



Pag-IBIG Fund



(Home Development Mutual Fund)

CERTIFICATION

This is to certify that John Hay Management Corporation (JHMC), with office address at Loakan Road, Baguio City, has complied its statutory obligation to Pag-IBIG Fund as of December 31, 2020.

This certification is issued upon request of the above corporation for purposes of compliance monitoring.

Given this 21st day of April 2021.


RONNIE E. PENULLAR
COD-MCAD 

Pag-IBIG Fund Building
Government Center, Sevilla
San Fernando, La Union

