



(Cebu Housing Hub)

INVITATION TO BID

July 27, 2022

The Pag-IBIG Fund Committee on Disposition of Acquired Assets shall conduct a second (2nd) public auction for the sale of acquired asset properties at the 3RD FLOOR PAG-IBIG FUND WT CORPORATE TOWER, CEBU BUSINESS PARK, CEBU CITY on:

TRANCHE	AREAS	NO. OF UNITS	PERIOD OF ACCEPTANCE OF BID OFFERS	OPENING OF BID OFFERS
101 st SPB	CEBU PROPERTIES	27	15 AUGUST 2022 – 19 AUGUST 2022	23 AUGUST 2022

GENERAL GUIDELINES

- Interested parties are required to secure copies of: (a) INSTRUCTION TO BIDDERS and (b) OFFER TO BID (HQP-AAF-103) from the 3rd Floor, Pag-IBIG Fund WT Corporate Tower, Cebu Business Park, Cebu City or may download the forms at www.pagibigfund.gov.ph (link Disposition of Acquired Assets for Public Auction)
- Inspect the chosen property/ies prior submission of bid offer and determine if there are any unpaid dues on the property/ies. The properties shall be sold on an “**AS IS, WHERE IS**” basis which means that the bidder accepts whatever the physical status of the property/ies including whether it is occupied or not that whatever fees and dues pertaining to the properties shall be for the account of the winning bidder.”
- All interested bidders are encouraged to inspect the property/ies before tendering their offer/s. The list of the properties for public auction may be viewed at www.pagibigfund.gov.ph/aa/aa.aspx.
- Discounts shall be given to winning bidders depending on their chosen mode of purchase, as follows:.

MODE OF PAYMENT	ADDITIONAL DISCOUNT
CASH	20%
SHORT TERM INSTALLMENT	10%
LONG TERM INSTALLMENT	None

- Bidders are also encouraged to visit our website, www.pagibigfund.gov.ph/aa/aa.aspx five (5) days prior the actual opening of bid offers, to check whether there is any erratum posted on the list of properties posted under the sealed public auction.
- Bidders shall be required to register at the frontline counter servicing prior to dropping of sealed bid offer/s. Only bid offers from registered bidders shall be accepted and a registration stub will be issued as proof of registration.
- Acceptance of sealed bid offer/s shall be from **8:00 AM to 5:00 PM** starting **15 AUGUST 2022** until **19 AUGUST 2022**. Bidders are advised to submit their proposals together with a photocopy of their valid Identification (ID) card and latest proof of income only on the scheduled date of batch. No proposals shall be accepted earlier or later than the scheduled date.
- Bidders may designate their Authorized representatives, provided they shall issue the following documents:
 - Notarized Special Power of Attorney (SPA) for individual-bidder. The SPA for bidding may be downloaded at www.pagibigfund.gov.ph (Other properties for sale-Disposition of Acquired Assets for Public Auction). Also, if the bidder is based or is currently working abroad, SPA must be notarized at the Philippine Consular Office.
 - Secretary’s Certificate for company-bidder.

NOTE: The suggested template of the said documents may be downloaded at www.pagibigfund.gov.ph.

- The bidder shall state in words and in figures the amount of his/her bid offer and his/her chosen mode of payment in the Offer to Bid form. The **BID OFFER** shall not be lower than the minimum bid set by the Fund.
- In the absence of a chosen mode of payment, the default mode of payment shall be long-term installment. Likewise, change on the winning bidder’s mode of payment shall not be allowed.

11. The determination of winning bidders shall be on **23 AUGUST 2022** at **Pag-IBIG Fund WT Corporate Tower, Cebu Business Park, Cebu City**.
12. The determination of winning bidders shall be monitored by a representative from Commission on Audit (COA). Attendance of the bidder/s in the venue is not required.
13. The bidder who offers the highest bid shall be declared as the winner.
14. In case there are identical offers constituting the highest bids, the tie shall be resolved by considering the Mode of Payment. The priority in terms of mode of payment shall be as follows:
 - a. Cash;
 - b. Short-Term Installment;
 - c. Long-Term Installment.
15. If there is still a tie after considering the mode of payment, it shall be resolved immediately through toss coin. However, in case there are more than two (2) highest bidders, the tie shall be resolved through draw lots.
16. The result of the sealed public auction shall be released and posted in the Pag-IBIG Fund official website at www.pagibigfund.gov.ph. Bidders are encouraged to check the result on the said website.
17. Any notification sent by Pag-IBIG Fund through email or SMS shall be sufficient compliance to the notification requirements and presumed to be deemed received by the buyer. In this regard, the Bidder shall ensure that the contact number and email address indicated on the Offer to Bid are active. The bidder shall inform Pag-IBIG Fund immediately on any changes on his/her contact number.
18. The winning bidder shall be required to pay his/her **BID BOND** equivalent to five percent (**5%**) of the **BID OFFER** and shall be paid within three (**3**) **working days** after the publication of the winning bidders. It shall be in Philippine Currency and may be in the form of cash or manager's check payable to Pag-IBIG Fund. It shall likewise serve as the down payment of the winning bidder.
19. For bidders whose bid bond is in the form of a **MANAGER'S CHECK**, are advised to adhere to the current Bangko Sentral ng Pilipinas' (BSP) memorandum relative to the proper handling of checks: Do not staple, crumple, fold, bind or pin checks.
20. Payment of the remaining ninety five percent (95%) bid offer balance may either be thru any of the following modes:
 - a. **Cash Payment** – the balance on the net selling price shall be paid not later than thirty (30) calendar days from date of signing of Deed of Conditional Sale (DCS).
 - b. **Short-Term Installment** – the balance on the net selling price shall be paid in equal monthly installment and provided the chosen payment term shall not exceed twelve (12) months subject to an interest based on the Full Risk-Based Pricing Framework for three-year fixing period.
 - c. **Long-Term Installment** – payment shall be in the form of monthly amortization based on the approved term, which may be up to a maximum of thirty (30) years with the following considerations:
 - c.1. Approval and term shall be subject to eligibility requirements stipulated under the Circular 428 Omnibus Guidelines on Sale of Pag-IBIG Fund Real and Other Properties Acquired;
 - c.2. The amount shall be the bidder's bid offer, net of 5% downpayment;
 - c.3. The bidder shall be required to file his/her Long-Term Installment application and pay the following incidental expenses within thirty (30) calendar days from receipt of Notice of Award:
 - Processing fee of Two Thousand Pesos (P2,000.00) shall be paid upon submission of complete requirements;
 - Equity, if applicable;
 - One-year advance insurance premiums (sales redemption insurance as well as non-life insurance);
 - c.4. In case the Bid Offer, net of the five percent (5%) bid bond and additional discount, is still higher than the approved amount for Long Term Installment, the amount in excess shall be treated as equity. It shall be paid by the buyer within thirty (30) calendar days from receipt of Notice of Conditional Approval of Sale (NCAS).
 - c.5. Original Borrowers who wish to participate on the Sealed Public Auction sale shall not be allowed to avail long term installment as mode of payment. They may only submit offer thru cash or short-term installment basis.
 - c.6. In case the application has been disapproved due to buyer's fault, the 5% bidder's bond shall be forfeited in favor of the Fund.
21. If the winning bidder fails or refuses to push through with the purchase of the property, or fails to pay in full the remaining balance within 30 calendar days from receipt of the Notice of Award (NOA), he shall lose his right as winning bidder and the 5% bidder's bond shall be forfeited in favor of the Fund.

