete, CHB and ceiling boards. Not a foundation-settlement pattern; widths not yet measured.	Measure with a crack gauge; repair with mesh and elastomeric filler. **₱30k–₱70k**
8	Doors, hinges, cabinets and sliding doors. Worn door edges, a gap at one door head, and the master bath and walk-in closet sliding door is hard to slide. Kitchen base cabinets have worn edges. Photos 23, 24, 25, 28	MINOR	Humidity, age and worn bearings.	Replace hinges, rollers and bearings; ease and refit doors; repair cabinet panels. **₱28k–₱75k**
9	Bathrooms: tiles intact; fixtures, sealant and traps need cleaning and minor repair. Photos 26, 27	MINOR	Normal wear.	Clean and repair; flood-test floors for 24 hours. **₱20k–₱60k**
10	Paint, cleaning, wall marks and old fixings. Photo 22	MINOR	Cosmetic.	Full clean and repaint, interior and exterior. **₱120k–₱200k**
11	Street ponding: neighbours report the road in front floods in heavy rain and clears afterwards.	MODERATE	Subdivision road drainage appears undersized or slow. Depth and house entry not known.	Check finished floor level against the road crown; trench drain at the gate, catch basin, driveway grading, canal connection. **₱30k–₱150k**

#	Finding and location	Severity	Probable cause	Action and allowance (PHP)
12	Electrical: two solar inverters and the panel board look tidy. The meter sits on the front pier with vines growing over it, below a busy run of overhead wires. Photos 5, 31	UNKNOWN	Cannot be tested visually.	Licensed RME to inspect and test the service entrance, panel, grounding and solar; clear the vegetation; obtain installation and any net-metering papers.

3A. Photo record

GATE, FENCE AND FRONTAGE



2. Gate, piers and entry canopy; canopy slats are stained



3. Steel fence rails: coating failed, rust pitting through



4. Fence rails on the street side: rust along the edges



5. Electric meter on the front pier, vines over it, overhead service wires

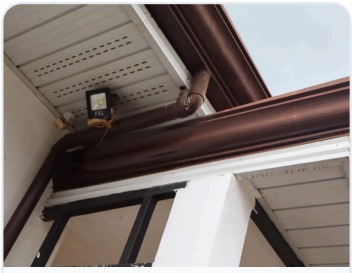
ROOF EDGE, GUTTERS AND EAVES



6. Front gutter and downspout: discoloured, not broken



7. Black streaks on the soffit below the gutter line



8. Gutter corner and downspout elbow at the carport

CARPORT CEILING AND ROOF SPACE



9. Damaged ceiling board and open section at the carport and service side



10. Through the opening: rusted steel framing and foil insulation



11. Water stains and lifted joint tape on the ceiling board



12. Broken ceiling edge: rusted steel angle and mould



13. Ceiling hatch: light-gauge framing, foil insulation, crack from the corner

SERVICE AREA AND REAR



14. Service-area wall: mould spots and hairline plaster cracks



15. Perimeter wall and slab at the rear: mould and algae



16. Rust and mineral trails across the lanai tiles



17. Service-area roofing and the gutter above it



18. Rear yard beside the bedrooms: room for a garden

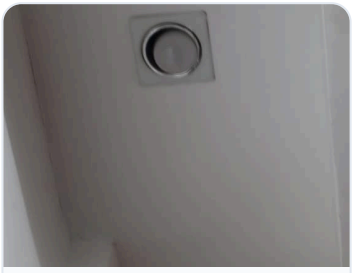
INTERIOR



19. Living area: tray ceiling and fan in sound condition



20. Wall and ceiling junction: peeling paint and small chips



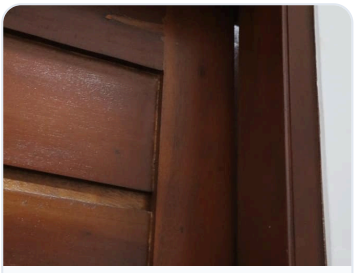
21. Chipped plaster at a ceiling junction



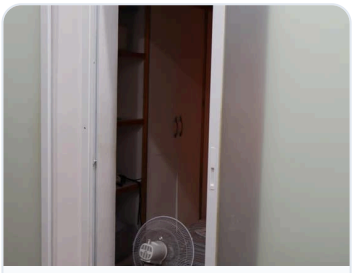
22. Bedroom wall: scuffs, marks and old fixings



