



NATIONAL HOME MORTGAGE FINANCE CORPORATION

Filomena Building III, 104 Amorsolo Street
Legaspi Village, Makati City

CITIZEN'S CHARTER

MISSION Developing the secondary market to address the housing needs of every Filipino

VISION By 2022, NHMFC will be a part of a unified government housing agency that utilizes the latest ICT tools to implement the global basic practice in addressing the housing needs in the Philippines

CORE VALUES NHMFC shall at all times be accountable to the people and shall discharge its mandate with utmost responsibility, integrity and competence

**OPERATING HOURS: 7:30 A.M. TO 5:00 P.M.
(NO NOON BREAKS)**

FRONTLINE SERVICES:

1. Verification/Updating/Payment of Borrower Loan Account
2. Availment of Restructuring and Updating Programs
3. Payment of Monthly Amortization for Current Accounts (0-3 months), Senior Citizens, Persons with Disabilities, Pregnant Women – Express Lane
4. Application for Deed of Assumption of Mortgage
5. Refinancing
6. Full-Payment
7. Permanent release of title
8. Release of Refund Check
9. Sale and Disposition of Acquired Assets
10. Application of Mortgage Redemption Insurance Claim
11. Application of Fire/Lightning Claim
12. Filing and Resolving Complaints

VERIFICATION/UPDATING/PAYMENT OF BORROWER LOAN ACCOUNT

WHO MAY AVAIL OF THE SERVICE:

- * NHMFC borrowers or representatives

REQUIREMENTS:

Borrower:

- * NHMFC borrower's ID or any 1 of the following valid IDs (Passport, UMID, Driver's license, PRC ID, OWWA ID, Senior Citizen ID, IBP ID, Voter's ID, Government office/work ID, School ID, Postal ID, PNP Firearms license)
- * NHMFC Updating Request Form – if borrower has a query regarding payments made

If Representative:

- * Special Power of Attorney (SPA) or Letter of Authorization (LOA) – for representative with query on payment posting/s (3.c.2)
- * Representative's valid ID

FEE: NONE

HOW TO AVAIL OF THE SERVICES

NO.	ACTIVITY	PERSON IN CHARGE	LOCATION	PROCESSING TIME
1.	Get queue number	Guard on duty	Ground floor	20 minutes
2.	Get borrower's or representative's account details	Account Officer		
3.	Counsel borrower/representative: <ul style="list-style-type: none"> a. Verifies the identity of the requesting individual b. Informs the borrower/representative the details of the loan status based on the Borrower's loan data <ul style="list-style-type: none"> - <i>End of process or may proceed to # 4 if borrower/representative will pay</i> c. If borrower/representative has additional requests: <ul style="list-style-type: none"> c.1 updating of borrower details c.2 contention in payments made <ul style="list-style-type: none"> - <i>will ask for proof of payment and the borrower/representative will accomplish the Updating Request Form</i> 			
4.	Issues Order of Payment if borrower/representative decides to pay			Cashier
5.	Provide Customer Feedback Form for completion and submission			
6.	Payment to the Cashier	Cashier		
END OF TRANSACTION				

AVAILMENT OF RESTRUCTURING AND UPDATING PROGRAMS

WHO MAY AVAIL OF THE SERVICE:

- * NHMFC borrowers or representatives/assumers with at least 6 months in arrearages

REQUIREMENTS:

Borrower:

- * NHMFC borrower's ID or any 1 of the following valid IDs (Passport, UMID, Driver's license, PRC ID, OWWA ID, Senior Citizen ID, IBP ID, Voter's ID, Government office/work ID, School ID, Postal ID, PNP Firearms license)

If Representative/assumer:

- * Special Power of Attorney (SPA)
- * Representative's valid ID
- * Updated real estate tax payments for SRP and In-House restructuring

