

BDO Home Loan Application Form

APPLICATION FORM FOR INDIVIDUALS

Existing BDO Client? Yes No
 If yes, type of relationship: Deposit Credit Card Personal Loan
 Auto Loan Home Loan Others _____

REFERRAL INFORMATION

Unit/Branch: _____ Account/Branch Officer: _____
 Developer: _____ Broker: _____

LOAN DETAILS

Loan Amount: _____ Purpose of Loan:
 Purchase of Vacant Lot
 Purchase of House and Lot
 Purchase of Townhouse
 Purchase of Condominium Unit
 Refinancing/Take out from _____
 Renovation/House Improvement
 Construction of House
 Reimbursement of Acquisition Cost
 Equity
 Others: _____

Term: _____
 Interest rate fixed for _____ year/s

COLLATERAL DETAILS

Property Address (No. / Street / Barangay or Municipality / City / Province)

 TCT / CCT No.: _____ Present Registered Owner: _____
 Contact Person: _____ Telephone No.: _____

PERSONAL DETAILS

Name: _____ Birthdate: _____
 (Last) (First) (Middle) (MM/DD/YYYY)
 Age: _____ Marital Status: _____ TIN _____
 Sex: _____ Single _____ SSS. No. _____
 Male Female Married _____ yrs. GSIS No. _____
 Citizenship: _____ Widower/er _____ yrs.
 Separated _____ yrs.

Present Residence Address (No. / Street / Barangay or Municipality / City / Province)

 Zip Code: _____

Residence is: Owned Living with Parents/Relatives Mortgaged
 Rented Co-Owned Others

Local Residence Address (for immigrant/OFW)

Previous Residence Address (No. / Street / Barangay or Municipality / City / Province)

Zip Code: _____

Length of Stay in Present Address _____ Years _____ Months

Length of Stay in Previous Address _____ Years _____ Months

Residence Tel. No.: _____ Office Tel. No.: _____

Mobile Phone No.: _____ Fax No.: _____

Email Address: _____

No. of Dependents: _____

No. of Children in: _____ Elementary _____ Highschool
 _____ College _____ Not yet studying

Highest Educational Attainment: _____

Degree: _____

School/University: _____

SPOUSE DETAILS

Name: _____ Birthdate: _____
 (Last) (First) (Middle) (MM/DD/YYYY)
 Citizenship: _____ Age: _____ TIN _____
 Office Tel. No.: _____ Fax No.: _____ SSS. No. _____
 Mobile Phone No.: _____ GSIS No. _____
 Email Address: _____
 Highest Educational Attainment: _____
 Degree: _____
 School/University: _____

SOURCE OF INCOME

	BORROWER	SPOUSE/CO-BORROWER/ CO-MAKER
Employment Type	<input type="checkbox"/> Employed Private <input type="checkbox"/> Employed Government <input type="checkbox"/> Self-employed with Business <input type="checkbox"/> Self-employed Professional <input type="checkbox"/> Immigrant <input type="checkbox"/> OFW <input type="checkbox"/> Retired <input type="checkbox"/> Others _____	<input type="checkbox"/> Employed Private <input type="checkbox"/> Employed Government <input type="checkbox"/> Self-employed with Business <input type="checkbox"/> Self-employed Professional <input type="checkbox"/> Immigrant <input type="checkbox"/> OFW <input type="checkbox"/> Retired <input type="checkbox"/> Others _____
EMPLOYED		
Employer		
Address		
Position		
Years of Employment		
Previous Employer		
Position		
Years in		
Previous Employment		

BUSINESS

Business Name _____
 Address _____
 Years in Operation _____
 Type of Business _____
 Nature of Business Single Prop. Partnership Single Prop. Partnership
 Corporation Cooperative Corporation Cooperative

MONTHLY INCOME DETAILS

	BORROWER	SPOUSE/ CO-BORROWER/ CO-MAKER	TOTAL
Salary			
Business Income			
Commissions			
Rental Income			
Others:			
TOTAL			

FOR BDO USE ONLY

LOAN ACCOUNTS

Type of Loan:	Type of Loan:
Bank / Financial Institution:	Bank / Financial Institution:
Original Amount	Original Amount
Monthly Payment	Monthly Payment
Outstanding Balance	Outstanding Balance
Maturity Date	Maturity Date

CREDIT CARDS

Credit Card Issuer	Credit Card Issuer
Card Number	Card Number
Credit Limit	Credit Limit
Member Since	Member Since
Expiry Date	Expiry Date
Average Monthly Payment	Average Monthly Payment

BANK ACCOUNTS

Bank		
Type of Account		
Account Number		
Date Opened		
Co-Depositors (if any)		
Average Balance		

OTHER ASSETS

Type of Property / Investment (e.g. car, house)		
Location/Description Estimated Value / Size (sqm.)		

