



CHECKLIST OF REQUIREMENTS FOR Pag-IBIG HOUSING LOAN UNDER RETAIL ACCOUNTS (For Refinancing)

REQUIRED DOCUMENTS

1. Duly accomplished Housing Loan Application (HLA, HQP-HLF-068/069) with recent 1" x 1" ID photo of borrower/co-borrower (*if applicable*) (2 original copies). Computer generated or photocopied picture is not acceptable.
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.
2. Proof of Income (see details in the back).
3. One (1) **Philippine Government** valid ID (1 photocopy, back-to-back) of Principal Borrower and Spouse, Co-Borrower and Spouse and Owner of title (*for accommodation mortgage*).
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)/**Affidavit of Discrepancy (1 original copy and 1 photocopy), PSA Birth Certificate and One (1) Philippine government valid ID of two (2) Affiants (photocopy)**
5. Latest title in the name of the borrower or a **living** 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.). (2 complete photocopies of all pages of the title)
 - ✓ In case of lot
 - a. with minimum lot area of 28 square meters
 - b. with access road, minimum width of 1.5 meters
 - c. minimum lot width frontage of 3.5 meters
 - ✓ In case of Condominium Unit, with minimum floor area of 18 square meters. If less than 18 square meters, submit Single Occupancy Permit from **DHSUD**.
 - ✓ If mortgage with the originating financial institution is not annotated in the TCT/CCT, submit a photocopy of Loan and Mortgage Agreement and Notarized Promissory Note.
 - ✓ Must be free from other liens and encumbrances.
7. 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 photocopies)
8. Latest Statement of Account indicating the Loan Purpose, Original Loan Amount and Outstanding Loan Balance duly signed by the Manager or the account officer, and any of the following documents:
 - ✓ Official Receipt for the last 6 months (or any valid proof of payment). (1 original copy)
 - ✓ Subsidiary Ledger (**Reflecting** the due date and payment date. The payment date must not be beyond 30 days **for the last 6 months**). (1 original copy)
9. Vicinity Map/Sketch of the location of property (**e.g. google maps**) showing landmarks. (1 original copy)
If with Representative/Attorney-in-Fact
(Pag-IBIG Fund shall conduct identity validation of both the borrower/spouse or accommodation-mortgagor/s and Representative/Attorney-in-Fact (AIF) and confirmation of the appointment of the Representative/AIF)
 - **Duly Accomplished Authorized Representative Information Sheet (ARIS, HQP-HLF-913) with recent 1" x 1" ID photo of Authorized Representative**
 - Notarized Special Power of Attorney (SPA) of the borrower/s and/or spouse/s or seller/s and/or spouse/s. (1 original copy, 1 photocopy)
For OFW Members
 - ✓ 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)
 - ✓ For documents executed abroad (1 original copy, 1 photocopy)
 - For Non-Apostille Countries
 - 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
 - For Apostille Countries
 - Apostille SPA
 - **Proof of relationship of Borrowers (i.e., PSA Birth Certificate/ Marriage Certificate) (1 photocopy)/ Conformity on the Pag-IBIG Housing Loan (For Principal and Co-borrowers who are Non-Relatives) (HQP-HLF-199) (Which ever is applicable)**
- If with outstanding Housing Account with Pag-IBIG Fund*
 - **Conformity on New/Subsequent Housing Availment (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)

NOTES:

- a. In instances wherein photocopies are submitted, the original document must be presented for authentication.
- b. In instances where consent is given by thumbmark, submit a Medical Certificate with the Physician's valid ID. Applicable documents must be notarized with two (2) witnesses to the thumbprint, and a valid ID with signature must be attached.

REQUIRED DOCUMENTS

INCOME DOCUMENTS

For Locally Employed, any of the following:

- 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.
- b. Latest Income Tax Return (ITR, **BIR Form No. 2316**) for the year immediately preceding the date of loan application, 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)

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.

For Self-Employed, any of the following:

- a. ITR (**BIR Form No. 1701**) (1 certified true copy) duly certified by BIR, **Certificate of Registration issued by the 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 (**detailed with landmarks**).
- b. Commission Voucher (1 photocopy) or Certification of Commission Received (**for the last 12 months**) (1 original copy) reflecting the issuer's name and contact details (**including email address**)
- c. Bank Statements (1 original copy) or passbook (1 photocopy) for the last 12 months (in case income is sourced from **pensions**, foreign remittances, 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).
- d. Notarized Lease Contract and proof of ownership or rights over the property subject of lease (if income is derived from rental payments). (1 photocopy)
- 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)
- f. Certificate of Engagement (HQP-HLF-111) issued by owner of business/person availing of the services **or Barangay Captain or Barangay Secretary with written authorization from the Barangay Captain** (1 original copy)
- a. ITR BIR Form No. 1701 (**1 certified true copy**) duly certified by **BIR**, for fees on professional services, commissions or services rendered (for the last 12 months).

NOTE: The applicant may submit ITR BIR Form No. 2307 (1 photocopy) to support/supplement the income document mentioned above.

For Overseas Filipino Workers (OFWs) any of the following:

- a. Employment Contract duly certified by **Department of Migrant Workers**, Philippine Consular Office at Host Country within the past 12 months
 - **Valid** Employment Contract between employee and employer (1 photocopy); or
 - **Valid Department of Migrant Workers** Standard Contract (1 photocopy)
- b. Certificate of Employment and Compensation (CEC) within the past 12 months
 - CEC written on the Employer/ Company's official letterhead (1 original copy); or
 - **CEC (1 original copy)** signed by employer (for household staff and similarly situated employees) supported by a photocopy of the employer's ID or passport

The applicant should submit any of the following documents to support/supplement the income documents mentioned above:

- ✓ Payslip indicating income received and period covered (1 photocopy)
- ✓ Valid OWWA Membership Certificate (1 photocopy)
- ✓ **Valid** Overseas Employment Certificate (1 photocopy)
- ✓ **Valid** Passport with appropriate visa (Working Visa) (1 photocopy)
- ✓ **Valid** Residence card/permit (permit to stay indicating work as the purpose) (1 photocopy)
- ✓ Bank remittance record (1 original copy)

NOTE: If documents are in foreign language/s, English translation is required.

FOR ACCOMMODATION MORTGAGE

- ✓ Notarized SPA for Accommodation Mortgagor (HQP-HLF-275) (1 original copy)
- ✓ Proof of relationship **with the Borrowers** (i.e., PSA copy of Birth Certificate/Marriage Certificate) (1 photocopy)

INSURANCE COVERAGE

- a. Health Statement Form (Medical Questionnaire) (1 original copy)
 - For borrowers over 60 years old
 - For borrowers up to 60 years old, if loan is over P2.0M to P6.0M
- 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)
 - For OFW borrowers over 60 years old

NOTES:

- a. In instances wherein photocopies are submitted, the original document must be presented for authentication.
- b. In instances where consent is given by thumbmark, submit a Medical Certificate with the Physician's valid ID. Applicable documents must be notarized with two (2) witnesses to the thumbprint, and a valid ID with signature must be attached.