- FEES:**
- **₱1,000.00** - Six-Months Updating Application
 - **₱1,000.00** - In-House Restructuring
 - **₱3,000.00** - BIDA-NPL
 - **₱4,000.00** - Appraisal fee for BIDA-NPL accounts only

HOW TO AVAIL OF THE SERVICE

No.	ACTIVITY	PERSON IN CHARGE	LOCATION	PROCESSING TIME
1.	Get queue number	Guard on duty		
2.	Get borrower's or representative's account details			
3.	Counsels borrower/representative: a. Verifies the identity of the requesting individual b. Informs the borrower/representative the details of the loan status based on the Borrower's loan data and suggest possible restructuring and updating programs c. Provide appropriate application form and requests submission of documents and updated real estate tax payments <i>- Possible end of process or may proceed to # 4 if borrower/representative will pay</i>	Account Officer	Ground floor	60 minutes
4.	Issues Order of Payment if the borrower/representative decides to pay based on the chosen program			
5.	Provide Customer Feedback Form for completion and submission			
6.	Payment to the Cashier	Cashier		
7.	Processing of application upon receipt of complete documents	Collection Team	2 nd floor	7 working days
END OF TRANSACTION				

PAYMENT OF MONTHLY AMORTIZATION FOR CURRENT ACCOUNTS
(0-3 months)/SENIOR CITIZENS/PERSONS WITH DISABILITIES/
PREGNANT WOMEN – EXPRESS LANE

WHO MAY AVAIL OF THE SERVICE:

- * NHMFC borrower/client with current (0-3) accounts, senior citizens, persons with disabilities and pregnant women

REQUIREMENTS:

Borrower:

- * NHMFC borrower’s ID or any 1 of the following valid IDs (Passport, UMID, Driver’s license, PRC ID, OWWA ID, Senior Citizen ID, IBP ID, Voter’s ID, Government office/work ID, School ID, Postal ID, PNP Firearms license)

If Representative/assumer:

- * Representative's valid ID

FEE: Monthly amortization

HOW TO AVAIL OF THE SERVICE

No.	ACTIVITY	PERSON IN CHARGE	LOCATION	PROCESSING TIME
1.	Get queue number	Guard on duty	Ground floor	15 minutes
2.	Get borrower’s or representative’s account details	Account Officer		
3.	Verifies the identity of the requesting individual and informs the borrower/representative the details of the loan status			
4.	Issues Order of Payment			
5.	Provide Customer Feedback Form for completion and submission			
6.	Payment to the Cashier	Cashier		
END OF TRANSACTION				

APPLICATION FOR DEED OF SALE WITH ASSUMPTION OF MORTGAGE

WHO MAY AVAIL OF THE SERVICE:

- * NHMFC borrower/client who wishes to transfer his ownership to a new buyer by selling his/her rights over the mortgage obligation of said property

REQUIREMENTS:

1. Letter of Intent to Sell from the Principal Borrower
2. Latest Certification of Compensation and Employment (CEC) of the vendee duly notarized
 - a. For overseas contract workers - copy of the Contract of Employment duly authenticated by the Philippine Consul
 - b. For income derived from business – DTI or SEC License, Mayor's Permit
3. Latest Income Tax Return of the vendee with W2
4. Copy of updated real estate tax, transfer tax, capital gains tax and tax clearance

FEE: ₱ 3,000.00

HOW TO AVAIL OF THE SERVICE

NO.	ACTIVITY	PERSON IN CHARGE	LOCATION	PROCESSING TIME
1.	Get queue number	Guard on duty	Ground floor	30 minutes
2.	Get borrower's or representative's account details	Account Officer		
3.	Counselling of borrower/representative/assumer - Verifies identity of the requesting individual			
4.	Provides the borrower/representative/assumer the checklist of requirements			
5.	Provide Customer Feedback Form for completion and submission			
6.	Payment to the Cashier of fee	Cashier		
7.	Processing of application upon receipt of complete documents	Collection Team	2 nd floor	7 working days
END OF TRANSACTION				

