



**MY FAMILY HOME LOAN
LIST OF DOCUMENTARY REQUIREMENTS**

SALARIED INDIVIDUALS

- Completely filled out application form
- Photocopy of one (1) valid ID of the principal borrower and co-borrower
- Photocopy of Marriage Contract (if applicable)
- Photocopy of Certificate of Employment
- Photocopy of latest Income Tax Return / BIR Form 2316
- Photocopy of TCT / CCT
- Photocopy of lot plan / vicinity plan / subdivision plan
- Photocopy of updated Tax Declaration, Real Estate Tax Receipts and Tax Clearance
- Signed Authorization Letter
- Payment of appraisal fee
- Latest Statement of Account of creditor banks (for refinancing / take-out purpose)
- For construction loan:
 - Building plan
 - Bill of materials (estimates of construction and labor costs)
 - Building specification and / or scope of work

FOR PROFESSIONALS

- Completely filled out application form
- Photocopy of one (1) valid ID of the principal borrower and co-borrower
- Photocopy of Marriage Contract (if applicable)
- Photocopy of Certificate of Employment (if applicable)
- Photocopy of latest Income Tax Return / BIR Form 2316
- Photocopy of latest six (6) months bank statement
- Photocopy of TCT / CCT
- Photocopy of lot plan / vicinity plan / subdivision plan
- Photocopy of updated Tax Declaration, Real Estate Tax Receipts and Tax Clearance
- Signed Authorization Letter
- Payment of appraisal fee
- Latest Statement of Account of creditor banks (for refinancing / take-out purpose)
- For construction loan:
 - Building plan
 - Bill of materials (estimates of construction and labor costs)
 - Building specification and / or scope of work

FOR SELF-EMPLOYED INDIVIDUALS

- Completely filled out application form
- Photocopy of one (1) valid ID of the principal borrower and co-borrower
- Photocopy of Marriage Contract (if applicable)
- Photocopy of Business Registration papers (i.e. SEC Registration / Articles of Incorporation /

By-Laws / GIS or DTI certificates)

- Photocopy of latest six (6) months bank statement
- Photocopy of latest three (3) years ITR
- Photocopy of latest three (3) years Audited Financial Statements
- List of major trade suppliers and customers with contact person and landline numbers (3 of each)
- Photocopy of TCT / CCT
- Photocopy of lot plan / vicinity plan / subdivision plan
- Photocopy of updated Tax Declaration, Real Estate Tax Receipts and Tax Clearance
- Signed Authorization Letter
- Payment of appraisal fee
- Latest Statement of Account of creditor banks (for refinancing / take-out purpose)
- For construction loan:
 - Building plan
 - Bill of materials (estimates of construction and labor costs)
 - Building specification and / or scope of work

FOR OVERSEAS FILIPINO WORKERS

- Completely filled out application form
- Photocopy of one (1) valid ID of the principal borrower and co-borrower
- Photocopy of Marriage Contract (if applicable)
- Photocopy of Certificate of Employment (land-based / Contract of Employment for sea-based)
- Latest one (1) month payslip
- Photocopy of valid passport with entry / exit stamp
- Photocopy of latest three (3) months proof of remittance
- Notarized / Consularized Special-Power-of-Attorney (SPA)
- Photocopy of two (2) valid IDs of the Attorney-in-Fact
- Photocopy of TCT / CCT
- Photocopy of lot plan / vicinity plan / subdivision plan
- Photocopy of updated Tax Declaration, Real Estate Tax Receipts and Tax Clearance
- Signed Authorization Letter
- Payment of appraisal fee
- Latest Statement of Account of creditor banks (for refinancing / take-out purpose)
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Notes:

1. Other documents and/or information may be required upon processing of the application for approval.
2. Appraisal fee shall be required to be paid by the mortgage loan applicant prior to the processing of loan application.
3. Acquisition of properties under accredited developers of the Bank does not require payment of appraisal fee.
4. For approved mortgage loan applications, attendant fees and charges such as but not limited to registration fees, notarial fees, DST, MRI, among others, shall be for the account of the borrower.
5. All applicable bank fees and charges should be paid directly to any of the branches of CTBC Bank.