



Ayala Coop

LOAN APPLICATION

8th Floor 111 Paseo de Roxas Bldg.
Corner Legaspi St., Legaspi Village
Makati City
Tel. No.: 751-7991-92; 519-2939
Fax No.: 751-8004

(To enable us to process your application efficiently, please make sure all items marked ✓ are filled out)

PERSONAL DATA		LOAN INFORMATION		
✓ Name of Borrower (surname, first name, middle name)		✓ Amount	✓ Term	Interest
✓ Home Address				
✓ Home Phone	Cell Phone			
✓ E-mail address				
✓ Company/Employer	Years in Service			
Employee ID No.	Office Phone			
Coop Member ID no.				

LOAN COMPUTATION (*to be filled out by AMPC*)			✓ LOAN TYPE		
Amount of Loan			<input type="checkbox"/> Petty Cash	<input type="checkbox"/> Educational	<input type="checkbox"/> Housing
Less: Old Loan Balance			<input type="checkbox"/> Providential	<input type="checkbox"/> Wellness/Hospi	<input type="checkbox"/> Transport
Interest			<input type="checkbox"/> Appliance	<input type="checkbox"/> Travel	<input type="checkbox"/> Emergency
Service Fee			<input type="checkbox"/> Productive	<input type="checkbox"/> Wedding	<input type="checkbox"/> Car Repair
Loan Retains (CUB)			<input type="checkbox"/> Special/Promo: _____		
Penalty					
Others					
Net Proceeds					
Total Semi monthly Deduction:					

✓ LOAN PROCEEDS RELEASED THROUGH		✓ LOAN PAYOFF	
<input type="checkbox"/> Deposit to my BPI ATM account no.		<input type="checkbox"/> Without Payoff	<input type="checkbox"/> With Payoff
<input type="checkbox"/> SA _____		Type and semi-monthly amortization of loan/s to be paid off out of proceeds of the new loan (Pls. check your payslip)	
<input type="checkbox"/> CA _____		LOAN TYPE	SEMI-MONTHLY DEDUCTION
<input type="checkbox"/> Check for pick up at the Coop's Office.			

HRD RECOMMENDATION		HRD CERTIFICATION	
<input type="checkbox"/> Without Payoff	<input type="checkbox"/> With Payoff	<p>This certifies that principal borrower's net take home pay and all other information herein are correct and within the limit set by the company.</p> <p>_____ Signature over printed name HRD Authorized officer</p> <p>_____ Date</p>	
Recommended Amount of Loan P _____ as			
<input type="checkbox"/> first <input type="checkbox"/> second <input type="checkbox"/> third loan of the above member-employee borrower.			
Net take home pay/Credit Ratio Limit Computed by:			
_____ Signature Over Printed Name	_____ Date		

SALARY DEDUCTION AUTHORITY (For regular members only)

This is to authorize the deduction from my semi-monthly salaries commencing on _____ up to _____ the amount of P _____ representing my loan payments to AMPC. In the event that I will go on leave for any reason and my salary will be advanced by my employer, I also authorize AMPC to collect in advance my semi-monthly amortizations due while I am on leave. This Authority is automatically deemed null and void after the last salary deduction date is effected or after my loan with AMPC is fully paid.

Signature over printed name: _____
✓ Member-Borrower
Date

Please sign the promissory note at the back page

LOAN VERIFICATION (FOR AMPC USE ONLY)

SHARE CODE _____	<input type="checkbox"/> New Mem <input type="checkbox"/> Re-Apply <input type="checkbox"/> NYR <input type="checkbox"/> For Recomputation				
SHARE CAPITAL _____	<input type="checkbox"/> Below SC <input type="checkbox"/> No Attachment <input type="checkbox"/> NSCD				
Loan Type	Original Principal	Outstanding Balance	Past Due Balance	Period Covered	Balmori Codes

Verified by & Date: _____
Comments: _____

RECOMMENDATION & APPROVAL		CREDIT COMMITTEE	
AMPC			
_____ Authorized Officer	_____ Date	_____ Signature	

Promissory Note For Regular Member
(Active Employee)

Maturity Date _____

Amount: _____

For value received, I/we jointly and severally promise to pay **AYALA MULTI-PURPOSE COOPERATIVE (AMPC)**, or order, the sum of PESOS: _____ (P_____) in _____ equal semi-monthly salary deductions and I hereby authorize my employer _____ to deduct from my salary every payday the amount of Pesos _____ (P_____) commencing on _____ until the loan is fully paid.

Each party to this note whether as maker, co-maker, endorser or guarantor, severally waives presentation of payment, demand, protest and notice of protest and dishonor of the same.

In the event that this note is not paid in accordance with its terms, I/We agree to pay in addition to the above stated interest, a penalty fee of three per cent (3%) of monthly amortization per month until the loan is fully paid. Should AMPC be obliged to institute legal action to enforce collection, twenty per cent (20%) of the principal and interest due at the time of the institution of the action or Three Thousand Pesos (P3,000.00), whichever is higher, shall be paid by myself as attorneys' fees.

I/We further agree that in case of resignation, retirement or separation, the entire balance of this note shall become due and demandable, and I/We hereby authorize my employer to deduct from my/our salaries, bonuses, and separation or retirement benefits the amounts due under this promissory note including interests and penalties, if any, at the request of AMPC.

Signatures over printed name:

_____ Member-Borrower

_____ Date

Promissory Note For Associate Member
(Resigned / Retired)

Maturity Date _____

Amount: _____

For value received, I/we jointly and severally promise to pay **AYALA MULTI-PURPOSE COOPERATIVE (AMPC)**, or order, the sum of PESOS: _____ (P_____) in _____ equal _____ monthly or _____ semi-monthly amortizations in the amount of Pesos _____ (P_____) commencing on _____ until the loan is fully paid.

I agree that after three months of non-payment of loan amortization on this note AMPC can collect the entire balance of this note and all other balances due to AMPC against my share capital with AMPC without need of advice.

In the event that this note is not paid in accordance with its terms, I also agree to pay in addition to the above stated interest, a penalty fee of three per cent (3%) of monthly amortization per month. Should AMPC be obliged to institute legal action to enforce collection, twenty per cent (20%) of the principal and interest due at the time of the institution of the action or Three Thousand Pesos (P3,000.00), whichever is higher, shall be paid by myself as attorneys' fees.

Signature over printed name:

_____ Member-Borrower

_____ Date