22. The Fund shall declare the next highest bidder as the winning bidder in case the sale to the original winning bidder is cancelled. He shall be required to pay a down payment of 5% of the offer price within 15 calendar days from notification and the remaining ninety five percent (95%) of his/her bid offer within the approved payment period. In the event there are two (2) or more complying bidders, the same rule on resolving ties shall be applied.
23. Interested parties may visit the 3rd Floor, Pag-IBIG FUND – WT Corporate Tower, Mindanao Avenue, Cebu Business Park, Cebu City or contact MR. ANGELO E. HERMOSISIMA; MS. JERRA MAE D. PACINIO, MS. KAYE ANTONETTE A. DIANO AND MS. MERALIZA RUBIA at tel. nos. (032) 260-1800 and (032) 412-2110. You may also email your inquiries for further details at aehermosisima@pagibigfund.gov.ph or cebulmrd.lrrd2@pagibigfund.gov.ph.

PAG-IBIG FUND RESERVES THE RIGHT TO REJECT ANY OR ALL BIDS, TO WAIVE ANY FORMALITY THEREIN OR ACCEPT SUCH BIDS AS MAY BE CONSIDERED MOST ADVANTAGEOUS TO THE FUND. THE DECISION OF THE FUND IS FINAL AND BINDING.

SGD. ENGR. NOLI D. ARMADA

OIC–VP, Home Lending Operations
Visayas/Mindanao Group

Chairman
Committee on Disposition of Acquired Assets
Chairman, Committee on Disposition of
Acquired Assets

<https://www.foreclosurephilippines.com>



Cebu Housing Hub
Loans Management and Recovery Department
Acquired Asset Management

INSTRUCTION TO BIDDERS

1. Select property/ies from the list of properties available for public auction posted at Pag-IBIG Fund official website (www.pagibigfund.gov.ph).
2. Inspect the chosen property/ies prior to submission of bid offer and determine if there are any unpaid dues on the property/ies. The properties are sold on an "As Is, Where Is" basis, whatever physical/ occupancy status and any fees, dues pertaining to the properties shall be for the account of the winning bidder.
3. Secure 1 copy of the Offer to Bid (For Sealed Public Auction) from the Acquired Asset Counter at the 3rd Floor Pag-IBIG Fund – WT Corporate Tower, Minadanao Avenue, Cebu Business Park, Cebu City or at any designated dropbox location or you may download the form at www.pagibigfund.gov.ph.
4. Fill out the Offer to Bid forms and affix signature on the designated portion of the form.

NOTES: a. The bid amount shall in no case be lower than the minimum bid price indicated in the Invitation to Bid

b. Selling Price will be based on your bid amount/ offer

5. Bidder shall register and submit/ drop his duly accomplished Offer to bid form, photocopy of valid IDs with 3 specimen signatures, proof of income and Special Power of Attorney together with valid IDs of attorney in fact (if applicable) at the acquired asset frontline counter servicing at the 3rd Floor, Pag-IBIG Fund – WT Corporate Tower, Mindanao Avenue, Cebu Business Park, Cebu or at any designated dropbox location in accordance to the schedule date posted.

NOTE: Submission of multiple bid for ONE property is a ground for DISQUALIFICATION.

6. Should the bidder unable to register and submit their bid offer in person, the bidder may designate his/her/their Authorized Representative provided they shall present the following documents:

- a. For individual bidder - Notarized Special Power of Attorney (SPA) together with one (1) government issued ID each for the bidder and Authorized Representative.

NOTE: In case the bidder is an OFW, the SPA shall be duly certified and authenticated by the Philippine Embassy or Consulate in the country where the bidder is assigned/working.

- b. For juridical entity - Secretary's Certificate together with one (1) government issued ID each for the bidder and Authorized Representative.

NOTE: The suggested template of the said documents may be downloaded at www.pagibigfund.gov.ph.

7. Upon registration (based on the scheduled date posted), drop the sealed bid envelope to the designated bid box.
8. Cut-off time for submission of offer/s is at 5:00PM.
No more bid offer/s shall be accepted from the unregistered bidder/s after the cut-off time and date posted.

9. The opening of sealed envelopes shall be done on the date posted (bidders are not required to attend on the opening date as the IATF still prohibits mass gathering).
10. In case there are identical offers constituting the highest offer on a specific property, the tie shall be resolved by toss coin. However, in case there are more than two (2) highest offerors, the tie shall be resolved through draw lots.
11. The bidder who offers the highest bid shall be declared as the winner. Bidder/s will be informed to pay his 5% bid bond and receive his Notice of Award within 3 working days after the notification.
12. The result of the sealed public auction shall be released and posted in the Pag-IBIG Fund official website at www.pagibigfund.gov.ph. Bidders are encouraged to check the result on the said website.
13. If the winning bidder fails or refuses to push through with the purchase of the property, or fails to pay in full the remaining balance within 30 calendar days from receipt of the Notice of Award (NOA), he shall lose his right as winning bidder and the 5% bidder's bond shall be forfeited in favor of the Fund.
14. The Fund shall declare the next highest bidder as the winning bidder in case the sale to the original winning bidder is cancelled. He shall be required to pay a down payment of 5% of the offer price within 3 working days from notification and the remaining ninety five percent (95%) of his/her bid offer within the approved payment period.

NOTE: Original Borrowers or Interested Bidders who have a history with Pag-IBIG Fund, where its Housing Loan account was Foreclosed or Cancelled are not allowed to avail of a Long-Term Installment/Housing Loan as a mode of payment but may Submit Offer through Cash or Short-Term Installment basis only.