REFINANCING

WHO MAY AVAIL OF THE SERVICE:

- * NHMFC borrower/client who wants to fully-settle their loan obligation through other financing institutions

REQUIREMENTS

Borrower:

- * NHMFC borrower's ID or any 1 of the following valid IDs (Passport, UMID, Driver's license, PRC ID, OWWA ID, Senior Citizen ID, IBP ID, Voter's ID, Government office/work ID, School ID, Postal ID, PNP Firearms license)

If Representative/assumer:

- * Special Power of Attorney (SPA)
- * Representative's valid ID

FEES: ₱ 500.00

HOW TO AVAIL OF THE SERVICE

No.	ACTIVITY	PERSON IN CHARGE	LOCATON	PROCESSING TIME
1.	Get queue number	Guard on duty	Ground floor	20 minutes
2.	Get borrower's or representative's account details	Account Officer		
3.	Counselling of borrower/representative/assumer - Verifies identity of the requesting individual			
4.	Receipt of Letter of Guaranty (LOG) for our conforme			
5.	Provide Customer Feedback Form for completion and submission			
6.	Processing of request/application for refinancing (LOG)	Collection Team	2 nd floor	3 working days
END OF TRANSACTION				

FULL-PAYMENT

WHO MAY AVAIL OF THE SERVICE:

- * NHMFC borrower/client who wants to fully-settle their loan obligation

REQUIREMENTS:

Borrower:

- * NHMFC borrower's ID or any 1 of the following valid IDs (Passport, UMID, Driver's license, PRC ID, OWWA ID, Senior Citizen ID, IBP ID, Voter's ID, Government office/work ID, School ID, Postal ID, PNP Firearms license)

If Representative/assumer:

- * Special Power of Attorney (SPA)
- * Representative's valid ID

FEES: ₱ 200.00

HOW TO AVAIL OF THE SERVICE

No.	ACTIVITY	PERSON IN CHARGE	LOCATION	PROCESSING TIME
1.	Get queue number	Guard on duty	Ground floor	20 minutes
2.	Get borrower's or representative's account details	Account Officer		
3.	Counselling of borrower/representative/assumer - Verifies identity of the requesting individual			
4.	Accomplishment of NHMFC prescribed application forms (MWRP and RFRT)			
5.	Provide Customer Feedback Form for completion and submission			
6.	Payment to Cashier	Cashier		
7.	Processing of application	Collection Team	2 nd floor	20 working days
END OF TRANSACTION				

PERMANENT RELEASE OF TITLE

WHO MAY AVAIL OF THE SERVICE:

- * NHMFC borrower/client who has fully paid their account or updated accounts with approved MRI claims

REQUIREMENTS:

Borrower:

- * NHMFC borrower’s ID or any 1 of the following valid IDs (Passport, UMID, Driver’s license, PRC ID, OWWA ID, Senior Citizen ID, IBP ID, Voter’s ID, Government office/work ID, School ID, Postal ID, PNP Firearms license)
- * Claim slip or Request for Release of Title borrower’s copy

If Spouse/Representative:

- * Special Power of Attorney – original and photocopy
- * Deed of Sale / Deed of sale with assumption of mortgage – original and photocopy (if applicable)
- * Representative's valid ID
- * Claim slip or Request for Release of Title borrower’s copy

If MRI account:

- * Extra judicial settlement – original and photocopy if not yet attached in the Mortgage Withdrawal Request Form (MWRF)
- * Affidavit of publication – original and photocopy if not yet attached in the MWRF
- * Birth and death certificates of the borrower - photocopy
- * 1 valid ID, birth or death certificate/s of the legal heirs - photocopy
- * Claim slip or Request for Release of Title borrower’s copy

