

# BDO HOUSE LOAN

## Loans

### BDO Asenso Kabayan Home Loans

- [Product Description](#)

CLG Personal Loan is a real estate financing facility that can be used for the following purposes:

- Acquisition of vacant lot, house & lot, townhouse, condominium
- Refinancing of existing house loan
- House Construction
- Hose Renovation/Home Improvement
- Reimbursement of acquisition cost or construction cost
- Acquisition with house construction
- Acquisition with refinancing
- Refinancing Equity Loan
- Equity Loan

- [Product Features](#)

● Minimum Loan Amount as follows:

- PHP 500,000 for House and Lot, Townhouse and Condominium
- PHP 300,000 for vacant lot
- PHP 100,000 for Housing Equity Purposes

● Maximum Loan Amount (based on appraised value of property, *provided property is primary residence*)

- Up to 80% of appraised value for house & lot\*
- Up to 80% of appraised value for townhouse\*
- Up to 70% of appraised value for vacant lot\*
- Up to 70% of appraised value for condominium\*
- For Housing Equity Loans:

Owner-Occupied - For Residential/ Commercial, 80% of appraised value;

For Condominium, 70% of appraised value

Not Owner-occupied - For Residential/ Commercial, 70% of appraised value;

For Condominium and Vacant Lots, 60% of appraised value

\* Provided property is for primary residence

● Maximum Term (provided that age of the borrower does not exceed 65 years old at loan maturity and term of loan does not exceed the remaining economic life of the property)

○ House & Lot / Townhouse : Up to 15 years

○ Condominium : Up to 15 years

○ Vacant Lot : Up to 10 years

○ Home Equity Loan

<i>Owner Occupied -</i>	Residential	: Up to 15 years
	Condominium	: Up to 15 years
	Commercial	: Up to 10 years

<i>Not Owner Occupied -</i>	Residential	: Up to 10 years
	Condominium	: Up to 10 years
	Commercial/ Vacant Lot	: Up to 5 years

● Security or Collateral Allowed

○ Must be residential

○ May or may not be owner-occupied

○ Any of the following:

○ Single detached

○ Townhouse

○ Duplex

○ Condominium units

○ Vacant lots

○ Mixed-use

○ Apartment (up to 4-doors)

- Must be free from liens & encumbrances

- Mode of Loan Proceeds Release

- For Acquisition: One-time release

- For Construction: Staggered releases as follows:

- First Release - 70% of Appraised value of lot

- Second Release - upon 30% completion

- Third Release - upon 60% completion

- Fourth Release - upon 90% completion

- Current Interest Rates

- Prevailing Rate at the time of availment

- Yearly repricing after the fixing period based on 364-day T-bill rate + 4% or 1-year MART 1 + 3% or prevailing market rate at the time of repricing, whichever is higher.

- [Application Processing Guidelines](#)

- Credit Requirements

- Qualified applicants

- Filipinos, Filipinos married to foreigners, Foreigners (if collateral is a condominium), or former Filipinos with or without Dual Citizenship, Foreign-based Filipino/OFW and its beneficiaries

- 21 years old upon loan application and not more than 65 years old upon loan maturity

- Gross family income of PHP 50,000.00/month or US\$ equivalent

- Must have beneficiary/ loan administrator

- Employment

- a. 2 years consecutive contract

- b. 3 years consecutive contract for domestic helpers

- Good credit standing

- With at least one (1) local landline

- Pre-Approval Requirements - Upon Application

- 1. Completely filled-up application form

2. Proof of Income: Any of the following:

- a) Latest Crew Contract (for seamen)
- b) Certificate of Employment or current employment contract
- c) Proof of remittance or allotment slips or payslips for the past 3 months
- d) For immigrants, latest ITR or its equivalent

3. A Special Power of Attorney duly executed by the borrower for individuals authorized to transact on behalf of the OFW, if applicable

4. For natural-born Filipinos who acquired foreign citizenship through naturalization without dual citizenship, the new Balikbayan Law dictates that the person must execute a sworn statement showing intention to reside permanently in the Philippines upon application of loan indicating the following information:

- a) Date Filipino citizenship was lost
- b) Country of present citizenship
- c) Birth date and place
- d) Parents/spouse/children's (if applicable) names and addresses
- e) Area, location and the mode of acquisition of the property

5. Other Requirements

a) Collateral Papers

i. Copy of TCT/CCT (for house & lot, condominium & townhouse)

ii. Lot plan and vicinity map certified by a Geodetic Engineer

iii. For construction/renovation

- Building plan or floor plan
- Bill of materials
- Building specifications (certified by an architect or a Civil Engineer)

iv. For refinancing

- Statement of account and latest six (6) months official receipts
- Copy of lease contracts and title for income from rented/leased properties (if applicable)

b) Others

- i. Marriage contract
- ii. Valid ID (primary IDs e.g., Driver's License, passport, SSS, etc.)
- iii. Owner's Collateral Appraisal Authorization
- iv. Appraisal fee
- Post-Approval Requirements - Upon Availment
  - 1. Signed Loan Docs (REM, MLA, Disclosure Statement)
  - 2. Original Owner's Duplicate Copy of Title (TCT or CCT)
  - 3. Copy of Tax Declaration (for Land & Improvement)
  - 4. Original Copy of Tax Clearance for the Current Year (for Land and Improvement)
  - 5. Copy of Current Year's Real Estate Tax Receipts (for Land and Improvement)
  - 6. PDC or Signed Auto - Debit Arrangement Form (ADA)
  - 7. Others: Petition to Cancel Sec7 RA26 etc. (if applicable)
  - 8. Insurance Requirements (to be endorsed to the bank)
    - a) Mortgage Redemption Insurance (MRI) - equal to loan amount
    - b) Fire Insurance - equal to the appraised value of the improvement
      - i. Contractor's All Risk Insurance - for construction loan only (to be converted into Fire Insurance upon project construction)
      - ii. Master Fire Policy - for condominiums only
      - iii. Master Deed of Declaration of Restrictions (for condominium)

For our Kabayans working abroad, please use the Asenso Kabayan Home Loan application forms by clicking on the following links:

- 1. [Application Form](#)
- 2. [Special Power of Attorney Form](#)

# BPI Direct Housing Loan

**Get a LOWER RATE on your Housing Loan.**

BPI Direct has made buying your dream home easier and affordable. Here's why:

- **Loan Purpose:** You can use your BPI Direct Housing Loan to:
  - purchase a vacant lot
  - purchase a house & lot
  - construct a house
  - renovate your existing home
  - refinance loans with other financial institutions
- **Loan Amount:** Enjoy up to 80% of appraised value or net selling price of an accredited project\*. Minimum loanable amount is Php 400,000.

*\* Accredited projects are those whose Developer has special arrangements with the Bank. The property need not to be appraised since the net selling price is considered by the Bank as the valuation of the property.*

- **Loan Term:** You can pay your housing loan up to 15 years depending on your collateral:
  - Maximum of 15 years for house & lot and townhouse
  - Maximum of 15 years for vacant lot and condominium of accredited projects
  - Maximum of 10 years for vacant lot and condominium units of non-accredited projects
- **Interest Rate:** Choose from any of our low rates fixed for 1, 3, 5 years or up to the end of your loan term [>View current interest rates](#)
- **Payment Convenience:** You can enroll in our Automatic Debit Arrangement (ADA) so your monthly amortization will be automatically debited from your deposit account.
- **Timely Response:** Once BPI Direct receives your online application form, you will receive feedback within 24 hours for Metro Manila-based and 72 hours for applicants outside of Metro Manila. [Apply now.](#)

**Eligibility Criteria:** If you have been employed or in business for the last 2 years with a minimum gross monthly income of Php 50,000, you are qualified to apply for a BPI Direct Housing Loan.

