

ITEM NO.	Property Number	PROPERTY LOCATION (ZAMBOANGA DEL NORTE)	PROPERTY TYPE	LOT AREA	FLOOR AREA	MINIMUM BID PRICE	TCT STATUS	Remarks
1	807618060400216	Blk 02 Lot 14 P-I Madison County Subdivision, Dicastillas, Dipolog City	Row House - End with Firewall	60.00	32.60	577,656.00	TCT for consolidation	Unoccupied
2	876201808290001	Blk 08 Lot 24 P-I Madison County Subdivision I, Dicastillas, Dipolog City	Row House	60.00	27.60	639,549.00	TCT for consolidation	Unoccupied
3	876201910010026	Blk 06 Lot 11 P-I Doña Justina Heights Subdivision I, Gulayan, Dipolog City	Row House	50.00	28.00	599,490.00	TCT for consolidation	Unoccupied
4	876201910010049	Blk 10 Lot 35 P-I Doña Justina Heights Subdivision I, Gulayan, Dipolog City	Row House	50.00	28.00	671,400.00	TCT for consolidation	Unoccupied

ITEM NO.	Property Number	PROPERTY LOCATION (ZAMBOANGA DEL SUR)	PROPERTY TYPE	LOT AREA	FLOOR AREA	MINIMUM BID PRICE	TCT STATUS	Remarks
5	807719062800072	Blk 05 Lot 19 Villa Buenavista Subdivision, Buenavista, Pagadian City	Single Attached	100.00	42.00	640,161.00	TCT for consolidation	Unoccupied
6	807718112100002	Lot 6-B-4 Dao, Pagadian City	Lot Only	400.00	-	936,000.00	TCT Consolidated	Lot Only
7	807719012200025	Blk 06 Lot 13 Yongco Executive Village Subdivision, Kawit, Pagadian City	Single Detached	150.00	79.47	1,181,176.20	TCT for consolidation	Occupied/Closed
8	807719012200015	Blk 06 Lot 15 Yongco Executive Village Subdivision, Kawit, Pagadian City	Single Detached	150.00	79.47	1,215,864.00	TCT for consolidation	Occupied/Closed
9	877202003130007	Blk 05 Lot 02 Napolan Village Subdivision, Napolan, Pagadian City	Lot Only	150.00	-	324,000.00	TCT for consolidation	Lot Only

ITEM NO.	Property Number	PROPERTY LOCATION (ZAMBOANGA CITY)	PROPERTY TYPE	LOT AREA	FLOOR AREA	MINIMUM BID PRICE	TCT STATUS	Remarks
10	807619063000006	Blk 11 Lot 16/17 Country Homes Subdivision II, Ayala, Zamboanga City	Single Attached	420.00	107.90	1,476,846.00	TCT for consolidation	Occupied/Closed
11	876201909230011	Blk 04 Lot 07 Shirmal's Happy Homes Subdivision, Cabatangan, Zamboanga City	Single Detached	130.00	42.00	1,086,930.00	TCT for consolidation	Unoccupied
12	807618060400267	Lot 2093-A4B3C4 Putik, Zamboanga City	Single Detached	400.00	127.90	2,481,210.00	TCT Consolidated	Occupied/Closed

GENERAL GUIDELINES

1. Interested parties are required to secure copies of **OFFER TO BID** (HQP-AAF-103 if individual bidder or HQP -AAF-238 if juridical entity) from Acquired Asset frontline counter servicing or may download the form at <https://www.pagibigfund.gov.ph>.
 ✓ **Dipolog Branch, FSA II Building, Quezon Ave., Miputak, Dipolog City 7100**
 ✓ **Ipil Members Services Office, GF Avery Arcade, Sanito, Ipil, Zamboanga Sibugay 7001**
 ✓ **Pagadian Members Services Branch, 2F Trace Arcade Bldg., Pajares Ave., Pagadian City 7016**
 ✓ **Zamboanga Housing Business Center, L' Arcada Complex, MCLL Highway, Tetuan, Zamboanga City 7000**
2. 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).
3. All interested buyers are encouraged to **INSPECT** the property/ies before tendering their offer/s. The list of the properties may be viewed at <https://www.pagibigfund.gov.ph/acquiredassets>.
4. Discounts are not applicable during **First Public Auction**.
Additional discounts shall be given to winning bidders (**For Second Public Auction**) depending on their chosen mode of purchase, as follows:

