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| APPLICATION DETAILS AND PREFERRED TERMS OF LOAN APPLICATION**(Front)****Exhibit A** |
| [ ]  Principal Applicant [ ]  Co-Maker | **AMOUNT APPLIED FOR**Php | **PREFERRED METROHOME FACILITY** [ ]  METROHOME with interest initially fixed for [ ][ ] years[ ]  METROHOME RATE PROTECT w/ [ ] 5-year [ ] 10-year protection [ ]  OTHERS: (pls. specify)  |
| [ ]  Individual [ ]  Corporate/Business | **PREFERRED TERM** (in years) |
| [ ]  First Application [ ]  Repeat Application  Number of Repeats | PURPOSE OF THE LOAN | [ ]  Purchase of lot | [ ]  Purchase of house & lot | [ ]  Purchase of lot and house const’n.  |
| [ ]  Purchase of condo | [ ]  Purchase of T’house | [ ]  House const’n on owned lot | [ ]  Personal Investment |
| [ ]  Renovation | [ ]  Refinancing/Take-out | [ ]  Reimbursement  | [ ]  Others: (pls. specify) \_\_\_\_\_\_\_\_\_\_\_\_\_ |
|  **COLLATERAL INFORMATION** |
|  | **Collateral 1** | **Collateral 2** |
| TCT no. |  |  |
| Address of property |  |  |
| TCT/CCT Registered owner/s |  |  |
| Offered selling price |  |  |
| Property Type (lot, single detached, duplex, t’house, condo,etc.) |  |  |
| Property Classification (residential, commercial, industrial |  |  |
| Occupancy (owner-occupied, not owner-occupied, partially owner-occupied, for owner occupancy) |  |  |
| **PERSONAL AND WORK/BUSINESS INFORMATION** |
| **FAMILY NAME** | **FIRST NAME** | **MIDDLE NAME** |
|  |  |  |
| **ALSO KNOWN AS/OTHER NAMES /ALIASES** |
|  |
| **CIVIL STATUS** | **NATIONALITY** | **ACR NO. (if non-Filipino)** | **SEX** | **BIRTH DATE (mm/dd/yyyy)** | **AGE** | **BIRTHPLACE** |
|  |   |  |  |  / /  |  |  |
| **CURRENT ADDRESS** |
| Condo/T’hse/ Apt. No. | Condo/T’house/Apt. Name | House No. | Lot No. | Block No. | Phase No. | Street Name |
|  |  |  |  |  |  |  |
| Village/Subd. Name | Barangay | City/Municipality | Province | ZIP Code |
| **Yrs of** | **ownership of residence**  | [ ]  Owned | [ ]  Rented | **landline (res.)** | **fax no. (res.)** |
| **STAY** | [ ]  Living w/ relatives | [ ]  Company housing |  |  |
|  | [ ]  Others: (pls. specify) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |  |  |
| **mobile phone No.** | **email address** | **t. i. n.** | **sss no.** |
|  |  |  |  |
| **gsis no.** | **res. cert. no.** | **DATE ISSUED** | **place issued** |
|   |  |  / /  |  |
| **Previous Address** |
|  |
| **Employer/Business Name** | **NATURE OF BUSINESS** | **Position** | **Rank** |
|  |  |  |  |
| **Employer/Business Address** |
|  |
| **Telephone Number** | **FAX Number** | **Email Address** | **Yrs. in CURRent**  |
|  |  |  | **Work/Business** |

