

PHILIPPINE NATIONAL BANK – TOKYO BRANCH

HOME SWEET LOAN

PNB Tokyo now offers **Own a Philippine Home Loan Program**: (1) for the purchase of house and lot, residential lot, rowhouse, townhouse & condominium; (2) house construction and major house renovation; and (3) housing loan refinancing and take-out. PNB Home Sweet Loan Program offers lower *interest than housing loan rate available in the Philippines*.

You can avail up to a maximum loanable amount of 80% of the appraised value of the property to be purchased at a very low interest rate.

DOCUMENTS TO BE SUBMITTED (Japan)

- Accomplished loan application
- Passport size picture (husband & wife)
- Photocopy of passport and visa
- Alien Registration Card copy / Japanese Driver's License
- Original certificate of employment indicating the commencement of employment, salary and position. If self employed, Business Registration, Certificate.
- Income tax returns in the past two years. If self-employed tax payments for the past-two years.
- Photocopy of Proof of Income (updated payroll slips/latest 3 months)
- Photocopy of Bank Statement or Passbook
- Photocopy of Insurance (Health /Pension)
- Marriage Certificate (Koseki-tohon) / Residence Certificate (Jyumin-hyo)
- Copy of any utility bills in Japan (such as NTT, Tokyo Gas, Water & Electric)
- **JPY25,000** processing fee / application fee (Non-Refundable)

TO BE PRODUCED BY THE SELLER/DEVELOPER/OWNER/BORROWER (Philippines)

- Copy of the Transfer Certificate (TCT) or Condominium Certificate Title (CCT)
- Location Plan/Vicinity Map certified by a Geodetic Engineer
- Photocopy of latest tax declaration, current real estate tax receipt & tax clearance
- **For purchase of property:** Contract To Sell With Statement of Account or Reservation Agreement or Conditional Deed of Sale
- **For house construction and improvements**
 - ◆ Building plan specifications duly signed by a Civil Engineer or Architect
 - ◆ Bill of materials or Construction Cost Estimate duly certified by a Civil Engineer or Architect
 - ◆ Duly approved building remodeling or building permit

For more information call or visit us at: **(Look for Pex Aguilar/Carol Tokunaga/Tere Tezuka)**

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