(Please read the succeeding Promissory Note before filling up this form)

71	New Private Employe VER	e	1	FILLED UP BY THE A  ☐ Renewal  ☐ Government (CORP) Er					ay Offic	cial		
First Name Address			М	iddle Name		Las		Last Name	Last Name			
					Т	Γel No.		Zip Code	Mo	bile Number		
Email Address				Provincial Address							Tel No.	
TIN SSS/GSIS No.				Birthdate (MM/DD/YYYY	)	Age		Gender □ Male □ Femal	le	Civil Status	Married □ V	Vidow
SPOUSE INFORMAT	ION							_ IVIGIO _ I OIIIG		- omgle - i	viai i i ca c	· idow
First Name Middle Nam			Name		L	Last Name			Birthdate (MM/DD/YYYY)			Age
EMPLOYMENT DETA	ILS	1						<u> </u>				
Co. Employee ID No. Department Po			Posi	tion		Position Type  ☐ Rank & File ☐ Officer ☐ Elected			End of Term (For Elected (MM/DD/YYYY)			Only)
Years in Service	ars in Service Terms of Contract		Gross Pay			let Pay			Bank Account No			
Amount of loan to be ap	pplied:			Term of loan:								
				Name and Ci		of Da						
				Name and Si	_							
Firet Name		Middle N	lame	TO FILLED UP	TO FILLED UP BY CO-MAKER  Last Name							
First Name Middle Nam			anie		'	Last Name						
Address					Tel No. Zip			Zip Code	Mol	bile Number		
Email Address				Provincial Address				-			Tel No.	
TIN SSS/GSIS No.			Birthdate (MM/DD/YYYY) Age				Gender □ Male □ Femal	le	Civil Status  ☐ Single ☐ I	Married □ V	Vidow	
SPOUSE INFORMAT	ION											
First Name		Middle N	Name		L	Last Name			Birthda	ate (MM/DD/Y	YYY)	Age
EMPLOYMENT DETA												
Co. Employee ID No.	Departmen		Position			Position Type ☐ Rank & File ☐ Officer ☐ Elected			End of Term (For Elected Only) (MM/DD/YYYY)			
Years in Service	Terms of Contrac	s of Contract Gross Pay		Pay	Net F ₱	let Pay			Bank Account No			
<u>'</u>												
				Name and Signature			-Maker	,				
OF THE PHILIPPINES (to branches without need of to start onmonthly/semi-monthly in	the "Bank") at its notice or deman 2 until fu arrears on the s	s principal nd, the sur Ily paid. same day a	office n of Pl I/We fu as the	principal borrower located at Land Bank Pla ESOS (P)\(\frac{1}{2}\) (urther agree to pay interemonthly/semi-monthly amough automatic deduction	and of the "Lest on ortiza	co-maker _ 598 M.H. d _oan"), in ed n the Loan a ations; provi	el Pilar o qual mont at a fixed ided, how	or. Dr. J. Quinto hly/semi-monthly I rate of vever, that the pa	os Stre y amor pe aymen	ets, Malate, M rtizations on ea rcent ( %) <sup>3</sup> nt of the intere	lanila or at ach day of per annur st first bec	any of its the month, m, payable oming due
restructuring thereof, the Bank's overall cost of fu exchange rate fluctuation amortization payment foll receipt of the Bank's noti prepay the Loan as here	re are changes inding/maintainings and changes in owing such notice of interest adjoint provided, the linterest rate. Manages in the contract of the linterest rate.	in the inte g the Loan n the finan ce. Should justment, p Bank ma fly/Our failu	rest rand or in cial made of the color or color	ed herein may be increased the prescribed by law or the termediation on account of arket. I/We shall be notified disagree with the interest the Loan in full together was option, consider the Loan of the notice withing the contract of the property of the prescribed the prescribed of the prescribed by law of the prescribed by law of the prescribed of the prescribed of the prescribed by law of th	ne Moed or as added of the adjustion of the adjustion of the added of	onetary Boa a result of the increase atment, I/we accrued inter s due and	any spector of the any spector decreed shall so the stand and address and address the stand and address the stand and address the stand and address the stand address the stan	Bangko Sentral cial reserve requase which shall the inform the Bank all other charges ble, unless I/we	I ng Pa uireme take ef in writ which advis	ilipinas or ther ints, credit risk ffect on the imi ing and, within may be due t e the Bank in	e are char s, collateral mediately s thirty (30) hereon. If writing tha	business, succeeding days from I/we fail to at I/we are

unpaid.

