



(Cebu Housing Hub)

INVITATION TO BIDApril 05, 2024

The Pag-IBIG Fund Committee on Disposition of Acquired Assets shall conduct a second (2nd) public auction for the sale of acquired asset properties on:

TRANCHE	AREAS	NO. OF UNITS	PERIOD OF ACCEPTANCE OF BID OFFERS	OPENING OF BID OFFERS
146 th SPB	NEGROS PROPERTIES	12	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 (click Properties for sale – Public Auction with discount - Cebu Housing Business Center -146th 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 click Properties for sale – Public Auction with discount Cebu Housing Business Center -146th Tranche and click/tap “click here to open complete details”.
- 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 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 drop box located at the following Pag-IBIG Fund branches from **8:00 AM to 5:00 PM** starting **13 MAY 2024** until **17 MAY 2024**:
 - 3rd Floor, Pag-IBIG FUND – WT Corporate Tower, Mindanao Avenue, Cebu Business Park, Cebu City
 - 2nd 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>

8. 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.
9. 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**, 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.
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.

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 any of the following Pag-IBIG branches:

- 3rd Floor, Pag-IBIG FUND – WT Corporate Tower, Mindanao Avenue, Cebu Business Park, Cebu City
- 2nd Floor EROS Bldg., Cor. Real & Dr. V. Locsin St., Dumaguete City, Negros Oriental

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 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

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).
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, Mindanao 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
146th Tranche - 2nd 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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DUMAGUETE CITY

KATRINA HOMES SUBDIVISION, BATINGUEL, DUMAGUETE CITY, NEGROS ORIENTAL

1	806418092600037	LOT 16, BLOCK 01, KATRINA HOMES SUBDIVISION, BATINGUEL, DUMAGUETE CITY, NEGROS ORIENTAL	SINGLE ATTACHED	109-2011000381	100.00	64.00	1,077,930.00	08/18/23	₱18,962.86	For consolidation - REM
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SIBULAN

ALDEA HOMES SUBDIVISION, CANGMATING, SIBULAN, NEGROS ORIENTAL

2	864202211250008	LOT 11, BLOCK 07, PH. 2, ALDEA HOMES SUBDIVISION, CANGMATING, SIBULAN, NEGROS ORIENTAL	TOWNHOUSE	103-2017001753	52.00	51.00	1,392,480.00	10/25/22	₱24,496.40	For consolidation - CTS (Under BIR abatement)
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ESTANZIA SOUTH SUBDIVISION, MASLOG, SIBULAN, NEGROS ORIENTAL

3	806419062400044	LOTS 47 & 49, BLOCK 14, ESTANZIA SOUTH SUBDIVISION, MASLOG, SIBULAN, NEGROS ORIENTAL	SINGLE ATTACHED	103-2020000563 & 103-2020000562	140.00	74.55	1,537,380.00	05/02/23	₱27,045.47	Consolidated to HDMF
4	806418122800128	LOT 62, BLOCK 14, ESTANZIA SOUTH SUBDIVISION, MASLOG, SIBULAN, NEGROS ORIENTAL	SINGLE ATTACHED	103-2020000561	70.00	70.00	1,161,450.00	01/08/24	₱20,432.14	Consolidated to HDMF
5	806418091700089	LOT 18, BLOCK 18, ESTANZIA SOUTH SUBDIVISION, MASLOG, SIBULAN, NEGROS ORIENTAL	ROWHOUSE	103-2011001810	50.00	32.40	516,060.00	01/08/24	₱9,078.49	For consolidation - REM

NORTHVILLE SUBDIVISION, TUBTUBON, SIBULAN, NEGROS ORIENTAL

6	806419032600051	LOT 13, BLOCK 05, PH. 2 SECTOR 3, NORTHVILLE SUBDIVISION, TUBTUBON, SIBULAN, NEGROS ORIENTAL	ROWHOUSE	103-2012000525	50.00	55.00	1,252,350.00	01/08/24	₱22,031.24	For consolidation - CTS (Under BIR abatement)
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NORTHVILLE SUBDIVISION, BOLOCBOLOC, SIBULAN, NEGROS ORIENTAL

7	864201811280002	LOT 01, BLOCK 03, PH. 3, NORTHVILLE SUBDIVISION, BOLOCBOLOC, SIBULAN, NEGROS ORIENTAL	ROWHOUSE END UNIT WITH EAVES	103-2016000185	72.00	55.00	1,314,270.00	01/08/24	₱23,120.53	For consolidation - CTS (Under BIR abatement)
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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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AMLAN

