

	<b>Principal Applicant</b>		<b>Spouse</b>	
Name				
Home Address				
Home Telephone				
Mobile Number				
Civil Status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Widowed			
Employment Details	Employee No.	Date of Employment	Employer	Position
	Group/Unit	Performance Appraisal Rating (Last Three Years) 1. _____ 2. _____ 3. _____	Employer Address	
TIN				
Passport No.				
Date/Place Issued				
Amount of Loan Applied For			Date of Application	
Purpose of Loan			Term of Loan	
Collateral				
	Land		Building	
Location			Year Built	
Registered Owner				
Land Title/ TCT No.				
Registry of				
Area (Sq.M.)				
Liens/ Encumbrances				
Other Securities			<b>Employee's Signature</b> <b>Date</b>	

<b>Accounting Verification</b>	
Principal amount of existing/first housing loan (if any)	
Outstanding balance of existing/first housing loan (if any)	
Date of last availment	
Term of payment	
Location of property	
<b>Verified by</b>	<b>Date</b>
<b>Appraisal of the Property</b>	<b>Appraised by</b>
Land Value _____	
Building Value _____	
Total Value _____	<b>Date of Report</b>
<b>Strategic Human Resources Review/Approval</b>	<b>Reviewed by</b>
Is net take home pay within requirement? <input type="checkbox"/> Yes <input type="checkbox"/> No	<b>Date</b>
<b>Recommendation</b>	<b>Recommended by</b>
<input type="checkbox"/> Entitled <input type="checkbox"/> Not Entitled	<b>Date</b>
<b>Approved by</b>	
<b>Chief Human Resources Officer</b>	<b>Date</b>

#### CHECKLIST OF REQUIREMENTS

- ☐ Duly accomplished loan application form
- ☐ Notarized Contract to Sell on lot being purchased
- ☐ Xerox copy of the Certified True Copy of TCT or xerox copy of Condominium Certificate of Title, whichever is applicable, issued by the Registered of Deeds
- ☐ Lot plan with vicinity map
- ☐ Appraisal report of the property and Title verification
- ☐ Xerox copy of the Declaration of Real Estate Property
- ☐ Xerox copy of the Real Estate Tax Clearance
- ☐ Xerox copy of the Real Estate Tax Receipt
- ☐ Mortgaged Redemption Insurance Policy or Personal Insurance Policy assigned to the Company
- ☐ Fire Insurance Policy, if applicable

#### ADDITIONAL REQUIREMENTS

- I. For Purchase of Lot Only (Initial) and House Construction to Follow;
  - II. For Outright Purchase of House and Lot; or
  - III. For Transfer of Real Estate Mortgage
- ☐ If seller is a corporation, Board Resolution, Secretary's Certificate
  - ☐ If downpayment has been made, Official Receipt of payment made/Acknowledgment Receipt
  - ☐ If property being purchased is mortgaged with any finance firm, Latest Statement of Account, Cancellation of Mortgage

- ☐ Letter from the seller addressed to BPI or LPHI whichever is applicable authorizing the appraiser to enter the premises of the owner
  - ☐ Xerox copy of the Community Tax Certificate (CTC)
- IV. For House Renovation
    - ☐ Bill of materials
    - ☐ Specification/Scope of Work Plan
    - ☐ Building Plan
  - V. For House Construction
    - ☐ Letter from the seller addressed to BPI or LPHI whichever is applicable authorizing the appraiser to enter the premises of the owner
    - ☐ Xerox copy of the Community Tax Certificate (CTC)
    - ☐ Bill of materials
    - ☐ Specification/Scope of Work Plan
    - ☐ Building Plan

## HOUSING LOAN PROMISSORY NOTE

For value received, I/We promise to pay Ayala Corporation at its office in Makati City, the sum of **PESOS:** \_\_\_\_\_ **P** \_\_\_\_\_), Philippine Currency, payable in equal, consecutive, semi-monthly amortization, with interest at the rate of :

☐ 4.5% - purchase of ALI property

☐ 5.5% - purchase of Non-ALI property / Construction / Transfer of Mortgage

as shown in the amortization table attached hereto and marked as "Annex A" hereto.

PROVIDED however, that in case of default in the payment of two (2) consecutive amortization of the installments as and when the same become due, the total principal sum remaining unpaid, shall at once become due and payable without necessity of demand.

It is further agreed, that in case of default as provided for in the preceding paragraph, I/We agree to pay the additional sum equivalent to twenty percent (20%) of the amount due and unpaid but in no case less than Ten Thousand Pesos (P10,000.00) as and by way of attorney's fees, whether actually incurred or not, besides any costs and disbursements taxable under the law.

It is understood that the loan covered by this Promissory Note was granted to me/us by Ayala Corporation as a privilege in consideration of my employment with the Company. The approved policy of said Corporation of this loan is therefore deemed incorporated herein and deemed as an integral part hereof.

In the event of separation/resignation from Ayala Corporation, the Company reserves the option to require immediate payment or to allow the restructuring of the loan balance then outstanding under commercial terms on short, medium, or long-term basis.

Should the borrower's employment in Ayala Corporation be terminated for cause, the entire loan or any balance thereof automatically becomes immediately demandable, and the entire amount payable, including accrued interest, shall then earn interest at the prevailing commercial interest rate until fully paid. In such a case, this note shall serve as an authority by the borrower for the Company to demand payment of the remaining unpaid obligation should such payment/application be insufficient to cover the whole outstanding loan.

Makati City, Philippines, \_\_\_\_\_

\_\_\_\_\_  
Employee

With Marital Consent:

\_\_\_\_\_  
Spouse

SIGNED IN THE PRESENCE OF:

\_\_\_\_\_  
Approved by:

**Chief Human Resources Officer**