## **Pre-Processing Requirements:**

### **1. Income Documents**

- Certificate of employment & compensation
- Latest ITR

### **2. Collateral Documents**

- *For Accredited Projects:*
  - Endorsement Letter or Computation Sheet or Contract to Sell from developer with contract price and description of unit indicated thereon
- *For Non-Accredited Projects:*
  - Clear Copy of Owner's Duplicate Copy of TCT/CCT
  - Lot Plan/Vicinity Map
  - Photocopies of tax declaration, tax receipts and tax clearance
- *Additional Documents for Construction Loan*
  - Building plan (complete set)
  - Bill of materials/specification/cost estimates
  - Scope of Work
  - Building permit
- *Additional Documents for Loan Refinancing*
  - Statement of Account from Mortgage Lender
  - Proof of Payment for the last 6 months

**3. Non-refundable Appraisal Fee** plus additional expenses for provincial properties only for non-accredited projects

China Bank



With **China Bank HomePlus**, get as much as 80% of the appraised value with low interest rates and longer terms.

Low Fixed Interest Rates -- rate fixing periods from "fixed for one (1) year" to "fixed for twenty five (25) years" are available to safeguard you against sudden rate increases

Flexible payment terms:

- Up to 25 years for a house and lot
- Up to 15 years for vacant lots
- Up to 10 years for condominium units

Low insurance premiums through CBC Insurance Brokers Inc.

Easy and convenient loan payment via an auto-debit arrangement

**With a China Bank HomePlus loan, you can...**

Purchase a residential lot, house and lot, townhouse or a condominium unit

Construct or renovate residential improvements

Reimburse recent construction or the purchase of residential property

Refinance an existing housing loan with other financial institutions

**For inquiries and applications, please call us at (632) 885-5555. You may also visit us at the 3rd floor China Bank Building, 8745 Paseo de Roxas corner Villar Street, Makati City or the nearest [China Bank Branch](#).**

For provincial applications, you may proceed to the following CBG Business Centers:



## **Purchase of House and Lot/Townhouse**

### **BORROWER ELIGIBILITY**

Filipino, of legal age but not more than 65 years old upon loan maturity

With steady, dependable & verifiable source of income

Employed for at least 3 years in a supervisory/managerial position with a reputable company  
(for employed individuals)

Minimum Gross Monthly Income (GMI):

- P50,000/mo. for Metro Manila / Metro Cebu
- P35,000/mo. for other provincial areas

Able to pay an Equal Monthly Amortization which is:

- < 35% of GMI
- < 75% of Net Disposable Income (NDI)

No adverse credit findings like court cases, bouncing checks, unpaid loans, cancelled credit cards, etc.

### **REQUIREMENTS FOR LOAN APPROVAL PROCESSING**

Identification Papers (TIN, Community Tax Certificate, Passport, Company ID, Driver's License)

Marriage Contract (if married)

Bio-data/Resume

Deposit Statements of Accounts (last 6 months)

#### **EMPLOYED INDIVIDUALS**

Latest Income Tax Return (ITR)/W-2 Form

Certificate of Employment stating length of service and monthly compensation package

#### **SELF-EMPLOYED INDIVIDUALS**

Audited Financial Statements and ITR for the last 3 years (BIR stamped)

Certificate of Registration of Business Name

Business Profile

Complete list of suppliers and clients

**COLLATERAL REQUIREMENTS**

Transfer Certificate of Title

Current Tax Declaration

Current Tax Receipts

Current Tax Clearance

Location Plan

**BANK FORM**

Loan Application

Mortgage Redemption Insurance (MRI) Application

FOR OFWs\*

Certificate of Employment stating length of service and monthly compensation package

POEA Contract

ITR (if any)

Payslips (last 6 months)

Special Power of Attorney (Bank Form)

*\* All documents have to be authenticated by the Philippine Embassy/Consul if issued abroad*

**INSURANCES AND FEES REQUIRED**

P1,500 Filing Fee (non-refundable)

Processing Fee

Mortgage Registration Expenses

Documentary Stamp Tax

Mortgage Redemption Insurance (MRI) Premium

Fire/Earthquake Insurance Premium

**House Construction**

**BORROWER ELIGIBILITY**

Filipino, of legal age but not more than 65 years old upon loan maturity

With steady, dependable & verifiable source of income

Employed for at least 3 years in a supervisory/managerial position with a reputable company  
(for employed individuals)

Minimum Gross Monthly Income (GMI):

- P50,000/mo. for Metro Manila / Metro Cebu
- P35,000/mo. for other provincial areas

Able to pay an Equal Monthly Amortization which is:

- < 35% of GMI
- < 75% of Net Disposable Income (NDI)

No adverse credit findings like court cases, bouncing checks, unpaid loans, cancelled credit cards, etc.

#### **REQUIREMENTS FOR LOAN APPROVAL PROCESSING**

Identification Papers (TIN, Community Tax Certificate, Passport, Company ID, Driver's License)

Marriage Contract (if married)

Bio-data/Resume

Deposit Statements of Accounts (last 6 months)

#### **EMPLOYED INDIVIDUALS**

Latest Income Tax Return (ITR)/ W-2 Form

Certificate of Employment stating length of service and monthly compensation package

#### **SELF-EMPLOYED INDIVIDUALS**

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Certificate of Registration of Business Name

Business Profile

Complete list of suppliers and clients

#### **COLLATERAL REQUIREMENTS**

Transfer Certificate of Title

Current Tax Declaration

Current Tax Receipts

Current Tax Clearance

Bill of Materials

Building Specifications

Floor Plan

Location Plan

BANK FORM

Loan Application

Mortgage Redemption Insurance (MRI) Application

FOR OFWs\*

Certificate of Employment stating length of service and monthly compensation package

POEA Contract

ITR (if any)

Payslips (last 6 months)

Special Power of Attorney (Bank Form)

*\* All documents have to be authenticated by the Philippine Embassy/Consul if issued abroad*

#### INSURANCES AND FEES REQUIRED

P1,500 Filing Fee (non-refundable)

Processing Fee

Mortgage Registration Expenses

Documentary Stamp Tax

Mortgage Redemption Insurance (MRI) Premium

Fire/Earthquake Insurance Premium

**Purchase of Vacant Lot**

## **BORROWER ELIGIBILITY**

Filipino, of legal age but not more than 65 years old upon loan maturity

With steady, dependable & verifiable source of income

Employed for at least 3 years in a supervisory/managerial position with a reputable company  
(for employed individuals)

Minimum Gross Monthly Income (GMI):

- P50,000/mo. for Metro Manila / Metro Cebu
- P35,000/mo. for other provincial areas

Able to pay an Equal Monthly Amortization which is:

- < 35% of GMI
- < 75% of Net Disposable Income (NDI)

No adverse credit findings like court cases, bouncing checks, unpaid loans, canceled credit cards,  
etc.

