



**CHECKLIST OF REQUIREMENTS FOR Pag-IBIG HOUSING LOAN
UNDER RETAIL ACCOUNTS
(Purchase of Lot/Residential Unit)
(Purchase of Lot/Residential Unit with Transfer of Title)**

REQUIRED DOCUMENTS	WHERE TO SECURE
FOR MEMBER-APPLICANT/ BORROWER	
<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>	Pag-IBIG website (www.pagibigfund.gov.ph) or in any Pag-IBIG Branch
<p>2. Proof of Income <u>For Locally Employed, any of the following:</u></p>	
<p>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.</p>	Employer
<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>	Employer
<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) <i>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.</i></p>	Employer
<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>	Bureau of Internal Revenue (BIR)/ Department of Trade and Industry (DTI)/ Municipal's Office/ City Hall

REQUIRED DOCUMENTS	WHERE TO SECURE							
<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 (if income is derived from rental payments). (1 photocopy)</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>	Employer/Business Owner/Source of Commissions							
	Issuing Bank							
	Property Owner							
	Local Government Unit (LGU)/Land Transportation Franchising and Regulatory Board (LTFRB)/Transportation Association/ Maritime Industry Authority (MARINA)							
	<table border="1"> <thead> <tr> <th data-bbox="849 1150 1166 1184">Owner</th> <th data-bbox="1166 1150 1518 1184">Authorized to Certify</th> </tr> </thead> <tbody> <tr> <td data-bbox="849 1184 1166 1356">Micro-entrepreneurs</td> <td data-bbox="1166 1184 1518 1356">Barangay Captain or Barangay Secretary, provided with written authorization from the Barangay Captain</td> </tr> <tr> <td data-bbox="849 1356 1166 1829">Agriculture/Forestry/ Fishery</td> <td data-bbox="1166 1356 1518 1829">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> </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
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							

REQUIRED DOCUMENTS	WHERE TO SECURE	
	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). <i>NOTE: The applicant should submit ITR BIR Form No. 2307 (1 photocopy) to support/supplement the income document mentioned above.</i></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"> ▪ Employment Contract between employee and employer (1 photocopy); or ▪ 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) 	<p>BIR</p> <p>Borrower/POEA/Philippine Consular Office at Host Country or MSO at Pag-IBIG Overseas Post</p> <p>Borrower/POEA/Philippine Consular Office at Host Country or MSO at Pag-IBIG Overseas Post</p> <p>Employer</p> <p>Employer</p> <p>Employer</p> <p>Overseas Workers Welfare Administration (OWWA)</p>	

REQUIRED DOCUMENTS	WHERE TO SECURE
<ul style="list-style-type: none"> ✓ 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><i>NOTE: If documents are in foreign language/s, English translation is required.</i></p>	<p>Philippine Overseas Employment Administration (POEA)/ Employer Host country/Government</p> <p>Host country/Government</p> <p>Member-Applicant/ Borrower</p>
<p>3. One (1) Valid ID with signature (1 photocopy, back-to-back) of Principal Borrower and Spouse, Co-Borrower and Spouse, Seller/s and Spouse/s. 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 (NCWDP) 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) Land Transportation Office (LTO/ Host Country) Professional Regulation Commission (PRC) 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>
<p>4. In case of discrepancy in personal details of Principal Borrower and Spouse, Co-Borrower and Spouse, Seller/s and Spouse/s (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 seller/s (i.e., Original Certificate of Title (OCT)/ Transfer of Title (TCT)/Condominium Certificate of Title (CCT) etc.) (2 complete photocopies of all pages of the title)</p>	<p>Registry of Deeds (RD)/Land Registration Authority (LRA)</p>

