

HOME GUARANTY CORPORATION**Office of the President****NOTICE OF SALE as of November 21, 2018**

The Home Guaranty Corporation (HGC) is offering the following properties for sale:

ITEM NO.	LOCATION	TYPE	AREA (in sq.m.)		TCT / CCT NO.	SELLING PRICE	REMARKS
			LOT	FLOOR			
CATEGORY A							
NCR							
1.	Building C Unit 512 C-5 MRB Condominium Project, Barangay Ususan, Taguig City	Condominium Unit	-	29.70	4348	620,400.00	With illegal occupant; Title in the name of the Republic of the Philippines
2.	Building D Unit 512 C-5 MRB Condominium Project, Barangay Ususan, Taguig City	Condominium Unit	-	29.70	4408	620,400.00	With illegal occupant; Title in the name of the Republic of the Philippines
3.	Building F Unit 112 C-5 MRB Condominium Project, Barangay Ususan, Taguig City	Condominium Unit	-	29.70	4480	718,300.00	With illegal occupant; Title in the name of the Republic of the Philippines
4.	Building F Unit 308 C-5 MRB Condominium Project, Barangay Ususan, Taguig City	Condominium Unit	-	29.70	4500	653,400.00	With illegal occupant; Title in the name of the Republic of the Philippines
CAR							
5.	Block 10 Lot 2 Eagle Crest Villa Subdivision Phase 3, Barangay Bakakeng, Baguio City	Lot only	200.00	-	82271	1,188,000.00	Vacant; Title in the name of HGC
6.	Block 2-A Lot 3 Eagle Crest Villa Subdivision Phase 2, Barangay Bakakeng, Baguio City	Lot only	310.00	-	81662	2,148,300.00	Vacant; Title in the name of HGC
7.	Block 1 Lot 18-N Eagle Crest Villa Subdivision Phase 2, Barangay Bakakeng, Baguio City	Lot only	204.00	-	70674	1,346,400.00	Vacant; Title in the name of Vive Eagle Land, Inc.

8.	Block 10 Lot 1 Eagle Crest Villa Subdivision Phase 3, Barangay Bakakeng, Baguio City	Lot only	223.00	-	81806	1,324,620.00	Vacant; Title in the name of HGC
REGION II							
9.	Block 12 Lot 86 California Homes, Barangay Alibago, Iligan City, Isabela	Lot only	150.00	-	373192	429,000.00	Vacant; Title in the name of HGC
10.	Block 22 Lot 15 City Homes Subdivision, Barangay Alibago, Iligan City, Isabela	Lot only	152.00	-	387293	585,200.00	Vacant; Title in the name of HGC
11.	Lot C Capitol Hills Subdivision, Barangay Alibago, Iligan City, Isabela	Lot only	105.00	-	328721	404,800.00	Vacant; Title in the name of HGC-Abot Kaya Pabahay Fund
12.	Block 4 Lot 32 Santiago Valley Homes, Barangay Patul, Santiago City, Isabela	Lot only	180.00	-	TSC-991	396,000.00	Vacant; Title in the name of HGC-Abot Kaya Pabahay Fund
13.	Block 1 Lot 15 Kensington Heights Subdivision, Barangay San Fermin, Cauayan City, Isabela	Lot only	150.00	-	373191	214,500.00	Vacant; Title in the name of HGC
14.	Block 8 Lot 26 Capitol Hills Subdivision, Barangay Alibago, Iligan City, Isabela	1-storey residential building	105.00	26.00	328722	576,400.00	With illegal occupant; Title in the name of HGC-Abot Kaya Pabahay Fund
REGION III							
15.	Block 8 Lots 23 and 24 Sta. Monica Homes, Barangay Camaya, Mariveles, Bataan	1-storey residential building	100.00	60.00	038- 2010001001 and 038- 2010001002	682,000.00	With illegal occupant; Title in the name of Home Guaranty Corporation (HGC)
16.	Lot 5-C-2-I Villa Cecilia Homes, Barangay Tigpalas, San Miguel, Bulacan	Rowhouse	38.00	30.00	039- 2015012502	363,990.00	With illegal occupant; Title in the name of HGC
17.	Lot 5-C-2-O Villa Cecilia Homes, Barangay Tigpalas, San Miguel, Bulacan	Rowhouse	50.00	30.00	039- 2015012264	445,500.00	With illegal occupant; Title in the name of HGC

