



SILAGO MULTI-PURPOSE COOPERATIVE (SMPC)

Poblacion District 2, Silago, Southern Leyte
Mobile No. 09178179849

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CDA Reg. No.: 9520-08005185

LOAN APPLICATION FORM

Date Filed: _____
Received By: _____
Date of Release: _____

I. APPLICANT'S INFORMATION: (To be filled-up by applicant)

Name:			
	Family Name	Given Name	Middle Name
Date of Birth:			Age:
Place of birth:		Contact No.	TIN No.:
Civil Status:	()Single ()Married ()Separated ()Widow		
Household Count:		No. of Dependents	In School
Residential Address:			
Occupation:	()Employed ()Govt. ()Private ()Self-Employed ()Business ()Housewife		
Name of Employer:			
Address of Employer:			
Contact Person:		Number	
Business Address:			
Type of Business:	()Retail Store ()Hardware ()Food & Beverage ()Buy & Sell ()Trading ()Contractor ()Agri/Fishery Products ()Wood & Lumber ()Pharmacy ()Transportation ()Others:_____		
If self-employed, Specify:	()Farming ()Fishing ()Livestock/Poultry ()Furniture & Carpentry ()Repair Shop/Vulc. ()Vendor ()Transport ()Catering ()Tailoring/Garments ()Homemade Prod. ()Others		
Name of Spouse:			
Date of Birth :			Age:
Occupation:	()Employed ()Govt. ()Private ()Self-Employed ()Business ()Others:_____		
Name of Employer:			
Address of Employer:			

II. CREDIT INFORMATION:

A. Other Sources of Credit (To filled-up by applicant)

1. Are you a member of a cooperative other than SMPC? ()No ()Yes. If yes, please state the name of Coop.

Name of Coop	Membership Status	Loan Exposure	Year	Status
	()Active ()Inactive	P		()Fully Paid ()Outstanding
	()Active ()Inactive	P		()Fully Paid ()Outstanding
	()Active ()Inactive	P		()Fully Paid ()Outstanding

2. Do you have a bank account? ()No ()Yes. If yes please state the name of the Bank.

Name of Bank	Loan Exposure	Year	Status
	P		()Fully Paid ()Outstanding
	P		()Fully Paid ()Outstanding

3. Other credit exposure? ()No ()Yes

Type of Credit	Amount	Year	Status
() Motorcycle Financing			()Fully Paid ()Outstanding
() Auto Financing			()Fully Paid ()Outstanding
() Building or House Financing			()Fully Paid ()Outstanding
() Other Financing			()Fully Paid ()Outstanding

B. SMPC (to filled-up by Loan Officer)

1. Loan availment:	()Re-loan ()Additional Loan ()1st Availment ()Renewal		
2. Type of loan applied:	()Regular ()Business ()Agri-Aqua ()Salary ()Pension ()Honorarium ()Back to back ()Emergency ()Microfinancing ()Motor Vehicle Financing ()Loan Re-financing ()Special		
3. Amount of loan applied:	P	Loan Term	
4. Purpose of loan:			
5. Desired mode of payment:	()Daily ()Weekly ()Bi-monthly ()Monthly ()Quarterly ()Semi-annual ()Lump sum/Renewable ()Other mode, specify: _____		
6. Payment scheme:	()Over the Counter ()Payroll Deduction ()Via Remittance ()ATM ()PDC ()Auto Debit ()Pick-up/Collect with Service Charge ()Other, specify _____		

7. Collateral/s offered:	Description	Appraised Value
		P
		P

*Use other sheet if necessary

8. Credit history	Type of Loan	Loan Amount	Balance	Loan Date	Loan Status	
					()Current	()Past Due
					()Current	()Past Due
					()Current	()Past Due
9. Does previous loan subjected to re-structuring? ()No ()Yes or Amnesty? ()No ()Yes						
10. Participation in cooperative:						
Date of Membership			Deposit balances as of: _____			
Account No.			Share Capital	P		
1. Attended PMES? ()No ()Yes			Savings Deposit			
2. Attended Loan Orientation? ()No ()Yes			Time Deposit			
3. Attended last G.A. and O. M.? ()No ()Yes			Total Deposits	P		

III. INCOME STATEMENT

A. Family Income

	Sources Of Income	Daily	Monthly
1. Applicant	()Salary-net ()Honorarium ()Pension ()Commission	P	P
	()Business ()Livelihood ()Other Sources		
2. Spouse	()Salary-net ()Honorarium ()Pension ()Commission		
	()Business ()Livelihood ()Other Sources		
3. Other members of the family	()Salary-net ()Honorarium ()Pension ()Commission		
	()Business ()Livelihood ()Other Sources		
Total		P	P

B. Family Expenses

1. Food		
2. Electricity		
3. Cable		
4. Education		
5. Rental		
6. Amortization ()Appliance ()Mobile Plan ()Housing ()Loan		
7. Health maintenance		
8. Other financial obligation		
Total	P	P

C. Net Family Income

I affirm that each of the statements made in this application is true and correct and agree to notify SMPC material change affecting the information contained herein. I hereby authorize SMPC to obtain and verify such information contained in this application from the above references or to any other sources. I agree that all information obtain by SMPC shall remain its property whether or not the loan is granted.

With my Marital Consent:

Signature of Applicant

CTC No. or Valid ID:

Place Issued:

Date Issued:

TIN:

Signature of Spouse

IV. EVALUATION/FINDINGS/RECOMMENDATION

1. Last three (3) loan availment with SMPC.

Loan Date	Loan Type	Loan Amount	Balance		Prin. Due	Int. Due	Fines Due	Total Due

a. Loan Status: ()Current-updated ()Default ()Past Due ()Re-structured ()With partial offsetting
 b. Date of last payment : _____ ()Full ()Partial ()Interest only ()Others: _____
 c. Payment Performance Rating: ()VS ()Satisfactory ()Poor ()No payment since released

2. Deposit habit.

Type of Deposit	Balance	Status
a. Share Capital		()Regular ()Irregular ()Program CBU ()Non-moving
b. Savings deposit		()Regular ()Irregular ()Non-moving
c. Time deposit		Date/s of Placement: _____

3. Loan amount secured

Loan Amount Proposed	Total Deposit Cover	Collateral App. Value	Unsecured Portion (Risk)
P	P	P	P
Percentage of unsecured portion to loan amount			

4. Risk mitigation measures

()Payment covered by PDC ()Deed of Assignment of Deposits with required maintaining balance to cover amortization payment ()MOA for mandatory payroll deduction ()Program Share Capital ()Affidavit of financial support of co-maker or guarantor ()Other RMM, specify: _____

5. Risk Assesment Rating: ()Low Risk ()Moderate Risk ()High Risk

6. Other credit assesment findings that supports recommendation for approval of loan. _____

7. For compliance memo: _____

RECOMMENDATION

Loan processed by: _____

Designation: _____

Pre-release memo: _____

Recommended for approval by: _____

Designation: _____

Date: _____

V. APPROVAL

GENERAL MANAGER	CRECOM	BOARD
<div>_____</div> <div>Date: _____</div> <div>Memo: _____</div> <div>_____</div> <div>_____</div>	<div>_____</div> <div>Chairperson</div> <div>_____</div> <div>Member</div> <div>_____</div> <div>Member</div> <div>Date: _____</div> <div>Memo: _____</div> <div>_____</div> <div>_____</div>	<div>_____</div> <div>Chairman</div> <div>Date: _____</div> <div>Memo: _____</div> <div>_____</div> <div>_____</div>