**GENSAN G&F LENDING, INC.**

***One Roma Square Bldg. II, Door 4 Ground Floor***

***Aparente St., Brgy. City Heights***

***General Santos City***

***Tel. No.***

**DISCLOSURE STATEMENT ON LOAN/CREDIT TRANSACTION**

(As Required under R.A 3765, Truth in Lending Act)

|  |  |  |
| --- | --- | --- |
| NAME OF BARROWER | : | {DisplayName} |
| ADDRESS | : | {HomeAddress} |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| 1. | LOAN AMOUNT | | | | | {Principal} |
|  | | | | | | |
| 2. | OTHER CHARGES/DEDUCTION COLLECTED (MISCELLANEOUS FEES) | | | | | {Miscellaneous} |
|  | a. | Service Charge (2% of Capital) | |  | {MiscInterest} |  |
|  | b. | Processing Fee | |  | 150 |  |
|  | c. | Application Fee | |  | 50 |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| 3. | NET PROCEEDS OF LOAN(item 1 lessIem 2) | | |  |  | {Principal-Misc} |
|  |  | | |  |  |  |
| 4. | SCHEDULE OF PAYMENTS | | |  |  |  |
|  | a. | Single payment due on |  |  |  |  |
|  | b. | Installment Payments | (Please see attached amortization schedule) | |  |  |
|  |  |  |  |  |  |  |
| 5. | EFFECTIVE INTEREST RATE (Interest and Other Charges) | | | |  | % |
|  |  |  |  |  |  |  |
| 6. | CONDITIONAL CHARGES THAT MAY BE IMPOSED (if applicable). Please specify manner of  imposition: | | | | | |
|  | a. | Late Charge {LatePaymentCharge}% | | |  |  |
|  | b. | Prepayment (penalty/refund) | | |  |  |
|  | c. | Others \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | |  |  |

CERTIFIED CORRECT:

|  |  |  |
| --- | --- | --- |
| {Creditor} |  | Cashier |
| (Signature of Creditor/Authorized  Representative Over Printed Name) |  | Position |

I ACKNOWLEDGE RECEIPT OF A COPY OF THIS STATEMENT PRIOR TO THE CONSUMMATION OF THE CREDIT TRANSACTION.

|  |  |  |
| --- | --- | --- |
| {DisplayName} |  | {ReleaseDate} |
| (Signature of Barrower over Printed Name) |  | Date |