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VENTURES

— INVESTMENT SOLUTIONS THAT BUILD WEALTH —

# 10 COSTLY MISTAKES OFWs MAKE WHEN INVESTING IN PHILIPPINE REAL ESTATE

**A Practical Guide to Making Smarter Property Investment  
Decisions Before You Commit Your Hard-Earned Money**



**By: Alexander Pizaña Jr.**  
**President & Founder**  
**PIALEX Ventures Corporation**

*Invest with understanding. Build with purpose.*



# MEET YOUR GUIDE

## ALEXANDER PIZAÑA JR.

**President & Founder**

**PIALEX Ventures Corporation**

*Investment Solutions That Build Wealth*



*"Helping investors build wealth  
through smart real estate decisions."*

### CREDENTIALS

- ITIL® Certified
- Associate Financial Planner (AFP®)
- President & Founder, PIALEX Ventures Corporation

For years, I've had the privilege of helping individuals and families make confident real estate decisions through investment advisory, property management, property sales, and interior fit-out solutions.

As someone who understands the sacrifices many Filipinos make while working abroad, I believe every hard-earned peso deserves to be invested wisely. My mission is to help investors avoid costly mistakes, maximize their real estate assets, and build long-term wealth with confidence.

This guide was created to share practical insights that can help you make informed decisions before investing in Philippine real estate.





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## A PERSONAL MESSAGE FROM **Alexander Pizaña Jr.**

Dear Fellow OFW,

First of all, thank you for downloading this guide.

If you're reading this, chances are you're working hard abroad—not just for yourself, but for your family and the future you're trying to build. I understand the sacrifices that come with being an Overseas Filipino Worker. Long hours, missed family gatherings, and years spent away from home are all part of the journey. That's why every hard-earned peso deserves to be invested wisely.

One thing I've learned is this:

**Being an OFW is a season—not a lifetime plan.**

At some point, we all hope to return home with more than just memories. We want financial security, a stable source of income, and investments that continue to work for us long after we've stopped working abroad.



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For many people, real estate can be one of the most powerful tools for building long-term wealth. But like any investment, it also comes with risks. Unfortunately, I've seen many OFWs lose money because they rushed into buying the wrong property, trusted the wrong people, or made decisions without enough information.

The good news is that most of these mistakes are completely avoidable. That's why I created this guide.

Inside, I'll walk you through the ten most common mistakes I see OFWs make when investing in Philippine real estate—and more importantly, how you can avoid them. My hope is that this guide will give you greater confidence, help you make informed decisions, and bring you one step closer to achieving your financial goals.

Remember, buying a property isn't just about owning real estate.

**It's about building a future, creating opportunities, and leaving a lasting legacy for the people you love.**

Let's begin.