18.	Lot 5-C-2-R Villa Cecilia Homes, Barangay Tigpalas, San Miguel, Bulacan	Rowhouse	50.00	30.00	039-2015012503	445,500.00	With illegal occupant; Title in the name of HGC
19.	Lot 5-C-2-P Villa Cecilia Homes, Barangay Tigpalas, San Miguel, Bulacan	Rowhouse	50.00	30.00	039-2015012504	445,500.00	With illegal occupant; Title in the name of HGC
20.	Lot 5-C-2-E Villa Cecilia Homes, Barangay Tigpalas, San Miguel, Bulacan	Rowhouse	38.00	30.00	039-2015006233	421,740.00	With illegal occupant; Title in the name of HGC
21.	Block 2 Lot 6 Villa Emilia Subdivision, Barangay Kalidkid Sur, Cabanatuan City, Nueva Ecija	Rowhouse	150.00	50.00	109164	1,009,250.00	With illegal occupant; Title in the name of HGC
22.	Block 2 Lot 7 Villa Emilia Subdivision, Barangay Kalidkid Sur, Cabanatuan City, Nueva Ecija	Lot only	178.00	-	109165	626,560.00	Vacant; Title in the name of HGC
23.	Block 7 Lot 4 Villa Emilia Subdivision, Barangay Kalidkid Sur, Cabanatuan City, Nueva Ecija	Rowhouse	171.00	50.00	129560	1,083,170.00	With illegal occupant; Title in the name of HGC
24.	Block 9 Lot 1 Villa Emilia Subdivision, Barangay Kalidkid Sur, Cabanatuan City, Nueva Ecija	Rowhouse	453.00	50.00	109175	2,075,810.00	With illegal occupant; Title in the name of HGC
25.	Block 20 Lot 21 Metrogate Complex, Barangay Saluysoy, Meycauayan, Bulacan	Lot only	144.00	-	040-2016000215	1,314,500.00	Vacant; Title in the name of HGC
26.	Block 8 Lot 18 Macarthur Village, Barangay Longos, Malolos, Bulacan	1-storey residential building	117.00	36.00	039-2016002139	961,290.00	With illegal occupant; Title in the name of HGC
REGION IV-A							
27.	Block 10 Lot 2 Country Homes Subdivision Phase 4, Barangay Munting Dilao, Antipolo City	1-storey residential building	200.00	80.00	81706	2,428,800.00	With illegal occupant; Title in the name of HGC

28.	Block 16 Lot 22 Town and Country Heights, Barangay San Luis, Antipolo City	1-storey residential building	180.00	64.00	202819	1,617,000.00	With illegal occupant; Title in the name of HGC
29.	Block 16 Lot 24 Town and Country Heights, Barangay San Luis, Antipolo City	1-storey residential building	180.00	64.00	202820	1,617,000.00	With illegal occupant; Title in the name of HGC
30.	Block 18 Lot 13 Town and Country Heights, Barangay San Luis, Antipolo City	1-storey residential building	180.00	64.00	202874	1,617,000.00	With illegal occupant; Title in the name of HGC
31.	Block 1 Lot 28 Village Park Subdivision, Barangay Lancaan, Dasmariñas, Cavite	1-storey H&L	38.00	26.00	057- 2016024478	235,000.00	With illegal occupant; Title in the name of HGC

REGION VI

32.	Block 1 Lots 19 and 20 Gran Plains Subdivision Phase II, Barangay Henchanova, Jaro, Iloilo City	2-storey H&L	600.00	524.00	149520 and 149519	5,099,000.00	Vacant; Title in the name of HGC
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CATEGORY B