Please be advised that only bidders or Attorney-In-Fact are allowed in the counter servicing to maintain social distancing in the area. You are required to wear face mask and face shield upon entry and provide your personal writing materials. **Pag-IBIG Fund reserves the right to suspend the scheduled Sealed Public Auction in the event that provision provided in the IATF requirements are violated.**

Conforme:

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Signature over printed name of bidder or
Attorney-in-fact (if any)

Pag-IBIG Fund
(Cebu Housing Hub)
LIST OF ACQUIRED ASSETS FOR PUBLIC AUCTION
101st Tranche - 2nd round Sealed Public Auction

DATE OF ACCEPTANCE: 15 AUGUST 2022 TO 19 AUGUST 2022
DATE OF OPENING: 23 AUGUST 2022

ITEM NO.	PROPERTY NUMBER	LOCATION	TYPE	TCT NO.	LOT AREA	FLOOR AREA	MINIMUM BID PRICE	APPRAISAL DATE	REQUIRED GROSS MONTHLY INCOME FOR BIDDERS WHO WILL CHOOSE LONG TERM INSTALLMENT AS MODE OF PAYMENT (Amount is based on minimum bid price, required GMI may change depending on actual Bid Offer)	STATUS OF TCT
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LAPU-LAPU CITY

DECA HOMES - MACTAN I SUBDIVISION, MARIGONDON, LAPU-LAPU CITY, CEBU

1	867201902260012	LOT 21, BLOCK 17, DECA HOMES - MACTAN I SUBDIVISION, MARIGONDON, LAPU-LAPU CITY, CEBU	TOWNHOUSE	110-2020002398	40.00	52.00	1,024,830.00	02/04/21	PhP 18,267.45	Consolidated to HDMF
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SAEKYUNG VILLAGE I CONDOMINIUM, MARIGONDON, LAPU-LAPU CITY, CEBU

2	867201907220011	UNIT B3-7, SAEKYUNG VILLAGE I CONDOMINIUM, MARIGONDON, LAPU-LAPU CITY, CEBU	CONDOMINIUM	110-2021000902		63.00	2,198,520.00	04/06/21	PhP 39,188.30	Consolidated to HDMF
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BF TOWNHOMES SUBDIVISION, PAJAC, LAPU-LAPU CITY, CEBU

3	867201908160003	LOT 07, BLOCK 01, PHASE 01, BF TOWNHOMES SUBDIVISION, PAJAC, LAPU-LAPU CITY, CEBU	DOUBLE ATTACHED	110-2021000972	105.00	70.00	2,097,450.00	03/22/21	PhP 37,386.74	Consolidated to HDMF
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HANIYYAH HOMES SUBDIVISION, CALAWISAN, LAPU-LAPU CITY, CEBU

4	867202106090002	LOT 02, BLOCK 04, PHASE 01, HANIYYAH HOMES SUBDIVISION, CALAWISAN, LAPU-LAPU CITY, CEBU	TOWNHOUSE	110-2015002187	40.00	49.80	1,125,684.00	05/11/21	PhP 20,065.15	For consolidation - REM
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FLEUR DE VILLE SUBDIVISION, MACTAN, LAPU-LAPU CITY, CEBU

5	867201810180049	LOT 45, BLOCK 09, FLEUR DE VILLE SUBDIVISION, MACTAN, LAPU-LAPU CITY, CEBU	TOWNHOUSE	110-2019005018	40.00	49.80	1,135,080.00	01/26/22	PhP 20,232.64	Consolidated to HDMF
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LA ALDEA BUENA MACTAN, BABAG, LAPU-LAPU CITY, CEBU

6	806718111200134	LOT 28, BLOCK 15, LA ALDEA BUENA MACTAN, BABAG, LAPU-LAPU CITY, CEBU	TOWNHOUSE	110-2017003410	40.00	44.00	767,970.00	10/19/21	PhP 13,688.95	Consolidated to HDMF
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EARNESTINE HOMES SUBDIVISION, BABAG, LAPU-LAPU CITY, CEBU

7	867201904170001	LOT 27, BLOCK 03, EARNESTINE HOMES SUBDIVISION, BABAG, LAPU-LAPU CITY, CEBU	TOWNHOUSE	110-2020002255	60.00	51.00	1,273,230.00	07/21/22	PhP 22,695.14	Consolidated to HDMF
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MANDAUE CITY

RAJAH TOWNHOMES SUBDIVISION, JAGOBIAO, MANDAUE CITY, CEBU

8	867202110080005	LOT 19, BLOCK 02, RAJAH TOWNHOMES SUBDIVISION, JAGOBIAO, MANDAUE CITY, CEBU	TOWNHOUSE	43014	49.00	48.50	1,048,860.00	03/21/22	PhP 18,695.78	For consolidation - REM
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CONSOLACION										
NORTHRIDGE SUBDIVISION, CASILI, CONSOLACION, CEBU										
9	867202002210004	LOT 01, BLOCK 02, NORTHRIDGE SUBDIVISION, CASILI, CONSOLACION, CEBU	TOWN HOUSE - END WITH FIREWALL	111-2021004485	63.00	49.75	1,362,870.00	07/17/21	PhP 24,292.96	Consolidated to HDMF
GRAND TERRACE SUBDIVISION, CASILI, CONSOLACION, CEBU										
10	867201904120004	LOT 05, BLOCK 04, GRAND TERRACE SUBDIVISION, CASILI, CONSOLACION, CEBU	TOWNHOUSE	111-2021000351	40.00	55.28	1,181,070.00	11/13/20	PhP 21,052.40	Consolidated to HDMF
WINDFIELDS SUBDIVISION, DANLAG, CONSOLACION, CEBU										
11	867201905100002	LOT 23, BLOCK 01, PHASE 01, WINDFIELDS SUBDIVISION, DANLAG, CONSOLACION, CEBU	DUPLEX WITH EAVES	T-119091	91.00	36.00	522,547.20	05/13/22	PhP 9,314.33	Consolidated to HDMF
LA MONTANA SUBDIVISION, CABANGAHAN, CONSOLACION, CEBU										
12	806718111200186	LOT 32, BLOCK 05, PHASE 01, LA MONTANA SUBDIVISION, CABANGAHAN, CONSOLACION, CEBU	SINGLE DETACHED	111-2018007957	74.00	24.72	569,340.00	07/22/22	PhP 10,148.40	Consolidated to HDMF
DANAO CITY										
VILLA ANGELINA SUBDIVISION, SABANG, DANAO CITY, CEBU										
13	867201812120002	LOT 36, BLOCK 06, VILLA ANGELINA SUBDIVISION, SABANG, DANAO CITY, CEBU	TOWNHOUSE	108-2013000039	35.00	42.00	578,610.00	05/07/22	PhP 10,313.64	Consolidated to HDMF
CEBU CITY										
URBAN DECA HOMES TISA CONDOMINIUM, LABANGON, CEBU CITY, CEBU										
14	864201809060003	UNIT B13-404, URBAN DECA HOMES TISA CONDOMINIUM, LABANGON, CEBU CITY, CEBU	CONDOMINIUM	107-2015004667		25.00	1,134,360.00	06/03/22	PhP 20,219.80	For consolidation - CTS (Under BIR abatement)
VILLA LEYSON SUBDIVISION, BACAYAN, CEBU CITY										
15	864201811130001	LOT 53, BLOCK 15, PHASE 01, VILLA LEYSON SUBDIVISION, BACAYAN, CEBU CITY	TOWNHOUSE	135273	40.00	60.00	673,650.00	07/22/22	PhP 12,007.71	For consolidation - REM
TALISAY CITY										
DECA HOMES - TALISAY SUBDIVISION, DUMLOG, TALISAY CITY, CEBU										
16	806418091700154	LOT 11, BLOCK 11, PHASE 01, DECA HOMES - TALISAY SUBDIVISION, DUMLOG, TALISAY CITY, CEBU	TOWNHOUSE	102-2020001910	40.00	56.00	1,132,740.00	11/27/20	PhP 20,190.93	Consolidated to HDMF
MINGLANILLA										
DECA HOMES - TUNGKIL SUBDIVISION, TUNGKIL, MINGLANILLA, CEBU										
17	806418092600053	LOT 20, BLOCK 08, PHASE 02, DECA HOMES - TUNGKIL SUBDIVISION, TUNGKIL, MINGLANILLA, CEBU	TOWNHOUSE	102-2020000591	38.00	52.00	1,091,160.00	07/22/22	PhP 19,449.77	Consolidated to HDMF
18	864202202230020	LOT 27, BLOCK 09, PHASE 02, DECA HOMES - TUNGKIL SUBDIVISION, TUNGKIL, MINGLANILLA, CEBU	TOWNHOUSE	T-157297	38.00	46.40	909,275.40	07/22/22	PhP 16,207.70	For consolidation - REM (Under BIR abatement)
19	806418091700084	LOT 02, BLOCK 14, PHASE 02, DECA HOMES - TUNGKIL SUBDIVISION, TUNGKIL, MINGLANILLA, CEBU	TOWNHOUSE	102-2018003774	52.00	54.40	1,068,120.00	07/22/22	PhP 19,039.08	Consolidated to HDMF

