

Documentary Expenses	Amount
IN JAPAN	
1) Application Fee	JPY 25,000
2) Notarization / Authentication Fee	
<p>2.1 For Japanese Borrowers or Filipinos married to Japanese and other Foreign nationals Loan Agreement, Real Estate Mortgage, Deed of Undertaking and Deed of Assignment should be authenticated by the ff:</p> <p>a. Notary Public Office (Koshonin Yakuba) for Japanese Country's Consular for other Foreign nationals</p> <p>b. Ministry of Foreign Affairs (Gaimusho) for Japanese</p> <p>c. Philippine Embassy</p>	<p>JPY11,500 for each document</p> <p>Fees varies per Country's Consular Free (included in Notary Public Office)</p> <p>JPY 2,875 for each document subject to change</p>
2.2 For Filipino Borrowers	
a. Philippine Embassy	JPY 2,875 for each document subject to change
3) Arrangement Fee	1% of the loan amount or JPY25,000 whichever is higher Note: Payable upon release of loan.
4) Revenue Stamp for Promissory Note	Tax will vary on the loan amount
5) Revalidation fee	
5.1 After the lapse of 6 months validity of loan approval (Full credit investigation)	JPY equivalent to PHP2,000 plus JPY10,000
5.2 After the lapse of 1 year validity of loan approval (Full credit investigation and Inspection & Re-appraisal)	JPY equivalent to PHP5,300 plus JPY10,000
IN THE PHILIPPINES	
6) For Annotation of Real Estate Mortgage	
6.1 Documentary Stamp Tax	Amount of Mortgage Ex) PHP2,000,000 / 5,000 x 10 + PHP10 = PHP4,010
6.2 Registration Fee payable to Register of Deeds (RD)	Based on RD Schedule of Fees
6.3 Notarial Fee	PHP400 per document (Real Estate Mortgage & SPA)
7) For Release / Cancellation of REM (Take-out & Refinancing)	
7.1 Registration Fee payable to the RD	Amount of previous loan to be cancelled x 10%. Result shall be then referred to RD Schedule of Fees.
7.2 Miscellaneous Expenses	PHP 300 (if previously mortgage with other bank)
	PHP 200 (if previously mortgage with PNB)
8) Mortgage Redemption Insurance Premium	
9) Fire Insurance Premium	
10) Others: Incremental Expenses related to loan	