23. Door edge: veneer worn through



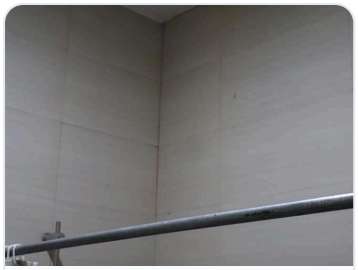
24. Door and frame: gap at the head, needs adjusting



25. Sliding door to the walk-in closet: stiff to slide



26. Bathroom lavatory: sealant and trap need tidying



27. Bathroom wall tiles: intact, need a deep clean

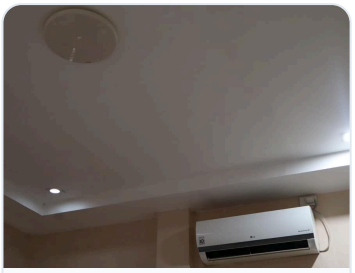
KITCHEN AND EQUIPMENT



28. Kitchen sink and counter: worn edges on the base cabinets



29. Kitchen window and wall cabinets



30. LG split-type air conditioner, one of three listed



31. Two solar inverters (Solis and Sofar) beside the panel board

4 Renovation plan and budget

Work package	Low	High
Gate, steel fence and gate piers (replace and repair)	₱125,000	₱260,000
Roof steel treatment, damaged ceiling, gutters and downspouts	₱70,000	₱250,000
Damp wall and lanai column repairs	₱40,000	₱120,000
Doors, hinges, cabinets and sliding door bearings	₱28,000	₱75,000
Bathroom cleaning and minor repair	₱20,000	₱60,000
Crack repair, full repaint and cleaning (cosmetic)	₱150,000	₱270,000
Drainage improvements on and around the lot	₱30,000	₱150,000
Subtotal	**₱463,000**	**₱1,185,000**
With 10% contingency	**≈ ₱510,000**	**≈ ₱1,300,000**

About ₱0.31M–₱0.92M of the subtotal is functional repair and ₱0.15M–₱0.27M is cosmetic. Figures are planning allowances for Cagayan de Oro at typical 2026 contractor rates and exclude professional fees. The roof item is the least certain until the trusses are opened and inspected.

Suggested sequence: (1) roof and ceiling leak first, so repairs and paint are not wasted on a wet building; (2) drainage and gate piers; (3) gate and fence; (4) interior repairs; (5) repaint last.

Upgrades you mentioned, priced separately

- **Modular kitchen.** The existing laminated cabinets work but are dated and worn at the sink Photos 28, 29. A modular kitchen is an upgrade, not a repair, so it sits outside the budget above. It does help resale appeal. We price it from a layout and a full BOQ once you choose the finish level.
- **Comfort for your parents.** Worth planning at the same time: non-slip bathroom floors, grab bars, lever handles, and level thresholds at the main and rear doors.
- **Rear garden.** The yard beside the bedrooms has direct sliding-door access and room for a garden or outdoor sitting area Photo 18.

5 Value range

As a cross-check only, we compared the asking price with the cost to replace what is there. This is an indicative reference and not an appraisal.

Component	Basis	Estimate
House, replacement cost	150–165 sqm × ₱30,000–₱40,000 per sqm, standard finish	₱4.5M – ₱6.6M
Less depreciation and deferred maintenance	About 20% for a roughly 10-year-old house in good overall condition	–₱0.9M to –₱1.3M
Fence, gate and site works	Allowance; existing gate and fence need replacing	₱0.25M – ₱0.40M
Inclusions (solar, ACs, furniture)	Used-value allowance	₱0.50M – ₱0.90M
Improvements only, before land		**≈ ₱4.4M – ₱6.6M**

The land is separate and depends on the verified lot area. Two or three recent Bugo sales from a local broker or appraiser would complete the picture. If the lot is nearer 280 sqm than 380 sqm, the difference in land area matters to the price, and that is why verification comes first.

6 Recommendations

▼ A. Before paying any reservation fee

- Certified true copy of the TCTs, tax declaration and latest real property tax receipts; confirm the seller is the registered owner and check for liens or annotations.
- Verify lot and floor area by tape or laser measurement against the title boundaries; confirm the parking count.
- Request the building permit, occupancy permit, approved and any as-built plans; ask about subdivision clearances and HOA dues.
- Ask for the solar installation documents, warranties, and electric and water billing history.

