

**OWN A PHILIPPINE HOME LOAN APPLICATION**

I. AMOUNT AND TERM OF LOAN																			
Amount Requested:  \$ _____			Term Requested:			10 years	15 years	20 years											
II. PROPERTY INFORMATION AND PURPOSE OF LOAN																			
<b>Description of Subject Property</b>																			
OCT/TCT/CCT no. _____				in the name(s) of _____															
Lot no. _____		Block no. _____		Area (sqm): _____		Address: _____													
Property type: _____			Residential			Commercial			Industrial _____										
<b>Purpose of Loan :</b>																			
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															
<b>Complete this portion if house construction or renovation loan.</b>																			
Year Lot/Property Acquired		Original Cost		Amount of Existing Liens		(a) Current Value of Lot		(b) Cost of Improvements		Total (a + b)									
		\$ _____		\$ _____		\$ _____		\$ _____		\$ _____									
<b>Complete this portion if this is refinancing</b>																			
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						SECTION B - INFORMATION REGARDING CO-BORROWER													
Borrower's Name (Include Jr. or Sr., if applicable)						Citizenship		Co-Borrower's Name (Include Jr. or Sr., if applicable)											
Social Security No.		Home phone		Celphone		DOB(mm/dd/yyyy)		#yrs in sch		Social Security No.		Home phone		Celphone		DOB(mm/dd/yyyy)		#yrs in sch	
Married		Unmarried (includes single, divorced, widowed)		Dependents		Ages		Married		Unmarried (includes single, divorced, widowed)		Dependents		Ages		Married		Unmarried (includes single, divorced, widowed)	
Separated				No.				Separated				No.				Separated			
Present Address (street, city, state, ZIP)						Own		Rent _____ yrs		Present Address:						Own		Rent _____ yrs	
Email address:						Email address:													
<b>If residing at present address for less than two years, please complete the following:</b>																			
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:					
<b>If employed in current position for LESS THAN two years or if currently employed in MORE THAN one position, please complete the following:</b>																			
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	Liabilities and Pledged Assets.		
ASSETS			Cash or Market Value	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.		
Description					Monthly Payment & Mos. Left to Pay	Unpaid Balance
Cash deposit toward purchase held by:	\$					
<b>List checking and savings accounts below</b>			<b>LIABILITIES</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>Total Assets (a)</b>			<b>Net Worth (a - b)</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., Mainte'ce 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
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**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 your ever been declared bankrupt in the last 14 years? Yes No If yes, where? \_\_\_\_\_ Year? \_\_\_\_\_

Have your 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, NEW YORK BRANCH, located at 561 7th Avenue, 2nd Floor, New York, NY 10018, 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
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**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 New York")** rev 7/1/2009

1. Non-refundable PROCESSING fee of \$150.00 / \$200.00 for construction loans
  2. APPRAISAL FEE of \$150.00 (refundable only, if no appraisal was made) / For CONSTRUCTION LOAN: \$300.00
  3. Photocopy of Personal Income Tax Returns (ITR) for the last 2 years PLUS W-2 forms or Forms 1099 for the last 2 years
  4. IF EMPLOYED: Copies of pay-stubs for the latest 2 consecutive months
  5. IF SELF-EMPLOYED: Audited Financial Statements of the business for the last 3 years
  6. Bank statements for the latest 2 consecutive months (checking and savings) - same months as pay stubs
  7. 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)
  8. Tax Declaration on the Property: (a) on the land; and, (b) building/improvement, if any
  9. Approved survey/lot plan (signed by geodetic engineer)/location plan with vicinity map (not applicable for condo units)
  10. Current Real Estate Tax Receipt
  11. Real Estate Tax Clearance from the city/municipality where property is located
  12. Credit and Financial Authorization Form (attached PNB form)
  13. Collateral Appraisal/Appraisal Authorization (attached PNB form)
- ADDITIONAL DOCUMENTS REQUIRED FOR HOUSE CONSTRUCTION FINANCING:** (must be signed/approved by property owner)
14. Complete architect's plans/specifications of the proposed house
  15. 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**  
New York Branch

Office and mailing address:  
561 7th Avenue, 2nd Floor  
  
New York, NY 10018  
Tel. No. (212) 790-9600/Fax No. (212) 382-2238

**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.:** \_\_\_\_\_

\_\_\_\_\_



Client Consent Statement

This Consent supplements but does not supersede any other consent you may have previously provided to PNB in respect of your information and data and this Consent is in addition to any right which PNB may have under law or contract to collect, use, process, transfer, share, disclose and retain your information and data.

1. Definitions. The following shall have the following definitions for purposes of this Consent:

Account means your deposit, loan, investment, securities account, credit card, services and other financial transactions with PNB.

Connected Person means a natural or juridical person whose information were collected and processed in connection with the Account. This may include but is not limited to any beneficial owner, guarantor, surety, security provider, director, officer, shareholder of a company, partners, trustee, settlor or grantor of a trust, attorney-in-fact, a designated payee, representative, agent, nominee or any other person having a relationship with you in connection with your Account.

