



PUREGOLD FINANCE, INC.

HEAD OFFICE: G/F Bldg.2Tabacalera Compound, #900 D. Romualdez St., Paco, Manila

Telefax Nos.: 353-5110 / 5446 / 5773 / 5747 / 4954 / 4849

BRANCH OFFICES:

ALABANG BRANCH Tel.: 850-9626 / 850-4517

BINONDO BRANCH Tel.: 243-0034 / 244-5177/2424623

CALAMBA BRANCH Tel.: (049) 545-1767

CALOOCAN BRANCH Tel.: 362-4541 / 361-4146

CAVITE (BACOOR) BRANCH Tel.: (046) 417-0124 / 417-5367

CAVITE (DASMARIÑAS) BRANCH Tel.: (046) 424-1740 / 424-1788

CUBAO BRANCH Tel.: 913-2637 / 439-6695 / 439-4900

DAU BRANCH Tel.: (045) 901-9984 / 901-9980 / 624-1080

GREENHILLS BRANCH Tel.: 584-6732 / 584-6739

SUCAT BRANCH Tel.: 846-8121 / 555-0334

MALOLOS BRANCH Tel.: (044) 760-1142 / 760-0079

PASIG BRANCH Tel.: 791-7723 to 24

MAKATI (Legaspi) BRANCH Tel.: 840-5421-23

MAKATI (P.Tamo) BRANCH Tel.: 813-3732 / 813-3705 / 813-7129

MAKATI (Herrera) BRANCH Tel.: 817-0360 / 817-0379 / 817-4847

MAKATI (Salcedo) BRANCH Tel.: 812-4352 / 8133567 / 813-2638

QUEZON AVE. BRANCH Tel.: 374-7162-63 / 374-5132

SHAW BRANCH Tel.: 631-4722 / 633-1667 / 633-4752

MEXICO BRANCH Tel.: (045) 966-3767 / (045) 966-3803-04

SBL / PCR CREDIT APPLICATION

AMOUNT APPLIED		PURPOSE		DATE		
TERMS		BORROWER (SURNAME/FIRST NAME / MIDDLE NAME)		CO-BORROWER (SURNAME/FIRST NAME / MIDDLE NAME)		
ADDRESSES	NO. / STREET					
	CITY ADDRESS					
	PROVINCIAL ADDRESS					
		<input type="checkbox"/> OWNED	<input type="checkbox"/> RENTED	<input type="checkbox"/> USED FREE	<input type="checkbox"/> OWNED	<input type="checkbox"/> RENTED
Tel. No.						
Cellphone No.						
Birthdate / Place						
Civil Status		<input type="checkbox"/> SINGLE	<input type="checkbox"/> MARRIED	<input type="checkbox"/> SINGLE	<input type="checkbox"/> MARRIED	
NO. of Dependents						
Present Employer						
COMPANY						
Address / Tel. No.						
Position Held						
Length of Stay						
Immediate Supervisor						
Previous Employer						
COMPANY						
Tel. No.						
Name of Spouse						
Birthdate / Place						
Present Employer						
COMPANY						
Address / Tel. No.						
Position Held						
Length of Stay						
Immediate Supervisor						
Vehicle		Year / Make	Plate No.	Year / Make	Plate No.	
Deposits		Account No.	Bank/Branch	Account No.	Bank/Branch	
Savings Account						
Checking Account						
Others						
Other Loans		Amount		Other Loans	Amount	
Lender (s)						
Address						
Tel. No.						
Personal References / Immediate Relatives						
NAMES		1		1		
Address/Tel. No.						
NAMES		2		2		
Address/Tel. No.						
NAMES		3		3		
Address/Tel. No.						

NOT FOR SALE

NOTICE Fill-in your answers to all questions. Write "Not Applicable or NA" as necessary.

We hereby certify that all documents, data and statement submitted and written in the application are true and correct and complete and are made for the purpose of obtaining credit accommodation, and that the signature appearing thereon are genuine. We authorized you to obtain such information as you may need relative to our credit application and that the sources of such information are authorized to provide as such information as you may require concerning this loan request. We agree that the application may be retained by PUREGOLD FINANCE, INC. whether or not our application for credit is granted or not.