REGION III

1.	Block 6 Lots 17 and 18 Sta. Monica Homes, Barangay Camaya, Mariveles, Bataan	1-storey residential building	150.00	100.00	215764 and 215765	990,000.00	With illegal occupant; Titles in the name of Home Guaranty Corporation (HGC)
2.	Block 7 Lot 18 Sta. Monica Homes, Barangay Camaya, Mariveles, Bataan	1-storey residential building	100.00	60.00	271715	620,000.00	With illegal occupant; Title in the name of HGC
3.	Block 7 Lots 19 and 20 Sta. Monica Homes, Barangay Camaya, Mariveles, Bataan	1-storey residential building	100.00	55.00	248812 and 248813	562,500.00	With illegal occupant; Title in the name of HGC
4.	Block 7 Lots 44 and 45 Sta. Monica Homes, Barangay Camaya, Mariveles, Bataan	1-storey residential building	100.00	75.00	248810 and 248811	672,500.00	With illegal occupant; Title in the name of HGC

5.	Block 8 Lot 47 Sta. Monica Homes, Barangay Camaya, Mariveles, Bataan	1-storey residential building	50.00	47.00	248806	388,500.00	Vacant; Title in the name of HGC
6.	Block 9 Lot 33 Sta. Monica Homes, Barangay Camaya, Mariveles, Bataan	1-storey residential building	103.00	60.00	231565	654,580.00	With illegal occupant; Title in the name of HGC
7.	Block 9 Lot 58 Sta. Monica Homes, Barangay Camaya, Mariveles, Bataan	1-storey residential building	50.00	47.00	038-201000983	388,500.00	With illegal occupant; Title in the name of HGC
8.	Block 9 Lot 64 Sta. Monica Homes, Barangay Camaya, Mariveles, Bataan	1-storey residential building	50.00	47.00	038-201001687	388,500.00	With illegal occupant; Title in the name of HGC
9.	Block 9 Lot 54 Sta. Monica Homes, Barangay Camaya, Mariveles, Bataan	1-storey residential building	100.00	50.00	248807	660,000.00	With illegal occupant; Title in the name of HGC
10.	Block 1 Lot 7 Villa Emilia Subdivision, Barangay Kalidkid Sur, Cabanatuan City, Nueva Ecija	Lot only	203.00	-	109163	649,600.00	Vacant; Title in the name of HGC
11.	Block 7 Lot 8 Villa Emilia Subdivision, Barangay Kalidkid Sur, Cabanatuan City, Nueva Ecija	Lot only	243.00	-	109173	777,600.00	Vacant; Title in the name of HGC
12.	Block 10 Lot 13 Villa Emilia Subdivision, Barangay Kalidkid Sur, Cabanatuan City, Nueva Ecija	Rowhouse	150.00	50.00	109178	1,005,000.00	With illegal occupant; Title in the name of HGC
13.	Block 10 Lot 14-B Villa Emilia Subdivision, Barangay Kalidkid Sur, Cabanatuan City, Nueva Ecija	Rowhouse	75.00	50.00	113050	677,500.00	With illegal occupant; Title in the name of HGC
14.	Block 10 Lot 15-A Villa Emilia Subdivision, Barangay Kalidkid Sur, Cabanatuan City, Nueva Ecija	Rowhouse	75.00	60.00	113051	870,000.00	With illegal occupant; Title in the name of HGC
15.	Block 10 Lot 15-B Villa Emilia Subdivision, Barangay Kalidkid Sur, Cabanatuan City, Nueva Ecija	Rowhouse	75.00	50.00	113052	677,500.00	With illegal occupant; Title in the name of HGC

