



CHECKLIST OF REQUIREMENTS FOR LOAN TERM ADJUSTMENT

REQUIRED DOCUMENTS	WHERE TO SECURE
REQUIREMENTS UPON APPLICATION FOR LENGTHENING OF TERM	
For Borrower/Co-Borrower	
1. Duly Accomplished Application for Loan Term Adjustment (HQP-HLF-535) (1 original copy)	Pag-IBIG website (www.pagibigfund.gov.ph) or in any Pag-IBIG Branch
2. Updated Real Estate Tax Receipt (For Land and Building) (1 photocopy)	Assessor's Office/Municipal's Office/Local Government Unit (LGU)
3. For changed of marital status:	
a. Single to married	
▪ Marriage Contract with Registry Number (1 photocopy)	Philippine Statistics Authority (PSA)
b. Married to single	
▪ Court Order (1 photocopy)	Court
▪ Marriage Contract with Supplemental Report of dissolution of marriage (1 photocopy)	PSA
c. Widowed	
▪ Death Certificate of deceased spouse (1 photocopy)	PSA
4. For accommodation mortgage, notarized Special Power of Attorney (SPA) (1 original copy).	Pag-IBIG Branch
5. One (1) valid ID with signature (1 photocopy, back-to-back) of borrower and spouse, co-borrower and spouse and owner of title (for accommodation mortgage) (if applicable). Any of the following:	
- Passport	Department of Foreign Affairs (DFA)
- Driver's License	Land Transportation Office (LTO/Host Country)
- Professional Regulation Commission (PRC) ID	Professional Regulation Commission (PRC)
- Integrated Bar of the Philippines (IBP) ID	Integrated Bar of the Philippines (IBP)
- National Bureau of Investigation (NBI) Clearance	National Bureau of Investigation (NBI)
- Police Clearance	Local Police Station
- Postal ID	Post Office
- Voter's ID	Commission on Election (COMELEC)
- Government Service Insurance System (GSIS) e-Card	Government Service Insurance System (GSIS)
- Social Security System Card	Social Security System (SSS)
- Senior Citizen Card	Local Government Unit (LGU)/Office of Senior Citizen Affairs (OSCA)
- Overseas Workers Welfare Administration (OWWA) ID	Overseas Workers Welfare Administration (OWWA)

REQUIRED DOCUMENTS	WHERE TO SECURE
<ul style="list-style-type: none"> - 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 (NCWDP) 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>Philippine Overseas Employment Administration (POEA) 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> <p>Government Office/Government-Owned and Controlled Corporation (GOCC)</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. Duly Accomplished Application for Loan Term Adjustment (HQP-HLF-535) (1 original copy) 2. Updated Real Estate Tax Receipt (For Land and Building) (1 photocopy) 3. For changed of marital status: <ol style="list-style-type: none"> a. Single to married <ul style="list-style-type: none"> ▪ Marriage Contract with Registry Number (1 photocopy) b. Married to single <ul style="list-style-type: none"> ▪ Court Order (1 photocopy) ▪ Marriage Contract with Supplemental Report of dissolution of marriage (1 photocopy) c. Widowed <ul style="list-style-type: none"> ▪ Death Certificate of deceased spouse (1 photocopy) 4. For Accomodation mortgage, notarized Special Power of Attorney (SPA) (1 original copy) 5. Notarized SPA of the borrower and spouse and co-borrower and spouse (1 original copy) <p><u>For OFW Borrower/Co-Borrower</u></p> <ul style="list-style-type: none"> ✓ 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) 	<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 (LGU)</p> <p>Philippine Statistics Authority (PSA)</p> <p>Court PSA</p> <p>PSA</p> <p>Pag-IBIG Branch</p> <p>Pag-IBIG website (www.pagibigfund.gov.ph) or in any Pag-IBIG Branch/Person being Represented</p> <p>Person being represented</p>

