



**CHECKLIST OF REQUIREMENTS FOR Pag-IBIG HOUSING LOAN  
UNDER RETAIL ACCOUNTS  
(Purchase of Lot/Residential Unit)**

**BASIC REQUIREMENTS (UPON LOAN APPLICATION)**

1. Housing Loan Application with recent ID photo of borrower/co-borrower (*if applicable*) (2 copies, HQP-HLF-068/069)
2. Proof of Income (*see details at the back*)
3. One (1) valid ID (*Photocopy, back-to-back*) of Principal Borrower and Spouse, Co-Borrower and Spouse, Seller and Spouse and Developer's Authorized Representative and Attorney-In-Fact, *if applicable*
4. Transfer Certificate of Title (TCT) (*latest title, Certified True Copy*). For Condominium Unit, present TCT of the land and Condominium Certificate of Title (CCT) (*Certified True Copy*).
5. Updated Tax Declaration (House and Lot) and Updated Real Estate Tax Receipt (*photocopy*)
6. Contract-to-Sell or similar agreement between the buyer and seller
7. Vicinity Map/Sketch of the Property

**REQUIRED DOCUMENTS PRIOR TO LOAN RELEASE**

1. TCT/CCT in the name of the borrower/co-borrower/s (*if applicable*) with proper mortgage annotation in favor of Pag-IBIG Fund (Owner's Duplicate Copy)
2. TCT/CCT in the name of the borrower/co-borrower/s (*if applicable*) (*Certified True Copy*) with proper mortgage annotation in favor of Pag-IBIG Fund (RD's copy)
3. Updated Tax Declaration (House and Lot) and Updated Real Estate Tax Receipt (*Photocopy*) in the name of the borrower/co-borrower/s, *if applicable*
4. Loan Mortgage Documents
  - a. Loan and Mortgage Agreement duly registered with Registry of Deeds with original RD stamp (HQP-HLF-162/163)
  - b. Deed of Absolute Sale duly registered with Registry of Deeds with original RD stamp
  - c. Duly accomplished/notarized Promissory Note (HQP-HLF-086/087)
  - d. Disclosure Statement on Loan Transaction (HQP-HLF-085)

***For other applicable requirements, please refer at the back portion of the form.  
Pag-IBIG Fund reserves the right to request additional documents to facilitate loan evaluation process.***

(V01, 05/2016)

**INCOME DOCUMENT:**

*For Locally Employed, any of the following:*

- a. Notarized Certificate of Employment and Compensation (CEC), indicating the gross monthly income and monthly allowances or monthly monetary benefits received by the employee
- b. Latest Income Tax Return (ITR) for the year immediately preceding the date of loan application, with attached BIR Form No. 2316, stamped received by the BIR
- c. Certified One (1) Month Payslip, within the last three (3) months prior to date of loan application  
NOTE: For government employees, the Certified One (1) Month Payslip, within the last three (3) months prior to date of loan application, must be submitted together with CEC or ITR.

*For Self Employed, any of the following Proof/s of Income:*

- a. ITR, Audited Financial Statements, and Official Receipt of tax payment from bank supported with DTI Registration and Mayor's Permit/Business Permit
- b. Commission Vouchers reflecting the issuer's name and contact details (for the last 12 months)
- c. Bank Statements or passbook for the last 12 months (in case income is sourced from foreign remittances, pensions, etc.)
- d. Copy of Lease Contract and Tax Declaration (if income is derived from rental payments)
- e. Certified True Copy of Transport Franchise issued by appropriate government agency (LGU for tricycles, LTFRB for other PUVs)
- f. Certificate of Engagement issued by owner of business
- g. Other document that would validate source of income

*For Overseas Filipino Workers (OFW), any of the following:*

- a. Employment Contract
  - Employment Contract between employee and employer; or
  - POEA Standard Contract
- b. Certificate of Employment and Compensation (CEC)
  - CEC written on the Employer/Company's official letterhead; or
  - CEC signed by employer (for household staff and similarly situated employees) supported by a photocopy of the employer's ID or passport
- c. Income Tax Return filed with Host Country/Government  
NOTE: If documents are in foreign language/s, English translation is required.

**ADDITIONAL REQUIREMENTS (if applicable only)****Upon Loan Application**

*For OFW members*

- ✓ Special Power of Attorney (SPA) notarized prior to date of departure. For OFW member abroad, a SPA notarized by a Philippine Consular Officer, or SPA notarized by a local notary (of the country where the member is working) but duly authenticated by the Philippine Consulate.
  - ✓ The Fund may also require any or a combination of the following documents:
    - Payslip indicating income received and period covered
    - Valid OWWA Membership Certificate
    - Overseas Employment Certificate
    - Passport with appropriate visa (Working Visa)
    - Residence card/permit (permit to stay indicating work as the purpose)
    - Bank remittance record
    - Professional License issued by Host Country/Government
- NOTE: If documents are in foreign language/s, English translation is required.

**Insurance Coverage**

- a. Health Statement Form (Medical Questionnaire)
  - ✓ For borrowers over 60 years old
  - ✓ For borrowers up to 60 years old, if loans is over P2.0 M to P6.0 M
- b. Health Statement Form (Medical Questionnaire) and Copy of the result of medical examination conducted prior to assignment overseas as required by the employment agency
  - ✓ For OFW borrowers over 60 years old

**For Purchase of Lot with Construction of House (PLCH)**

- ✓ Building Plans, Specification with Bill of Materials duly signed by the Licensed Civil Engineer or Architect

**For Properties Purchased from a Developer/Corporation/ Association**

- ✓ License to Sell (*Applicable to Developer only*)
- ✓ Secretary's Certificate on the Authorized Signatory of the Developer/Corporation/Association
- ✓ One (1) valid ID of the Corporate Secretary and Authorized Signatory of the Developer/Corporation/ Association (*Photocopy, back-to-back*)

**Prior to Loan Release**

- ✓ Surety bond (for properties that are subject to the lien imposed by Section 4 Rule 74 of the Rules of Court)
- ✓ Collection Servicing Agreement with Authority to Deduct Loan Amortization or Post Dated Checks, *if applicable*

**For Purchase of New Residential Unit only**

- ✓ Occupancy Permit

**For PLCH only**

- ✓ Occupancy Permit
- ✓ Building Plans/Electrical/Sanitary Permits duly approved by the building officials