



Pag-IBIG ACQUIRED ASSETS

*Own a Home
for less!*



LINGKOD
Pag-IBIG





**CREATE YOUR
BUYER ID TODAY!**



- **VIEW AFFORDABLE PROPERTIES NATIONWIDE**
FORECLOSED HOMES, LOTS, AND CONDO UNITS AVAILABLE AT BELOW-MARKET PRICES
- **BID FROM ANYWHERE**
SUBMIT YOUR BID OFFER FROM YOUR PHONE OR LAPTOP
- **ENJOY DISCOUNTS OF UP TO 45%***
SCORE GREAT DEALS ON Pag-IBIG ACQUIRED ASSETS
*VIA BULK AND GROUP SALE
- **PAY IN CASH OR INSTALLMENT**
CHOOSE FROM FLEXIBLE PAYMENT TERMS VIA CASH, SHORT-TERM INSTALLMENT OR Pag-IBIG HOUSING LOAN
- **LOWER REQUIRED DOWN PAYMENT BASED ON NET SELLING PRICE:**
 - 3% FOR CASH AND STI (ON ALL MODES OF DISPOSAL)
 - 1% FOR LTI-PUBLIC AUCTION
 - INSURANCE PREMIUMS FOR ONE (1) YEAR UNDER LTI-NEGOTIATED SALE

MODE OF SALE

Open to:

- ☒ **Individuals**
- ☒ **Company Bidders**

MODE OF SALE

Open to:

- ☒ Individuals
- ☒ Company Bidders

1st ONLINE PUBLIC AUCTION

2nd ONLINE PUBLIC AUCTION

Negotiated Sale – Retail Sale

1st ONLINE PUBLIC AUCTION



NO DISCOUNT

Pag-IBIG Fund does **NOT** offer any discount in the 1st Public Auction of acquired assets.

MODE OF PAYMENT

	CASH	Bid Bond 3% of Offered Amount
	SHORT-TERM INSTALLMENT	Bid Bond 3% of Offered Amount
	LONG-TERM INSTALLMENT	Bid Bond 1% of Offered Amount

2nd ONLINE PUBLIC AUCTION



10%
DISCOUNT

ALREADY REFLECTED IN
THE PUBLISHED PRICE

MODE OF PAYMENT	ADDITIONAL DISCOUNT	BID BOND
 CASH	20%	3% of Offered Amount
 SHORT-TERM INSTALLMENT	10%	3% of Offered Amount
 LONG-TERM INSTALLMENT	No Additional Discount	1% of Offered Amount



The published selling price is already net of the **10% discount** applicable to the 2nd Online Public Auction. Additional discounts, if any, are based on the selected mode of payment.

Negotiated Sale – Retail Sale

DISCOUNT

30%



CASH

20%



**SHORT-TERM
INSTALLMENT**

10%



**LONG-TERM
INSTALLMENT**

**Discount based on mode of payment*

MODE OF PAYMENT	RESERVATION FEE
 CASH	P1,000.00 and 3% of Net Selling Price
 SHORT-TERM INSTALLMENT	P1,000.00 and 3% of Net Selling Price
 LONG-TERM INSTALLMENT	P1,000.00



Discounts are granted based on the mode of payment.
Reservation Fee in non-refundable and non-transferable.

MECHANICS

(CIR. 498 ITEM VII)



SUBMISSION OF BID/OFFER

Individual Buyer shall be allowed to submit a maximum of **three (3) bids/offers** per batch of published properties.



MODES OF PAYMENT



CASH – payable within 30 calendar days.

SHORT-TERM INSTALLMENT – payable within 12 months

LONG-TERM INSTALLMENT – payable up to 30 years



ELIGIBILITY REQUIREMENTS FOR LTI

- **Active member under the Pag-IBIG I Membership Program** as evidenced by the remittance of at least twelve (12) monthly Membership Savings (MS):
 - A. Active Local Members must have at least one (1) monthly MS within the last six (6) monthly prior to loan application.
 - B. Active Overseas Filipino Worker (OFW) Members must have at least one (1) monthly MS within the last twelve (12) months prior to loan application.
- **A member with short monthly savings:**
 - Total savings upon application is at least equivalent to twelve (12) monthly savings based to the rate applicable to them at the time of application.
- **A non-member:**
 - Remit the required twelve (12) monthly savings in lump sum based on the rate applicable to them at the time of application.