## **REQUIREMENTS FOR LOAN APPROVAL PROCESSING**

Identification Papers (TIN, Community Tax Certificate, Passport, Company ID, Driver's License)

Marriage Contract (if married)

Bio-data/Resume

Deposit Statements of Accounts (last 6 months)

### **EMPLOYED INDIVIDUALS**

Latest Income Tax Return (ITR)/W-2 Form

Certificate of Employment stating length of service and monthly compensation package

### **SELF-EMPLOYED INDIVIDUALS**

Audited Financial Statements and ITR for the last 3 years (BIR stamped)

Certificate of Registration of Business Name

Business Profile

Complete list of suppliers and clients

## COLLATERAL REQUIREMENTS

Transfer/Condominium Certificate of Title

Current Tax Declaration

Current Tax Receipts

Current Tax Clearance

Location Plan

## BANK FORM

Loan Application

Mortgage Redemption Insurance (MRI) Application

FOR OFWs\*

Certificate of Employment stating length of service and monthly compensation package

POEA Contract

ITR (if any)

Payslips (last 6 months)

Special Power of Attorney (Bank Form)

*\* All documents have to be authenticated by the Philippine Embassy/Consul if issued abroad*

## INSURANCES AND FEES REQUIRED

P1,500 Filing Fee (non-refundable)

Processing Fee

Mortgage Registration Expenses

Documentary Stamp Tax

Mortgage Redemption Insurance (MRI) Premium

Fire/Earthquake Insurance Premium

## Refinancing

## BORROWER ELIGIBILITY

Filipino, of legal age but not more than 65 years old upon loan maturity

With steady, dependable & verifiable source of income

Employed for at least 3 years in a supervisory/managerial position with a reputable company  
(for employed individuals)

Minimum Gross Monthly Income (GMI):

- P50,000/mo. for Metro Manila / Metro Cebu
- P35,000/mo. for other provincial areas

Able to pay an Equal Monthly Amortization which is:

- < 35% of GMI and
- < 75% of Net Disposable Income (NDI)

No adverse credit findings like court cases, bouncing checks, unpaid loans, canceled credit cards,  
etc.

#### **REQUIREMENTS FOR LOAN APPROVAL PROCESSING**

Identification Papers (TIN, Community Tax Certificate, Passport, Company ID, Driver's License)

Marriage Contract (if married)

Bio-data/Resume

Deposit Statements of Accounts (last 6 months)

#### **EMPLOYED INDIVIDUALS**

Latest Income Tax Return (ITR)/W-2 Form

Certificate of Employment stating length of service and monthly compensation package

#### **SELF-EMPLOYED INDIVIDUALS**

Audited Financial Statements and ITR for the last 3 years (BIR stamped)

Certificate of Registration of Business Name

Business Profile

Complete list of suppliers and clients

#### **COLLATERAL REQUIREMENTS**

Transfer/Condominium Certificate of Title of unit and parking slot, (if any)

Current Tax Declaration (unit and parking slot, if any)

Current Tax Receipts (unit and parking slot, if any)

Current Tax Clearance (unit and parking slot, if any)

Location Plan

Latest Statement of Account

Bank Ledger/Official Receipts

**BANK FORM**

Loan Application

Mortgage Redemption Insurance (MRI) Application

FOR OFWs\*

Certificate of Employment stating length of service and monthly compensation package

POEA Contract

ITR (if any)

Payslips (last 6 months)

Special Power of Attorney (Bank Form)

*\* All documents have to be authenticated by the Philippine Embassy/Consul if issued abroad*

#### **INSURANCES AND FEES REQUIRED**

P1,500 Filing Fee (non-refundable)

Processing Fee

Mortgage Registration Expenses

Documentary Stamp Tax

Mortgage Redemption Insurance (MRI) Premium

Fire/Earthquake Insurance Premium

#### **Reimbursement**

#### **BORROWER ELIGIBILITY**

Filipino, of legal age but not more than 65 years old upon loan maturity



With steady, dependable & verifiable source of income

Employed for at least 3 years in a supervisory/managerial position with a reputable company  
(for employed individuals)

Foreigners (to purchase a condominium unit) - with permanent residency in the Philippines of at  
least 5 years

Minimum Gross Monthly Income (GMI):

- P50,000/mo. for Metro Manila / Metro Cebu
- P35,000/mo. for other provincial areas

Able to pay an Equal Monthly Amortization which is:

- < 35% of GMI
- < 75% of Net Disposable Income (NDI)

No adverse credit findings like court cases, bouncing checks, unpaid loans, canceled credit cards,  
etc.

#### **REQUIREMENTS FOR LOAN APPROVAL PROCESSING**

Identification Papers (TIN, Community Tax Certificate, Passport, Company ID, Driver's License)

Marriage Contract (if married)

Bio-data/Resume

Deposit Statements of Accounts (last 6 months)

#### **EMPLOYED INDIVIDUALS**

Latest Income Tax Return (ITR)/W-2 Form

Certificate of Employment stating length of service and monthly compensation package

#### **SELF-EMPLOYED INDIVIDUALS**

Audited Financial Statements and ITR for the last 3 years (BIR stamped)

Certificate of Registration of Business Name

Business Profile

Complete list of suppliers and clients

#### **COLLATERAL REQUIREMENTS**

Transfer Certificate of Title

Current Tax Declaration

Current Tax Receipts

Current Tax Clearance

Location Plan

**BANK FORM**

Loan Application

Mortgage Redemption Insurance (MRI) Application

FOR OFWs\*

Certificate of Employment stating length of service and monthly compensation package

POEA Contract

ITR (if any)

Payslips (last 6 months)

Special Power of Attorney (Bank Form)

*\* All documents have to be authenticated by the Philippine Embassy/Consul if issued abroad*

**INSURANCES AND FEES REQUIRED**

P1,500 Filing Fee (non-refundable)

Processing Fee

Mortgage Registration Expenses

Documentary Stamp Tax

Mortgage Redemption Insurance (MRI) Premium

Fire/Earthquake Insurance Premium, if applicable

**Purchase of Condominium Unit**

**BORROWER ELIGIBILITY**

Filipino, of legal age but not more than 65 years old upon loan maturity

With steady, dependable & verifiable source of income

Employed for at least 3 years in a supervisory/managerial position with a reputable company  
(for employed individuals)

Minimum Gross Monthly Income (GMI):

- P50,000/mo. for Metro Manila / Metro Cebu
- P35,000/mo. for other provincial areas

Able to pay an Equal Monthly Amortization which is:

- < 35% of GMI
- < 75% of Net Disposable Income (NDI)

No adverse credit findings like court cases, bouncing checks, unpaid loans, cancelled credit cards, etc.

#### **REQUIREMENTS FOR LOAN APPROVAL PROCESSING**

Identification Papers (TIN, Community Tax Certificate, Passport, Company ID, Driver's License)

Marriage Contract (if married)

Bio-data/Resume

Deposit Statements of Accounts (last 6 months)

#### **EMPLOYED INDIVIDUALS**

Latest Income Tax Return (ITR)/W-2 Form

Certificate of Employment stating length of service and monthly compensation package

#### **SELF-EMPLOYED INDIVIDUALS**

Audited Financial Statements and ITR for the last 3 years (BIR stamped)

Certificate of Registration of Business Name

Business Profile

Complete list of suppliers and clients

#### **COLLATERAL REQUIREMENTS**

Condominium Certificate of Title of unit and parking slot, (if any)

Current Tax Declaration (unit and parking slot, if any)

Current Tax Receipts (unit and parking slot, if any)

Current Tax Declaration (unit and parking slot, if any)

Location Plan

Occupancy Permit

BANK FORM

Loan Application

Mortgage Redemption Insurance (MRI) Application

FOR OFWs\*

Certificate of Employment stating length of service and monthly compensation package

POEA Contract

ITR (if any)

Payslips (last 6 months)

Special Power of Attorney (Bank Form)

*\* All documents have to be authenticated by the Philippine Embassy/Consul if issued abroad*

#### INSURANCES AND FEES REQUIRED

P1,500 Filing Fee (non-refundable)

Processing Fee

Mortgage Registration Expenses

Documentary Stamp Tax

Mortgage Redemption Insurance (MRI) Premium

Fire and Earthquake Insurance Premium


#### Home Renovation/Home Improvement

  
**Requirements**



[Purchase of Condominium](#)

## Units

 [Home Renovation/Home Improvement](#)

 [Purchase of House and Lot](#)

 [House Construction](#)

 [Lot Purchase](#)

 [Refinancing](#)

 [Reimbursement](#)




### **Download Forms**

 [HomePlus Application Form \(Corporate / Partnership\)](#)

 [HomePlus Application Form \(Corporate / Partnership\)](#)

 [HomePlus Application Form \(Individual\)](#)

 [HomePlus Application Form \(Individual\)](#)

## **BORROWER ELIGIBILITY**

Filipino, of legal age but not more than 65 years old upon loan maturity

With steady, dependable & verifiable source of income

Employed for at least 3 years in a supervisory/managerial position with a reputable company  
(for employed individuals)

Minimum Gross Monthly Income (GMI):

- P50,000/mo. for Metro Manila / Metro Cebu
- P35,000/mo. for other provincial areas

Able to pay an Equal Monthly Amortization which is:

- < 35% of GMI
- < 75% of Net Disposable Income (NDI)

No adverse credit findings like court cases, bouncing checks, unpaid loans, cancelled credit cards, etc.

