

HOUSEHOLD INCOME AND EXPENSE SUMMARY

NAME: _____ CONTACT NO: _____

ADDRESS: _____

MONTHLY NET PAY:

BORROWER: PHP _____

SPOUSE: _____

OTHER INCOME SPECIFY:

MONTHLY EXPENSES:

FOOD: PHP _____

EDUCATION: _____

LIGHT: _____

WATER: _____

CABLE: _____

CELLPHONE LOAD / TELEPHONE:..... _____

TOTAL MONTHLY EXPENSES..... PHP _____

NET DISPOSABLE INCOME _____

LESS: PHCCI LOAN PAYMENT (ALL LOANS)..... _____

NET INCOME _____

CONFORME:

EVALUATED BY:

REVIEWED BY:

CREDIT INVESTIGATION FORM

Name: _____

Address: _____

Rented/Owned: _____

Age: _____ Status: _____

Place of Birth: _____

Spouse Name: _____

Number of Dependents: _____

Name	Age
_____	_____
_____	_____
_____	_____
_____	_____

Amount Applied: _____

Loan Purpose: _____

Employment Address: _____

Date of Birth: _____

Length of stay in the address: _____

Occupation of Spouse: _____

Total assets in the Coop: P _____

School / Work	Expense Incurred
_____	_____
_____	_____
_____	_____
_____	_____

Sketch map of the vicinity Address of Applicant

EMPLOYMENT

Company: _____

Address: _____

Supervisor: _____

Compensation (monthly): P _____

Status: _____

Length in service: _____

Remarks: _____

Informant: _____

Date: _____

EMPLOYMENT OF SPOUSE

Company: _____

Address: _____

Supervisor: _____

Compensation (monthly): P _____

Status: _____

Length in service: _____

Remarks: _____

Informant: _____

Date: _____

OTHER INCOME OR BUSINESS

Name: _____

Kind of business: _____

Product of service: _____

Average sales: P _____

Income per month: _____

Remarks: _____

Informant: _____

Date: _____

FARMING

Kind of crop/plan: _____

How many hectares: _____

other by products: _____

Average harvest/year: _____

Number of harvest/ year: _____

Farm land owned / year: _____

If not. Share of Harvest: _____

Remarks: _____

Informant: _____

Date: _____

Business: SUPPLIER/ CLIENTS

Name of Company: _____

Kind of business: _____

Average sales: p _____

Number of exposures: _____

Terms & conditions: _____

Handling of Account: _____

Outstanding balance: P _____

Remarks: _____

Informant: _____

Date: _____

Name of company: _____

kind of business: _____

Average Sales: p _____

Number of exposure: _____

Terms & conditions: _____

Handling of Account: _____

Outstanding Balance: P _____

Remarks: _____

Informant: _____

Date: _____

PAGE 2 OF CREDIT INVESTIGATION FORM

Other Financial Institution Checkings

Account Name: _____
 Account Number: _____
 Savings Placement: _____
 Share Capital (if Coop): P _____
 Time Deposit: P _____
 Checking Account: P _____
 Remarks: _____
 Loan Account: P _____
 Amount Granted: P _____
 Date Granted: _____
 Due Date: _____
 Outstanding Balance: _____
 Term of Loan: P _____
 Amortization: P _____
 Remarks: _____
 Date: _____

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 Account Number: _____
 Savings Placement: _____
 Share Capital (if Coop): P _____
 Time Deposit: P _____
 Checking Account: P _____
 Remarks: _____
 Loan Account: _____
 Amount Granted: P _____
 Date Granted: _____
 Due Date: _____
 Outstanding Balance: _____
 Term of Loan: P _____
 Amortization: P _____
 Remarks: _____
 Date: _____

Neighborhood Checkings

Name of Informant: _____
 Relation to Applicant: _____
 Length of Time Known: _____
 Conflicts: _____
 Community Case/s: _____
 Remarks: _____
 Date: _____
 (Cooperative) or (Uncooperative)

Name of Informant: _____
 Relation to Applicant: _____
 Length of Time Known: _____
 Conflicts: _____
 Community Case/s: _____
 Remarks: _____
 Date: _____
 (Cooperative) or (Uncooperative)

Reference (Co-Makers / relative)

Name: _____
 Address: _____
 Telephone No.: _____
 Relation to the Applicant: _____
 Length of Time Loan: _____
 Occupation: _____
 Personal Knowledge: _____
 Remarks: _____
 Date: _____

