

Loan Application Evaluation and Approval

Transaction Reference No.1700701999

Date of Application:6/6/17 7:02 PM

LOAN APPLICATION DETAILS (Member's Inputted)

Name of Borrower	GARCIA, MYCHAL SUNDAY M.	Employee ID No.	151726534	Member Since	2/11/17 12:00 AM
Loan Type	REGULAR	Amount of Loan	25000.00	Term In Months	12.00
Loan Sub Type	SALARY	Interest Rate (%)	12.0	Term In Paydays	24
Co-Maker's Name 1	URSUA, JAYSON D.	Co-Maker 1 Emp ID	8048789	Amortization	1,166.67
Co-Maker's Name 2	,	Co-Maker 2 Emp ID		Effective Rate	24.8

MEMBER'S FINANCIAL PROFILE

Outstanding Capital Contribution	2,800.00	Outstanding Savings Contribution	1,000.86	Outstanding C & S	3,800.86
Outstanding Loans As Borrower	8,960.00	Outstanding Loans As Co-Maker	0.00	Outstanding Loans	8,960.00
Maximum Loanable Amount	17,800.00	Net Loanable Amount	8,840.00	NFC / (NFE)	(5,159.14)

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
000520258231	SALARY	13/06/2017	8,960.00	12	12.00	15/06/2018	373.33	24	0.00	8,960.00	Repo

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
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Total Loan Exposure as Principal Borrower and Co-Maker	8,960.00
Net Pay Requirement report from HR	0.00
Net CapCon	(6,160.00)
Salary Credits & Tenure	X15,000.00
Maximum Loanable Amount (MLA) (Capcon + Salary Credits x Tenure)	17,800.00
Net Loanable Amount (MLA - Outstanding Loans - Approved Loans not yet availed)	8,840.00
Net Pay Requirement per SLA file	13,460.00

PRODUCTS LIMITS & ASSESSMENT TABLE

Parameters	Loan Rule	Member's Data	Passed / Failed
Loanable Amount			
Rank	All	5	Passed
Minimum Amount	5,000.00	25,000.00	Passed
Maximum Amount (MLA)	8,840.00	25,000.00	Failed
Denominations (Multiples of)	0.00	0.00	Passed
Term (Semi-Monthly)			
Minimum	12	24	Passed
Maximum	48	24	Passed
Mode of Release	Cash Card	Cash Card	Passed
Net Pay Requirement	30%	1346000.0%	
Co-Maker Requirement	Yes	Yes	
Net Capcon	-6160.00		
Amount of loan	25000.00		
Total Salary Credits	30000.0		
Number of co-makers required	1		
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%	0.0%	Failed
Membership with SLA (in months)	3.00	4.0	Passed
Tenure with SM (in months)	0.0	21.0	Passed
Minimum Capcon Requirement	0.00	2,800.00	Passed
Ok to Offset with Other Loans	Yes	Yes	Passed

CO-MAKERS

Co-Maker Name	Employee No.	SLA ID	SLA Type
URSUA, JAYSON D.	8048789	3397805973	R