



## CHECKLIST OF REQUIREMENTS FOR APPLICATION FOR LONG TERM INSTALLMENT SALE MODE OF PAYMENT

REQUIRED DOCUMENTS	WHERE TO SECURE
<b>FOR INDIVIDUAL BUYER</b>	
<b><i>Upon application</i></b>	
1. Duly accomplished Buyer's Information Sheet with recent 1"x1" colored ID photo of Buyer (2 original copies, HQP-AAF-116) <i>NOTE: For employers who are requiring their employees of an authorization letter allowing said employer to disclose employment information to Pag-IBIG Fund, the buyer shall execute a letter in the format being required by his/her employer.</i>	Pag-IBIG website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Branch
2. Co-Buyer's Information Sheet with recent 1"x1" ID photo of Co-Buyer (2 original copies, HQP-AAF-117), if applicable	Pag-IBIG website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Branch
3. Frequently Asked Questions (FAQ) (Have read and signed back to back) (1 copy)	Pag-IBIG website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Branch
4. Proof of Income <b><i>For Locally Employed, any of the following:</i></b>	
a. Certificate of Employment and Compensation (CEC), indicating the gross monthly income and monthly allowances or monthly monetary benefits received by the employee (1 original copy) duly signed by the authorized signatory of the employer. For system generated CEC, the signature of authorized signatory of the employer must be reflected in the said CEC.	Employer
b. Latest Income Tax Return (ITR) for the year immediately preceding the date of loan application, with attached BIR Form No. 2316, duly acknowledged by the BIR or authorized representative of employer (1 photocopy).	Employer
c. One (1) Month Payslip, within the last 3 months prior to date of loan application with name and signature of the authorized signatory of employer (1 certified true copy). <i>NOTE: For government employees who will be paying their loan amortization through salary deduction, the original copy of one (1) Month Payslip, within the last three (3) months prior to date of loan application, must be submitted together with CEC or ITR as mentioned above.</i>	Employer

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<p><u>For Self-Employed, any of the following:</u></p> <p>a. ITR (1 certified true copy) (BIR Form No. 1701) duly certified by BIR, Audited Financial Statements (1 photocopy), and Official Receipt of tax payment from bank supported with DTI Registration and Mayor's Permit/Business Permit (1 photocopy) and sketch-map of business location</p> <p>b. Commission Voucher (1 photocopy) or Certification of commissions received (1 original copy) reflecting the issuer's name and contact details (for the last 12 months)</p> <p>c. Bank Statements (1 original copy) or passbook (1 photocopy) for the last 12 months (in case income is sourced from foreign remittances, pensions, etc.) with authorization from the depositor to conduct bank verification indicating the following information (account name, type, number, opening date, depository bank, signature over printed name of depositor and details of credit investigator from Pag-IBIG Fund).</p> <p>d. Notarized Lease Contract and proof of ownership or rights over the property subject of lease (1 photocopy) (if income is derived from rental payments)</p> <p>e. Certified True Copy of Transport Franchise issued by appropriate government agency (LGU for tricycles, LTFRB for other PUVs, MARINA for sea transportation) and valid Official Receipt (OR)/Certificate of Registration (CR) (1 photocopy)</p> <p>f. Certificate of Engagement (HQP-HLF-111) issued by owner of business/person availing of the services (1 original copy).</p>	<p>Bureau of Internal Revenue (BIR)/ Department of Trade and Industry (DTI)/Municipal's Office/ City Hall</p> <p>Employer/Business Owner/Source of Commissions</p> <p>Issuing Bank</p> <p>Property Owner</p> <p>Local Government Unit (LGU)/Land Transportation Franchising and Regulatory Board (LTFRB)/ Transportation Association/ Maritime Industry Authority (MARINA)</p>							