### **REQUIREMENTS FOR LOAN APPROVAL PROCESSING**

Identification Papers (TIN, Community Tax Certificate, Passport, Company ID, Driver's License)

Marriage Contract (if married)

Bio-data/Resume

Deposit Statements of Accounts (last 6 months)

#### **EMPLOYED INDIVIDUALS**

Latest Income Tax Return (ITR)/W-2 Form

Certificate of Employment stating length of service and monthly compensation package

#### **SELF-EMPLOYED INDIVIDUALS**

Audited Financial Statements and ITR for the last 3 years (BIR stamped)

Certificate of Registration of Business Name

Business Profile

Complete list of suppliers and clients

#### **COLLATERAL REQUIREMENTS**

Condominium Certificate of Title of unit and parking slot, (if any)

Current Tax Declaration (unit and parking slot, if any)

Current Tax Receipts (unit and parking slot, if any)

Current Tax Declaration (unit and parking slot, if any)

Location Plan

Occupancy Permit

BANK FORM

Loan Application

Mortgage Redemption Insurance (MRI) Application

FOR OFWs\*

Certificate of Employment stating length of service and monthly compensation package

POEA Contract

ITR (if any)

Payslips (last 6 months)

Special Power of Attorney (Bank Form)

*\* All documents have to be authenticated by the Philippine Embassy/Consul if issued abroad*

#### INSURANCES AND FEES REQUIRED

P1,500 Filing Fee (non-refundable)

Processing Fee

Mortgage Registration Expenses

Documentary Stamp Tax

Mortgage Redemption Insurance (MRI) Premium

Fire and Earthquake Insurance Premium



## HOME LOAN - METROHOME FINANCING

Most everyone dreams of having his own home but a lot are intimidated by the investment amount involved. Given the opportunity and the right package, however, most people would most certainly opt to pay monthly amortization for a house that they can own rather than regularly pay rental fees for a property that will never be theirs.

Well, that home financing package is finally here --

**Metrohome Financing** -- the easy and affordable way to own a home.

Whether it's for:

- Purchase of a house and lot
- Purchase of a lot and house construction thereon
  - Purchase of a townhouse
  - Purchase of a condominium
    - Purchase of a lot
    - House renovation
  - Home loan refinancing

MetroHome Financing is the package for you. Avail of:

- **Low interest rates** that may be fixed for the 1st year, 1st two years, three years, or even five years
- **Flexible terms** of up to 20 years



- 20 years maximum for purchase of house and lot or townhouse
  - 15 years maximum for purchase of condominium, refinancing, reimbursement and home renovation
  - 10 years maximum for lot purchase
- **High loan amounts** - borrow up to 70% of the property's appraised value
- **Worry-free loan repayment** through the issuance of post-dated checks or automatic debit arrangement

[No Surprises](#)

MetroHome Financing lets you nail your monthly amortization up to 5 years.



### BUILD AND SAVE HOUSING LOAN

The only Housing Loan Program that lets you earn rebates on your loan by maintaining deposit with us.  
So, make full use of your deposits and live your dream house with Allied Bank Build & Save Housing Loan.

#### COMPETITIVE INTEREST RATE:

Take advantage of our competitive interest rates, which will efficiently manage your cash flow.

#### INTEREST RATES:

Fixing Period	Rate
1 year	8.50%
2 years	9.00%
3 years	9.50%
4 years	9.75%
5 years	9.75%
10 years	11.50%
15 years	11.50%

*\*Case-to case basis*

#### LOAN PURPOSE:

Choose among your home financing needs:

- Purchase of House & Lot / Condominium
  - House Construction
  - Purchase of Lot
  - Refinancing

	<ul style="list-style-type: none"> <li>• House Renovation / Expansion</li> <li>• Reimbursement</li> </ul>
<b>EASY PAYMENT:</b>	<p>Pay your monthly amortization through</p> <ol style="list-style-type: none"> <li>1. Post-dated Checks or</li> <li>2. Automatic Debit Arrangement of your Allied Bank account</li> </ol>
<b>LOANABLE AMOUNT:</b>	Up to 70% to 80% of the appraised value of the property
<b>ELIGIBILITY:</b>	<p>Available to</p> <ul style="list-style-type: none"> <li>• Filipino individuals aged 25 years but not to exceed 65 years by the time the loan matures</li> <li>• Employed / Self-employed for at least 3 years</li> </ul>
<b>CONVENIENT LOAN APPLICATION:</b>	Just ask for our Consumer Credit Application Form in any of our branches nationwide and submit the following requirements

## **DOCUMENTARY REQUIREMENTS:**

### **IDENTITY DOCUMENTS:**

- Photocopy of 2 valid ID's (SSS / Passport / Driver's License / Voter's ID / NBI Clearance / Company ID)
  - ID Picture
- Community Tax Certificate (CTC) or Tax Identification No. (TIN)

### **FINANCIAL DOCUMENTS:**

#### **A. For Employed/Salaried Individuals:**

- Most recent Income Tax Return (ITR) / W2 Form duly received by the Bureau of Internal Revenues (BIR)
- Certificate of Employment indicating tenure, salary, and position (must be authenticated by the Philippine Consulate for Overseas Workers)
  - Pay-slips for the past 3 months (for Overseas Workers)

**B. If Engaged in Business:**

- Certificate of Business Registration with SEC or DTI
- 2 years Audited Financial Statements and ITR duly received by BIR
- Photocopy of Bank Statement or Passbook for the last 6 months (maybe required)

**COLLATERAL DOCUMENTS:**

- Photocopy of Owner's Duplicate Transfer Certificate of Title (TCT) or Condominium Certificate of Title (CCT)
- Photocopy of Tax Declaration of Real Property including improvements if any
- Location Plan and Vicinity Map of property to be mortgaged

**OTHERS:**

- For House Construction and Renovation
  - Construction cost estimate and bill of materials certified by Architect or Contractor
- For Bank Refinancing
  - Statement of Account from Mortgagee Bank
  - Certificate of Non-delinquency from Mortgagee Bank

**INSURANCE REQUIREMENTS:**

- Mortgage Redemption Insurance (MRI) equal to the loan amount\*\*

- Fire Insurance equivalent to the appraised value of the improvement  
(Master File Policy for condominiums)\*\*

*\*\*To be endorsed to the Bank.*

Member: PDIC. Maximum Deposit Insurance for each depositor P500,000

Land Bank of the Philippines

## **HOUSING LOANS**

[Loans for SMEs](#)

[Loans for LGUs](#)

## **LBP HOUSING PROGRAMS**

<a href="#"><u>1. LBP PABAHAY PROGRAM</u></a>
<a href="#"><u>2. LBP EASY HOME LOAN PROGRAM</u></a>
<a href="#"><u>3. CFIs HOME LENDING PROGRAM (CHLP)</u></a>
<a href="#"><u>4. LBP-NHA COOPERATIVE PABAHAY PROGRAM</u></a>

### **1. LBP PABAHAY PROGRAM**

#### **RATIONALE**

As part of the Bank's social mission, LANDBANK launches a program that allocates a housing fund for the purpose of lending to eligible borrowers particularly the homeless Filipino families.

