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Conditional signing and preapproval | February 2025

Scope and reading order

Selected February 18-21, 2025 messages. Source A is the four-person iMazing export, original reader pages 158-167, retained consecutively. Source B is the Annie-Aileen export, reader page 1, limited to February 20-21. The sources are selected records, not a representation that every channel or missing attachment is included.

What the exchange establishes

Aileen repeatedly conditions signing on preapproval. On February 20 at 9:23:32 a.m., Annie proposes obtaining preapproval and asks for signing afterward. Jun replies at 9:23:37 a.m., "yes nie." That supports conditional willingness, not proof an unconditional deed was signed or that the financing condition was fulfilled.

Context retained

The excerpt keeps requests for postponement, a stated lack of current preapproval, mortgage exposure, complaints of bullying, Romeo's forceful and hostile replies, his longer evening message, and Aileen's February 21 warning that litigation could remove quitclaim as an option. Family circumstances were cited for postponement; private health details are redacted.

Identity and privacy

The source label Ara Augusto identifies Annie Augusto-Belocura; unlabelled outgoing messages in the four-person export are from Romeo's phone. Permitted names remain. Other names, child identifiers, contact/device identifiers, private health details and attachment imagery are removed. Black bars are redactions, not missing source words. Original source page numbers remain visible.

Conditional signing and preapproval | February 2025

Working translations - owner review requested

February 20, 8:59:40 a.m., Aileen: "cge pa himu pre approval and sign mi dayun when its there" - "Okay, get preapproval prepared, and we will sign once it is there."

February 21, 1:23:25 p.m., Aileen: "pre approval ra jd among gi ask, sign mi dayun, unsay problema ana? nanigurado ra mi na mka loan mo after change title, mao ra na" - "Preapproval is all we are asking for; we will sign right away. What is the problem with that? We are just making sure you can obtain a loan after the title changes. That is all."

Jun's "yes nie" is retained in the original alongside Annie's request; it is an affirmative response using her familiar form of address.

Limits that must accompany any use

The proposed route added Romeo and Annie before refinancing; adding names to title would not itself release the Capinpins from the mortgage. These words do not prove absence of pressure, fulfillment of lending conditions, or the precise terms of every proposed instrument. A claim about the original 2021 agreement is different from willingness to negotiate a 2025 route.

Proposed private paragraph

The February discussions were more complicated than a simple refusal. Aileen said they would sign after preapproval was provided. When Annie proposed obtaining it and asked them to sign afterward, Jun replied, "yes nie." Their concern about remaining liable on the mortgage was real. So was their conditional willingness to proceed. The exchange also contains complaints of bullying and our own hostile replies; those belong in the comparison.

Review status

Private successor prepared October 16, 2026. New source selections, redactions, working translations and wording require exact-copy review before publication. No current approval or public PDF is replaced.

[redacted]

2/18/2025 11:23:14 AM

Aileen Capinpin ([redacted])

ok

2/18/2025 12:28:01 PM

Ara Augusto ([redacted])

Ai, Jun, ready na ang paperworks. Dili paman ka mka gawas Jun no? Pwde ra daw siya mo anha sa house tomorrow. Para mka explain sad siya ninyu in person

2/18/2025 9:00:29 PM

Ara Augusto ([redacted])

Hi Ai, Jun can we do this tomorrow morning? Pwde mo anha si [redacted] sa house to explain

2/18/2025 9:03:57 PM (Edited 2/18/2025 9:06:55 PM)

Aileen Capinpin ([redacted])

te wala pa mi na organize diri
btaw.. pwede postpone sa ni? wa pa namo ni na storyaan

Edited

2/18/2025 9:04:11 PM (Edited 2/18/2025 9:08:14 PM)

Aileen Capinpin ([redacted])

dont worry, same man ta goal

Edited

2/18/2025 9:11:41 PM

Aileen Capinpin ([redacted])

pwede ra mi zoom meeting ni [redacted] puhon mka linkawas lng mi aning first 3 weeks

2/19/2025 8:47:35 AM

Aileen Capinpin ([redacted])

te, mka kuha ba mo ug pre approval aron sure na mka loan mo if nana ang title?