Name: _____
 Address: _____
 Telephone No.: _____
 Relation to the Applicant: _____
 Length of Time Loan: _____
 Occupation: _____
 Personal Knowledge: _____
 Remarks: _____
 Date: _____

Collateral Offered

	Description	Area (sq. m.)	FMV	Location/Remarks
Real State	_____	_____	_____	_____
Improvements	_____	_____	_____	_____
Building	_____	_____	_____	_____
	Description	Date Acquired	Model	Remarks
Chattel	_____	_____	_____	_____
Appliances	_____	_____	_____	_____
Others	_____	_____	_____	_____

 Credit Investigator

 Date of C.I.

LOAN AGREEMENT

This Agreement made and executive on this ____ day of _____, 20 ____ in the City of Tacloban, Province of Leyte, Philippines, by and between:

PERPETUAL HELP MULTI-PURPOSE COOPERATIVE (PHCCI-MPC Tacloban), with the principal office and postal address at _____ hereinafter referred to as the "Lender".

WHEREAS, the BORROWER has applied with the Lender for _____ Loan with the principal amount of Loan under the terms and conditions, all of which are acceptable to the BORROWER.

NOW THEREFORE, in consideration of the foregoing mutual covenants the parties hereto have agreed to enter in this loan Agreement subject to the following terms and conditions;

Section 1. Amount – The Lender hereby grants, under the terms set forth in this agreement and other documents, contract, instruments and papers which are Incorporated by reference and made as Integral part thereof, a _____ Loan in the principal amount Pesos: _____ (P _____), Philippine Currency as the "Loan" to the Borrower.

Section 2. Term _____ (_____) months.

Section 3. Interest Rate- at _____ (%) per month applied on a _____

Section 4. Repayment – The principal shall be payable in equal _____ (daily / weekly/monthly/quarterly/semiannually/annually) amortization of on due dates. Principal payments and interest payment shall the amortization schedule that the form as an integral part if this document.

Section 5. Fees – The Loan shall be subject to a _____ (%) service fee applied on the amount of the Loan.

Section 6. Other Terms and Conditions.

1. The amount of proceeds shall be net of any outstanding interest and principle balances and other surcharges.
2. The **BORROWER** shall play a regular capital build up on fixed deposits in the amount of at least P _____ per month.
3. **PHCCI-MPC Tacloban** reserves the right of any and all feature loan availments at its discretion.
4. **PHCCI-MPC Tacloban** is held free and harmless from any and all consequences as a result of inability to make funds available.
5. The **LENDER** shall have the authority to debit any amount from its savings deposits, time deposits, dividends and patronage refund and apply the debited amount as loan payments.
6. The **BORROWER** hereby covenants that under the mortgage contract, the ownership of the properties given as security or guaranty of payment the Loan, will automatically be vested and passed to the Lender if the principal obligation is not fulfilled or not paid within the term without further formality, such as foreclosure proceedings and auction sale and the Borrower gives power to the Lender to appropriate the properties given as security.
7. The Borrower assigns his/her salaries, allowance, bonuses and other emoluments due from his/her employer as first lien against any obligations with the Lender, as provided by Republic Act No. 6938– The Cooperative Code of the Philippines.
8. The Loan shall become due and demandable even prior to its maturity should the Borrower be in default equivalent to three (3) monthly amortization or one quarterly amortization.
9. This Agreement is made under the pertinent provisions of the Trust and Receipt Law, Presidential Decree No. ____ As well as its amendments.
10. _____ Agrees and signs as co-maker and thereby obliges to the repayment of the Loan.

Section7. Pre-release Requirement – The Borrower shall register the mortgages and pledges as security for the Loan with Appropriate agencies prior to any loan release. The properties offered as collaterals shall be free from any lien and encumbrances prior to annotation of mortgage with the **LENDER**.

Section8. Penalties – The Borrower shall pay a penalty fee of two (2%) in case the principal, interest or other charges remained unpaid on due dates.

Section9. Place of Payment – All payment to be made by the Borrower under this Agreement or Promissory Notes shall be made to the Lender at its main office in Tacloban City or any of its branch office. An amount equivalent to ten (10%) of total amount due shall be charged to the Borrower in case legal action is resorted as a way of collection.

