AGRICULTURAL GUARANTEE FUND POOL

EDNA A. ATIENZA Executive Director

GFP

AGRICULTURAL GUARANTEE FUND POOL (AGFP)

ESTABLISHMENT

The AGFP was established by virtue of Administrative Order No. 225-A issued on May 26, 2008.

MANDATE

- Mitigate the risks involved in agricultural lending through the provision of guarantee
- Encourage partner lending institutions to extend unsecured agricultural food commodity production loans to small farmers and fisherfolk (SFF)

LEAD AGENCY

Department of Agriculture

INSTITUTIONAL PROGRAM MANAGER

Land Bank of the Philippines

FUND COMPOSITION



Organization and Management

Governing Board: Exercises direction and supervision, oversee implementation and adapt strategies to ensure sustainability of AGFP

Composition:

Chairperson: Members: Undersecretary, Dept. of Agriculture Undersecretary, Dept. of Agrarian Reform Undersecretary, National Anti-Poverty Commission Asst. Secretary, Dept. of Finance Executive Vice President, LANDBANK Executive Director, Agricultural Credit Policy Council Academe Representative Partner Lending Institutions' Representative

Organization and Management

Program Management Committee (PMC):

Assists the Governing Board in the execution of its functions

Composition:

Chairperson: Co-Chairperson: Members: LANDBANK Representative Representative, Agricultural Credit Policy Council Representative, LANDBANK Representative, Department of Agriculture Representative, Department of Agrarian Reform

Organization and Management

Program Management Office (PMO):

Provides technical and administrative support to the Governing Board

Composition:

Head:Program Executive DirectorDivisions:Marketing and Accounts Management DivisionClaims and Recovery DivisionFinance and Administration DivisionInternal Audit Division

Features of the Guarantee

- ✓ Eligible loans:
 - Crop
 - Poultry
 - Livestock
 - Fishery production
- Guarantees all risk, except fraud on the part of the PLI
- \checkmark 20% risk-weighted by BSP
- \checkmark 2% guarantee fee per annum
- ✓ 85% of the principal balance at the time of claim



Eligible Lending Institutions



Eligibility Requirements

BANKS

- 1. Satisfactory credit standing with creditors, if any
- 2. CAMELS Rating of at least 3
- 3. Past Due Ratio net of valuation reserve, of not more than 15%
- 4. At least two-year track record in lending to farmers
- 5. Capital Adequacy Ratio of at least 10%
- 6. Adequate Reserve Requirement
- 7. Profitable on the year preceding the application and as of the time of application for guarantee line

Eligibility Requirements

COOPERATIVES

- 1. Registered with Cooperative Development Authority (CDA)
- 2. Satisfactory credit standing with creditors, if any
- 3. Past Due Ratio net of valuation reserve of not more than 25%
- 4. At least two-year track record in lending to farmers
- 5. Risk-asset ratio (for credit cooperative) of not less than 10%
- 6. Complete part or full-time core management team
- 7. Profitable on the year preceding the application and as of the time of application for guarantee line

Eligibility Requirements

Non-Government Organizations (NGOs)

- 1. Registered with Securities and Exchange Commission (SEC)
- 2. Satisfactory credit standing with creditors, if any
- Past Due Ratio net of valuation reserve of not more than 25%
- 4. At least two-year track record in lending to farmers
- 5. Complete part or full-time core management team
- 6. Net surplus on the year preceding the application and as of the time of application for guarantee line



GUARANTEE LINE ESTABLISHMENT

- ✓ PLI requests for AGFP Guarantee Line
- ✓ Guarantee Lines are renewable annually
- PLI may apply for additional guarantee line at any time

PhP1.1 billion maximum guarantee line to a PLI or its related interests.

GUARANTEE COVERAGE

Requests for Coverage must be:

- ✓ Within 60 days from loan release
- ✓ Undamaged crops/commodities at the time of enrolment for guarantee cover
- ✓ By batch of PNs
- \checkmark Supported by masterlist¹ of eligible borrowers

¹ Non-submission within 15 calendar days from date of payment of guarantee fee shall render the coverage null and void.

TAMANG PANAHON

GUARANTEE COVERAGE

- ✓ 60 days to enroll loans for guarantee coverage
- ✓ 15 days to submit master list of borrowers

GUARANTEE CLAIMS

Requests for Guarantee Claims must be:

- ✓ Filed within 60 days from batch maturity date
- ✓ Supported with complete documentary requirements¹:
 - List of accounts with reason for default
 - Duly accomplished PNs
 - Disclosure Statements
 - PLIs affidavit of non-payment
 - Duly received demand/collection letter issued by the PLI to the borrower
 - Statement of Account of the borrower
 - Proof of occurrence of calamity, pest or disease, if applicable

¹Non-submission of complete documents within 60 days shall result to non-payment of the batch being claimed.

