



# 6 STEPS in Pag-IBIG Housing Loan Availment

1

- **Get your checklist of requirements, Housing Loan (HL) application form and other related forms at the Servicing Department, 2nd floor JELP Business Solutions Building #409 Shaw Boulevard, Mandaluyong City (for NCR accounts) or any provincial branch office (for provincial accounts) or at [www.pagibigfund.gov.ph](http://www.pagibigfund.gov.ph) (click "Forms")**

• **Accomplish the following forms prior to filing:**

- Health Statement Form (Medical Questionnaire)
  - For OFW members over 60 years old.
  - For Loans over P2M to P6M and for borrowers aged up to 60 years old.
- Health Statement Form (Medical Questionnaire) and Full Medical Examination
  - Borrowers over 60 years old.

2

- **Submit your Housing Loan Application to the Pag-IBIG Fund with complete requirements. Pay partial processing fee of P1,000 (non-refundable)**

• **For NCR Properties, file at any of the following:**

- **JELP Business Solutions Building:** #409 Shaw Boulevard, Mandaluyong City (near Dumlao Gym)
- **Kamias Branch:** # 795, Anchor Center EDSA, Quezon City (near GMA Kamuning Station)
- **Imus Branch:** Olma Building, Emilio Aguinaldo Highway, Imus, Cavite

• **Provincial Properties:** To be filed at the Pag-IBIG office nearest the subject property

**Processing Period:** 20 working days (Inclusive of Credit Investigation and Property Valuation)

- **You may also file your HL application online via [www.pagibigfund.gov.ph](http://www.pagibigfund.gov.ph), click "E-Services".**

3

- **Receive your Notice of Approval (NOA)/ Letter of Guaranty (LOG) & sign your loan documents**

• NOA will be released ONLY to the borrower or to the Attorney-In-Fact for OFW borrowers, provided with SPA

- **Accomplish your NOA requirements for check release**

• You are given **90** calendar days to do the following:

• **For purchase of House and Lot/Purchase of Condominium Unit/Purchase of Lot**

- Give LOG to the seller
- Proceed to the BIR for payment of Capital Gains Tax and Documentary Stamp Tax. The BIR will issue Certificate Authorizing Registration
- Proceed to the Local Government Unit (LGU) for payment of Transfer Tax
- Proceed to the Registry of Deeds (RD) for the transfer of the title and annotation of mortgage
- Proceed to the LGU for the transfer of Tax Declaration
- Submit complete requirements to Pag-IBIG Fund

• **For purchase of House and Lot Mortgaged with Pag-IBIG Fund**

- Proceed to the BIR for payment of Capital Gains Tax and Documentary Stamp Tax. The BIR will issue Certificate Authorizing Registration
- Proceed to the Local Government Unit (LGU) for payment of Transfer Tax
- Go to the Pag-IBIG office to schedule trip to the Registry of Deeds (RD) for transfer of title and annotation of mortgage
- Proceed to the LGU for transfer of Tax Declaration
- Submit complete requirements to Pag-IBIG Fund

• **For construction of House/Home Improvement**

- Proceed to the BIR for payment of Documentary Stamp Tax
- Proceed to the Registry of Deeds (RD) for annotation of mortgage
- Submit complete requirements to Pag-IBIG Fund

• **For refinancing**

- Proceed to the bank/financing institution to give the Letter of Guaranty (LOG) and Loan and Mortgage Agreement (LMA)
- Proceed to the Registry of Deeds (RD) for annotation of mortgage
- Submit complete Requirements to Pag-IBIG Fund

5

- **Receive loan proceeds at the Pag-IBIG Fund**

- Payee to bring two (2) valid IDs. (Payee is either the borrower, the seller, or a third party to which the loan proceeds is assigned to be released.) Borrower to bring 12 PDCs (if payment is not thru Salary Deduction).
- Loan proceeds will be released to the person/institution assigned by the borrower/buyer.

6

- **Start paying your monthly amortization**

- One month from DV/Check Date
- For house construction/home improvement, one month from DV Check Date of the final loan release.
- For house construction or home Improvement, the loan release shall be staggered based on progress of construction.