Check Available Properties



Visit our website at
www.pagibigfund.gov.ph
and
inspect the chosen property/ies

**as is, where is" basis, which means that the buyer accepts the physical condition of the subject property, including whether it is occupied or not.*





*Own a Home
for less!*



BUYER'S ID REGISTRATION



BUYER'S ID REGISTRATION

Pag-IBIG Fund Corporate Website

https://www.pagibigfund.gov.ph

8-724-4244 (8-Pag-IBIG) | contactus@pagibigfund.gov.ph | GCG Whistleblowing Portal

Pag-IBIG Fund

Member | Employer | Developer | About | Opportunities | Apply | Branches

Membership | Savings | Home Loans | Cash Loans | Loyalty Card Plus | Claims | Payments | Virtual Pag-IBIG

Pag-IBIG REGULAR SAVINGS

You deserve Pag-IBIG

Save for your future with our mandatory savings while earning annual dividends.

Learn more

Multi-Purpose Loan

Get fast financial assistance with our reliable cash loan.

Read more

Acquired Assets

Select from a wide array of affordable acquired properties for sale.

Read more

Payment Channels

Choose the most convenient payment options for you.

Read more

BUYER'S ID REGISTRATION

The screenshot displays the Pag-IBIG Acquired Assets website. The browser address bar shows the URL <https://www.pagibigfund.gov.ph/acquiredassets.html>. The website header includes the Pag-IBIG Fund logo and navigation links: Member, Employer, Developer, About, Opportunities, Apply, and Branches. A secondary navigation bar lists services: Membership, Savings, Home Loans, Cash Loans, Loyalty Card Plus, Claims, Payments, and Virtual Pag-IBIG. The main content area features a large banner with the Pag-IBIG Acquired Assets logo and a woman pointing at a shopping cart filled with house icons. To the right of the banner, the text "Own a Home for Less!" is displayed, followed by "Select from a wide array of affordable acquired properties for sale." and a button labeled "See List of Properties For Sale", which is highlighted with a red rectangle. Below the banner, a section titled "Why Choose Pag-IBIG Acquired Assets?" lists three benefits: "Lower than Market Price" (with a shopping cart icon), "Discounted Rates" (with a percentage icon), and "Flexible Payment Terms" (with a handshake icon).

Acquired Assets

<https://www.pagibigfund.gov.ph/acquiredassets.html>

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Pag-IBIG ACQUIRED ASSETS

Own a Home for Less!

Select from a wide array of affordable acquired properties for sale.

[See List of Properties For Sale](#)

Why Choose Pag-IBIG Acquired Assets?

- Lower than Market Price
- Discounted Rates
- Flexible Payment Terms



BUYER'S ID REGISTRATION

The screenshot displays the Pag-IBIG Fund Online Public Auction website. The browser address bar shows the URL <https://www.pagibigfundservices.com/OnlinePublicAuction>. The website header includes the Pag-IBIG Fund logo and navigation links: Member, Employer, Developer, About, Opportunities, Apply, and Branches. A secondary navigation bar lists services: Membership, Savings, Home Loans, Cash Loans, Loyalty Card Plus, Claims, Payments, and Virtual Pag-IBIG. The main content area features a large banner with the Pag-IBIG ACQUIRED ASSETS ONLINE PUBLIC AUCTION logo and a woman pointing at a shopping cart filled with house icons. To the right of the banner, the text "I-add to Cart" is displayed, followed by "Ang pangarap mong Property Online!" and a button labeled "See List of Properties For Sale". At the bottom of the page, there are three prominent buttons: "Create Buyer ID" (with a red circle around the user icon), "View my Cart" (with a shopping cart icon), and "Track my Bid" (with a clock icon). Each button has a "Click here" link. On the far right, there are icons for a clock and a shopping cart.

