

Nakikiisa po Kami.

*Happy 111th Philippine Independence Day !!!*

- The Management & Staff of PNB-North America Group and PNB Remittance Centers, Inc.



# Own a Philippine Home Loan (OPHL) Program

## \$HOME LOAN

To buy residential property or construct a house in the Philippines



### PNB Los Angeles Branch

3345 Wilshire Blvd., Ste 200 Los Angeles, CA 90010  
Fax #: (213) 401-1803 • Email: pnblosangeles.com

For inquiries, please contact (213) 401-1800, ext. 212 Rowena Tabuzo • email: rtabuzo@pnblosangeles.com  
ext. 204 Bert San Agustinn • email: asanagustin@pnblosangeles.com

**Loanable amount:**

- For purchase of lot only: up to 60% of property appraised value, minimum loan - \$10,000
- For purchase of H&L, condo unit or refinancing: up to 80% of property appraised value, minimum loan - \$20,000
- For house construction: up to 80% of validated construction cost, minimum loan - \$20,000
- Maximum loan - \$500,000

**Repayment terms and tenor**

- 10 years
- 20 years
- Monthly loan payment in US dollars thru auto-pay arrangement (ACH)

**HOW TO APPLY:**

Mail a COMPLETE APPLICATION PACKAGE to PNB-Los Angeles Branch together with fees and loan requirements. This will include:

1. Loan application -- please request from PNB-Los Angeles
2. Processing fee, \$150\*
3. Appraisal fee, \$150 for regular loan; \$300 for construction loan\*
4. Last 2 years federal income tax return (3 yrs if self-employed)
5. Last 2 years W-2 form
6. Last 2 months pay stubs
7. Last 2 months bank statements
8. Documents regarding the property to be financed:
  - a. Copy of existing transfer or condominium certificate of title
  - b. Copy of existing tax declaration/s
  - c. Copy of existing approved survey plan (floor plan, if condo unit purchase)
  - d. Location/ vicinity map
  - e. Reservation agreement, contract to sell or sales contract, whichever is available
  - f. For house construction: Building plans/ specifications & bill of materials complete with quantity take off of each structure, signed by a qualified architect or engineer

(ON APPROVED CREDIT PNB reserves the right to require additional documents to complete loan processing.)

\*Check payment or money order must be payable to Philippine National Bank.



The new PNB Automated Remittance Machine

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Now you can remit for as low as

# \$3.98

per transaction!

**ARM SERVICE FEE SCHEDULE**  
(Effective May 16, 2009)

AMOUNT TO SEND	DOLLAR TO PESO	
	MODE OF PAYMENT	
	Credit to PNB/GFC Account	* Advice & Pay * Door to Door * Credit to Other Banks /Door to Bank
• \$5 up to \$50	\$3.98	\$10.00
• \$51 to \$500	\$6.00	\$10.00
• \$501 to \$1000	\$7.00	\$10.00

DOLLAR TO DOLLAR	
AMOUNT TO SEND	* Credit to PNB and other Banks
• Amount up to \$500	\$12.00
• \$501 to \$1000	\$20.00

Fees are subject to change without prior notice.



## PNB Remittance Centers, Inc.

An Affiliate of Philippine National Bank

# 1-800-PNB-8788

CORPORATE OFFICE • 3345 WILSHIRE BLVD., STE 230, LOS ANGELES, CA 90010

www.pnbrci.com

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