Borrower

Co-Borrower

SSS # _____ GSIS # _____

SSS # _____ GSIS # _____

2 x 2
PICTURE

- Note: Application will be processed only upon completion of the following requirements:
- Application Form
 - Certificate of Employment with salary information (Original)
 - Xerox of SSS ID
 - Latest Payslip
 - Xerox of Company ID
 - Latest bank Statement (2 months)
 - Proof of billing address
 - 2 x 2 Pictures (signed)
 - Post Dated Checks (upon approval)
 - Proof of Income

2 X 2
PICTURE

PUREGOLD FINANCE, INC.

I. FINANCIAL INFORMATION

ASSETS AND LIABILITIES		MONTHLY INCOME AND EXPENSES		
ASSETS	P _____	INCOME	APPLICANT	SPOUSE
Cash on hand/Bank	_____	Gross Salary	P _____	P _____
Real Estate	_____	Allowance and Bonuses	_____	_____
Motor Vehicle Owned	_____	Commissions	_____	_____
Stock, Bonds and Mutual Funds	_____	Dividends & Interest	_____	_____
Other Assets	_____	Rental Income	_____	_____
TOTAL ASSETS	P _____	Others	_____	_____
		MONTHLY INCOME	P _____	P _____
			_____	_____
LIABILITIES		COMBINED MONTHLY INCOME (A)		P _____
Clean Loans	_____			
Secured Loans	_____	EXPENSES (COMBINED)		
Others (pls. specify)	_____	Housing and Utilities		P _____
		Transportation		_____
TOTAL LIABILITIES	P _____	Education		_____
		Living		_____
NETWORTH		Loan Amortizations		_____
(Total Assets Less Total Liabilities)	P _____	Others		_____
		MONTHLY EXPENSES (B)		_____

		NET MONTHLY FAMILY INCOME (A-B)		_____

II. SKETCH OF RESIDENCE

III. FOR OFFICE USE ONLY

ACTION
TAKEN

APPROVED

RECOMMENDATION

DISAPPROVED

DEFERRED

MARKETING OFFICER/CLERK: _____
PRINTED NAME

BRANCH OFFICE: _____

RELEASING: ACCTG. DEPARTMENT/CHECK PREPARATION

PCR # _____ CHECK # _____ VOUCHER # _____ NET PROCEEDS _____ INTEREST _____

PRINCIPAL _____ PROCESSING _____ BOOK ENTRY _____ INS. _____ OTHERS _____

PUREGOLD FINANCE, INC.

PROMISSORY NOTE

P _____ Date _____

For value received. I/we jointly and severally promise to pay to the order of PUREGOLD FINANCE, INC. at its office in _____
Philippines, the sum of _____ PESOS

(P _____) Philippine Currency together with interest thereon at the rate of ___% per annum until paid, which interest rate of PUREGOLD FINANCE, INC. may at any time without notice, raise within the limits allowed by the law, and I/we jointly and severally, ___% per annum penalty charge, by the way of liquidated damages, should this note be unpaid or is not renewed on due date.

Payment of this note shall be as follows:

Installment amount P _____ payable every 15th and 30th of each month or the next _____ months starting _____
Checks issued must be funded on due dates. Each returned check and late payment of scheduled amortization will be penalized at a flat fee of P300.00.

Without need for noticed or demand, failure to pay this note or any installment thereon, when due, shall constitute default and in such cases or in case of garnishment, receivership or bankruptcy or suit of any kind filed against me/us by the said PUREGOLD FINANCE, INC. then the entire principal of this note, at the option of PUREGOLD FINANCE, INC. at its option and without notice or demand shall immediately become due or payable. Loan accounts with three (3) unpaid amortization will be subject to legal action.

In the event that this notice is not paid at maturity or when the same becomes due under any of the provisions hereof, I/we hereby authorize PUREGOLD FINANCE, INC. at its option and without notice to apply to the payment of this note any and all monies, and things or value which may be in its hands on deposit or otherwise belonging to me/us and for this purpose. I/we hereby jointly and severally irrevocably constitute and appoint the said PUREGOLD FINANCE, INC. to be my/our true Attorney-in-fact with full power and authority for me/us and in my/our name and behalf, but without prior notice, to negotiate, sell and transfer any monies securities and things of value which it may be hold by public or private sale and apply the proceeds thereof to the payment of this note.