TAMANG PANAHON

GUARANTEE CLAIMS

✓ 60 days to file guarantee claims and submit complete supporting documents

GUARANTEE CLAIMS

Payment of the guaranteed 85%:

- ✓ 50% after validation of enrolment of accounts
- ✓ 30% net of invalid claims after review of complete documents
- ✓ 20% net of recoveries and invalid claims, after field validation
- AGFP payment shall be applied to the principal loan of the borrower



GUARANTEE CLAIMS

Validation of Guarantee Claims:

- Claims received within the month shall be considered one Batch of Claims.
- \checkmark 20% of batch claimed for field validation
- \checkmark 10% invalid accounts will render whole batch invalid

Claims found invalid after validation:

- Treated as Accounts Receivable by AGFP from the PLI
- ✓ Must be remitted to the AGFP within 30 days from Notice, otherwise penalties shall apply



REASONS FOR INVALID CLAIMS:

- ✓ Restructured Loans
- ✓ Secured Loans
- ✓ Incomplete PNs
 - No signature
 - Undated (loan release and/or maturity date)
 - Amount of loan not indicated
 - Signature differs from another document on file
- Amount enrolled is different from amount on PN
- ✓ Ineligible borrower (not SFF)



TAMANG PANAHON

Upon Collection of Subrogated Receivables

✓ Remit to AGFP not later than the 15th day of the succeeding month

Partner Bank's Performance (As of 10.31.15)

Coverage	-	P15.244 Billion
Claims Rate	-	3.08%
Claims Paid		- P469.240 Million
Recoveries	-	P 194.399 Million
Recovery Efficiency	-	41.43%



Agricultural Guarantee Fund Pool (AGFP)

30F LANDBANK Plaza, 1598 M.H. Del Pilar cor. Dr. Quintos Sts., Malate, Manila (02) 522-0000 local 2204, 2479 or 2906

Not Enrolled for Guarantee Coverage PN Amount differs from Enrollment List

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I hereby certify that the afo	, +2.		verage based on AGFP IRR	and		158,000.00 credit policies and p	procedure and further	certify that the		amount due on the principal and interest as Attorney's fee but in no case less than ONE HUNDRED (100.00) pesos, plus cost of litigation. In the event of failure to pay the entire obligation when due, (WE bind myself/ourselves to pay the sum equivalent to TWO (2%) percent per month of the outstanding balance of loan as penalty, plus a sum equivalent to ONE (1%) percent per month of the same outstanding balance, as additional bank charges. Unpaid and overdue interest shall be

interest.

and/or renewed evidence of ownust; p of Real and/or Personal properties mortgaged to the Juditic ist the annotation and registration of the Mortgage executed by us immediately when awarded to and/or acquired buy us. In case of judicial execution of this obligation or any it, I/WE hereby waive all rights under the

I/WE promise to submit the Torrents Title(s), Survey Plans, and/or revised Tax Declaration and new

immediately added to and become part of the principal and shall bear interest at the same rate of

In case of judicial execution of this obligation, or any it, I/WE hereby waive all inghts under the provisions of Section 12, Rule 39 of the Rules Of Court, as well as any defense arising out of any extension of time of payment, renewals thereof, in whole or in part, and/or partial payment on account.

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Unsigned Promissory Note

Ne, of legal age and whose signatures appear below, witnesseth: Kann, may sapat na gulang at nakalagda sa papeles na ito, sa k	harap ng kasulatang ito ay nagpapatunay at nagsasaysay na:
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P unto the said Organization within a period of (p) sa loob ng () na bu	uwan/ lingo mula sa pagkakalagda ng Kasulatang ito,
with interest rate of % per ()	months.
) na buwan.
Pumapayag kaming magbayad ng karagdagang halaga para s	ero aro any, as well-as litigation foes, if the Organization so decides as andwaling pagbabapad ng aming utang, at ng anumang bapad paglilitis his loan contract. ngilla ang aming pagkakautang na isinasaad sa kontratang ito ng pagkakautan
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Guarantee Policy of the Organization.	
Guarantee Policy ng Organisasyon.	
We hereby agree and authorize	to encumber, assign or sell to any person or entity any right
Kami ay pumapayag at binibigyan ng pahintulot ang.	na isangla, itakda o ipagbili sa sinuman o alinmang
anumang karapatan which we have under this note, mortgage or pledge or other end	sumbrances constituted in favor of
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pursuant to the provisions of loan agreement and this note. Na nakasaad sa kasunduang ito ng pagkakautang.	
The consent herein granted is recognized and acknowledged by	y us as a waiver for all intents and purposes of whatever right. Langgap namin bilang pagpapatunay sa aming lapunin at hangarin sa kun
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Unsigned Promissory Note

