



(Cebu Housing Hub)

## INVITATION TO BID

April 05, 2024

The Pag-IBIG Fund Committee on Disposal of Real and Other Properties Acquired hereby invites interested bidders who would like to purchase Pag-IBIG Fund acquired assets through Sealed Public Auction:

TRANCHE	AREAS	NO. OF UNITS	PERIOD OF ACCEPTANCE OF BID OFFERS	OPENING OF BID OFFERS
145 <sup>TH</sup> SPB	NEGROS PROPERTIES	7	13 MAY 2024 – 17 MAY 2024	29 MAY 2024

### GENERAL GUIDELINES

- The list of the properties for Sealed Public Auction may be viewed at Pag-IBIG Fund Official website [www.pagibigfund.gov.ph](http://www.pagibigfund.gov.ph) (click Properties for sale – Public Auction No discount Cebu Housing Business Center - **145<sup>th</sup> Tranche**).
- All interested bidders are encouraged to 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 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.”
- Interested bidders shall submit their **BID OFFER** indicating their preferred mode of payment using the **OFFER TO BID** form HQP-AAF-103 (V02) for individual bidder and HQP-AAF-238 (V02) for Company bidder. You may secure these copies at [www.pagibigfund.gov.ph](http://www.pagibigfund.gov.ph) click Properties for sale – Public Auction No discount Cebu Housing Business Center -**145<sup>th</sup> Tranche** and click/tap “click here to open complete details”.
- Discounts are not applicable during First Sealed Public Auction.
- Bidders are also encouraged to visit the above website 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 are advised to drop their **Registration form and Bid Offer/s** together with a photocopy of their valid Identification (ID) card (with 3 specimen signature) and latest proof of income in the designated drop box locations from **8:00 AM to 5:00 PM** starting **13 MAY 2024** until **17 MAY 2024**:
  - 3<sup>rd</sup> Floor, Pag-IBIG FUND – WT Corporate Tower, Mindanao Avenue, Cebu Business Park, Cebu City
  - 2<sup>nd</sup> Floor EROS Bldg., Cor. Real & Dr. V. Locsin St., Dumaguete City, Negros Oriental
- Bidders may designate their Authorized representatives, provided they shall issue the following documents:
  - Notarized Special Power of Attorney (SPA) for individual-bidder (HQP-AAF-119 (V01) and valid identification (ID) card of the bidder and their representative (with 3 specimen signature). The SPA for bidding may be downloaded at <https://www.pagibigfund.gov.ph/acquiredassets.html>  
  
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 – HQP-AAF-120 (V01) and valid identification (ID) card of the Corporate Secretary and their representative (with 3 specimen signature).  
  
NOTE: The suggested template of the said documents may be downloaded at <https://www.pagibigfund.gov.ph/acquiredassets.html>
- 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.

10. The determination of winning bidders shall be on **29 MAY 2024** at **Pag-IBIG Fund WT Corporate Tower, Cebu Business Park, Cebu City**.
11. 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.
12. The bidder who offers the highest bid shall be declared as the winner.
13. 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.
14. 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.
15. The result of the sealed public auction shall be released and posted at <https://www.pagibigfund.gov.ph/acquiredassets.html> on the following week after the scheduled date of determination of highest bidders. Bidders are encouraged to check the result on the said website.
16. 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.
17. 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.
18. For bidders whose bid bond is in the form of a **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, or pin checks.
19. 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.
20. 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.
21. 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.
22. Interested parties may visit any of the following designated dropbox location:
- 3<sup>rd</sup> Floor, Pag-IBIG FUND – WT Corporate Tower, Mindanao Avenue, Cebu Business Park, Cebu City
  - 2<sup>nd</sup> Floor EROS Bldg., Cor. Real & Dr. V. Locsin St., Dumaguete City, Negros Oriental

Or you may also contact MR. ANGELO E. HERMOSISIMA; MS. JERRA MAE D. PACINIO; MS. KAYE ANTONETTE A. DIANO OR MS. MA. SARAH A. BETINOL-NOLASCO at tel. nos. (032) 260-1800 and (032) 412-2110 or email your inquiries for further details at [aehermosisima@pagibigfund.gov.ph](mailto:aehermosisima@pagibigfund.gov.ph) or [cebulmrd.lrrd2@pagibigfund.gov.ph](mailto: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**

Vice President, 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](http://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 3<sup>rd</sup> Floor Pag-IBIG Fund – WT Corporate Tower, Mindanao Avenue, Cebu Business Park, Cebu City or at any designated dropbox location or you may download the form at [www.pagibigfund.gov.ph](http://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](http://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](http://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**  
**145th Tranche - 1st round Sealed Public Auction**

**DATE OF ACCEPTANCE:** 13 MAY 2024 TO 17 MAY 2024  
**DATE OF OPENING:** 29 MAY 2024

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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**SIBULAN**