Section10. Venue in case of Litigation – The parties herby agrees that the venue of any legal action that may arise in connection with the Agreement and any other contracts, documents, instruments either executed or transected pursuant thereto shall be in the proper court of Tacloban City, Philippines

IN WITNESS WHEREOF, the parties hereto have signed these presents at the place and the date first above written.

PERPETUAL HELP MULTI-PURPOSE COOPERATIVE (PHCCI-MPC TACLOBAN)

Lender

By:

Borrower's Signature

Spouse Signature

Co-maker's Signature

Manager

Witnesses:

Signature over printed Name

Signature over Printed Name

PROMISSORY NOTE

P _____ (the Borrower) with residence and postal address at _____ hereby promise to pay the PERPETUAL HELP MULTI-PURPOSE COOPERATIVE (PHCCI-MPC TACLOBAN) (the lender) at its office address at real street, Tacloban City. Without the need of notice or demand the principal sum of _____ (P _____), (the loan) on or before _____, 20____ and in the manner as follows:

Principal	P _____
Interest	_____
Others	_____
Total	_____

The Borrower also promises to pay the principal amount of the promissory note of the rate of _____ (_____ %) per month _____.

The Borrower agrees that the period stipulated for the payment of the loan is for the sole benefit of the cooperative, and as a consequence the repayment of the principal, the interest thereon, and all other amounts due under this note maybe demanded by the cooperative before the date of the loan is due as specified in paragraph 1 above if the cooperative in its reasonable judgments deems it necessary to make such demand. In addition, if any of the following events shall occurred and be continuing ; (1) the borrower shall fall to pay when due, the loan, the interest thereon, or any amount payable under this note this note; or (2) the borrower shall fall default in the due performance of any provision under this note ; (3) any statement, representation or warranty made by the borrower in this note, in the loan application or in any other document delivered pursuant to the loan shall be incorrect or untrue in any material respect, then in any such event the cooperative may declare the entire unpaid principal of the loan, all interest accrued thereon and all other amounts payable under this note to be forthwith due and demandable, without necessarily of notice of demand; which the borrower hereby waives .

In the event of default in the payment when due of any amount under this note; the Borrower further agrees to pay monthly/quarterly/annually and severally an additional amount equivalent ____ (_____ %) per month of the amount due from date of default until fully paid as liquefied damages.

The note is subject to the terms and conditions set forth in the loan Agreement and such other related documents, if any, which is/are made integral part of this note.

Should this note be signed by more than one more co-maker, the liability of all co-makers under this note shall be joint and several.

The Borrower hereby authorizes and empowers the cooperative, without need of notice to the borrower, and respective of the date of maturity, set off and apply any funds, securities or assets of the Borrower (deposits) in the cooperative in reduction of amounts due under this note.

Acceptance or the Lender of a payment of the loan or any portion thereof after due date shall not be considered as extending the time for the payment of the loan or any portion thereof or as modification of any condition of the condition thereof. Should it be necessary to collect to collect this note through an attorney –at law, the borrower hereby expressly agrees to pay jointly and severally the amount equivalent to (10%) of the total amount due on this note attorney’s fees, exclusive of cost and fees allowed by law. The Borrower hereby expressly submits jurisdiction of the proper courts in the place of execution of this note.

Tacloban City, Province of Leyte, Philippines
 _____ .20 _____

 (Borrower’s Signature)

 (Co- maker’s Signature)

Res. Cert. No.: _____

Res. Cert. No.: _____

Issued on : _____
 Issued at : _____

Issued on : _____
 Issued at : _____

 (Signature of spouse)

Witnesses

 Signature over Printed Name

 Signature over Printed Name



PERPETUAL HELP MULTI-PURPOSE COOPERRATIVE (PHCCI-MPC)

Real Street, Tacloban City

Tel. No. 325-9858

Founded: 1969

LOAN APLICATION

Date Applied: _____

Control No: _____

Name: _____

Co- Maker: _____

Address: _____

Address: _____

Acc.NO: _____ Contact No: _____

Acct. No. _____ Contact No.: _____

Purpose of loan: _____

Occupation: _____

Source of Repayment: _____

Relation to Applicant: _____

Net monthly income: _____

Net monthly income: _____

I/We here by apply for a loan of P _____ payable in accordance with the terms and conditions in the **Loan Agreement**, the **Promissory Note** and those stipulated in this Credit Facility.

Member/Borrower's Signature

Co-maker's Signature

Spouse Signature