<table>
<thead>
<tr>
<th>ITEM NO.</th>
<th>PROPERTY NUMBER</th>
<th>PROPERTY LOCATION</th>
<th>TYPE</th>
<th>TCT/CCT NUMBER</th>
<th>LOT AREA</th>
<th>FLOOR AREA</th>
<th>APPRAISED VALUE</th>
<th>MINIMUM BID PRICE</th>
<th>APRAISAL DATE</th>
<th>REMARKS</th>
</tr>
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<tbody>
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<td>1</td>
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<td>B 06, L 11, Rio Del Grande Subdivision-1, Maddarulug Sur, Enrile, Cagayan</td>
<td>House &amp; Lot</td>
<td>032-2016001249</td>
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<td>0.00</td>
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<td>30.00</td>
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<td>L 6791-B-2, Maguigad St., Atulayan Sur, Tuguegarao City, Cagayan</td>
<td>House &amp; Lot</td>
<td>T-163835</td>
<td>749.00</td>
<td>81.60</td>
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<td>B 28, L 06, Sto. Niño Heights Subdivision-3, Cauayan City, Isabela</td>
<td>Lot Only</td>
<td>T-293790</td>
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<td>30.00</td>
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<td>834201910106002</td>
<td>B 28, L 08, Sto. Niño Heights Subdivision-3, Cauayan City, Isabela</td>
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<td>30.00</td>
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<td>208,000.00</td>
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<td>UNOCCUPIED / Title for Consolidation</td>
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<td>9</td>
<td>834201902700002</td>
<td>B 06, L 22, Capitol Hills Subdivision, Alibagu, Ilagan, Isabela</td>
<td>House &amp; Lot</td>
<td>T-346893</td>
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<td>30.00</td>
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<td>10</td>
<td>834201812200004</td>
<td>B 02, L 24, New Villa Jesusa-1 Subdivision, Alibagu, Ilagan, Isabela</td>
<td>House &amp; Lot</td>
<td>T-396063</td>
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<td>24.00</td>
<td>534,300.00</td>
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<td>House &amp; Lot</td>
<td>T-395830</td>
<td>48.00</td>
<td>24.00</td>
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<td>12</td>
<td>834201811070001</td>
<td>L N.3-A, Turid, Reina Mercedes, Isabela</td>
<td>Lot Only</td>
<td>T-035-2014001009</td>
<td>1,000.00</td>
<td>0.00</td>
<td>360,000.00</td>
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<td>7/26/2018</td>
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<td>13</td>
<td>834201802800231</td>
<td>L 4779-D-9, Vina, Rosas, Isabela</td>
<td>House &amp; Lot</td>
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<td>14</td>
<td>834201810170004</td>
<td>B 03, L 11, Pasucal Village, Vina, Rosas, Isabela</td>
<td>House &amp; Lot</td>
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<td>158.00</td>
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<td>15</td>
<td>834201810170002</td>
<td>B 44, L 04, Greenland Homes Subdivision-2, Plaridel, Santiago City, Isabela</td>
<td>House &amp; Lot</td>
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<td>46.00</td>
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<td>B 01, L 13, Metro Santiago Ville Subdivision, Rosario, Santiago City, Isabela</td>
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<td>17</td>
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<td>L 25548-Q, Mangandingay, Cabarroguis, Quirino</td>
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<td>037-2015004428</td>
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<td>UNOCCUPIED / Title in the name of HDMF</td>
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</table>
INVITATION TO BID
December 13, 2019

The Pag-IBIG Fund Committee on Disposition of Acquired Assets shall conduct a sealed public auction for the sale of acquired asset properties at 3rd Floor, Conference Room, Editha Tuddao Building, Balzain Highway, Tuguegarao City, Cagayan on the following date:

<table>
<thead>
<tr>
<th>DATE</th>
<th>AREAS</th>
<th>NO. OF UNITS</th>
</tr>
</thead>
<tbody>
<tr>
<td>January 21, 2020</td>
<td>Isabela, Cagayan, Quirino,</td>
<td>18</td>
</tr>
<tr>
<td></td>
<td>Nueva Vizcaya</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>TOTAL</strong></td>
<td><strong>18</strong></td>
</tr>
</tbody>
</table>

GENERAL GUIDELINES

1. Interested parties are required to secure copies of: (a) Instruction to Bidders (HQP-AAF-104) and (b) OFFER TO BID (HQP-AAF-103) from the office of the Acquired Assets Management at 3rd Floor, Conference Room, Editha Tuddao Building, Balzain Highway, Tuguegarao City, Cagayan or may download the forms at www.pagibigfund.gov.ph (link Disposition of Acquired Assets for Public Auction).

2. Properties shall be sold on an “AS IS, WHERE IS” basis.

3. All interested buyers are encouraged to inspect the property/ies before tendering their offer/s. The list of the properties may be viewed at www.pagibigfund.gov.ph/aa/aa.aspx.

4. Bidders are also encouraged to visit our website, www.pagibigfund.gov.ph/aa/aa.aspx, five (5) days prior the actual auction date, to check whether there are any erratum posted on the list of properties posted under the sealed public auction.

5. Bidders are advised to approach the Technical Working Group (TWG) for registration of their attendance on the system during the auction. Only bid offers from registered bidders shall be accepted.

6. Sealed proposals shall be received by the Committee on Disposition of Acquired Assets’ Secretariat at 3rd Floor, Conference Room, Editha Tuddao Building, Balzain Highway, Tuguegarao City, Cagayan, starting 8:00 AM but not later than 12:00 NN or upon declaration of the closing of bid acceptance by the Committee on the scheduled date; the said proposals shall be opened immediately in the presence of the committee and attending bidders. Bidders are advised to submit their proposals only on the scheduled date of batch. No proposals shall be accepted by the committee earlier or later than the scheduled date.