Kand may sapat na gulang at hakalaguu su pupetes ne moj ou the	rap ng kasulatang ito ay na	papatunay a	nagsasaysay nu.
THAT, we are jointly and solidarity indebted in the sum of	IXTY THOUSAND	PESDS	ONLY
THAT, we are jointly and solidarily indecide in the second	L. C. C.		
(P), salaping Pilipino, sa			
THAT, we shall pay during weekly meeting the sum of		1	A THE PARTY CARD OF THE AND A THE PARTY OF T
No so aming Engruhang pagpupulong ay magbabayau kum su	ng halagang	weeks from th	he execution hereof,
(p) unto the said Organization manual p	van/ lingo mula sa pagkakai	lagda ng Kasi	elatang ito,
% per ()m	onths.	+	
Na may tubong % sa loob ng () na buwan.	1	
Bustant fratient (books to)	are any, as well as litigation	fees, if the C	organization so decides
		ning utang, a	t ng anumang bayaa paguuus
to file legal action to enforce collection of our loan covered by thi	s loan contract	no na isluasa	od w kontratang ito ng pagkakauto
kung gagawa ng legal na aksiyon ang Organisasyon upang sing	inni ang anang Pagnanan	ng na isinasa	an an annum man g
THAT we contribute equally to cover for any missed weekly loan Ipinapangako naming paghahati-hatian naming bayaran ang a	numang kulang na lingguh	ang hulog ng	aming kasamahan ayon sa Center
Ipinapangako naming pagnanan-nanan naming buyaran ang a Guarantee Policy of the Organization.	LAP.		
Guarantee Policy ng Organisasyon.			
Printer Schules S. (in plush) mage t al	to encumber, assign or sell	to any person	or entity any right
We hereby agree and authorize	to enotimote, assign of sen	isangla, itak	da o ipagbili sa sinuman o alinman
Kami ay pumapayag at binibigyan ng pahintulot ang anumang karapatan			
anumang karapatan which we have under this note, mortgage or pledge or other encu	imbrances constituted in favo	or of	no para sa Organisasvong
which we have under this note, mortgage or pledge or other encu na nakapailalim sa kasulatang ito, ito man ay prenda, ipina	ngako o ng iba pang isin	angia na bin	uo para sa organizacijone.
	the second s		
pursuant to the provisions of loan agreement and this note.			
Na nakasaad sa kasunduang ito ng pagkakautang.			OTO No.
The consent herein granted is recognized and acknowledged by	us as a waiver for all intents	and purposes	of whatever right at hangarin sa ki
The consent herein granted is recognized and acknowledged by Ang pagsang-ayon sa kasulatang ito ay kinikilala at tinata	nggap namin bilang pagp	apatunay sa	aming uyunur a nanga a s
karapatan.	1	/	
			1
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Kand oy may kaalaman at ganap na pagkakabaha is pingkawa In case of any coeffici in the interpretation of chin coefficients, the E Kang sukali ma magkrown ng awanang problems o sal wakag ingtes par in ang amanang. In WITNESS WHEEPEC, wake affixed our signature here SA KATUNAYAN NG LABAT NG ITO, kami ay lamingda sa At- At- Dito sa 2, 2, 2000, 2000 CTC No. Halaga: Sukat ng insaskang Lupain (heofsq.m.) S. Lagda: Pangalan: Halaga: Sukat ng insaskang Lupain (heofsq.m.) S. Lagda: Pangalan: Halaga: Sukat ng insaskang Lupain (heofsq.m.) S. Lagda: Pangalan: Halaga: Sukat ng insaskang Lupain (heofsq.m.) Sukat ng insaskang Lupain (heofsq.m.) Sukat ng insaskang Lupain (heofsq.m.)	bagish temahakion shall prev sangasan hinggil sa tikig ipa too this daba ng papelen ne kon nge 2. Lagta: Pangalan Halaga: 5. Sukat ng 6. Lagda: Pangalan 6. Lagda: 9. Sukat ng 8. Lagda: 9. Sukat ng 8. Lagda: 9. Sukat ng 8. Lagda: 9. Sukat ng 9. Sukat ng	ong ika- yong ika- (A.500) sinasakang I sinasakang I g sinasakang I n: g sinasakang I	200 200 200 200 200 200 200 200
Kand oy may kaalaman at ganap na pagkakabaha is pingkawa In case of any coeffici in the interpretation of thin coefficient, the E Kang sakali man an angkaroon ng anumang problema o sak wikang turken na angkaroon ng anumang problema o sak Nu WITNESS WHEEDC, was affixed our signiture here Sa KATUNAYAN NG LABAT NG ITO, kani ay lianingda sa At- atur angkaroon a sakang turken ng angkaroon ng ang angkaroon ng angkaroon ng ang angkaro	bagish templation shall prev sangestan hinggil sa tikig ipa too this day of likeba ng papelen na ko ngu 2. Lagta Pangalan Halaga 4. Lagta Pangalan Halaga 3. Sukat ng 6. Lagta Pangalan Halaga 3. Lagta Sukat ng 3. Lagta	a	200 200 200 200 200 200 200 200
Kand op may kaalaman at ganap na pogkakabana is pogkawa In case of any coolificia tule integration of this construct, the E Kang udual main ne megharoon ng anumang problems a sal vakang ingle part ang manandig. IN WITNESS WHEREOF, we have affixed our signitume here SA KATUNAYAN NG LABAT NG ITO, kani op familia da sa At- at- Dito sa Pangalam: <u>10:145</u> , VIAELON Halaga, <u>25, 000, 00</u> CTC No. <u>0140</u> ACV Sukat ng sinanakang Lupain (heo/sq.m.). S. Lagda: Pangalam: <u>10:145</u> , CTC No. Halaga, <u>CTC No.</u> Halaga, <u>Halaga</u> , <u>Halaga</u> , <u>CTC No.</u> Halaga, <u>Halaga</u> , <u>Halaga</u>	bagish templation shall prev sangestan hinggil sa tikig ipa too this day of likeba ng papelen na ko ngu 2. Lagta Pangalan Halaga 4. Lagta Pangalan Halaga 3. Sukat ng 6. Lagta Pangalan Halaga 3. Lagta Sukat ng 3. Lagta	a	200 200 200 200 200 200 200 200