**ESTANZIA SOUTH SUBDIVISION, MASLOG, SIBULAN, NEGROS ORIENTAL**

1	806423010300002	LOT 08, BLOCK 09, ESTANZIA SOUTH SUBDIVISION, MASLOG, SIBULAN, NEGROS ORIENTAL	SINGLE ATTACHED	103-2020000246	98.00	32.40	811,200.00	01/17/23	₱14,270.57	Consolidated to HDMF
2	864202312290001	LOTS 03 & 04, BLOCK 17, ESTANZIA SOUTH SUBDIVISION, MASLOG, SIBULAN, NEGROS ORIENTAL	ROWHOUSE END UNIT WITH EAVES	103-2020000352 & 103-2020000214	100.00	100.00	1,650,000.00	09/18/23	₱29,026.67	Consolidated to HDMF

**NORTHVILLE SUBDIVISION, BOLOCBOLOC, SIBULAN, NEGROS ORIENTAL**

3	806420071000005	LOTS 11 & 12, BLOCK 07, PH. 1, NORTHVILLE SUBDIVISION, BOLOCBOLOC, SIBULAN, NEGROS ORIENTAL	SINGLE DETACHED	T-41986 & T-41987	144.00	60.00	1,911,200.00	03/08/23	₱33,621.68	For consolidation - CTS (Under BIR abatement)
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**JUDYVILLE BEL-AIR SUBDIVISION, BOLOCBOLOC, SIBULAN, NEGROS ORIENTAL**

4	806418122800168	LOT 24, BLOCK 01, JUDYVILLE BEL-AIR SUBDIVISION, BOLOCBOLOC, SIBULAN, NEGROS ORIENTAL	SINGLE DETACHED	103-2020000941	100.00	30.00	533,600.00	10/31/23	₱9,387.05	Consolidated to HDMF
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**BACONG**

**SACSAC, BACONG, NEGROS ORIENTAL**

5	806419062400038	LOT 1250-A, SACSAC, BACONG, NEGROS ORIENTAL	SINGLE DETACHED	T-33603	700.00	160.26	3,063,150.00	01/15/24	₱53,886.69	For consolidation - REM
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**BAYAWAN CITY**

**AMPAROS VILLAGE, VILLAREAL, BAYAWAN CITY, NEGROS ORIENTAL**

6	864202110080007	LOT 19, BLOCK 21, AMPAROS VILLAGE, VILLAREAL, BAYAWAN CITY, NEGROS ORIENTAL	SINGLE ATTACHED	T-36819	120.00	49.80	1,154,600.00	03/30/23	₱20,311.63	For consolidation - CTS (Under BIR abatement)
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**LOPEZVILLE SUBDIVISION, BANGA, BAYAWAN CITY, NEGROS ORIENTAL**

7	864202202230017	LOT 54, BLOCK 11, LOPEZVILLE SUBDIVISION, BANGA, BAYAWAN CITY, NEGROS ORIENTAL	SINGLE ATTACHED	T-34576	80.00	34.02	669,800.00	01/12/24	₱11,783.07	For consolidation - CTS (Under BIR abatement)
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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  
₱ 533,600.00

# AUCTION SALE

DATE OF ACCEPTANCE: 13 MAY 2024 - 17 MAY 2024 8:00 AM - 5:00 PM  
at the Pag-IBIG Fund Dumaguete Branch 2nd Flr. EROS Building, Cor. Real &  
Dr. V. Locsin Street, Dumaguete City, Negros Oriental

DATE OF OPENING: 29 MAY 2024



📍 **Block 09, Lot 08, Estanzia South Subdivision, Maslog, Sibulan, Negros Oriental**

🏠 **House and Lot (Single Attached)**  
 Lot Area : 98.00 Sqm.  
 Floor Area : 32.40 Sqm.  
 Occupancy Status : UNOCCUPIED  
 Status of TCT : Consolidated to HDMF

**Minimum Bid Price : Php 811,200.00**



📍 **Block 17, Lots 03 & 04, Estanzia South Subdivision, Maslog, Sibulan, Negros Oriental**

🏠 **House and Lot (Rowhouse End unit with Eaves)**  
 Lot Area : 100.00 Sqm.  
 Floor Area : 100.00 Sqm.  
 Occupancy Status : OCCUPIED  
 Status of TCT : Consolidated to HDMF

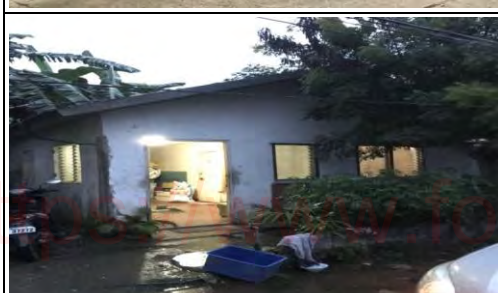
**Minimum Bid Price : Php 1,650,000.00**



📍 **Block 07, Lots 11 & 12, Ph. 1, Northville Subdivision, Bolocboloc, Sibulan, Negros Oriental**