MODE OF PAYMENT	Additional Discount
Cash	20%
Short Term Installment	10%
Long Term Installment	0%
5. Bidders are also encouraged to visit our website, www.pagibigfund.gov.ph **five (5)** days prior the actual opening of bid offers, to check whether there are any erratum posted on the list of properties posted under the sealed public auction.
6. Bidders shall be required to register at the Acquired Asset frontline counter servicing offices, 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.
7. Acceptance of sealed bid offer/s shall be from **8:00 AM to 5:00 PM** starting **January 15, 2024** until **January 19, 2024** . Bidders are advised to submit their proposals together with a photocopy of their valid identification (ID) card and latest proof of income only on scheduled date of batch. No proposals shall be accepted earlier or later than the schedule date.
8. Bidders may designate their Authorized Representatives, provided they shall issue the following documents:

a. 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.

b. Secretary’s Certificate for company-bidder.

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

9. 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.
10. 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 offers shall be on (January 24, 2024 at 09:00 AM) at Zamboanga Housing Business Center, L' Arcada Complex, MCLL Highway, Tetuan, Zamboanga City 7000.
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 the 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 in 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 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 down payment of the winning bidder.
19. For bidders whose bid bond is in the form of MANAGER'S CHECK, they 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% down payment;
 - c.3. The bidder shall be required to file his/her Long-Term Installment application and pay the processing fee within thirty (30) calendar days upon receipt of Notice of Award:
 - Processing fee of Two Thousand Pesos (P2,000.00);
 - Equity, if applicable;
 - 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 Acquired Assets Section, Loans Management and Recovery Division, **Western Mindanao Housing Business Center** and contact Tel. no. **0947-4881690**. You may also email your inquiries for further details at zamboangalmrd.aa@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
Vice President - Home Lending Operations (VisMin)
Visayas and Mindanao Group - Chairman
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)

☐ 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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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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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.

Authorized Representative Information (Please write in BLOCK LETTERS):

NAME OF AUTHORIZED REPRESENTATIVE <i>Last Name First Name Name Extension (e.g. Jr., III) Middle Name Maiden Name</i>					DATE OF BIRTH <table border="1"><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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EMPLOYER/BUSINESS ADDRESS <i>Unit/Room No., Floor Building Name Lot No., Block No., Phase No. or House No. Street Name</i>							PREFERRED MAILING ADDRESS <input type="checkbox"/> Present Home Address <input type="checkbox"/> Employer/Business Address <input type="checkbox"/> Permanent Home Address																				
<i>Subdivision Barangay Municipality/City Province and State Country (if abroad) ZIP Code</i>																											

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

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 _____
being my _____ (relation) 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 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, including documents relative to my chosen mode of payment that may either be in Cash, Short Term Installment, or Long-Term Installment;
2. 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;
3. To receive my/our bidding documents, from Committee on Disposition of Acquired Assets of Pag-IBIG Fund once my/our bid offer is declared as non-winning/ineligible bid;
4. In case my/our chosen mode of payment is through long term installment:
 - 4.1. To received notices issued by the Pag-IBIG Fund once my/our application is approved;
 - 4.2. To receive my/our housing documents from Pag-IBIG Fund and refund of advance insurance payment in case my/our application is disapproved; and
5. In case my/our chosen mode of payment is through cash/short-term installment:
6. To present, received/claim any documents from Pag-IBIG Fund particularly the Owner's Duplicate Certificate of Title and the Cancellation of Mortgage upon full payment of the said property covered by Transfer/Condominium Certificate of Title No. _____;
7. To make, sign and execute, for and in my/our behalf, any documents which may be necessary for the release of the certificate of title;
8. To receive and encash the check due me/us from Pag-IBIG Fund, representing refund by reason of full payment and;
9. To represent and transfer official business with the Office of the Registry of Deeds, Assessor's Office, Bureau of Internal Revenue and other agencies in-connection with the cancellation of mortgage and transfer of title.
10. 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 _____.