

DISCLOSURE STATEMENT ON LOAN/CREDIT TRANSACTIONS
(As required under R.A. 3765, Truth in Lending Act)

NAME OF BORROWER: AGNES TERESA SALVA SUMAGPAO
HOME ADDRESS: PHASE 1 CYPRESS STREET, GRANPLAINS SUBDIVISION, JARO, ILOILO CITY

1. LOAN GRANDTED (Amount Financed)	(A) <u>P 60,000.00</u>	
2. FINANCED CHARGES	NOT DEDUCTED (All other incidental to loan include)	DEDUCTED
a. Interest <u>28.0000 %</u> for <u>24 mos</u> from _____ to _____	_____	_____
b. Service Charge	_____	<u>3,000.00</u>
c. Commitment Fee	_____	_____
d. Processing Fee	_____	<u>1,450.00</u>
TOTAL FINANCED CHARGES	_____	<u>4,450.00</u>
3. NON-FINANCED CHARGES		
Notarial Fee	_____	<u>200.00</u>
TOTAL NON-FINANCED CHARGES		<u>200.00</u>
4. TOTAL DEDUCTION FROM LOANS (B+C)		<u>4,650.00</u>
5. NET PROCEEDS (A less B)		<u>55,350.00</u>
6. PERCENTAGE OF FINANCE CHARGES TOTAL AMOUNT FINANCED (Computed in Accordance with Section 2(1) of CB Circular (A Less B))	_____	_____
7. EFFECTIVE INTEREST RATE	_____	_____
8. MODE OF PAYMENT		
a. Single payment on	_____	_____
b. Installment amount payable in <u>24 mos.</u>	_____	<u>1,457.89</u>
9. COLLATERAL		
10. ADDITIONAL CHARGES IN CASE STIPULATION ARE NOT MET BY THE BORROWER <u>36 %</u> per annum penalty charge on all past due accounts <u>2 %</u> pre payment penalty if preterminated prior maturity		

CERTIFIED CORRECT


GRETCHEN RODRIGUEZ
Authorized Signatory

I acknowledge RECEIPT of a copy of this statement prior to the consummation of this LOAN/ CREDIT TRANSACTION and that I understand and fully agree to the terms and conditions thereof.

AGNES TERESA SALVA SUMAGPAO

CERTIFIED CORRECT

Date: January 15, 2016
Note: A COPY MUST BE FURNISHED TO BORROWER