It is likewise understood that any partial payment or performance of this note or any extension granted will not alter or vary the terms of the original conditions of the obligation nor discharged the same and such partial payment or performance shall be considered as a written acknowledgement of this obligation which shall interrupt the period or prescription.

I/we hereby expressly consent to be bound to any extension of payment and/or renewal of this note in whole or in part, as well as to the terms of payment and/or any partial payment on this note which may be granted to any one of us, without notice and/or consent and without need of executing a new or a renewal; I/we hereby agree that any interest collected in advance on the original note will not be refunded as interest rebates in the event renewal of this note is granted to anyone of us without notice and/or without consent.

Should it become necessary to collect this note through an attorney-at-law, I/we hereby expressly agree to pay, jointly and severally _____ of the total amount due on this note as attorney's fees which in no case shall be less than P100.00 exclusively of all costs and fees allowed by law.

Installment/payment not paid when due shall be computed every 30 days, added to, and become part of the principal and shall likewise bear interest at the same rate of interest indicated herein.

I/we further agree to pay PUREGOLD FINANCE, INC. a service charge at the highest rate authorized by LAW at the time of incurrence of this obligation and the maximum of such charges, fines or penalties that the LAW is hereinafter and/or from time to time authorize or allow PUREGOLD FINANCE, INC. to collect.

Demand and Dishonor Waived Holder may accept partial payments and grant renewals or extensions of payment reserving its right of recourse against the accommodation co-maker(s) and each and all endorsers to this note.

In case of judicial execution of this obligation or any part of it, I/we hereby waived all my/your rights under the provision of Rule 39 Sec. 12 of the Revised of Court in case of legal action the company reserves the rights to collect an attorney's fee to 25% of the total unpaid principal interest and penalties.

Borrower

Co-Borrower

IV. SURETY AGREEMENT

I/we hereby certify that the above information are true and correct. I/we also certify that have read all the documents relative to the credit application granted and I/we hereby acknowledge my obligation as borrower, and in the event of failure to called any installment. I/we hereby assume responsibility for all outstanding balances, whether principal, interest, penalty or attorney's fees arising from the loan granted by PUREGOLD FINANCE, INC. and I/we hereby authorize our employer to deduct from any salaries, benefits due to me and pay the deducted amounts to PUREGOLD FINANCE, INC. to the extent of such outstanding balance as reported by PUREGOLD FINANCE, INC. For the purpose, I/we hereby appoint PUREGOLD FINANCE, INC. as attorney-in-fact to perform any act necessary to effect the deduction and ensure payment to itself.

Borrower

Co-Borrower

Date

DISCLOSURE STATEMENT ON LOAN/CREDIT TRANSACTION (As Required under R.A. 3765, Truth in Lending Act)

NAME OF BORROWER : _____

ADDRESS : _____

1. LOAN AMOUNT

P _____

2. OTHER BANK CHARGES/DEDUCTIONS COLLECTED

- a. Documentary/Science Stamps
- b. Mandatory Credit Stamps
- c. Others (Specify)

P _____

3. NET PROCEEDS OF LOAN

P _____

4. SCHEDULE OF PAYMENTS

- a. Single payment due on _____ P _____
- b. Installment Payments (Please see attached amortization schedule)

5. EFFECTIVE INTEREST RATE (Interest and Other Charges)

P _____

6. CONDITIONAL CHARGES THAT MAY BE IMPOSED (if applicable).

- a. Late Charge _____
- b. Prepayment (penalty/refund) _____
- c. Others (Specify) _____

CERTIFIED CORRECT:

(Signature of Creditor/Authorized Representative
Over Printed Name)

Position

I ACKNOWLEDGE RECEIPT OF A COPY OF THIS STATEMENT PRIOR TO THE CONSUMMATION OF THE CREDIT TRANSACTION.

(Signature of Creditor/Authorized Representative
Over Printed Name)

Date

V. AUTHORITY TO VERIFY STATUS OF ACCOUNT

TO

I hereby authorize PUREGOLD FINANCE, INC. to check the status of my account(s) for purpose of credit investigation.

Thank you for your attention.

Very truly yours,

CLIENT

ACCOUNT NO.

RECOMMENDATION	
	CREDIT INVESTIGATOR
	CI CERTIFIED TRUE AND CORRECT
	PRINTED NAME OVER SIGNATURE
	_____ APPROVED
	_____ NOTED
	STATUS