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| **DEPENDENTS** |
| **NAME** | **AGE** | **SCHOOL** | **TYPE OF SCHOOL** | **GRADE LEVEL** |
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| **SPOUSE INFORMATION** |
| **FAMILY NAME** | **FIRST NAME** | **MIDDLE NAME** |
|  |  |  |
| **NATIONALITY** | **ACR NO. (if non-Filipino)** | **BIRTH DATE (mm/dd/yyyy)** | **AGE** |  **BIRTHPLACE** |
|   |  |  **/ /**  |  |  |
| **Employer/Business Name** | **Nature of Business** | **Position** | **Rank** |
|  |  |  |  |
| **Employer/Business Address** |
|  |
| **Telephone/FAX Number** | **Mobile Phone No.** | **Email Address** | **Yrs. in CURRent**  |
|  |  |  | **Work/Business** |
| **FINANCES** |
| **MONTHLY INCOME** | **MONTHLY EXPENSES** |
| **Source of Income** | **Principal Borrower** | **Spouse** | **Description of Expense** | **Amount**  |
| Monthly Salary/Business |  |  | Rental expense (house, school bus, etc.) |  |
| Bonuses (Total Bonuses/12) |  |  | Household Expense (Food , utilities, house/car maint., fuel/gas.) |  |
| Other sources (pls. specify) |  |  | Education/Tuition Expenses |  |
| 1. |  |  | Loan and Credit card payments |  |
| 2. |  |  | Others: |  |
| **TOTAL MONTHLY INCOME** |  |  |   |  |
| **COMBINED MONTHLY INCOME** |  | **TOTAL MONTHLY EXPENSES** |  |
| **BANK DEPOSITS** |
| **Bank/Branch Name** | **Type of Deposit** | **Account Number** | **Deposit Balance** | **Contact Person** | **Contact Number** |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| **VEHICLES OWNED** |
| **Vehicle Brand** | **Make** | **Year/Model** | **Type**  | **If MORTGAGED, state BANK and BRANCH** |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
| **REAL ESTATE PROPERTIES OWNED** |
| **TCT/CCT Number** | **Area (sq.m.)** | **Address of Property**  | **Type of Property** | **If MORTGAGED, state BANK and BRANCH** |
|   |  |  |  |  |
|  |  |  |  |  |
| MB-III-CL-1A/Mar. ‘06 |  |  |  |  |

**(Back)**

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| **LOANS**  |
| **Bank/Branch Name**  | **Type of Loan** | **Original Loan Amount** | **Outstanding Balance** | **Monthly Amortization** | **Contact Person** | **Contact Number** |
|  |  |  |  |  |  |  |
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| **CREDIT CARDS** |
| **Card Company**  | **Card Issuer** | **Card Number** | **Original Credit Limit** | **Outstanding Balance**  |
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| **TRADE REFERENCES** |
| **Name** | **Relationship (Supplier or Customer)** | **Address** | **Contact Person** | **Telephone Number** | **Ave. Monthly Volume** |
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|  **STATEMENT OF ASSETS AND LIABILITIES** |
| **ASSETS** |  | **LIABILITIES and CAPITAL** |
| Cash on Hand |  |  | Accounts Payables |  |
| Cash in Bank |  |  | Loans /Credit Card Payables |  |
| Accounts Receivables |  |  | Other Liabilities |  |
| Real Estate owned |  |  | Total Liabilities |  |
| Vehicles owned |  |  | Networth |  |
| Furniture, fixture and equipment |  |  | Total Liabilities and Networth |  |
| Other Assets |  |  |  |  |
| Total Assets |  |  |  |  |

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|  **SOURCE OF PRODUCT INFORMATION** |
| [ ]  **Newspaper/Mag. ad** | [ ]  **Website** | [ ]  **Car Dealer (specify name) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** |
| [ ]  **Mailers/Brochures** | [ ]  **Branch** | [ ]  **Agency (specify name) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** |
| [ ]  **TV/Radio Ad** | [ ]  **MBTC Personnel** | [ ]  **Seller (specify name) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** |
| [ ]  **Direct Mail** | [ ]  **MBTC Client** | [ ]  **Others (pls specify) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** |
| [ ]  **Flyer, Poster, Streamer** |  |  |  |

 I/We certify that all information furnished herein are true and correct. The above information are given for the purpose of obtaining credit from Metropolitan Bank and Trust Company (Metrobank). I/we authorize Metrobank and its affiliates and subsidiaries to (1) to verify any information contained in this application form and its accompanying documents from, and obtain additional information about me/us, including but not limited to my/our present and previous credit transactions/dealings with, other institutions/individuals, including Metrobank’s affiliates and subsidiaries; and (2) conduct, through its representative accredited appraisers, an appraisal of any or all of the collaterals to be used for this loan application and directly receive the resulting report for its sole and exclusive use. I/We further authorize Metrobank’s affiliates and subsidiaries and the institutions/individuals and other sources from whom any such information may be obtained and/or verified to provide the necessary data or information to facilitate the processing of my/or application.

 I/We expressly waive, any and all statutory provisions governing the confidentiality of information.

