

CHECKLIST OF REQUIREMENTS FOR Pag-IBIG HOUSING LOAN
(Window 2 Accounts)

HQP-HLF-066

I. DOCUMENTS REQUIRED UPON LOAN APPLICATION

1. Housing Loan Application (2 copies) with recent ID photos of borrower
2. Membership Status Verification Slip (MSVS)
3. Income Documents:
For Locally Employed, any of the following:
 - a. Notarized Certificate of Employment and Compensation (Employer's format) and one (1) month payslip, within 3 months prior to date of loan application
 - b. Income Tax Return/Certificate of Tax Withheld (BIR Form No. 2316) and one (1) month payslip, within 3 months prior to date of loan application*For Self Employed/Other Sources of Income, any of the following:*
 - c. ITR, Audited Financial Statements, and Official Receipt of tax payment from bank supported with DTI Registration and Mayor's Permit/Business Permit
 - d. Commission Vouchers reflecting the issuer's name and contact details (for the last 12 months)
 - e. Bank Statements or passbook for the last 12 months (in case income is sourced from foreign remittances, pensions, etc.)
 - f. Copy of Lease Contract and Tax Declaration (if income is derived from rental payments)
 - g. Certified True Copy of Transport Franchise issued by appropriate government agency (LGU for tricycles, LTFRB for other Public Utility Vehicle or PUVs)
 - h. Certificate of Engagement issued by owner of business
 - i. Other document that would validate source of income*For Overseas Filipino Workers (OFW), any of the following:*
 - j. Employment Contract (with English translation if in foreign language)
 - k. Original Employer's Certificate of Income (with English translation if in foreign language). If document submitted is photocopy, it shall be duly validated and certified/initialed by HDMF Information Officer assigned in the country where the member works.
 - l. Other Proofs of Income, whether original or photocopy, shall be duly validated and certified/initialed by HDMF Information Officer assigned in the country where the member works.
4. Photocopy (back-to-back) of one (1) valid primary ID of Principal Borrower and Spouse, Co-Borrower and Spouse, and Attorney-In-Fact, *if applicable*. The same ID must be presented during the conduct of borrower's validation.
5. Authorization to Conduct/Credit Background Investigation
6. *For OFW members*, Special Power of Attorney notarized prior to date of departure or duly certified and authenticated by the Philippine Embassy or Consulate in the country where the member is staying, if abroad. If SPA is without the red ribbon of Consulate Office, the SPA must have a duly stamped notarial seal.
7. Insurance Coverage
 - a. Health Statement Form (Medical Questionnaire)
 - OFW members over 60 years old
 - Loans over P2.0 M to P3.0 M and for borrowers aged up to 60 years old
 - b. Health Statement Form (Medical Questionnaire) and Full Medical Examination
 - Borrowers over 60 years old
8. Marriage Contract (*For all married borrower/s, co-borrower/s, spouse, family member/s included on the computation of aggregate income*)
9. Birth Certificate or any proof of relationship, *if with co-borrower/s or family member/s included on the computation of aggregate income*
10. For new member or member with less than the required number of contributions, photocopy of Pag-IBIG Fund Receipt (PFR) representing lump sum payment of contributions.
11. Certified true copy of Transfer Certificate of Title (TCT)/Condominium Certificate of Title (CCT) (latest title)
12. Photocopy of Updated Tax Declaration and Updated Real Estate Tax Receipt
13. Deed of Assignment of CTS with SPA (With Buyer's Conformity)
14. Contract-to-Sell (CTS)

II. DOCUMENTS REQUIRED PRIOR TO LOAN RELEASE

1. Collection Servicing Agreement with Authority to Deduct Loan Amortization or Post Dated Checks, if applicable
2. Proof of Billing Address
3. Individual TCT/CCT covering the subject house and lot package/condominium unit with Deed of Assignment of CTS with SPA (With Buyer's Conformity) duly annotated thereon (Owner's Duplicate Copy).
4. Occupancy Permit, if applicable
5. Loan Mortgage Documents
 - a. Deed of Assignment of CTS with SPA (With Buyer's Conformity) duly registered with Registry of Deeds and bearing the original RD stamp
 - b. Contract-to-Sell
 - c. Duly accomplished/ notarized Promissory Note
 - d. Pre-signed Deed of Absolute Sale
 - e. Pre-signed Disclosure Statement on Loan Transaction
 - f. Pre-signed Loan and Mortgage Agreement
6. Certificate of House and Lot Acceptance, if applicable

The Pag-IBIG Fund reserves the right to request additional documents to facilitate loan evaluation process.

(April 2012)