Consent means any freely given, specific, informed indication of will, where you agree to the collection and processing of your information and data, whether personal, privileged or sensitive. It may also be given on your behalf by a representative, agent or any authorized person.

Personal Data refers to any data, whether true or not, about an individual who can be identified (a) from that data or; (b) from that data and other information to which we have or are likely to have access, including data in our records as may be updated from time to time.

PNB means PNB, PNB Savings Bank, their subsidiaries, affiliates, related entities and their branches and offices.

2. Collection, use, processing, transferring, sharing, disclosing and retaining client information. PNB, on their own or by someone on their behalf, may collect, use, process, transfer, share, disclose and retain Personal Data. Collection may be from you or from a person acting on your behalf, or from other sources. Such information, unless mandated by law to be kept confidential, may be combined with other information available to PNB. Your consent extends to us recording and keeping any telephone conversation, electronic communication, CCTV or surveillance cameras to document your instructions and other incidents which may be used in any administrative or judicial proceeding.

3. Purposes of collection, use, processing, transferring, sharing and disclosing client information. PNB shall collect, use, process, transfer, share, disclose and retain Personal Data for the following purposes: (i) verifying your identity and performing customer due diligence; (ii) providing you services in respect to your Account, including but not limited to, administering, facilitating, handling and implementing transactions, orders and instructions for your Account and any matter arising in connection thereto; (iii) managing the business operations of PNB including business continuity planning, risk management, safety and security, system enhancement, product development and research, audit, warehousing and retrieval of data; (iv) meeting PNB's legal and compliance obligations arising from foreign or domestic law or regulation on money laundering, terrorist financing, fraud, exchange of information and other applicable laws; (v) enforcing or defending the remedies or rights of PNB in respect of your Account; (vi) evaluating your suitability and eligibility to avail of products and services provided by PNB and select third parties and promoting and offering these products and services to you on a no commitment basis; (vii) requesting feedback and participation in surveys, seminars and the like and conducting market research and analysis for statistical purposes and market trends; (ix) enabling PNB to assign or transfer, wholly or partially, any of their rights, obligations, liabilities and causes of actions, tangible or intangible, to a third party; and (x) any other purpose related to the foregoing.

4. Disclosure of Personal Data. PNB will take reasonable steps to protect your Personal Data against unauthorized disclosure. By availing of the Account, you agree that we are authorized to transfer, disclose and share your Personal Data, to the extent necessary and appropriate for the foregoing purposes, to the following entities, wherever they are located: (i) PNB's overseas and domestic branches and offices; (ii) third parties selected by PNB; (iii) agents, subcontractors, vendors, service providers, and professional advisers of PNB; (iv) counterparties, correspondent banks, clearing houses, fund managers, withholding agents, trade repositories, registrars, exchanges, credit bureaus and agencies; (v) trustees, counsel, attorneys-in-fact, beneficiaries, nominees, intermediaries, or any person acting on your behalf; (vi) guarantors, sureties, security provider, or any person acquiring interests in, or assuming the risks on, your Account; (vii) relevant regulatory, administrative, judicial or quasi-judicial and law enforcement bodies and agencies, including domestic and foreign tax authorities; (viii) liquidators, administrators, executors or trustees of your assets; (ix) actual or proposed assignee/s of any rights, interests, liabilities and obligations of PNB in respect to your Account; and (x) brokers, insurers, re-insurers, loyalty program providers, and other providers of optional products and services related to your Account.

5. Client's Rights. You have the right to be informed of, and object to, the processing of your Personal Data, to access and to rectify any error or inaccuracy thereto. You also have the right to suspend, withdraw, or order the blocking, removal or destruction of Personal Data that is incomplete, false, unlawfully obtained, processed or used for unauthorized purpose, or prejudicial to you, and to be indemnified for damages sustained due to inaccurate, incomplete, outdated, false, unlawfully obtained or unauthorized use of your Personal Data.

6. Effectivity of Consent. This consent shall be valid and effective despite closure and termination of your Account. PNB shall retain your Personal Data and other information, as well as those of Connected Persons, until the expiration of the retention limit set by laws and regulations and internal policies of PNB applicable to your Account, reckoned from the closure or termination of your Account. After such period, PNB shall destroy or cause the destruction of your and Connected Persons' Personal Data and other information in a commercially acceptable manner. You hold PNB, their directors, officers, employees, authorized representatives, related companies and third party service providers, as well as the directors, officers, employees of their authorized representatives, related companies and third party service providers, free and harmless from any liability that may arise from any use, processing, verification, collection, transfer, disclosure or sharing of information made pursuant to this Consent.

7. Client Obligations. You agree to inform us within reasonable time of any changes in your Personal Data or any information provided, including those of Connected Persons and ensure that you have obtained the consent of Connected Persons for us to collect, process, use, transfer, share, disclose and retain their Personal Data or any information provided. You understand that suspension or withholding of your consent may enable us to provide services, implement your transactions or take any action in respect of your Account.

By signing below, you understand and agree to this Consent as well as PNB's Data Privacy Policy provided in our website. This Consent forms part of PNB's terms and conditions of your Account.

Signature Over Printed Name

Date