

**OWN A PHILIPPINE HOME LOAN APPLICATION**

**I. AMOUNT AND TERM OF LOAN**

|                          |          |                        |          |          |          |
|--------------------------|----------|------------------------|----------|----------|----------|
| <b>Amount Requested:</b> | \$ _____ | <b>Term Requested:</b> | 10 years | 15 years | 20 years |
|--------------------------|----------|------------------------|----------|----------|----------|

**II. PROPERTY INFORMATION AND PURPOSE OF LOAN**

**Description of Subject Property**  
 OCT/TCT/CCT no. \_\_\_\_\_ in the name(s) of \_\_\_\_\_  
 Lot no. \_\_\_\_\_ Block no. \_\_\_\_\_ Area (sqm): \_\_\_\_\_ Address: \_\_\_\_\_  
 Property type: Residential Commercial Industrial \_\_\_\_\_

**Purpose of Loan :**

|  |                                  |                                      |
|--|----------------------------------|--------------------------------------|
| Purchase of Lot only                   | House Construction only          | Purchase of Lot & House Construction |
| Purchase of House & Lot                | House Improvement/Renovation     | Others: _____                        |
| Purchase of Condominium/Townhouse Unit | Refinance Existing Home Mortgage |                                      |

**Complete this portion if house construction or renovation loan.**

|                            |               |                          |                          |                          |               |
|----------------------------|---------------|--------------------------|--------------------------|--------------------------|---------------|
| Year Lot/Property Acquired | Original Cost | Amount of Existing Liens | (a) Current Value of Lot | (b) Cost of Improvements | Total (a + b) |
|                            | \$ _____      | \$ _____                 | \$ _____                 | \$ _____                 | \$ _____      |

**Complete this portion if this is refinancing**

|               |               |                         |                      |  |
|---------------|---------------|-------------------------|----------------------|--|
| Year Acquired | Original Cost | Amount of Existing Lien | Purpose of Refinance | Description of property offered as collateral: |
|               | \$ _____      | \$ _____                |                      |  |

Title will be registered or held in whose name/s (for purchase of property): \_\_\_\_\_  
 Title is presently held in whose name/s (if construction/renovation loan or refinancing): \_\_\_\_\_

Source of down payment and payment for fees and charges (ex: salary, self-employment or business income, personal savings, borrowed funds, etc.): \_\_\_\_\_

**III. BORROWER INFORMATION**

**SECTION A - INFORMATION REGARDING BORROWER**

Borrower's Name (Include Jr. or Sr., if applicable) \_\_\_\_\_ Citizenship \_\_\_\_\_  
 Social Security No. \_\_\_\_\_ Home phone \_\_\_\_\_ Celphone \_\_\_\_\_ DOB(mm/dd/yyyy) \_\_\_\_\_ #yrs in sch \_\_\_\_\_  
 Married \_\_\_\_\_ Unmarried (includes single, divorced, widowed) \_\_\_\_\_ Dependents No. \_\_\_\_\_ Ages \_\_\_\_\_  
 Separated \_\_\_\_\_  
 Present Address (street, city, state, ZIP) \_\_\_\_\_ Own \_\_\_\_\_ Rent \_\_\_\_\_ yrs  
 Email address: \_\_\_\_\_

**SECTION B - INFORMATION REGARDING CO-BORROWER**

Co-Borrower's Name (Include Jr. or Sr., if applicable) \_\_\_\_\_ Citizenship \_\_\_\_\_  
 Social Security No. \_\_\_\_\_ Home phone \_\_\_\_\_ Celphone \_\_\_\_\_ DOB(mm/dd/yyyy) \_\_\_\_\_ #yrs in sch \_\_\_\_\_  
 Married \_\_\_\_\_ Unmarried (includes single, divorced, widowed) \_\_\_\_\_ Dependents No. \_\_\_\_\_ Ages \_\_\_\_\_  
 Separated \_\_\_\_\_  
 Present Address: \_\_\_\_\_ Own \_\_\_\_\_ Rent \_\_\_\_\_ yrs  
 Email address: \_\_\_\_\_

