

Mobile No.	Home Phone No.	Email Address (Personal)	Email Address (Office)
<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>

Employment Status <input type="checkbox"/> Employed <input type="checkbox"/> Unemployed <input type="checkbox"/> Self-employed	Name of Present Employer / Business <input style="width:95%;" type="text"/>	Years of Stay <input style="width:95%;" type="text"/>	Position / Title <input style="width:95%;" type="text"/>
---	--	--	---

Address of Employer / Business <input style="width:95%;" type="text"/>	Nature of Business <input style="width:95%;" type="text"/>	Business Phone No. <input style="width:95%;" type="text"/>
---	---	---

Credit References

	Credit Card Number	Outstanding Balance	Valid Thru	Date Issued	Credit Limit	Credit Card Issuer	Contact No.
<input type="checkbox"/> Credit (Card)	<input style="width:95%;" type="text"/>						
	<input style="width:95%;" type="text"/>						

	Type of Loan	Outstanding Balance	Term (mm)	Monthly Payment	Loan Amount	Financing Company	Contact No.
<input type="checkbox"/> Loan	<input style="width:95%;" type="text"/>						
	<input style="width:95%;" type="text"/>						

References

Children Studying / Working (give at least 2)	School / University / Employer	Level, Course / Rank, Title	Year, Grade / Date Hired	Phone No.	Email Address
<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>
<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>

Nearest Relatives Not Living With You (give at least 2)	Address	Relationship	Contact No.	Email Address
<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>
<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>

Trade References (give at least 2 suppliers / clients)	Address	Contact Person	Contact No.	Email Address
<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>
<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>