Undated Promissory Note

1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		PROMISSORY	NOTE
	Amount Ps. AD,000	Interest rate: Due Date:	×
N. PED ROT. C 2004, 1	Date given: For value received we. (LITE) CAMIDE (LITE) CAMIDE	DN ITO MML or legal ADVEA NAMIC or legal and IICOM A POTION of Jointy and severally promise to p to the order of if the laws of the Philippines with p The C months to com	age, Filipino, married/single and a legal, age, Filipino, married/single and f legal age, Filipino, married/single and y the sum of CAL TAMPORT TAMPORT y the sum of CAL TAMPORT include a second second second second second reaction of the second second second second second neuro upon execution of this contract with
Pins po	whole amount shall become due	% per month. If this note is place % of the amount due as attorney's fee	
anang anang anang anang anang anang	to the provisions of loan agreemen all intents and purposes of whateve	or pledge or other encumbrances cor t and this note. The consent herein go r right.	anted is recognised and
	City, Philippines and the rights con	action arising out of this contract tha ferred by Rule 39, Section 12 of the R	lies of court is nereby many -
	We further agree that or hold by or holder shall not constitu	er may accept partial payment and ar	y privilege or accommodation granted to the ce the rights granted by this note.
上	(DATE OF RELEASE)	nibigvan og LIMANG	araw (5) simula sa
e agtal s renabaya	Jal	midor AVAD	WITH MY MARITAL CONSENT:
	CLIENT-BORROWER	CO-MAKER	CO-MAKER'
a la comu	Issued at: 0-16-13	$\frac{\text{CTC No.}}{\text{Issued at:}} \frac{69}{29} \frac{2901}{106} \frac{1}{6} $	
	Signed in the presence of:		
Tumpa	REPUBLIC OF THE PHILIPPINES) CITY OF CABANATUAN) s.s.		η
		ACKNOWLED	GMENT
	BEFORE ME, this	day of personally a	ppeared:
	(Pone +	Cutog Bal.	R. M. Sen. 1696447:
Mil	(CO-MAKER)	Lutha Alle.	A. M. Hen (CU 391 (CTC No.)
	same is their free voluntary act an	id deed.	e foregoing instrument, and they acknowled
	by the parties and their instrume	ntal witnesses.	luding this page where the acknowledgme
1	IN WITNESS WHEREOF, I have he	reunto set my hand and affixed my n	otarial seal, the day, year and place above w
		NOTARY PUB	LIC
have - L.	Doc. No Page No Book No Series of	NUTARY PUB	

Undated Promissory Note

SUPERVISED CREDIT

Б.,	PROMISSORY NOTE AND T	RUST RECEIPT
	tilles they be a start of the start	1
inh.	week and the second	and the matrix and statistics to which
	PN No. MF-0215-012	Date of Note
	Amt. of Note	Maturity Date
	mahable under the provision of Article 315, per (b) of the	with the state of the state of the state of the
	120 days after date. I/We promise to pay jointly	and severally to the order or
	at its office at	the sum of PESOS
. r	Thinky Five thousand plans	The standard s
	charges from until fully pair	de terres interessentes bourge eith
	named the Cooperative and Bornovier's Contract to DB	them not or before maturity date, a 2 % per
	If this loan under the supervised credit program involving food	items paid on or before maturity and
1.44	annum reduction in interest rate be granted to the borrower(s).	
	a second s	and severally shall pay
	In the event this note is placed in the hands of a Lawyer for TWENTY PER CENT (20%) as Attorney's Fee computed on the p	decide plus interest and other allowable charges
	TWENTY PER CENT (20%) as Attorney's Fee computed on the p)) Peros
2	and which Attorney"s fees shall not be less than Fifty (Php 50.00	
and the second	(We) further expressly submit to the jurisdiction of the Munici	pal Trial Court of Bul 1 Camarines Sur
	and/or Regional Trial Court having jurisdiction over any legal act	ion arising out of this Note.
	Demand and dishonor waived, holder may accept partial payme	ent reserving the right of recourse against each and
	all endorsers.	and a second
		me commente davas proposare popularmente
	The cooperative having obliged itself to finance all inputs commodifies mentioned in my/our Farm Plan and Budget a protocological for the essence of this contract that the portion computed at NFA support price or other government official Cooperative and for this purpose, I/We hereby execute this belonging to the Cooperative under the following terms and Trust Receipt Law (P.D. No. 115) and ART 57 of the Cooperative	of myour harvest, sufficient to pay this obligation prices is acknowledged by me/us to belong to the a Trust Receipt over said portion of our harvest conditions and other applicable provisions of the Code of 2008 (RA 9520):
	a me is the strength of the such as here the strength of the s	the purpose/s as likewise expressly indicated
	1. The proceeds of my/our ioan shall be exclusively for a In my/our attached Farm Plan and Budget here	to attached an annex. No deviation therefrom
	shall be made without prior approval of the Coo	operative.
	2. I/We shall inform the Cooperative at least three (3) d	ays in advance before harvesting to afford
	shop and the Cooperative learns that harvestin	ig has already begun the cooperative
	crop at any stage thereof, and all expenses in co	onnection therewith shall be solely for my/
	our account;	Address
	the second second state of the second se	description and the home With a superant
	3. Within five (5) days after threshing and cleaning of th	the crop financed under this loan, if we want and
	deposit the same in the name of the Cooperation	ve but at my/our expense with a warehouse
	designated by it.	"Lignature over Prinjed Name
		the shall coll for dispose
	 Between the date of my/our harvest and the maturit of said portion of my/our harvest belonging to 	y date of this Note, I/We shall self of dispose the Cooperative and which I/We hold in Trust sion or denosited in a warehouse as above