REQUIRED DOCUMENTS	WHERE TO SECURE
<ul style="list-style-type: none"> ✓ For documents executed abroad (1 original copy) <ul style="list-style-type: none"> ▪ For Non-Apostille Countries <ul style="list-style-type: none"> - SPA duly authenticated by a Philippine Consular Officer, or SPA notarized by a local notary (of country where the member is working) but duly authenticated by a Philippine Consular Officer ▪ For Apostille Countries <ul style="list-style-type: none"> - Apostille SPA 6. Two (2) valid IDs (1 photocopy, back-to-back) with signature of the representative, borrower and spouse, co-borrower and spouse and owner of title (for accommodation mortgage) (if applicable). Any of the following: <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 (NCWDP) 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>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/Host Country) 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> <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>
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<p>REQUIREMENTS UPON APPLICATION FOR SHORTENING OF TERM</p> <p>For Borrower/Co-Borrower</p> <ol style="list-style-type: none"> 1. Duly Accomplished Application for Loan Term Adjustment (HQP-HLF-535) (1 original copy) 2. Updated Real Estate Tax Receipt (For Land and Building) (1 photocopy) 3. For changed of marital status: <ol style="list-style-type: none"> a. Single to married <ul style="list-style-type: none"> ▪ Marriage Contract with Registry Number (1 photocopy) b. Married to single <ul style="list-style-type: none"> ▪ Court Order (1 photocopy) ▪ Marriage Contract with Supplemental Report of dissolution of marriage (1 photocopy) c. Widowed <ul style="list-style-type: none"> ▪ Death Certificate of deceased spouse (1 photocopy) 4. For accommodation mortgage, notarized Special Power of Attorney (SPA) (1 original copy). 5. Proof of Income <u>For Locally Employed, any of the following:</u> <ol style="list-style-type: none"> a. Certificate of Employment and Compensation (CEC), indicating the Net Disposable Income received by the employee (1 original copy) duly signed by the authorized signatory of the employer. For system generated CEC, the authorize signatory of the employer must be reflected in the CEC. 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). c. 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) 	<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 (LGU)</p> <p>Philippine Statistics Authority (PSA)</p> <p>Court PSA</p> <p>PSA</p> <p>Pag-IBIG Branch</p> <p>Employer</p> <p>Employer</p> <p>Employer</p>

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<p>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.</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>	<table border="1"> <thead> <tr> <th data-bbox="829 163 1149 205">Owner</th> <th data-bbox="1149 163 1511 205">Authorized to Certify</th> </tr> </thead> <tbody> <tr> <td data-bbox="829 205 1149 373">Micro-entrepreneurs</td> <td data-bbox="1149 205 1511 373">Barangay Captain or Barangay Secretary, provided with written authorization from the Barangay Captain</td> </tr> <tr> <td data-bbox="829 373 1149 842">Agriculture/Forestry/Fishery</td> <td data-bbox="1149 373 1511 842">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> <tr> <td data-bbox="829 842 1149 1052">Private Household</td> <td data-bbox="1149 842 1511 1052">Employer, duly certified by Barangay Captain or Barangay Secretary, provided with written authorization from the Barangay Captain</td> </tr> <tr> <td data-bbox="829 1052 1149 1251">Transport</td> <td data-bbox="1149 1052 1511 1251">Operator, duly certified by Barangay Captain or Barangay Secretary, provided with written authorization from the Barangay Captain</td> </tr> <tr> <td data-bbox="829 1251 1149 1522">Other Community, Social and Personal Service Activities</td> <td data-bbox="1149 1251 1511 1522">Business Owner/Person availing of the service, duly certified by 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	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	
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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 Admiration (POEA), Philippine Consular Office at Host</p>	<p>BIR</p>													

