



CHECKLIST OF REQUIREMENTS FOR Pag-IBIG HOUSING APPLICATION (For Window 1 Accounts)

I. FOR ADVANCE EVALUATION AND TECHNICAL APPRAISAL

FOR BORROWER

1. Housing Loan Application with recent ID photos 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 primary ID (*photocopy, back-to-back*) of Principal Borrower, Co-Borrower, and Developer's Authorized Representative and Attorney-In-Fact, *if applicable*. The same ID must be presented during the conduct of borrower's validation.

FOR DEVELOPER

1. Letter Request for Advance Evaluation and Technical Inspection
2. Softcopy of Borrower's Profile
3. Transfer Certificate of Title (TCT)/Condominium Certificate of Title (CCT) in the name of Developer or land owner, in case of Joint Venture.
4. Updated Tax Declaration and Updated Real Estate Tax Receipt (*photocopy*)
5. Pag-IBIG Fund Receipt for payment of Processing fee (*photocopy*)

II. FOR HOUSING LOAN APPLICATION

1. Notarized Developer's Sworn Certification (HQP-HLF-062)
2. Transfer Certificate of Title (TCT)/Condominium Certificate of Title (CCT) with Deed of Assignment of CTS with SPA (With Buyer's Conformity) duly annotated thereon (*photocopy*)
3. Updated Tax Declaration and Updated Real Estate Property Tax Receipt (*photocopy*)
4. TCT/CCT with Deed of Assignment of CTS with SPA (With Buyer's Conformity) duly annotated thereon (Owner's Duplicate Copy)
5. Mortgage Documents
 - a. Notarized Deed of Assignment of CTS with SPA (With Buyer's Conformity) duly registered with Registry of Deeds and bearing the original RD stamp (HQP-HLF-523)
 - b. Contract-to-Sell (HQP-HLF-161)
 - c. Duly accomplished/notarized Promissory Note (HQP-HLF-086/087)
 - d. Pre-signed Deed of Absolute Sale (HQP-HLF-525)
 - e. Pre-signed Disclosure Statement on Loan Transaction (HQP-HLF-085)
 - f. Pre-signed Loan and Mortgage Agreement (HQP-HLF-162/163)
6. Notarized Certificate of Acceptance (HQP-HLF-083)
7. Borrower's Validation Sheet (HQP-HLF-058)
8. Documentary requirements submitted during the advance evaluation and technical inspection (Refer to Item I).

***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.***

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 who will be paying their loan amortization through salary deduction, 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)

- ✓ Collection Servicing Agreement with Authority to Deduct Loan Amortization or Post Dated Checks

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