Required Document Checklist

A. Requirements for locally-employed borrowers
- ☐ Completely filled out and signed application form
- ☐ Clear copy of one valid ID (photo-bearing government issued) of borrower/spouse/ co-borrower/signatories of the loan
- ☐ Any ONE of the following income documents:
  - > Latest Certificate of Employment and Compensation
  - > Latest Income Tax Return
  - > Latest 3 months Payslips
  - > Latest 3 months Bank Statements

Note: to credit commission income, kindly submit latest 6 months payslips
- ☐ Mortgage Redemption Insurance (MRI) Application Form
- ☐ Relevant collateral documents (section E)

B. Requirements for self-employed borrowers
- ☐ Completely filled out and signed application form
- ☐ Clear copy of one valid ID (photo-bearing government issued) of borrower/spouse/ co-borrower/signatories of the loan
- ☐ Income Tax Return (1701 for sole proprietary owner; or 1702 for Corporation)
- ☐ Any ONE of the following income documents:
  - > Audited Financial Statements (latest 1 year)
  - > Bank statements (latest 3 months)
  - > Lease/Rental Contracts

Note: For licensed Real Estate brokers and licensed Insurance brokers, kindly submit latest 12 months proof of income to credit commission-based income
- ☐ Mortgage Redemption Insurance (MRI) Application Form
- ☐ Relevant collateral documents (section E)

C. Requirements for corporate borrowers
- ☐ Completely filled out and signed application form
- ☐ Company profile: background, owners, key officers
- ☐ SEC Registration and General Information Sheet
- ☐ Bank Statements (latest 3 months)
- ☐ Income Tax Return (1702 for Corporation) with Audited Financial Statements for the past 3 years
- ☐ Suppliers contact info (with average monthly transactions)
- ☐ Customer's contact info (with average monthly transactions)
- ☐ Authorization letter (for bank, business and trade checkings)
- ☐ Mortgage Redemption Insurance (MRI) Application Form
- ☐ Relevant collateral documents (section E)

D. Requirements for OFW borrowers
- ☐ Completely filled out and signed application form
- ☐ Clear copy of one valid ID (photo-bearing government issued) of borrower/spouse/ co-borrower/signatories of the loan
- ☐ Any ONE of the following income documents
  - > Certificate of Employment with compensation (issued within the last 6 months)
  - > Latest Crew Contract (for seafarer/seaman)
  - > Latest Employment Contract (for land-based OFWs)
  - > Allotment Slip
  - > Latest 3 months payslip; OR bank statement for past 3 months

Note: For OFWs hired directly abroad, any TWO income documents are required
- ☐ Consularized Special Power of Attorney is needed if with attorney in fact
- ☐ Mortgage Redemption Insurance (MRI) Application Form
- ☐ Relevant collateral documents (section E)

E. Collateral document requirements
- ☐ Copy of collateral title (TCT/CTC)
- ☐ Copy of Tax Declaration on land and/or improvement
- ☐ Appraisal Fee paid to SBC: OR Number _____

Acquisition from accredited developer
- ☐ Contract to Sell; or Reservation Agreement

Home construction or renovation:
- ☐ Bill of Materials and Estimates of Construction and Labor Cost
- ☐ Floor and Building Plan and Building Specifications

Loan take-out / Home equity
- ☐ Proof of amortization payments for the last 3 months
- ☐ Statement of Account from Mortgagee Bank