

FANDERS MICROFINANCE

Empowering Communities Through Financial Inclusion

LOAN AGREEMENT

Loan ID: 7	Date: October 20, 2025
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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:	52 weeks (12 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,±31.25	â,±19.23	â,±3.85	â,±8.17	â,±1,593.75
2	Oct 27, 2025	â,±31.25	â,±19.23	â,±3.85	â,±8.17	â,±1,562.50
3	Nov 03, 2025	â,±31.25	â,±19.23	â,±3.85	â,±8.17	â,±1,531.25
4	Nov 10, 2025	â,±31.25	â,±19.23	â,±3.85	â,±8.17	â,±1,500.00
5	Nov 17, 2025	â,±31.25	â,±19.23	â,±3.85	â,±8.17	â,±1,468.75
6	Nov 24, 2025	â,±31.25	â,±19.23	â,±3.85	â,±8.17	â,±1,437.50
7	Dec 01, 2025	â,±31.25	â,±19.23	â,±3.85	â,±8.17	â,±1,406.25
8	Dec 08, 2025	â,±31.25	â,±19.23	â,±3.85	â,±8.17	â,±1,375.00
9	Dec 15, 2025	â,±31.25	â,±19.23	â,±3.85	â,±8.17	â,±1,343.75
10	Dec 22, 2025	â,±31.25	â,±19.23	â,±3.85	â,±8.17	â,±1,312.50
11	Dec 29, 2025	â,±31.25	â,±19.23	â,±3.85	â,±8.17	â,±1,281.25
12	Jan 05, 2026	â,±31.25	â,±19.23	â,±3.85	â,±8.17	â,±1,250.00
13	Jan 12, 2026	â,±31.25	â,±19.23	â,±3.85	â,±8.17	â,±1,218.75

Week	Due Date	Payment Amount	Principal	Interest	Insurance	Balance
14	Jan 19, 2026	â,±31.25	â,±19.23	â,±3.85	â,±8.17	â,±1,187.50
15	Jan 26, 2026	â,±31.25	â,±19.23	â,±3.85	â,±8.17	â,±1,156.25
16	Feb 02, 2026	â,±31.25	â,±19.23	â,±3.85	â,±8.17	â,±1,125.00
17	Feb 09, 2026	â,±31.25	â,±19.23	â,±3.85	â,±8.17	â,±1,093.75
18	Feb 16, 2026	â,±31.25	â,±19.23	â,±3.85	â,±8.17	â,±1,062.50
19	Feb 23, 2026	â,±31.25	â,±19.23	â,±3.85	â,±8.17	â,±1,031.25
20	Mar 02, 2026	â,±31.25	â,±19.23	â,±3.85	â,±8.17	â,±1,000.00
21	Mar 09, 2026	â,±31.25	â,±19.23	â,±3.85	â,±8.17	â,±968.75
22	Mar 16, 2026	â,±31.25	â,±19.23	â,±3.85	â,±8.17	â,±937.50
23	Mar 23, 2026	â,±31.25	â,±19.23	â,±3.85	â,±8.17	â,±906.25
24	Mar 30, 2026	â,±31.25	â,±19.23	â,±3.85	â,±8.17	â,±875.00
25	Apr 06, 2026	â,±31.25	â,±19.23	â,±3.85	â,±8.17	â,±843.75
26	Apr 13, 2026	â,±31.25	â,±19.23	â,±3.85	â,±8.17	â,±812.50
27	Apr 20, 2026	â,±31.25	â,±19.23	â,±3.85	â,±8.17	â,±781.25
28	Apr 27, 2026	â,±31.25	â,±19.23	â,±3.85	â,±8.17	â,±750.00
29	May 04, 2026	â,±31.25	â,±19.23	â,±3.85	â,±8.17	â,±718.75
30	May 11, 2026	â,±31.25	â,±19.23	â,±3.85	â,±8.17	â,±687.50
31	May 18, 2026	â,±31.25	â,±19.23	â,±3.85	â,±8.17	â,±656.25
32	May 25, 2026	â,±31.25	â,±19.23	â,±3.85	â,±8.17	â,±625.00
33	Jun 01, 2026	â,±31.25	â,±19.23	â,±3.85	â,±8.17	â,±593.75
34	Jun 08, 2026	â,±31.25	â,±19.23	â,±3.85	â,±8.17	â,±562.50
35	Jun 15, 2026	â,±31.25	â,±19.23	â,±3.85	â,±8.17	â,±531.25
36	Jun 22, 2026	â,±31.25	â,±19.23	â,±3.85	â,±8.17	â,±500.00
37	Jun 29, 2026	â,±31.25	â,±19.23	â,±3.85	â,±8.17	â,±468.75
38	Jul 06, 2026	â,±31.25	â,±19.23	â,±3.85	â,±8.17	â,±437.50
39	Jul 13, 2026	â,±31.25	â,±19.23	â,±3.85	â,±8.17	â,±406.25
40	Jul 20, 2026	â,±31.25	â,±19.23	â,±3.85	â,±8.17	â,±375.00
41	Jul 27, 2026	â,±31.25	â,±19.23	â,±3.85	â,±8.17	â,±343.75
42	Aug 03, 2026	â,±31.25	â,±19.23	â,±3.85	â,±8.17	â,±312.50
43	Aug 10, 2026	â,±31.25	â,±19.23	â,±3.85	â,±8.17	â,±281.25
44	Aug 17, 2026	â,±31.25	â,±19.23	â,±3.85	â,±8.17	â,±250.00
45	Aug 24, 2026	â,±31.25	â,±19.23	â,±3.85	â,±8.17	â,±218.75
46	Aug 31, 2026	â,±31.25	â,±19.23	â,±3.85	â,±8.17	â,±187.50
47	Sep 07, 2026	â,±31.25	â,±19.23	â,±3.85	â,±8.17	â,±156.25
48	Sep 14, 2026	â,±31.25	â,±19.23	â,±3.85	â,±8.17	â,±125.00
49	Sep 21, 2026	â,±31.25	â,±19.23	â,±3.85	â,±8.17	â,±93.75
50	Sep 28, 2026	â,±31.25	â,±19.23	â,±3.85	â,±8.17	â,±62.50
51	Oct 05, 2026	â,±31.25	â,±19.23	â,±3.85	â,±8.17	â,±31.25
52	Oct 12, 2026	â,±31.25	â,±19.27	â,±3.85	â,±8.17	â,±0.00

TERMS AND CONDITIONS

1. The borrower agrees to repay the loan in 52 equal weekly installments as specified in the payment schedule.
2. Payments must be made on or before the due date each week. Late payments will incur penalties.
3. Late payments will incur a penalty of 2% of the weekly payment amount per week late.

- 4. Failure to make payments may result in additional fees, collection actions, and reporting to credit bureaus.
- 5. The borrower agrees to provide accurate information and must notify Fanders Microfinance of any changes in contact information.
- 6. 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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