REQUIRED DOCUMENTS	WHERE TO SECURE
<ul style="list-style-type: none"> - In case of lot <ul style="list-style-type: none"> 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 HLURB. - Must be free from liens and encumbrances. 	
<p><u>For Properties Purchased from a Developer/ Corporation/ Association</u></p>	
<ul style="list-style-type: none"> ✓ License to Sell and Certificate of Registration (Applicable to Developer only) (1 photocopy) 	Developer
<ul style="list-style-type: none"> ✓ Secretary's Certificate on the Authorized Signatory of the Developer/Corporation/ Association (1 photocopy) 	Developer/Corporation/Association
<ul style="list-style-type: none"> ✓ One (1) valid ID of the Corporate Secretary and Authorized Signatory of the Developer/ Corporation/ Association (1 photocopy, back-to-back) 	Developer/Corporation/Association
<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 photocopies)</p>	Assessor's Office/ Municipal's Office/LGU
<p>7. Contract-to-Sell or similar agreement between the buyer and seller/s. (1 original copy)</p>	Buyer/Seller
<p>8. Vicinity Map/Sketch of the Location of Property showing landmarks. (1 original copy)</p>	Google Maps/Borrower's Sketch of the Property
<p>9. <u>Insurance Coverage</u></p>	
<ul style="list-style-type: none"> a. Health Statement Form (Medical Questionnaire) (1 original copy) <ul style="list-style-type: none"> ▪ For borrowers over 60 years old ▪ For borrowers up to 60 years old, if loan is over P2.0M to P6.0M 	Pag-IBIG Branch
<ul style="list-style-type: none"> 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) <ul style="list-style-type: none"> ▪ For OFW borrowers over 60 years old 	Pag-IBIG Branch and Medical Hospital
<p>10. <u>If with outstanding Housing Account with Pag-IBIG Fund</u></p>	Pag-IBIG Branch
<ul style="list-style-type: none"> ▪ Notice of Application for a New Housing Account (HQP-HLF-409) with signature of other borrower/s of the existing housing 	

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<p>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)</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. 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. 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.</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) <i>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.</i></p>	<p>Pag-IBIG Website (www.pagibigfund.gov.ph) or in any Pag-IBIG Branch</p> <p>Employer</p> <p>Employer</p> <p>Employer</p>

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	Private Household	Employer, duly certified by Barangay Captain or Barangay Secretary, provided with written authorization from the Barangay Captain
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<p>3. One (1) Valid ID with signature (1 photocopy, back-to-back) of Principal Borrower and Spouse, Co-Borrower and Spouse, Seller and Spouse and Attorney-In-Fact. 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 (NCWDP) 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)/ Department of Social Welfare and Development (DSWD)</p> <p>DSWD</p> <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, Seller/s and Spouse/s (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>

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<p>5. Latest title in the name of the seller/s (i.e., Original Certificate of Title (OCT)/ Transfer of Title (TCT)/ Condominium Certificate of Title (CCT) etc.) (2 complete photocopies of all pages of the title)</p> <ul style="list-style-type: none"> - In case of lot <ul style="list-style-type: none"> 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 HLURB. - Must be free from liens and encumbrances. <p><u>For Properties Purchased from a Developer/ Corporation/ Association</u></p> <ul style="list-style-type: none"> ✓ License to Sell and Certificate of Registration (Applicable to Developer only) (1 photocopy) ✓ Secretary's Certificate on the Authorized Signatory of the Developer/Corporation/ Association (1 photocopy) ✓ One (1) valid ID of the Corporate Secretary and Authorized Signatory of the Developer/ Corporation/ Association (1 photocopy, back-to-back) <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 photocopies)</p> <p>7. Contract-to-Sell or similar agreement between the buyer and seller. (1 original copy)</p> <p>8. Vicinity Map/Sketch of the Location of Property showing landmarks. (1 original copy)</p> <p>9. <u>Insurance Coverage</u></p> <ul style="list-style-type: none"> a. Health Statement Form (Medical Questionnaire) (1 original copy) <ul style="list-style-type: none"> ▪ 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) 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"> ▪ For OFW borrowers over 60 years old 	<p>Registry of Deeds (RD)/Land Registration Authority (LRA)</p> <p>Developer</p> <p>Developer/Corporation/Association</p> <p>Developer/Corporation/Association</p> <p>Assessor's Office/ Municipal's Office/LGU</p> <p>Buyer/Seller</p> <p>Google Maps/Borrower's Sketch of the Property</p> <p>Pag-IBIG Branch</p> <p>Pag-IBIG Branch and Medical Hospital</p>

REQUIRED DOCUMENTS	WHERE TO SECURE
<p>10. Notarized Special Power of Attorney (SPA) of the borrower/s and spouse or seller/s and spouse (1 original copy, 1 photocopy) <u>For OFW Members</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, 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 the 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>11. <u>If with outstanding Housing Account with Pag-IBIG Fund</u></p> <ul style="list-style-type: none"> ▪ 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) 	<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>Pag-IBIG Branch</p>
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