

INDIVIDUAL/SOLE PROPRIETORSHIP

Application Requirements

Basic Documents

- Filled-out and signed application form
- Clear copy of one (1) valid ID matching application details
- Marriage Contract (if applicable)

Income Documents

If Locally Employed

- Latest Income Tax Return or BIR Form 2316 or latest payslip
- Certificate of Employment (COE) with Salary

If Self-Employed

- Photocopy of Audited Financial Statements for the last 2 years with latest ITR
- Bank Statements or Photocopy of Passbook for the last 3 months
- Certificate of Business Registration with DTI
- Business Background / Company Profile
- Proof of other income, if any

If Employed Abroad

- Proof of Remittance for the last 3 months
- Latest Crew Contract (for seafarers)
- Certificate of Employment with Salary or Employment Contract (Consularized if no proof of remittance is submitted)

If from Rental of Property/ies

- Lease Contract
- Photocopy of TCT / CCT

Collateral Documents

- Photocopy of TCT / CCT
- Photocopy of Tax Declaration

If Construction Loan

- Building / Floor Plan of proposed improvement
- Bill of materials
- Specification of proposed finishes

If Refinancing / Loan Take Out

- Statement of Account from current lender and Official Receipts for the last three (3) months

Others

- Appraisal Fee

Post-Approval Requirements

- Original Owner's Copy of TCT / CCT
- Original Tax Clearance
- Certified true copy of latest Tax Declaration
- Master Deed of Declaration (for condominium only)
- Photocopy of latest full year Real Estate Tax Receipt (RETR)
- Special Power of Attorney (if applicable)

PARTNERSHIP/CORPORATION

Application Requirements

Basic Documents

- Filled-out and signed application form
- Clear copy of one (1) valid ID matching application details
- Marriage Contract (if applicable)

Income Documents

- Photocopy of Audited Financial Statements for the last 2 years with latest ITR
- Bank Statements or Photocopy of Passbook for the last 3 months

Any of the ff:

- Partnership - Articles of Partnership AND Certificate of Registration issued by SEC
- Corporation - Certificate of Registration issued by SEC, Latest Amended Articles of Incorporation and By-Laws, List of Elected Officers, Board Resolution or Secretary's Certificate
- Business Background / Company Profile
- Proof of other income, if any

Collateral Documents

- Photocopy of TCT / CCT
- Photocopy of Tax Declaration

If Construction Loan

- Building / Floor Plan of proposed improvement
- Bill of materials
- Specification of proposed finishes

If Refinancing / Loan Take Out

- Statement of Account from current lender and Official Receipts for the last three (3) months

Others

- Appraisal Fee

Post-Approval Requirements

- Original Owner's Copy of TCT / CCT
- Original Tax Clearance
- Certified true copy of latest Tax Declaration
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- Special Power of Attorney (if applicable)