



CHECKLIST OF REQUIREMENTS FOR DIRECT DEVELOPMENTAL LOAN FOR THE PAMBANSANG PABAHAY PARA SA PILIPINO (4PH) PROGRAM

REQUIREMENTS UPON LOAN APPLICATION

I. FOR PROJECT PROPONENT

A. If project proponent is a Developer

1. Letter of Application
2. Memorandum of Agreement (MOA)/Memorandum of Understanding (MOU) between the Proponent and Department of Human Settlement and Urban Development (DHSUD) regarding 4PH Program (1 Certified True Copy)
3. Company / Organization Profile (HQP-WLF-232) (1 Original Copy)
4. Proof of Legal Existence:
 - a. For Corporation/Partnership: Securities and Exchange Commission (SEC) Certificate of Registration, approved Articles of Partnership/Incorporation and By-Laws (1 Certified True Copy)
 - b. For Single Proprietorship: Department of Trade and Industry (DTI) Certificate of Registration (1 Certified True Copy)
5. Resume of Key Officers/Directors and Technical Staff (Engineers and Architects) (1 Photocopy)
6. Notarized Secretary's Certificate (1 Original Copy) with attached photocopy of Board Resolution (*Authority to Borrow, to Mortgage/Assign and Authorized Signatory/ies*)
7. Latest Audited Financial Statements and Income Tax Return for the past three (3) years duly received by SEC/BIR and accompanied by an Auditor's Report and Certification of Accreditation of External Auditor (1 Photocopy)
8. Authorization to Conduct Investigation to Bank/Financial Institution (HQP-WLF-234) (1 Original Copy)
9. Authorization to Conduct Verification to Suppliers (HQP-WLF-235) (1 Original Copy)
10. If project site is not owned by the proponent:
 - a. If project site is owned by LGU
 - Certificate of Winning Bidder (1 Original Copy)
 - Ordinance of Sangguniang Bayan/Panlungsod/Panlalawigan for the provision/identification of the land that will serve as the project site of the housing project (1 Certified True Copy)
 - b. If project site is owned by third-party owner other than LGU
 - Agreement with a third-party owner for the provision/identification of the land that will serve as the project site of the housing project (1 Original Copy)
11. Projected Cash Flow

B. If project proponent is a Local Government Unit (LGU)

1. Letter of Application
2. Memorandum of Agreement (MOA)/Memorandum of Understanding (MOU) between the Proponent and Department of Human Settlement and Urban Development (DHSUD) regarding 4PH Program (1 Certified True Copy)
3. Company / Organization Profile (HQP-WLF-232) (1 Original Copy)
NOTE: Include the unit/division tasked to receive all housing loan applications and other documentary requirements, to assist in the evaluation of applications, and to act as the liaison office on all matters relating thereto.
4. Ordinance of Sangguniang Bayan/Panlungsod/Panlalawigan (*Authority to Borrow, to Mortgage/Assign and Authorized Signatory/ies*) (1 Original Copy)
5. Certificate of Net Debt Service Ceiling and Borrowing Capacity issued by the Bureau of Local Government Finance (1 Original Copy)
6. If project site is owned by a third-party owner - Agreement with a third-party owner for the provision/identification of the land that will serve as the project site of the housing project (1 Original Copy)
7. If a developer / contractor will undertake the development and completion of the project – refer to separate Checklist of Requirements (HQP-WLF-261)
8. Projected Cash Flow