 Upon acceptance of my/our application, I/we legally and validly bind myself/ourselves to the Terms and Conditions of the agreements 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 agree that the application remains Metrobank’s property and the same may be used at their discretion whether the credit is granted or not. In case of disapproval of this application, I/we hereby understand that Metrobank is not obliged to disclose the reason/s for such disapproval. I/We agree that this loan application shall be subject to Bangko Sentral ng Pilipinas circulars, rules, regulations and Metrobank policies, and hereby undertake to comply with/submit all the loan requirements. In the event of future delinquency, I/we hereby authorize Metrobank to report and/or include my/our name/s in the negative listing of any credit bureau or institution.

 I/We authorize Metrobank to send me/us updates about my/our loan application via SMS/text, email, mail or other available means of communication.

 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 or the cancellation of approval, if any.

DATE

SIGNATURE OF SPOUSE

SIGNATURE OF BORROWER/CO-MAKER

DATE

|  |
| --- |
| THIS PORTION IS TO BE FILLED UP BY THE BANK ONLY |
| **DATE** | **[ ]  Referred** **[ ]  Endorsed** | **NAME OF ORIGINATING BRANCH/DEPT.** | **RC OF ORIGINATING BRANCH/DEPT.** | **OFFICER** |
| **Please check applicable box: [ ]  PRINCIPAL APPLICANT [ ]  CO-MAKER** | **SPOUSE** |  |
| **RM NUMBER**  | **ILS CUSTOMER NUMBER** | **RM NUMBER**  | ILS CUSTOMER NUMBER | **SIC CODE** | **GRP CODE** |

### CHECKLIST OF REQUIREMENTS

|  |  |  |
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| **STANDARD APPLICATION DOCUMENTS****[ ]** Completely filled out application form[ ]  Latest ID Photo of borrower and spouse[ ]  Photocopy of acceptable ID with photo and signature (passport, driver’s license, employee ID)[ ]  Latest ITR with W-2[ ]  Proof of other non-salary income such as Certificate of Deposits, Stocks/Bonds Certificate, Lease Contracts showing term and monthly payments, etc.[ ]  Photocopy of Marriage Contract or any applicable document to support civil status (if applicable)[ ]  Owner’s Copy of Transfer/Condominium Certificate of Title (TCT or CCT)[ ]  Vicinity/Location Map and Lot Plan signed by a Geodetic Engineer[ ]  Floor Plan, as Built Plan or Schematic Floor Plan (if applicable)[ ]  Photocopy of Bank Statements and Passbooks for the last 6 months (if applicable) **To be submitted if applicant is employed or salaried:**[ ]  Original copy of Certificate of Employment, indicating length of service, position and annual salary  **To be submitted only if applicant is in business or practice of profession:**[ ]  Certificate of Business Registration with SEC or DTI[ ]  Articles of Incorporation and By-laws (if applicable)[ ]  Audited Financial Statements for the last 2 years[ ]  Two (2) years in-house Financial Statement and Interim Statement (when available)[ ]  Business Background/Company Profile[ ]  Trade Suppliers/Customers (at least 3 for each with contact persons and telephone numbers) **To be submitted if borrower is an Overseas Filipino Worker (OFW):**[ ]  Special Power of Attorney (Bank Form) consularized by the Philippine Consular Office[ ]  Consularized or Verified Employment Contract and/or Certificate of Employment and Compensation (COEC) with Payslips attached (as deemed necessary)[ ]  Proof of remittances/allotment with any local bank.[ ]  Photocopy of passport |  | **ADDITIONAL DOCUMENTS (depending on loan purpose)****HOUSE CONSTRUCTION AND RENOVATION LOANS****[ ]** Floor and Building Plan**,** building specifications, bill of materials and construction and labor cost estimates **PURCHASE OF CONDOMINIUM**[ ]  Master Deed of Restrictions[ ]  Master Insurance Policy[ ]  Mother TCT or CCT (if applicable)**PURCHASE OF TOWNHOUSE**[ ]  Mother TCT or CCT (if the title of the townhouse is covered by a CCT)**REFINANCING/TAKE-OUT**[ ]  Statement of Account from mortgagee bank**FEES**1. **Appraisal Fee** to be paid upon application - P3,000.00 - P3,500.002. **Handling Fee** to be paid upon approval of loan/deducted from proceeds - P2,000.001. **Inspection Fee** to be collected for construction loans only, upon every

stage of completion inspection - P 500.00/ inspection4. Other fees and charges**REMINDERS:**1. Additional documents may be required to facilitate the processing of the loan application2. Please note that processing turnaround will be reckoned from submission of all the documentary requirements3. Other post-approval requirements shall be submitted once loan is approved. 4. Fees and charges may change without prior notice.   |
|  |  |  |