**If residing at present address for less than two years, please complete the following:**

|  |  |
|--|--|
| Former Address (street, city, state, ZIP) _____ Own _____ Rent _____ yrs | Former Address (street, city, state, ZIP) _____ Own _____ Rent _____ yrs |
| Former Address (street, city, state, ZIP) _____ Own _____ Rent _____ yrs | Former Address (street, city, state, ZIP) _____ Own _____ Rent _____ yrs |

**BORROWER IV. EMPLOYMENT INFORMATION CO-BORROWER**

|   |                      |  |   |                      |  |
|---|----------------------|--|---|----------------------|--|
| Name & Address of Employer: _____                     | Self-employed        | Yrs on this job _____                              | Name and Address of Employer _____                    | Self Employed        | Yrs on this job _____                              |
|   |                      | Yrs employed in this line of work/profession _____ |   |                      | Yrs employed in this line of work/profession _____ |
| Position/Title/Type of Business _____                 | Business phone _____ | Business fax _____                                 | Position/Title/Type of Business _____                 | Business phone _____ | Business fax _____                                 |
| Responsible person at Personnel/Admin./HR Dept. _____ | Fax no.: _____       | Email: _____                                       | Responsible person at Personnel/Admin./HR Dept. _____ | Fax no.: _____       | Email: _____                                       |

**If employed in current position for LESS THAN two years or if currently employed in MORE THAN one position, please complete the following:**

|                                       |                      |                       |                                       |                      |                       |
|---------------------------------------|----------------------|-----------------------|---------------------------------------|----------------------|-----------------------|
| Name & Address of Employer _____      | Self Employed        | Dates (from-to) _____ | Name & Address of Employer _____      | Self Employed        | Dates (from-to) _____ |
|                                       |                      | Monthly Income _____  |                                       |                      | Monthly Income _____  |
| Position/Title/Type of Business _____ | Business phone _____ | Business fax _____    | Position/Title/Type of Business _____ | Business phone _____ | Business fax _____    |
| Name & Address of Employer _____      | Self Employed        | Dates (from-to) _____ | Name & Address of Employer _____      | Self Employed        | Dates (from-to) _____ |
|                                       |                      | Monthly Income _____  |                                       |                      | Monthly Income _____  |
| Position/Title/Type of Business _____ | Business phone _____ | Business fax _____    | Position/Title/Type of Business _____ | Business phone _____ | Business fax _____    |

**V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION**

| Gross Monthly Income                                | Borrower | Co-Borrower | Total | Monthly Expenses      | Single Borrower | Co-Borrower or Combined |
|---|----------|-------------|-------|-----------------------|-----------------|-------------------------|
| Base Empl. Income*                                  | \$       | \$          | \$    | Rent/Mortgage payment | \$              | \$                      |
| Overtime  |          |             |       | Credit Cards          |                 |                         |
| Bonuses   |          |             |       | Car Lease/Loan        |                 |                         |
| Commissions   |          |             |       | Insurance - Home      |                 |                         |
| Dividends/Interest                                  |          |             |       | Insurance - Car       |                 |                         |
| Net Rental Income                                   |          |             |       | Educational loan      |                 |                         |
| Other Income (before completing see "Notice" below) |          |             |       | Personal expenses     |                 |                         |
|   |          |             |       | Others                |                 |                         |
| <b>Total</b>  | \$       | \$          | \$    | <b>Total</b>          | \$              | \$                      |

\* Self-employed Borrower/s must provide additional documentation such as business tax returns and financial statements.

**Notice: Alimony, child support, or separate maintenance income need not be revealed if Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.**

| B/C | Describe Other income | Monthly Amount |
|-----|-----------------------|----------------|
|     |                       |                |
|     |                       |                |

Have you ever received credit from us? ( ) No ( ) Yes. When?

