

APPLICATION FORM – HOME LOAN

Failure to provide sufficient and accurate information in this Application Form may result to Bangko Mabuhay's Inappropriate determination of the financial requirement of the borrower.

Where did You Learn the Loan Program?

Referral Referrer Name: _____ Relationship to Referrer: _____
 AO Marketing AO Name: _____ Leaflets/Flyers/Tarpaulin Social Media Site: _____ Others _____

Are You related to a Bangko Mabuhay Personnel / Director/s? Yes No Relationship: _____ Name of Personnel / Director: _____

With Existing Bangko Mabuhay Account? Yes No Type: Regular Savings Mabuhay Special Savings Checking Account Loan, Amount of Loan: _____

Borrower's Information

Name of Borrower: _____ Date of Birth (mm /dd / yyyy) _____ Place of Birth _____

Ownership of Dwelling for Permanent Address: Owned Rented Mortgaged Used Free Living with Relative

Permanent Address: (No. / Street / Barangay / Municipality or City / Province / Country) _____ Zip Code _____ Length of Stay (Year/s, Month/s) _____

Present Address: (No. / Street / Barangay / Municipality or City / Province / Country) _____ Zip Code _____ Length of Stay (Year/s, Month/s) _____

Previous Address: (No. / Street / Barangay / Municipality or City / Province / Country) _____ Zip Code _____ Length of Stay (Year/s, Month/s) _____

Mother's Maiden Name (First, Middle, Last) _____ Father's Name (First, Middle, Last) _____

Gender: Male Female Citizenship: Filipino Others: _____
Civil Status: Single Married Widow/er Separated Annulled / Divorce
No. of Dependents: _____ TIN: _____
SSS / GSIS: _____ Other ID's and No: _____
Mobile No. _____ Prepaid Postpaid
Residence Phone No. _____ Office Phone No. _____
Email Address _____ Social Media Acct.: _____
Other Contact info.: _____

Spouse's Information

Name of Spouse: _____ Date of Birth (mm /dd / yyyy) _____ Place of Birth _____

Citizenship: Filipino Others: _____ TIN: _____ SSS / GSIS: _____ Other ID/s: _____
Mobile No. _____ Prepaid Postpaid Office Phone No. _____ Email Address _____ Other Contact Info: _____

Co-Maker's Information

Name of Co-Maker: _____ Date of Birth (mm /dd / yyyy) _____ Place of Birth _____

Citizenship: Filipino Others: _____ TIN: _____ SSS / GSIS: _____ Other ID/s: _____
Mobile No. _____ Prepaid Postpaid Office Phone No. _____ Email Address _____ Other Contact Info: _____

Present Address: (No. / Street / Barangay / Municipality or City / Province / Country) _____ Zip Code _____ Length of Stay (Year/s, Month/s) _____

Income Details

Type of Industry (Nature of Business)

Agriculture Fishing Construction Financial Intermediaries Manufacturing Electricity Gas & Water
 Trade Transportation Real Estates Education Work Hotels & Restaurant Other/Personal Work

Main Source of Income: Business, Percentage of Business Ownership: _____ Employed Practice of Profession (Self Employed)

Name of Business / Employment: _____ Tenure: _____ Position: _____

Business / Employment Address: _____

Other Source of Income: _____ Tenure: _____

Monthly Income (Main Source) : P _____ + Other Monthly Income: P _____ = Total Monthly Income: P _____

Spouse	Co-Maker
<input type="checkbox"/> Separate Business <input type="checkbox"/> Employed <input type="checkbox"/> Practice of Profession (Self Employed)	<input type="checkbox"/> Business <input type="checkbox"/> Employed <input type="checkbox"/> Practice of Profession (Self Employed)
Name of Business/Employment: _____	Name of Business/Employment: _____
Address: (No. / Street / Barangay / Municipality or City / Province / Country) _____	Address: (No. / Street / Barangay / Municipality or City / Province / Country) _____
_____ Tenure: _____	_____ Tenure: _____
Other Source of Income: _____ Tenure: _____	Other Source of Income: _____ Tenure: _____
Gross Monthly Income: P _____	Gross Monthly Income: P _____
Other Monthly Income: P _____	Other Monthly Income: P _____
Total Monthly Income: P _____	Total Monthly Income: P _____

