

BUSINESS LOAN APPLICATION FORM
BORROWER'S INFORMATION

Name of Business/Firm: _____

TIN: _____ SSS: _____ Years in operation: _____

Business address: _____ Contact No.: _____ Owned. Length of stay _____
 Rented

Factory/branch address: _____ Contact No.: _____ Owned. Length of stay _____
 Rented

Nature of business: _____ Type of business: Sole Proprietorship Corporation
 Partnership

LOAN DETAILS

Amount: _____ Term: _____ Fixing Period: _____

Purpose of Loan: Working Capital Construction/renovation of office/business facilities Business expansion
 Acquisition of property for business Refinancing of business loan Other (please specify) _____
 Property will serve as collateral Purchase of fixed assets or equipment _____
 Property will not serve as collateral

COLLATERAL DETAILS

Collateral 1

Property Address: _____

Present registered owner: _____ Contact person: _____

TCT/CCT No.: _____ Contact No.: _____

Type of Collateral: House and lot Condominium Others
 Lot only Commercial building
 Townhomes Mixed commercial/residential _____

Collateral 2

Property Address: _____

Present registered owner: _____ Contact person: _____

TCT/CCT No.: _____ Contact No.: _____

Type of Collateral: House and lot Condominium Others
 Lot only Commercial building
 Townhomes Mixed commercial/residential _____

CO-BORROWER / MORTGAGOR / CO-MORTGAGOR INFORMATION

Co-borrower Mortgage Co-mortgagor

Name (First Middle Last) _____ Position in company: _____

SSS/GSIS: _____ TIN: _____ Citizenship: _____

Birthdate (mm/dd/yyyy): _____ Birth place: _____ Contact No.: _____

Gender: Male Single Widow / widower
 Female Married

No. of dependents: _____ Highest educational attainment: _____

Permanent (Address 1): _____ Length of stay: _____ yrs
 Present (Address 2): _____ Length of stay: _____ yrs

Residence is: Owned Rented Living with parents Mortgaged

Tel. No. _____ Fax No. _____

Mobile No. _____ Email address: _____

Preferred Mailing Address: Address 1 Address 2

SPOUSE INFORMATION

Name (First Middle Last) _____

SSS/GSIS: _____ TIN: _____ Citizenship: _____

Birthdate (mm/dd/yyyy): _____ Birth place: _____ Contact No.: _____

Birthdate (mm/dd/yyyy): _____ Birth place: _____ Contact No.: _____

Highest educational attainment: _____ Current Employer/Business: _____

<input type="checkbox"/> Co-borrower Name (First Middle Last) _____	<input type="checkbox"/> Mortgagor _____	<input type="checkbox"/> Co-mortgagor Position in company: _____
SSS/GSIS: _____	TIN: _____	
Birthdate (mm/dd/yyyy): _____	Birth place: _____	Citizenship: _____
Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female	Civil status: <input type="checkbox"/> Single <input type="checkbox"/> Married	<input type="checkbox"/> Widow / widower
No. of dependents: _____	Highest educational attainment: _____	
Present address: _____		Length of stay: _____
Residence is: <input type="checkbox"/> Owned <input type="checkbox"/> Rented <input type="checkbox"/> Living with parents <input type="checkbox"/> Mortgaged	Tel. No. _____ Mobile No. _____	Fax No. _____ Email address: _____
SPOUSE INFORMATION		
Name (First Middle Last) _____		
SSS/GSIS: _____	TIN: _____	Citizenship: _____
Birthdate (mm/dd/yyyy): _____	Birth place: _____	Contact No.: _____
Birthdate (mm/dd/yyyy): _____		

LOANS WITH OTHER BANKS AND FINANCIAL INSTITUTIONS

BANK	TYPE OF CREDIT	LOAN AMOUNT	MO. PAYMENT	OUTSTANDING BAL	MATURITY	STATUS

BANK REFERENCE

BANK	ACCT NO.	TYPE OF ACCT.	DATE OPENED	AVERAGE BALANCE

TRADE / PERSONAL REFERENCES

NAME	RELATIONSHIP (Supplier / Customer / Personal)	ADDRESS	CONTACT NO.

