

## List of Requirements

### **INDIVIDUAL / SINGLE BORROWER:**

#### **Releasing of Securities / Documents of Fully Paid Accounts to Mortgagor / Registered Owner**

1. Valid ID of Mortgagor / Registered Owner (original to be presented for comparison)

#### **Releasing of Securities / Documents of Fully Paid Accounts to Authorized Representative**

1. Valid ID of the Mortgagor / Registered Owner
2. Valid ID of the Authorized Representative (original to be presented)
3. **Original and signed** Letter of Authorization (must state the name and bear the specimen signature of the authorized representative)

#### **Releasing of Securities / Documents of Fully Paid Accounts to Buyer of Collateral**

1. Letter of Authorization (original to be presented for comparison) from the Registered Owner authorizing the Buyer to claim the collateral/securities, or Deed of Sale (notarized original copy) containing the provision granting the Buyer authority to claim the collateral/securities.
2. Valid ID of the Buyer and Registered Owner

#### **Releasing of Securities / Documents of Fully Paid Accounts to Authorized Representative of a Registered Owner who is incapacitated due to stroke or similar ailments and unable to affix his/her regular signature**

1. Medical certificate of the Mortgagor/Registered owner (must be original, notarized and signed by attending Physician)
2. Valid ID of Mortgagor / Registered Owner and the Claimant
3. Letter of Authorization (original copy with thumb or other mark of registered owner / signed by a notary public following the **Notarial Act of 2004**)

#### **Releasing of Securities / Documents of Fully Paid Accounts to Surviving Co-owner/s of the Deceased Registered Owner**

1. Death Certificate of the deceased owner/s (original or NSO issued to be presented)
2. Valid ID of the surviving co-owner/s
3. Letter of authorization (LOA) from all absent surviving co-owner/s (must state the name and bear the signature of the authorized representative)

#### **Releasing of Securities / Documents of Fully Paid Accounts to heirs of the Deceased Registered Owner/s without surviving co-owner/s**

1. Death certificate of all deceased registered owner/s (original to be presented)
2. Birth Certificate (original or NSO issued to be presented **for comparison**) or **Marriage Certificate** proving the claimant/s is/are the intestate heir/s of the registered owner/s
3. Settlement of Estate:
  - a. Judicial Settlement (one or more heirs) – Court Order
  - b. Extrajudicial Settlement (one heir) – Affidavit of Self Adjudication (original signed copy, duly notarized)
  - c. Extrajudicial Settlement (2 or more heirs) – Deed of Extrajudicial Settlement (original signed copy, duly notarized) with the following:
    - Affidavit of Publication **and**;
    - Indemnity Undertaking and birth certificate as confirmation that the claimant is an intestate heir
4. Notarized SPA - if property is adjudicated to 2 or more heirs (duplicate copy)
5. Valid ID from the claimant (original to be presented)