



**CHECKLIST OF REQUIREMENTS FOR SETTLEMENT OF OBLIGATION
UNDER NON-PERFORMING ASSETS RESOLUTION PROGRAM (NPARP)
THROUGH HOUSING LOAN
(FOR ORIGINAL BORROWER)**

REQUIRED DOCUMENTS	WHERE TO SECURE
<p>REQUIRED DOCUMENTS UPON APPLICATION</p> <p>For Original Borrower</p> <ol style="list-style-type: none"> 1. Housing Loan Application for Revaluation (HLAR, HQP-HLF-169) (1 original) 2. Updated Real Estate Property Tax (REPT) Receipt/Tax Clearance and Tax Declaration (Land and Building) (1 photocopy) 3. Proof of Income <u>For Locally Employed</u> <ol style="list-style-type: none"> a. One (1) Month Payslip, within the last three (3) months prior to date of loan application with name and signature of the authorized signatory of employer (1 certified true copy); and b. Notarized 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, notarize the said CEC with signature of the authorized signatory of the employer or 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><u>For Self-Employed, any of the following:</u></p> <ol style="list-style-type: none"> 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 of business location. 	<p>Pag-IBIG website (www.pagibigfund.gov.ph) or in any Pag-IBIG branch</p> <p>Assessor's Office/Municipal's Office/Local Government Unit</p> <p>Employer</p> <p>Employer</p> <p>Bureau of Internal Revenue (BIR)/ Department of Trade and Industry (DTI)/ Municipal's Office/City Hall</p>

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<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>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="813 1140 1130 1171">Owner</th> <th data-bbox="1130 1140 1507 1171">Authorized to Certify</th> </tr> </thead> <tbody> <tr> <td data-bbox="813 1171 1130 1377">Micro-entrepreneurs</td> <td data-bbox="1130 1171 1507 1377">Barangay Captain or Barangay Secretary, provided with written authorization from the Barangay Captain</td> </tr> <tr> <td data-bbox="813 1377 1130 1812">Agriculture/Forestry/Fishery</td> <td data-bbox="1130 1377 1507 1812">Department of Agrarian Reform (DAR)/Department of Environment and Natural Resources (DENR)/Department of Agriculture (DA)/Local Government Unit (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	Department of Agrarian Reform (DAR)/Department of Environment and Natural Resources (DENR)/Department of Agriculture (DA)/Local Government Unit (LGU)/Land Owner/Barangay Captain or Barangay Secretary, provided with written authorization from the Barangay Captain
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<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 Philippine Overseas Employment Administration (POEA), Philippine Consular Office at Host Country or Member Services Office (MSO) at Pag-IBIG Overseas Post within the past 12months</p> <ul style="list-style-type: none"> ▪ Employment Contract between employee and employer (1 photocopy); or ▪ Philippine Overseas Employment Administration (POEA) Standard Contract (1 photocopy) <p>b. Certificate of Employment and Compensation (CEC) within the past 12 months</p> <ul style="list-style-type: none"> ▪ CEC written on the Employer/Company's official letterhead (1 original copy) or; 	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>BIR</p> <p>Borrower/Philippine Overseas Employment Administration (POEA)/Philippine Consular Office at Host Country/Member Services Office (MSO) at Pag-IBIG Overseas Post</p> <p>Borrower/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"> ▪ CEC signed by employer (for household staff and similarly situated employees) supported by a photocopy of the employer's ID or passport (1 original copy) <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"> - Payslip indicating income received and period covered (1 photocopy) - Valid OWWA Membership Certificate (1 photocopy) - Overseas Employment Certificate (1 photocopy) - Passport with appropriate visa (Working Visa) (1 photocopy) - Residence card/permit (permit to stay indicating work as the purpose) (1 photocopy) - Bank remittance record (1 original copy) <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) Philippine Overseas Employment Administration (POEA)/ Employer Host country/Government</p> <p>Host country/Government</p> <p>Member-Applicant/Borrower</p>
<p>4. One (1) Valid ID with signature (1 photocopy, back-to-back) of Principal Borrower and Spouse, Co-Borrower and Spouse. Any of the following:</p> <ul style="list-style-type: none"> - Passport - Driver's License - Professional Regulation Commission (PRC) ID - Integrated Bar of the Philippines (IBP) ID - National Bureau of Investigation (NBI) Clearance - Police Clearance - Postal ID - Voter's ID - Government Service Insurance System (GSIS) e-Card - Social Security System Card - Senior Citizen Card - Overseas Workers Welfare Administration (OWWA) ID - Overseas Filipino Worker (OFW) ID - Seaman's Book or Seafarer's Identification and Record Book (SIRB) 	<p>Department of Foreign Affairs (DFA) Land Transportation Office (LTO) Professional Regulation Commission (PRC)</p> <p>Integrated Bar of the Philippines (IBP) National Bureau of Investigation (NBI)</p> <p>Local Police Station Post Office Commission on Election (COMELEC) Government Service Insurance System (GSIS)</p> <p>Social Security System (SSS) Local Government Unit (LGU)/Office of Senior Citizen Affairs (OSCA) Overseas Workers Welfare Administration (OWWA)</p> <p>Philippine Overseas Employment Administration (POEA) Maritime Industry Authority (MARINA)</p>