▼ B. Points to settle in writing

- The inclusions list, item by item.
- Who completes the gate, fence and ceiling repair, and by when.
- Who pays taxes, transfer fees and any HOA arrears.
- Turnover date and turnover condition.

▼ C. Opportunities

- The area behind the master bedroom has a sliding door and direct access, with good potential as a garden or outdoor living space.
- Moving the downspouts to the rear and replacing the gate and fence with a design that suits the house will lift the front elevation.
- On-lot drainage (trench drain at the gate, catch basin, graded driveway) reduces the effect of street ponding.

7 Title transfer

A general guide to the usual sequence for a direct-owner sale. Rates and who pays are set by current BIR and city rules and by your agreement, so confirm each with the BIR, the City Treasurer and the Registry of Deeds, or with your lawyer.

Step	What happens	Usually paid by
1. Due diligence	Certified true copy of the TCTs from the Registry of Deeds, tax declaration, tax clearance, HOA clearance. Check for liens, mortgages and annotations.	Buyer
2. Deed of Absolute Sale	Signed and notarized, with the inclusions list attached.	By agreement
3. BIR taxes	Capital gains tax (6%) and documentary stamp tax (1.5%), each on the higher of the selling price, zonal value or assessed fair market value. The BIR then issues the eCAR.	CGT by seller, DST by buyer, unless agreed otherwise
4. Local transfer tax	Paid at the City Treasurer's Office, with a tax clearance.	Buyer
5. Registration	Registry of Deeds cancels the old titles and issues new TCTs in the buyer's name.	Buyer
6. New tax declaration	City Assessor issues tax declarations for land and house in the buyer's name. Transfer the utilities and the solar or net-metering account.	Buyer

Two lots may mean two titles. Check that both are in the seller's name and both are covered by the deed.

8 Verifications

Technical checks we recommend before you reserve (about half a day)

- **Roof:** open several ceiling hatches and inspect every truss, purlin, connection and bolt; trace the ceiling leak; check gutter slope; hose test.
- **Concrete and masonry:** cover meter and hammer-sound test at the gate piers, lanai columns and beam soffits; chip a small window where rust staining appears.
- **Cracks:** mark and measure with a crack gauge. Widths above about 3 mm, stair-stepping, or growth over weeks call for a closer structural review.
- **Moisture and plumbing:** moisture meter at stained walls and ceilings; 24-hour flood test of bathrooms; pressure-test water lines; check door frames and cabinets for termites.
- **Flooding:** ask neighbours and the HOA about past flood depth and duration; compare finished floor level with the road crown; check the canal and outfall capacity.
- **Electrical:** licensed RME to test the service entrance, panel, grounding and the solar system.

What we could not see

- **Flooding:** depth, duration and frequency of the street ponding, and whether water has ever entered the house.
- **Foundation and soil:** footings and column bases were not exposed. Settlement hidden behind finishes cannot be ruled out.
- **Reinforcement and concrete strength:** cannot be confirmed without cover-meter, rebound-hammer or coring tests.
- **Roof structure:** only a few openings were available. Connection condition, bracing and wind-uplift anchorage are unknown.
- **As-built versus approved:** any extensions and the ceiling void should be compared with the plans.
- **Legal:** title, tax declaration, permits, occupancy certificate, subdivision restrictions and HOA dues are not yet verified.

9 Next step

If you wish to proceed, we recommend the half-day technical check in Section 8 before you reserve. JMG can carry it out and give you a written confirmation of the roof, concrete and drainage items. If you then go ahead with JMG for the repairs or any improvements, your site assessment fee is credited toward the contract.

Our approach is simple: plan properly, price transparently with a full BOQ, and manage the work so the result is done right the first time.

10 Scope and sign-off

This assessment is based on a visual inspection by the JMG team on November 10, 2026, the approved plan sheets provided by the client, the marketplace listing and the photo record. It is not a structural certification, appraisal or legal due diligence, and does not replace material testing, a full roof-framing inspection or title verification. Cost figures are planning allowances. Rev. 1 adds the site photo record and equipment observations to the November 12, 2026 issue; the findings and budget are unchanged. This report is prepared for the named client's private use.

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Licensed Civil Engineer · PRC Lic. No. 0098257
Checked and finalized by

Signature / Seal: _____ Date: _____

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