#### **OBJECTIVES**

1. To establish a comprehensive basis for providing home financing to end-buyers.
2. To ensure an efficient collection system.
3. To present the conditions for automatic guaranty coverage by the HGC of the bank's housing loans under the program

#### **How to Apply**

1. Socialized housing applications shall be filed in batches to the nearest LBP Lending Unit, by accredited developers or local government units/agencies/corporations wherein collection scheme must be thru payroll deduction with the conforme of the employer.
2. Open housing applications shall be filed individually or in batches to the nearest LBP Lending Unit, wherein collection scheme may be thru any of the following manner: (a) thru payroll deduction, (b) issuance of post dated checks or (c) debit system

### **SPECIFIC FEATURES OF SOCIALIZED HOUSING:**

#### **Loan Purpose**

Purchase of a new house and lot package.

#### **Eligible Borrowers**

- Must not legally own a house and lot, and has not availed of any housing loan from any of the three funding institutions (SSS/GSIS and HDMF) and/or any accredited lending window under the UHLP.
- Must have a Gross Family Monthly Income (GFMI) of P10,000.

#### **Amount of Loan**

From P 80,000 up to P 180,000

#### **Loan Value:**

- LBP Funds - 100 % of the appraised value
- GSIS Funds - 80% of the appraised value

#### **Interest Rate:**

- LBP Funds - 9 % p. a. fixed throughout the term of the loan
- GSIS Funds – minimum 13% p.a. fixed throughout the term of the loan

#### **Penalty Rate**

1/15 of 1% per day based on the total monthly amortization and other loan obligation due

### **SPECIFIC FEATURES OF OPEN HOUSING:**

#### **Loan Purposes**

- Construction of a new house or dwelling unit;
- Purchase of a lot and construction thereon of a new house or a dwelling unit;
- Purchase of house and lot, condominium or a townhouse unit;
- Purchase with assumption of mortgage of an existing house and lot unit previously financed under the Unified Home Lending Program (UHLP);

- Purchase of an existing house and lot unit foreclosed by a lending agency or bought back by the Developer/Originator or Home Guaranty Corporation under the UHLP; and
  - Purchase of a lot under the National Housing Authority (NHA) site and services program.

Eligible Borrowers:

- Must not have availed of any housing loan from any of the three funding institutions (SSS/ GSIS or HDMF) and/or any accredited lending window under the UHLP, either as a Borrower or as a Co-borrower except for the purpose of residential lot purchase only. When a co-borrower has been relieved of responsibilities as co-borrower, he/she shall be qualified as a borrower under this program.
- Must have a Gross Family Monthly Income (GFMI) of above P10,000.00.

Amount of Loan:

LBP Funds - P 181,000 up to P 5 Million

Loan Value:

90 % of the appraised value for loans P181,000 up to P500,000

80 % of the appraised value for loans P 501,000 up to P2 Million

70 % of appraised value for loans above P 2 Million but not to exceed P 5 M

Interest Rate:

LANDBANK Funds:

§ 13% p.a. for loans P 181,000 to P500,000 with annual repricing based on EASY Home Loan (EHL) posted rate

§ EHL posted rate for loans above P 500,000 with annual repricing.

Penalty Rate

Twenty-four (24%) percent p.a. based on the total monthly amortization and other loan obligation due

HGC Guaranty



Cash and Bond guaranty on the outstanding principal balance of the guaranteed loan plus interest thereon at 8.5% to 11% depending on the loan amount.

### **COMMON FEATURES OF SOCIALIZED AND OPEN HOUSING**

#### Eligible Borrowers:

- Members of good and active standing of the following:
  - a. SSS/GSIS as evidenced by a valid Certificate of Loan Eligibility (CLE) issued by these agencies; and
  - b. HDMF, provided the borrower submits a duly notarised affidavit certifying that he has no existing loan with the said agency .

- Employed on a regular permanent status for at least two (2) years without pending administrative case, negative credit findings and negative court cases.
- Self employed with at least two (2) years in business, without negative credit findings and negative court cases.
- Gross Family Income maybe sourced from a maximum of three (3) family members who are likewise members of either GSIS/SSS/HDMF. Family members may include the following:

For married applicant - spouse and single children

For single applicant - parents

- Must have a minimum monthly net take home pay (MNTHP) of P2,000.00 after statutory deduction and debt-servicing of long term loan.

#### Loan Amount:

The loanable amount shall be the lowest of the following:

- Amount applied for;
- Contract price;
- Actual need as determined by the bank;
- Paying capacity of the borrower;
- Loan value of the collateral to be determined by the bank

#### Term of the loan

- Maximum of thirty (30) years
- The term of the loan shall not exceed the difference between the age of the borrower at the time of loan approval and retirement age of sixty-five (65) or seventy (70) years of age, whichever is applicable.
- Likewise, it shall not exceed the useful life of the existing or proposed improvement.

#### Security/Collateral:

- Preferably First Real Estate Mortgage (REM) on Transfer Certificate of Title (TCT) or Condominium Certificate of Title (CCT) in favour of LBP. HGC Guaranty shall cover the REM; or Assignment of Contract to Sell (CTS) with warranty from the developer to buy-back defaulting accounts maybe accepted as collateral for a period of two (2) years.
- On the third (3rd) year, the Contract to Sell on current status shall be converted into Deed of Absolute Sale with Real Estate Mortgage (REM).
- CTS accounts that are in default shall be cancelled and the Developer shall be required to buy them back or replace and substitute them with new accounts subject to the Bank's evaluation.
- Guaranty of Home Guaranty Corporation (HGC) shall cover the CTS accounts in accordance with policies and guidelines set by the HGC. The HGC Guaranty shall be in the form of a Retail Guaranty Line or through other subsidy mechanism for qualified loan borrowers.

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## 2. LBP EASY HOME LOAN PROGRAM

### FEATURES:

- Minimum loan amount : P500,000.00.
- Maximum loan amount : Based on the monthly repayment capacity of the borrower.
  - Loan value of collateral : Up to 70% of its appraised value.
  - Repayment term : Up to 20 years.
- Monthly debt servicing :Thru automatic debit from the borrower's savings or current account with LANDBANK.
- Interest Rate : Based on the prevailing rate at the time of availment, fixed for one (1) year and subject to repricing every six (6) months thereafter. (Interest Rate as of January 15, 2004 is 10.5% p.a)

#### **QUALIFIED BORROWERS:**

- Filipino citizens.
- Corporations or entities which are at least 60% owned by Filipinos.
- Corporations or entities which have been operating for at least three (3) years.
- Borrowers who are either gainfully employed or with lawful and profitable business.
  - Borrowers with good credit standing.

#### **ACCEPTABLE LOAN PURPOSES:**

- Purchase of house and lot.
- Purchase of residential lot within acceptable location.
- Construction of a residential building owned by the borrower
- Renovation of existing residential property of the borrower
- Refinancing of existing housing loan which is not past due or never been past due with other banks or financing firms.