20	864202203180007	LOT 21, BLOCK 07, PHASE 03, DECA HOMES - TUNGKIL SUBDIVISION, TUNGKIL, MINGLANILLA, CEBU	TOWNHOUSE	102-2017007358	38.00	46.40	871,209.00	07/22/22	PhP 15,529.17	Consolidated to HDMF
21	806418091700032	LOT 27, BLOCK 02, PHASE 04, DECA HOMES - TUNGKIL SUBDIVISION, TUNGKIL, MINGLANILLA, CEBU	TOWNHOUSE	102-2017006390	38.00	46.40	904,050.00	07/22/22	PhP 16,114.56	Consolidated to HDMF
22	806418122800035	LOT 02, BLOCK 06, PHASE 04, DECA HOMES - TUNGKIL SUBDIVISION, TUNGKIL, MINGLANILLA, CEBU	TOWNHOUSE	102-2019001871	38.00	56.40	1,020,510.00	07/22/22	PhP 18,190.44	Consolidated to HDMF

LINAO, MINGLANILLA, CEBU

23	864201908090013	LOT 7-L & 7-FP, LINAO, MINGLANILLA, CEBU	SINGLE DETACHED	102-2020006698 & 102-2020006699	145.00	97.57	1,596,645.00	11/09/21	PhP 28,459.96	Consolidated to HDMF
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ARGAO

LANGTAD, ARGAO, CEBU

24	806420071000021	LOT 27, LANGTAD, ARGAO, CEBU	LOT ONLY	TP-14953	200.00		756,000.00	11/11/21	PhP 13,475.59	For consolidation - REM (Under BIR abatement)
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CARCAR CITY

LUMINA CARCAR SUBDIVISION, PERRELOS, CARCAR CITY, CEBU

25	864202203180001	LOT 08, BLOCK 07, PHASE 02, LUMINA CARCAR SUBDIVISION, PERRELOS, CARCAR CITY, CEBU	ROWHOUSE	102-2018001992	36.00	22.00	488,520.00	03/08/22	PhP 8,707.80	For consolidation - CTS
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TIERRA NAVA SUBDIVISION, LIBURON, CARCAR CITY, CEBU

26	864202203180005	LOT 30, BLOCK 19, TIERRA NAVA SUBDIVISION, LIBURON, CARCAR CITY, CEBU	TOWNHOUSE END WITH FIRE	102-2017008585	75.00	36.00	1,286,190.00	02/11/22	PhP 22,926.15	For consolidation - CTS
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BALAMBAN

SAN JOSEMARIA VILLAGE, BUANOY, BALAMBAN, CEBU

27	864202104050004	LOT 09, BLOCK 07, SAN JOSEMARIA VILLAGE, BUANOY, BALAMBAN, CEBU	LOT ONLY	T-4118	100.00		309,600.00	03/17/21	PhP 5,518.57	For consolidation - REM
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NOTE: ACCOUNTS UNDER ABATEMENT MAY TAKE SEVERAL YEARS (MORE OR LESS 5 YEARS) FOR TCT TO BE CONSOLIDATED IN THE NAME OF THE FUND



Buy a property
as low as
₱ 309,600.00

AUCTION SALE

DATE OF ACCEPTANCE: 15 AUGUST 2022 - 19 AUGUST 2022 8:00 AM - 5:00 PM
at the 3rd Floor, Pag-IBIG Fund WT Corporate Tower, Cebu Business Park, Cebu City
DATE OF OPENING: 23 AUGUST 2022



Block 17, Lot 21, Deca Homes - Mactan 1 Subdivision, Marigondon, Lapu-Lapu City, Cebu

- House and Lot (Townhouse)
- Lot Area : 40.00 Sqm.
- Floor Area : 52.00 Sqm.
- Occupancy Status : OCCUPIED
- Status of TCT : Consolidated to HDMF

Minimum Bid Price : Php 1,024,830.00

DISCOUNT: 20% for Cash Purchase
10% for Short - Term Installment



Block 04, Lot 02, Phase 01, Haniyyah Homes Subdivision, Calawisan, Lapu-Lapu City, Cebu

- House and Lot (Townhouse)
- Lot Area : 40.00 Sqm.
- Floor Area : 49.80 Sqm.
- Occupancy Status : UNOCCUPIED
- Status of TCT : For consolidation - REM

Minimum Bid Price : Php 1,125,684.00

DISCOUNT: 20% for Cash Purchase
10% for Short - Term Installment



Block 03, Lot 27, Earnestine Homes Subdivision, Babag, Lapu-Lapu City, Cebu

- House and Lot (Townhouse)
- Lot Area : 60.00 Sqm.
- Floor Area : 51.00 Sqm.
- Occupancy Status : UNOCCUPIED
- Status of TCT : Consolidated to HDMF

Minimum Bid Price : Php 1,273,230.00

DISCOUNT: 20% for Cash Purchase
10% for Short - Term Installment



Block 04, Lot 05, Grand Terrace Subdivision, Casili, Consolacion, Cebu

- House and Lot (Townhouse)
- Lot Area : 40.00 Sqm.
- Floor Area : 55.28 Sqm.
- Occupancy Status : OCCUPIED
- Status of TCT : Consolidated to HDMF