UNDERTAKING

By signing below, I/we hereby confirm that the information above and documents I/we have given are true and correct, and I/we authorize KCFC to verify and investigate the same from whatever source it may consider appropriate.

I/we understand that my falsifying any of the above information, including the enclosed/attached documents, if any, is sufficient ground for legal action against me/us and the rejection of my/our application. I/we further understand that should my/our application be denied, KCFC has no obligation on its part to furnish me/us with the reason for such rejection and/or to return my/our form and documents.

I/we also confirm that the proceeds of the loan I/we have applied for shall not be used in any speculative, illegal, and/or criminal activity. I/we likewise authorize KCFC to disclose information relating to the loan granted to me/us to other financial institutions, credit information bureaus and any other organization performing similar functions.

I/we confirm that I/we have read and understood the terms and conditions herein provided and that I am/we are entering into this transaction with my/our full consent, such that I am/we are considered indebted to KCFC upon receipt of the loan proceeds.

Finally, I/we also hereby acknowledge and authorize: 1) the regular submission and disclosure of my Basic Credit Data (as defined under Republic Act No. 9510 and its Implementing Rules and Regulations) to the Credit Information Corporation (CIC) as well as any updates or corrections thereof; and 2) the sharing of my basic credit data with other lenders authorized by the CIC, and credit reporting agencies duly accredited by the CIC.

Authorized Signatory
Signature over printed name/Date

Authorized Signatory
Signature over printed name/Date

Authorized Signatory
Signature over printed name/Date

THIS PORTION IS FOR KCFC USE ONLY

Received from loan applicant	Sent to/date:	Received by:	Approved / Disapproved / Deferred
By/date:	Sent by:	Date:	Date:

REMARKS / ENDORSEMENT FROM LOAN OFFICER:

KOMPASS CREDIT AND FINANCING CORPORATION
BUSINESS LOAN APPLICATION CHECKLIST

A. WHO MAY APPLY

1. Sole proprietorship, partnership or corporation (at least 60% Filipino-owned).
2. With proven business track record . positive net income / retained earnings for the past 3 years.
3. Owner is at least 25 years old but not more than 65 years old.
4. Business must be registered with DTI or SEC.

Date submitted

Received by

B. BASIC REQUIREMENTS

- Completely filled out and signed application form
- Photocopy of one (1) valid government-issued ID with signature and photo
- Marriage contract of all parties to the transaction, if applicable

C. FOR BUSINESS ENTITY

- Photocopy of audited financial statements (AFS) for the last three (3) years
- Business background / company profile
- Bank statements or photocopy of passbook for the past six (6) months

PARTNERSHIP

- Articles of Partnership
- Certificate of Business Registration issued by SEC

CORPORATION

- Certificate of Business Registration issued by SEC
- Latest amended Articles of Incorporation and By-Laws
- List of elected officers
- Board Resolution or Secretary's Certificate

D. COLLATERAL DOCUMENTS

- Photocopy of TCT/CCT
- For Construction
- Building Plan or Floor Plan
 - Bill of materials and labor cost
 - Building specifications certified by an Architect / Civil Engineer

Others

- Collateral appraisal authorization
- Credit and financial information authorization
- Copy of Lease Contracts and Title Income from rented/leased properties, if applicable
- For refinancing/loan take out, statement of account and official receipt for the last three (3) months
- Appraisal fee

AFTER APPROVAL OF APPLCIATION

- Original owner's duplicate copy of TCT/CCT
- Original Tax Certificate
- Photocopy of latest full year Real Estate Tax Receipt (RETR)
- Latest Copy of Tax Declaration on Land and Improvement

* Please note that additional requirements may be asked based on the nature of the borrower's profile / account / collateral type