C. If project proponent is a Contractor

1. Letter of Application
2. Memorandum of Agreement (MOA)/Memorandum of Understanding (MOU) between the Proponent and Department of Human Settlement and Urban Development (DHSUD) regarding 4PH Program (1 Certified True Copy)
3. Company / Organization Profile (HQP-WLF-232) (1 Original Copy)
NOTE: Include the unit/division tasked to receive all housing loan applications and other documentary requirements, to assist in the evaluation of applications, and to act as the liaison office on all matters relating thereto.
4. Proof of Legal Existence:
 - a. For Corporation/Partnership: Securities and Exchange Commission (SEC) Certificate of Registration, approved Articles of Partnership/Incorporation and By-Laws (1 Certified True Copy)
 - b. For Single Proprietorship: Department of Trade and Industry (DTI) Certificate of Registration (1 Certified True Copy)
5. Resume of Key Officers/Directors and Technical Staff (Engineers and Architects) (1 Photocopy)
6. Notarized Secretary's Certificate (1 Original Copy) with attached photocopy of Board Resolution (*Authority to Borrow, to Mortgage/Assign and Authorized Signatory/ies*)
7. Latest Audited Financial Statements and Income Tax Return for the past three (3) years duly received by SEC/BIR and accompanied by an Auditor's Report and Certification of Accreditation of External Auditor (1 Photocopy)
8. Authorization to Conduct Investigation to Bank/Financial Institution (HQP-WLF-234) (1 Original Copy)
9. Authorization to Conduct Verification to Suppliers (HQP-WLF-235) (1 Original Copy)
10. If project site is not owned by the proponent:
 - a. If project site is owned by LGU
 - Certificate of Winning Bidder (1 Original Copy)
 - Ordinance of Sangguniang Bayan/Panlungsod/Panlalawigan for the provision/identification of the land that will serve as the project site of the housing project (1 Certified True Copy)
 - b. If project site is owned by third-party owner other than LGU
 - Agreement with a third-party owner for the provision/identification of the land that will serve as the project site of the housing project (1 Original Copy)
11. Philippine Contractors Accreditation Board (PCAB) License (1 Certified True Copy)
12. Projected Cash Flow

D. If project proponent is a Joint Venture

1. Letter of Application
2. Memorandum of Agreement (MOA)/Memorandum of Understanding (MOU) between the Proponent and Department of Human Settlement and Urban Development (DHSUD) regarding 4PH Program (1 Certified True Copy)
3. Company / Organization Profile (HQP-WLF-232) of the Joint Venture (1 Original Copy)
4. Company / Organization Profile (HQP-WLF-232) of each of the Joint Venture entity / partner (1 Original Copy)
5. Notarized Joint Venture Agreement (JVA) (1 Original Copy)
6. Securities and Exchange Commission (SEC) Certificate of Registration, approved Articles of Partnership and By-Laws (1 Certified True Copy)
7. Bureau of Internal Revenue (BIR) Certificate of Registration (1 Certified True Copy)
8. Notarized Secretary's Certificate (1 Original Copy) with attached photocopy of Board Resolution/Ordinance (*Authority to Borrow, to Mortgage/Assign and Authorized Signatory/ies*)
9. For Developer/Contractor JV Entity / Partner:
 - 9.1. Resume of Key Officers/Directors and Technical Staff (Engineers and Architects) (1 Photocopy)
 - 9.2. Latest Audited Financial Statements and Income Tax Return for the past three (3) years duly received by SEC/BIR and accompanied by an Auditor's Report and Certification of Accreditation of External Auditor (1 Photocopy)
 - 9.3. Authorization to Conduct Investigation to Bank/Financial Institution (HQP-WLF-234) (1 Original Copy)
 - 9.4. Authorization to Conduct Verification to Suppliers (HQP-WLF-235) (1 Original Copy)
 - 9.5. Philippine Contractors Accreditation Board (PCAB) License (1 Certified True Copy), for contractor only
10. For LGU JV Entity / Partner: Certificate of Net Debt Service Ceiling and Borrowing Capacity issued by the Bureau of Local Government Finance (1 Original Copy)
11. If project site is not owned by the proponent:
 - a. If project site is owned by one of the JV Entity which is an LGU: Ordinance of Sangguniang Bayan/Panlungsod/Panlalawigan for the provision/identification of the land that will serve as the project site of the housing project (1 Certified True Copy)
 - b. If project site is owned by third-party owner: Agreement with a third-party owner for the provision/identification of the land that will serve as the project site of the housing project (1 Original Copy)
12. Projected Cash Flow