ASSETS	Other Assets and Liabilities	TOTAL	Summary of Monthly Income / Expense																							
Cash on Hand		<input style="width:95%;" type="text"/>	INCOME Basic Income <input style="width:95%;" type="text"/> Bonuses / Allowances <input style="width:95%;" type="text"/> Other Income (specify): <input style="width:95%;" type="text"/> Gross Monthly Income <input style="width:95%;" type="text"/> EXPENSES Monthly Living Expense <input style="width:95%;" type="text"/> Monthly Utilities Expense <input style="width:95%;" type="text"/> House Rent <input style="width:95%;" type="text"/> Education / Tuition Fees <input style="width:95%;" type="text"/> Loan Payments <input style="width:95%;" type="text"/> Credit Card Payments <input style="width:95%;" type="text"/> Insurance Premium Pay <input style="width:95%;" type="text"/> Other Fixed Mo. Payments <input style="width:95%;" type="text"/> Income Taxes <input style="width:95%;" type="text"/> Gross Monthly Expenses <input style="width:95%;" type="text"/> Net Monthly Income / Net Disposable Income <input style="width:95%;" type="text"/>																							
Bank Account		<input style="width:95%;" type="text"/>																								
	<table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th>Name of Bank</th> <th>Branch of Acct.</th> <th>Contact No.</th> <th>Account No.</th> <th>Account Type</th> <th>Outstanding Balance</th> </tr> </thead> <tbody> <tr> <td><input style="width:95%;" type="text"/></td> </tr> <tr> <td><input style="width:95%;" type="text"/></td> </tr> </tbody> </table>	Name of Bank		Branch of Acct.	Contact No.	Account No.	Account Type	Outstanding Balance	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>					
Name of Bank	Branch of Acct.	Contact No.		Account No.	Account Type	Outstanding Balance																				
<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>		<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>																				
<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>		<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>																				
Real Estate		<input style="width:95%;" type="text"/>																								
	<table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th>Location of Property</th> <th>Type / Description of Property</th> <th>Estimated Value</th> </tr> </thead> <tbody> <tr> <td>Property 1 <input style="width:95%;" type="text"/></td> <td><input style="width:95%;" type="text"/></td> <td><input style="width:95%;" type="text"/></td> </tr> <tr> <td>Property 2 <input style="width:95%;" type="text"/></td> <td><input style="width:95%;" type="text"/></td> <td><input style="width:95%;" type="text"/></td> </tr> <tr> <td>Property 3 <input style="width:95%;" type="text"/></td> <td><input style="width:95%;" type="text"/></td> <td><input style="width:95%;" type="text"/></td> </tr> <tr> <td>Other <input style="width:95%;" type="text"/></td> <td><input style="width:95%;" type="text"/></td> <td><input style="width:95%;" type="text"/></td> </tr> </tbody> </table>	Location of Property		Type / Description of Property	Estimated Value	Property 1 <input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	Property 2 <input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	Property 3 <input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	Other <input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>								
Location of Property	Type / Description of Property	Estimated Value																								
Property 1 <input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>																								
Property 2 <input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>																								
Property 3 <input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>																								
Other <input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>																								
Motor Vehicle		<input style="width:95%;" type="text"/>																								
	<table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th>Brand / Make</th> <th>Type / Model</th> <th>Year Acquired</th> <th>Estimated Value</th> </tr> </thead> <tbody> <tr> <td>Vehicle 1 <input style="width:95%;" type="text"/></td> <td><input style="width:95%;" type="text"/></td> <td><input style="width:95%;" type="text"/></td> <td><input style="width:95%;" type="text"/></td> </tr> <tr> <td>Vehicle 2 <input style="width:95%;" type="text"/></td> <td><input style="width:95%;" type="text"/></td> <td><input style="width:95%;" type="text"/></td> <td><input style="width:95%;" type="text"/></td> </tr> <tr> <td>Vehicle 3 <input style="width:95%;" type="text"/></td> <td><input style="width:95%;" type="text"/></td> <td><input style="width:95%;" type="text"/></td> <td><input style="width:95%;" type="text"/></td> </tr> </tbody> </table>	Brand / Make	Type / Model	Year Acquired	Estimated Value	Vehicle 1 <input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	Vehicle 2 <input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	Vehicle 3 <input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>								
Brand / Make	Type / Model	Year Acquired	Estimated Value																							
Vehicle 1 <input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>																							
Vehicle 2 <input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>																							
Vehicle 3 <input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>																							
Other (equipment, machine, etc.)		<input style="width:95%;" type="text"/>																								
	<table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th>Description</th> <th>Quantity</th> <th>Estimated Value</th> </tr> </thead> <tbody> <tr> <td><input style="width:95%;" type="text"/></td> <td><input style="width:95%;" type="text"/></td> <td><input style="width:95%;" type="text"/></td> </tr> <tr> <td><input style="width:95%;" type="text"/></td> <td><input style="width:95%;" type="text"/></td> <td><input style="width:95%;" type="text"/></td> </tr> <tr> <td><input style="width:95%;" type="text"/></td> <td><input style="width:95%;" type="text"/></td> <td><input style="width:95%;" type="text"/></td> </tr> </tbody> </table>	Description	Quantity	Estimated Value	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>												
Description	Quantity	Estimated Value																								
<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>																								
<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>																								
<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>																								
TOTAL ASSETS		<input style="width:95%;" type="text"/>																								
LIABILITIES																										
Loans and Credit Cards																										
	<table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th>Name of Bank/s and/or Financing Institution</th> <th>Monthly Payment</th> <th>Outstanding Balance</th> </tr> </thead> <tbody> <tr> <td>Cash / Salary <input style="width:95%;" type="text"/></td> <td><input style="width:95%;" type="text"/></td> <td><input style="width:95%;" type="text"/></td> </tr> <tr> <td>Auto Loan <input style="width:95%;" type="text"/></td> <td><input style="width:95%;" type="text"/></td> <td><input style="width:95%;" type="text"/></td> </tr> <tr> <td>Home Loan <input style="width:95%;" type="text"/></td> <td><input style="width:95%;" type="text"/></td> <td><input style="width:95%;" type="text"/></td> </tr> <tr> <td>Business Loan <input style="width:95%;" type="text"/></td> <td><input style="width:95%;" type="text"/></td> <td><input style="width:95%;" type="text"/></td> </tr> <tr> <td>Credit Card 1 <input style="width:95%;" type="text"/></td> <td><input style="width:95%;" type="text"/></td> <td><input style="width:95%;" type="text"/></td> </tr> <tr> <td>Credit Card 2 <input style="width:95%;" type="text"/></td> <td><input style="width:95%;" type="text"/></td> <td><input style="width:95%;" type="text"/></td> </tr> <tr> <td>Credit Card 3 <input style="width:95%;" type="text"/></td> <td><input style="width:95%;" type="text"/></td> <td><input style="width:95%;" type="text"/></td> </tr> </tbody> </table>	Name of Bank/s and/or Financing Institution	Monthly Payment	Outstanding Balance	Cash / Salary <input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	Auto Loan <input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	Home Loan <input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	Business Loan <input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	Credit Card 1 <input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	Credit Card 2 <input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	Credit Card 3 <input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>
Name of Bank/s and/or Financing Institution	Monthly Payment	Outstanding Balance																								
Cash / Salary <input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>																								
Auto Loan <input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>																								
Home Loan <input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>																								
Business Loan <input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>																								
Credit Card 1 <input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>																								
Credit Card 2 <input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>																								
Credit Card 3 <input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>																								
TOTAL LIABILITIES		<input style="width:95%;" type="text"/>																								
TOTAL NET WORTH		<input style="width:95%;" type="text"/>																								