Name of Nearest Relative not living with you: \_\_\_\_\_ Telephone No: ( ) \_\_\_\_\_

Relationship: \_\_\_\_\_ Address: \_\_\_\_\_

**VI. ASSETS AND LIABILITIES**

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise SEPARATE Statements and Schedules are required. If the Co-Borrower section was completed about a spouse, this Statement and supporting schedules must be completed about that spouse or other person also.

| Completed   |    | Jointly              | Not Jointly  |                                    |                |
|---|----|----------------------|--|------------------------------------|----------------|
| ASSETS  |    | Cash or Market Value | Liabilities and Pledged Assets.  | Monthly Payment & Mos. Left to Pay | Unpaid Balance |
| Description   |    |                      | List the creditor's name, address and account number for all outstanding debts, including auto loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use separate sheet if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property. |                                    |                |
| Cash deposit toward purchase held by:   |    | \$                   |  |                                    |                |
| <b>List checking and savings accounts below</b>                                       |    |                      |  |                                    |                |
| Name and address of Bank, S & L, or Credit Union                                      |    |                      | Name and address of Company  | \$ Payment/ Mos.                   | \$             |
| Account No.   | \$ |                      | Account No.  |                                    |                |
| Name and address of Bank, S & L, or Credit Union                                      |    |                      | Name and address of Company  | \$ Payment/Mos.                    | \$             |
| Account No.   | \$ |                      | Account No.  |                                    |                |
| Name and address of Bank, S & L, or Credit Union                                      |    |                      | Name and address of Company  | \$ Payment/Mos.                    | \$             |
| Account No.   | \$ |                      | Account No.  |                                    |                |
| Name and address of Bank, S & L, or Credit Union                                      |    |                      | Name and address of Company  | \$ Payment/Mos.                    | \$             |
| Account No.   | \$ |                      | Account No.  |                                    |                |
| Life insurance net cash value   |    | \$                   | Name and address of Company  | \$ Payment/Mos.                    | \$             |
| Face amount: \$   |    |                      |  |                                    |                |
| <b>Subtotal Liquid Assets</b>   |    | \$                   |  |                                    |                |
| Real estate owned (enter market value from Schedule of Real Estate Owned, per page 3) |    | \$                   | Account No.  |                                    |                |
| Vested interest in retirement fund  |    | \$                   | Alimony/Child Support/Separate Maintenance   | \$                                 |                |
| Net worth of business(es) owned (provide financial statement)                         |    | \$                   | Payments Owed to:  |                                    |                |
| Automobiles owned (make and year)   |    | \$                   | Job-related expenses (child care, union dues, etc.)  | \$                                 |                |
| Other Assets (itemize)  |    | \$                   | Other liabilities (give details)   | \$                                 |                |
|   |    |                      | <b>Total Monthly Payments</b>  | \$                                 |                |
|   |    |                      | <b>Net Worth (a - b)</b>   |                                    |                |
| <b>Total Assets (a)</b>   |    | \$                   |  | <b>Total Liabilities (b)</b>       | \$             |

**VI. ASSETS AND LIABILITIES (continued)**

| Schedule of Real Estate Owned (If additional properties are owned, use continuation/separate sheet). |         |    |                  |                      |                              |                     |                   |                                |                   |
|--|---------|----|------------------|----------------------|------------------------------|---------------------|-------------------|--------------------------------|-------------------|
| Property Address (check R if rental being held for income, PS if pending sale)                       | Check R | PS | Type of Property | Present Market Value | Amount of Mortgage and Liens | Gross Rental Income | Mortgage Payments | Ins., Maintenance Taxes & Misc | Net Rental Income |
|  |         |    |                  | \$                   | \$                           | \$                  | \$                | \$                             | \$                |
|  |         |    |                  | \$                   | \$                           | \$                  | \$                | \$                             | \$                |
|  |         |    |                  | \$                   | \$                           | \$                  | \$                | \$                             | \$                |
| <b>Totals</b>  |         |    |                  | \$                   | \$                           | \$                  | \$                | \$                             | \$                |