BUYER'S ID REGISTRATION

Online Public Auction

https://www.pagibigfundservices.com/OnlinePublicAuction/Registration/RequirementsView

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1. ONE (1) VALID ID WITH SIGNATURE

Photocopy or scanned copy of one(1) of your valid ID.

Click [here](#) for the list of acceptable ID's.

Maximum file size is 3MB.

File format accepted (.png, .jpg, .jpeg, .pdf)

2. SELFIE PHOTO

Selfie photo showing your valid ID card.

Click [here](#) to see a sample.

Maximum file size is 3MB.

File format accepted (.png, .jpg, .jpeg, .pdf)

3. ACTIVE MOBILE NUMBER

Philippine mobile number to receive the One-Time Pin (OTP).

4. SECRETARY CERTIFICATE

Applicable only for corporate or juridical bidders

Photocopy or scanned copy of one(1) of your Secretary Certificate

Maximum file size is 3MB.

File format accepted (.png, .jpg, .jpeg, .pdf)

Proceed



EXPANDED
4PH
PAMBANSANG
PABAHAY
PILIPINO
PROGRAM


BAGONG PILIPINAS

BUYER'S ID REGISTRATION

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https://www.pagibigfundservices.com/OnlinePublicAuction/Registration/BidderTypeView

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Please select a bidder type:

Bidder Type

☒ **Individual**
Individual bidder refers to anyone interested in purchasing Pag-IBIG Fund Real and Other Properties Acquired (ROPA) through public auction and negotiated sale.

☐ **Juridical/Company Bidder Registered with Pag-IBIG Fund**
Juridical entity refers to any company-bidder including corporation, trust, partnership, joint venture, sole proprietorship or association interested in purchasing Pag-IBIG Fund Real and Other Properties Acquired (ROPA) through public auction and negotiated sale.

Proceed

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BIDDER VERIFICATION

Last Name *

Last Name

First Name *

First Name

Name Extension ☐ With name Extension

Select name extension

Middle Name * ☐ No middle name

Middle Name

Date Of Birth *

mm/dd/yyyy

Phone Number *

+63 10-Digit Mobile Number

Proceed

Chat

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BIDDER VERIFICATION

Last Name *
DELA CRUZ

First Name *
WAN

Name Extension ☐ With name Extension
Select name extension

Middle Name ☒ No middle name
Middle Name

Date Of Birth *
12/25/1990

Phone Number *
+63 [REDACTED]

Proceed

i

Information

Your One-Time PIN(OTP) will be sent to your mobile number ending in 7737

OK



BUYER'S ID REGISTRATION

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https://www.pagibigfundservices.com/OnlinePublicAuction/Registration/OTPVerificationView

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ONE TIME PIN

Reference Code: 6143A0

Enter the OTP Code

Proceed

RESEND will be available after 292 seconds.

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ONE TIME PIN

Reference Code: 6143A0

177591

Proceed

RESEND will be available after 272 seconds.



Success

OTP Verified Successfully

OK

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Name of Bidder: WAN DELA CRUZ

Date of Birth: 1990-12-25

Bidder Type: Individual

Please fill in your application

BIDDER INFORMATION

PERSONAL INFORMATION

First Name *

WAN

Middle Name

Enter Middle Name

Gender *

☐ Male ☐ Female

Marital Status *

SELECT MARITAL STATUS

Pag-IBIG Member *

☐ Yes ☐ No

Permanent Home Address *

REGION

PLEASE SELECT

Last Name *

DELA CRUZ

Name Ext.

Select name extension

Date Of Birth

12/25/1990

Citizenship

FILIPINO

GOVERNMENT INFORMATION

Pag-IBIG MID Number/RTN

Enter Pag-IBIG Number

Enter a number:

Tax Identification Number (TIN)

Enter TIN

SSS/GSIS ID NO.

Enter SSS/GSIS ID NO.

COMMON REFERENCE NO. (CRN)

Enter CRN

CONTACT DETAILS

Cellphone No. *

+63

Home Tel. No.

Tel. Area Code

Tel. Area Code

Personal E-mail Address *

Enter Email Address

Telephone No.

Telephone No.

Employer/Business Telephone No.

Tel. Area Code

Telephone No.