REQUIRED DOCUMENTS	WHERE TO SECURE
<ul style="list-style-type: none"> - Alien Certification of Registration/Immigrant Certificate of Registration - National Council for the Welfare of Disabled Persons (NCWPD) Certification - Department of Social Welfare and Development (DSWD) Certification - Government Office and Government-Owned and Controlled Corporation (GOCC) ID (e.g. AFP ID, Pag-IBIG Loyalty Card) <p>5. Insurance Coverage</p> <ul style="list-style-type: none"> ✓ Health Statement Form (Medical Questionnaire) (1 original copy) <ul style="list-style-type: none"> ▪ For borrowers over 60 years old ▪ For borrowers, up to 60 years old, if loan is over P2.0M to P6.0M ✓ 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) <ul style="list-style-type: none"> ▪ For OFW borrowers over 60 years old 	<p>Bureau of Immigration (BI)</p> <p>National Council on Disability Affairs (NCDA)/ Department of Social Welfare and Development (DSWD) DSWD</p> <p>Government Office/Government-Owned and Controlled Corporation (GOCC)</p> <p>Pag-IBIG Branch</p> <p>Pag-IBIG Branch and Medical Hospital</p>
<p>NOTE: In all instances wherein photocopies are submitted, the original document must be presented for authentication.</p>	
<p>For Representative</p> <ol style="list-style-type: none"> 1. Housing Loan Application for Revaluation (HLAR, HQP-HLF-169) 2. Updated Real Estate Property Tax (REPT) Receipt/Tax Clearance and Tax Declaration (Land and Building) (1 photocopy) 3. Proof of Income <u>For Locally Employed</u> <ol style="list-style-type: none"> a. One (1) Month Payslip, within the last three (3) months prior to date of loan application with name and signature of the authorized signatory of employer (1 certified true copy); and b. Notarized Certificate of Employment and Compensation (CEC), indicating the gross monthly income and monthly allowances or monthly monetary benefits received by the 	<p>Pag-IBIG website (www.pagibigfund.gov.ph) or in any Pag-IBIG branch</p> <p>Assessor's Office/Municipal's Office/Local Government Unit/Person being represented</p> <p>Employer</p> <p>Employer</p>

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<p>employee (1 original copy) duly signed by the authorized signatory of the employer. For system generated CEC, notarize the said CEC with signature of the authorized signatory of the employer or 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><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 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>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>