[redacted]

[redacted]

2/19/2025 8:50:51 AM

Aileen Capinpin ([redacted])

we need assurance lng in paper na as soon as nana ang title, derecho na loan for it ba.. ayaw lng ka lain ha na need me assurance kay nana mn tay history gd na lahi ang sabot sa nahitabo..

nigurado lng mi, but again, same tag goal.. d mi mangwarta ninyu, and we want that out of our name too..

also, kng late akng replies sa kani na concern ky sorry lng pd daan, wala kaau ko tym mag thnk abt this kay adjustmnt period pa mi, wa pami [redacted] pasenxa lng daan pd kng di ni na address

2/20/2025 8:40:55 AM

Jun Capinpin ([redacted])

nie, yong, pwede ato lang sah ni i postpone ha kay [redacted] gud ko and [redacted] as well as c [redacted]… please…

2/20/2025 8:47:16 AM

I thought we already made a decision? The Notary will come to your house. All you need to do is sign and will only take a few minutes, unless you want to “think about it” again? All I’m hearing are excuses to delay this further. I do not accept that.

2/20/2025 8:47:17 AM

Aileen Capinpin ([redacted])

ka pala away ba ninyu oi wala man gani ko panahon ikaligu

akoa tanan diri tawn

2/20/2025 8:47:39 AM

Aileen Capinpin ([redacted])

d man mi magthink again
mao naman to ang plan

2/20/2025 8:48:06 AM

Aileen Capinpin ([redacted])

wala lang mi time nag huna huna ana

[redacted]

[redacted]

2/20/2025 8:48:24 AM

Aileen Capinpin ([redacted])

cge mulingkud ko ha kay atong storyaan

2/20/2025 8:48:51 AM

You have been delaying this since November.

2/20/2025 8:50:31 AM

Aileen Capinpin ([redacted])

pag sure oi, wa ko nag delay ana. d ko ganahan mag quit claim pag november

call ta bi ky wa koy time mag type2 karun pko humannprep breakfast for evryone

2/20/2025 8:51:52 AM

Keep this in writing. Gipa dali2x mi ninyo last week, just like last year then back out na pod mo? I don't have time for this. The ball is in your court. Pick your poison.

2/20/2025 8:52:31 AM

Aileen Capinpin ([redacted])

pala away ba nimu oi

2/20/2025 8:52:41 AM

Aileen Capinpin ([redacted])

we need assurance na ma approve imung loan

2/20/2025 8:53:00 AM

Aileen Capinpin ([redacted])

mka secure kag pre approval befor ka mi sign quit claim?

2/20/2025 8:54:10 AM

Did you read the email? Read again and see why you asking for assurances is irrelevant, insulting and stupid

2/20/2025 8:55:40 AM

Adding us on title is "our" assurance while our loan is in process. You will not be removed until we secure the loan. That's what you get for talking to Cora. I might as well sue her for messing this up.

[redacted]

[redacted]

2/20/2025 8:55:52 AM

Aileen Capinpin ([redacted])

mao ning kalisud nimu kastorya yong ky mag stupid2 na dayun. karun pa nko na read ang email, kung mka demand ka noh murag wala sad ka nka break sa among trust.

naa ba kay pre approval? yes or no ra jd

2/20/2025 8:58:19 AM

Did you read the email, yes or no?

2/20/2025 8:59:05 AM

And No, I do not have the pre approval because the last one expired, thanks to you.

2/20/2025 8:59:40 AM

Aileen Capinpin ([redacted])

insulting? yes insulto jud pero insulto sad to namo inyung pag "use" namo..

cge pa himu pre approval and sign mi dayun when its there

2/20/2025 8:59:54 AM

And no, I do not need to explain why we should be on title because we paid for that property

2/20/2025 9:00:11 AM

Aileen Capinpin ([redacted])

yes i read the email, and no im not stupid

2/20/2025 9:00:19 AM

Replying to Aileen Capinpin, 2025-02-20 08:59:40: « insulting? yes insulto jud pero insulto sad to namo inyung pag "use" namo..

cge pa himu ... »

Great, I'm glad we're clear

[redacted]

[redacted]

2/20/2025 9:01:02 AM

Aileen Capinpin ([redacted])

Replying to Aileen Capinpin, 2025-02-19 08:47:35: « te, mka kuha ba mo ug pre approval aron sure na mka loan mo if nana ang title? »

mao bitaw ni akong gi ask in the first place

2/20/2025 9:01:10 AM

Once I have it, you better sign. Keep everything in writing

2/20/2025 9:02:36 AM

Haha! You feel used? You got over $20,000 overtime? You benefited from this in this did not come out of the goodness of your heart.

