

FANDERS MICROFINANCE

Empowering Communities Through Financial Inclusion

LOAN AGREEMENT

Loan ID: 6

Date: October 20, 2025

BORROWER INFORMATION

Full Name:	Yong Salagubang Gadiano
Phone Number:	09071067137
Email Address:	gadianoriel17@gmail.com
Address:	N/A

LOAN DETAILS

Principal Amount:	â,±1,000.00
Interest Rate:	5% per month
Loan Term:	5 weeks (1.2 months)
Total Interest:	â,±200.00
Insurance Fee:	â,±425.00
TOTAL LOAN AMOUNT:	â,±1,625.00
WEEKLY PAYMENT:	

PAYMENT SCHEDULE

Payments are due every week starting from disbursement date. All payments must be made on time.

Week	Due Date	Payment Amount	Principal	Interest	Insurance	Balance
1	Oct 20, 2025	â,±325.00	â,±200.00	â,±40.00	â,±85.00	â,±1,300.00
2	Oct 27, 2025	â,±325.00	â,±200.00	â,±40.00	â,±85.00	â,±975.00
3	Nov 03, 2025	â,±325.00	â,±200.00	â,±40.00	â,±85.00	â,±650.00
4	Nov 10, 2025	â,±325.00	â,±200.00	â,±40.00	â,±85.00	â,±325.00
5	Nov 17, 2025	â,±325.00	â,±200.00	â,±40.00	â,±85.00	â,±0.00

TERMS AND CONDITIONS

- The borrower agrees to repay the loan in 5 equal weekly installments as specified in the payment schedule.
- Payments must be made on or before the due date each week. Late payments will incur penalties.
- Late payments will incur a penalty of 2% of the weekly payment amount per week late.
- Failure to make payments may result in additional fees, collection actions, and reporting to credit bureaus.
- The borrower agrees to provide accurate information and must notify Fanders Microfinance of any changes in contact information.
- The borrower authorizes Fanders Microfinance to verify information provided and to contact references if necessary.

- 7. This agreement is governed by the laws of the Republic of the Philippines.
- 8. Any disputes arising from this agreement shall be resolved through the proper courts of the Philippines.
- 9. The borrower acknowledges receipt of a copy of this agreement and understands all terms and conditions.
- 10. This agreement constitutes the entire understanding between the parties and supersedes all prior agreements.

SIGNATURES AND ACKNOWLEDGMENT

APPROVED BY:	BORROWER SIGNATURE:
Manager - Fanders Microfinance	Yong Salagubang Gadiano
Date: _____	Date: _____

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Fanders Microfinance - Contact: (02) 123-4567 | Email: info@fandersmicrofinance.com