



# APPLICATION FOR MORATORIUM ON HOUSING LOAN AMORTIZATION PAYMENTS

**HQP-HLF-047**  
(For general moratorium)

(Please accomplish in two (2) copies)

<b>Pag-IBIG MID Number/RTN</b>									

*(PLEASE READ GUIDELINES AND INSTRUCTIONS AT THE BACK. PRINT ALL ENTRIES IN BLOCK OR CAPITAL LETTERS)*

LAST NAME	FIRST NAME	NAME EXTENSION	MIDDLE NAME	AGE	HL ACCOUNT No.	<input type="checkbox"/> WITH PDC <input type="checkbox"/> WITHOUT PDC
PERMANENT HOME ADDRESS Unit/Room No., Floor      Building Name      Lot No., Blk No., Phase No., House No.      Street Name					CONTACT DETAILS (indicate country code if abroad) COUNTRY + AREA CODE TELEPHONE NUMBER	
Subdivision      Barangay      Municipality/City      Province and State Country (if abroad)      Zip Code					Home <input style="width: 100%;" type="text"/>	
PRESENT HOME ADDRESS Unit/Room No., Floor      Building Name      Lot No., Block No., Phase No., House No.      Street Name					Cell Phone <input style="width: 100%;" type="text"/>	
Subdivision      Barangay      Municipality/City      Province and State Country (if abroad)      Zip Code					E-mail Address <input style="width: 100%;" type="text"/>	
EMPLOYER/BUSINESS NAME					CONTACT DETAILS (indicate country code if abroad) COUNTRY + AREA CODE TELEPHONE NUMBER	
EMPLOYER/BUSINESS ADDRESS Unit/Room No., Floor      Building Name      Lot No., Block No., Phase No., House No.      Street Name					Business (Direct Line) <input style="width: 100%;" type="text"/>	
Subdivision      Barangay      Municipality/City      Province and State Country (if abroad)      Zip Code					Business (Trunk Line) <input style="width: 100%;" type="text"/>	
					Employer/Business Email Address <input style="width: 100%;" type="text"/>	

### CERTIFICATION

I hereby certify, under pain of perjury that;

- |  |  |
|--|--|
| <ol style="list-style-type: none"> <li>1. I am a victim of _____ (Kind of Calamity).</li> <li>2. My <input type="checkbox"/> house has been damaged <input type="checkbox"/> source of income has been impaired due to the said calamity.</li> <li>3. In the event of subsequent discovery of falsification, misrepresentation or any similar acts committed by me, Pag-IBIG Fund shall automatically disapprove my application and I shall pay Pag-IBIG Fund the housing loan amortization due with corresponding penalties.</li> </ol> | <ol style="list-style-type: none"> <li>4. I shall abide with all applicable rules and regulations governing this moratorium that Pag-IBIG Fund may promulgate from time to time.</li> <li>5. My signature appearing herein is genuine and authentic.</li> <li>6. The information given and any or all statements made herein are true and correct to the best of my knowledge and belief.</li> </ol> |
|--|--|

\_\_\_\_\_  
Signature of Applicant Over Printed Name

\_\_\_\_\_  
Date

### EMPLOYER/BARANGAY CERTIFICATION

This is to certify that Mr./Ms. \_\_\_\_\_ with residence address at \_\_\_\_\_ was affected by \_\_\_\_\_ (Kind of Calamity). It is further certified that his/her  house has been damaged/  source of income has been impaired by the said calamity.

This Certification is being issued in relation to the application for moratorium of the above-mentioned Pag-IBIG Fund member.

Issued this \_\_\_\_\_ day of \_\_\_\_\_ at \_\_\_\_\_.