**Alexander Pizaña Jr.**  
**President & Founder**  
**PIALEX Ventures Corporation**





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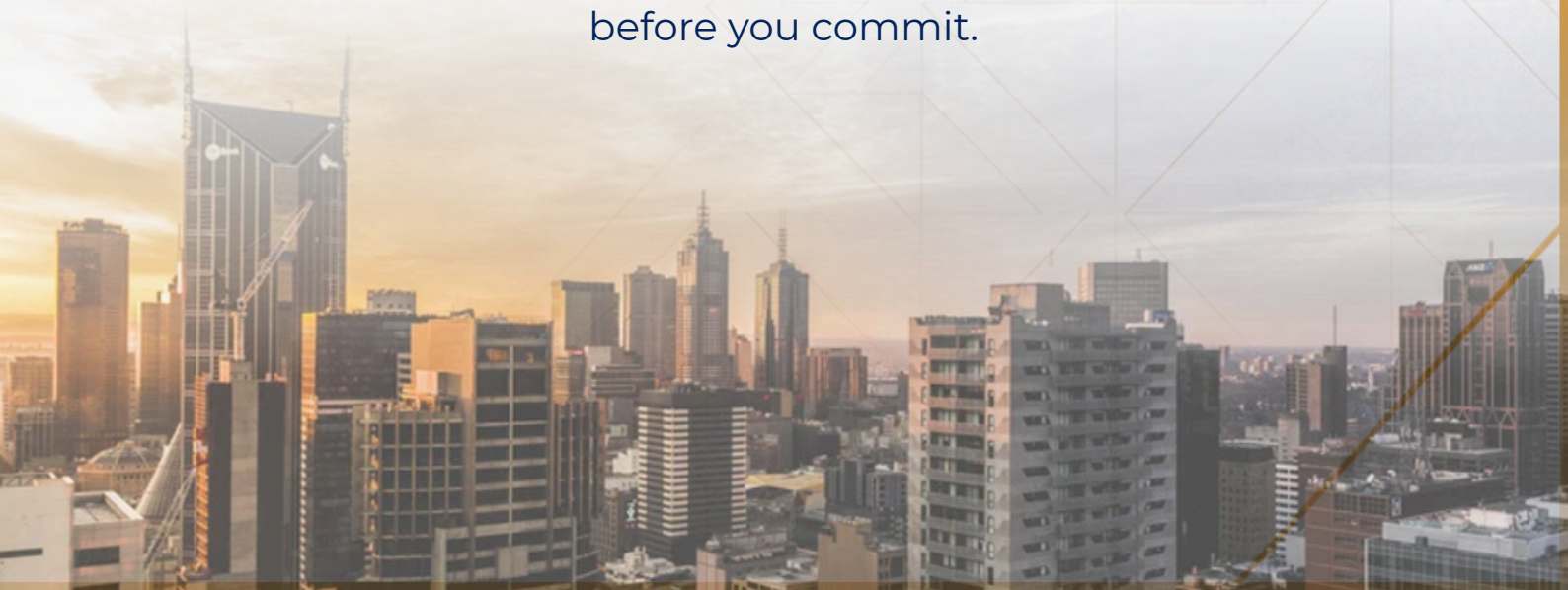
# THE 10 COSTLY MISTAKES OFW INVESTORS MAKE

Real estate can be a powerful way to build **long-term value**—but only when you make decisions carefully.

Below are 10 common mistakes that can turn an exciting property purchase into a **financial burden**.

The goal **isn't** to make you **afraid** of investing.

It's to help you **know what to look at** before you commit.



## **MISTAKE #1**

# **BUYING BASED ON EMOTION INSTEAD OF NUMBERS**

It's easy to get excited about a beautiful property, an attractive promo, or the idea of finally owning a home in the Philippines.

But a property that looks good and feels right may not necessarily be a good investment.

Before making a decision, it's important to look beyond the excitement and determine whether the property actually makes financial sense for your goals and situation.



## MISTAKE #2

# NOT RESEARCHING THE DEVELOPER

When buying a property, you're not only investing in the unit—you're also placing your **trust in the developer** behind it.

A developer's track record, completed projects, reputation, turnover, and after-sales service can give you a better understanding of what you may be getting into.

## **MISTAKE #3**

# **LOOKING ONLY AT THE PRICE AND IGNORING THE TRUE COST**

The advertised price or monthly payment is only part of what a property can cost you.

Taxes, fees, association dues, maintenance, insurance, repairs, financing, and other expenses can significantly affect the actual cost of ownership.

Understanding the full cost helps you determine whether the investment is truly affordable.



## **MISTAKE #4**

# **ASSUMING RENTAL INCOME IS GUARANTEED**

A property may be presented as having strong rental potential, but rental income is never something you should simply assume.

Demand, location, competition, rental rates, vacancy periods, and property condition can all affect your actual income.

A realistic assessment is important before relying on rent to cover your expenses.

## **MISTAKE #5**

# **TAKING ON A MORTGAGE THAT IS TOO EXPENSIVE**

Being approved for a loan does not automatically mean the property is affordable for you.

Your monthly payment needs to fit comfortably within your overall financial situation, including your other responsibilities and unexpected expenses.

A good investment should not put unnecessary pressure on your finances.

## **MISTAKE #6**

# **FAILING TO VERIFY TITLES AND IMPORTANT DOCUMENTS**

Being approved for a loan does not automatically mean the property is affordable for you.

Your monthly payment needs to fit comfortably within your overall financial situation, including your other responsibilities and unexpected expenses.

A good investment should not put unnecessary pressure on your finances.



## MISTAKE #7

# BLINDLY TRUSTING RELATIVES OR AGENTS

**Trust** is important, especially when you're investing from overseas.

But even when dealing with someone you know or a professional helping you, you should still have proper information, documentation, and accountability.

Your investment deserves the same level of **attention** whether you are physically in the Philippines or abroad.