PETER HOMES SUBDIVISION, BIO-OS, AMLAN, NEGROS ORIENTAL

8	806419032600018	LOT 16, BLOCK 03, PETER HOMES SUBDIVISION, BIO-OS, AMLAN, NEGROS ORIENTAL	SINGLE DETACHED	T-39660	250.00	46.00	1,342,350.00	07/18/23	₱23,614.51	For consolidation - CTS (Under BIR abatement)
9	806419032600006	LOT 03, BLOCK 04, PETER HOMES SUBDIVISION, BIO-OS, AMLAN, NEGROS ORIENTAL	SINGLE DETACHED	T-39665	250.00	42.00	1,238,130.00	07/18/23	₱21,781.08	For consolidation - CTS (Under BIR abatement)

BAIS CITY

BAIS HIGHLANDS SUBDIVISION, TAMISU, BAIS CITY, NEGROS ORIENTAL

10	806419053000002	LOT 07, BLOCK 09, BAIS HIGHLANDS SUBDIVISION, TAMISU, BAIS CITY, NEGROS ORIENTAL	SINGLE ATTACHED	T-3883	72.00	35.70	760,950.00	08/15/23	₱13,386.57	For consolidation - CTS (Under BIR abatement)
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BAYAWAN CITY

AMPAROS VILLAGE, VILLAREAL, BAYAWAN CITY, NEGROS ORIENTAL

11	864201908230001	LOT 10, BLOCK 03, AMPAROS VILLAGE, VILLAREAL, BAYAWAN CITY, NEGROS ORIENTAL	SINGLE DETACHED	T-39559	150.00	45.00	1,039,680.00	05/08/23	₱18,289.97	For consolidation - REM
12	806418111200106	LOT 07, BLOCK 12, AMPAROS VILLAGE, VILLAREAL, BAYAWAN CITY, NEGROS ORIENTAL	SINGLE DETACHED	T-40830	120.00	54.60	1,044,630.00	05/08/23	₱18,377.05	For consolidation - REM

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
₱ 516,060.00

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 01, Lot 16, Katrina Homes Subdivision,
Batinguel, Dumaguete City, Negros Oriental

House and Lot (Single Attached)

Lot Area : 100.00 Sqm.
Floor Area : 64.00 Sqm.

Occupancy Status : OCCUPIED
Status of TCT : For consolidation - REM

Minimum Bid Price : Php 1,077,930.00

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



Block 14, Lots 47 & 49, Estanzia South Subdivision,
Maslog, Sibulan, Negros Oriental

House and Lot (Single Attached)

Lot Area : 140.00 Sqm.
Floor Area : 74.55 Sqm.

Occupancy Status : OCCUPIED
Status of TCT : Consolidated to HDMF

Minimum Bid Price : Php 1,537,380.00

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



Block 18, Lot 18, Estanzia South Subdivision,
Maslog, Sibulan, Negros Oriental

House and Lot (Rowhouse)

Lot Area : 50.00 Sqm.
Floor Area : 32.40 Sqm.

Occupancy Status : OCCUPIED
Status of TCT : For consolidation - REM

Minimum Bid Price : Php 516,060.00

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



Block 03, Lot 01, Ph. 3, Northville Subdivision,
Boloboloc, Sibulan, Negros Oriental

House and Lot (Rowhouse End unit with Eaves)

Lot Area : 72.00 Sqm.
Floor Area : 55.00 Sqm.

Occupancy Status : OCCUPIED
Status of TCT : For consolidation - CTS
(Under BIR abatement)

Minimum Bid Price : Php 1,314,270.00

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



Block 04, Lot 03, Peter Homes Subdivision,
Bio-os, Amlan, Negros Oriental

House and Lot (Single Detached)

Lot Area : 250.00 Sqm.
Floor Area : 42.00 Sqm.

Occupancy Status : OCCUPIED
Status of TCT : For consolidation - CTS
(Under BIR abatement)

Minimum Bid Price : Php 1,238,130.00

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



Block 03, Lot 10, Amparos Village,
Villareal, Bayawan City, Negros Oriental

House and Lot (Single Detached)

Lot Area : 150.00 Sqm.
Floor Area : 45.00 Sqm.

Occupancy Status : OCCUPIED
Status of TCT : For consolidation - REM

Minimum Bid Price : Php 1,039,680.00

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



Block 07, Lot 11, Ph. 2, Aldea Homes Subdivision,
Cangmating, Sibulan, Negros Oriental

House and Lot (Townhouse)

Lot Area : 52.00 Sqm.
Floor Area : 51.00 Sqm.

Occupancy Status : OCCUPIED
Status of TCT : For consolidation - CTS
(Under BIR abatement)

Minimum Bid Price : Php 1,392,480.00

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



Block 14, Lot 62, Estanzia South Subdivision,
Maslog, Sibulan, Negros Oriental

House and Lot (Single Attached)

Lot Area : 70.00 Sqm.
Floor Area : 70.00 Sqm.