Trade References for Business

Major Customer	Major Suppliers
1. Company Name: _____ Contact Person/Position: _____ Contact Number: _____	1. Company Name: _____ Contact Person/Position: _____ Contact Number: _____
2. Company Name: _____ Contact Person/Position: _____ Contact Number: _____	2. Company Name: _____ Contact Person/Position: _____ Contact Number: _____

Other References (If Employed or Practice of Profession)

Name of Reference: _____ Relationship: _____ Profession: _____ Contact No. _____
Name of Reference: _____ Relationship: _____ Profession: _____ Contact No. _____

Credit History of the Borrower

Existing Loan to Other Bank / Financial Institution	Fully Settled Loan to Other Bank / Financial Institution
Name of Institution/s: _____	Name of Institutions/s: _____
Kind of Loan/s: _____	Kind of Loan/s: _____
Status of the Loan: <input type="checkbox"/> Current <input type="checkbox"/> Past Due Term: _____ Grant Date: _____	Amount: _____ Total Monthly Loan Payment: _____
Amount: _____ Total Monthly Loan Payment: _____	Term: _____ Grant Date: _____ Date Settled: _____

APPLICATION FORM – HOME LOAN

Failure to provide sufficient and accurate information in this Application Form may result to Bangko Mabuhay's Inappropriate determination of the financial requirement of the borrower.

Collateral Information

About the Property

Title No.: _____ Tax Declaration No.: _____
 Type of Property: Vacant Lot House & Lot Townhouse Condominium Factory/Warehouse
 Use of Collateral: Residential Commercial Industrial Agricultural
 Existing Liens on the Property: Yes No (if yes) Details of Liens: _____

Address of the Property: (No. / Street / Barangay / Municipality or City / Province / Country)	Zip Code	Length of Stay (Year/s, Month/s)
--	----------	----------------------------------

(Fill the required information if the borrower was not the sole owner of the property or under the Special Power of Attorney of property grantor.)

Borrower's Relation to the Owner/s: _____ No. of Owners: _____ Registered Owner/s: _____
 Civil Status of the Principal Owner: Single Married Separated Annulled/Divorce Widow/er Age of Principal Owner: _____ Contact No.: _____
 TIN of Owner 1: _____ TIN of Owner 1: _____ TIN of Owner 1: _____ TIN of Owner 1: _____

Permanent Address of the Owner: (No. / Street / Barangay / Municipality or City / Province / Country)	Zip Code	Length of Stay (Year/s, Month/s)
---	----------	----------------------------------

Loan Purpose

Purchase of lot only Purchase of house and lot Purchase of lot and construction of house Purchase of Townhouse Purchase of Condominium unit
 Purchase of lot (house of Borrower presently stands) Major repair/improvement of existing house or unit Loan Refinancing (Originally Home Loan Purpose)

Estimated Expenditure / Loan Amount Applied

Socialized Housing: P450,000 and below Low-cost Housing: Above P450,000 up to P3M Medium Cost Housing: P3M to 4M Open Housing: Above P4M

Loan Information

Loan Amount: _____ Term: _____ Amount that can easily be paid on a Monthly Basis: _____

Conditions of the Consolidated Agreement for Mortgage Loans

I/We hereby certify that all information in this application form and all supporting documents, are true and correct. I/We authorize Bangko Mabuhay to verify all such information and obtain additional information about me/us, including previous credit with other institutions. In this connection, I/We expressly waive any and all statutory provisions governing confidentiality of such information if applicable. I/We fully understand that any misrepresentation or failure to disclose information on my/our part as required herein, may cause the disapproval of my/our application.

