

Loan Application Evaluation and Approval

Transaction Reference No.1700693166

Date of Application:6/1/17 10:09 AM

LOAN APPLICATION DETAILS (Member's Inputted)

Name of Borrower	BRONCANO, TERESA L.	Employee ID No.	2171236	Member Since	9/29/05 12:00 AM
Loan Type	REGULAR	Amount of Loan	40000.00	Term In Months	24.00
Loan Sub Type	SALARY	Interest Rate (%)	12.0	Term In Paydays	48
Co-Maker's Name 1	CORDERO, KAREN M.	Co-Maker 1 Emp ID	4449444	Amortization	1,033.33
Co-Maker's Name 2	,	Co-Maker 2 Emp ID		Effective Rate	24.42

MEMBER'S FINANCIAL PROFILE

Outstanding Capital Contribution	94,100.00	Outstanding Savings Contribution	2,092.41	Outstanding C & S	96,192.41
Outstanding Loans As Borrower	80,875.00	Outstanding Loans As Co-Maker	128,999.89	Outstanding Loans	209,874.89
Maximum Loanable Amount	184,100.00	Net Loanable Amount	103,225.00	NFC / (NFE)	(113,682.48)

MEMBERS LIST OF LOAN ACCOUNTS

As Principal Borrower

Loan Number	Loan Type	Date Aailed	Loan Amount	Term In Paydays	Interest Rate (%)	Maturity Date	Amortization	No. of Paydays Left	Percent Paid	Outstanding Balance	Status
000520027504	SALARY	28/04/2016	168,000.00	24	12.00	30/04/2018	3,500.00	22	54.17	77,000.00	Current
000530003939	THEMED	10/02/2017	12,360.00	3	0.00	15/05/2017	2,060.00	0	100.00	0.00	Closed
000580002806	HMO	12/08/2016	18,600.00	12	0.00	15/08/2017	775.00	5	79.17	3,875.00	Current

As Co-Maker

Loan Number	Loan Type	Date Aailed	Loan Amount	Term In Paydays	Interest Rate (%)	Maturity Date	Amortization	No. of Paydays Left	Percent Paid	Outstanding Balance	Status
000520031668	REGULAR	05/31/2016	186,000.00	36	12.0	06/15/2019	2,583.34	48	30.65	128,999.89	Delinquent

Total Loan Exposure as Principal Borrower and Co-Maker	209,874.89
Net Pay Requirement report from HR	0.00
Net CapCon	(115,774.89)
Salary Credits & Tenure	X90,000.00
Maximum Loanable Amount (MLA) (Capcon + Salary Credits x Tenure)	184,100.00
Net Loanable Amount (MLA - Outstanding Loans - Approved Loans not yet availed)	103,225.00
Net Pay Requirement per SLA file	9,691.67

PRODUCTS LIMITS & ASSESSMENT TABLE

Parameters	Loan Rule	Member's Data	Passed / Failed
Loanable Amount			
Rank	All	5	Passed
Minimum Amount	5,000.00	40,000.00	Passed
Maximum Amount (MLA)	103,225.00	40,000.00	Passed
Denominations (Multiples of)	0.00	0.00	Passed
Term (Semi-Monthly)			
Minimum	12	48	Passed
Maximum	48	48	Passed
Mode of Release	Cash Card	Cash Card	Passed
Net Pay Requirement	30%	969167.0%	
Co-Maker Requirement	Yes	Yes	
Net Capcon	-115774.89		
Amount of loan	40000.00		
Total Salary Credits	30000.0		
Number of co-makers required	2		
Co-maker tenure in Months			
Ok with Past Due	No Past Due	No Past Due	Passed
Multiple Availment	Yes	Yes	Passed
Loan Renewal (same loan)			
Allowed	Yes	Yes	
Minimum Payment	0.7%	54.17%	Failed
Membership with SLA (in months)	3.00	140.0	Passed
Tenure with SM (in months)	0.0	152.0	Passed
Minimum Capcon Requirement	0.00	94,100.00	Passed
Ok to Offset with Other Loans	Yes	Yes	Passed

CO-MAKERS

Co-Maker Name	Employee No.	SLA ID	SLA Type
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