2/20/2025 9:02:46 AM

Aileen Capinpin ([redacted])

o lagi, kahilas b nimu mka demand mura man kag wa nangilad ug ng gamit ug tao..

karun pa jd ka mag in ana na naa mi situation diri

2/20/2025 9:02:57 AM

Naka pahimos mo ani just to set the records straight

2/20/2025 9:03:13 AM

Aileen Capinpin ([redacted])

Replying to you, 2025-02-20 09:02:36: « Haha! You feel used? You got over $20,000 overtime? You benefited from this in this did not come out o... »

bahala nka kng mao na imung gi huna huna bsta d na mao atong sabot sauna

2/20/2025 9:06:51 AM

Replying to you, 2025-02-20 09:02:36: « Haha! You feel used? You got over $20,000 overtime? You benefited from this in this did not come out o... »

Laughed at “bahala nka kng mao na imung gi huna huna bsta d na mao atong sabot sauna”

[redacted]

[redacted]

2/20/2025 9:07:04 AM

Don't you have a better answer than this?

2/20/2025 9:07:14 AM

Give me facts

2/20/2025 9:08:10 AM

Aileen Capinpin ([redacted])

i thnk kamo ni ate ara ang mgstorya ky kami mn ngsabot most of the time

2/20/2025 9:09:33 AM (Edited 2/20/2025 9:09:50 AM)

Nangilad ninyo? Ngano wala mo na ka benefit? Wa mo naka pangwarta for your name being on title? Pag sure diha kay naka pahimos mo ani more than you deserve and now you're holding this hostage. Why? You want more?

Edited

2/20/2025 9:09:35 AM

Aileen Capinpin ([redacted])

anyway, pls
provide pre approval para mahuman na.. wa nko energy mupatol sa [redacted]

2/20/2025 9:10:37 AM

Aileen Capinpin ([redacted])

hostage? pag sure dha oi. dghan kaau mi wala nabuhat tungod naa nas among pangan. biggest mistake and biggest regret pud na namo. kamo ang nka pahinus sa pag gamit namo. also, 1k per month kaya kaau i overtime

2/20/2025 9:12:24 AM

Jun Capinpin ([redacted])

stop it yong, you're bullying us… we are not after the money because we are not ambitious… man up and stand up on your words, mao ra man amoa yong… don't make promises if di nimo ma keep…

2/20/2025 9:12:30 AM

The audacity of telling me nga nagilad mi ninyo. Luoya gud ninyo? Well if $1k does not matter kay kaya raman diay, I am taking that away.

[redacted]

[redacted]

2/20/2025 9:18:06 AM

Ara Augusto ([redacted])

Okay. We will get the pre-approval today. Para mahuman nani and mawala sa inyu name then let's get this over with.

Unsa pa inyung demands? Ang pre-approval ra diba? That's it then mka move on na ta?

Let us be respectful of our time.

2/20/2025 9:18:07 AM

Replying to Jun Capinpin, 2025-02-20 09:12:24: « stop it yong, you're bullying us… we are not after the money because we are not ambitious... »

Come on Jun. Bullying? Stop it. Don't lecture me about promises when you're the one who wanted to sell the house after we've spent $100k on it, for a $30k profit. Ok. Let me get a preapproval and you better sign.

2/20/2025 9:21:05 AM

Jun Capinpin ([redacted])

we did't promise anything… ikaw cge saad namo and ayaw na sumpayi ug add ug sturya… mao ra amoa concern cge ka saad saad den di diay nimo
tumanon… mao ayaw i question amo pag salig kay ikaw man mismo nag break ana…

2/20/2025 9:22:22 AM

So you're the victim here is what I'm hearing from you. What have you lost?

2/20/2025 9:22:37 AM

Jun Capinpin ([redacted])

ala koy giingon

2/20/2025 9:22:43 AM

Ara Augusto ([redacted])

Okay that's enough.

