

CEBU CFI COMMUNITY COOPERATIVE
Capitol Compound, Cebu City

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

NAME OF BORROWER: _____

ADDRESSES: _____

1. LOAN GRANTED (Amount to be financed) _____ **P** _____ **(A)**

2. FINANCED CHARGES

	Not Deducted From	Deducted From
	Proceeds of Loan	
a. Interest 9 % p.a from ___ to		
() Monthly () Annual		
() Quarterly () Semi -Annual		
b. Non-Interest Charges		
c. Commitment Fee		
d. Guarantee Fee		
e. Other Charges incidental to the extension of Credit (Specify)		

Total finance charges	P	P (B)

3. NON-FINANCE CHARGES

a. Insurance Premium		
b. Taxes		
c. Documentary/Science Stamps		
d. Notarial fees		
e. Other (Specify)		
Service Fee		
CLPP		
Total non-finance charges	P	P ©

4. TOTAL DEDUCTIONS FROM PROCEEDS OF LOAN (B PLUS C)

(D)

5. NET PROCEEDS LOAN (A LESS D)

P (E)

6. PERCENTAGE OF FINANCE CHARGES TO TOTAL AMOUNT

FINANCED (Computed in accordance with Subsec. X 301.1) %

7. EFFECTIVE INTEREST RATE

(Method of Computation attached) %

8. SCHEDULE OF PAYMENT

a. Single payment due on _____
(Date)

b. Total Installment Payments
 Payable _____ in months/year **P**
 (no. of payments)
 at P _____ each payment

9. COLLATERAL -THRU AUTOMATIC PAYROLL DEDUCTIONS SCHEME

This loan is wholly /partly secured by (Check):

_____ Real Estate _____ Chattels
 _____ Government Securities _____ Unsecured (Thru DEP-ED's APDS)

10. ADDITIONAL CHARGE IN CASE CERTAIN STIPULATIONS ARE NOT MET BY THE BORROWER.

Nature	Amount

CERTIFIED CORRECT:

(Signature of Creditor /Authorized)
Representative over Printed Name

Position

I ACKNOWLEDGE RECEIPT OF A COPY OF THIS STATEMENT PRIOR TO THE CONSUMATION OF THE CREDIT TRANSACTION AND THAT I UNDERSTAND AND FULLY AGREE TO THE TERMS AND FULLY AGREE TO THE TERMS AND CONDITIONS THEREOF.

(Signature of Borrower over Printed Name)

Date: _____

- Notice to Borrower:
- 1.) You are entitled to a Copy this paper which you shall sign.
 - 2.) Disclosure on loan is computed on the "add-on-method" interest rate while charges
 - 3.) Items with mark "x" are not allowed under Dep-Ed's Automatic Payroll Deductions Scheme.