\_\_\_\_\_  
HEAD OF OFFICE OR AUTHORIZED REPRESENTATIVE/  
HEAD OF BARANGAY  
(Signature Over Printed Name)

\_\_\_\_\_  
DESIGNATION/POSITION

### THIS PORTION IS FOR Pag-IBIG FUND USE ONLY

#### BILLING AND COLLECTION DIVISION-BILLING AND COLLECTION DEPARTMENT/ LOANS AND CONTRIBUTION MANAGEMENT AND RECOVERY DIVISION

DATE FILED : _____ <input type="checkbox"/> WITHIN 90 DAYS <input type="checkbox"/> BEYOND 90 DAYS	PROOF OF DAMAGED PROPERTY/AFFECTED SOURCE OF INCOME <input type="checkbox"/> WITH PICTURE <input type="checkbox"/> WITHOUT PICTURE	REMARKS
ADDRESS WITHIN AREAS DECLARED UNDER STATE OF CALAMITY <input type="checkbox"/> YES <input type="checkbox"/> NO	HOUSE DAMAGED/SOURCE OF INCOME IMPAIRED BY CALAMITY <input type="checkbox"/> YES <input type="checkbox"/> NO	
STATUS OF ACCOUNT AS OF THE MONTH PRIOR TO DECALARATION OF STATE OF CALAMITY <input type="checkbox"/> UPDATED <input type="checkbox"/> IN ARREARS	AGE UPON MATURITY <input type="checkbox"/> WITHIN 70 <input type="checkbox"/> BEYOND 70	CHECKED BY: _____      DATE _____
REMARKS ON INSPECTION	DATE INSPECTED	INSPECTED BY: _____      DATE _____
APPROVED BY: _____      DATE _____	DISAPPROVED BY: _____      DATE _____	REMARKS

## GUIDELINES AND INSTRUCTIONS

### A. WHO MAY FILE

All Pag-IBIG Fund housing loan (HL) borrowers who were affected by calamities and were able to meet the following eligibility requirements:

1. With age not exceeding seventy (70) years old at the end of the loan term inclusive of the extended period/s due to avilment/s;
2. With updated HL account as of the month prior to the declaration of state of calamity; and
3. With housing unit for which the loan was procured is damaged or the source of income has been impaired by the calamity or its after effects.

### B. HOW TO FILE

The applicant shall:

1. Accomplish two (2) copies of Application for Moratorium on Housing Loan Amortization Payments (AMHLA).  
*Note: Applications for avilment of the loan moratorium shall be filed with Pag-IBIG Fund branches where the loan is maintained within ninety (90) days from the declaration of state of calamity in the borrower's locality.*
2. The application may be filed by the borrower, his or her spouse, or the duly authorized representative.

### C. DOCUMENTS TO BE SUBMITTED

1. Employer/Barangay Certification

*Note: The Employer/Barangay Certification is incorporated in the application form to be signed by the Head of Office or authorized representative or Head of Barangay, whichever is applicable.*

2. Photo of damaged property/affected source of income

### D. TERMS AND CONDITIONS

1. Eligible borrowers shall be granted a three (3) months moratorium on HL amortization payments based on the following:
  - a. If the borrower has paid his amortizations before filing his application for the program, the moratorium period shall start on the nearest due date following the approval of his application; or
  - b. In case the borrower has not yet paid his amortizations upon filing his application for the program which is still within the avilment period, the moratorium period shall be reckoned from the nearest due date after the date of last payment made.
2. The borrower's loan term shall be extended for period equivalent to the moratorium's effectivity but the HL amortization, interest rate, and other terms of the loan shall remain the same. Due dates shall be adjusted accordingly.
3. HL payments shall be suspended for the period approved at no additional cost to the borrower. Thus, no penalty or additional interest shall be charged during the moratorium period.
4. Said moratorium on HL payments shall likewise cover upgraded membership savings, if any, principal and interest payments should his/her application for such be approved. However, borrowers shall be required to pay upfront the corresponding amount for the HL protection coverage upon application for the moratorium program.
5. Payment of HL amortizations shall resume on the month following the last month of the borrower's moratorium period.
6. A borrower may pay his monthly amortization even during the moratorium period. Said payment, however, shall be applied to the month when member is slated to resume payment.
7. Availment of the moratorium shall not preclude the member from enjoying other Pag-IBIG Fund programs, which may be beneficial to the member.