FEES: NONE

HOW TO AVAIL OF THE SERVICE

No.	ACTIVITY	PERSON IN CHARGE	LOCATION	PROCESSING TIME
1.	Get queue number	Guard on duty	Ground floor	60 minutes
2.	Present claim slip and other requirements for the release of title	Custodianship Division staff		
3.	Have the Release of Real Estate Mortgage notarized	Borrower/client		
4.	Sign the Outgoing Mortgage Receipt and logbook	Custodianship Division staff		
5.	Receipt of title and other pertinent documents for the cancellation of mortgage	Custodianship Division staff		
6.	Provide Customer Feedback Form for completion and submission	Custodianship Division staff		
END OF TRANSACTION				

RELEASE OF REFUND CHECK

WHO MAY AVAIL OF THE SERVICE:

- * NHMFC borrower/client who has paid their accounts in excess of what is due

REQUIREMENTS:

Borrower:

- * NHMFC borrower's ID or any 1 of the following valid IDs (Passport, UMID, Driver's license, PRC ID, OWWA ID, Senior Citizen ID, IBP ID, Voter's ID, Government office/work ID, School ID, Postal ID, PNP Firearms license)

If Representative:

- * Special Power of Attorney (SPA) or Letter of Authorization (LOA)
- * Marriage Contract – if represented by spouse
- * Representative's valid ID

FEES: NONE

HOW TO AVAIL OF THE SERVICE

No.	ACTIVITY	PERSON IN CHARGE	LOCATION	PROCESSING TIME
1.	Proceed to the check releasing window	Check releasing	Ground floor	10 minutes
2.	Validation of submitted requirements a. If complete - release check to the claimant/payee b. If not, wait for compliance			
3.	Claimant/payee to sign on the Disbursement Voucher and logbook			
END OF TRANSACTION				

SALE AND DISPOSITION OF ACQUIRED ASSETS

WHO MAY AVAIL OF THE SERVICE:

- * Prospective buyers

REQUIREMENTS:

- * NHMFC borrower's ID or any 1 of the following valid IDs (Passport, UMID, Driver's license, PRC ID, OWWA ID, Senior Citizen ID, IBP ID, Voter's ID, Government office/work ID, School ID, Postal ID, PNP Firearms license)
- * Income Tax Return/ Notarized Certificate of Employment and Compensation/ Latest Copy of Pay Slip
- * Letter of Intent
- * Billing statement (if BIDA-NPL application)

FEES:

- Processing fee
- **₱1,000.00** - Housing Fair
- **₱3,000.00** - BIDA-NPL
- **₱4,000.00** - Appraisal fee for BIDA-NPL accounts only

HOW TO AVAIL OF THE SERVICE

No.	ACTIVITY	PERSON IN CHARGE	LOCATION	PROCESSING TIME		
1.	Proceed to Acquired Asset Counseling for listings of Acquired Asset Properties	Buyer	2 nd floor	15 minutes		
2.	Provide the client of the checklist of requirements	Account Officer			20 minutes	
3.	Receipt of submitted documents and bid offer					
4.	Issue Order of Payment for payment fees and filling up of customer feedback form					
5.	Evaluation, processing and endorsement for approval of sale					45 working days
6.	Notification of approved application					3 working days
END OF TRANSACTION						

APPLICATION OF MORTGAGE REDEMPTION INSURANCE (MRI) CLAIM

WHO MAY AVAIL OF THE SERVICE:

- * Heirs of deceased NHMFC borrower covered with Mortgage Redemption Insurance

REQUIREMENT:

- * NHMFC borrower's ID or any 1 of the following valid IDs (Passport, UMID, Driver's license, PRC ID, OWWA ID, Senior Citizen ID, IBP ID, Voter's ID, Government office/work ID, School ID, Postal ID, PNP Firearms license)
- * Original plus one (1) photocopy of the following:
 - Death certificate
 - Birth certificate of the deceased borrower or Joint Affidavit of Birth of Two Disinterested Persons
 - Marriage Contract (if applicable)
 - Police/NBI Report if Medico Legal Case
 - Attending Physician Statement in case of accounts insured by Manulife
 - Last 3 Mortgage Bank Receipts if account was paid in NHMFC collecting banks