Secured Loan

TC TC) :	The Chairpen			DA	TE: March 18, 20	015
		AGFP - PMO 28 th Floor Lat	ndBank Plaza el Pilar cor. Dr.	J. Quintos Sts.	AYMENT Sabela do bareby		2015
FF	ROM:Credit	Conduit : Address : Authorized C	officer:				
SI		CLAIM FOR	GUARANTEE PA	YMENT	Loso	Date Grante	4/
	onduit and ailed to set	covered by g the their loans	guarantee per as of February			nanted loans by nation (GCC) No.	Collateral/
	Sub-Born	ower's Name	Loan Amount	Loan macancy			
					0/5/0045	E0 000 00	IREM
	Fotal amou Amount of I Amount of	principal guara interest in def	50,000.00 50000 in default: P10 anteed by AGFF ault: P9,200.00	0 000.00 0		50,000.00	REM
T A A	Fotal amou Amount of I	nt of principal principal guara interest in def	50000 in default: P10 anteed by AGFF ault: <u>P9,200.00</u>	3/1/2015 0, 000.00 P: P100, 000.00 0	3/1/2015		REM
	Fotal amou Amount of I	nt of principal principal guara interest in def	50000 in default: P10 anteed by AGFF ault: P9,200.00	3/1/2015 0, 000.00 P: P100, 000.00 0	3/1/2015	50,000.00	REM
	Fotal amou Amount of I	nt of principal principal guara interest in def	50000 in default: P10 anteed by AGFF ault: <u>P9,200.00</u>	3/1/2015 0, 000.00 P: P100, 000.00 0	3/1/2015	50,000.00	REM
	Fotal amount of Armount of X Duly X Stat X Proc	nt of principal principal guara interest in def nade the folk , other than th sts: r received den ement of Acco of of occurren ified true cop uments or ot rantee Covera	50000 in default: P10 anteed by AGFF ault: P9,200.01 owing collection nose listed belor nand/collection out of the sub- ce of calamity, y of Official Ree age Confirmation	3/1/2015 0, 000.00 2: P100, 000.00 0 n attempts to w under attach letter to the s. borrower as of pests and/or di zeipt (OR) of pe of compliance m.	3/1/2015 date and atta ments: b-borrower; the date of m sease occurrer ayment of guar with special of	50,000.00	REM
	Fotal amount of Armount of X Duly X Stat X Proc	nt of principal principal guara interest in def nade the folk , other than th sts: r received den ement of Acco of of occurren ified true cop uments or ot rantee Covera	50000 in default: P10 anteed by AGFF ault: P9,200.01 owing collection nose listed belor nand/collection out of the sub- ce of calamity, y of Official Ree age Confirmation	3/1/2015 0, 000.00 2: P100, 000.00 0 n attempts to w under attach letter to the s. borrower as of pests and/or di zeipt (OR) of pe of compliance m.	3/1/2015 date and atta ments: b-borrower; the date of m sease occurrer ayment of guar with special of	50,000.00	REM
	Fotal amount of Armount of X Duly X Stat X Proc	nt of principal principal guara interest in def nade the folk , other than th sts: r received den ement of Acco of of occurren ified true cop uments or ot rantee Covera	50000 in default: P10 anteed by AGFF ault: P9,200.01 owing collection nose listed belor nand/collection out of the sub- ce of calamity, y of Official Ree age Confirmation	3/1/2015 0, 000.00 2: P100, 000.00 0 n attempts to w under attach letter to the s. borrower as of pests and/or di zeipt (OR) of pe of compliance m.	3/1/2015 date and atta ments: b-borrower; the date of m sease occurrer ayment of guar with special of	50,000.00	REM
	Fotal amount of Armount of X Duly X Stat X Proc	nt of principal principal guara interest in def nade the folk , other than th sts: r received den ement of Acco of of occurren ified true cop uments or ot rantee Covera	50000 in default: P10 anteed by AGFF ault: P9,200.01 owing collection nose listed belor nand/collection out of the sub- ce of calamity, y of Official Ree age Confirmation	3/1/2015 0, 000.00 2: P100, 000.00 0 n attempts to w under attach letter to the s. borrower as of pests and/or di zeipt (OR) of pe of compliance m.	3/1/2015 date and atta ments: the borrower; the date of m sease occurrent syment of guar with special of eeded to settli By :	50,000.00	REM

	-05	ela .		0,000.00	
				0.000.00	(A)
	GRANTED (Amount to be finance) VCE CHARGES.	0)	Not Deducted	Deduc	ted -
2 FINA	CE CHANGES.		From	From	Ba
				Proceeds of Loan	
			and the second se		
	0.100	ab. 2/9/2015	p4,600.00	P	
a.	Interest 18 % p.a. from 8/29/	140 2/1/2010			
	(x) Simple () Month () Compound () Quart	artu			
	() Compound () Quart () Semi-	-Annual			
	() Annu	al	-		
b.	Non-Interest charges				
C.	Commitment fee		-		
d	Guarantee fee				
e.	Other charges incidental to the				
	extension of credit (Specify):				
			-	P	(B)
			P 4,600.00		
	Total finance charges				+09.50
3. NO	Insurance Premium		μ		268.33
a. b.	Taxes				127.00
C.	Documentary/Science Stamps				-
d	Notarial fees				766.67
θ.	Others (Specify):	BIC			100.00
		HI TIDING TOD .			671.50 (C)
	Total Non-finance charges		P		
				p 1.	671.50 (D)
4. TC	TAL DEDUCTIONS FROM PROC	EEDS OF LOAN (B + C)		p 48.	328.50
			ANCED = %		
			18 %	o.a.	
	fathed of computation attached)				
8 S	CHEDULE OF PAYMENT				
	Single payment due 3/1	1/2015		PRE-A	WOIJED BY
8		ate)			Alle
	Installment Information		Installment(s)		/ .
	Payable in (No. of payments)	(Payment Frequency)		l	
	(No. of payments)	(Payment redes		water date.	
	c. Payment Details	e aringinol & in	iterest upon ma	CHLICY SHOOT	
	Lumpeum payment	of principal & in			
9	COLLATERAL	secured wholly/partly by		eposits C	nattels
0.	This Loan is unsecured	secured wholly/partiy by	Per	Deed date	
	ADDITIONAL CHARGES IN CASE	CERTAIN STIPULATIONS AF	E NOT MET BY THE BOI	RROWER	
10.	ADDITIONAL CHARGES IN CASE				
	Nature	Amount			
		3%) per cent per annum of	the amount due and unpai	id.	
	a. Penalty Thirty Six) per cent per annom or			
	b. Others (Specify)				
		-		0	
			CERTIFIED CO	RRECT:	
			0	~	
			at	Director d Marco	& Position)
		(Signatu	re of Creditor/Authorized/Repre	isentative Over Printed Name	car domany
					WIND OF THE
	1 ACKNOWLE	AND THAT I UNTERSTAND	F THIS STATEMENT PRI	HE TERMS AND CON	DITIONS THEREC
	CREDIT TRANSACTION	AND THAT I UPPERSTAND	ND FULLT AGREE TO T	CA N	
		(S)	hn	1 1100	
		292		Jan Car	