	<table border="1"> <thead> <tr> <th data-bbox="846 1438 1161 1474">Owner</th> <th data-bbox="1161 1438 1515 1474">Authorized to Certify</th> </tr> </thead> <tbody> <tr> <td data-bbox="846 1474 1161 1648">Micro-entrepreneurs</td> <td data-bbox="1161 1474 1515 1648">Barangay Captain or Barangay Secretary, provided with written authorization from the Barangay Captain</td> </tr> <tr> <td data-bbox="846 1648 1161 1890">Agriculture/Forestry/ Fishery</td> <td data-bbox="1161 1648 1515 1890">DAR/DENR/DA/LGU/Land Owner/ Barangay Captain or Barangay Secretary, provided with written authorization from the Barangay Captain</td> </tr> </tbody> </table>		Owner	Authorized to Certify	Micro-entrepreneurs	Barangay Captain or Barangay Secretary, provided with written authorization from the Barangay Captain	Agriculture/Forestry/ Fishery	DAR/DENR/DA/LGU/Land Owner/ Barangay Captain or Barangay Secretary, provided with written authorization from the Barangay Captain
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REQUIRED DOCUMENTS	WHERE TO SECURE	
	<b>Owner</b>	<b>Authorized to Certify</b>
	Private Household	Employer, duly certified by Barangay Captain or Barangay Secretary, provided with written authorization from the Barangay Captain
	Transport	Operator, duly certified by Barangay Captain or Barangay Secretary, provided with written authorization from the Barangay Captain
	Other Community, Social and Personal Service Activities	Business Owner/Person availing of the service, duly certified by Barangay Captain or Barangay Secretary, provided with written authorization from the Barangay Captain
<p>g. ITR BIR Form No. 1701 (1 photocopy) for fees on professional services, commissions or services rendered (for the last 12 months). NOTE: The applicant should submit ITR BIR Form No. 2307 (1 photocopy) to support/supplement the income document mentioned above.</p> <p><u>For Overseas Filipino Workers (OFWs) any of the following:</u></p> <p>a. Employment Contract duly certified by POEA, Philippine Consular Office at Host Country or MSO at Pag-IBIG Overseas Post within the past 12 months</p> <ul style="list-style-type: none"> <li>▪ Employment Contract between employee and employer (1 photocopy);</li> <li>▪ POEA Standard Contract (1 photocopy)</li> </ul> <p>b. Certificate of Employment and Compensation (CEC) within the past 12 months</p> <ul style="list-style-type: none"> <li>▪ CEC written on the Employer/ Company's official letterhead (1 original copy); or</li> <li>▪ CEC (1 original copy) signed by employer (for household staff and similarly situated employees) supported by a photocopy of the employer's ID;</li> </ul> <p>The applicant should submit any of the following documents to support/supplement the income documents mentioned above:</p> <ul style="list-style-type: none"> <li>- Payslip indicating income received and period covered (1 photocopy)</li> </ul>	<p>BIR</p> <p>Buyer/POEA/Philippine Consular Office at Host Country or MSO at Pag-IBIG Overseas Post Buyer/POEA/Philippine Consular Office at Host Country or MSO at Pag-IBIG Overseas Post</p> <p>Employer</p> <p>Employer</p> <p>Employer</p>	

REQUIRED DOCUMENTS	WHERE TO SECURE
<ul style="list-style-type: none"> <li>- Valid OWWA Membership Certificate (1 photocopy)</li> <li>- Overseas Employment Certificate (1 photocopy)</li>   <li>- Passport with appropriate visa (Working Visa) (1 photocopy)</li> <li>- Residence card/permit (permit to stay indicating work as the purpose) (1 photocopy)</li> <li>- Bank remittance record (1 original copy)</li> </ul> <p>NOTE: If documents are in foreign language/s, English translation is required.</p>	<p>Overseas Workers Welfare Administration (OWWA) Philippine Overseas Employment Administration (POEA)/Employer Host country/Government</p> <p>Host country/Government</p> <p>Issuing Bank</p>
