



# DECA HOMES GENSAN

Purok Pendatun, Brgy. Apopong

LTS No.: 004413



## 4PH UNITS – NEW SAMPLE COMPUTATION

|                                |               |
|--------------------------------|---------------|
| Lot Area                       | 44 sq.m       |
| Floor Area                     | 32 sq.m       |
| Total Outstanding Obligation   | ₱1,053,000.00 |
| Promotional Discount           | ₱10,000.00    |
| Reservation Fee                | ₱3,000.00     |
| Loanable Amount                | ₱1,040,000.00 |
| Estimated Monthly Amortization | ₱4,385.00     |
| Required Minimum Income        | ₱12,530.00    |

### Why avail a unit under the 4PH Program?

- A National Housing Program that offers an interest rate of 3% for up to 10 years
- INCLUSIVE of electric and water connection
- Move-in within 4 to 7 months from date of reservation

## QUALIFICATIONS

1. First-time homebuyer in Pag-IBIG (No previous/existing housing loan in Pag-IBIG)
2. Active Pag-IBIG member with at least 12 months contributions
3. No arrears/missed monthly payments in short term/multi-purpose/salary loan in Pag-IBIG

**CONTACT**



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## RESERVATION REQUIREMENTS

### LOCAL EMPLOYEE (PRIVATE)

- **Proof of Income Option 1:** Latest 1-Month Payslip (Must be Original and Certified/Signed by HR/Employer)
- **Proof of Income Option 2:** Certificate of Employment and Compensation (Must be Original and Certified/Signed by HR/Employer/Manager)
- Member's Data Form "MDF" (Printout from Pag-IBIG)
- Member's Statement of Accumulated Value "MSAV" (Printout from Pag-IBIG)
- Statement of Account for Short Term/Multi-Purpose Loan (Printout from Pag-IBIG)
- Valid ID of Borrower and Spouse (if Married)
- TIN Number
- Birth Certificate
- Marriage Contract (If applicable)
- 8pcs 1x1 picture of Borrower (Latest)

### LOCAL EMPLOYEE (GOV'T)

- Latest 1-Month Payslip (Must be Original and Certified/Signed by HR/Employer)
- Certificate of Employment and Compensation (Must be Original and Certified/Signed by HR/Employer/Manager)
- Member's Data Form "MDF" (Printout from Pag-IBIG)
- Member's Statement of Accumulated Value "MSAV" (Printout from Pag-IBIG)
- Statement of Account for Short Term/Multi-Purpose Loan (Printout from Pag-IBIG)
- Valid ID of Borrower and Spouse (if Married)
- TIN Number
- Birth Certificate
- Marriage Contract (If applicable)
- 8pcs 1x1 picture of Borrower (Latest)

### SELF-EMPLOYED

- Updated Business Permit & DTI
- Updated ITR 1701 & Financial Statement with Receipt - Certified Original by BIR
- Member's Data Form "MDF" (Printout from Pag-IBIG)
- Member's Statement of Accumulated Value "MSAV" (Printout from Pag-IBIG)
- Statement of Account for Short Term/Multi-Purpose Loan (Printout from Pag-IBIG)
- Valid ID of Borrower and Spouse (if Married)
- TIN Number
- Birth Certificate
- Marriage Contract (If applicable)
- 8pcs 1x1 picture of Borrower (Latest)

### ONLINE EMPLOYMENT (VA)

- Certificate of Employment (Must be employed at least 1 year under current employer)
- 1-Year Bank Statements (showing consistent monthly income from current employer)
- Member's Data Form "MDF" (Printout from Pag-IBIG)
- Member's Statement of Accumulated Value "MSAV" (Printout from Pag-IBIG)
- Statement of Account for Short Term/Multi-Purpose Loan (Printout from Pag-IBIG)
- Valid ID of Borrower and Spouse (if Married)
- TIN Number
- Birth Certificate
- Marriage Contract (If applicable)
- 8pcs 1x1 picture of Borrower (Latest)

## OVERSEAS FILIPINO WORKER (OFW)

- Updated and Verified Contract
- Apostille/Consularized Pag-IBIG SPA
- Valid Passport, Working Visa, Residence ID
- Valid ID of Borrower and Spouse (if Married) and Attorney-In-Fact (Representative)

- Member's Data Form "MDF" (Printout from Pag-IBIG)
- Member's Statement of Accumulated Value "MSAV" (Printout from Pag-IBIG)
- Statement of Account for Short Term/Multi-Purpose Loan (Printout from Pag-IBIG)

- TIN Number
- Birth Certificate
- Marriage Contract (If applicable)
- 8pcs 1x1 picture of Borrower (Latest) and Attorney-In-Fact