Signature Mismatch

	BLAS, MELISA CALLEJO	PN No. : 034074	10002902
Date Granted:	11/28/2014	Due Date: 02/26/2	2015
Amount Granted:	TWENTY FIVE THOUSAND PESOS (P25,	000.00)	
at		HOUSAND PESOS (P25,000.00), Philipp	
from the date hered	extensions or roll-overs thereof, with intere of until fully paid according to the payment s	chedule as hereto attached.	ent per annum
market rate for a si me upon notice. the said prevailing have the right to i	te on this note shall be subject to regular re milar type of loan as determined solely by may at any time, increase or do market interest rate. Should I disagree to th mmediately prepay the loan within thirty (; ast rate,otherwise, I shall be deemed to ha	& which determination shall be crease the interest rate agreed upon in ac e upward or downward change in the inter 30) days from receipt of notice from	conclusive on cordance with est rate, I shall of the
principal amount of	ult, I bind myself to pay a sum loan as penalty. Further, I undertake to pay efore the stipulated due date which deprive		y should I fully
interest and penal Attorney in fact, to	of any of the stated installments including i ty immediately due & payable. In this reg debit or deduct my deposits/monies; if any, of the obligation hereto constituted.	ard, I hereby designate & authorize	ance including as my for the
the amount due on	at this note is placed in the hands of a lawy the note but in no case shall be less than F t & fees incurred by the bank & as stipulated	IVE THOUSAND PESOS (P5,000.00) as A	ttorney's Fees
UNSEC. shall be d	ok No. N/A; Series of N/A of the notary p eemed incorporated therein. by agree and authorized	to encumber, a	ssign or sell to
encumbrances con loan agreement an	ty any right which I may have under this r istituted in favor of d this note, if any, the consent herein grante ises, of whatever right I may have.	note/or any assignment, mortgage, lien, p Pursuant to the pre-	ovisions of the
encumbrances con loan agreement an all intents & purpos	stituted in favor of d this note, if any, the consent herein grante ses, of whatever right I may have.	tote/or any assignment, mortgage, lien, p Pursuant to the pn d is recognized and acknowledged by me	ovisions of the
encumbrances con loan agreement an all intents & purpos	stituted in favor of dthis note, if any, the consent herein grante	note/or any assignment, mortgage, lien, p Pursuant to the pre-	ovisions of the as a waiver, to
encumbrances con loan agreement an all intents & purpos	situted in favor of d this note, if any, the consent herein grante es, of whatever right I may have. BLAS, MELISA CALLEJO	Note/or any assignment, mortgage, lien, p Pursuant to the pr d is recognized and acknowledged by me JOLIUS A BLAS	ovisions of the as a waiver, to
encumbrances con loan agreement an all intents & purpos	estruted in favor of d the note, if any, the consent herein grante es, of whatever right I may have. SLAS, MELISA CALLEJO re over printed name of borrower)	Iotefor any assignment, mortgage, lien. p Pursuant to the p d is recognized and acknowledged by me JULIUS A BLAS (Signature over printed name of t	prisions of the as a waiver, to spouse)
encumbrances con loan agreement an all intents & purpos	estruted in favor of d the note, if any, the consent herein grante es, of whatever right I may have. SLAS, MELISA CALLEJO re over printed name of borrower)	Iotefor any assignment, mortgage, lien. p Pursuant to the pn d is recognized and acknowledged by me JULIUS A BLAS (Signature over printed name of t Address	prisions of the as a waiver, to spouse)
encumbrances con loan agreement an all intents & purpos	estruted in favor of d the note, if any, the consent herein grante es, of whatever right I may have. SLAS, MELISA CALLEJO re over printed name of borrower)	Intelfor any assignment, mortgage, lien, p Pursuart to the pr d is recognized and acknowledged by me JOLTUS A BLAS (Signature over printed name of to Address (Signature over printed name of co	povisions of the as a waiver, to spouse)
encumbrances con loan agreement an all intents & purpor lintents & purpor (Signatu	estruted in favor off d this note, if any, the consent herein grante es, of whatever right I may have. BLAS, WELISA CALLEJO re over printed name of borrower) Address	Intelfor any assignment, mortgage, lien, p Pursuart to the pr d is recognized and acknowledged by me JOLTUS A BLAS (Signature over printed name of to Address (Signature over printed name of co	pvisions of the as a waiver, to pouse)