#### **DOCUMENTARY REQUIREMENTS:**

- Certificates of employment and monthly net take home pay of the borrower.
- Audited financial statements of the business for the last three years.
- Corporate papers duly registered with the Philippine Security and Exchange Commission.
  - Bio data of major stockholders of the corporation/entity.
- Financial statements and Income Tax Returns filed with the Bureau of Internal Revenue for the last three years.
  - Copy of Torrens Certificate of Title (TCT) for the offered collateral.
  - Tax Declaration of the offered collateral.
- Updated Real Estate Tax Payment clearance for the offered collateral.
  - Photograph of the offered collateral.

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### **3. CFIs HOME LENDING PROGRAM (CHLP)**

## **RATIONALE**

In line with our commitment in the implementation of the Multi Window Lending System (MWLS), LANDBANK offers a conduit financing scheme that shall cater to the mass housing needs of LBP's mandated countryside clients.

The facility aims to provide CFIs with a credit fund for the housing loan requirements of their borrowers.

## **ELIGIBLE BORROWERS**

- Rural Banks (RBs)
- Cooperative Banks (CBs)
- Thrift Banks (TBs) – except those TBs owned by / affiliated with Commercial Banks (KBs)
- Stock Savings and Loan Associations (SSLAs)
- Savings and Mortgage Banks (SMBs)
- Private Development Banks (PDBs)

## **How to Apply**

All eligible borrowers shall file their accreditation and loan applications to the nearest LBP lending center /CFI Account Officer.

## **ACCREDITATION CRITERIA**

The criteria for accreditation of a countryside financial institution as a lending window shall be as follows:

- Net worth to Risk Asset (RAR) must be at least 12% (net of CFI's deposit with LANDBANK);
  - Net Past Due Ratio (PDR) must not be higher than 25%;
- Profitable operations for the last three years preceding the availment of the line;
  - BSP capitalization requirement must be met;
- Adequate reserves for the four (4) weeks period preceding application;
- Operations conform substantially with the policies and guidelines of BSP;
- Must provide sufficient manpower competent to handle the program;

- Must agree to use standard mortgage documents and forms as prescribed by LBP;
- No adverse findings on owners/key management and no major dispute among owners/management;
  - Must be accredited with any program of LANDBANK;
- Must have at least ten (10) prospective eligible sub-borrowers or a minimum aggregate project cost of P1,000,000.00.

#### ELIGIBLE SUB-BORROWERS

Members of good and active standing of the SSS, GSIS or HDMF

- The sub-borrower must secure a Certificate of Loan Eligibility (CLE) from the SSS / GSIS which must be valid at the time of filing of the loan application; and HDMF's duly notarised Affidavit certifying that the borrower has no existing housing loan with said agency.
- The sub-borrower has not availed of any housing loan from any of the three funding institutions and/or accredited lending window under the UHLP, either as a principal or as a co-obligor except for the purpose of residential lot purchase only. When a co-obligor has been relieved of responsibilities as co-obligor, he/she shall be qualified as a principal borrower under this program;
- The sub-borrower must have no any pending case in the court and / or adverse credit findings; and
  - Income requirement:
    - Gross family income of above P10,000.00
    - Minimum net take home pay of P2,000.00 (General Appropriation Act) after statutory deduction and debt-servicing/long term loan.

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#### 4. LBP-NHA COOPERATIVE PABAHAY PROGRAM

##### OBJECTIVES

1. To provide qualified agri-based and non agri-based cooperatives with a credit fund for the housing requirements of their homeless members;
2. To address the housing requirements of the non-formal/marginalized sector such as the small farmers, fisher folks, ambulant workers, tricycle drivers, vendors and the like.

#### ELIGIBLE BORROWER

Cooperatives that comply with the following Accreditation Criteria:

1. A Bank Assisted Cooperative (BAC) or a Newly Accessing Cooperative (NAC) with satisfactory credit and /or substantial deposit dealings with LBP for the last three (3) years.
2. Duly registered with the Cooperative Development Authority (CDA) and its loan application duly endorsed to LBP by the NHA.
3. At least categorized as Class B cooperative per LBP Cooperative Accreditation Criteria (CAC) at the time of the housing loan application for both NACs and BACs with good track record and healthy financial standing and with at least on (1) year of satisfactory relationship with LBP.
4. With an existing MOA with NHA formalizing the technical assistance (TA) to be provided.
5. Must have no negative credit findings on cooperative's key officers and directors and no major disputes within the cooperative.

#### **LOAN PURPOSE**

- Land Development and Housing Construction;
- Purchase of lot, provided the construction of housing units shall start six (6) months from the date of first release of loan.
  - Construction of a new house or a dwelling unit on owned lot;
- Purchase of house and lot, condominium or a townhouse unit with a purchase price up to P500,000.00 per unit;
- Purchase with assumption of mortgage of an existing house and lot unit previously financed under the Unified Home Lending Program (UHLP);
- Purchase and repair of existing residential properties foreclosed by a lending agency or bought back by the Developer/Originator or Home Guaranty Corporation under the UHLP; and
- Purchase of a lot under the National Housing Authority (NHA) site and services program, provided the construction of housing units shall start six (6) months from the release of the first release of the loan.

Funding priority shall be given to socialized and low cost housing projects.

#### **LOAN TERMS**

1. Loanable Amount:

The cooperative shall be given a Home Lending Line (HLL) subject to annual review/renewal, based on the following ceiling:

- Socialized Housing - One hundred percent (100 %) of socialized housing package equivalent to P 180,000
- Low Cost Housing - Ninety percent (90 %) of Total Project Cost (TPC). The cooperative shall put up at least 10% equity contribution to the Total Project cost.

## 2. Interest Rate:

- Socialized Housing - A fixed rate of 9% per annum for the term of the loan.
- Low Cost Housing - Thirteen percent (13%) per annum subject to annual re-pricing based on Easy Home Loan (EHL) posted rate.

## 3. Term :

Maximum term of fifteen (15) years. The cooperative shall be given the option to fix the repayment term provided it does not exceed fifteen (15) years.

## How to Apply

All eligible borrowers shall file their accreditation and cooperative loan applications to the LBP lending unit where their project is located. The concern LBP lending unit shall process the cooperative loan applications in accordance with the standard loan processing and evaluation set by the Bank.



The Country's Premier Development Financial Institution

## Housing

Priority Projects	<p>Part A : Site development and construction of socialized housing units; distribution of secure tenure</p> <p>Part B : Shelter finance provision through Microfinance Institutions</p> <ul style="list-style-type: none"><li>• Housing loans</li><li>• Home improvement loans</li><li>• Microfinance for enterprise development</li></ul>
Eligible Borrowers	<p>Part A: Local Government Units, Private Developers, Homeowners' Associations, Non-Government Organizations, Joint Ventures, Partnerships, Other groups</p> <p>Part B: Microfinance Institutions (Bank and Non-Bank), Cooperatives, Non-Government Organizations</p>
Terms	<ul style="list-style-type: none"><li>• Maximum tenor: 15 years</li><li>• Maximum grace period: 3 years</li></ul>
Project Managers	<ul style="list-style-type: none"><li>• Leopoldo A. Resmundo, Jr. Senior Manager 8125703/8189511 loc. 2332 <a href="mailto:ljaresmundo@dbp.ph">ljaresmundo@dbp.ph</a></li><li>• Kristina S. Tordilla Assistant Manager 8125703/8189511 loc. 2332 <a href="mailto:kstordilla@dbp.ph">kstordilla@dbp.ph</a></li></ul>





### **HOME Loan**

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[PERSONAL LOAN](#) | [AUTO LOAN](#) | [HOME LOAN](#)

**Counselling** – Call RCBC Savings Bank for your mortgage loan needs. For a minimum loan amount of P300, 000.00 you can avail up to 70% of the appraised value of your property. If you are employed, self-employed or a professional overseas worker, we'll give you top-notch advice on where to buy property and provide you with the best option to pay your dues.

