

INTERIM DOCUMENTATION POLICIES

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Pursuant to the approval of the Senior Management Committee last 20 August 2014, the following Interim Documentation Policies for Circular No. 344, or the Guidelines Implementing the Pag-IBIG Fund Takeout Mechanism for Developer-Assisted Housing Program are hereby issued:

- Instead of the Deed of Conditional Sale (DCS) documentation, the Deed of Assignment of Contract-to-Sell (CTS) with Special Power of Attorney, and CTS shall be used for the processing of all developer-assisted housing loan applications. For this documentation, the subject retention fee for the conversion of accounts to Real Estate Mortgage (REM) shall be required.
- In the processing of the developer-assisted housing loan accounts, the ratio of the loan amount to the appraisal value of the collateral shall be based on the following:

Loan Amount

Loan-to-Appraisal Value Ratio

Up to P1,250,000

90%

Over P1,250,000 to P6,000,000

85%

This Circular takes effect immediately.

(SGD) MS. EMMA LINDA B. FARIA

Officer-in-Charge and

Deputy Chief Executive Officer-Support Services Cluster

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