CERTIFICATION, AUTHORIZATION AND UNDERTAKING

I/We hereby certify that all information in this application, including all documents submitted along with this application, are genuine, true and correct, and I/we agree to notify Sterling Bank of Asia Inc. (A Savings Bank) ("SBA") of any material changes affecting the information contained herein or in the submitted documents. I/We fully understand that any misrepresentation or failure to disclose any pertinent or material information on my/our part as required in this application may cause the disapproval of the same and may be construed as an act to defraud SBA for which civil and/or criminal liability may be pursued against me/us.

Upon my/our execution and submission of my/our application, I/we bind myself/ourselves to the terms, conditions and policies of SBA, including but not limited to my/our liability for all charges, fees and obligations incurred. I/We further bind myself/ourselves to any other agreements that may be entered into with SBA.

I/We authorize SBA and/or its representatives to verify any and all information pertinent to this application and for this purpose, I/we hereby authorize SBA and/or its representatives to share or disclose to any person or entity any information or document which I/we have submitted or disclosed to SBA and/or its representatives in connection with my/our application. I/We understand that SBA may obtain further information concerning any information or statement made herein from appropriate sources, including but not limited to my/our previous and current employer/s, credit bureaus and agencies, banks, credit card companies and other financial institutions, relevant government agencies and barangay and/or homeowners' association of the village/subdivision where I/we reside. I/We hereby authorize full disclosure of any information to SBA by the aforementioned sources, and for this purpose, expressly waive my/our rights under applicable bank secrecy laws.

In case of disapproval of my/our application, I/we understand that SBA is not obligated to disclose the reasons for such disapproval.

My/Our signature/s on the loan documents indicate/s that I/We have carefully read, understood and consented to the terms and conditions therein. My/Our acceptance of the loan proceeds via SBA's ShopNPay Card, Manager's Check or credit to my/our account indicates that I/We have waived any and all objections to the terms and conditions of my/our loan.

In the event of non-payment of any and all sums due resulting to my loan turning past due, or any occurrence of any of the events of default, SBA, in addition to the remedies available to it under any existing agreement and under applicable laws and regulations, is likewise authorized, at its discretion, to give due notice regarding the status and details of my loan account to my employer, to any responsible officer from my company, or to any member of my household. This authorization shall be in full force and effect as long as my loan with SBA remains in default and outstanding.

I/We further certify that the proceeds of the loan, if this application is approved, will be used solely for the purpose stated in this application.

I/We also authorize SBA to conduct, through its representative accredited appraisers, an appraisal of any or all of the collaterals to be used for this loan. I/We understand that the appraisal report/s will be forwarded directly to SBA for its sole use only.

I/We have read and understood this agreement and I/we accept and agree to all of its terms and conditions. I/We enter into this agreement voluntarily with full knowledge of its effect.