ADDRESS:	GUALSIC, ALCAL	A PANGASINA	AN			
TYPE OF LOAN :	0012010,1022				ATE GRANTED :	11/28/1
TERM:	90 days				MATURITY DATE	02/26/
LOAN GRANTED:					25,000.00	
LOAN GRANTED:					2.880.62	
BANK CHARGES:				1,125.00	2,000.02	
Interest		18.00% Per		1.000.00		
"Financial Ser	vice Fee	4.00% Per	avaimerk _	105.20		
GRI				118.55		
Insurance			1-1-1-	30.82		
Documentary				500.00		
Funder's Fee			-	0.00		
Others:			1000 ST	0.00		
NET PROCEEDS O	F LOAN				22,119.38	
SCHEDULE OF PA	MENT					
A. Single Pa	yment Due on:	02/26/15	25,000.00 amortization ach			
	atmant payment	(Dee attached)	Broomsaccon son	secure)		
EFFECTIVE INTER	a effective interest r			tual interest ri	45.14%	
EFFECTIVE INTER	e effectivo interest r eductions above.	ate is higher th	an the contract	tual interest n		
EFFECTIVE INTER Explanation: Th because of the de CONDITIONAL CH A. Penalty (e effectivo interest r eductions above.	ate is higher th 36.00% F				
EFFECTIVE INTER Explanation: Th because of the de CONDITIONAL CH A. Penatry () B. Pre-term	e effective interest i ductions above (ARGES) in case of default) ination Penaly	ate is higher th 36.00% F	an the contrad			
EFFECTIVE INTER Explanation: Th bocause of the de CONDITIONAL OF A. Penalty (B. Pre-term C. Others C. Others	e effective interest i ductions above (ARGES) in case of default) ination Penaly	36.00% F 36.00% F 10% of 0	an the contrad			
EFFECTIVE INTER Explanation: Th bocause of the de CONDITIONAL OF B Pre-term C Others CERTIFIED CORP (D) Re	e effactive interest i eductions above (ARGES in case of default) ination Penaly RE	ate is higher th 36.00% F 10% of O 10% of O	en the contract	ence (Position)		WMATIO ID CON
EFFECTIVE INTER Explanation: Th bocause of the de CONDITIONAL OF B Pre-term C Others CERTIFIED CORP (D) Re	e effective interest i ductions above HARGES in case of default) eation Penaly grature of Creditor presentative over p A.EDGE RECOLEPT A.EDGE RECOLEPT Mark & Anton Mark & Anton	36.00% F 36.00% F 10% of 0 	an the confination	ence (Position)		WMATIO
EFFECTIVE INTER Explanation: The bocuss of the de CONDITIONAL OF A Pen-territ C. Others C. Others C. Others C. COTAN CERTIFIED CORF (Re Re LACKNOW CREDIT TRAN	e efisicilive interest i ductions above (ARGES in case of default) ination Penaly Patter of Cristor presentative over p ALEOGE RECEIPT 1 VSACTION AND TH	36.054 F	An the contract Per annum utstanding Ball THIS STATEIN THES STATEIN THERECF. INDV 2	(Position) (Position) RENT PRIOR		VIMATIO ID CON

MELISA C. BLAS Gualsic, Alcala Pangas	inan
	DEMAND LETTER
-	
Dear Ma'am:	
already amounting to inclusive of interest an FINAL DEMAN days upon receipt of	ND is given to you to pay your obligation with the Bank within five this letter. Otherwise: he said prescribed period. which will be incurred for the filing of a case, including attorney's fee, a
Very truly yours,	mulica C. BIAS