## **MISTAKE #8**

# **NOT HAVING A TRUSTED LOCAL PROPERTY MANAGER**

Owning a property from overseas comes with responsibilities that can be difficult to handle from a distance.

Without someone reliable to oversee the property, concerns such as tenants, maintenance, payments, and day-to-day issues can become more difficult to manage.

## MISTAKE #9

# NEGLECTING PROPERTY MAINTENANCE

Buying the property is only the beginning of **ownership**.

Regular **maintenance** helps protect the property's condition, functionality, and long-term value.

Ignoring small issues can eventually lead to larger and more expensive problems.



## **MISTAKE #10**

# **BUYING WITHOUT A LONG-TERM PLAN**

Real estate should be considered beyond the excitement of the purchase.

Before investing, you should have a clear idea of what you want the property to accomplish—whether that means generating rental income, building long-term wealth, providing a future home, or supporting another financial goal.

Without a clear direction, it can be difficult to determine whether the property is truly the right investment for you.

# PUTTING IT ALL TOGETHER

Now that you understand the **10 common mistakes**, it's time to put everything together.



The next section is a simple

- **Property Investment Assessment Checklist**

designed to help you assess your own investment before making a commitment.

- Use it to step back, review the most important considerations, and identify what you still need to understand before moving forward.

**REMEMBER:**

You don't have to know everything about real estate.  
You just need to ask the right questions before committing  
your hard-earned money.

# PROPERTY INVESTMENT ASSESSMENT CHECKLIST

Property Name:

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Developer:

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Property Type:

☐ Condominium

☐ House & Lot

☐ Commercial

☐ Other: 

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Location:

---

Building / Tower:

---

Unit Number:

---

Floor Area:

---

Parking: ☐ Yes ☐ No

TCT / CCT No.:

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Property Status:

☐ Pre-selling

☐ Ready for Occupancy

☐ Resale



# SELLER / DEVELOPER / AGENT INFORMATION

Company / Developer:

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Contact Person:

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License / PRC Details (if applicable):

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Mobile / WhatsApp:

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Email: 

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Office / Company Address:

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Website / Social Media:

---

Date of Inquiry:

---

# PROPERTY COST

## Purchase Price

Listed Price: ₱ \_\_\_\_\_

Negotiated Price: ₱ \_\_\_\_\_

Reservation Fee: ₱ \_\_\_\_\_

Down Payment: ₱ \_\_\_\_\_

Other Initial Costs: ₱ \_\_\_\_\_

Total Initial Cash Required: ₱ \_\_\_\_\_



# MONTHLY COST

Monthly Down Payment: ₱ \_\_\_\_\_

Monthly Amortization: ₱ \_\_\_\_\_

Association Dues: ₱ \_\_\_\_\_

Property Management: ₱ \_\_\_\_\_

Insurance: ₱ \_\_\_\_\_

Estimated Maintenance: ₱ \_\_\_\_\_

Other Monthly Costs: ₱ \_\_\_\_\_

**ESTIMATED TOTAL MONTHLY COST:**

₱ \_\_\_\_\_



# YEARLY COST

Annual Amortization: ₱ \_\_\_\_\_

Annual Association Dues: ₱ \_\_\_\_\_

Real Property Tax: ₱ \_\_\_\_\_

Insurance: ₱ \_\_\_\_\_

Maintenance / Repairs: ₱ \_\_\_\_\_

Property Management: ₱ \_\_\_\_\_

Other Annual Costs: ₱ \_\_\_\_\_

**ESTIMATED TOTAL YEARLY COST:**

₱ \_\_\_\_\_

# RENTAL POTENTIAL

Expected Monthly Rent: ₱ \_\_\_\_\_

Expected Annual Rent: ₱ \_\_\_\_\_

Target Tenant: \_\_\_\_\_

Similar Units Renting For:

₱ \_\_\_\_\_ to ₱ \_\_\_\_\_ / month

Estimated Vacancy: \_\_\_\_\_ months/year

Estimated Rental Income After Vacancy:

₱ \_\_\_\_\_

How will the property be marketed?