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account numbers (s):

| Alternate Name | Creditor Name | Account Number |
|----------------|---------------|----------------|
| _____          | _____         | _____          |

**VII. CREDIT REFERENCES**

Are you a co-maker, endorser or guarantor on any loan or contract? Yes/No. If yes, for whom? \_\_\_\_\_ And, to whom? \_\_\_\_\_

Are there any unsatisfied judgments against you? Yes/No. If yes, to whom owed? \_\_\_\_\_ Amount? \_\_\_\_\_

Have you ever been declared bankrupt in the last 14 years? Yes/No. If yes, where? \_\_\_\_\_ Year? \_\_\_\_\_

Have you ever rendered service for any arm of the U.S. Military Forces? Yes/No. If yes, where? \_\_\_\_\_ When? \_\_\_\_\_

**VIII. DECLARATION OF PURPOSE STATEMENT**

**THIS STATEMENT IS TAKEN PURSUANT TO THE TRUTH IN LENDING ACT:**

**I / WE** \_\_\_\_\_ have applied with the PHILIPPINE NATIONAL BANK, LOS ANGELES BRANCH, located at 316 W. Street Suite 700, Los Angeles, CA 90012, for an extension of credit in the amount of US DOLLARS: \_\_\_\_\_ (US\$ \_\_\_\_\_).

The purpose of the proposed loan is to purchase real property in the Philippines for:

( ) Personal/Family Use  
 ( ) Investment/Rental

**I / WE** have read this form and hereby certify and affirm that, to the best of my/our knowledge and belief, the foregoing statements are true, accurate and correct.

\_\_\_\_\_  
 Borrower's Signature

\_\_\_\_\_  
 Co-Borrower's Signature

**IX. ACKNOWLEDGMENT AND AGREEMENT**

Everything that I/We have stated in this application is correct to the best of my/our knowledge. I/We understand that you will retain this application whether or not it is approved. You are authorized to check my/our credit and employment history and to answer questions about your credit experiences with me/us. I understand that PNB normally obtains credit reports for all loan applications and for any updates, renewals or extensions of credit granted. Upon request, PNB will inform me/us if a credit report has been obtained and will give me/us the name and address of the agency furnishing the report. I/We acknowledge and agree that the loan processing fee I/we have submitted with this loan application is non-refundable. I/We will not be entitled to a refund of this amount or any portion thereof in the event that my/our application is declined, withdrawn or cancelled for any reason.

Borrower's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Co-Borrower's Signature (if applicable): \_\_\_\_\_ Date: \_\_\_\_\_

**REQUIREMENTS TO BE SUBMITTED TOGETHER WITH LOAN APPLICATION: (All fees are payable to "PNB Los Angeles")**

rev 7/1/2009

- Non-refundable PROCESSING fee of \$150.00 / \$200.00 for construction loans
- APPRAISAL FEE of \$150.00 (refundable only, if no appraisal was made) / For CONSTRUCTION LOAN: \$300.00
- Photocopy of Personal Income Tax Returns (ITR) for the last 2 years PLUS W-2 forms or Forms 1099 for the last 2 years
- IF EMPLOYED: Copies of pay-stubs for the latest 2 consecutive months
- IF SELF-EMPLOYED: Audited Financial Statements of the business for the last 3 years
- Bank statements for the latest 2 consecutive months (checking and savings) - same months as pay stubs
- Legible photocopy of owner/seller's title to the property: Original Certificate of Title (OCT); Transfer Certificate of Title (TCT); OR Condominium Certificate of Title (CCT)
- Tax Declaration on the Property: (a) on the land; and, (b) building/improvement, if any
- Approved survey/lot plan (signed by geodetic engineer)/location plan with vicinity map (not applicable for condo units)
- Current Real Estate Tax Receipt
- Real Estate Tax Clearance from the city/municipality where property is located
- Credit and Financial Authorization Form (attached PNB form)
- Collateral Appraisal/Appraisal Authorization (attached PNB form)

**ADDITIONAL DOCUMENTS REQUIRED FOR HOUSE CONSTRUCTION FINANCING: (must be signed/approved by property owner)**

- Complete architect's plans/specifications of the proposed house
- Cost estimate of the proposed construction (the bill of materials) with detailed quantity take-off of each structure from footing to roofing.

