DETERMINATION OF THE LOANABLE AMOUNT BASED ON LOAN-TO-APPRAISED VALUE RATIO UNDER THE PAG-IBIG FUND AFFORDABLE HOUSING PROGRAM

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Adopted: 22 May 2018

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Pursuant to the approval of the Management Committee, the following guidelines on the Determination of the Loanable Amount Based on Loan-to- Appraised Value Ratio Under the Pag-IBIG Fund Affordable Housing Program is hereby issued:

The ratio of the loan amount to the appraised value of the collateral shall not exceed the following:

Loanable Amount	LTV Ratio
Up to the Socialized Housing Limit	100%
Over the Socialized Housing Limit up to P750,000	95%

The foregoing provision shall repeal Item No. 4.3 of Pag-IBIG Fund Circular No. 379, or the Amended Guidelines on the Pag-IBIG Fund Affordable Housing Program. All other terms and conditions of the said Circular that are consistent with the above provision shall continue to be in full force and effect.

This Circular takes effect after fifteen (15) calendar days following the completion of its publication in the Official Gazette or in a newspaper of general circulation.

(SGD) ACMAD RIZALDY P. MOTI
Chief Executive Officer

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