

Steps on How to Apply for a Pag-IBIG Housing Loan (End-user Financing)

1. Attend a loan counseling session at the Pag-IBIG office and accomplish a Preliminary Loan Counseling Questionnaire, Housing Loan Application (HLA) and Membership Status Verification Slip (MSVS). If eligible secure Checklist of Requirements (COR) (requirements would depend on the loan purpose).
2. Submit HLA with complete requirements, and pay the processing fee of P1,000 (non-refundable).
3. Receive Notice of Loan Approval/Letter of Guaranty and sign loan documents.
4. Proceed to the following:
 - Bureau of Internal Revenue for payment of documentary stamps and capital gains tax
 - Registry of Deeds for transfer of the title and annotation of mortgage
5. Submit the following documents to Pag-IBIG for the release of loan proceeds:
 - Original Transfer Certificate of Title (TCT) in the name of the applicant with annotated mortgage
 - DOAS with original RD stamp
 - New Tax Declaration in the name of the applicant
 - Updated Real Estate Tax Receipt (for house and lot, if applicable)
 - Occupancy Permit (secured from LGU Engineering Office, if applicable)
 - Assignment of Loan Proceeds
6. Pay the first monthly amortization on the month immediately following the loan take-out/final loan release.