



Metro South Cooperative Bank

IDC Centre, Kalayaan Ave. cor Zapote, Sta. Cruz, Makati City

(For Individual)

DOCUMENTS TO BE SUBMITTED

I. CREDIT ANALYSIS REQUIREMENTS

A. EMPLOYED/INDIVIDUAL/BORROWER/SPOUSES/CO BORROWER

1. Loan Application
2. Personal Background/History
3. Photocopy of Individual Tax Return (3 years)
4. Certificate of employment and salary
5. 1x1 photo of borrower/Spouses/co-borrower
6. 3 Months Payslip
7. Photocopy of Birth Certificate
8. Photocopy of Valid ID
9. Photocopy of Marriage Contract NSO Copy (if applicable)
10. 6 Months Bank Statement

B. SELF-EMPLOYED BUSINESSMAN/PROPRIETOR

1. Loan Application
2. Photocopy of Individual Tax Return(3 years)
3. Photocopy of Audited Financial Statement (3 years)
4. Photocopy of SEC/BDT Registration(pages 1&2)
5. 1"x1" photo of businessman/proprietor/spouse
6. Photocopy of Marriage Contract (if applicable)
7. Business Profile/History
8. 6 Months Bank Statement
9. Contracts

II. APPRAISAL REQUIREMENTS/COLLATERAL

A. Purchase of Lot/House and Lot, Refinancing, Others

1. Photocopy of TCT,CCT(if condominium), Master Deed of Declaration and Mother TCT
2. Lot plan certified by Geodetic Engineer
3. Location/Vicinity Map
4. Building Plan
5. Conditional Contract to Sell/Offer to Sell
6. Statement of Account

B. House Construction and Improvements Above (II.A) plus

1. Bill of Materials/Construction
2. Cost Estimate/Specification
3. Building Permit

III. PRE-RELEASE REQUIREMENTS

1. Original Owner's Copy of TCT
2. Photocopy of Real Estate Tax Receipt
3. Original Copy of Real Estate Tax Clearance
4. Photocopy of Real Estate Tax Declaration on lot/improvements (under the name of the borrower/mortgagor)