

HOME LOAN APPLICATION FORM (INDIVIDUAL / SOLE PROPRIETOR)



* REFERRAL INFORMATION

Unit/Branch: _____ Developer: _____ Direct: _____
 Referrer: _____ AO/LA: _____

* LOAN DETAILS

Loan Amount: _____ Term: _____ Fixing Period: _____
 Purpose of Loan
 Purchase of Vacant Lot Purchase of Condominium Refinancing/Take-out from _____
 Purchase of House & Lot Construction of House Reimbursement of Acquisition Cost
 Purchase of Townhouse Renovation/House Improvement Equity

COLLATERAL DETAILS

* Property Address: _____
 Present Registered Owner: _____ * Contact Person: _____
 TCT/CCT No: _____ * Contact Number: _____

BORROWER'S INFORMATION

* Name: _____ SSS/GSIS No: _____ TIN: _____
First Middle Last
 * Birthdate: _____ Birthplace: _____ * Citizenship: _____
(mm/dd/yy)
 * Gender: Male Female * Civil Status: Single Married Widow/er Separated Annulled/Divorced
 No. of Dependents: _____ Highest Educational Attainment: _____
 * Present Address: _____ Length of Stay: _____ years
 Residence is: Owned Rented Living w/ Parents/Relatives Mortgaged Used Free
 * Contact No: _____ * Mobile No.: _____ Fax No.: _____ * Email Address: _____
 Previous Address: _____ Length of Stay: _____ years
 Local Address (For OFW/Immigrant): _____ Length of Stay: _____ years

SPOUSE'S INFORMATION

* Name: _____ SSS/GSIS No: _____ TIN: _____
First Middle Last
 * Birthdate: _____ Gender: Male * Citizenship: _____ * Contact No.: _____
(mm/dd/yy) Female
 Birthplace: _____ Highest Educational Attainment: _____

BUSINESS / EMPLOYMENT DETAILS

	BORROWER		SPOUSE	
IF EMPLOYED				
* Employer Type	<input type="checkbox"/> Private	<input type="checkbox"/> Immigrant/OFW	<input type="checkbox"/> Private	<input type="checkbox"/> Immigrant/OFW
	<input type="checkbox"/> Government	<input type="checkbox"/> NGO - Non Government Organization	<input type="checkbox"/> Government	<input type="checkbox"/> NGO
* Employer	_____		_____	
* Telephone/Fax No.	_____		_____	
* Address	_____		_____	
Position	_____		_____	
Years of Employment	_____		_____	
* Nature of Business	_____		_____	
IF WITH BUSINESS				
Type of Business	<input type="checkbox"/> Single Proprietorship	<input type="checkbox"/> Partnership	<input type="checkbox"/> Single Proprietorship	<input type="checkbox"/> Partnership
	<input type="checkbox"/> Corporation		<input type="checkbox"/> Corporation	
* Business Name	_____		_____	
* Telephone/Fax No.	_____		_____	
* Address	_____		_____	
Date Established	_____		_____	
Years in Operation	_____		_____	
* Nature of Business	_____		_____	

TRADE REFERENCES

* Major Customers	Contact Person/Position	Contact Number
_____	_____	_____
_____	_____	_____
_____	_____	_____
* Major Suppliers	Contact Person/Position	Contact Number
_____	_____	_____
_____	_____	_____
_____	_____	_____

PERSONAL WORTH

MONTHLY INCOME DETAILS

Borrower's Monthly Salary P _____
 Spouse's Monthly Salary P _____
 Other Monthly Income from :
 _____ P _____
 _____ P _____
TOTAL MONTHLY INCOME P _____

MONTHLY EXPENSES

Rentals P _____
 Mortgage P _____
 Others:
 _____ P _____
 _____ P _____
TOTAL MONTHLY EXPENSE P _____

NET MONTHLY INCOME P _____

BANK ACCOUNTS

Bank / Branch	Account Number	Type of Account	Date Opened (mm/dd/yy)	Outstanding Deposit Balance	Co-Depositors (if any)
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

FINANCIAL INFORMATION

(A) Total Assets _____ (B) Total Liabilities _____ (A less B) Net Worth (as of _____ 20__) _____
 (A) Total Sales/Income _____ (B) Total Expenses _____ (A less B) Total Monthly Disposable Income _____

LOANS WITH OTHER BANKS AND FINANCIAL INSTITUTIONS

Type of Loan	Bank/Financial Institution	Original loan Amount	Monthly Payment	Outstanding Balance	Date Granted (mm/dd/yy)	Maturity Date (mm/dd/yy)
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____

*** ATTORNEY-IN-FACT / LOAN ADMINISTRATOR**

Name	Relationship	Address	Birthdate (mm/dd/yy)	Citizenship	Contact Number
_____	_____	_____	_____	_____	_____