Minimum Bid Price : Php 1,181,070.00

DISCOUNT: 20% for Cash Purchase
10% for Short - Term Installment



Block 06, Lot 36, Villa Angelina Subdivision, Labangon, Danao City, Cebu

- House and Lot (Townhouse)
- Lot Area : 35.00 Sqm.
- Floor Area : 42.00 Sqm.
- Occupancy Status : OCCUPIED
- Status of TCT : Consolidated to HDMF

Minimum Bid Price : Php 578,610.00

DISCOUNT: 20% for Cash Purchase
10% for Short - Term Installment



Block 11, Lot 11, Phase 01, Deca Homes Subdivision, Dumlog, Talisay City, Cebu

- House and Lot (Townhouse)
- Lot Area : 40.00 Sqm.
- Floor Area : 56.00 Sqm.
- Occupancy Status : OCCUPIED
- Status of TCT : Consolidated to HDMF

Minimum Bid Price : Php 1,132,740.00

DISCOUNT: 20% for Cash Purchase
10% for Short - Term Installment



Block 14, Lot 02, Phase 02, Deca Homes - Tungkil Subd., Tungkil, Minglanilla, Cebu

- House and Lot (Townhouse)
- Lot Area : 52.00 Sqm.
- Floor Area : 54.40 Sqm.
- Occupancy Status : OCCUPIED
- Status of TCT : Consolidated to HDMF

Minimum Bid Price : Php 1,068,120.00

DISCOUNT: 20% for Cash Purchase
10% for Short - Term Installment



Block 06, Lot 02, Phase 04, Deca Homes - Tungkil Subd., Tungkil, Minglanilla, Cebu

- House and Lot (Townhouse)
- Lot Area : 38.00 Sqm.
- Floor Area : 56.40 Sqm.
- Occupancy Status : OCCUPIED
- Status of TCT : Consolidated to HDMF

Minimum Bid Price : Php 1,020,510.00

DISCOUNT: 20% for Cash Purchase
10% for Short - Term Installment



Block 07, Lot 08, Phase 02, Lumina Carcar Subdivision, Perrelos, Carcar City, Cebu

- House and Lot (Rowhouse)
- Lot Area : 36.00 Sqm.
- Floor Area : 22.00 Sqm.
- Occupancy Status : UNOCCUPIED
- Status of TCT : For consolidation - CTS

Minimum Bid Price : Php 488,520.00

DISCOUNT: 20% for Cash Purchase
10% for Short - Term Installment



Unit B3-7, Phase 01, Saekyung Village I Condominium, Marigondon, Lapu-Lapu City, Cebu

- Condominium
- Floor Area : 63.00 Sqm.
- Occupancy Status : OCCUPIED
- Status of TCT : Consolidated to HDMF

Minimum Bid Price : Php 2,198,520.00

DISCOUNT: 20% for Cash Purchase
10% for Short - Term Installment



Block 09, Lot 45, Fleur De Ville Subdivision, Mactan, Lapu-Lapu City, Cebu

- House and Lot (Townhouse)
- Lot Area : 40.00 Sqm.
- Floor Area : 49.80 Sqm.
- Occupancy Status : OCCUPIED
- Status of TCT : Consolidated to HDMF

Minimum Bid Price : Php 1,135,080.00

DISCOUNT: 20% for Cash Purchase
10% for Short - Term Installment



Block 02, Lot 19, Rajah Townhomes Subdivision, Jagobiao, Mandaue City, Cebu

- House and Lot (Townhouse)
- Lot Area : 49.00 Sqm.
- Floor Area : 48.50 Sqm.
- Occupancy Status : OCCUPIED
- Status of TCT : For consolidation - REM

Minimum Bid Price : Php 1,048,860.00

DISCOUNT: 20% for Cash Purchase
10% for Short - Term Installment



Block 01, Lot 23, Ph. 1A, Windfields Subdivision, Danlag, Consolacion, Cebu

- House and Lot (Duplex with Eaves)
- Lot Area : 91.00 Sqm.
- Floor Area : 36.00 Sqm.
- Occupancy Status : OCCUPIED
- Status of TCT : Consolidated to HDMF

Minimum Bid Price : Php 522,547.20

DISCOUNT: 20% for Cash Purchase
10% for Short - Term Installment



Unit 13-404, Urban Deca Homes Tisa Condominium, Labangon, Cebu City, Cebu

- Condominium
- Floor Area : 25.00 Sqm.
- Occupancy Status : OCCUPIED
- Status of TCT : For consolidation - CTS (Under BIR abatement)

Minimum Bid Price : Php 1,134,360.00

DISCOUNT: 20% for Cash Purchase
10% for Short - Term Installment



Block 08, Lot 20, Phase 02, Deca Homes - Tungkil Subd., Tungkil, Minglanilla, Cebu

- House and Lot (Townhouse)
- Lot Area : 38.00 Sqm.
- Floor Area : 52.00 Sqm.
- Occupancy Status : OCCUPIED
- Status of TCT : Consolidated to HDMF

Minimum Bid Price : Php 1,091,160.00

DISCOUNT: 20% for Cash Purchase
10% for Short - Term Installment



Block 07, Lot 21, Phase 03, Deca Homes - Tungkil Subd., Tungkil, Minglanilla, Cebu

- House and Lot (Townhouse)
- Lot Area : 38.00 Sqm.
- Floor Area : 46.40 Sqm.
- Occupancy Status : UNOCCUPIED
- Status of TCT : Consolidated to HDMF

Minimum Bid Price : Php 871,209.00

DISCOUNT: 20% for Cash Purchase
10% for Short - Term Installment



Lot 7-L & 7-FP, Linao, Minglanilla, Cebu

- House and Lot (Single Detached)
- Lot Area : 145.00 Sqm.
- Floor Area : 97.57 Sqm.
- Occupancy Status : OCCUPIED
- Status of TCT : Consolidated to HDMF

Minimum Bid Price : Php 1,596,645.00

DISCOUNT: 20% for Cash Purchase
10% for Short - Term Installment



Block 19, Lot 30, Tierra Nava Subdivision, Liburon, Carcar City, Cebu

- House and Lot (Townhouse - End with Firewall)
- Lot Area : 75.00 Sqm.
- Floor Area : 36.00 Sqm.
- Occupancy Status : UNOCCUPIED
- Status of TCT : For consolidation - CTS

Minimum Bid Price : Php 1,286,190.00

DISCOUNT: 20% for Cash Purchase
10% for Short - Term Installment



Block 01, Lot 07, Phase 01, BF Townhomes Subdivision, Pajac, Lapu-Lapu City, Cebu

- House and Lot (Double Attached)
- Lot Area : 105.00 Sqm.
- Floor Area : 70.00 Sqm.
- Occupancy Status : OCCUPIED
- Status of TCT : Consolidated to HDMF

