



**ENCORE LEASING & FINANCE CORP.**  
Km. 114 Maharlika Highway Dicarma,  
Cabanatuan City 3100

**Ref. No. : HRADIOM2021:0137**

**Date: April 29, 2021**

**TO : ALL PARTNERS**

**FROM : HR and ADMIN. DEPARTMENT**

**SUBJECT : ALLOWABLE CONDITIONS TO ACCEPT LIVE-IN PARTNER CLIENT**

Please be informed that below allowable conditions to accept live-in partner client shall take effect immediately.

1. Live-in partner loan applicant shall only be allowed on the following circumstances:
  - a. Both are single prior living together and already has child/children
  - b. Both are single prior living together without child. One of their parents is required to sign as additional co-maker
  - c. Both are single prior living together and either of the two has pending petition abroad. One of their parents or siblings is required to sign as additional co-maker
  - d. Separated from husband or wife for more than 5 years and with child/children to present partner. One additional acceptable co-maker is required

For everyone's information and guidance.

  
**SM. ALBERT V. DELA FUENTE**  
CRCP Head/HR & Admin. Head

Signed:

  
**SM. MARIA ANJELI S. CADIZ-BAENA**  
Assistant General Manager

  
**SM. MARY ANN D. SONIGA**  
General Manager