AUTHORIZATION AND UNDERTAKING

- I/We hereby certify that the information contained herein is/are true and correct and shall form part of the loan documents.
- I/We authorize BDO Unibank, Inc. (BDO) to conduct, through its representative accredited appraisers, an appraisal of any or all of the collateral to be used for this loan. I/We also agree that the appraisal report will be forwarded directly to the bank for its sole use only.
- Any information given by me or other persons I authorize, which is not true or accurate, will automatically cause BDO to reject my loan or cancel its approval.
- I/We agree that this loan application shall be subject to BSP circulars, rules, regulations and policies of the bank and undertake to comply with/submit all the loan requirements.
- I/We authorize the bank to obtain relevant information as it may require concerning this application from other institutions/persons and agree that it shall remain the bank's property whether or not the loan is granted.
- I/We hereby waive confidentiality of client information (including without limitation, the provisions of Republic Act Nos. 9510, 1405, 6426 and any law relating to the secrecy of bank deposits) and pursuant to BSP Circular No. 472 Series of 2005 as implemented by BIR Revenue Regulation RR-4 2005, and authorize BDO to: (a) conduct random verification with the Bureau of Internal Revenue in order to establish authenticity of the ITR, accompanying financial statements and such other documents/information/data submitted by me/us, and/or (b) obtain or disclose such information regarding me/us or the loan/credit facilities applied for hereunder, as BDO may deem necessary or as may be required or allowed by applicable laws, rules and regulations.
- In case of disapproval, I/we understand that BDO is under no obligation to disclose the reason/s for such disapproval.
- The undersigned further certify that the proceeds of the loan, if this application is approved, will be used solely for the purpose stated in the application.
- This is to authorize the Bank to debit account # _____ for appraisal fees in the amount of P _____.
- Any payment of bank fees (appraisal fee, mortgage registration expenses, insurance premium, DST, notarial fee, handling fee, cancellation fee, and other amounts as may be required upon loan application and/or for the release of loan proceeds) should only be through a BDO branch. Payments made other than through a BDO Branch shall not be honored or recognized. Payments on principal and interest shall be made through the mode/s of payment as may be indicated in the appropriate loan document executed by me/us in favor of BDO.
- I/We hereby authorize BDO to send me/us notices and announcements as BDO may deem proper, including without limitation, information regarding the status of my/our loan application via broadcast messaging service, multimedia messaging service, and short messaging service as these terms are defined in the regulations of the National Telecommunications Commission (NTC). I/We agree to hold BDO free and harmless against any loss, injury or damage that I/we may suffer in relation to any notification/announcement sent by BDO to me/us in the format stated herein. It is agreed and understood that unless and until BDO is in receipt of a written notice from me/us not to be sent such messages, my/our authority as given herein shall be deemed continuing, valid and effective.
- I/We agree that this shall serve as my application for issuance of a BDO Credit Card and I/we undertake to submit documents as may be deemed necessary by BDO. I/We authorize BDO to conduct random verification with government agencies or third parties to establish authenticity of the information declared and/or documents submitted and hereby further waive confidentiality of the rules and laws as applicable. I/We understand that the issuance of a BDO Credit Card shall be subject to credit evaluation and discretion of BDO.

 *Signature of Borrower over printed name

 Date

 *Signature of Spouse / Co-Borrower / Co-Maker over printed name

 Date

Kindly submit the following UPON APPLICATION:

BASIC REQUIREMENTS

- Signed application form
- Photocopy of 1 valid government-issued ID with photo & signature
- Marriage Contract, if applicable

FOR EMPLOYED

Local Employed

- Latest Income Tax Return OR BIR Form 2316 OR Payslip for at least 3 months
- Certificate of Employment and Income (COEI)

Employed Abroad

- Latest Crew Contract & Employment History (for seamen)
- Employment Contract duly Authenticated by Philippine Consulate (for nurses and contract workers) or COEI
- Proof of remittance or allotment slips or payslips for the past three (3) months

FOR SELF EMPLOYED / OWNS BUSINESS

- Photocopy of Audited Financial Statements (AFS) for the last 2 years with latest ITR with BIR or Bank Stamp
- Single Proprietorship - Certificate of Business Registration with DTI
- Bank statements or photocopy of passbook for the past three (3) months
- Proof of other income, if any

COLLATERAL PAPERS FOR REAL ESTATE

- Copy of TCT/CCT

(*) Mandatory Fields

FOR CONSTRUCTION LOANS

- Building Plan or Floor Plan
- Bill of Materials and Labor Cost
- Building specifications certified by Architect/Civil Engineer

OTHERS

- Owner's Collateral Appraisal Authorization
- For refinancing/loan take-out, statement of account and official receipts for the last three (3) months
- Copy of Lease Contracts and Title income from rented/leased properties (if applicable)
- Appraisal Fee

Kindly submit the following AFTER APPROVAL OF APPLICATION:

- Original owner's duplicate copy of TCT/CCT
- Certified true copy of latest Tax Declaration on land and improvement
- Photocopy of latest full year Real Estate Tax Receipt (RETR)
- Original Tax Clearance
- Master Deed of Declaration (for condominium only)