

DISCOVERY HOME LOANS

GENERAL REQUIREMENTS:

- Duly accomplished loan application form
- 2 valid Gov't IDs – for borrower/s
- Cenomar (If Single); Copy of Marriage Contract if Married
- Credit card or utility billing statement for month

For Locally Employed

- Latest and Original Certificate of Employment (COE) with data on compensation and length of stay with the company.
- Income Tax Return (ITR) for the past 2 years or W-2 or BIR Form 2316
- Latest two (2) months' pay slip

For Self-Employed/With Business

- Business papers/Permits/Certificates (SEC, DTI, etc.)
- Latest 3 years Audited/BIR filed with ITR and in-house Financial Statements
- Accomplished Basic Business Information
- Bank Statements for the last six (6) months
- For Trade Checkings:
 - 3 names of clients with landline numbers
 - 3 names of suppliers with landline numbers

For Overseas Filipino Workers (OFW)

- Recent and active Certificate of Employment (COE) with salary and/or Compensation data
- Proof of Remittances for three (3) months
- Notarized / Consularized Special Power of Attorney (SPA) – Bank Format
- Proof of income, if any
- History of employment

For Atty-In-Fact

- 2 valid Gov't IDs
- Contact number
- Residence address

For Developer Requirements

- Photocopy of TCT/CCT offered as collateral
- Copy of CTS or Reservation Agreement whichever is applicable
- Latest Statement of Account

*** Other documents may be required upon evaluation of the loan application.*

*** Subject to existing Bank's Credit policies and procedures.*

*** Minimum income requirement is Php 40,000 Gross Monthly Income (combined).*

*** Maximum term is 25 years but borrower's age should not exceed 65 years upon loan maturity.*