16.	Block 21 Lot 31 Dolmar Golden Hills Subdivision, Barangay Loma de Gato, Marilao, Bulacan	1-storey residential building	50.00	36.00	040-2013024040	392,000.00	Vacant; Title in the name of HGC
17.	Block 23 Lot 17 Verde Heights Subdivision, Barangay Gaya-gaya, San Jose del Monte, Bulacan	1-storey residential building	40.00	25.00	040-2016003361	292,000.00	With illegal occupant; Title in the name of HGC
18.	Block 12 Lot 5 Northridge Royal Subdivision, Barangay Santo Cristo, San Jose del Monte, Bulacan	1-storey residential building	75.00	60.00	040-2013023973	480,000.00	With illegal occupant; Title in the name of HGC
REGION IV-A							
19.	Block 1 Lot 5 Las Palmas Village, Barangay Poblacion 3, Sto. Tomas Batangas	1-storey residential building	110.00	40.00	128560	736,000.00	Vacant; Title in the name of HGC
20.	Block 7 Lot 6 Las Palmas Village, Barangay Poblacion 3, Sto. Tomas Batangas	Lot only	80.00	-	128574	360,000.00	Vacant; Title in the name of HGC
21.	Block 8 Lot 9 Las Palmas Village, Barangay Poblacion 3, Sto. Tomas Batangas	Lot only	265.00	-	128578	1,219,000.00	Vacant; Title in the name of HGC
22.	Block 11 Lot 1 Las Palmas Village, Barangay Poblacion 3, Sto. Tomas Batangas	Lot only	100.00	-	128580	480,000.00	Vacant; Title in the name of HGC
23.	Block 11 Lot 2 Las Palmas Village, Barangay Poblacion 3, Sto. Tomas Batangas	Lot only	103.00	-	128563	494,400.00	Vacant; Title in the name of HGC
24.	Block 11 Lot 3 Las Palmas Village, Barangay Poblacion 3, Sto. Tomas Batangas	Lot only	105.00	-	128564	472,500.00	Vacant; Title in the name of HGC

25.	Block 11 Lot 4 Las Palmas Village, Barangay Poblacion 3, Sto. Tomas Batangas	Lot only	106.00	-	128565	477,000.00	Vacant; Title in the name of HGC
26.	Block 11 Lot 5 Las Palmas Village, Barangay Poblacion 3, Sto. Tomas Batangas	Lot only	92.00	-	128566	414,000.00	Vacant; Title in the name of HGC
27.	Block 11 Lot 6 Las Palmas Village, Barangay Poblacion 3, Sto. Tomas Batangas	Lot only	87.00	-	128567	391,500.00	Vacant; Title in the name of HGC
28.	Lot 1 Ponderosa Heights Subdivision, Barangay San Roque, Antipolo City	Lot only	322.00	-	R-50493	515,200.00	Vacant; Title in the name of HGC
29.	Block 34 Lot 24 Antipolo Hills Subdivision, Antipolo City	1-storey residential building	120.00	30.00	R-24102	513,000.00	With illegal occupant; Title in the name of HGC
30.	Block 9 Lot 8 Town and Country Heights, Barangay San Luis, Antipolo City	Lot only	180.00	-	203568	846,000.00	Vacant; Title in the name of HGC
31.	Block 9 Lot 10 Town and Country Heights, Barangay San Luis, Antipolo City	Lot only	180.00	-	203570	846,000.00	Vacant; Title in the name of HGC
32.	Block 17 Lot 14 Town and Country Heights, Barangay San Luis, Antipolo City	Lot only	237.00	-	202844	1,114,000.00	Vacant; Title in the name of HGC
33.	Block 48 Lot 7 Asiaworld Street, Cityhomes Resortville Phase II, Barangay Lancaan, Dasmariñas, Cavite	1-storey H&L	47.50	30.00	1254183	302,000.00	With illegal occupant; Title in the name of HGC
34.	Block 59 Lot 23 Cityhomes Resortville, Phase V, Brgy. Lancaan, Dasmariñas, Cavite	1-storey H&L	35	21	057-2014017206	239,000.00	Vacant; Title in the name of HGC
35.	Block 76 Lot 30 Cityhomes Resortville Phase II,	1-storey H&L	47.50	25.00	570289	272,000.00	With illegal occupant; Title for transfer

