

Basic Bank Requirements

1. **Bank Application Form** (please see table below for list of accredited bank financing facility and contact persons)

BPI Family Savings Bank	Jog Gatapia	754-6579	jogatapia@bpi.com.ph
	Charlene Morelos	754-6747	mcnmorelos@bpi.com.ph
BPI Direct Savings Bank	Maricar Lobrigo	845-5273	mgslobrigo@bpi.com.ph
Robinsons Savings Bank	Corazon Martin	702-9500 loc 365	corazon.martin@robinsonsbank.com.ph
	Rodolfo Peralta	702-9500 loc 356	RodolfoVal.Peralta@robinsonsbank.com.ph
Metrobank	Apple Reyes	898-8554	apple.reyes@metrobank.com.ph
	Third Reyes	898-8562	third.reyes@metrobank.com.ph
Banco de Oro	Wency Marquez	840 -7000 loc 1295	marquez.wency@bdo.com.ph
	Melissa Vicero	Loc 4118	vicero.melissa@bdo.com.ph
Philippine Savings Bank	Kristine Chavez (non-depositor)	888-5194	kmchavez@psbank.com.ph
	Marites Cristobal (existing)	741-0801	mccristobal@psbank.com.ph
Landbank	Eric Canua	551-2200 loc 2260	
	Teresita Ison	405-7175	
Home Funding Inc	Lorraine Zamora	840-5302	hfi.lorraine.zamora@gmail.com
	Chai Pamplona	840-5405	hfi.chai.pamplona@gmail.com

2. **Owner's copy of the Contract to Sell**

3. **Proof of Identification**

- Primary ID** - any Government issued ID
- Secondary ID**

4. **Proof of Income (any of the following):**

- For Self-Employed:** Income Tax Return (ITR) with Audited Financial Statement - for the past 3 years.
List of trade references (at least 3 buyers and 3 suppliers/customers)
Bank statements for the last 6 months
DTI Registration
- If locally employed:** Certificate of Employment (COE) indicating salary, position and length of service
Payslips - for the last 3 months
BIR W2 FOrm (Certificate of Compensation Withheld)
- If based abroad:** Certificate of Employment duly authenticated by the Phil. Consulate
Proof of Montly Remittances - for the last 6 months
Bank Deposit Statement of Account - for the last 3 months
Notarized or authenticated Special Power of Attorney (Bank's Format)
- If Expat Pinoy:** Certificate of Employment duly authenticated by the Philippine Consulate
Crew Contract & Exit Pass from POEA (for seafarers)
Proof of monthly remittances
Notarized or authenticated Special Power of Attorney (Bank's Format)
- If Practicing Doctor:** Clinic address/es and schedules
- If from Commision:** Vouchers or bank statements (for the last 6 months reflecting commission income)
- If from Rental of Properties:** Rental/Lease contracts (indicating name of tenants & rental amounts)
Photocopy of Transfer Certificate of Title (TCT) &/or Condominium Certificate of Title (CCT)

5. **Marriage Contract or CENOMAR (Certificate of No Marriage)**

Eligibility Criteria:

- Filipinos, Filipinos married to foreigners, Foreigners (if collateral is a condominium), or former Filipinos with or without Dual Citizenship, of legal age (not exceeding 65 yrs old upon loan maturity)
- Individuals with minimum gross family income of P50,000.00/monthly.
- For sole proprietorships or family corporations, the business must be profitably operating for the last two (2) years.

Insurance Requirements:

- On the Property- RLC will provide a copy of the fire insurane on the building, and give the endorsement of your unit to the bank. This is being done so the borrower will no longer need to get another insurance apart from what you have with RLC.
- On the Borrower – if the company is a sole proprietorship, applicant (the person who the business is registered to) will be required to secure a Mortgage Redemption Insurance (MRU). If you have an existing life insurance cover, you may have that insurance endorsed to the bank in lieu of the MRI requirement. Again, the life insurance company has to be accredited with the bank

NOTE: Please be informed that there may be other documents that the bank may require other than the ones stated above