7. The bidder shall state in words and in figures the amount of his/her bid offer and his/her chosen mode of payment in the Offer to Bid form. The BID OFFER shall not be lower than the minimum bid set by the Fund.

8. In the absence of a chosen mode of payment, the default mode of payment shall be long-term installment. Likewise, change on the winning bidder’s mode of payment shall not be allowed.

9. Each bid proposal shall be accompanied by a BIDDER’S BOND either in CASH or MANAGER’S CHECK issued by any commercial bank or in Philippine Currency, payable to Pag-IBIG Fund for an amount equivalent to 5% of the BID OFFER. It shall likewise serve as the down payment of the winning bidder.

10. For Bidders, whose bid bond is in the form of a MANAGER’S CHECK, are advised to adhere to the current Bangko Sentral ng Pilipinas’ (BSP) memorandum relative to the proper handling of checks: Do not staple, crumple, fold, bind or pin checks.

11. Payment of the remaining ninety five percent (95%) bid offer balance may either be thru any of the following modes:
   a. Cash – on which the approved purchase price shall be paid not later than thirty (30) calendar days from date of receipt of Notice of Award (NOA).
   b. Short-Term Installment – on which payment shall be in equal monthly installment inclusive of interest and provided the chosen payment term shall not exceed twelve (12) months subject to an interest based on the Full Risk Based Pricing Framework for three-year fixing period.
   c. Long Term Installment – payment shall be in the form of monthly amortization based on the approved loan term, which may be up to a maximum of thirty (30) years with the following considerations:
c.1 Loan approval and term shall be subject to eligibility requirements stipulated under the Pag-
    IBIG End-User Home Financing Program guidelines;

c.2 The amount shall be the bidder’s bid offer, net of the 5% downpayment;

c.3 In case the long term installment has been disapproved, the 5% bidder’s bond shall be
    forfeited in favor of the Fund.

c.4 The buyer shall be required to file his Long Term installment application and pay the following
    incidental expenses within thirty (30) calendar days from receipt of the Notice of Approval of
    Sale:
    a. Processing fee of Three Thousand Pesos (the P1,000.00 shall be paid on the
        auction day while the remaining P2,000.00 shall be paid upon submission of
        complete requirements);
    b. Equity, if applicable;
    c. One year advance insurance premiums (sales redemption insurance as well as fire
        and allied peril insurance);

c.5 In case the Bid Offer, net of the five percent (5%) bid bond, is still higher than the appraisal
    value of the property, the amount in excess of the appraisal value shall be treated as equity.
    It shall be paid by the buyer within thirty (30) calendar days upon receipt of Notice of Loan
    Approval.

c.6 Original Borrowers who wish to participate on the Sealed Public Auction shall not be allowed
    to bid thru long term installment. They may only bid thru cash or short term installment basis.

12. Discounts are not applicable during the First Sealed Public Auction

13. The Bidders shall be present at the opening of bids. Bidders may designate their Authorized Representatives,
    provided they shall issue the following documents:
    a. Notarized Special Power of Attorney (SPA) for individual-bidder. The SPA’s purpose shall be specific
        and limited only to authorized representative’s participation on the auction in behalf of the principal
        bidder.
    b. Secretary’s Certificate for company-bidder

14. The Opening of Bids shall commence from 01:00 PM until completion.

15. The bidder who offers the highest bid shall be declared as the winner.

16. In case there are identical offers constituting the highest bids, the tie shall be resolved by considering the
    Mode of Payment. The priority in terms of mode of payment shall be as follows:
    a. Cash;
    b. Short-Term Installment;
    c. Long-Term Installment.

17. If there is still a tie after considering the mode of payment, it shall be resolved immediately through toss coin.
    However, in case there are more than two (2) highest bidders, the tie shall be resolved based on the time of
    registration of bids.

18. The non-winning bidders’ respective bid bonds shall be returned to them immediately together with an
    Acknowledgment Receipt once a winning bidder has been declared.

19. If the winning bidder fails or refuses to push through with the purchase of the property, or fails to pay in full the
    remaining balance within 30 calendar days from receipt of the Notice of Award (NOA), he shall lose his right as
    winning bidder and the 5% bidder’s bond shall be forfeited in favor of the Fund.

20. The Fund shall declare the next highest bidder as the winning bidder in case the sale to the original
    winning bidder is cancelled. He shall be required to pay a down payment of 5% of the offer price within
    15 calendar days from notification and the remaining ninety five percent (95%) of his/her bid offer within the
    approved payment period. In the event there are two (2) or more complying bidders, the same rule on
    resolving ties shall be applied.

21. Interested parties may visit the LOANS MANAGEMENT AND RECOVERY DIVISION or contact Engr.
    CARMELITA D. MUNAR or Engr. RODRIGO EULALIO JOEL B. CALAGUI at tel. no. 844-0534/1448/2285.
    You may also email your inquiries for further details at tuguegaraoahbc@pagibigfund.gov.ph.

    PAG-IBIG FUND RESERVES THE RIGHT TO REJECT ANY OR ALL BIDS, TO WAIVE ANY
    FORMALITY THEREIN OR ACCEPT SUCH BIDS AS MAY BE CONSIDERED MOST
    ADVANTAGEOUS TO THE FUND. THE DECISION OF THE FUND IS FINAL AND BINDING.