



REQUIRED DOCUMENTS **Bank Financing Only**



Step 1

RESERVE



COPY OF 2 VALID GOVERNMENT-ISSUED IDS OF BUYER AND SPOUSE / AIF



BUYER'S DISCLOSURE STATEMENT



BUYER'S INFORMATION SHEET (BIS)



RESERVATION FEE



RESERVATION AGREEMENT



INCOME DOCUMENTS

Any of the following:

IF LOCALLY EMPLOYED: COE with compensation, ITR, and 3-months payslip

IF SELF-EMPLOYED: Financial statement for the last 3 years and ITR

IF OFW: Job Contract/COE with compensation and 3-months payslip

Step 2

POST-BOOKING

(For submission within 120 days from reservation payment)



LATEST PROOF OF BILLING ELECTRICITY, WATER, TELEPHONE, CABLE BILLS

If no proof of billing under buyer's name or AIF, secure certification from the lessor and copy of lessor's valid ID OR secure Barangay Certificate



COPY OF 2 VALID GOVERNMENT-ISSUED IDS OF BUYER AND SPOUSE / AIF



CONTRACT TO SELL



ADA APPLICATION AND/OR ISSUANCE OF POST-DATED CHECKS



HOME IMPROVEMENT CONTRACT (IF APPLICABLE)



SIGNED FORMS AIF Information Sheet (if OFW)



SPECIAL POWER OF ATTORNEY (IF OFW)

Counseling Confirmation Form

Step 3

LOAN PROCESSING

Compliance of document is N*-11
N* = 11 months before last downpayment



INCOME DOCUMENTS

IF LOCALLY EMPLOYED: Proof of income (COE with compensation, ITR, and 3-months payslip)

IF SELF-EMPLOYED: Financial statement for the last 3 years and ITR

IF OFW: Job Contract/COE with compensation and 3-months payslip



DOCUMENTS BASED ON CIVIL STATUS

MARRIED: Marriage Contract

SINGLE: Certificate of No Marriage

SEPARATED: Legal Separation | Annulment Papers w/ Certificate of Finality of Decision

WIDOWED: Death Certificate of Spouse



SIGNED FORMS

Authorization to Conduct Credit/Background Investigation with sketch

Insurance Application Forms (AXA, BDO Life, Ben Life, Cocolife, PNB Allianz)



SIGNED DEED OF ABSOLUTE SALE (DOAS)



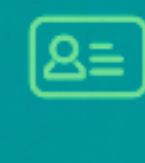
SIGNED DEED OF RECONVEYANCE (DOR)



SIGNED PCFI SIGNATURE CARD 2 COPIES



3 PCS 1X1 PHOTO OF BUYER AND SPOUSE / AIF



TIN ID OF BUYER AND SPOUSE



ANY OTHER ADDITIONAL (UPDATED) DOCUMENTS WHICH MAY BE REQUIRED BY PROFRIENDS OR ACCREDITED BANK

Step 4

LOAN APPROVAL & RELEASE



SIGNING OF LETTER OF GUARANTEE



LOAN TAKE-OUT

Step 5

TURNOVER & MOVE-IN



INSPECTION AND PUNCHLIST



ACCEPTANCE OF UNIT AND RELEASE OF UNIT KEYS



ENDORSEMENT OF ACCOUNT TO PMO FOR HOA DUES

Step 6

TITLE TRANSFER



PROCESSING OF TITLE UNDER BUYER'S NAME



PROCESSING OF TAX DECLARATION

