



LBP LEASING AND FINANCE CORPORATION

(A LANDBANK Subsidiary)

Makati, Metro Manila

DISCLOSURE STATEMENT ON LEASE/CREDIT TRANSACTION

(As required under R.A. 3765, Truth in Lending Act)

Name of Borrower/Lessee \_\_\_\_\_

Address \_\_\_\_\_

MLA # \_\_\_\_\_ LNA # \_\_\_\_\_ STCL # \_\_\_\_\_

LS # \_\_\_\_\_ PN # \_\_\_\_\_

Not Deducted  
From Proceeds

Deducted  
From Proceeds

1. Amount to be Financed P \_\_\_\_\_ (A)

2. Finance Charges

a. Interest at \_\_\_\_\_% p.a. for \_\_\_\_\_ years/days

From \_\_\_\_\_ to \_\_\_\_\_

( ) Subject to repricing

( ) Fixed Amortization

b. Other Charges Incidental to Extension of Credit  
(Specify) \_\_\_\_\_

Total Finance Charges

P \_\_\_\_\_ (B)

3. Non-Finance Charges:

a. Insurance Premium

b. Notarial Fees

c. Taxes

d. Documentary Stamps

e. Others (Specify) \_\_\_\_\_

Total Non-Finance Charges

(C)

4. Total Deductions from Proceeds of Lease/Loan (B Plus C):

P \_\_\_\_\_ (D)

5. Net Amount to Be Financed (A less D):

P \_\_\_\_\_

6. Percentage of Finance Charges to Total Amount Financed  
(Computed in Accordance with Sec. 2 [I] of CB Circular 158) \_\_\_\_\_ %

7. Effective Interest Rate (EIR) : Interest at \_\_\_\_\_ % p.a. (to be computed on the basis of Diminishing balance of the lease/loan)

8. Schedule of Payments:

a. Guaranty Deposit of P \_\_\_\_\_

b. Single Payment of P \_\_\_\_\_ due on \_\_\_\_\_

c. \_\_\_\_\_ Periodic Payments of P \_\_\_\_\_ Payable

d. Periodic Payment as per Attached Schedule

e. Payment of Residual Value Net of Guaranty Deposit P \_\_\_\_\_

9. Collateral

a. Secured by:

( ) Real Estate

( ) Chattels

( ) Others \_\_\_\_\_

( ) Government Securities

( ) JSS of \_\_\_\_\_

b. Unsecured

10. Additional charges in case certain stipulation in the contract is not met by the lessee/borrower.

Nature

Rate

a. Late Payment Penalty Charge

\_\_\_\_\_ % p.a. on the past due amount

b. Attorney's fee\*

20% of the total amount due, but in no case less than P20,000.00

\*Exclusive of collection expenses and cost of litigation

CERTIFIED CORRECT:

By: \_\_\_\_\_  
(Signature of Lessor/Creditor/Authorized  
Representative Over Printed Name)

I/WE ACKNOWLEDGE RECEIPT OF A COPY OF THIS STATEMENT PRIOR TO THE CONSUMMATION OF THE CREDIT TRANSACTION AND THAT  
I/WE UNDERSTAND AND FULLY AGREE TO THE TERMS AND CONDITIONS THEREOF.

\_\_\_\_\_  
Signature of Lessee/Borrower Over Printed Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Taxpayer Identification Number

\_\_\_\_\_  
Signature of Lessee/Borrower Over Printed Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Taxpayer Identification Number