

DOCUMENTS REQUIRED UPON LOAN APPLICATION

For Direct Loan Application (Retail Account) and Developer Assisted Application (For accounts without buyback guaranty)

1. Housing Loan Application with recent ID photos of borrower (*properly accomplished and duly notarized*)
2. Income Tax Returns (ITRs) or Certificate of Compensation Payment/Tax Withheld (*BIR Form No. 2316*)¹ for the year immediately preceding date of loan application, whichever is applicable
3. Valid Certificate of Employment and Compensation (CEC) duly certified by the employer or latest payslip, where applicable (*for Pag-IBIG I & II*)
4. Employment Contract or Employer's Certificate of Income, duly certified by the employer (*for POP members*)
5. Certified true copy of TCT/CCT/OCT by the Register of Deeds (*latest title*)
6. Location Plan and Vicinity Map
7. Photocopy of Updated Tax Declaration and Real Estate Tax Receipt
8. Special Power of Attorney, *for member/s abroad (SPA must be duly certified and authenticated by the Philippine Embassy or Consulate in the country where the member is staying)*
NOTE: Upon transfer of Certificate of Title in the name of borrower/s, SPA must be annotated on the title.
9. Medical Questionnaire and Full Medical Examination (*For borrowers over 60 years old*) or Health Statement Form (*For POP members over 60 years old*)
10. Proof of Billing Address

For Pag-IBIG Express Takeout Window (For accounts covered by buyback guaranty)

1. Housing Loan Application with recent ID photos of borrower (*properly accomplished and duly notarized*)
2. Income Tax Returns (ITRs) or Certificate of Compensation Payment/Tax Withheld (*BIR Form No. 2316*)¹ for the year immediately preceding date of loan application, whichever is applicable
3. Valid Certificate of Employment and Compensation (CEC), duly certified by the employer, or latest payslip, where applicable (*for Pag-IBIG I & II*)
4. Employment Contract or Employer's Certificate of Income, duly certified by the employer (*for POP members*)
5. Certificate of House and Lot Acceptance (Pag-IBIG Fund H8-26)
6. Individual Transfer Certificate of Title (TCT) covering the subject house and lot package with the Deed of Assignment duly annotated thereon
7. Deed of Assignment with SPA (*With Buyer's Conformity*)
8. Contract to Sell (CTS)
9. Occupancy Permit
10. Photocopy of Updated Tax Declaration and Real Estate Tax Receipt
11. Disclosure Statement on Loan Transaction
12. Medical Questionnaire and Full Medical Examination (*For borrowers over 60 years old*) or Health Statement Form (*For POP members over 60 years old*)
13. Proof of Payment of Documentary Stamp Tax, if applicable
14. Proof of Billing Address
15. Authority to Deduct Loan Amortization with Employer's Conformity or Postdated Checks, if applicable

ADDITIONAL REQUIREMENTS DEPENDING ON LOAN PURPOSE	PL	PRU		PLCH	CH	HI	R
		Old	New				
1. Building/Electrical/Sanitary Permit			x	x	x	x	
2. Approved Building Plans duly signed by the building officials			x	x	x	x	
3. As-built Plans signed by the applicant		x					x
4. Specifications and Bill of Materials duly signed by the licensed Civil Engineer or Architect			x	x	x	x	
5. Deed of Conditional Sale/Purchase Agreement/Contract/Offer to Sell	x	x	x	x			
6. Contractor's Agreement, if applicable				x	x	x	
7. Official receipts for at least two (2) years to show proof of regular and perfect repayment record/Statement of Account, if loan purpose is refinancing of an existing mortgage loan							x
<i>Pag-IBIG Fund reserves the right to request additional documents to facilitate loan evaluation process.</i>							

LEGEND:

- | | |
|--|-----------------------------------|
| PL - Purchase of Lot | CH - Construction of House |
| PRU - Purchase of Residential Unit, Townhouse or Condominium Unit inclusive of a parking slot | HI - Home Improvement |
| PLCH - Purchase of Lot and Construction of House | R - Refinancing |

DOCUMENTS REQUIRED UPON LOAN APPROVAL

For Direct Loan Application (Retail Account)

1. TCT/CCT/OCT in the name of the borrower with proper mortgage annotation in favor of the Pag-IBIG Fund
2. Photocopy of New Tax Declaration in the name of the borrower
3. Photocopy of Updated Real Estate Tax Receipt, if applicable
4. Deed of Absolute Sale with original R.D. stamp (*for PLCH, DOAS shall cover lot only*)
5. Promissory Note
6. Loan and Mortgage Agreement (LMA) with original RD stamp
7. Certificate of Lot/House Acceptance (*if not self-administered*)
8. Certificate of Lot Acceptance (*for lot purchase*)
9. Certificate of House Acceptance and Completion (*for house construction*)
10. Disclosure Statement on Loan Transaction
11. Authority to Deduct Loan Amortization with Employer's Conformity or Postdated Checks (*upon loan take-out*)
12. Occupancy Permit

For DEVELOPER Assisted Application (For accounts without buyback guaranty)

1. Individual Transfer Certificate of Title (TCT) covering the subject house and lot package with the Deed of Assignment duly annotated thereon
2. Occupancy Permit
3. Promissory Note
4. Deed of Assignment with SPA (*With Buyer's Conformity*)
5. Contract to Sell (CTS)
6. Certificate of Acceptance
7. Disclosure Statement on Loan Transaction
8. Authority to Deduct Loan Amortization with Employer's Conformity

¹ *The following are not qualified for substituted filing and therefore still required to file form 1700:*

- a. *individuals with two (2) or more employers, whose taxes during the year did not result to taxwithheld = tax due.*
- b. *individuals whose income tax have not been withheld correctly.*
- c. *Individuals whose spouses fall under a and b.*
- d. *Individuals deriving other non-business, non-professional-related income in addition to compensation income not otherwise subject to final tax.*

Loan Charges

Processing Fee of P3,000

- P1,000 upon loan application
- P2,000 upon loan takeout

(Revised/November 2006)

SPECIFICATIONS:

CHECKLIST OF REQUIREMENTS FOR Pag-IBIG HOUSING LOANS

SIZE	:	8 ½" x 13"
MATERIALS	:	Bond, white, 60 gsm.
PROCESS	:	Offset, back to back printing
COLOR	:	One color print, black
CONSTRUCTION	:	Padded at 100 sheets per pad