<p>5. One (1) Valid ID with signature (<i>1 photocopy each, back-to-back</i>) with 3 specimen signatures of Buyer and Co-Buyer/s. Any of the following:</p> <ul style="list-style-type: none"> <li>- Passport</li> <li>- Driver's License</li> <li>- Professional Regulation Commission (PRC) ID</li> <li>- Integrated Bar of the Philippines (IBP) ID</li> <li>- National Bureau of Investigation (NBI) Clearance</li> <li>- Police Clearance</li> <li>- Postal ID</li> <li>- Voter's ID</li> <li>- GSIS e-Card</li> <li>- Social Security System (SSS) Card</li> <li>- Senior Citizen Card</li> <li>- OWWA ID</li> <li>- Overseas Filipino Worker (OFW) ID</li> <li>- Seaman's Book or Seafarer's Identification and Record Book (SIRB)</li> <li>- Alien Certification of Registration/Immigrant Certificate of Registration</li> <li>- National Council for the Welfare of Disabled Persons (NCWPD) Certification</li> <li>- Department of Social Welfare and Development (DSWD) Certification</li> <li>- Government Office and GOCC ID (e.g. AFP ID, Pag-IBIG Loyalty Card)</li> </ul>	<p>Department of Foreign Affairs (DFA) Land Transportation Office (LTO) Professional Regulation Commission (PRC) Integrated Bar of the Philippines (IBP) National Bureau of Investigation (NBI) Local Police Station Post Office Commission on Election (COMELEC) Government Service Insurance System (GSIS) Social Security System (SSS) Local Government Unit (LGU) Overseas Workers Welfare Administration (OWWA) Philippine Overseas Employment Administration (POEA) Maritime Industry Authority (MARINA)</p> <p>Bureau of Immigration (BI)</p> <p>National Council on Disability Affairs (NCDA)</p> <p>Department of Social Welfare and Development (DSWD) Government Office/Government-Owned and Controlled Corporation (GOCC)</p>
<p>6. <u>Insurance Coverage</u></p> <p>a. Health Statement Form (Medical Questionnaire) (1 original copy)</p> <ul style="list-style-type: none"> <li>▪ For buyers over 60 years old</li> <li>▪ For buyers up to 60 years old, if loan is over P2.0M to P6.0M</li> </ul> <p>b. Health Statement Form (Medical Questionnaire) (1 original copy) and Copy of the result of medical examination conducted prior to assignment overseas as required by the employment agency (1 photocopy)</p> <ul style="list-style-type: none"> <li>▪ For OFW buyers over 60 years old</li> </ul>	<p>Pag-IBIG Branch</p> <p>Pag-IBIG Branch/Medical Hospital</p>
<p>7. Signed Certificate of Acceptance/Katibayan sa Pagtanggap (HQP-AAF-145, 2 copies)</p>	<p>Pag-IBIG Website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Branch</p>

REQUIRED DOCUMENTS	WHERE TO SECURE
<p>8. Photocopy of Official Receipts for the Payment of processing fee and 1-year advance insurance premium</p> <p>9. <u>If with outstanding Housing Account with Pag-IBIG Fund</u></p> <ul style="list-style-type: none"> <li>▪ Notice of Application for a New Housing Account (HQP-HLF-409) with signature of other borrowers/buyers of the existing housing account on the “Conforme” portion of the notice signifying their consent and awareness to the policies on availment of multiple housing in Pag-IBIG Fund.</li> </ul> <p><b><u>Upon approval of application</u></b></p> <p>1. Payment of equity in case the approved amount for installment sale is not sufficient to cover the net selling price of the property.</p> <p>2. Notarized Deed of Conditional Sale (HQP-AAF-141, 4 copies) between Pag-IBIG Fund and the Buyer.</p> <p>3. Authority to Deduct (2 copies) (for buyer who opt to pay the monthly installment through salary deduction).</p>	<p>Buyer</p> <p>Pag-IBIG Branch</p> <p>Pag-IBIG Branch</p> <p>Pag-IBIG Branch</p> <p>Pag-IBIG Branch</p>
<p><b>NOTE: In all instances wherein photocopies are submitted, the original document must be presented for authentication.</b></p>	