I/We agree that the application remains Bangko Mabuhay's Property and the same may be used on their discretion whether the credit is granted or not.

I/We agree that this loan application shall be subject to Bangko Sentral ng Pilipinas circulars, rules, regulations and policies of the Bank and hereby undertake to comply with/submit all of the loan requirements.

Under acceptance of my/our application, I/We bind myself/ourselves to the Terms and Conditions of the Consolidated Agreement for Mortgage Loans including, but not limited to, joint and several liability for all charges, fees, and other obligations necessary in processing my/our loan application.

I/We authorize Bangko Mabuhay to conduct random verification with the BIR to establish authenticity of my/our ITR and other submitted financial statements and hereby waive the confidentiality of any personal information obtained in the course of verification.

I/WE hereby agree that the data/figures in the ITR consistent with the financial statement shall be considered in evaluating my/our financial capacity and credit-worthiness of my/our application.

Should the document(s) submitted prove to be spurious or incorrect in material detail, the bank may terminate any loan or other credit accommodation granted on the basis of the said document(s) and shall have the right to demand immediate repayment or liquidation of the obligation. Moreover, the Bank may seek redress from the court for any harm done by the borrower's submission of spurious document(s).

In case disapproval of this application, I/We understand the Bank is not obliged to disclose the reason for such disapproval.

I/We also authorize Bangko Mabuhay to conduct, through its representative accredited appraisers, an appraisal of any or all of the collateral to be used for my/our loan application. I/We also agree that the Appraisal Report will be forwarded directly to the Bangko Mabuhay for its sole use only.

In the event of future delinquency, I/We hereby authorize the Bank to report and include my/our name(s) in the negative listing of BAP Credit Bureau of any institution.

I/We authorize Bangko Mabuhay to send me/us updates about my loan via SMS/text, email, mail, and other means of communication.

I/We hereby waive the secrecy of deposit as provided by the Republic Act No. 1405, as amended, in connection with my loan application.

I/We hereby authorize the designated bank officer to inquire on my bank deposit/s with Bangko Mabuhay in order to determine the applicable ceiling/limit of my aggregate loan accommodation in accordance with BSP regulations.

I/We voluntarily agree that Bangko Mabuhay has the sole option to debit/credit any of my/our Bangko Mabuhay deposit account(s) to cover the payment in full any loan obligation due or all such other accounts at the time of the same is due including, but not limited to, penalty charges, insurance, interests, and other fees overdue amounts provided for this Agreement and such other documents executed that are relevant and connected therewith.

I/We aware that to use the proceeds of this loan for purpose than those indicated is unlawful and for this reason the Bank has an authority to terminate the credit accommodation and demand immediate repayment of the obligation.

Borrower	Spouse	Co-Maker
_____ Name and Signature	_____ Name and Signature	_____ Name and Signature
_____ Date	_____ Date	_____ Date

For Bank Use Only

<input type="checkbox"/> New <input type="checkbox"/> Additional <input type="checkbox"/> Renewal <input type="checkbox"/> Restructure	<input type="checkbox"/> HGC Guaranteed Housing Loan <input type="checkbox"/> Other Housing Loan
Account Officer / Branch Manager	Loan Manager
_____ Name and Signature	_____ Name and Signature
_____ Date	_____ Date

Credit Advice

Maximum Loanable Amount: _____ Recommended Loan Amount: _____ Recommended Term: _____
 BRR Score: _____ Monthly Net Cash Inflow: _____ Remarks: _____
 Advice By (CRMS): _____ Date: _____

Approval

Approved Loan Amount: _____ Term: _____ Interest Rate: _____ Monthly Amortization: _____
 Mode of Payment: Over the Counter Autodebit Post Dated Check Bank to Bank Others, specify: _____
 Fire Insurance: _____ Title No.: _____

Remarks:

Signature of Approving Committee:

