



BARANGKA CREDIT COOPERATIVE

A Primary Multi-Purpose Cooperative
Reg. No.: 9520-16012864 CIN # 0105162076



LOAN APPLICATION

EQUAL
 LAD
 BUSINESS
 ATM LOAN
 EMERGENCY
 MORTGAGE
 OTHERS _____

MSQM
 APCO

AMOUNT OF LOAN APPLIED FOR (IN WORDS)		Php
LOAN PURPOSE	TERM	MODE OF PAYMENT OTC ___ ATM ___ PDC ___ Others _____

PERSONAL INFORMATION

BCC ID #	FAMILY NAME	FIRST NAME	MIDDLE NAME
HOME ADDRESS		TELEPHONE / CELLPHONE #	
EMPLOYER / BUSINESS NAME AND ADDRESS			
POSITION	MONTHLY INCOME	TELEPHONE / CELLPHONE #	

SPOUSE / IMMEDIATE FAMILY INFORMATION

NAME	EMPLOYER / BUSINESS NAME
POSITION	MONTHLY INCOME

IN THE EVENT THAT MY LOAN APPLICATION IS APPROVED, I HEREBY AUTHORIZE BCC TO CREDIT MY LOAN PROCEEDS THROUGH MY MIGS ATM ACCOUNT THAT I HAVE INDICATED ON THE RIGHT PORTION.		SIGNATURE OF MEMBER	TELEPHONE / CELLPHONE # / EMAIL ADDRESS
			MIGS ATM ACCOUNT NO.

I hereby certify that all statements made herein, including those on the reverse side (LOAN/ PROMISSORY NOTE) hereof, are true, completed and submitted for the purpose of obtaining credit/loan.

Maker: Sign Over Printed Name

Date Signed

Guarantor/Co-Maker: Spouse/Parent/Any Family Member with Capacity to Pay/Income

Do not fill blanks below. For Staff and Credit Management Committee use only.

This is to certify that the maker/s and co-maker/s in this application have pledged the following balances and offered the same as collateral for the loan (SHARE, SAVINGS, ALL DEPOSITS)

MAKER / CO-MAKER	SHARE	SAVINGS	LOAN BALANCE /S	As of _____				
					A	B	C	D

Verified by Bookkeeper: _____ Date Verified: _____ Previous Loan: _____

Day 1 Date: _____	LOAN Date: _____	Day 5 Date: _____	CMC APPROVAL By: _____
Day 2 Date: _____	ACCTG. By: _____	Day 6 By: _____	TREAS. - CHECKS By: _____
Day 3 Date: _____	CI / BI By: _____	Day 7 By: _____	EDCOM - TRAINING By: _____
Day 4 Date: _____	EVALUATION By: _____	RELEASE Date: _____	TREASURY By: _____

FOR APPEAL

REMARKS:	
REQUIREMENTS: Date Received: _____	<input type="checkbox"/> Small 1,000-30,000 <input type="checkbox"/> Medium 30,001-100,000 <input type="checkbox"/> Large 100,001-300,000 <input type="checkbox"/> XL 300,001 and above
Date Received: _____	

BOD / CREDIT MANAGEMENT COMMITTEE

Chairperson _____ Member _____ Member _____ Member _____	AMOUNT APPROVED Php _____	APPROVED FOR CHECK Roberto C. Mascariña CEO / President	CIB Prepared by: _____ Accountant
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LOAN PROMISSORY

PESOS: _____ (P _____)

(CHECK No. _____)

For value received, I/WE, the undersigned Maker/s, Co-Maker/s, Family Member (each one is hereafter referred to as "Borrower" and collectively as "Borrower/s"), jointly and severally promise to pay to BARANGKA CREDIT COOPERATIVE ("BCC") the sum of Pesos _____ (P _____), Philippine Currency, as principal loan, together with interest of _____ percent (_____ %) per month, a fraction of a month being considered as one month.

The first payment shall be made on _____ and every _____ day of the month thereafter in the amount of P _____ per month, inclusive of interest, until the full amount of the loan is paid. The Borrower/s agree to pay a penalty of _____ percent (_____ %) per month on any unpaid monthly loan amortization/s.

The undersigned Borrower/s understand that BCC has the right to declare the entire loan, inclusive of interests and penalties, due, demandable and payable at once in case of any default in payment. The undersigned Borrower/s further understand that each Borrower is liable for the entire obligation and that BCC may demand the payment thereof from any of the Borrower/s, at its sole option.