🏠 **House and Lot (Single Detached)**  
 Lot Area : 144.00 Sqm.  
 Floor Area : 60.00 Sqm.  
 Occupancy Status : OCCUPIED  
 Status of TCT : For consolidation - CTS  
 (Under BIR abatement)

**Minimum Bid Price : Php 1,911,200.00**



📍 **Block 01, Lot 24, Judyville Bel-Air Subdivision, Bolocboloc, Sibulan, Negros Oriental**

🏠 **House and Lot (Single Detached)**  
 Lot Area : 100.00 Sqm.  
 Floor Area : 30.00 Sqm.  
 Occupancy Status : OCCUPIED  
 Status of TCT : Consolidated to HDMF

**Minimum Bid Price : Php 533,600.00**



📍 **Lot 1250-A, Sacsac, Bacong, Negros Oriental**

🏠 **House and Lot (Single Detached)**  
 Lot Area : 700.00 Sqm.  
 Floor Area : 160.26 Sqm.  
 Occupancy Status : OCCUPIED  
 Status of TCT : For consolidation - REM

**Minimum Bid Price : Php 3,063,150.00**



📍 **Block 21, Lot 19, Amparos Village, Villareal, Bayawan City, Negros Oriental**

🏠 **House and Lot (Single Attached)**  
 Lot Area : 120.00 Sqm.  
 Floor Area : 49.80 Sqm.  
 Occupancy Status : OCCUPIED  
 Status of TCT : For consolidation - CTS  
 (Under BIR abatement)

**Minimum Bid Price : Php 1,154,600.00**



📍 **Block 11, Lot 54, Lopezville Subdivision, Banga, Bayawan City, Negros Oriental**

🏠 **House and Lot (Single Attached)**  
 Lot Area : 80.00 Sqm.  
 Floor Area : 34.02 Sqm.  
 Occupancy Status : OCCUPIED  
 Status of TCT : For consolidation - CTS  
 (Under BIR abatement)

**Minimum Bid Price : Php 669,800.00**

**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 Taskforce Acquired Assets Management 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. 0906-2129585 and Smart mobile no. 0943-3615915  
 or email us at cebulmrd.lrrd2@pagibigfund.gov.ph; visit our website at [www.pagibigfund.gov.ph](http://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):**

<b>NAME OF BIDDER</b> <i>Last Name      First Name      Name Extension (e.g. Jr., III)      Middle Name      Maiden Name</i>					<b>DATE OF BIRTH</b> <table border="1" style="width:100%; text-align: center;"> <tr> <td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </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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<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes, Housing Account Number (HAN) : _____ <input type="checkbox"/> No																							
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<b>Pag-IBIG MID NUMBER/RTN</b>	<b>SSS/GSIS ID NO.</b>	<b>TAXPAYERS ID NO. (TIN)</b>		<b>COMMON REFERENCE NO. (CRN)</b>																						
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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)

<b>NAME OF AUTHORIZED REPRESENTATIVE</b> <i>Last Name      First Name      Name Extension (e.g. Jr., III)      Middle Name      Maiden Name</i>					<b>DATE OF BIRTH</b> <table border="1" style="width:100%; text-align: center;"> <tr> <td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </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		

<b>Rank</b>

## 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.**

**Company/Organization Information (Please write in BLOCK LETTERS):**

<b>NAME OF COMPANY/ORGANIZATION</b>		<b>DATE ESTABLISHED</b> <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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<b>NAME OF AFFILIATED COMPANIES &amp; RELATED BUSINESSES</b> (Please attach separate sheet if necessary)		<b>OFFICE ADDRESS</b>	<b>NATURE OF BUSINESS</b>																				

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

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**THIS PORTION IS FOR Pag-IBIG FUND USE ONLY**

<b>Reviewed by</b>	<b>Date</b>	<b>Remarks</b>
<b>Noted by Committee on Disposition of Acquired Assets</b>		

**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; and make, sign and submit my/our application to purchase a Pag-IBIG Fund acquired assets through long term installment sale;
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 and notices issued thereafter by the Pag-IBIG Fund once my/our application is approved;
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 receive my/our housing documents from Pag-IBIG Fund and refund of advance insurance payment in case my/our application is disapproved; and
5. To perform other acts that the bidder and/or buyer is required to perform in relation to the said public auction of the Fund and my/our purchase of Pag-IBIG Fund acquired assets through long-term installment sale.

**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  
  
\_\_\_\_\_  
No. \_\_\_\_\_  
Date of Issue \_\_\_\_\_  
Expiry Date \_\_\_\_\_

\_\_\_\_\_  
Bidder  
  
\_\_\_\_\_  
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.**

<https://www.foreclosurephilippines.com>

**NOTARY PUBLIC**

Doc. No. \_\_\_\_\_;

Page No. \_\_\_\_\_;

Book No. \_\_\_\_\_;

Series of \_\_\_\_\_

### 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>

# 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.paqibigfund.gov.ph/acquiredassets.html>