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| C:\Users\Raizza.Gonzales\Documents\Various IT Files\Website\llfc logos\lbplogo.jpg | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **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) |
| 1. Finance Charges | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | |
| 1. Interest at \_\_\_\_% p.a for \_\_\_\_ years/days | | | | | | | | | | | | | | | | | | | |  | | | | | | | |  |  | | | |  | | | | |
| From | | | |  | | | | | | to |  | | | | | | | |  |  | | | | | | | |  | | | | |  | | | | |
| ( ) Subject to repricing | | | | | | | | | | | | | | | | | | | |  | | | | | | | |  | | | | |  | | | | |
| ( ) Fixed Amortization | | | | | | | | | | | | | | | | | | | |  | | | | | | | |  | | | | |  | | | | |
| 1. Other Charges Incidental to Extension of Credit | | | | | | | | | | | | | | | | | | | |  | | | | | | | |  |  | | | |  | | | | |
| Specify | | | | | |  | | | | | | | | | | | | |  |  | | | | | | | |  | | | | |  | | | | |
| Total Finance Charges | | | | | | | | | | | | | | | | | | | P |  | | | | | | | |  |  | | | | (B) | | |  | |
| 1. Non-Finance Charges: | | | | | | | | | | | | | | | | | | | |  | | | | | | | |  | | | | |  | | | | |
| 1. Insurance Premium | | | | | | | | | | | | | | | | | | | |  | | | | | | | |  |  | | | |  | | | | |
| 1. Notarial Fees | | | | | | | | | | | | | | | | | | | |  | | | | | | | |  |  | | | |  | | | | |
| 1. Taxes | | | | | | | | | | | | | | | | | | | |  | | | | | | | |  |  | | | |  | | | | |
| 1. Documentary Stamps | | | | | | | | | | | | | | | | | | | |  | | | | | | | |  |  | | | |  | | | | |
| 1. Others (Specify) | | | | | | | |  | | | | | | | | | | |  |  | | | | | | | |  |  | | | |  | | | | |
| Total Non-Finance Charges | | | | | | | | | | | | | | | | | | | |  | | | | | | | |  |  | | | | (C) | | |  | |
| 1. Total Deductions from Proceeds of Lease/Loan (B Plus C) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | P | |  | | (D) |
| 1. Net Amount to Be Financed (A less D) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | P | |  | |  |
| 1. Percentage of Finance Charges to Total Amount Financed (Computed in Accordance with Sec. 2[|] of CB Circular 158) \_\_\_\_\_\_% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1. Effective Interest Rate (EIR) : Interest at \_\_\_% p.a (to be computed on the basis of Diminishing balance of the lease/loan) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1. Schedule of Payments: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |  | | | |
| 1. Guaranty Deposit of P | | | | | | | | | |  | | | | | | | |  | | | | | | | | | | | | | | | | | | | |
| 1. Single Payment of P | | | | | | | | |  | | | | | | due on | | | | | | |  | | | | |  | | | | | | | | | | |
| 1. \_\_\_\_\_\_\_\_\_\_ Periodic Payments of P\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Payable | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |  | | | |
| 1. Periodic Payment as per Attached Schedule | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |  | | | |
| 1. Payment of Residual Value Net of Guaranty Deposit P | | | | | | | | | | | | | | | | | | | | | | |  | | | | | |  | | | | | | | | |
| 1. Collateral | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |  | | | |
| 1. Secured by: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |  | | | |
| ( ) Real Estate | | | | | | | | | | | | | | | | | ( ) Chattels | | | | | | | | | ( ) Others | | | |  | | | | | | | |
| ( ) Government Securities | | | | | | | | | | | | | | | | | ( ) JSS of | | | | | | |  | | | | | | | | | | | | | |
| 1. Unsecured | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1. Additional charges in case certain stipulation in the contract is not met by the lessee/borrower. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Nature | | | | | | | | | | | | | | | | | | | | | | | | | Rate | | | | | | | | | | | | |
| 1. Late Payment Penalty Charge | | | | | | | | | | | | | | | | | | | | | | | | | \_\_\_\_% p.a on the past due amount | | | | | | | | | | | | |
| 1. 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: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| By: |  | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | | | |
|  | (Signature of Lessor/Creditor/Authorized Representative Over Printed Name) | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | | | |
|  | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| I/WE ACKNOWLEDGE RECEIPT OF A COPY OF THIS STATEMENT PRIOR TO THE CONSUMATION OF THE CREDIT TRANSACTION AND THAT I/WE UNDERSTAND AND FULLY AGREE TO THE TERMS AND CONDITIONS THEREOF | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| Signature of Lessee/Borrower Over Printed Name | | | | | | | | | | | | | | | |  | | | | | Date | | | | | | | | | |  | Taxpayer Identification Number | | | | | |
|  | | | | | | | | | | | | | | | |  | | | | |  | | | | | | | | | |  |  | | | | | |
| Signature of Lessee/Borrower Over Printed Name | | | | | | | | | | | | | | | |  | | | | | Date | | | | | | | | | |  | Taxpayer Identification Number | | | | | |