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PLEASE SELECT

PROVINCE
Select a Province

MUNICIPALITY
Select a Municipality

BARANGAY
Select a Barangay

UNIT NO.

FLOOR NO.

LOT NO.

BLOCK NO.

PHASE NO.

SECTION

BUILDING

STREET

SUBDIVISION

Present Home Address ☐ Same as Permanent Home Address

Employer/Business Telephone No.
Tel. Area Code
Buss. Tel. Area Code

Telephone No.
Business Telephone No.

OTHER DETAILS
Employer/Business Name
Enter Employer/Business Name

Employer/Business Address
REGION
PLEASE SELECT

PROVINCE
Select a Province

MUNICIPALITY
Select a Municipality

BARANGAY
Select a Barangay

UNIT NO.

FLOOR NO.

LOT NO.

BLOCK NO.




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BLOCK NO.

PHASE NO.

SECTION

BUILDING

STREET

SUBDIVISION

ONE (1) VALID IDENTIFICATION WITH SIGNATURE *

Upload a photocopy or scanned copy of the one (1) of your ID.
Click [here](#) for the list of acceptable IDs.
Maximum file size is 3MB
File format accepted (png, jpg, jpeg, and pdf)

Upload ID

SELFIE PHOTO *

Upload a selfie photo showing your valid ID card.
Click [here](#) to see a sample.
Maximum file size is 3MB
File format accepted (png, jpg, jpeg, and pdf)

Upload Selfie Photo

☐ I/We hereby agree and consent to the collection, generation, use, processing, storage and retention of my/our personal information for the purpose/s of acquiring a Pag-IBIG Fund acquired asset/s. I/We understand that my/our personal information will be shared with other government agencies and to third parties as may be necessary, the use of which shall be governed by Republic Act No. 10173 also known as the "Data Privacy Act of 2012" and its implementing rules and regulations. I/We promise to notify Pag-IBIG Fund should there be any amendment or changes in my/our personal information indicated herein.

Submit Registration



*Own a Home
for less!*



ONLINE BIDDING



ONLINE BIDDING



Pag-IBIG Fund Corporate Website X +

← ↻ <https://www.pagibigfund.gov.ph> Verify it's you Chat

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MAS PINABABANG INTERES!

4.5%

FIXED ANNUAL INTEREST RATE
FOR FIRST 3 YEARS

FOR HOME LOANS
UP TO **₱1,800,000**

FOR THE FIRST
10,000
HOUSING LOAN
BORROWERS
PLUS
1,000
EXCLUSIVE FOR
OFWS

Pag-IBIG 4.5%

Unang Bahay Promo

Kaya nang makabili ng unang bahay with Pag-IBIG Fund's 4.5% fixed interest for the first 3 years, para sa loans up to ₱1.8 million.

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Get fast financial assistance with our reliable cash loan.

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Own a Home for Less!

Select from a wide array of affordable acquired properties for sale.

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Select your Preferred Location:

Region:

Select Region

Province:

Select Province

City/Municipality:

Select City/Municipality

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[Payments](#)

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Select your Preferred Location:

Region:

REGION 4-A (CALABARZON) ▾

Province:

CAVITE ▾

City/Municipality:

TANZA ▾

[Advanced Search](#) ▾

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First Auction
(New Listing)

Second Auction
(Up to 30% Discount)

Negotiated Sale
(Up to 45% Discount)



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🏠 Unoccupied

📏 35 sqm

📏 20.62 sqm

💰 ₱276,153

[View More Details](#)



PEARL RESIDENCES SUBDIVISION

🏠 Town House | 📅 Mar. 16, 2026 12:00 AM - Mar. 20, 2026 11:59 PM | 📄 [See ITB](#) | 👤 [Create Buyer ID](#)

🏠 Unoccupied

📏 40 sqm

📏 42.2 sqm

💰 ₱1,621,080

[View More Details](#)



THE PALM RESIDENCES

🏠 Single Attached | 📅 Mar. 16, 2026 12:00 AM - Mar. 20, 2026 11:59 PM | 📄 [See ITB](#) | 👤 [Create Buyer ID](#)

🏠 Unoccupied

📏 66 sqm

📏 44.5 sqm

💰 ₱1,861,830

[View More Details](#)