<p><b>IF THRU REPRESENTATIVE/ATTORNEY-IN-FACT</b></p> <p><b><u>Upon application</u></b></p> <p>1. Duly accomplished Buyer’s Information Sheet with recent 1”x1” colored ID photo of Buyer (2 original copies, HQP-AAF-116)</p> <p><i>NOTE: For employers who are requiring their employees of an authorization letter allowing said employer to disclose employment information to Pag-IBIG Fund, the buyer shall execute a letter in the format being required by his/her employer.</i></p> <p>2. Co-Buyer’s Information Sheet with recent 1”x1” ID photo of Co-Buyer (2 original copies, HQP-AAF-117), if applicable</p> <p>3. Frequently Asked Questions (FAQ) (Have read and signed back to back) (1 copy)</p> <p>4. Proof of Income of person being represented</p> <p><u>For Locally Employed, any of the following:</u></p> <ul style="list-style-type: none"> <li>a. Certificate of Employment and Compensation (CEC), indicating the gross monthly income and monthly allowances or monthly monetary benefits received by the employee (1 original copy) duly signed by the authorized signatory of the employer.</li> </ul>	<p>Pag-IBIG Website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Branch</p> <p>Pag-IBIG website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Branch</p> <p>Pag-IBIG website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Branch</p> <p>Employer</p>

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<p>For system generated CEC, the signature of authorized signatory of the employer must be reflected in the said CEC.</p> <p>b. Latest Income Tax Return (ITR) for the year immediately preceding the date of loan application, with attached BIR Form No. 2316, duly acknowledged by the BIR or authorized representative of employer (1 photocopy).</p> <p>c. One (1) Month Payslip, within the last 3 months prior to date of loan application with name and signature of the authorized signatory of employer (1 certified true copy).</p> <p><i>NOTE: For government employees who will be paying their loan amortization through salary deduction, the original copy of one (1) Month Payslip, within the last three (3) months prior to date of loan application, must be submitted together with CEC or ITR as mentioned above.</i></p>	<p>Employer</p> <p>Employer</p>
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<p>f. Certificate of Engagement (HQP-HLF-111) issued by owner of business/person availing of the services (1 original copy)</p>	<b>Owner</b>	<b>Authorized to Certify</b>
	Micro-entrepreneurs	Barangay Captain or Barangay Secretary, provided with written authorization from Barangay Captain
	Agriculture/Forestry/ Fishery	DAR/DENR/DA/LGU/Land Owner/Barangay Captain or Barangay Secretary, provided with written authorization from Barangay Captain
	Private Household	Employer, duly certified by Barangay Captain or Barangay Secretary, provided with written authorization from Barangay Captain
	Transport	Operator, duly certified by Barangay Captain or Barangay Secretary, provided with written authorization from Barangay Captain
	Other Community, Social and Personal Service Activities	Business Owner/Person availing of the service, duly certified by Barangay Captain or Barangay Secretary, provided with written authorization from Barangay Captain
<p>g. ITR BIR Form No. 1701 (1 photocopy) for fees on professional services, commissions or services rendered (for the last 12 months). NOTE: The applicant should submit ITR BIR Form No. 2307 (1 photocopy) to support/supplement the income document mentioned above.</p> <p><u>For Overseas Filipino Workers (OFWs), any of the following:</u></p> <p>a. Employment Contract duly certified by POEA, Philippine Consular Office at Host Country or MSO at Pag-IBIG Overseas Post within the past 12 months</p> <ul style="list-style-type: none"> <li>▪ Employment Contract between employee and employer (1 photocopy);</li> <li>▪ POEA Standard Contract (1 photocopy)</li> </ul> <p>b. Certificate of Employment and Compensation (CEC) within the past 12 months</p> <ul style="list-style-type: none"> <li>▪ CEC written on the Employer/ Company's official letterhead (1 original copy); or</li> </ul>	BIR	<p>Buyer/POEA/Philippine Consular Office at Host Country/MSO at Pag-IBIG Overseas Post</p> <p>Buyer/POEA/Philippine Consular Office at Host Country/MSO at Pag-IBIG Overseas Post</p> <p>Employer</p>