Borrower's Signature
Signature Over Printed Name

Date



Spouse's / Co-Borrower's Signature
Signature Over Printed Name

Date

AUTHORIZATION AND CONSENT FOR DATA PROCESSING

I have read and understood the contents of the Privacy Notice of Sterling Bank of Asia Inc. (A Savings Bank) ("SBA") and hereby authorize and consent to its collection, processing, and sharing of my personal data as provided in the said Privacy Notice. Unless withdrawn earlier in writing, my authorization and consent will continue to be effective throughout the existence of my account(s), and/or until expiration of the retention limits set by applicable laws, by Bangko Sentral ng Pilipinas (BSP) regulations, and by Sterling Bank's policies and procedures.

ADDITIONAL TERMS AND CONDITIONS

FEES AND CHARGES. In connection with this loan, I/we agree to pay SBA the non-refundable sum of (Php _____) as application and processing fee. Upon approval of this loan application, I/we agree to pay the corresponding taxes, notarial fee and all other legal fees pertaining to the loan and the execution of annotation of mortgage.

WARRANTY AS TO ADDRESSES AND CONTACT NUMBERS/DETAILS. I/we warrant that the addresses (home, office and business) and the contact numbers/details (telephone, mobile/cellular phone, telex, facsimile, e-mail or other electronic means) which I/we provided to SBA are true, correct, accurate, existing and operational. I/we undertake and obligate myself/ourselves to promptly update, notify and inform SBA of any change in my/our addresses (home, office and business) and contact numbers/details (telephone, mobile/cellular phone, telex, facsimile, e-mail or other electronic means) provided and listed in the loan application form. In case my/our preferred billing address and/or contact number is not accessible, SBA has the right to use the other address/es and/or contact numbers/-details listed in the loan application form to communicate with me/us. Notwithstanding this provision, I/we hereby agree that: (a) any communication sent by SBA via ordinary mail to my/our preferred billing address shall be considered received by me/us upon expiration of ten (10) days from mailing; (b) any communication sent by SBA via registered mail to my/our preferred billing address shall be considered received by me/us upon expiration of five (5) days from date I/we received the first notice of the postmaster. Failure on the part of me/us to promptly update, notify and inform SBA of changes in my/our address and/or contact number/detail listed in the loan application within one (1) week from occurrence of such change is an event of default and shall make the loan due and demandable without need of demand or notice to me/us.

CLIENT INSTRUCTIONS. I/we authorizes SBA to rely upon and act in accordance with any notice, instruction or communication, which may, from time to time, be provided by me/us, or others on my/our behalf, using the contact numbers/details (telephone, mobile/cellular phone, telex, facsimile, e-mail or other electronic means) that I/we have provided, which notice, instruction or communication SBA believes, in good faith, to have been made by me/us, or upon my/our instruction and for my/our benefit. SBA shall be entitled to treat the notice, instruction or communication transmitted using my/our contact numbers/details as fully authorized by, and binding upon, me/us and to take such steps in connection with, or on reliance upon, the notice, instruction or communication as SBA may consider appropriate.

SMS and E-MAIL NOTICES. In addition to the above provisions, I hereby agree, allow and authorize SBA to send notices, instructions, alerts, reminders, and other relevant communications through short message service (SMS), otherwise known as "text messaging", and through e-mail concerning my loan and/or other account with SBA. I hereby hold SBA free and harmless against any and all liabilities, including, but not limited to, those relating to any violation of secrecy laws or regulations (if any), should third persons view or access my personal mobile / cellular phone and/or e-mail account. I agree that SBA has the option, but has no obligation, to send through SMS or e-mail notices, instructions, alerts, reminders, and other relevant communications pertaining to my loan or account with the bank. Furthermore, SBA does not guarantee the timely delivery or absolute accuracy of any SMS or text sent to me, which may be delayed or corrupted on account of technological disruptions caused by third party mobile service providers and other factors beyond the control of SBA.

CREDIT INFORMATION SYSTEM ACT. I/We understand that Republic Act No. 9510 (RA 9510) or the "Credit Information System Act" and its implementing rules and regulations require SBA, which I/we hereby authorize, to submit and disclose my basic credit data, as well as any regular update or correction thereof, to the Credit Information Corporation (CIC) for the purpose of consolidation and disclosure, as may be authorized by RA 9510. I/We further understand that my/our basic credit data may be shared with other lenders authorized by the CIC, and other credit reporting agencies duly accredited by the CIC, for the purpose of establishing my creditworthiness.