Minimum Bid Price : Php 2,097,450.00

DISCOUNT: 20% for Cash Purchase
10% for Short - Term Installment



Block 15, Lot 28, La Aldea Buena Mactan Subdivision, Babag, Lapu-Lapu City, Cebu

- House and Lot (Townhouse)
- Lot Area : 40.00 Sqm.
- Floor Area : 44.00 Sqm.
- Occupancy Status : UNOCCUPIED WITH THINGS INSIDE
- Status of TCT : Consolidated to HDMF

Minimum Bid Price : Php 767,970.00

DISCOUNT: 20% for Cash Purchase
10% for Short - Term Installment



Block 02, Lot 01, Northridge Subdivision, Casili, Consolacion, Cebu

- House and Lot (Townhouse - End with Firewall)
- Lot Area : 63.00 Sqm.
- Floor Area : 49.75 Sqm.
- Occupancy Status : OCCUPIED
- Status of TCT : Consolidated to HDMF

Minimum Bid Price : Php 1,362,870.00

DISCOUNT: 20% for Cash Purchase
10% for Short - Term Installment



Block 05, Lot 32, Phase 01, La Montana Subdivision, Cabangahan, Consolacion, Cebu

- House and Lot (Single Detached)
- Lot Area : 74.00 Sqm.
- Floor Area : 24.72 Sqm.
- Occupancy Status : OCCUPIED
- Status of TCT : Consolidated to HDMF

Minimum Bid Price : Php 569,340.00

DISCOUNT: 20% for Cash Purchase
10% for Short - Term Installment



Block 15, Lot 53, Phase 01, Villa Leyson Subdivision, Bacayan, Cebu City

- House and Lot (Townhouse)
- Lot Area : 40.00 Sqm.
- Floor Area : 60.00 Sqm.
- Occupancy Status : OCCUPIED
- Status of TCT : For consolidation - REM

Minimum Bid Price : Php 673,650.00

DISCOUNT: 20% for Cash Purchase
10% for Short - Term Installment



Block 09, Lot 27, Phase 02, Deca Homes - Tungkil Subd., Tungkil, Minglanilla, Cebu

- House and Lot (Townhouse)
- Lot Area : 38.00 Sqm.
- Floor Area : 46.40 Sqm.
- Occupancy Status : UNOCCUPIED
- Status of TCT : For consolidation - REM (Under BIR abatement)

Minimum Bid Price : Php 909,275.40

DISCOUNT: 20% for Cash Purchase
10% for Short - Term Installment



Block 02, Lot 27, Phase 04, Deca Homes - Tungkil Subd., Tungkil, Minglanilla, Cebu

- House and Lot (Townhouse)
- Lot Area : 38.00 Sqm.
- Floor Area : 46.40 Sqm.
- Occupancy Status : UNOCCUPIED
- Status of TCT : Consolidated to HDMF

Minimum Bid Price : Php 904,050.00

DISCOUNT: 20% for Cash Purchase
10% for Short - Term Installment



Lot 27, Langtad, Argao, Cebu

- Lot Only
- Lot Area : 200.00 Sqm.
- Occupancy Status : UNOCCUPIED - LOT
- Status of TCT : For consolidation - REM (Under BIR abatement)

Minimum Bid Price : Php 756,000.00

DISCOUNT: 20% for Cash Purchase
10% for Short - Term Installment



Block 07, Lot 09, San Jose Maria Village, Buanoy, Balamban, Cebu

- Lot Only
- Lot Area : 100.00 Sqm.
- Occupancy Status : UNOCCUPIED - LOT
- Status of TCT : For consolidation - REM

Minimum Bid Price : Php 309,600.00

DISCOUNT: 20% for Cash Purchase
10% for Short - Term Installment

NOTE: ACCOUNTS UNDER BIR ABATEMENT MAY TAKE SEVERAL YEARS (more or less 5 years) FOR TCT TO BE CONSOLIDATED IN THE NAME OF THE FUND

For more information, please visit or call Acquired Assets Division at the 3rd Floor, Pag-IBIG Fund-WT Corporate Tower, Mindanao Ave., Cebu Business Park, Cebu City
Globe Landline: (032) 412-2110, Globe mobile no. 0926-0815994 and Smart mobile no. 0943-3615915 or email us at cebulmrd.lrrd2@pagibigfund.gov.ph; visit our website at www.pagibigfund.gov.ph

Rank

OFFER TO BID

_____ Date

To: **Pag-IBIG FUND COMMITTEE ON DISPOSITION OF ACQUIRED ASSETS**

Relative to your “**INVITATION TO BID**” on sale of acquired properties published in the newspaper/Pag-IBIG Fund website to be held on _____ at _____, I/We hereby submit my/our bid offer, subject to the terms and conditions stated in the Invitation to Bid and the Guidelines Implementing the Sale of Pag-IBIG Fund Acquired Assets Program:

1. Location of the Property: _____
_____ Property Number: _____
2. Bid Offer: _____
_____ (P _____)
3. Bid Bond (5% of Bid Offer): _____
_____ (P _____)
4. Mode of Payment for the Remaining Balance of Bid Offer:

☐ Cash (to pay within 30 days from signing of Deed of Conditional Sale)

☐ Short-Term Installment (to pay within _____ months) (maximum of 12 months)

☐ Long-Term Installment (to pay within _____ years) (maximum of 30 years) (please attached a copy of proof of income)

I/We certify that the information/statement indicated herein is to my/our knowledge, true, correct, complete and updated and I/We investigate and inspect the said property/ies before tendering this offer to bid. The signature appearing below is genuine. Further, I/We hereby agree of the following:

- 1) To purchase the property/ies on “**As Is, Where Is**” basis on which I/We accept the physical condition of the property/ies including whether it is occupied or not. That whatever fees and dues pertaining to the property/ies shall be for the account of the me/us;
- 2) To hold Pag-IBIG Fund free and harmless from liabilities of whatever kind and nature arising out of any legal claims which may be filed by third persons involving the property/ies;
- 3) That I/We enclose my/our CASH payment/s or MANAGER’s CHECK payable to the Pag-IBIG FUND, as bidder’s bond in the amount at least 5% of the bid offer. The said deposit shall be returned if my/our proposal is deemed unsuccessful, or applied as part of the payment if my/our bid is declared as winning bid by the Pag-IBIG FUND.
- 4) That Pag-IBIG Fund has no commitment and makes no guaranty to approve the offer, as it is understood to be subject to final approval by Pag-IBIG Fund’s approving authorities.
- 5) That should my/our application be approved, notarial and all other fees pertaining to the purchase of the property/ies shall be for my/our account.
- 6) That any notification posted on website and/or sent by Pag-IBIG Fund through email or SMS shall be sufficient compliance to the notification requirement and presumed to be deemed and received.