REQUIRED DOCUMENTS	WHERE TO SECURE
<p>Country or Member Services Office (MSO) at Pag-IBIG Overseas Post within the past 12 months</p> <ul style="list-style-type: none"> ▪ Employment Contract between employee and employer (1 photocopy); or ▪ Philippine Overseas Employment Admiration (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 ▪ 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>Borrower/ POEA/Philippine Consular Office at Host Country/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> <p>Employer</p> <p>Employer</p> <p>Overseas Workers Welfare Administration (OWWA)</p> <p>Philippine Overseas Employment Administration (POEA)/ Employer Host country/Government</p> <p>Host country/Government</p> <p>Borrower</p>
<p>6. One (1) valid ID with signature (1 photocopy, back-to-back) of borrower and spouse, co-borrower and spouse and owner of title (for accommodation mortgage) (if applicable). 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 	<p>Department of Foreign Affairs (DFA) Land Transportation Office (LTO/Host Country) 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)</p>

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<p>authorize signatory of the employer must be reflected in the 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 three (3) months prior to date of loan application with name and signature of the authorized signatory of employer (1 certified true copy). 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.</p>	<p>Employer</p> <p>Employer</p>
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<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>LGU/Land Transportation Franchising and Regulatory Board (LTFRB)/Transportation Association/Maritime Industry Authority (MARINA)</p>																									
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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.																									

REQUIRED DOCUMENTS	WHERE TO SECURE
<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 12 months.</p> <ul style="list-style-type: none"> ▪ Employment Contract between employee and employer (1 photocopy); or ▪ Philippine Overseas Employment Authority (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 ▪ 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>5. For accommodation mortgage, notarized Special Power of Attorney (SPA) (1 original copy)</p>	<p>BIR</p> <p>Borrower/POEA/Philippine Consular Office at Host Country/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> <p>Employer</p> <p>Employer</p> <p>Overseas Workers Welfare Administration (OWWA)</p> <p>Philippine Overseas Employment Administration (POEA)/ Employer Host country/Government</p> <p>Host country/Government</p> <p>Borrower</p> <p>Pag-IBIG Branch</p>

REQUIRED DOCUMENTS	WHERE TO SECURE
<p>6. Notarized SPA of the borrower and spouse and co-borrower and spouse (1 original copy)</p> <p><u>For OFW Borrower/Co-Borrower</u></p> <ul style="list-style-type: none"> ✓ 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) ✓ For documents executed abroad (1 original copy) <ul style="list-style-type: none"> ▪ For Non-Apostille Countries <ul style="list-style-type: none"> - SPA duly authenticated by a Philippine Consular Officer, or SPA notarized by a local notary (of country where the member is working) but duly authenticated by a Philippine Consular Officer ▪ For Apostille Countries <ul style="list-style-type: none"> - Apostille SPA <p>7. Two (2) valid IDs with signature (1 photocopy, back-to-back) of the representative, borrower and spouse, co-borrower and spouse and owner of title (for accomodation mortgage) (if applicable). 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>Pag-IBIG website (www.pagibigfund.gov.ph) 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>Department of Foreign Affairs (DFA) Land Transportation Office (LTO/Host Country) 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 (NCWDP) 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>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>NOTE: In all instances wherein photocopies are submitted, the original document must be presented for authentication.</p>	
REQUIREMENTS UPON APPROVAL	
<ol style="list-style-type: none"> 1. Notice of Approval for Loan Term Adjustment (NOA) (2 original copies) with conformity of the borrower and spouse and the co-borrower and spouse <i>if applicable</i>. 2. Notarized Promissory Note (PN) (HQP-HLF-536) (3 original copies) 3. Authority to Deduct (HQP-HLF-124) (1 original copy) for employers with existing CSA and in case the payment is thru salary deduction. 4. Replacement of 12 Post-Dated Checks, if mode of payment is thru PDC. 	<p>Pag-IBIG Branch</p> <p>Pag-IBIG Branch</p> <p>Pag-IBIG website (www.pagibigfund.gov.ph) or in any Pag-IBIG Branch</p> <p>Borrower</p>
<p>NOTE: In all instances wherein photocopies are submitted, the original document must be presented for authentication.</p>	