COMPLAINTS HANDLING

For complaints and concerns regarding the products and services of SBA, the client may call the Bank's Customer Service Helpline at (+632) 721-6000 or send an email to customer.service@sterling-bankasia.com. All complaints or concerns communicated to the Bank shall be treated with utmost confidentiality and urgency and shall be recorded, reviewed, and investigated on by the proper Bank officers. The Bank shall acknowledge receipt of the concern within two (2) calendar days from its receipt of the communication from the client. For concerns classified as simple, the Bank shall send its resolution to the client within nine (9) calendar days from receipt of the communication. If the concern is complex, the notice of resolution shall be made by the Bank within forty seven (47) calendar days from the date of receipt of the communication from the client. For this purpose, a concern is considered complex if its assessment, verification, or investigation requires the intervention of a third party. The Bank will notify the client if it needs additional time to resolve the concern and state the reason(s) therefor. In such case, the concern shall be resolved within forty five (45) calendar days from the date when the notice was given by the Bank to the client. The client may also communicate complaints and other concerns directly to the Bangko Sentral ng Pilipinas (BSP) Financial Consumer Protection Department by calling (+632) 708-7087 or by sending an email to consumeraffairs@bsp.gov.ph.

Documentary Requirements

General Requirements

- Accomplished Loan Application Form
- Photocopy of TCTs/CCTs offered as collateral
- Vicinity Map, lot plan, tax declaration
- Tax clearance and RETRs
- Bill of materials / cost estimates and floor plans (for house construction/renovation/expansion)
- Copy of two (2) valid IDs
- Marriage contract (if married)
- Cash or check payment for appraisal fee payable to Sterling Bank of Asia
- Credit Card / utility billing statements for the past three (3) months
- Statement of account (for loan take-out) and proof of payment of last three (3) amortizations
- Authority to appraise

Post-approval Requirements

- Insurance coverage on housing unit
- MRI on borrower
- Post-dated checks
- Submitted affidavit for mortgage of family home

Additional Requirements for Self-employed

- Business papers / permits / certificates (SEC, DTI, etc.)
- Three (3) years audited or BIR filed and in-house financial statements
- Accomplished basic business information
- Bank statements for the last three (3) months

Additional Requirements for Employed Locally

- Income Tax Return (ITR) for the past two (2) years
- ITR of co-maker (if applicable) or W-2/BIR Form 2316
- Original Certificate of Employment (COE) with compensation data and length of stay in company
- Two (2) months payslip

Additional Requirements for Employed Overseas

- Recent and active Certificate of Employment (COE) with salary and/or compensation data
- ITR, if any
- Proof of remittance or allotment papers with beneficiary data
- Copy of job contract with duties and responsibilities
- Special Power of Attorney
- Proof of income (if any)

I/We have read and understood this agreement and I/we accept and agree to all of its terms and conditions. I/We enter into this agreement voluntarily with full knowledge of its effect.

			
Borrower's Signature Over Printed Name	Date	Spouse's / Co-Borrower's Signature Over Printed Name	Date

How did you learn about Discovery Home Loan?

- | | | | |
|---|---|---|--|
| <input type="checkbox"/> Newspaper / Magazine | <input type="checkbox"/> Flyers / Leaflets / Brochures | <input type="checkbox"/> Other Direct Mails | <input type="checkbox"/> Broker / Developer: _____ |
| <input type="checkbox"/> TV / Radio | <input type="checkbox"/> Posters / Streamers | <input type="checkbox"/> SBA Personnel: _____ | <input type="checkbox"/> Other (please specify): _____ |
| <input type="checkbox"/> Social Media | <input type="checkbox"/> Website / Internet Ads / Online Search | <input type="checkbox"/> Branch: _____ | |
| <input type="checkbox"/> Email Advertising | <input type="checkbox"/> Events / Exhibits / On-ground Activities | <input type="checkbox"/> SBA Client (referred): _____ | |