

LIST OF REQUIREMENTS - INDIVIDUAL



CLAIMANT: MORTGAGOR/REGISTERED OWNER

- Original Valid ID of ALL Mortgagor/s / Registered Owner/s

IF MARITAL STATUS IS LEGALLY SEPARATED or ANNULLED

- Court order of the Legal Separation or Annulment indicating the approved liquidation, partition and distribution of the properties (to determine the owner of the property mortgaged to the Bank)
- Entry of Judgment or Certificate of Finality of Order/Decision on the Legal Separation or Annulment

IF MARITAL STATUS IS DIVORCED

- Judicial Recognition of the Foreign Judgment (Divorce Decision issued by the courts outside the Philippines) – Philippine Court Recognition
- Certificate of Finality on the Judicial Recognition

CLAIMANT: AUTHORIZED REPRESENTATIVE OF MORTGAGOR/REGISTERED OWNER

1. Any of the following documents:
 - a. Originally signed Authorization letter issued by ALL Mortgagor/s / Registered Owner/s; or
 - b. Notarized Special Power of Attorney; or
 - c. Consulate Authenticated/Apostilled Special Power of Attorney, if Mortgagor/s / Registered Owner/s is/are out of the country
2. Photocopy of Valid ID with three (3) original specimen signatures of ALL Mortgagor/s / Registered Owner/s
3. Original Valid ID of the Authorized Representative

CLAIMANT: BUYER OF THE COLLATERAL

1. Any of the following documents:
 - a. Originally signed Authorization letter issued by ALL Mortgagor/s / Registered Owner/s; or
 - b. Notarized Special Power of Attorney; or
 - c. Consulate Authenticated/Apostilled Special Power of Attorney, if Mortgagor/s / Registered Owner/s is/are out of the country; or
 - d. Original notarized Deed of Sale with a provision granting the Buyer/s the authority to claim the collateral documents from the bank.
2. Photocopy of valid ID with three (3) original specimen signatures of ALL Mortgagors/Registered Owners
3. Original valid ID of the Buyer

CLAIMANT: HEIR/S OF THE DECEASED MORTGAGOR/REGISTERED OWNER

1. Original or Philippine Statistics Authority (PSA) copy of Death Certificate of the deceased owner/s:
Consulate Authenticated/Apostilled, if issued abroad
2. Original Settlement of Estate:
 - a. Judicial Settlement - Court Order with Certificate of Finality
 - b. Extrajudicial Settlement:
 - 1 heir - Affidavit of Self Adjudication
 - 2 or more heirs - Deed of Extrajudicial Settlement
3. Affidavit of Publication
4. Original Notarized Indemnity Undertaking
5. PSA issued Birth Certificate as confirmation that the claimant is an intestate heir of the registered owners
6. PSA issued Certificate of No Marriage Record (CENOMAR), if civil status of the deceased mortgagor is single per Title/Death Certificate
7. Original valid ID of the Heir/s

Additional documentary requirements IF CLAIMANT IS AUTHORIZED REPRESENTATIVE OF HEIR

- Original notarized Special Power of Attorney: Consulate Authenticated/Apostilled, if issued abroad
- Photocopy of valid ID of the Heir with three (3) original specimen signatures
- Original valid ID of the Heir's authorized representative

Additional documentary requirements IF HEIR IS MINOR

- Letter of Guardianship
- Court order/decision appointing Legal Guardian

Additional documentary requirements IF CLAIMANT IS ADMINISTRATOR or EXECUTOR

- Court Order appointing an individual as the administrator or executor of the estate of the deceased mortgagor/registered owner
- Letters of Administration or Letters Testamentary, as the case may be;
- Oath of Office of the Administrator or Executor

CLAIMANT: AUTHORIZED REPRESENTATIVE OF A MORTGAGOR/REGISTERED OWNER WHO IS INCAPACITATED DUE TO STROKE OR SIMILAR AILMENTS AND UNABLE TO AFFIX SIGNATURE

1. Original Notarized Authorization letter *with thumb or other mark of the incapacitated registered owner, signed by a notary public following the Notarial Act of 2004 with the presence of two (2) disinterested and unaffected witnesses to the instrument or documents*
2. Original medical certificate of the incapacitated mortgagor/registered owner signed by the attending physician
3. Photocopy of valid ID of the Mortgagor/Registered Owner
4. Original valid ID of the Authorized Representative

Rule IV Section 1.(b) of the Notarial Act of 2004

A notary public is authorized to certify the affixing of a signature by thumb or other mark on an instrument or documents presented for notarization if:

- (1) the thumb or other mark is affixed in the presence of the notary public and of two (2) disinterested and unaffected witnesses to the instrument or document;
- (2) both witnesses sign their own names in addition to the thumb or other mark;
- (3) the notary public writes below the thumb or other mark, "Thumb or Other mark affixed by (name of signatory by mark) in the presence of (names and addresses of witnesses) and undersigned notary public", and
- (4) the notary public notarizes the signature by thumb or other mark through an acknowledgment, jurat or signature witnessing

Rule IV Section 1.(c) of the Notarial Act of 2004

A notary public is authorized to sign on behalf of a person who is physically unable to sign or make a mark on an instrument or document if:

- (1) the notary public is directed by the person unable to sign or make a mark to sign on his behalf;
- (2) the signature of the notary public is affixed in the presence of two disinterested and unaffected witnesses to the instrument or document;
- (3) both witnesses sign their own names;
- (4) the notary public writes below his signature: "Signature affixed by notary in the presence of (names and addresses of the person and two witnesses)"; and
- (5) the notary public notarizes his signature by acknowledgment or jurat

Note: May be subject to additional requirements upon review of actual documents.

LIST OF REQUIREMENTS - CORPORATION



MORTGAGOR/REGISTERED OWNER - CORPORATION

1. Originally signed Letter of Authorization from the authorized signatory/ies per latest Secretary's Certificate on file with the bank. The combination of signatories as specified in the Secretary's Certificate must be followed, (e.g. if the Secretary's Certificate requires 2 signatories, the Letter of Authorization should bear signature of 2 signatories)
2. Photocopy of valid ID with three (3) original specimen signatures of the Corporation's Authorized Signatory/ies
3. Original valid ID of the authorized representative
4. If there are changes in the authorized signatory/ies of the Corporation, original updated and notarized Secretary's Certificate, with the provision granting the authorized representative to claim collateral documents from the bank

CLAIMANT: CORPORATE BUYER OF THE COLLATERAL

1. Any of the following documents:
 - a. Original Letter of Authorization from the authorized signatory/ies of the Mortgagor/Registered Owner - Corporation per latest Secretary's Certificate on file with the bank. The combination of signatories as specified in the Secretary's Certificate must be followed, (e.g. if the Secretary's Certificate requires 2 signatories, the Letter of Authorization should bear signature of 2 signatories); or
 - b. Original notarized Deed of Sale indicating the provision granting the Buyer/s authority to claim the collateral/securities.
2. Original and notarized Secretary's Certificate of the Corporate Buyer
3. Photocopy of valid ID with three (3) original specimen signatures of the Corporate Buyer's Authorized Signatory/ies
4. Original valid ID of the authorized representative of the Corporate Buyer

Note: May be subject to additional requirements upon review of actual documents.