



**CHECKLIST OF REQUIREMENTS FOR INITIAL/FINAL RELEASE OF LOAN PROCEEDS
UNDER RETAIL ACCOUNTS**

REQUIRED DOCUMENTS	WHERE TO SECURE
A. REQUIREMENTS PRIOR TO LOAN RELEASE	
FOR PURCHASE OF LOT/ RESIDENTIAL UNIT FOR PURCHASE OF LOT/RESIDENTIAL UNIT WITH TRANSFER COST	
1. One (1) Original Owner's Duplicate Copy of TCT/ CCT in the name of the borrower/co-borrower/s <i>(if applicable)</i> free of any lien or encumbrances, except for the proper mortgage annotation in favor of Pag-IBIG Fund - In case of discrepancy in name and other personal circumstances of owner/s or errors in technical description, registration of judicial correction or annotation of affidavit of correction	Registry of Deeds
2. One (1) Certified True Copy of TCT/CCT in the name of the borrower/co-borrower/s <i>(if applicable)</i> free of any lien or encumbrances except for the proper mortgage annotation in favor of Pag-IBIG Fund (RD's copy) - In case of discrepancy in name and other personal circumstances of owner/s or errors in technical description, registration of judicial correction or annotation of affidavit of correction	Registry of Deeds
3. Updated Tax Declaration (House/s and Lot/s) classified as residential and Updated Real Estate Tax Receipt/s as of the quarter in the name of borrower and co-borrower/s immediately preceding the date of submission of documents in compliance to Notice of Approval (2 photocopies)	Assessor's Office/ Municipal's Office/ Local Government Unit (LGU)
4. Loan Mortgage Documents a. Deed of Absolute Sale duly registered with Registry of Deeds with Original RD Stamp (1 original copy or RD's Certified True Copy) b. Loan and Mortgage Agreement duly registered with Registry of Deeds with Original RD stamp (HQP-HLF-162/163/632/633) (3 original copies) c. Duly accomplished/notarized Promissory Note (HQP-HLF-086/087) (3 original copies) d. Disclosure Statement on Loan Transaction with conformity of the borrower (HQP-HLF-085) (1 original copy) e. Notice of Approval with conformity of the borrower (HQP-HLF-401/403, 1 original copy) f. Letter of Guaranty with conformity of the seller (HQP-HLF-352/354, 1 original copy)	Member-Applicant/ Borrower Pag-IBIG Branch Pag-IBIG Branch Pag-IBIG Branch Pag-IBIG Branch Pag-IBIG Branch
5. Surety bond (for properties that are subject to the lien imposed by unexpired period of Section 4 Rule 74 of the Rules of Court (1 original copy)	Insurance Company

<p>6. Authority to Deduct Loan Amortization (HQP-HLF-124/634) (1 original copy) for employers with existing CSA and in case that payment is through salary deduction</p>	<p>Pag-IBIG Branch</p>
<p>NOTE: In all instances wherein photocopies are submitted, the original document must be presented for authentication.</p>	
<p>FOR HOUSE CONSTRUCTION/HOME IMPROVEMENT</p>	
<p>1. One (1) Original Owner's Duplicate Copy of TCT/ CCT in the name of the borrower/co-borrower/s or a relative of the borrowers (in case of accommodation mortgage) free of any lien or encumbrances, except for the proper mortgage annotation in favor of Pag-IBIG Fund</p> <ul style="list-style-type: none"> - In case of discrepancy in name and other personal circumstances of owner/s or errors in technical description, registration of judicial correction or annotation of affidavit of correction 	<p>Registry of Deeds</p>
<p>2. One (1) Certified True Copy of TCT/CCT in the name of the borrower/co-borrower/s or a relative of the borrowers (in case of accommodation mortgage) free of any lien or encumbrances except for the proper mortgage annotation in favor of Pag-IBIG Fund (RD's copy) (1 original copy)</p> <ul style="list-style-type: none"> - In case of discrepancy in name and other personal circumstances of owner/s or errors in technical description, registration of judicial correction or annotation of affidavit of correction 	<p>Registry of Deeds</p>
<p>3. Updated Tax Declaration (House/s and Lot/s) classified as residential and Updated Real Estate Tax Receipt/s in the name of borrower and co-borrower/s or lot owner (for accommodation mortgage) as of the quarter immediately preceding the date of submission of documents in compliance to Notice of Approval (2 photocopies)</p>	<p>Assessor's Office/ Municipal's Office/ Local Government Unit (LGU)</p>
<p>4. Loan Mortgage Documents</p> <ul style="list-style-type: none"> a. Loan and Mortgage Agreement duly registered with Registry of Deeds with Original RD stamp (HQP-HLF-162/163/632/633) (3 original copies) b. Duly accomplished/notarized Promissory Note (HQP-HLF-086/087) (3 original copies) c. Disclosure Statement on Loan Transaction with borrower's conformity (HQP-HLF-085, 1 original copy) d. Notice of Approval with borrower's conformity (HQP-HLF-400, 1 original copy) 	<p>Pag-IBIG Branch Pag-IBIG Branch Pag-IBIG Branch Pag-IBIG Branch</p>
<p>5. Building Plans and Building, Sanitary/Plumbing, Electrical Permits duly approved by the building officials (1 original copy)</p>	<p>Municipal's Office/LGU</p>
<p>6. Surety bond (for properties that are subject to the lien imposed by Section 4 Rule 74 of the Rules of Court) (1 original copy)</p>	<p>Insurance Company</p>

5. Occupancy Permit (1 photocopy)	Municipal's Office/LGU
6. Building Plans and Building, Sanitary/Plumbing, Electrical Permits duly approved by the building officials (1 original copy)	Municipal's Office/LGU
7. For interim releases except for initial and final loan release/s, pictures of the actual construction	Member-Applicant/ Borrower
8. Authority to Deduct Loan Amortization (HQP-HLF-124/634) (1 original copy) for employees with existing CSA and in case that payment is through salary deduction.	Pag-IBIG Branch

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

FOR REFINANCING

<p>1. One (1) Certified True Copy of TCT/CCT in the name of the borrower/co-borrower/s (<i>if applicable</i>) free of any lien or encumbrances except for the proper mortgage annotation in favor of Pag-IBIG Fund (RD's copy) (1 original copy)</p> <ul style="list-style-type: none"> - In case of discrepancy in name and other personal circumstances of owner/s or errors in technical description, registration of judicial correction or annotation of affidavit of correction 	Registry of Deeds
2. Updated Tax Declaration (House/s and Lot/s) classified as residential and Updated Real Estate Tax Receipt/s in the name of borrower and co-borrower/s or lot owner (for accommodation mortgage) as of the quarter immediately preceding the date of submission of documents in compliance to Notice of Approval (2 photocopies)	Assessor's Office/ Municipal's Office/ Local Government Unit (LGU)
3. Loan Mortgage Documents	
a. Loan and Mortgage Agreement duly registered with Registry of Deeds with original RD stamp (HQP-HLF-162/163/632/633) (3 original copies)	Pag-IBIG Branch
b. Duly accomplished/notarized Promissory Note (HQP-HLF-086/087) (3 original copies)	Pag-IBIG Branch
c. Disclosure Statement on Loan Transaction with conformity of the borrower (HQP-HLF-085) (1 original copy)	Pag-IBIG Branch
d. Notice of Approval with conformity of the borrower (HQP-HLF-405, 1 original copy)	Pag-IBIG Branch
e. Letter of Guaranty with conformity of the originating financial institution (HQP-HLF-107, 1 original copy)	Pag-IBIG Branch
4. Updated Statement of Account indicating the Loan Purpose, Original Loan Amount and Outstanding Loan Balance duly signed by the Manager or the account officer (1 original copy)	Issuing Bank
5. Surety bond (for properties that are subject to the lien imposed by Section 4 Rule 74 of the Rules of Court) (1 original copy)	Insurance Company

