

## CHECKLIST OF SUPPORTING DOCUMENTS

The checklist enumerates the types of supporting documents that the borrower may present to facilitate the financial institution's evaluation of the loan application. **Borrowers are not expected to provide all the listed documents but only those that are applicable to the loan application.**

After the initial loan application screening, additional information (using separate sheet or form) may be requested to further evaluate the loan application and the security being offered. The financial institution may also require additional documents, as deemed necessary.

For the financial institution to better consider the application, additional post-approval documents not specified in the list may be required, as applicable.

### **Basic Documents**

- Filled-out and signed application form
- Clear copy of one (1) valid
- Marriage contract, if applicable

Proof of Business Registration: *(Please check applicable item/s)*

- Certificate of Registration with Bureau of Internal Revenue (BIR)
- Certificate of Registration with Department of Trade and Industry (DTI)
- Certificate of Registration with Securities and Exchange Commission
- Certificate of Registration with Farmers and Fisherfolk Enterprise
- Barangay Permit
- Mayor's Permit

### **Personal Income Documents** *(Please check applicable item/s)*

- Latest Income Tax Return (ITR) or BIR Form 2316
- Latest payslip for the past 2 months
- Certificate of Employment (COE) with salary or Employment Contract
- Latest crew contact (for seafarers)
- Proof of remittance for the past 6 months
- Bank statements of photocopy of passbook for the last 6 months
- Lease contract (for rental income)
- Proof of other income

### **Business Documents** *(Please check applicable item/s)*

- Photocopy of Audited Financial Statements for the past 3 years with latest ITR or Photocopy of in-house financial statements or pre-operating financial statements
- Business Plan/Business Proposal
- Photocopy of franchise agreement, if any
- Business background/Company profile
- Photocopy of purchase agreement
- Others (please specify):

### **Other Pre-application Requirements**

- Billing statement of utilities for the past 3 months
  - Statement of Account from current lender and official receipts for the past 3 months (if loan purpose is refinancing/loan takeout)
  - Others (please specify):
- \_\_\_\_\_

### **Security Documents** *(Please check applicable item/s)*

- Photocopy of Transfer Certificate of Title (TCT)/ Condominium Certificate
- Photocopy of Tax Declaration (for land and improvement)
- Location/Vicinity Map
- Land Transportation Office (LTO) Official Receipt (OR)/ Certificate of Registration (CR) or Deed of Sale of Motor Vehicle
- Reservation Agreement or Contract To Sell or Statement of Account (for Deed of Assignment (DOA) accounts only)

If secured by a Continuing Suretyship:

- Basic Documents (as enumerated in this form) of the Surety
- Income Documents (as enumerated in this form) of the Surety

If construction loan

- Building/Floor plan of proposed improvement
- Bill of materials
- Specifications of proposed finishes
- Building permit

If refinancing/loan take out

- Statement of Account from current lender and official receipts for the past 3 months

Others

- Appraisal fee
  - Additional security documents (please specify):
- \_\_\_\_\_

### **Post-approval requirements for real estate**

#### **collateral-backed loans** *(Please check applicable item/s)*

- Original owner's copy of TCT/CCT
  - Original Tax Clearance
  - Certificate of true copy of latest Tax Declaration
  - Insurance policy/ies (for properties with improvements)
  - Master Deed of Declaration (for condominium only)
  - Photocopy of latest full year Real Estate Tax Receipt (RETR)
  - Price quotation of the property (property acquisition)
  - Affidavit of Consent to Mortgage Family Home
  - Others (please specify):
- \_\_\_\_\_

### **Other post-approval requirements**

- General Information Sheet (GIS), if applicable
- Special Power of Attorney, if applicable
- Certificate of Ownership for movable property (e.g., motor vehicle)