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# DOCUMENT CHECKLIST

## For Resale Properties

- ☐ TCT / CCT
- ☐ Latest Tax Declaration
- ☐ Updated Real Property Tax Receipts
- ☐ Seller's valid government ID
- ☐ Deed of Absolute Sale
- ☐ Authorization documents, if applicable
- ☐ Association Dues Clearance
- ☐ Other relevant documents reviewed



# DOCUMENT CHECKLIST

## For Pre-Selling Properties

- ☐ Certificate of Registration
- ☐ License to Sell
- ☐ Reservation Agreement
- ☐ Contract to Sell
- ☐ Project plans / specifications
- ☐ Payment schedule
- ☐ Other relevant documents reviewed

The original guide's document section specifically identifies TCT/CCT, tax documents, seller identification, deed of sale, association clearance, and key pre-selling documents among the items to verify.

# DEVELOPER CHECK

Years in business: \_\_\_\_\_

Completed projects: \_\_\_\_\_

Previous projects reviewed:

☐ Yes ☐ No

Homeowner feedback checked:

☐ Yes ☐ No

Turnover history reviewed:

☐ Yes ☐ No

After-sales reputation checked:

☐ Yes ☐ No

Overall notes:

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# INVESTMENT PURPOSE

## Why am I buying this property?

- ☐ Rental Income
- ☐ Long-Term Appreciation
- ☐ Retirement
- ☐ Family Use
- ☐ Future Home
- ☐ Wealth Building
- ☐ Other: \_\_\_\_\_

## How long do I intend to hold it?

- ☐ Less than 5 years
- ☐ 5–10 years
- ☐ 10+ years

## What do I want this property to accomplish?

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# FINAL DECISION

**After reviewing the property:**

What do I like about it?

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What concerns me?

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What information am I still missing?

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What documents still need to be verified?

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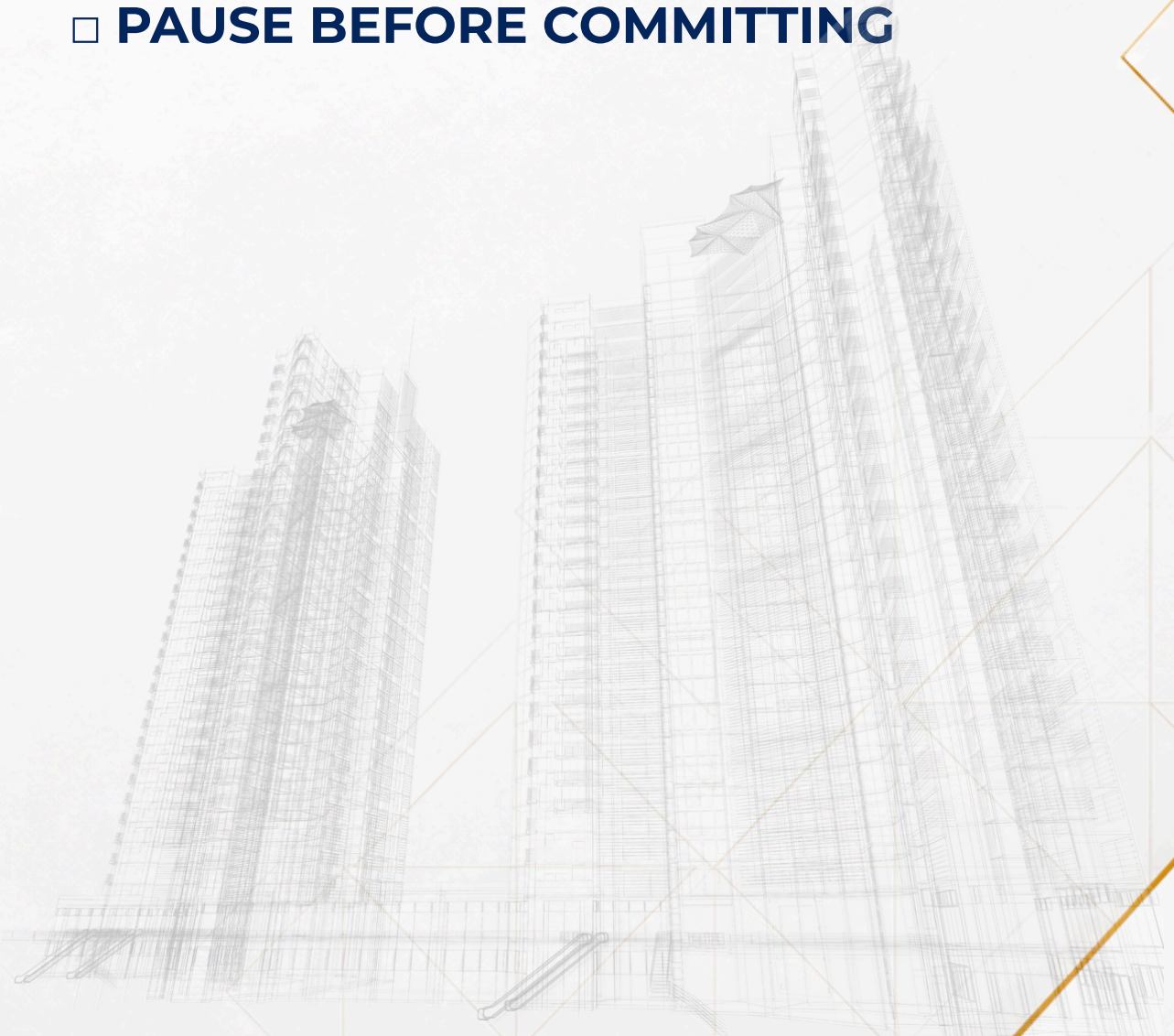
What questions do I need to ask before committing?