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Unoccupied 35 sqm 20.62 sqm ₱276



PEARL RESIDENCES SUBDIVISION

Town House | Mar. 16, 2026 12:00 AM - Mar. 20, 2026 11:59 PM | See

Unoccupied 40 sqm 42.2 sqm ₱1,6



THE PALM RESIDENCES

Single Attached | Mar. 16, 2026 12:00 AM - Mar. 20, 2026 11:59 PM | S

Unoccupied 66 sqm 44.5 sqm ₱1,8

Property Details ▾

Property Location
Lot 13 Blk. 6 THE PALM RESIDENCES CALIBUYO, TANZA, CAVITE, 4108

Property Type
Single Attached

Lot Area
66 sqm

Floor Area

ONLINE BIDDING



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contactus@pagibigfund.gov.ph

GCG Whistleblowing Portal



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First Auction
(New Listing)

Second Auction
(Up to 30% Discount)

Negotiated Sale
(Up to 45% Discount)



BELVEDERE TOWNE II

🏠 Lot Only | 📅 Mar. 9, 2026 12:00 AM - Mar. 13, 2026 11:59 PM | 📄 [See ISOP](#) | 👤 [Create Buyer ID](#)

🏠 Unoccupied-Lot

📏 36 sqm

📏 0 sqm

💰 ₱252,000

📖 [View More Details](#)

📄 [Submit Offer](#)



CARISSA HOMES TANZA-BAGTAS



ONLINE BIDDING



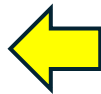
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Buyer ID



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Buyer ID

123

[Proceed](#)

No Buyer ID yet? [Register here](#) | [Forgot Buyer ID](#)



Information

Your One-Time-Pin (OTP) will be sent to your mobile number ending in **0811**.

[OK](#)



ONLINE BIDDING



8-724-4244 (8-Pag-IBIG)

contactus@pagibigfund.gov.ph

GCG Whistleblowing Portal



Pag-IBIG Fund

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Reference Code: 353C80

Proceed

RESEND option will be available after 286 seconds.



ONLINE BIDDING

Membership ▾ Savings ▾ Home Loans ▾ Cash Loans ▾ Loyalty Card Plus Claims ▾ Pay

Floor Area (sqm)

0

Minimum Gross Selling Price

₱ 252,000.00

Offer Price

₱

Re-type Offer Price

₱

Amount in Words

Mode of Sale

☒ Retail

Present Occupant? *

☐ Yes ☐ No

Former Owner? *

☐ Yes ☐ No

Mode of Payment *

☐ Cash (to pay within 30 days from signing of Deed of Conditional Sale)
☐ Short-Term Installment (to pay within 12 months)
☐ Long-Term Installment (maximum of 30 year/s subject to eligibility requirements)

Discount Rate

Discount Amount

₱

Net Selling Price

₱

Go to Cart

Proceed

ONLINE BIDDING



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I-add to Cart

Ang pangarap mong Property Online!

[See List of Properties For Sale](#)



Create Buyer ID

[Click here](#)



View my Cart

[Click here](#)



Track my Bid

[Click here](#)



GROUP SALE



GROUP SALE



A program that allows a **group of qualified Pag-IBIG Fund members**, such as employees of a company, members of an employees' association, or a cooperative, to purchase Pag-IBIG Fund acquired assets **together** in **one group transaction**, at **discounted prices** and **flexible payment terms**.



GROUP SALE *DISCOUNT RATE*



40%

**₱10M to
₱50M**

42%

**More
than
₱50M to
₱100M**

45%

**More
than
₱100M**

RETAIL

Mode of Payment	DISCOUNT
Cash	30%
STI	20%
LTI	10%

**LINGKOD
Pag-IBIG**





**GROUP
SALE**

45%
DISCOUNT

EL PUEBLO CONDOMINIUM MANILA
Anonas, Sta. Mesa



Particulars	Published Price	Bidder's Offered Price	Net Selling Price	Savings
Amount	1,659,700.00	1,700,005.00	935,002.25	765,002.25
Monthly Amortization *	10,429.59	10,682.87	5,875.57	4,807.30
Gross Monthly Income	28,785.23	29,484.27	16,216.34	