In obtaining the Loan, I/we hereby represent and warrant the following:

- g the Loan, I/we hereby represent and warrant the following:
  I/We am a regular/permanent employee/elected official/co-terminus/ appointed official of (Name of Employer/Agency)<sup>4</sup>
  I/We have no past due outstanding with the Bank and/or with other creditor/s;
  I/We have no pending application for retirement or I/we am not due for retirement during the term of the Loan;
  I/We have no pending administrative or criminal case or electoral protest filed against me; and

- All information furnished to the Bank is full, complete and true.

I/We hereby agree that in the event (i) I/we fail to pay the Bank when due, any amount which I/we obligated to pay under this Note and other documents contemplated herein, or (ii) any representation or warranty made hereunder or under any certifications, applications for loan or other documents given to the Bank in connection herewith is shown to have been incorrect and misleading in any material respect, or (iii) failure to perform or violates any of the covenants and any provisions of this Note, or (iv) separation or termination from my present Employer/Agency, then, the Bank may, at its option, declare the principal amount, including the accrued interest and other charges on the Loan, if any, (including those that may be due by acceleration, (the "Obligations") to be forthwith due and payable, without necessity of notice or demand. In view of this, The Bank may, at its option, apply the principle of compensation as a mode of extinguishment of obligation. For this purpose, the Bank is hereby authorized to debit from my deposit and other accounts/credits/securities under the control or possession of the Bank, to be applied as partial/full payment of the Obligations upon the occurrence of all requisites of compensation. The Bank has the option to apply the principle of compensation to the payment of any of my obligations to the Bank (whenever I/We have several obligations to the Bank including, but not limited to my/our Obligations hereunder), whether or not any one of such obligations is more onerous than the others. Further, I/we hereby authorize my/our Employer/Agency to deduct from my/our salaries, bonuses, separation, gratuity fee, retirement benefits and all other benefits due to me/us, any amount to fully settle the Obligations.

Indicate amount in figures

<sup>&</sup>lt;sup>2</sup> Start of monthly/semi-monthly amortization

Interest rate

<sup>&</sup>lt;sup>4</sup> Name of Employer/Agency

I/We hereby agree that in case of my transfer of work station within the same agency, (a) my/our account shall be transferred to the Bank's servicing branch nearest my new work station (if necessary); (b) my/our servicing branch shall transfer the outstanding loan balance to new servicing branch; (c) my/our new servicing branch shall deduct the loan amortization from my payroll account.

I/We may prepay, without penalty, all or part of the Loan; provided, that partial prepayment shall be applied in the next amortization due or in the inverse order (i.e. to the last maturing amortization or installment of principal).

I/We hereby undertake to shoulder all fees and charges relating to this Note such as, but not limited to, Credit Life Insurance (CLI) premium, documentary stamp tax and system fees, which amount shall be automatically deducted from the loan proceeds thereof. I/We hereby agree that proceeds of the CLI shall be applied to the full satisfaction of my/our Obligations with the Bank, excess if any, shall be payable to my/our beneficiary/ies reflected in my GSIS or SSS membership record. I/We hereby agree that the beneficiaries declared in my/our GSIS/SSS insurance policy shall be the same beneficiaries of Group Credit Life Insurance applied for. I/We hereby understand that the insurance applied for will not become effective until the application is approved by the Insurance Company at its Home Office.

The acceptance by the Bank of payment on the Loan or any portion thereof after due date shall not be considered as extending the time for payment thereof or a modification of any of the conditions hereof. Any interest rate adjustment shall not deemed as a novation or amendment of my/our obligations under this Note or prejudice the Bank's rights or remedies hereunder.

Should it be necessary to collect on this Note through an attorney, I/we hereby expressly agree to pay an amount equivalent to ten percent (10%) of the total amount due on this Note as and for attorney's fees, exclusive of all costs and fees allowed by law. I/We hereby expressly submit to the exclusive jurisdiction of the proper courts of Manila, Philippines, in the event of litigation arising from this Note.