**Convenience** – Sign an Automatic Debit Arrangement (ADA) from your RCBC Savings Bank savings or checking account so you don't need to go to the bank each time you need to pay your monthly amortization.

**Protection** – Whether acquisition, renovation, refinancing, or take-out of your loan from another bank, we've got your house, condominium, or townhouse covered with fire insurance from Malayan Insurance Co., Inc.

### **Regular Housing Loan**

#### **Purpose**

- ☐ Purchase of lot, house & lot, condominium unit or townhouse
- ☐ Takeout of existing housing loan
- ☐ Renovation of existing home
- ☐ House Construction

#### **Eligible Borrowers**

- ☐ At least 21 years old upon application
- ☐ At most 65 years old upon loan maturity
- ☐ Filipino citizen or former Filipino citizen eligible under BP 185 guidelines ; foreign nationals are eligible if purchasing a unit covered by CCT
- ☐ Permanently employed for at least one year ; 2 years if OFW
- ☐ If self-employed, business must be at least 2 years in profitable operations

### **Home Financing Features**

- ☐ Minimum loan amount - P300,000
- ☐ Maximum loan amount - P10,000,000
- ☐ Interest Rate - Prevailing rate at the time of loan release
- ☐ Loan Valuation - Up to 70% of appraised value
- ☐ Renovation/Home Improvement up to 60% of appraised value
- ☐ Collateral - Registered 1st Real Estate Mortgage on property
- ☐ Property located in MM, Calabar and within service areas of RCBC & RSB branches
- ☐ Minimum floor area of 50 sq.m.
- ☐ Insurance - Mortgage Redemption Insurance with Grepalife
- ☐ Fire Insurance with Malayan
- ☐ Repayment Mode - Opening of a checking or savings account for the payment of monthly amortization
- ☐ Repayment Terms - Equal monthly amortization representing principal and interest

***RCBC Savings Bank also offers special housing loan packages for first time and existing homeowners through the Home Starter and Home Budgeter Loans.***

### **HOME STARTER LOAN**

The Home Starter Loan is created for First Time Homeowners with an innovative repayment feature. It comes with a grace period on amortization payments of up to 12 months to allow new homeowners to introduce home improvements before

regular loan amortizations commence.

### **HOME BUDGETER LOAN**

The Home Budgeter Loan is ideal for existing homeowners who want to lighten their debt burden by borrowing against the value of their home to pay-off and/or consolidate financial obligations and consumption-related expenses, e.g. tuition, travel, hospitalization, etc.

#### ***Employed***

- Accomplished Application Form
- Certificate of Employment and Compensation
  - ID cards
  - TIN
- Residence Certificate
- Photocopies: TCT, Tax Declaration, Tax Receipt, Tax Clearance
  - Location plan/vicinity map of property
  - Building Plans/Bill of Materials (for construction)
- Statement of Account (for take-out of existing housing loan)

#### ***Self-Employed***

- Accomplished Application Form
  - Copy of last 2 years ITR
- Latest 2 years Financial Statements
  - Business Registration/Permits
  - Bank Statements – 6 months
  - List of Suppliers and Customers
- Company Profile, Property Documents

# UCPB HOME LOAN



## Home Loan

Own your dream house or renovate your home with the UCPB Home Loan!

If you have been employed or in business for at least 2 years with a minimum gross monthly income of P50,000.00, you are qualified to apply for a UCPB Home Loan.

Please choose from UCPB Home Loan Offerings:

Purchase a residential lot, house and lot, condominium or townhouse

Construct a house on your already-owned lot

Renovate or expand your existing house

Refinance an existing mortgage

Multi-purpose loan (your existing home will be your collateral)

Loanable Amount:

Minimum loanable amount is P500,000.00

Use our loan calculator [here](#) to compute loanable amount based on your desired monthly payments.

Loan Terms:

Loans shall be payable for a maximum of 15 years in equal monthly amortizations

Interest Rate:

[Click here to see our competitive interest rates.](#)

Payment Convenience:

Enroll your accounts to UCPB Connect(for individuals)or UCPB CM.Biz (for corporations) to setup recurring monthly payments

Issue Post-Dated checks

Enroll your UCPB account for Automatic Debit Arrangement

Processing Requirements:

Information on personal data and income

Properly accomplished loan application form with ID of all borrowers / signatories

If employed:

- Income Tax Return or Certificate of Creditable Tax Withheld at Source for at least three (3) years
- Certificate of Employment and Salary ; payslip for the past three (3) months

If in business:

- Income Tax Return and Audited Financial Statement for three (3) years

- In-House Financial Statements for at least three (3) years (if necessary)
  - Certificate of Business Registration (SEC / DTI)
  - Articles of Incorporation / Partnership and By-Laws
  - Business Background / Company Profile
- List of major suppliers and customers (pls. indicate telephone number and contact person)

#### Additional requirements

- Marriage Contract (if applicable)
- Bank Statements / Certification
- Titles to properties owned but not offered as collateral (if any)
- Lease contracts of income generating properties (if any)
- OR/CR of vehicles owned (if any)
- Stock Certificates (if any)

#### Information on collateral property

Photocopy of the title

Certified lot plan and location / vicinity map

If loan is for construction / renovation, Bill of materials, Building plans and specifications

If loan is for refinancing

Statement of account from the creditor / mortgagor

#### Insurance Requirements

Mortgage Redemption Insurance (MRI) which shall guarantee the payment of the outstanding real estate loan in case of death of the principal borrower before the maturity of the loan.

This shall be compulsory to all borrowers regardless of age.

Fire insurance coverage on the improvement equivalent to its appraised value.

Premium payments shall be paid annually by the borrower

Interested in UCPB Home Loans?

Download the application form [here](#)

Send by email to [crc@ucpb.com](mailto:crc@ucpb.com) / Send by fax to (Ms. Lee to check with CRC)

Or contact your nearest UCPB branch to learn more.

## HSBC Home Loan



- [Home Loan](#)
- [Purchase](#)
- [Construction](#)
- [Refinance](#)
- [Home Equity](#)

As the world's local bank, HSBC understands where you are starting from, where you want to go and helps you understand how to get there. Part of our services include helping you find the best financial tools to [purchase](#), [build](#), [renovate your dream home](#) or [refinance your existing home loan](#).

**With HSBC's Home Loan, you have access to flexible features and world-class benefits that allow you to customize your loan to fit your unique needs and requirements.**



[Sharing disclaimer](#)

Apply today for an HSBC Home Loan and enjoy the following:

### ►Low Interest Rates

Enjoy big savings when you get an HSBC Home Loan.

Repricing Period <sup>1</sup>	Interest Rate <sup>2</sup>
-------------------------------	----------------------------



Quarterly	5.75%
1 year	5.75%
2 years	7.75%
3 years	8.50%
5 years	8.99%

<sup>1</sup>Prevailing interest rate at repricing date shall apply after the first repricing period.

<sup>2</sup>Interest rates quoted above are as at June 15, 2011 and refer to the fixed interest rate applied for the entire term of the chosen repricing period for new home loan accounts. HSBC's US Dollar Home Loan rate is 4.29% for the 1-year repricing period. Click here for free consultation with our [Home Loan Specialist](#). For interest rates of home loans due for repricing, please contact your HSBC Relationship Manager or branch of account. Rates subject to change without prior notice.

#### ►Instant Recognition

When you open an HSBC Home Loan account of at least PHP2,000,000 you automatically qualify as an HSBC Advance customer.

