

**CHECKLIST OF REQUIREMENTS
FOR DIRECT HOUSE REPAIR AND/OR IMPROVEMENT LOAN (Regular)**

R/I LOAN APPLIED FOR: [1] As SSS Mortgagor
[2] As Non-Mortgagor

[1]	[2]	DOCUMENTS REQUIRED
X	X	1. Application for Direct House Repair and/or Improvement Loan (2 copies) and SS Cards of the principal applicant and his/her spouse, if applicable. In the absence of the SS Card, any two (2) valid IDs with signature, at least one (1) with photo (original and photocopy for authentication)
X	X	2. For employed borrower, latest Income Tax Return (original and photocopy for authentication) and Certification of Employment and Compensation duly signed by the employer's SSS authorized signatory (original copy) together with two (2) latest monthly payslips For Self-employed or Professional, Income Tax Returns and Financial Statements for the last three (3) years (original and one photocopy) For overseas workers, the Contract of Employment and Certification of Employment and Compensation duly authenticated by the Philippine Consulate or SSS Foreign Representative
	X	3. Certified true copy of the Original/Transfer/Condominium Certificate of Title (OCT/TCT/CCT) issued by the Registry of Deeds together with owner's duplicate copy
X	X	4. Latest Tax Declaration of Real Property (land and building) with the Official Receipt of Realty Tax Payment (original and one (1) photocopy)
	X	5. Lot/Location Plan prepared, signed & sealed by a licensed geodetic engineer. The plan should be prepared in a standard Bureau of Lands form (blueprint or whiteprint copy in 15" x 20" size) with the following: a. Sketch of the lot with description of its boundaries; b. Lengths and bearings of the tie line and sides of the lot; and c. Vicinity map w/ landmarks, street pattern, street names and lot distance as reckoned/based from the lot to the nearest street intersection (2 copies)
X	X	6. Consolidation-subdivision plan approved by the Land Registration Authority or Bureau of Lands/DENR-NCR (15" x 20" ; primary document) (1 copy)
X	X	7. Complete set of building plan (20" x 30" size; blue/whiteprint copy) as approved by the Building Official with signature of the owner/applicant and signed & sealed by the respective licensed engineers (Architectural Plans by the Architect/Civil Engineer, Structural Plans by Civil/Structural Engineer, Sanitary Plans by Civil/Sanitary Engineer and Electrical Plans by Electrical Engineer). For existing/completed houses, as-built building plans duly signed & sealed by respective engineer or architect with conformity of the owner/applicant (2 copies)
X	X	8. Specifications and Bill of Materials & Labor must be signed & sealed by a licensed civil engineer or architect with owner's conformity, for loans over P100,000. While for loans P100,000 and below the signature and seal by a licensed civil engineer or architect are no longer required. (original and one (1) photocopy)
X	X	9. Scope of Works showing list/itemized works to be done according to priority, prepared and signed by owner, civil engineer or architect. (original and one (1) photocopy)
X	X	10. Building or Renovation Permit issued/approved by the Building Official with Locational Clearance, Electrical Permit, Sanitary/Plumbing Permit and corresponding official receipts of payments (original and one (1) photocopy)
X	X	11. Pictures of existing collateral; the existing house and lot (1 st - Front and one side, 2 nd - Rear and other side, 3 rd - Kitchen counter, and 4 th - Toilet and Bath Pictures)
X	X	12. For existing housing loan with the SSS under Joint Application (duplex unit), written conformity/consent of the joint applicant/co-owner mortgagor pertaining to this repair and/or improvement housing loan availment (original copy)
X	X	13. For Condominium Units: a. Floor plan of the specific condominium unit, scaled with size dimensions (20" x 30" size, blue/whiteprint copy; signed & sealed by licensed architect or civil engineer) b. Architectural Plans showing the plan of the specific floor where the unit is located; Floor plan should be scaled with size dimensions c. First page of the condominium building plans showing the site development plan, vicinity map, etc., as approved by the Building Official
X	X	14. Affidavit of undertaking to continue paying monthly SSS Premium Contributions for the duration of loan for Voluntary and Self-employed member only.
[1]	[2]	POST REQUIREMENTS
X	X	1. Structural warranty for the loan duration or beyond, signed & sealed by a licensed civil/structural engineer with conformity of the owner (original copy)
X	X	2. Pictures of house after repair and/or improvement
X	X	3. Certificate of Project Completion and Acceptance of Real Estate Property
X	X	4. Certificate of Occupancy, if applicable due to set back violation