



**CHECKLIST OF REQUIREMENTS FOR Pag-IBIG HOUSING LOAN  
UNDER RETAIL ACCOUNTS  
(House Construction/Home Improvement)**

REQUIRED DOCUMENTS	WHERE TO SECURE
<b>FOR MEMBER-APPLICANT/ BORROWER</b>	
<p>1. Duly accomplished Housing Loan Application (HLA, HQP-HLF-068/069) with recent 1" x 1" ID photo of borrower/co-borrower (<i>if applicable</i>) (2 original copies) Computer generated or photocopied picture is not acceptable. <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 member-applicant shall execute a letter in the format being required by his/her employer.</i></p> <p>2. Proof of Income <u>For Locally Employed, any of the following:</u></p> <p>a. 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.</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>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> <p>Employer</p> <p>Employer</p>

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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 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)/Maritime Industry Authority (MARINA)</p>							
	<table border="1"> <thead> <tr> <th data-bbox="846 1549 1182 1587">Owner</th> <th data-bbox="1182 1549 1520 1587">Authorized to Certify</th> </tr> </thead> <tbody> <tr> <td data-bbox="846 1587 1182 1759">Micro-entrepreneurs</td> <td data-bbox="1182 1587 1520 1759">Barangay Captain or Barangay Secretary, provided with written authorization from the Barangay Captain</td> </tr> <tr> <td data-bbox="846 1759 1182 2028">Agriculture/Forestry/ Fishery</td> <td data-bbox="1182 1759 1520 2028">Department of Agrarian Reform (DAR)/ Department of Environment and Natural Resources (DENR)/ Department of Agriculture (DA)/ Local Government Unit</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
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		(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
<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); or</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 signed by employer (for household staff and similarly situated employees)</li> </ul>	<p>BIR</p> <p>Borrower/POEA/Philippine Consular Office at Host Country/MSO at Pag-IBIG Overseas Post Borrower/POEA/Philippine Consular Office at Host Country/MSO at Pag-IBIG Overseas Post</p> <p>Employer</p> <p>Employer</p>	

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<p>supported by a photocopy of the employer's ID or passport (1 original copy)</p> <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>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>Member-Applicant/ Borrower</p>
<p>3. One (1) Valid ID with signature (<i>photocopy, back-to-back</i>) of Principal Borrower and Spouse, Co-Borrower and Spouse, Owner of title (<i>for accommodation mortgage</i>)</p> <p>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>- Government Service Insurance System (GSIS) e-Card</li> <li>- Social Security System (SSS) Card</li> <li>- Senior Citizen Card</li> <li>- Overseas Workers Welfare Administration (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> </ul>	<p>Department of Foreign Affairs (DFA)</p> <p>Land Transportation Office (LTO/host country)</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)/ 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)</p> <p>Department of Social Welfare and Development (DSWD)</p>

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<ul style="list-style-type: none"> <li>- Government Office and GOCC ID (e.g. AFP ID, Pag-IBIG Loyalty Card)</li> </ul>	<p>Government Office/Government-Owned and Controlled Corporation (GOCC)</p>
<p>4. In case of discrepancy in personal details of Principal Borrower and Spouse, Co-Borrower and Spouse (e.g. name, date of birth), Notarized Affidavit of Two Disinterested Persons (1 original copy and 1 photocopy)</p>	<p>Principal Borrower and Spouse, Co-Borrower and Spouse, Seller/s and Spouse/s</p>
<p>5. Latest title in the name of the borrower or a relative of the borrower (in case of accommodation mortgage) (i.e. Original Certificate of Title (OCT)/ Transfer Certificate of Title (TCT)/ Condominium Certificate of Title (CCT) etc.) <i>(2 complete photocopies of all pages of the title)</i></p> <ul style="list-style-type: none"> <li>✓ In case of lot <ul style="list-style-type: none"> <li>a. with minimum lot area of 28 square meters</li> <li>b. with access road, minimum width of 1.5 meters</li> <li>c. minimum lot width frontage of 3.5 meters</li> </ul> </li> <li>✓ In case of Condominium Unit, with minimum floor area of 18 square meters. If less than 18 square meters, submit Single Occupancy Permit from HLURB</li> <li>✓ Must be free from liens and encumbrances</li> </ul>	<p>Registry of Deeds (RD)/ Land Registration Authority (LRA)</p>
<p>6. Updated Tax Declaration (House/s and Lot/s) classified as residential and Updated Real Estate Tax Receipt/s as of the quarter immediately preceding the date of application (2 copies, photocopy)</p>	<p>Assessor's Office/ Municipal's Office/LGU</p>
<p>7. Building Plans, Specification with Bill of Materials duly signed by the Licensed Civil Engineer or Architect (1 original copy)</p>	<p>Licensed Civil Engineer or Architect</p>
<p>8. Vicinity Map/ Sketch of the Location of Property showing landmarks (1 original copy)</p>	<p>Google Maps/Borrower's Sketch of the Property</p>
<p>9. For Accommodation Mortgage</p> <ul style="list-style-type: none"> <li>✓ Notarized SPA for Accommodation Mortgagor (HQP-HLF-275) (1 original copy)</li> <li>✓ Proof of Relationship of Borrowers (i.e., PSA copy of Birth Certificate/ Marriage Certificate) (1 photocopy)</li> </ul>	<p>Pag-IBIG Branch</p> <p>PSA</p>
<p>10. <u>Insurance Coverage</u></p> <ul style="list-style-type: none"> <li>a. Health Statement Form (Medical Questionnaire) (1 original copy) <ul style="list-style-type: none"> <li>▪ For borrowers over 60 years old</li> <li>▪ For borrowers up to 60 years old, if loan is over P2.0M to P6.0M</li> </ul> </li> <li>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 (1 photocopy) <ul style="list-style-type: none"> <li>▪ For OFW borrowers over 60 years old</li> </ul> </li> </ul>	<p>Pag-IBIG Branch</p> <p>Pag-IBIG Branch and Medical Hospital</p>