#### ►Discount on Interest Rates for Succeeding Years

All HSBC Advance and HSBC Premier customers exclusively enjoy 0.25% and 1.00% OFF respectively on the prevailing/standard home loan interest rate starting on the next repricing period. This means big savings for you for the life of your loan! Click here for free consultation with our [Home Loan Specialist](#).

#### ►Semi-monthly or Monthly Payment Scheme

You can choose to pay monthly or every two weeks to match your unique cash flow needs. Click here for free consultation with our [Home Loan Specialist](#).

#### ►Straight-line or Reducing Balance Calculation Method

Opt for our straight-line scheme so you can easily forecast your amortization cost along with your other expenses. Or go for the Reducing Balance option to save on interest payments. Click here for free consultation with our [Home Loan Specialist](#).

#### ►Take a Loan using Other Currencies

Have ample and easy access to ther currencies? Call us today and we'll give you a quotation for a home loan in your preferred foreign currency. Click here for free consultation with our [Home Loan Specialist](#).

## ►Home Loan Calculators

For interest rates of home loans due for re-pricing, please contact your HSBC Relationship Manager or branch of account.

Get a quick quotation on your installment payment along with answer to any of these questions.

[How much do I need to earn to afford my desired loan amount?](#)

[How much can I borrow based on the value of the property?](#)

[How much can I borrow based on my monthly income?](#)

Apply for an HSBC Home Loan today! Click here for free consultation with our [Home Loan Specialist](#) who will help you come up with your custom loan package.

- [Home Loan](#)
- [Purchase](#)
- [Construction](#)
- [Refinance](#)
- [Home Equity](#)

**Buying a home might just be the largest investment you will ever make.**

Shopping for a house is filled with excitement, yet when the final decision needs to be made, it is normal to feel anxiety or apprehension. As a home buyer, you have a lot of questions and a lot of important decisions to make.

At HSBC, our goal is to give you the right amount of confidence by making you understand the options available to you.

What you get	What you can do
Flexible Repayment Frequency	Choose between semi-monthly or a monthly payment system to match your cash flows. You can even select the repayment dates for your loan depending on your preference.
Flexible Repayment Schemes	Opt for our Straight-Line Scheme, which allows you to forecast your expenses easily, or go for our Reducing Balance Scheme and save on interest payments.
Friendly Interest Review Dates/Repricing	Select from annual, two (2) years, three (3) years, or five (5) year interest rate repricing options. Choose which arrangement best fits your assessment of the interest rate trends. <a href="#">Click here for our best lending rates</a>
Choices of Currency	Repay your loan in a currency that matches your earning capacity. Pay in Philippine Peso or US Dollars.
Wide Range of Loanable Amounts	Borrow from PHP700,000 to PHP20,000,000. <a href="#">Click here for Mortgage Calculator</a>

Fast Processing	Get quick feedback about the status of your loan. Jumpstart your plans of moving in to your dream house by setting an <a href="#">appointment with our Home Loan Specialist</a> .
Personalized Service	Take advantage of our team of dedicated <a href="#">Home Loan Specialists</a> who will help you get the best deal and assist you in your home loan application.

- [Home Loan](#)
- [Purchase](#)
- [Construction](#)
- [Refinance](#)
- [Home Equity](#)

**Building your home draws you closer to the life of your dreams.**

However, the process of constructing your house takes a lot of time, patience, and most importantly, money. Planning wisely makes you see the impact of the many factors you should consider.

At HSBC, our goal is to give you the right amount of confidence by making you understand the options available to you.

What you get	What you can do
Appropriately-timed loan releases	Use the funds based on your needs throughout the entire period of construction. On the first release, you can enjoy the portion of your loanable amount attributed to the value of your lot. The remaining loan balance shall be distributed equally in three (3) batches matching the stages of completion of your construction.
Flexible Repayment Frequency	Choose between semi-monthly or a monthly payment system to match your cash flows. You can even select the repayment dates for your loan depending on your preference
Flexible Repayment Schemes	Opt for our Straight-Line Scheme, which allows you to forecast your expenses easily, or go for our Reducing Balance Scheme and save on interest payments
Friendly Interest Review Dates/Repricing	Select from annual, two (2) years, three (3) years, or five (5) year interest rate repricing options. Choose which arrangement best fits your assessment of the interest rate trends. <a href="#">Click here for our best lending rates</a> .

Choices of Currency	Repay your loan in a currency that matches your earning capacity. Pay in Philippine Peso or US Dollars.
Wide Range of Loanable Amounts	Borrow from PHP700,000 to PHP20,000,000. <a href="#">Click here for Mortgage Calculator</a>
Fast Processing	Get quick feedback about the status of your loan. Jumpstart your plans of moving in to your dream house by setting an <a href="#">appointment with our Home Loan Specialist</a> .
Personalized Service	Take advantage of our team of dedicated <a href="#">Home Loan Specialists</a> who will help you get the best deal and assist you in your home loan application.

- [Home Loan](#)
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- [Construction](#)
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**Lighten your burden, enjoy additional savings and gear up on benefits by refinancing your mortgage with us.**

Whether you're looking to lower your monthly mortgage payment, switch to a fixed rate, or even get cash out to finance a major expense, we have the mortgage refinance information you need. We can work with you in realizing the savings you can enjoy when you decide to move your home loan with us from another bank.

At HSBC, our goal is to give you the right amount of confidence by making you understand the options available to you.

#### **Get a Top-Up!**

If you have been paying down your existing mortgage for some time, HSBC allows you to borrow back in whole or in part the equity you have in your property.

#### **Get Savings!**

Refinancing your mortgage can be the second smartest decision you have ever made (next to buying your house). Find out how much you can stretch your budget and the savings you can get.

There are many benefits of refinancing. You may enjoy:

1. Lower interest rates

2. Reduction of monthly instalments
3. Free up cash for other life's purposes
4. More flexible home loan/financing features such as ATM, cheque book and internet banking facility

How does refinancing work?

1. You take advantage of your property's rising value to obtain a larger home loan/financing amount.
2. Your refinanced home loan/financing pays off your current home loan/financing.
3. You are free to use the balance as you wish.

What you get	What you can do
Flexible Repayment Frequency	Choose between semi-monthly or a monthly payment system to match your cash flows. You can even select the repayment dates for your loan depending on your preference.
Flexible Repayment Schemes	Opt for our Straight-Line Scheme, which allows you to forecast your expenses easily, or go for our Reducing Balance Scheme and save on interest payments.
Friendly Interest Review Dates/Repricing	Select from annual, two (2) years, three (3) years, or five (5) year interest rate repricing options. Choose which arrangement best fits your assessment of the interest rate trends. <a href="#">Click here for our best lending rates.</a>
Choices of Currency	Repay your loan in a currency that matches your earning capacity. Pay in Philippine Peso or US Dollars.
Wide Range of Loanable Amounts	Borrow from PHP700,000 to PHP20,000,000. <a href="#">Click here for Mortgage Calculator</a>
Fast Processing	Get quick feedback about the status of your loan. Jumpstart your plans of moving in to your dream house by setting an <a href="#">appointment with our Home Loan Specialist.</a>
Personalized Service	Take advantage of our team of dedicated <a href="#">Home Loan Specialists</a> who will help you get the best deal and assist you in your home loan application.

- [Home Loan](#)

- [Purchase](#)
- [Construction](#)
- [Refinance](#)
- [Home Equity](#)

**Your home can be a source of extra financing to help meet your financial goals.**

Whether you want to invest in a business, make home improvement or pay for you child's education. No matter the reason, we have a convenient, affordable way to turn your home's equity into ready cash.

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