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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>	<p>Owner</p>	<p>Authorized to Certify</p>
	<p>Micro-entrepreneurs</p>	<p>Barangay Captain or Barangay Secretary, provided with written authorization from the Barangay Captain</p>
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	<p>Private Household</p>	<p>Employer, duly certified by Barangay Captain or Barangay Secretary, provided with written authorization from the Barangay Captain</p>
	<p>Transport</p>	<p>Operator, duly certified by Barangay Captain or Barangay Secretary, provided with written authorization from the Barangay Captain</p>
	<p>Other Community, Social and Personal Service Activities</p>	<p>Business Owner/Person availing of the service, duly certified by Barangay Captain or Barangay Secretary, provided with written authorization from the Barangay Captain</p>
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<p>4. Notarized Special Power of Attorney (SPA) of the borrower/co-borrower/s and spouse (1 original copy and 1 photocopy)</p>	<p>Pag-IBIG website (www.pagibigfund.gov.ph) or in any Pag-IBIG Branch</p>

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<p><u>For OFW borrower/co-borrower/s and spouse</u></p> <ul style="list-style-type: none"> ✓ For OFW abroad, Special Power of Attorney (SPA) notarized prior to date of departure with photocopy of passport indicating the date of arrival and departure (1 original copy and 1 photocopy) ✓ For documents executed abroad (1 original copy and 1 photocopy) <ul style="list-style-type: none"> ▪ For Non-Apostille Countries <ul style="list-style-type: none"> - SPA authenticated by a Philippine Consular Officer, or SPA notarized by a local notary (of country where the member is working) but duly authenticated by the Philippine Consulate. ▪ For Apostille Countries <ul style="list-style-type: none"> - Apostille SPA <p>5. One (1) Valid ID with signature (1 photocopy, back-to-back) of Principal Borrower and Spouse, Co-Borrower and Spouse and Representative. Any of the following:</p> <ul style="list-style-type: none"> - Passport - Driver's License - Professional Regulation Commission (PRC) ID - Integrated Bar of the Philippines (IBP) ID - National Bureau of Investigation (NBI) Clearance - Police Clearance - Postal ID - Voter's ID - Government Service Insurance System (GSIS) e-Card - Social Security System Card - Senior Citizen Card - Overseas Workers Welfare Administration (OWWA) ID - Overseas Filipino Worker (OFW) ID - Seaman's Book or Seafarer's Identification and Record Book (SIRB) - Alien Certification of Registration/Immigrant Certificate of Registration - National Council for the Welfare of Disabled Persons (NCWPD) Certification - Department of Social Welfare and Development (DSWD) Certification 	<p>Person being represented</p> <p>Philippine Embassy of Host Country/Government</p> <p>Philippine Embassy of Host Country/Government</p> <p>Department of Foreign Affairs (DFA) Land Transportation Office (LTO) Professional Regulation Commission (PRC)</p> <p>Integrated Bar of the Philippines (IBP) National Bureau of Investigation (NBI)</p> <p>Local Police Station Post Office Commission on Election (COMELEC) Government Service Insurance System (GSIS)</p> <p>Social Security System (SSS) Local Government Unit (LGU)/Office of Senior Citizen Affairs (OSCA)</p> <p>Overseas Workers Welfare Administration (OWWA)</p> <p>Philippine Overseas Employment Administration (POEA)</p> <p>Maritime Industry Authority (MARINA)</p> <p>Bureau of Immigration (BI)</p> <p>National Council on Disability Affairs (NCDA)/ Department of Social Welfare and Development (DSWD) DSWD</p>

REQUIRED DOCUMENTS	WHERE TO SECURE
8. Authority to Deduct (HQP-HLF-124) (1 original copy) for employees with existing CSA and in case the payment is thru salary deduction 9. If mode of payment is thru Post-Dated Checks, 12 PDCS	Pag-IBIG website (www.pagibigfund.gov.ph) or in any Pag-IBIG Branch Issuing Bank/Borrower/Co-Borrower/Spouse
NOTE: In all instances wherein photocopies are submitted, the original document must be presented for authentication.	