

## INDIVIDUAL/SOLE PROPRIETORSHIP

### Application Requirements

#### Basic Documents

- Completely filled-out application form
- Photocopy of one (1) valid ID\* matching application details
- Marriage Contract, if applicable

\*Acceptable IDs: Passport, Driver's License, SSS, PRC, OWWA ID, OFW ID, Seaman's Book

#### Income Documents

##### If Locally Employed

- Latest Income Tax Return or BIR Form 2316
- Latest three (3) months payslips
- Certificate of Employment with Income (COEI)

##### If Self-Employed

- Photocopy of Audited Financial Statements for the last two (2) years with latest ITR
- Bank Statements or Photocopy of Passbook for the last six (6) months
- Certificate of Business Registration from DTI or SEC, Articles of Partnership or Articles of Incorporation (whichever is applicable)
- Business Background / Company Profile

##### If Employed Abroad (any of the following)

- Proof of Remittance for the last 3 months
- Latest Crew Contract, if sea based
- Consularized Certificate of Employment with Income (COEI) or latest three (3) months payslips

##### If with Additional Source of Income from Rental of Property/ies

- Lease Contract
- Photocopy of Title

#### Collateral Documents

- Photocopy of Title
- Lot Plan with Vicinity Map
- Photocopy of Tax Declaration

#### Additional Documents

##### For Construction Loan\*

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

\*All documents must be certified by an Architect or Civil Engineer

##### For Refinancing / Loan Take Out

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

##### Others

- Appraisal Fee

### Post-Approval Requirements

- Original Owner's Copy of Title
- Original Tax Clearance
- Certified true copy of latest Tax Declaration
- Photocopy of latest full year Real Estate Tax Receipt (RETR)
- Master Deed of Declaration (for condominium only)
- Special Power of Attorney (BDO Format), if applicable (Consularized, if executed abroad)

## PARTNERSHIP/CORPORATION

### Application Requirements

#### Basic Documents

- Completely filled-out application form
- Photocopy of one (1) valid ID\* matching application details
- Marriage Contract, if applicable

\*Acceptable IDs: Passport, Driver's License, SSS, PRC, OWWA ID, OFW ID, Seaman's Book

#### Income Documents

- Photocopy of Audited Financial Statements for the last two (2) years with latest ITR
- Bank Statements or Photocopy of Passbook for the last six (6) 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 Title
- Lot Plan with Vicinity Map
- Photocopy of Tax Declaration

#### Additional Documents

##### For Construction Loan\*

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

\*All documents must be certified by an Architect or Civil Engineer

##### For Refinancing / Loan Take Out

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

##### Others

- Appraisal Fee

### Post-Approval Requirements

- Original Owner's Copy of Title
- Original Tax Clearance
- Certified true copy of latest Tax Declaration
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- Master Deed of Declaration (for condominium only)
- Special Power of Attorney (BDO Format), if applicable (Consularized, if executed abroad)