



CHECKLIST OF LOAN REQUIREMENTS (CLR)

A. STANDARD APPLICATION DOCUMENTS

- 1. Completely filled out Application Form
- 2. Completely filled out Client Information Form (CIF)
- 3. Two (2) pieces latest 2x2 picture of the Borrower and Spouse
- 4. Photocopy of any one (1) acceptable ID with picture and signature
- 5. Photocopy of Marriage Contract or any applicable document to support civil status (if applicable)
- 6. Photocopy of any Utility Bill
- 7. Authorization to conduct Validation of Certificate of No Improvement (CNI) and Tax Declaration (TD)
- 8. Special Power of Attorney (SPA) to conduct verification of TD at the Assessor's Office (applicable for Porac and Conception Tarlac area only)
- 9. Authorization to conduct investigation on Bank dealings – duly signed by the Borrower, Certificate of No Marriage (Cenomar, if applicable)

B. COLLATERAL REQUIREMENTS (except for Auto Loan)

- 1. Photocopy of Owner's copy of Transfer Certificate of Title (TCT)
- 2. Vicinity or Location Map
- 3. Photocopy of documents on how property was acquired (e.g. Deed of Sale)
- 4. Tax Declaration and Tax Clearance (both Lot and Improvement)

C. IF APPLICANT IS EMPLOYED

- 1. Original Certificate of Employment
- 2. Photocopy of latest Income Tax Return (ITR) with Bureau of Internal Revenue (BIR) Stamp
- 3. Photocopy of latest three (3) months' Payslip
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D. IF APPLICANT IS SELF-EMPLOYED

In business as Sole Proprietorship, Partnership, or Corporation

- 1. Business Permit or Mayor's Permit
- 2. Certified True Copy of Department of Trade and Industry (DTI) or Security and Exchange Commission (SEC) Papers
- 3. Photocopy of Audited Financial Statements for the past three (3) years
- 4. Photocopy of last two (2) years Income Tax Return (ITR) with Bureau of Internal Revenue (BIR) Stamp
- 5. Photocopy of Bank Statements or Passbook for the last three (3) months
- 6. Security and Exchange Commission (SEC) Certificate of Registration, Articles of Incorporation and Amendments (if any), and Certificate of Filing of Bylaws
- 7. General Information Sheet (GIS)
- 8. Board Resolution

E. OTHER REQUIREMENTS

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

F. FEES

- 1. Processing Fee – to be paid upon submission of ALL requirements
- 2. Documentary Stamps, Notarial, and REM Registration Fee – to be paid upon approval of the loan

G. NOTE

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