Other terms and conditions:

- In case this Note is referred to a lawyer for collection, the Borrower/s agree to pay attorney's fees in the amount of at least 30% of the total amount due and to pay the costs of suit.
- The Borrower/s agree and fully understand that no automatic set-off of share of any of the Borrower/s shall be allowed if said Borrower/s has other outstanding obligations to BCC. This is pursuant to BCC/s policies and guidelines which the Borrower/s expressly manifest/s and admit/s that he/ she/ they is/are aware of and fully understand, the same having been explained and thoroughly discussed during the pre-membership seminar given by BCC.
- Each party to this Note, whether Maker or Co-Maker (Borrower/s), severally waive presentation for payment, demand, protest and/or notice of dishonor of the same.
- In case of default in payment, BCC may apply all deposits of the Borrower/s, or the deposits of any of them, for the payment of this loan. For this purpose, BCC is hereby expressly authorized to debit the account of the Borrower/s or of any of them and to apply the said debited amount as partial or full payment of the loan.
- In case the deposits of the Borrower/s is/are insufficient to fully pay the loan, interests and penalties, the undersigned Borrower/s hereby authorize our respective companies and/or employer/s to deduct from our salaries, wages, pensions, 13th month pay, bonuses and other monetary benefits the amount necessary to pay the Loan, interests and penalties due and payable to BCC. Presentment of this Note to our company/ies and/or employer/s accompanied together with a written request by BCC to deduct the total amount payable to BCC shall be sufficient proof of this authority to deduct. Unless a written change of address is sent by the Borrower/s or any of them to BCC, the address indicated below shall be controlling for purposes of sending notices personally, by courier or by mail to the Borrower/s.

6. OTHER COLLATERALS SUBMITTED/ GIVEN TO SECURE THE PAYMENT OF THE LOAN, IF ANY, AS INDICATED:

- Postdated Checks: _____
- Appliances (Refer to Chattel Mortgage) Total Appraised Value: _____
- Land Title (Refer to Real Estate Mortgage): TCT No. _____ Registered Owner/s: _____ Location: _____
- ATM/ Pension (Refer to Special Power of Attorney authorizing BCC to withdraw from Borrower/s' account)
- OR/CR & Franchise of Motor Vehicle (Refer to Chattel Mortgage)
CR No. _____ Car Model: _____ Plate No. _____
- Authority to Debit (Refer to Authority to Debit) Account No. _____ Bank Name: _____
- SD and TD ref to Hold Order Total SD: Php _____ Total TD: Php _____
- That We/I hereby guaranty the payment of the debts of the following principal debtor/Maker until fully paid;

NAME	Income per month	Guaranty pay
a. _____	PHP. _____	plus Interest of _____ %/annum, fines 2%/ month
b. _____	PHP. _____	plus Interest of _____ %/annum, fines 2%/ month
c. _____	PHP. _____	plus Interest of _____ %/annum, fines 2%/ month
d. _____	PHP. _____	plus Interest of _____ %/annum, fines 2%/ month
- Assignment of right to collect rentals (Refer to Contract of Lease, Irrevocable Special Power of Attorney to Collect with Conforme of Lessee)
Total Monthly Rent: P _____ Name of lessee: _____
- Payroll Deduction (Refer to MOA). Employer's Name: _____ Amount to be Deducted: _____
- Authority to Debit (Refer to Special Power of Attorney) Account Details: _____
- Authority to Debit/ Automatically Withdraw from Account every due date for the payment of the loan amortization until the full amount of the loan is paid (Refer to Special Power of Attorney to debit/ automatically withdraw from account). Account Details: _____

Left	Right
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BCC ID#	Maker: Printed Name and Signature		St. #	Street Name	Brgy/Sitio	City	Tel/CP#
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Marital conformity of Spouse of Maker: _____
 Printed Name and Signature

BCC ID#	Co-Maker: Family Member Printed Name	Signature	Date Signed	St. #	Street Name	Brgy/Sitio	City	Tel/CP#
BCC ID#	Co-Maker: Family Member Printed Name	Signature	Date Signed	St. #	Street Name	Brgy/Sitio	City	Tel/CP#
BCC ID#	Co-Maker: Family Member Printed Name	Signature	Date Signed	St. #	Street Name	Brgy/Sitio	City	Tel/CP#
BCC ID#	Co-Maker: Family Member Printed Name	Signature	Date Signed	St. #	Street Name	Brgy/Sitio	City	Tel/CP#

Republic of the Philippines)
 Marikina City) S.S.
 SUBSCRIBE AND SWORN to before me on _____ in Marikina City. Affiants exhibited to me competent proof of their identities.

Doc. No. _____;
 Page No. _____;
 Book No. _____;
 Series of _____;

Name of Affiant/s

Competent ID