Occupancy Status : OCCUPIED
Status of TCT : Consolidated to HDMF

Minimum Bid Price : Php 1,161,450.00

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



Block 05, Lot 13, Ph. 2 Sector 3, Northville Subdivision,
Tubtubon, Sibulan, Negros Oriental

House and Lot (Rowhouse)

Lot Area : 50.00 Sqm.
Floor Area : 55.00 Sqm.

Occupancy Status : UNOCCUPIED WITH THINGS INSIDE
Status of TCT : For consolidation - CTS
(Under BIR abatement)

Minimum Bid Price : Php 1,252,350.00

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



Block 03, Lot 16, Peter Homes Subdivision,
Bio-os, Amlan, Negros Oriental

House and Lot (Single Detached)

Lot Area : 250.00 Sqm.
Floor Area : 46.00 Sqm.

Occupancy Status : OCCUPIED
Status of TCT : For consolidation - CTS
(Under BIR abatement)

Minimum Bid Price : Php 1,342,350.00

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



Block 09, Lot 07, Bais Highlands Subdivision,
Tamisu, Bais City, Negros Oriental

House and Lot (Single Attached)

Lot Area : 72.00 Sqm.
Floor Area : 35.70 Sqm.

Occupancy Status : OCCUPIED
Status of TCT : For consolidation - CTS
(Under BIR abatement)

Minimum Bid Price : Php 760,950.00

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



Block 12, Lot 07, Amparos Village,
Villareal, Bayawan City, Negros Oriental

House and Lot (Single Detached)

Lot Area : 120.00 Sqm.
Floor Area : 54.60 Sqm.

Occupancy Status : OCCUPIED
Status of TCT : For consolidation - REM

Minimum Bid Price : Php 1,044,630.00

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 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.lrd2@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 <i>Last Name First Name Name Extension (e.g. Jr., III) Middle Name Maiden Name</i>					DATE OF BIRTH <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																						
<input type="checkbox"/> Single/Unmarried <input type="checkbox"/> Widow/er <input type="checkbox"/> Annulled <input type="checkbox"/> Married <input type="checkbox"/> Legally Separated			<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) <i>Last Name First Name Name Extension (e.g. Jr., III) Middle Name Maiden Name</i>					DATE OF BIRTH <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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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 <i>Last Name First Name Name Extension (e.g. Jr., III) Middle Name Maiden Name</i>					DATE OF BIRTH <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		

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.

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

NAME OF COMPANY/ORGANIZATION		DATE ESTABLISHED <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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TRADE NAME (IF ANY)		DATE OF INITIAL OPERATION <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		
m	m	d	d	y	y	y	y																
TYPE OF ORGANIZATION <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Corporation <input type="checkbox"/> Cooperative <input type="checkbox"/> Others <input type="checkbox"/> Partnership <input type="checkbox"/> Local Government Unit (LGU) <input type="checkbox"/> Association		CONTACT DETAILS <i>(Indicate country code if abroad)</i> COUNTRY + AREA CODE TELEPHONE NO. Cellphone No. <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></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </table>																					
NATURE OF BUSINESS	NO. OF YEARS IN BUSINESS <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></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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NAME OF KEY OFFICERS (Please attach separate sheet if necessary)		POSITION																					
NAME OF AFFILIATED COMPANIES & RELATED BUSINESSES (Please attach separate sheet if necessary)		OFFICE ADDRESS																					
		NATURE OF BUSINESS																					

Authorized Representative Information (Please write in BLOCK LETTERS):

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

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		
m	m	d	d	y	y	y	y																						
FORMER OWNER <input type="checkbox"/> Yes <input type="checkbox"/> No		Pag-IBIG MEMBER <input type="checkbox"/> Yes <input type="checkbox"/> No		GENDER <input type="checkbox"/> Male <input type="checkbox"/> Female		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			CITIZENSHIP																				
Pag-IBIG MID NUMBER/RTN		SSS/GSIS ID NO.			TAXPAYERS ID NO. (TIN)			COMMON REFERENCE NO. (CRN)																					
PERMANENT HOME ADDRESS <i>Unit/Room No., Floor Building Name Lot No., Block No., Phase No. or House No. Street Name</i> <i>Subdivision Barangay Municipality/City Province and State Country (if abroad) ZIP Code</i>					CONTACT DETAILS <i>(Indicate country code if abroad)</i> COUNTRY + AREA CODE TELEPHONE NO. Cellphone No. <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></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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THIS PORTION IS FOR Pag-IBIG FUND USE ONLY

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 _____ 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>