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# FINAL DECISION

**My Current Decision:**

- ☐ **READY TO INVESTIGATE FURTHER**
- ☐ **NEEDS MORE INFORMATION**
- ☐ **PAUSE BEFORE COMMITTING**





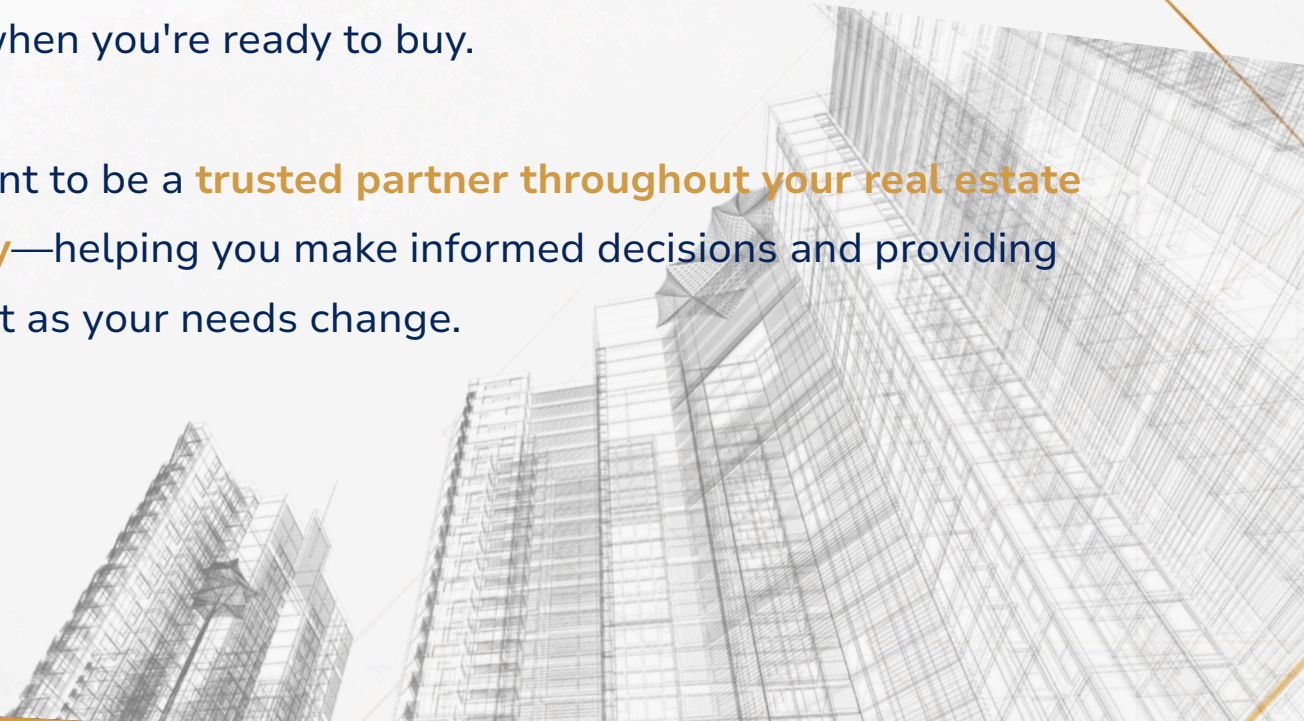
# NOW, LET'S TAKE THE NEXT STEP!