**PHILIPPINE NATIONAL BANK**  
**Los Angeles Branch**

Office and mailing address:  
316 W. 2ND Street Suite 700  
Los Angeles, CA 90012  
Tel. No. (213) 401-1800/Fax No. (213) 401-1803

**COLLATERAL APPRAISAL/REAPPRAISAL AUTHORIZATION**

(Note: one authorization form per property to be inspected/appraised)

Date: \_\_\_\_\_

"In relation to my/our loan application(s) and/or existing credit facility(ies) and the property described below, the **UNDERSIGNED** hereby authorize(s) the **PHILIPPINE NATIONAL BANK** and its designated representative(s) to conduct the following:

- 1) verify/validate/obtain documents/data from various government offices/agencies,
- 2) conduct inspection/re-inspection & appraisal/re-appraisal; and,
- 3) take photographs of the real estate property(ies), the exterior and interior views/portions of the improvement(s) thereon subject of Real Estate Mortgages (REMs) and other properties subject of Chattel Mortgages (CMs)."

**DESCRIPTION OF PROPERTY**

Vacant Lot                                      Lot with proposed/ongoing construction

House and Lot                                  Condominium/Townhouse unit

Others: \_\_\_\_\_

Location of Property: \_\_\_\_\_  
\_\_\_\_\_

OCT/TCT/CCT No.: \_\_\_\_\_ in the name/s of \_\_\_\_\_

Lot No.: \_\_\_\_\_ Block No.: \_\_\_\_\_ Area (in sqm): \_\_\_\_\_

BUILDING/IMPROVEMENTS: Year Constructed - \_\_\_\_\_

Name of Tenant(s)/Occupant(s) if any: \_\_\_\_\_

**CONTACT PERSON IN THE PHILIPPINES - who will guide the bank appraiser & permit access to subject property**

Name: \_\_\_\_\_

Relation to Borrower: \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_

Tel./celphone no.: \_\_\_\_\_

\_\_\_\_\_  
Property Owner's Signature over Printed Name

\_\_\_\_\_  
Borrower's Signature over Printed Name

NOTED BY:

\_\_\_\_\_  
Account Officer / Lending Unit

**PHILIPPINE NATIONAL BANK**  
Los Angeles Branch

Office and mailing address:  
316 W. 2ND Street Suite 700  
Los Angeles, CA 90012  
Tel. No. (213) 401-1800/Fax No. (213) 401-1803

**CREDIT AND FINANCIAL INFORMATION AUTHORIZATION**

Date: \_\_\_\_\_

**TO WHOM IT MAY CONCERN:**

I/WE hereby authorize you to release to PHILIPPINE NATIONAL BANK or any approved credit reporting agency, for verification purposes, information concerning:

- a. Employment history, dates, title, income, hours worked, etc.
- b. Banking and deposit accounts of record
- c. Loan/credit accommodations rating (opening date, high credit, payment amount, loan balance and payment record)
- d. Any other information deemed necessary in connection with a credit report.

A photocopy or carbon copy of this authorization (being a photocopy or carbon copy of the signature(s) of the undersigned) may be deemed to be the equivalent of the original and may be used as a duplicate original.

This information is for confidential use in compiling a loan credit report for PHILIPPINE NATIONAL BANK. Please respond as soon as possible to facilitate the processing of my loan application.

Thank you.

\_\_\_\_\_  
Borrower's Signature

\_\_\_\_\_  
Co-Borrower's Signature

**Full Name:** \_\_\_\_\_

\_\_\_\_\_

**Street Address:** \_\_\_\_\_

\_\_\_\_\_

**City, State & ZIP Code:** \_\_\_\_\_

\_\_\_\_\_

**Social Security No.:** \_\_\_\_\_

\_\_\_\_\_