<p>6. Authority to Deduct Loan Amortization (HQP-HLF-124/634) (1 original copy) for employers with existing CSA and in case that payment is through salary deduction</p>	<p>Pag-IBIG Branch</p>
<p>NOTE: In all instances wherein photocopies are submitted, the original document must be presented for authentication.</p>	
<p align="center">FOR REFINANCING WITH HOUSE CONSTRUCTION/ HOME IMPROVEMENT</p>	
<p>1. One (1) Original Owner's Duplicate Copy of TCT/ CCT in the name of the borrower/co-borrower/s or a relative of the borrowers (in case of accommodation mortgage) free of any lien or encumbrances, except for the proper mortgage annotation in favor of Pag-IBIG Fund</p> <ul style="list-style-type: none"> - In case of discrepancy in name and other personal circumstances of owner/s or errors in technical description, registration of judicial correction or annotation of affidavit of correction 	<p>Registry of Deeds</p>
<p>2. One (1) Certified True Copy of TCT/CCT in the name of the borrower/co-borrower/s or a relative of the borrowers (in case of accommodation mortgage) free of any lien or encumbrances except for the proper mortgage annotation in favor of Pag-IBIG Fund (RD's copy) (1 original copy)</p> <ul style="list-style-type: none"> - In case of discrepancy in name and other personal circumstances of owner/s or errors in technical description, registration of judicial correction or annotation of affidavit of correction 	<p>Registry of Deeds</p>
<p>3. Updated Tax Declaration (House/s and Lot/s) classified as residential and Updated Real Estate Tax Receipt/s in the name of borrower/co-borrower/s or lot owner (for accommodation mortgage) as of the quarter immediately preceding the date of submission of documents in compliance to Notice of Approval (2 photocopies)</p>	<p>Assessor's Office/Municipal's Office/ Local Government Unit (LGU)</p>
<p>4. Loan Mortgage Documents</p> <ul style="list-style-type: none"> a. Loan and Mortgage Agreement duly registered with Registry of Deeds with original RD stamp (HQP-HLF-162/163/632/633) (3 original copies) b. Duly accomplished/notarized Promissory Note (HQP-HLF-086/087) (3 original copies) c. Disclosure Statement on Loan Transaction with conformity of the borrower (HQP-HLF-085) (1 original copy) d. Notice of Approval with conformity of the borrower (HQP-HLF-406) (1 original copy) e. Letter of Guaranty with conformity of the originating financial institution (HQP-HLF-107) (1 original copy) 	<p>Pag-IBIG Branch</p> <p>Pag-IBIG Branch</p> <p>Pag-IBIG Branch</p> <p>Pag-IBIG Branch</p> <p>Pag-IBIG Branch</p>
<p>5. Updated Statement of Account indicating the Loan Purpose, Original Loan Amount and Outstanding Loan Balance duly signed by the Manager or the account officer (1 original copy)</p>	<p>Issuing Bank</p>

<p>6. Surety bond (for properties that are subject to the lien imposed by Section 4 Rule 74 of the Rules of Court) (1 original copy)</p> <p>7. Authority to Deduct Loan Amortization (HQP-HLF-124/634) (1 original copy) for employers with existing CSA and in case that payment is through salary deduction</p> <p>8. Occupancy Permit (1 original copy)</p> <p>9. Building Plans and Building, Sanitary/Plumbing, Electrical Permits duly approved by the building officials (1 original copy)</p> <p>10. For interim releases except for initial and final loan release/s, pictures of the actual construction</p>	<p>Insurance Company</p> <p>Pag-IBIG Branch</p> <p>Municipal's Office/LGU</p> <p>Municipal's Office/LGU</p> <p>Member-applicant/ Borrower</p>
--	---

