



CHECKLIST OF LOAN REQUIREMENTS (CLR)

STANDARD APPLICATION DOCUMENTS:

- Completely filled out Application Form
- Latest 2"x2" picture - (2 pcs.) of the borrower and spouse
- Photocopy of any one (1) acceptable ID with picture and signature (Phillipine Passport, Driver's License, PRC; TIN, SSS, GSIS or Pag-ibig membership card, Company ID, other government issued ID's)
- Photocopy of Marriage Contract or any applicable document to support civil status (if applicable)
- Photocopy of any utility bills (Electricity, Water, Telecommunications etc)
- Authorization to conduct investigation on Bank dealings - duly signed by the borrower.
- Certificate of No Marriage (Cenomar), if single

COLLATERAL REQUIREMENTS: (except for Auto Loan)

- Photocopy of Owner's copy of Transfer Certificate of Title (TCT)
- Vicinity / Location Map
- Photocopy of documents on how property was acquired (e.g. Deed of Sale)
- Tax declaration and Tax clearance (both Lot & Improvement)

***To be submitted if applicant is employed:**

- Original Certificate of Employment
- Photocopy of latest ITR with BIR stamp
- Photocopy of last three (3) months payslip
- For self- employed, Audited Financial Statement for the past three (3) years and/or Bank Statements for the last six (6) months.

***To be submitted if applicant is in business as Sole Proprietorship, Partnership or Corporation:**

- Business Permit (Mayor's Permit)
- Certified true copy of DTI or SEC Papers
- Photocopy of Audited Financial Statements for the past three (3) years
- Photocopy of last two (2) years ITR with BIR Stamp
- Photocopy of Bank Statements / Passbook for the last six (6) months
- SEC Certificate of Registration of Articles of Incorporation
- Articles of Incorporation and Amendments, if any
- SEC Certificate of filling of By-laws
- Bio-data of Key Officers
- General Information Sheet (GIS)
- Board Resolution.

OTHER REQUIREMENTS:

- Certificate of Good Standing from other banks (if applicable)
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FEES

1. Processing Fee - to be paid upon submission of ALL requirements (except for Auto Loan)
2. Doc Stamps, Notarial and REM Registration Fee - to be paid upon approval of the loan

BOF shall process applications only upon submission of complete documents and all information required herein.