REPORT DATE : June 22, 2018

APPLICATION DATE : June 22, 2018

APPLICATION NO. : 201806002

BORROWER : BADION, NEIL ALDRIN M.

SPOUSE : BADION, MARIA ESTELLA A.

ADDRESS : 71 A. Matatag St., Brgy. Pinyahan, Quezon City

OFFICE ADDRESS : ABS-CBN Broadcast Center, SGT. E.A. Esguerra

Ave., cor. Mother Ignacia St., Quezon City

CONTACT NO. : 263-6582/0998-995-9887

E-mail add: [neilbadion@yahoo.com](mailto:neilbadion@yahoo.com) / TIN 137-176-493

PROPOSAL : Salary Loan

TERMS : 12/24 months

PURPOSE : Personal Consumption

A. CLIENT WRITE-UP

Loan History at FFC:

Account number : RDLA1201705090

Type of Loan : SALARY LOAN

TLV : P101,600.00

Amount Finance : P80,000.00

Date Started : 06/28/2017

Maturity Date : 11/28/2018

Mo. Amort. : P5,644.00

Terms : 18 months

Rate : (1.5%) per month

Purpose : Personal Consumption

Balance : P33,864.00

Experience : Satisfactory Payments

Mr. Neil Aldrin M. Badion, 48 years old (Married) is still residing at 71 A. Matatag St., Brgy. Pinyahan, Quezon City, which he rented for P12,000.00 a month. He has 2 children/dependent (age: 17 & 14). Both of his children are studying.

He’s currently employed at ABS-CBN CORPORATION since October 01,1995 up to present. He’s been connected to the company for more than 22 years now. His office is located at ABS-CBN Broadcast Center, SGT. E.A. Esguerra Avenue cor. Mother Ignacia St., Quezon City. He is presently holding the position of Desk Editor under Integrated News. Based on submitted pay slips, he is currently receiving a total gross monthly salary of P92,932.74 / total net pay of P49,411.13.

B. STRENGTH AND WEAKNESS

. Sufficient SALARY to cover monthly amortization

. With a Good Position (Desk Editor) in well known Bank Company

. Not accommodation

. Doesn’t have loan to an individual person (as disclosed)

. CMAP Negative

. With CIC LISTING.

. With Salary Experience at FFC

D. RECOMMENDATION

AF P 100,000.00 AF P 100,000.00

AOR 18% AOR 36%

PN P 118,000.00 PN P 136,000.00

Term 12months 24months

1st M.A. P 9,837.00 1st M.A. P 5,682.00

2nd M.A. P 9,833.00 2nd M.A. P 5,666.00

D. RECOMMENDATION

Approval for Salary Loan

12/24 months term

P100,000.00 AF with 18% / 36%

A.O.R (1.5% per month)

To be deducted O.B. @ Rule 78 Method P32,179.95

Wife to sign

Prepared by: Noted by:

JOHN NIKKO M. BIBIANO EVA M. PAGUIO RAMON R. RAMOS

Credit Analyst Marketing Officer Head Marketing-Credit

CREDIT COMMITEE:

ATTY. BRENDA C. GARCIA ROGELIO R. SISON

Date: \_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_\_\_\_\_

( ) Approved ( ) Approved

( ) Disapproved ( ) Disapproved

Approving Officer Approving Officer Approving Officer

Date:\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_\_

( ) Approved ( ) Approved ( ) Approved

( ) Disapproved ( ) Disapproved ( ) Disapproved