



Pag-IBIG Fund

(Home Development Mutual Fund)

CERTIFICATION

This is to certify that the John Hay Management Corporation has complied with its statutory obligation (payment and/or remittance of contributions and loans) for the covered period of January 2024 to December 2024. The remittances were made on time in compliance with the rules and regulations set by the Pag-IBIG Fund.

This certification was issued this 30th day of April 2025 for whatever legal purpose it may serve.

PHILIP RAYMUND S. SALEM

Branch Manager *rs*

Pag-IBIG FUND Baguio Branch

S Building, Upper Session Rd. Cor. Engineer's Hill, Baguio City
(074) 422-6821 or 619-1330