I/We hereby understand that the Bank, as a result of its evaluation or assessment of my online loan application, may change the loanable amount or the term of loan that I/we applied for or may deny my/our mobile/online loan application without obligation on its part to notify me/us of the reasons of such denial.

I authorize LANDBANK, its agents, representatives, and outsourced service providers ("Bank"), to collect, process, use, update or disclose my personal information in accordance with its Data Privacy Statement, the Data Privacy Act, and bank secrecy laws, to provide the products and/or services or implement the transactions which I have requested, to establish, confirm, review or update my record, to manage my account, to market its products and services, to conduct customer risk, capacity and suitability assessment, audit, market research, and other legitimate business purposes, and to comply with its reporting obligations under applicable laws, rules and regulations. I authorize the Bank to collect, process, disclose, or verify, my personal information from any person or entity that the Bank may deem necessary including, but not limited to, credit bureaus, financial institutions, and government authorities. I agree to hold the Bank and the persons or entities from whom it may obtain, or with whom it may disclose or verify my personal information free and harmless from any liability arising from the use of any such information. The consent provided herein shall remain valid for the duration (from loan application to the settlement of my account), and even after the termination, of the products and services availed by me, as may be required for legal, regulatory or legitimate business purpose. I confirm that I am aware that under the Data Privacy Act, I have (a) the right to withdraw the consent hereby given or to object to the processing of my personal information provided there is no other legal ground or overriding legitimate interest for the processing thereof; (b) right to reasonable access, (c) right to rectification, and (d) right to erasure or blocking of my personal information subject, however, to the conditions for the legitimate exercise of the said rights under the Data Privacy Act and its Implementing Rules and Regulations, and subject further to the right of the Bank to terminate the product or se

right of the Bank to terminate the product or servi	ce availed by me should I withdraw my consent c	or request_the removal of my	personal information.				
Signature Over Printed Name of A (DATE)	pplicant/Borrower	Signature Over Printed Name of Co-Maker (DATE)					
	TO BE FILLED UP BY THE	EMPLOYER					
0/7	CERTIFICATION						
Office: This Office certifies that:	Date:						
	natures of applicant borrower and co-maker are a	authentic;					
	ker; ployees of this Office and have in the service for	at least one year except elec	cted officials and are not on leave of				
	ve and/or criminal charges against them; for retirement or are not due for retirement within	the term of the loan:					
□ are up-to-date to the paymen		the term of the loan,					
	take-home-pay of not less than P a	fter statutory deductions and	net of all loan amortizations including				
This Office certifies that the net	r (except for Barangay Officials) -take-home-pay of the applicant/borrower	as of	amount to PESOS				
	(₱). stalment/amortization due on the loan of the borro	Nuor.					
,	uction by LANDBANK via DMVAL Facility; or	ower.					
	uction and remit to LANBANK not later than five (	(5) banking days after payrol	I date.				
Name in Print Designation Signature of Authorized Signatory of the Employer							
			- 3				
	TO BE FILLED UP BY LAN	NDBANK					
EXISTING LOAN: Borrower	EXISTING LOAN: Agency/Entity as of		DOCUMENT CHECKLIST				
Date Granted :	Total Outstanding Balance ₱		<ul><li>( ) Photocopy of Company ID</li><li>( ) Photocopy of Payslips</li></ul>				
Amount Granted :P Outstanding Balance :P			Certificates of:				
Arrearages :P		% %	( ) MNTHP ( ) Honorarium				
	Combined Past Due/Rate		<ul><li>( ) Nature of Appointment</li><li>( ) Others</li></ul>				
	5						
Processed by:	Reviewed by:		Approved by:				
	SPALL I		A 650				
	RN to before me on	and at	, Affiant exhibited to				
me his/her competent evidence o	ridentity as indicated below.						
Borrower's Name	Government Issued ID No.	Issuer/Expiry					
Bollower 3 Name	COVERNMENT ISSUED IN INC.	100001/ EAPITY					
		NOTAR	Y PUBLIC				
Doc No		NOTAK	I I OBLIC				
Page No							
Book No							
Series of 20							