2/20/2025 9:22:45 AM

Jun Capinpin ([redacted])

i think unsa imo nahan i think

[redacted]

[redacted]

2/20/2025 9:22:53 AM

Jun Capinpin ([redacted])
yes nie

2/20/2025 9:23:04 AM

Jun Capinpin ([redacted])
ayaw na sumpayi yong please

2/20/2025 9:23:16 AM

Aileen Capinpin ([redacted])
mga bully

2/20/2025 9:23:23 AM

Aileen Capinpin ([redacted])
gara gara jd mo

2/20/2025 9:23:32 AM

Ara Augusto ([redacted])
We will get the pre-approval that you want. Please sign the quit claim after para mka move on na ta. We can't keep delaying this.

2/20/2025 9:23:37 AM

Jun Capinpin ([redacted])
yes nie

2/20/2025 9:23:47 AM

Ara Augusto ([redacted])
Thank you

2/20/2025 4:21:35 PM

Replying to Jun Capinpin, 2025-02-20 09:12:24: « stop it yong, you're bullying us… we are not after the money because we are not ambitious... »

Reacted [redacted] to "stop it yong, you're bullying us… we are not after the money because we are not ambitious… man up and stand up on your words, mao ra man amoa yong… don't make promises if di nimo ma keep…"

[redacted]

[redacted]

2/20/2025 10:09:55 PM

So the reason you're bitter and holding the house hostage is really because you're blaming us for your lost "opportunity"? You're probably wishing for us to fail because what you're doing is sabotaging our finances right now, screwing with our plans and preventing us from getting successful so we can help the rest of your family.

You are only after what you can get for yourselves but don't you see the bigger picture? Do you enjoy this? Seeing us running around trying to make sure we keep our finances together and keep things from falling apart. Do you see the damage you're causing just to get back at us? You are hurting our business more than we hurt your sense of entitlement and your delusion of persecution.

You are not victims here. Go cry elsewhere.

Blaming us for "missing out" on your imaginary profits and equity would not help you get what you want. Your entitled and vindictive attitude is causing us to lose thousands a month - real money, compared to "potential" cash and equity you both are crying about.

Publicly you continue on with life as if nothing happened while you yap around behind our backs telling people how you got screwed because you now don't qualify for "Zero percent down payment" (which by the way never existed - remember the $40k we paid?).

Like you said, "man up" and stop blaming others for things you cannot achieve. Don't blame others. Blame your credit. Have you even considered that?

Are we blaming anyone for our failures? Are we blaming someone else if we can't afford a bigger house or afford our expensive lifestyle? Do we blame others if I get denied a loan? Do I go around telling my friends and family that the reason I live in a house that I hate is because I got screwed (but actually make money from without lifting a finger), but continue to tell people that I never benefited from it. I am not responsible for your failures. You told me to "man up", I can tell you the same.

The reason you can afford to keep delaying this transaction is because doing so does not financially hurt you. That will soon change.

[redacted]

[redacted]

2/21/2025 1:44:25 PM

Aileen Capinpin ([redacted])

ikaw ang nag delusion.

send pre approval mao ra na among gi ask, kung nag lisud kag secure ana wa nakoy mabuhat ana

imung pre approval ang nag delay, dili kami

syempre maniguardo mi na ma purchase nimu befor mi mu sign anang quit claim, unsaon palang na nimu unya na naa pas among name ang mortgage

cge gara gara pa diha ug file ug kaso, and quit claim will not be in the options, cge pa

2/21/2025 1:57:10 PM

Aileen Capinpin ([redacted])

k

[redacted]

[redacted]

2/21/2025 2:45:47 PM

Like you, we need an assurance to protect our business.

Read 2/21/2025

2/21/2025 1:23:25 PM

Aileen Capinpin ([redacted])

pre approval ra jd among gi ask, sign mi dayun, unsay problema ana? nanigurado ra mi na mka loan mo after change title, mao ra na

na buang na

2/21/2025 1:22:03 PM

Aileen Capinpin ([redacted])

cut off nami nimu?

2/21/2025 1:21:51 PM

Aileen Capinpin ([redacted])

na unsa naman na te oi mag file mu ug kaso namo? nabuang naman mo oi

walay pamilyahay na ni?

2/20/2025 9:03:57 AM

Aileen Capinpin ([redacted])

r u gonna let romeo treat us like that?

2/20/2025 9:03:36 AM

Aileen Capinpin ([redacted])

this is so bad

[redacted]