* Based on 6.375% interest p.a. fixed for 3 years with a 28-year loan term. Principal and interest, insurance premium not included



**GROUP
SALE**

45%
DISCOUNT

VILLA DELA BONTE PRENZA I
Marilao, Bulacan



Particulars	Published Price	Bidder's Offered Price	Net Selling Price	Savings
Amount	1,150,400.00	1,198,888.98	659,388.94	539,500.04
Monthly Amortization *	7,064.05	7,361.79	4,048.99	3,312.80
Gross Monthly Income	19,480.43	20,301.52	11,165.84	

* Based on 6.375% interest p.a. fixed for 3 years with a 30-year loan term. Principal and interest, insurance premium not included

PROPERTIES SOLD



BALANGKAS, VALENZUELA CITY

Floor Area: 111.88sqm

Lot Area: 102sqm

Offered Price : **₱1,800,019.00**

Discounted Price: **₱ 990,010.45**

Save ₱ 810,008.55

Required Gross Monthly Income of **₱17,416.00**

Estimated Monthly Amortization of **₱ 6,574.48**

45% OFF

PROPERTIES SOLD



VILLA ZARAGOSA

Bocaue, Bulacan / Town House

Offered Price : **₱1,500,312.00**

Discounted Price: **₱ 825,171.60**

45% OFF

Save ₱ 675,140.40

Mode of Payment **Cash**

PROPERTIES SOLD



WITH IMPROVEMENT

GROUP SALE *ELIGIBILITY*



Must enter into a

- ✓ **Memorandum of Understanding (MOU)**
- ✓ **Collection Servicing Agreement (CSA)**
- ✓ **Single Point of Contact (SPOC)**

LINGKOD
Pag-IBIG





Pag-IBIG HOUSING LOAN



Mas
Ahot-kaya!



3% **SUBSIDIZED
RATE**
PER ANNUM
FIRST 5 YEARS OF LOAN TERM

₱4,005 PER MONTH
NA LANG!

₱950,000 loan, 30-year term

~~vs **₱7,654**~~

Monthly Payment

Based on 7.5% sample commercial rate

₱950K Loan | 20-year term

**UP TO
₱950K**

**Socialized
House & Lot**

**UP TO
₱1.8M**

**Socialized
Condo Unit**

**House Construction
Renovation
Refinancing**

(Up to Socialized Housing
price ceiling)



Pag-IBIG HOUSING LOAN

4.5% PROMO RATE

House and Lot Over ₱950K up to **₱4.9M**
Condos Over ₱1.8M

First 3 YEARS of loan term

**Mas pinalawak na,
pinaabot-kaya pa!**

SAMPLE COMPUTATION

AS LOW
AS

₱12,667

PER MONTH NA LANG!

₱2,500,000 Loan | 30-year term

~~VS **₱20,140**~~

Monthly Payment
Based on 7.5% sample
commercial rate
₱2.5M Loan | 20-year term

PROMO RUNS UNTIL DECEMBER 31, 2026



Pag-IBIG HOUSING LOAN

5.75%

PROMO RATE

Pag-IBIG Housing Loans Over **₱4.9M to ₱10M**

First 3 YEARS of loan term

**Mas pinalawak na,
pinaabot-kaya pa!**

SAMPLE COMPUTATION

AS LOW
AS

₱29,179

PER MONTH NA LANG!

₱5,000,000 Loan | 30-year term

~~VS **₱40,280**~~

Monthly Payment
Based on 7.5% sample
commercial rate
₱5M Loan | 20-year term

PROMO RUNS UNTIL DECEMBER 31, 2026



Pag-IBIG ACQUIRED ASSETS

*Own a Home
for less!*

LINGKOD
Pag-IBIG



Feel free
TO CONTACT US!



(+632) 8422-3000 local 5124



gdmacanang@pagibigfund.gov.ph



chat with us at
www.pagibigfund.gov.ph



/PagIBIGFundOfficialPage



LINGKOD
Pag-IBIG

Thank you.



BAGONG PILIPINAS



Pambansang
PABAHAY
para sa
Pilipino