II. FOR THE PROJECT

1. Duly accomplished Project Profile (HQP-WLF-233) (1 Original Copy)
2. Latest Original Certificate of Title (OTC)/Transfer Certificate of Title (TCT) and its two (2) traceback (1 Certified True Copy)
3. Latest Tax Declaration classified as Residential (if non-residential, please attach Land Use Plan) (1 Certified True Copy) and latest Tax Clearance/Tax Certificate/Real Property Tax (RPT) Payment Receipt (1 Photocopy)
4. Vicinity Map/Location Plan (*duly signed by a Licensed Geodetic Engineer*)
5. Land Development Plans (*duly signed and sealed by licensed design engineers and original stamped "APPROVED" by LGU*)
6. House/Building Plans (*duly signed and sealed by licensed design engineers and original stamped "APPROVED" by LGU*)
7. Bill of Materials & Specifications (*duly signed and sealed by a Licensed Engineer/Architect*) each for the following:
 - For Land Development Construction
 - For Construction of each House Models
 - For Building Construction
8. BAR Chart/Construction Schedule (*duly signed by Engineer/Architect*)
9. Verified Survey Return (VSR) (*duly approved by the Bureau of Lands*)
10. Detailed List of Selling Prices per model
11. Colored Perspective
12. Colored Floor Plans of each house/unit model
13. Latest House/Building Pictures
14. Colored coded Site Development Plan (*for subdivision project*)
15. Master Deeds with Declaration of Restrictions stamped received by DHSUD (*for condominium project*) (1 Certified True Copy)
16. List of Pre-qualified Project Beneficiaries (HQP-WLF-251) (must be 15% more than the number of units and at least 80% of the said pre-qualified project beneficiaries must be Pag-IBIG Fund members) (1 Original Copy)
17. Duly accomplished Buyer Confirmation Form (HQP-WLF-252) of each project beneficiary (1 Original Copy)

REQUIREMENTS UPON LOAN APPROVAL

1. If the property can serve as collateral for the loan:
 - 1.1. Transfer Certificate of Titles (TCTs)/Condominium Certificate of Titles (CCTs) of subject property/ies with annotation of Real Estate Mortgage with Assignment of Takeout Proceeds, and Affidavit of Mortgagee Bank (1 Owner's Duplicate Copy)
 - 1.2. Duly Notarized Real Estate Mortgage with Assignment of Takeout Proceeds with Registry of Deed (RD) stamp (1 Original Copy)
 - 1.3. DHSUD's Affidavit of Mortgagee Bank with Registry of Deeds (RD) stamp (1 Original Copy)
 - 1.4. Clearance to Mortgage from DHSUD (1 Certified True Copy)
2. If the property cannot serve as collateral for the loan (For LGU only):
 - 2.1. Deed of Assignment of Internal Revenue Allotment in favor of Pag-IBIG Fund with the conformity of the Department of Budget and Management (1 Original Copy)
 - 2.2. Deed of Assignment of Receivables, Rental Payments and Other Income from its commercial concessions in favor of Pag-IBIG Fund (optional) (1 Original Copy)
3. Duly Notarized Loan Agreement (1 Original Copy)
4. License to Sell (LTS) (1 Certified True Copy)
5. Certificate of Registration (COR) (1 Certified True Copy)
6. Master Deeds with Declaration of Restrictions stamped received by Registry of Deeds (*for condominium project*) (1 Certified True Copy)

REQUIREMENTS PRIOR TO LOAN RELEASE

1. Notice of Borrowing (NOB) (1 Original Copy)
2. Duly notarized Promissory Note with Documentary Stamp payment (1 Original Copy)

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