Further, I/We hereby agree and consent to the collection, generation, use, processing, storage and retention of my/our personal information for the purpose/s of acquiring a Pag-IBIG Fund acquired asset/s. I/We understand that my/our personal information will be shared with other government agencies and to third parties as may be necessary, for the use of which shall be governed by the Republic Act No. 10173 also known as the “Data Privacy Act of 2012” and its implementing rules and regulations, I/We promise to notify Pag-IBIG Fund should there be any amendment or changes in my/our personal information indicated herein.

SIGNATURE OF BIDDER
OVER PRINTED NAME

SIGNATURE OF AUTHORIZED
REPRESENTATIVE OVER PRINTED NAME
(IF ANY)

DATE

Bidder Information (Please write in BLOCK LETTERS):

NAME OF BIDDER <small>Last Name First Name Name Extension (e.g. Jr., III) Middle Name Maiden Name</small>					DATE OF BIRTH <table><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr><tr><td>m</td><td>m</td><td>d</td><td>d</td><td>y</td><td>y</td><td>y</td><td>y</td><td></td><td></td></tr></table>												m	m	d	d	y	y	y	y																																	
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PRESENT OCCUPANT <input type="checkbox"/> Yes <input type="checkbox"/> No		FORMER OWNER <input type="checkbox"/> Yes <input type="checkbox"/> No		Pag-IBIG MEMBER <input type="checkbox"/> Yes <input type="checkbox"/> No		WITH PREVIOUS / EXISTING Pag-IBIG HOUSING LOAN ACCOUNT <input type="checkbox"/> Yes, Housing Account Number (HAN) : _____ <input type="checkbox"/> No																																																			
MARITAL STATUS <input type="checkbox"/> Single/Unmarried <input type="checkbox"/> Widow/er <input type="checkbox"/> Annulled <input type="checkbox"/> Married <input type="checkbox"/> Legally Separated				GENDER <input type="checkbox"/> Male <input type="checkbox"/> Female		CITIZENSHIP																																																			
Pag-IBIG MID NUMBER/RTN		SSS/GSIS ID NO.		TAXPAYERS ID NO. (TIN)		COMMON REFERENCE NO. (CRN)																																																			
NAME OF SPOUSE (IF MARRIED) <small>Last Name First Name Name Extension (e.g. Jr., III) Middle Name Maiden Name</small>					DATE OF BIRTH <table><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr><tr><td>m</td><td>m</td><td>d</td><td>d</td><td>y</td><td>y</td><td>y</td><td>y</td><td></td><td></td></tr></table>													m	m	d	d	y	y	y	y																																
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PERMANENT HOME ADDRESS <small>Unit/Room No., Floor Building Name Lot No., Block No., Phase No. or House No. Street Name</small>					CONTACT DETAILS <small>(Indicate country code if abroad)</small> COUNTRY + AREA CODE TELEPHONE NO. Cellphone No. <table><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table> Home Tel. No. <table><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table> Employer/Business Tel. No. <table><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table> Personal Email Address <table><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>																																																				
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PREFERRED MAILING ADDRESS <input type="checkbox"/> Present Home Address <input type="checkbox"/> Employer/Business Address <input type="checkbox"/> Permanent Home Address																																																									

Authorized Representative Information (if applicable) (Please write in BLOCK LETTERS):

(Note: Authorized Representatives must be armed with an SPA when transacting with Pag-IBIG Fund)

NAME OF AUTHORIZED REPRESENTATIVE <small>Last Name First Name Name Extension (e.g. Jr., III) Middle Name Maiden Name</small>					DATE OF BIRTH <table><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr><tr><td>m</td><td>m</td><td>d</td><td>d</td><td>y</td><td>y</td><td>y</td><td>y</td><td></td><td></td></tr></table>												m	m	d	d	y	y	y	y																																			
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PREFERRED MAILING ADDRESS <input type="checkbox"/> Present Home Address <input type="checkbox"/> Employer/Business Address <input type="checkbox"/> Permanent Home Address																																																											

THIS PORTION IS FOR Pag-IBIG FUND USE ONLY

Reviewed by	Date	Remarks
Noted by Committee on Disposition of Acquired Assets		

Rank

OFFER TO BID

_____ Date

To: **Pag-IBIG FUND COMMITTEE ON DISPOSITION OF ACQUIRED ASSETS**

Relative to your “**INVITATION TO BID**” on sale of acquired properties published in the newspaper/Pag-IBIG Fund website to be held on _____ at _____, I/We hereby submit my/our bid offer, subject to the terms and conditions stated in the Invitation to Bid and the Guidelines Implementing the Sale of Pag-IBIG Fund Acquired Assets Program:

1. Location of the Property: _____
_____ Property Number: _____
2. Bid Offer: _____
_____ (P _____)
3. Bid Bond (5% of Bid Offer): _____
_____ (P _____)
4. Mode of Payment for the Remaining Balance of Bid Offer:

☐ Cash (to pay within 30 days from signing of Deed of Conditional Sale)

☐ Short-Term Installment (to pay within _____ months) (maximum of 12 months)

I/We certify that the information/statement indicated herein is to my/our knowledge, true, correct, complete and updated and I/We investigate and inspect the said property/ies before tendering this offer to bid. The signature appearing below is genuine. Further, I/We hereby agree of the following:

- 1) To purchase the property/ies on “**As Is, Where Is**” basis on which I/We accept the physical condition of the property/ies including whether it is occupied or not. That whatever fees and dues pertaining to the property/ies shall be for the account of the me/us;
- 2) To hold Pag-IBIG Fund free and harmless from liabilities of whatever kind and nature arising out of any legal claims which may be filed by third persons involving the property/ies;
- 3) That I/We enclose my/our CASH payment/s or MANAGER’s CHECK payable to the Pag-IBIG FUND, as bidder’s bond in the amount at least 5% of the bid offer. The said deposit shall be returned if my/our proposal is deemed unsuccessful, or applied as part of the payment if my/our bid is declared as winning bid by the Pag-IBIG FUND.
- 4) That Pag-IBIG Fund has no commitment and makes no guaranty to approve the offer, as it is understood to be subject to final approval by Pag-IBIG Fund’s approving authorities.
- 5) That should my/our application be approved, notarial and all other fees pertaining to the purchase of the property/ies shall be for my/our account.
- 6) That any notification posted on website and/or sent by Pag-IBIG Fund through email or SMS shall be sufficient compliance to the notification requirement and presumed to be deemed and received.

Further, I/We hereby agree and consent to the collection, generation, use, processing, storage and retention of my/our personal information for the purpose/s of acquiring a Pag-IBIG Fund acquired asset/s. I/We understand that my/our personal information will be shared with other government agencies and to third parties as may be necessary, for the use of which shall be governed by the Republic Act No. 10173 also known as the “Data Privacy Act of 2012” and its implementing rules and regulations, I/We promise to notify Pag-IBIG Fund should there be any amendment or changes in my/our personal information indicated herein.

