

# FIRST MACRO BANK

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## UNLAD EXPRESS LOAN

Application Form (date) \_\_\_\_\_

Branch \_\_\_\_\_

CID number \_\_\_\_\_

### PERSONAL DATA

Name \_\_\_\_\_ Cell # \_\_\_\_\_

Birth Date \_\_\_\_\_ Age \_\_\_\_\_ Gender: M \_\_\_ F \_\_\_

Residence Address \_\_\_\_\_ Land line # \_\_\_\_\_

Number of years in present address \_\_\_\_\_ Birth Place \_\_\_\_\_

Home Ownership: Rented/Non-relative \_\_\_ House owned \_\_\_ House & Lot Owned \_\_\_ W/relatives \_\_\_

Educational Attainment \_\_\_\_\_ Occupation \_\_\_\_\_

Civil Status: Single \_\_\_ Married \_\_\_ Widow/Separated \_\_\_

If Married, please fill:

Spouse Name \_\_\_\_\_ Birth Place \_\_\_\_\_

Occupation of Spouse: Permanently employed \_\_\_ Self Employed \_\_\_ Contractual \_\_\_ None/ other \_\_\_\_\_

Number of dependents: \_\_\_\_\_

Who referred you to FMB? Nobody \_\_\_ Current borrower \_\_\_

Do you have barangay/ municipal Record? y/n \_\_\_\_\_

Do you have barangay clearance right now? y/n \_\_\_\_\_

### CREDIT HISTORY and OUTSTANDING OBLIGATIONS:

Total Number of Previous Paid Loans from all other Lenders for more than 12 months \_\_\_\_\_

Current Outstanding Obligation and Loans that are fully paid for the past 12 months

Creditors, Address	Date borrowed	Amount	Collateral	Balance	missed
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

### BUSINESS DATA (if more than 1 business, have another sheet to answer below for the other)

How many businesses do you have? \_\_\_\_\_

Business Name (if any): \_\_\_\_\_

Business Address: \_\_\_\_\_ Business Phone # \_\_\_\_\_

Type of Main Business: \_\_\_\_\_ Number of years in business \_\_\_\_\_

Business Location: Barangay \_\_\_\_\_ Poblacion \_\_\_\_\_ Public Market \_\_\_\_\_

Business Space: Owned \_\_\_ Leased \_\_\_ Rented \_\_\_

Type of Registration, if any: Barangay Permit \_\_\_\_\_ Mayor's Permit \_\_\_\_\_ None \_\_\_\_\_

Number of salaried employee in the business: Full Time \_\_\_ Part Time \_\_\_

Travel Time between business place and FMB Branches (minutes): \_\_\_\_\_

Transportation cost between Business and FMB Branch (one round-trip): P \_\_\_\_\_

Number of Micro enterprise in the Street or Public Market: \_\_\_\_\_

Business Trends: Slow Months \_\_\_\_\_ Regular Months \_\_\_\_\_ Peak months \_\_\_\_\_

Frequency of Sales: Daily \_\_\_ Weekly \_\_\_ Less than weekly \_\_\_

### MERCHANDISE INVENTORY: (if more than 1 business, have another sheet to answer below for the other)

Average Value of the Business Inventories/ Stocks P \_\_\_\_\_

Average Value of the Business Assets: P \_\_\_\_\_

Amount of Cash on Hand in the Business: P \_\_\_\_\_

How much do you think you can pay weekly: P \_\_\_\_\_

### CASH FLOW ANALYSIS: (if more than 1 business, have a separate sheet to compute for business sales and expenses of the other)

	Daily	Weekly	Monthly
Total Business Income:	1 _____	_____	_____
	2 _____	_____	_____
	3 _____	_____	_____
Total Business Expenses:	1 _____	_____	_____
	2 _____	_____	_____
	3 _____	_____	_____
Total Household Income:	_____	_____	_____
Total Household Expenses:	_____	_____	_____

**SAVINGS HISTORY:**

Number of Years Saving in FMB: \_\_\_\_\_

Amount of Applicant's Savings in:

Macro Plus \_\_\_\_\_ Macro Check \_\_\_\_\_  
 Micro Savings \_\_\_\_\_ Macro Savings \_\_\_\_\_

Amount of savings of other Household Member in FMB: P \_\_\_\_\_

Amount of Savings of Applicant in other Banks: P \_\_\_\_\_

**PERSONAL PROPERTIES:**

Description	Date Acquired	Acquisition Cost	Current Value	Outstanding Balance
TV <input type="checkbox"/>	_____	_____	_____	_____
VCD/ DVD <input type="checkbox"/>	_____	_____	_____	_____
Karaoke/ Component <input type="checkbox"/>	_____	_____	_____	_____
Refrigerator <input type="checkbox"/>	_____	_____	_____	_____
Washing Machine <input type="checkbox"/>	_____	_____	_____	_____
Other <input type="checkbox"/> _____	_____	_____	_____	_____
<b>TOTAL</b>			_____	_____

**REMITTANCES:**

Average amount of Monthly Remittances: \_\_\_\_\_ None \_\_\_\_\_

**PROOF OF PAYMENT (bills available):**

	Applicant/husband name	Paid on time
Water _____	<input type="checkbox"/>	<input type="checkbox"/>
Electricity _____	<input type="checkbox"/>	<input type="checkbox"/>
Telephone _____	<input type="checkbox"/>	<input type="checkbox"/>
Others _____	<input type="checkbox"/>	<input type="checkbox"/>

**LOAN REQUEST:**

Amount of Loan Applied for: \_\_\_\_\_ P (\_\_\_\_\_)

Purpose of Loan: \_\_\_\_\_

Proposed Loan Term (No. of Weeks/ Months): \_\_\_\_\_

**LOAN CO-MAKERS:**

Name	Occupation	Address	Relationship
_____	_____	_____	_____
_____	_____	_____	_____

**REFERENCES:**

Name of at least one person for each category who knows you, your business, or your credit record very well.

Category	Name	Address	Relationship
Moral Character	_____	_____	_____
Business	_____	_____	_____
Credit record	_____	_____	_____

**AUTHORIZATION**

I confirm that the above information is true and correct to the best of my knowledge. I am aware that any false statement may be an immediate cause for denial of this loan application. In connection with this application, I authorize First Macro Bank – UNLAD Program to obtain such other information as may be required. This authorization includes obtaining information from suppliers, banks, and all other creditors while releasing these institutions from liability under and all bank secrecy laws.

SIGNATURE OF APPLICANT: \_\_\_\_\_ DATE/PLACE: \_\_\_\_\_

SIGNATURE OF SPOUSE: \_\_\_\_\_ DATE/PLACE: \_\_\_\_\_