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

B. CHECK RELEASING REQUIREMENTS

<p>FOR MEMBER-APPLICANT/ BORROWER/SELLER</p> <p>1. Two (2) valid IDs of the Payee/s (1 photocopy each, back-to-back). 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 (SSS) 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 - Government Office and GOCC ID (e.g. AFP ID, Pag-IBIG Loyalty Card) 	<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)/</p> <p>Department of Social Welfare and Development (DSWD)</p> <p>Department of Social Welfare and Development (DSWD)</p>
---	--

<p>2. If mode of payment is thru PDC, 12 Post-Dated Checks (PDCs). For loan purposes which include house construction or home improvement, issuance of PDCs is upon loan take-out.</p>	<p>Borrower/Co-Borrower/Spouse</p>
<p>NOTE: In all instances wherein photocopies are submitted, the original document must be presented for authentication.</p>	
<p>THRU REPRESENTATIVE/ATTORNEY-IN-FACT</p>	
<p>1. Two (2) valid IDs of Payee/Representative/ Attorney-in-Fact (1 photocopy each, back-to-back)</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 (SSS) 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(NCWPDP) Certification - Department of Social Welfare and Development (DSWD) Certification - Government Office and GOCC ID (e.g. AFP ID, Pag-IBIG Loyalty Card) <p>2. Notarized Special Power of Attorney (SPA) executed by the Payee (1 original, 1 photocopy)</p> <p><u>For OFW Members</u></p> <ul style="list-style-type: none"> ✓ SPA notarized prior to date of departure with photocopy of passport indicating the date of arrival and departure (1 original copy, 1 photocopy) ✓ For documents executed abroad (1 original copy, 1 photocopy) <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 Consulate. 	<p>Department of Foreign Affairs (DFA) Land Transportation Office (LTO/ Host Country) Professional Regulation Commission (PRC) Integrated Bar of the Philippines (IBP) National Bureau of Investigation (NBI) Local Police Station Post Office Commission on Election (COMELEC) Government Service Insurance System (GSIS) Social Security System (SSS) Local Government Unit (LGU)/ Office of Senior Citizen Affairs (OSCA) Overseas Workers Welfare Administration (OWWA) 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) Department of Social Welfare and Development (DSWD) Government Office/Government-Owned and Controlled Corporation (GOCC)</p> <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>

<ul style="list-style-type: none"> ▪ For Apostille Countries ✓ Apostille SPA 	<p>Philippine Embassy of Host Country/ Government</p>
<p>4. If mode of payment is thru PDC, 12 Post-Dated Checks (PDCs). For loan purposes which include house construction or home improvement, issuance of PDCs is upon loan take-out.</p>	<p>Borrower/Co-Borrower/Spouse</p>
<p>NOTE: In all instances wherein photocopies are submitted, the original document must be presented for authentication.</p>	
<p>THRU DEVELOPER'S NAME/ COMPANY'S NAME/ BANK'S NAME</p> <ol style="list-style-type: none"> 1. Authorization letter for the Representative/ Secretary Certificate (1 original copy) 2. Official Receipt issued by the Developer/ Company/ Bank or Validated deposit slip (1 original copy) 3. Two (2) valid IDs of Authorized Representative (1 photocopy each, back-to-back). 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 (SSS) 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 - Government Office and GOCC ID (e.g. AFP ID, Pag-IBIG Loyalty Card) 	<p>Developer</p> <p>Developer/Issuing Bank</p> <p>Department of Foreign Affairs (DFA) Land Transportation Office (LTO/ Host Country) Professional Regulation Commission (PRC) Integrated Bar of the Philippines (IBP) National Bureau of Investigation (NBI) Local Police Station Post Office Commission on Election (COMELEC) Government Service Insurance System (GSIS) Social Security System (SSS) Local Government Unit (LGU)/ Office of Senior Citizen Affairs (OSCA) Overseas Workers Welfare Administration (OWWA) 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) Department of Social Welfare and Development (DSWD) 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>	