	Barangay Lancaan, Dasmariñas, Cavite						under HGC's name
36.	Block 75 Lot 18 Cityhomes Subdivision, Sampaloc IV, Barangay Burol, Dasmariñas, Cavite	1-storey H&L	38.00	26.00	T-1296822	226,000.00	Vacant; Title in the name of HGC
37.	Block 6 Lot 14 Village Park Subdivision, Barangay Lancaan, Dasmariñas, Cavite	1-storey H&L	38.00	26.00	1085303	205,000.00	Vacant; Title in the name of HGC
38.	Block 4 Lot 2 Our Mahogany Village I, Barangay Tatalon, Cabuyao, Laguna	1-storey H&L	43.70	40.00	060-2014024175	433,000.00	Vacant; Title in the name of HGC
39.	Block 11 Lot 55 Acacia Park Homes Subdivision, Barangay Saimsim, Calamba, Laguna	2-storey H&L	65.00	32.00	060-2012015990	675,000.00	With illegal occupant; Title in the name of HGC
40.	Block 30 Lot 1 Acacia Park Homes Subdivision, Barangay Saimsim, Calamba, Laguna	2-storey H&L	68.00	42.00	060-2010001337	635,400.00	Vacant; Title in the name of HGC
REGION XI							
41.	Block 11 Lot 12 Pag-ibig Heights, Barangay Catalunan Grande, Davao City	1-storey residential building	150.00	114.00	T-367154	1,858,000.00	With illegal occupant; Title in the name of HGC
42.	Lot 941-B-2-B-4-B-14 Psd-11-009756 Pag-ibig Homes Subdivision, Barangay Catalunan Grande, Davao City	1-storey residential building	183.00	45.00	T-89142	777,000.00	With illegal occupant; Title for transfer in the name of HGC

Note: All properties are being sold on an "as-is, where-is" basis and can be paid either through outright cash, from proceeds of financing by bank/ financial institution, or through installment. Properties under Category B can also be subject of lease under HGC's Rent-to-Own Program.

GENERAL GUIDELINES

1. The sale of the properties is on an "AS-IS, WHERE-IS" basis. Prospective bidders are advised to inspect the properties to determine their physical condition and check the titles and the corresponding tax declarations (TDs) as there are properties that have one or all of the following characteristics: (a)

have illegal occupant/s; (b) titles/TDs still in the name/s of the previous owner/s and for transfer in the name of Home Guaranty Corporation (HGC); and (c) titles with liens and encumbrances or with annotation of "lis pendens".

2. Bid documents can be secured from the HGC's Marketing and Sales Department (MSD), located at the 4th Floor, Jade Building, 335 Sen. Gil Puyat Avenue, Makati City or downloaded from the HGC website at www.hgc.gov.ph.
3. For clarification on the properties for sale and the guidelines for bidding, prospective bidders are invited to attend the pre-bid conference held every 1st and 3rd Thursday of the month, at 2:00 p.m., at the 4th Floor Conference Room.
4. A bid security shall be paid in cash or manager's check at the HGC Cashier's Office located at the 2nd Floor Jade Building. Prior to paying, the prospective bidder shall secure a Payment Acceptance Order from the MSD. The amount of bid security shall be based on the corresponding percentage of the selling price of the property, as follows:

SELLING PRICE (SP)	BID SECURITY
Up to Php 3.0Mn	5% of the SP
Over Php 3.0Mn	10% of the SP

A photocopy of the HGC Official Receipt covering the bid security shall be included in the bid proposal to be dropped at the bid box referred to in item no. 6 hereof. The bid securities of disapproved purchase proposals shall be refunded immediately upon award of the property to the winning bidder. Bid security paid by the winning bidder shall form part of the required downpayment for the sale.

5. Terms of Payment

All properties can be paid either through outright cash, from proceeds of financing by bank/financial institution, or through installment. Properties under Category B can also be subject of lease under HGC's Rent-to-Own Program.