SIGNATURE OF BIDDER
OVER PRINTED NAME

SIGNATURE OF AUTHORIZED
REPRESENTATIVE OVER PRINTED NAME
(IF ANY)

DATE

THIS FORM MAY BE REPRODUCED. NOT FOR SALE.

(Note: Authorized Representatives must be armed with an SPA / Secretary's Certificate when transacting with Pag-IBIG Fund)

THIS PORTION IS FOR Pag-IBIG FUND USE ONLY

THIS FORM MAY BE REPRODUCED. NOT FOR SALE.

SECRETARY’S CERTIFICATE

I, _____, Filipino, of legal age, with office address at _____, after being duly sworn in accordance with law, hereby depose and say:

- 1. That I am the duly elected Corporate Secretary of _____, a corporation duly organized and existing under the laws of the Republic of the Philippines, with principal office address at _____.
- 2. That during the Regular/Special meeting of the Board of (Directors/Trustees) of the said corporation held on _____ at _____, at which a quorum was present, the following resolutions were adopted:

RESOLUTION NO. _____
Series of _____

“**RESOLVED**, as it is hereby resolved, that the Corporation is hereby authorized to participate in a public auction of acquired assets of Pag-IBIG Fund, subject to such terms and conditions as may be provided by the Pag-IBIG Fund.

“**RESOLVED FURTHER**, that Mr./Ms. _____ is/are hereby authorized for and in behalf of the Corporation to do and perform the following acts, to wit:

“To execute, sign and deliver to the Pag-IBIG Fund any documents which may be required in participation of the Corporation in public bidding and post bid documentation thereafter in case the bid is declared as the winning bid;

“To receive the Notice of Award issued by the Committee on Disposition of Acquired Assets of Pag-IBIG Fund once the bid offer is declared as the winning bid;

“To receive bidding documents, including the bidder’s bond from Committee on Disposition of Acquired Assets of Pag-IBIG Fund once the bid offer is declared as non-winning/ineligible bid; and

“To perform other acts that the corporation is required to perform in relation to the said public auction of the Fund.

“**RESOLVED FINALLY**, that any and all acts of the above-named representative/attorney-in-fact concerning the above-referenced subject matter are hereby affirmed, confirmed and ratified by the Corporation for all legal intents and purposes.”

The foregoing resolutions are in full force and effect and have not been amended, suspended or revoked.

IN WITNESS WHEREOF, this Certificate has been signed this _____, 20__ at _____, Philippines.

Corporate Secretary

I.D. _____ No. _____
Date of Issue: _____
Expiry Date: _____

SUBSCRIBED AND SWORN TO before me at _____
on _____ affiant exhibited to me his/her Competent Evidence of Identity
_____ No. _____ issued on _____, at
_____, and is personally known to or identified by
me to be the same person who executed the foregoing Secretary’s Certificate and
he/she further affirmed and made oath as to the said instrument.

NOTARY PUBLIC

Doc. No. _____;
Page No. _____;
Book No. _____;
Series of _____.

<http://www.foreclosurephilippines.com>

SPECIAL POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS:

I/We _____, Filipino citizen/s, of legal age, single/married, with residence and postal address at _____ do hereby name, constitute, and appoint _____, of legal age, single/married, with residence and postal address at _____ to be my/our true and lawful Attorney-in-Fact, for me/us in my/our name, place and stead, to do and perform the following acts, to wit:

1. To participate, for and in my/our behalf, in a public auction of Pag-IBIG Fund Acquired Assets scheduled on _____ to be held at _____;
2. To make, sign and submit any documents which may be required by the Pag-IBIG Fund subject of my/our participation in public bidding and post-bid documentation thereafter if in case that my/our bid is declared as the winning bid;
3. To receive the Notice of Award issued by the Committee on Disposition of Acquired Assets of Pag-IBIG Fund once my/our bid offer is declared as the winning bid;
4. To receive my/our bidding documents, including the bidder's bond, from Committee on Disposition of Acquired Assets of Pag-IBIG Fund once my/our bid offer is declared as non-winning/ineligible bid; and
5. To perform other acts that the bidder is required to perform in relation to the said public auction of the Fund.

HEREBY GIVING AND GRANTING unto my/our said Attorney-in-Fact full power and authority to do and perform each and every act which may be necessary or convenient, in connection with any of the foregoing as fully to all intents and purposes as I/We might or could do, if personally present and acting in person, **HEREBY RATIFYING AND CONFIRMING** all that my said Attorney-in-Fact may also do or cause to be done under and by virtue of these presents.

IN WITNESS WHEREOF, I have hereunto set my hand this _____ day of _____, _____ at the Province/City of _____.

Attorney-in-Fact

Bidder

No. _____
Date of Issue _____
Expiry Date _____

No. _____
Date of Issue _____
Expiry Date _____

With marital consent

SIGNED IN THE PRESENCE OF:

ACKNOWLEDGMENT

REPUBLIC OF THE PHILIPPINES)
PROVINCE/CITY OF _____) S.S.

BEFORE ME, a Notary Public for and in _____,
province/city of _____, this _____ day of _____,
personally appeared the named-persons in this Special Power of Attorney (SPA), who
have satisfactorily proven to me their identity through their identifying documents written
below their names and signature, that they are the same persons who executed and
voluntarily signed the foregoing SPA, duly signed by their instrumental witnesses at the
spaces herein provided which they acknowledged before me as their free and voluntary
act and deed.

The foregoing instrument which relates to a SPA consists of _____ (____) pages
including the page on which the acknowledgment is written, has been signed by the
parties and instrumental witnesses on all pages thereof, in my presence, and sealed with
my Notarial Seal.

WITNESS MY HAND AND NOTARIAL SEAL.

NOTARY PUBLIC

Doc. No. _____;
Page No. _____;
Book No. _____;
Series of _____.

<https://www.foreclosurephilippines.com>

SAMPLE HOUSING LOAN CALCULATOR

LOAN AMOUNT	REQUIRED GROSS MONTHLY INCOME	ESTIMATED MONTHLY AMORTIZATION <i>Principal + Interest</i> <i>(Based on the 3 years repricing period and a term of 30 years)</i>
400,000.00	7,036.77	2,462.87
500,000.00	8,795.96	3,078.59
1,000,000.00	17,591.92	6,157.17
1,500,000.00	26,387.88	9,235.76
2,000,000.00	35,183.84	12,314.34
2,500,000.00	43,979.80	15,392.93
3,000,000.00	52,775.76	18,471.52
3,500,000.00	61,571.72	21,550.10
4,000,000.00	70,367.68	24,628.69
4,500,000.00	79,163.64	27,707.27
5,000,000.00	87,959.60	30,785.86
5,500,000.00	96,755.56	33,864.45
6,000,000.00	105,551.52	36,943.03

** Above computation is for reference only and NOT official.

** Actual loanable amount may vary depending on Pag-IBIG Fund's validation and evaluation.

Housing Loan Affordability Calculator <https://www.pagibigfund.gov.ph/acquiredassets.html>