Investing in real estate is not a one-time decision.

From choosing the right property to managing it, renting it out, maintaining it, or eventually deciding what to do with it, having the right partner can make the journey much easier.

At **PIALEX Ventures**, our goal is to be more than someone you meet when you're ready to buy.

We want to be a **trusted partner throughout your real estate journey**—helping you make informed decisions and providing support as your needs change.



# NOW, LET'S TAKE THE NEXT STEP!

## OUR SERVICES INCLUDE:

- **PROPERTY SALES**

Explore residential and commercial property opportunities that may fit your goals and requirements.

- **PROPERTY MANAGEMENT**

Get reliable support in overseeing your property while you're working or living abroad.

- **RENTAL ASSISTANCE**

Get help with the process of preparing, marketing, and managing your property for rental.

- **INVESTMENT ADVISORY**

Get guidance as you evaluate real estate opportunities and consider how they fit into your overall goals.

- **INTERIOR FIT-OUT & DESIGN**

Transform your property into a functional and attractive space for personal use or investment purposes.

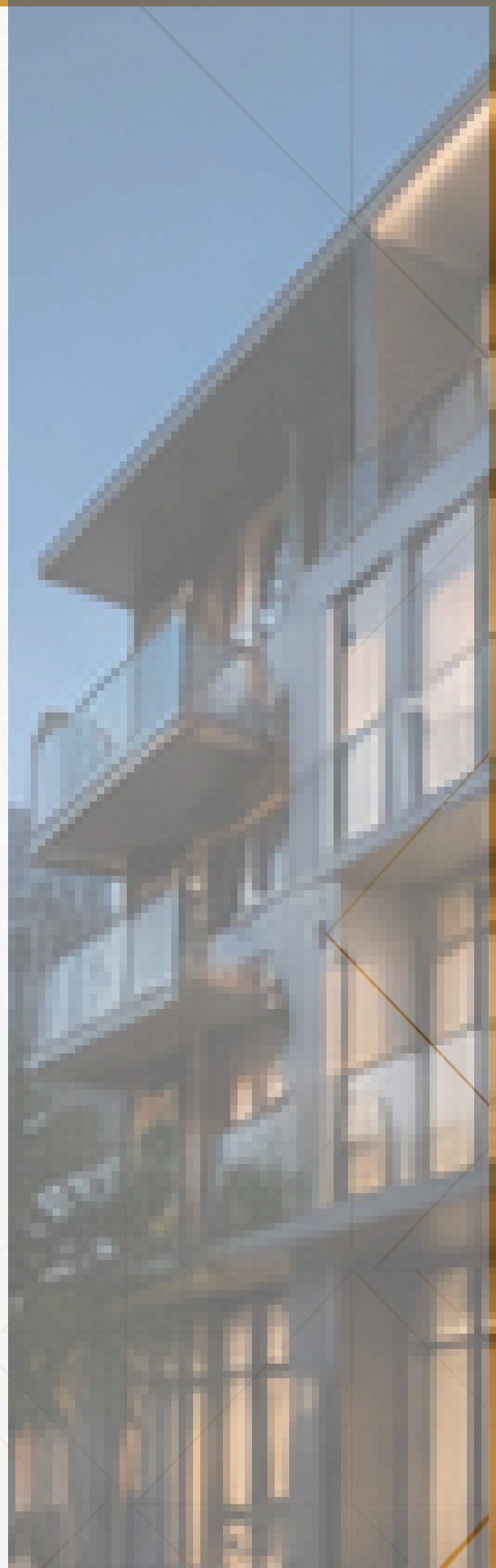




# NEED PERSONALIZED GUIDANCE?

You can request for a **Real Estate Investment Consultation** with us to discuss your specific situation, the property you're considering, and the questions you still need answered.

**TALK TO PIALEX VENTURES**





# STAY CONNECTED

Whether you're still researching your first property or  
already building your real estate portfolio,  
**we'd love to stay connected.**

Follow us for real estate insights, investment  
education, property opportunities, and practical  
advice to help you make better decisions.



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Learn more about our services and how we can  
support you throughout your real estate journey.

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