5.1 Outright Cash

- 5.1.1. The winning bidder shall be required to remit full payment of the bid price of the property within five (5) working days from receipt of Notice of Award of Sale (NOAS)

5.2 Proceeds of Financing by Bank/Financial Institution

- 5.2.1. A minimum downpayment equivalent to 10% of the bid price shall be required from the winning bidder to be paid within five (5) working days from receipt of NOAS.
- 5.2.2. The winning bidder shall execute a Contract to Sell (CTS) with HGC for a term of ten (10) years with interest at 6% to 12% per annum depending on the bid price while awaiting release of the loan proceeds. The winning bidder shall pay the required monthly amortization under the CTS until the proceeds of the loan is remitted to HGC.
- 5.2.3. The winning bidder shall be required to submit a Letter of Guaranty (LOG)/Notice of Loan Approval (NLOA) issued by a bank/financial institution within two (2) months from the execution of the CTS. The winning bidder shall remit the loan proceeds covering full payment of the property within six (6) months from the execution of CTS.
- 5.2.4. In the event that the loan proceeds are not remitted to HGC within the 6-month period, full payment of the outstanding balance shall be required.

5.2.5. The authority to move in/occupy the property shall only be issued to the winning bidder upon submission of the LOG/NLOA.

5.3 Installment Scheme

Applicable only to properties that have one or all of the following characteristics: (a) have illegal occupant/s; (b) titles/TDs still in the names of the previous owners and for transfer in the name of HGC; and (c) titles with liens and encumbrances or with annotation of "lis pendens".

5.3.1. HGC In-house Financing

- Minimum downpayment: 10% of the bid price
- Balance shall be payable within a maximum period of 15 years, provided that the age of the bidder does not exceed 70 at the end of the contract term.

The following interest rates shall apply:

SP	Interest Rate / annum (if paid on or before due date)	Interest Rate / annum (if paid after due date)
Up to Php 400,000.00	5%	6%
Above 400,000.00 to Php 2.0Mn	8%	9%
More than Php 2.0Mn	11%	12%

5.3.2. One-Year Installment Scheme

- Minimum downpayment: 10% of the bid price
- Balance shall be payable within a period of one year in equal monthly installment at zero percent (0%) interest.

5.4 Rent-to-Own Program – applicable only to properties under Category B

- Minimum monthly lease rate: Based on the appraised lease/rental rate as recommended by the HGC commissioned appraiser
- Term of Lease: Maximum period of five (5) years
- Lease rate is subject to a 10% annual escalation
- Initial cash out: 2 months advance and 2 months deposit (based on the monthly lease rate)
- The Lessee must exercise his/her option to purchase the property within the 5-year term and pay the published selling price in cash.
- Portion of payments made by the Lessee during the term of the lease shall be applied as partial payment of the selling price of the property, as follows:

YEAR	PERCENTAGE OF APPLICATION
1	100%
2	90%
3	80%
4	70%
5	60%

6. Bid

proposals may be dropped at the designated bid box located at the MSD office until 2:00 pm of every 2nd and 4th Tuesday of the month. All bid proposals received during the said period shall be opened immediately on the same day at 3:00 p.m., at the 4th Floor Conference Room.

7. The award of sale of the property shall be based on the offer deemed to be most advantageous to the Corporation.

For inquiries, please call the Marketing and Sales Department at telephone numbers 897-31-49 & 897-32-86 or visit the HGC office at the 4th Floor, Jade Building, 335 Sen. Gil Puyat Avenue, Makati City. The list of the properties may also be viewed at the HGC website, www.hgc.gov.ph and www.bbbprogram.com.

THE CORPORATION RESERVES THE RIGHT TO REJECT ANY OR ALL BIDS OR TO ACCEPT SUCH BIDS AS MAY BE CONSIDERED MOST ADVANTAGEOUS TO THE CORPORATION.

(Sgd.) RAFAEL P. DELOS SANTOS

Vice President, Asset Management and Disposition Group