REQUIRED DOCUMENTS	WHERE TO SECURE
<ul style="list-style-type: none"> <li>▪ CEC (1 original copy) signed by employer (for household staff and similarly situated employees) supported by a photocopy of the employer's ID;</li> </ul> <p>The applicant should submit any of the following documents to support/supplement the income documents mentioned above:</p> <ul style="list-style-type: none"> <li>- Payslip indicating income received and period covered (1 photocopy)</li> <li>- Valid OWWA Membership Certificate (1 photocopy)</li> <li>- Overseas Employment Certificate (1 photocopy)</li> <li>- Passport with appropriate visa (Working Visa) (1 photocopy)</li> <li>- Residence card/permit (permit to stay indicating work as the purpose) (1 photocopy)</li> <li>- Bank remittance record (1 original copy)</li> </ul> <p>NOTE: If documents are in foreign language/s, English translation is required.</p>	<p>Employer</p> <p>Employer</p> <p>Overseas Workers Welfare Administration (OWWA)</p> <p>Philippine Overseas Employment Administration (POEA)/Employer</p> <p>Host country/Government</p> <p>Host country/Government</p> <p>Issuing Bank</p>
<p>5. Notarized Special Power of Attorney (SPA) executed by buyer (1 original copy, 1 photocopy)</p> <p><u>For OFW</u></p> <ul style="list-style-type: none"> <li>✓ For SPA executed and notarized in the Philippines, include a photocopy of passport/seaman's book reflecting the entry date and/or exit date to/from the Philippines. (1 original copy, 1 photocopy)</li> <li>✓ For documents executed abroad (1 original copy, 1 photocopy) <ul style="list-style-type: none"> <li>▪ For Non-Apostille Countries - SPA authenticated by a Philippine Consular Officer, or SPA notarized by a local notary (of the country where the buyer is working) but duly authenticated by a Philippine Consular Officer</li> <li>▪ For Apostille Countries - Apostille SPA</li> </ul> </li> </ul>	<p>Pag-IBIG website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Branch/Person being Represented</p> <p>Person being Represented</p> <p>Philippine Embassy of Host Country/ Government</p> <p>Philippine Embassy of Host Country/ Government</p>
<p>6. One (1) Valid ID with signature (<i>1 photocopy each, back-to-back</i>) of Buyer and Co-Buyer and Attorney-In-Fact. Any of the following:</p> <ul style="list-style-type: none"> <li>- Passport</li> <li>- Driver's License</li> <li>- Professional Regulation Commission (PRC) ID</li> <li>- Integrated Bar of the Philippines (IBP) ID</li> <li>- National Bureau of Investigation (NBI) Clearance</li> <li>- Police Clearance</li> <li>- Postal ID</li> <li>- Voter's ID</li> <li>- GSIS e-Card</li> <li>- Social Security System (SSS) Card</li> <li>- Senior Citizen Card</li> </ul>	<p>Department of Foreign Affairs (DFA)</p> <p>Land Transportation Office (LTO)</p> <p>Professional Regulation Commission (PRC)</p> <p>Integrated Bar of the Philippines (IBP)</p> <p>National Bureau of Investigation (NBI)</p> <p>Local Police Station</p> <p>Post Office</p> <p>Commission on Election (COMELEC)</p> <p>Government Service Insurance System (GSIS)</p> <p>Social Security System (SSS)</p> <p>Local Government Unit (LGU)</p>



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<p>a. Health Statement Form (Medical Questionnaire) (1 original copy)</p> <ul style="list-style-type: none"> <li>▪ For buyers over 60 years old</li> <li>▪ For buyers up to 60 years old, if loan is over P2.0M to P6.0M</li> </ul>	<p>Pag-IBIG Branch</p>
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<p>8. Signed Certificate of Acceptance/Katibayan sa Pagtanggap (HQP-AAF-145, 2 copies)</p>	<p>Pag-IBIG Website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Branch</p>
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