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<p>11. <u><i>If with outstanding Housing Account with Pag-IBIG Fund</i></u></p> <ul style="list-style-type: none"> <li>▪ Notice of Application for a New Housing Account (HQP-HLF-409) with signature of other borrower/s 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. (1 original copy)</li> </ul>	<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>THRU REPRESENTATIVE/ ATTORNEY-IN-FACT</b></p> <p>1. Duly accomplished Housing Loan Application (HLA, HQP-HLF-068/069) with recent 1” x 1” ID photo of borrower/co-borrower (<i>if applicable</i>) (2 original copies) Computer generated or photocopied picture is not acceptable. <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 member-applicant shall execute a letter in the format being required by his/her employer.</i></p> <p>2. Proof of Income <u><i>For Locally Employed, any of the following:</i></u></p> <ul style="list-style-type: none"> <li>a. 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.</li> <li>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).</li> <li>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).</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>Employer</p> <p>Employer</p> <p>Employer</p>

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<p>8. Vicinity Map/ Sketch of the Location of Property showing landmarks (1 original copy)</p>	<p>Google Maps/Borrower's Sketch of the Property</p>

REQUIRED DOCUMENTS	WHERE TO SECURE
<p>9. For Accommodation Mortgage</p> <ul style="list-style-type: none"> <li>✓ Notarized SPA for Accommodation Mortgagor (HQP-HLF-275) (1 original copy)</li> <li>✓ Proof of Relationship of Borrowers (i.e., PSA copy of Birth Certificate/ Marriage Certificate) (1 photocopy)</li> </ul> <p>10. <u>Insurance Coverage</u></p> <p>a. Health Statement Form (Medical Questionnaire) (1 original copy)</p> <ul style="list-style-type: none"> <li>▪ For borrowers over 60 years old</li> <li>▪ For borrowers up to 60 years old, if loan is over P2.0M to P6.0M</li> </ul> <p>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 (1 photocopy)</p> <ul style="list-style-type: none"> <li>▪ For OFW borrowers over 60 years old</li> </ul> <p>11. Notarized Special Power of Attorney (SPA) of the borrower/s and spouse (1 original copy, 1 photocopy)</p> <p>For OFW Members</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 <ul style="list-style-type: none"> <li>✓ SPA duly authenticated by a Philippine Consular Officer, or SPA notarized by a local notary (of the country where the member is working) but duly authenticated by a Philippine Consular Officer</li> </ul> </li> <li>▪ For Apostille Countries <ul style="list-style-type: none"> <li>✓ Apostille SPA</li> </ul> </li> </ul> </li> </ul> <p>12. <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 borrower/s 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. (1 original copy)</li> </ul>	<p>Pag-IBIG Branch</p> <p>PSA</p> <p>Pag-IBIG Branch</p> <p>Pag-IBIG Branch and Medical Hospital</p> <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>Pag-IBIG Branch</p>

**NOTE: In all instances wherein photocopies are submitted, the original document must be presented for authentication.**