FEES: NONE

HOW TO AVAIL OF THE SERVICE

No.	ACTIVITY	PERSON IN CHARGE	LOCATION	PROCESSING TIME
1.	Verification of the identity of representing individual. Account has Insurance Coverage? a. Yes – Provide checklist of requirements and proceed to item 2 b. No – Request the legal heir/s for a copy of the death certificate for tagging in the system and end of process	Mortgage Accounts Specialist	2 nd Floor	10 minutes
2.	Evaluation of the documents submitted by the legal heir/s			10 minutes
3.	Transmittal of documents to the Insurer			1 working day
4.	Evaluation of MRI Application by the Insurer	NHMFC Insurance Partner		15 working days
5.	Inform the heir/s of the approval of MRI claim	Mortgage Accounts Specialist	2 nd Floor	5 working days
END OF TRANSACTION				

APPLICATION OF FIRE/LIGHTNING INSURANCE CLAIM

WHO MAY AVAIL OF THE SERVICE:

- * NHMFC borrowers who are fire/lightning victims covered with fire/lightning insurance

REQUIREMENT:

- * NHMFC borrower's ID or any 1 of the following valid IDs (Passport, UMID, Driver's license, PRC ID, OWWA ID, Senior Citizen ID, IBP ID, Voter's ID, Government office/work ID, School ID, Postal ID, PNP Firearms license)
- * Notification letter to NHMFC regarding the damaged of the property. The letter should also indicate borrower's intention whether to:
 1. Rehabilitate the property (if account is updated); or,
 2. Apply total insurance proceeds against outstanding balance
- * Notarized certification from Barangay Chairman attesting to the actual losses incurred on the property
- * Cost estimate of the rehabilitation prepared by a Licensed Civil Engineer or Architect
- * Sketch of the location of property from a familiar/famous landmark of the area
- * Declaration of real property where damaged unit is located
- * Fire report, if damage/loss was caused by fire
- * Minimum five (5) photographs of the damaged housing unit (exterior and interior portions showing the extent of damage)

FEES: NONE

HOW TO AVAIL OF THE SERVICE

No.	ACTIVITY	PERSON IN CHARGE	LOCATION	PROCESSING TIME
1.	Verification of the identity of representing individual. Account has Insurance Coverage? a. Yes – Provide checklist of requirements for Fire/Lightning Claim b. No – Inform borrower that account has no coverage	Computer Operator II	2 nd Floor	10 – 20 minutes
2.	Evaluation of the documents submitted by the borrower	Computer Operator II		10 – 30 minutes
3.	Transmittal of documents to the Insurer	Computer Operator II		1 working day
4.	Evaluation of fire/lightning application by the Insurer	NHMFC Insurance Partner		15 working days
5.	Inform the heir/s of the approval of fire/lightning claim	Mortgage Accounts Specialist	2 nd Floor	5 working days
END OF TRANSACTION				

FILING AND RESOLVING COMPLAINTS

WHO MAY AVAIL OF THE SERVICE:

* Borrowers, interested buyers, suppliers and guests of NHMFC

REQUIREMENT: None

FEES: None

HOW TO AVAIL OF THE SERVICE

No.	ACTIVITY	PERSON IN CHARGE	LOCATION	PROCESSING TIME
1.	Accomplish Customer Feedback Form or feedback/complaint using NHMFC's official social media accounts	Public Assistance and Marketing Department staff	Ground floor	3 working days
2.	Clarifies the complaint with the complainant if walk in			
3.	Forwards the complaint to the concerned unit for appropriate action			
4.	Inform the complainant of the resolution made	Concerned Unit /Department		
5.	Inform the Public Assistance and Marketing Department of the resolution made			
END OF TRANSACTION				