PERSONAL REFERENCES

Name	Relationship	Address	Telephone No.

ATTORNEY-IN-FACT/LOAN ADMINISTRATOR

Name: _____

Address: _____

Telephone No.: _____

Relation to Borrower: _____

1. I/We hereby certify that the information contained herein is/are true and correct and shall form part of the loan documents.
2. I/We authorize Banco de Oro to conduct, through its representative accredited appraisers, an appraisal of any or all of the collateral to be used for this loan. I/We also agree that the Appraisal Report will be forwarded directly to the Bank for its sole use only.
3. Any information, given by me or other persons I authorize, which is not true or accurate, will automatically cause Banco de Oro Universal Bank to reject my loan or cancel its approval.
4. I/We agree that this loan application shall be subject to Central Bank circular, rules, regulations and policies of the Bank and undertake to comply with/submit all the loan requirements.
5. I/We authorize the Bank to obtain relevant information as it may require concerning this application from other institutions/persons and agree that it shall remain the Bank's property whether or not the loan is granted.
6. I/We hereby expressly waive all statutory or regulatory provisions governing confidentiality of bank transactions and further authorize the Bank to conduct random verification with the BIR in order to establish authenticity of the ITR and accompanying financial documents submitted.
7. In case of disapproval, I/We understand that Banco de Oro is under no obligation to disclose the reason/s for such disapproval.
8. The undersigned further certify that the proceeds of the loan, if this application is approved, will be used solely for the purpose stated in the application.

_____	_____
BORROWER	SPOUSE / CO-BORROWER / CO-MAKER
_____	_____
DATE	DATE

CHECKLIST OF SUPPORTING PAPERS ATTACHED TO THIS APPLICATION

A. LOCAL EMPLOYMENT

- Latest Income Tax Return and/or Form 2316
- Latest full month payslip OR Certificate of Employment and Income (indicate Employment Status, Length of Service and Compensation Breakdown)

B. EMPLOYMENT ABROAD

- Latest Crew Contract (for seamen)
- Employment Contract duly authenticated by Philippine Consulate (for nurse/contract workers)
- Proof of remittance OR allotment slips OR payslips for the past three (3) months

C. OWN BUSINESS

- Income Tax Return for the last two (2) years
- Financial Statements for the past 2 years (Audited and, if applicable, In-House)
- Any of the following:
 - Certificate of Business Registration with Department of Trade and Industry (DTI)
 - Copy of SEC Registration/Articles of Incorporation/By-laws (for corporate business)
 - Copy of SEC Registration, Articles of Partnership (for partnership)
- Statement of Account or photocopy of passbook for the past six (6) months
- List of major suppliers and customers with contact information (at least 3)
- Business Background/Company Profile (if applicable)

D. COLLATERAL PAPERS FOR REAL ESTATE

- Copy of TCT / CCT
- Lot Plan & Vicinity Map Certified by a Geodetic Engineer

E. FOR CONSTRUCTION LOANS

- Building Plan or Floor Plan
- Bill of Materials
- Building Specification Certified by Architect/Civil Engineer

F. OTHERS

- Owner's Collateral Appraisal Authorization
- For refinancing/loan take-out, statement of account and official receipts for the last six (6) months
- Copy of Lease Contracts & Title for income from rented/leased properties (if applicable)
- Marriage Contract
- Valid ID
- Appraisal Fee

G. POST-APPROVAL REQUIREMENTS

- Original copy of TCT/CCT
- Latest copy of Tax Declaration on land and improvement
- Updated Real Estate Tax Receipts
- Original Tax Clearance
- Master Deed of Declaration (for condominium)