Signature Mismatch

	idress: San Carlos, Aliaga	Nueva Ecija			
				ncipal	
				erest Due	
				nalty redue interest	
				iscellaneous Fee	
				legram Fee	
				stal Obligation	
	Mr. / Mm. Geraldine Oren	na			
	Mr. / M rs. Geraldine Orei Nais pp naming ipabatid	na ang invong PAGY	CAKAUTANG sa aming		
	Nais pp naming ipabatid ARAW na ibinigay po sa i	invo Upang makaiw	as po tayo 18 dagdag		
	bayaran ang inyong nahi				
	bayaran ang inyong nani Ayon po sa aming talaan			seane nabangeit sa	a itaas kasama po ang
	Ayon po ta aming talaan	, ang inyong nahirai	m no puttonaria in the	asstukuyan.	
	Ayon po ta aming talaan TUBO at iba pang BUTAI		SASIRIAI DI Spanis		
					geang lka-S ng Mayo
	Kayo po ay binibigyan t taong kasalukuyan. An	naming ng panahon	upang ayusin ang m	sound sa patak	aran o kasunduan a
		ig hallophan an i	I DE AL DI		
	taong kasalukuyan. An lubhang mahalaga upi	ang maiwatan ang	anumang LEGAL ni	a aksyon at kung ang BANGKU n	
	wawalang Bahalaga upi	nangangahulugan i	anumang LEGAL ni na binibigyan na nini	a aksyon at kung yo ang BANGKU n	
	WAWALANG BAHALA,	nangangahulugan i	na binibigyan na nin	yo ang BANGKU n	ito ay inyong IPAG ig laya upang kayo a
	lubhang mahalaga upi WAWALANG BAHALA, gawan ng LEGAL na aks	ang marwasan ang nangangahulugan i iyon.	na binibigyan na nim	vo ang BANGKU n nang inyong pagka	ito ay inyong IPAG ng Iaya upang kayo a skautang o obligatyon
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	lubhang mahalaga upi WAWALANG BAHALA, gawan ng LEGAL na aks Umaasa po kami na sis Mangyaring ipag-walar amin.	ang mawasan ang nangangahulugan i iyon. ikapin ninyo na mat ng bahala ang liham	na binibigyan na nim	vo ang BANGKU n nang inyong pagka	ito ay inyong IPAG ng Iaya upang kayo a skautang o obligatyon
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	lubhang mahalaga upi WAWALANG BAHALA, gawan ng LEGAL na aks Umaasa po kami na sis Mangyaring ipag-walar amin.	ang mawasan ang nangangahulugan i yon. Ikapin ninyo na mat ng bahala ang liham	na binibigyan na nim	yo ang BANGKU n nang inyong pagka ay nakatugon na t	ito ay inyong livio ig laya upang kayo a skavtang o obligasyon is inyong obligasyon i
	hubhang mahalaga (up WAWALANG BAHALA, gawen ng LEGAL na aku Umaasa po kami na sito Mangyaring ipag-walar amin. Maraming salamat po	ang mawasan ang nangangahulugan i yon. Ikapin ninyo na mat ng bahala ang liham	na binibigyan na nim	yo ang BANGKU n nang inyong pagka ay nakatugon na t	ito ay inyong livio ig laya upang kayo a skavtang o obligasyon is inyong obligasyon i
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	hubhang mahalaga (up WAWALANG BAHALA, gawen ng LEGAL na aku Umaasa po kami na sito Mangyaring ipag-walar amin. Maraming salamat po	ang mawasan ang nangangahulugan i yon. Ikapin ninyo na mat ng bahala ang liham	na binibigyan na nim	yo ang BANGKU n nang inyong pagka ay nakatugon na t	ito ay inyong livio ig laya upang kayo a skavtang o obligasyon is inyong obligasyon i
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,	hubhang mahalaga unju WAWALANG BAHADA gawan ng LEGAL na akt Umaasta po kami na sis Mangyaring (pag-wabi amin. Maraming salumat po Lubos na gumagalang	ang mawasan ang nangangahulugan i yon. Ikapin ninyo na mat ng bahala ang liham	na binibigyan na nim	yo ang BANGKU n nang inyong pagka ay nakatugon na t	ito ay inyong livio ig laya upang kayo a skavtang o obligasyon is inyong obligasyon i
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. ,	hubhang mahalaga unju WAWALANG BAHADA gawan ng LEGAL na akt Umaasta po kami na sis Mangyaring (pag-wabi amin. Maraming salumat po Lubos na gumagalang	ang mawasan ang nangangahulugan i yon. Ikapin ninyo na mat ng bahala ang liham	na binibigyan na nim	yo ang BANGKU n nang inyong pagka ay nakatugon na t	ito ay inyong livio ig laya upang kayo a skavtang o obligasyon is inyong obligasyon i
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,	hubhang mahalaga unju WAWALANG BAHADA gawan ng LEGAL na akt Umaasta po kami na sis Mangyaring (pag-wabi amin. Maraming salumat po Lubos na gumagalang	ang mawasan ang nangangahulugan i yon. Ikapin ninyo na mat ng bahala ang liham	na binibigyan na nim	yo ang BANGKU n nang inyong pagka ay nakatugon na t	ito ay inyong livio ig laya upang kayo a skavtang o obligasyon is inyong obligasyon i
,	hubhang mahalaga unju WAWALANG BAHADA gawan ng LEGAL na akt Umaasta po kami na sis Mangyaring (pag-wabi amin. Maraming salumat po Lubos na gumagalang	ang mawasan ang nangangahulugan i yon. Ikapin ninyo na mat ng bahala ang liham	na binibigyan na nim	yo ang BANGKU n nang inyong pagka ay nakatugon na t	ito ay inyong livio ig laya upang kayo a skavtang o obligasyon is inyong obligasyon i

	and the second second second second	DATE GRANTED
	PROMISSO	Nº 0054675
	ONE HUNDRED FIFTY DAYS (150)	After, date, for value received, L/We promised to pay jointly
	coverally to the order of the	at its office located
	"Philippines the sum of	50,000,00 > Thillipping Currently
		PESOS (P) Printppine Currency, percentum (24.00%) per annum, from this date
		THE RECORD OF A CASE IN COURT ALL OTHER
1	hereof until paid according to the following schedule: <u>DATE</u> <u>INSTAL</u>	LMENT AMOUNT
	CHARTERSTOOD PER BSP CIR NO. 143 THAT I	A CASE OF DEFAULTRAL OF THE OF THE OF THE
	May 17, 2015 LUMP S	UM
	A house and a standard of a standard	
	reason whatsoever this note was not accepted and	rate will apply on this rediscounted note; hence if for any ng, the prevailing maximum ordinary interest rate shall apply
	for the full term of this tour.	by any and inclusion increased
	by the bank without advance notice torms and the probability of the parks with the Central Bank of the Philippines or the auti- allowed by law or regulations are increased, conversely his be reduced in the event that the applicable maximum rates that the adjustments in the rates of interest. Said interest if it	(a) service and other charges maybe corresponding/ net endorress in the event that the rediscount rate of member sorized maximum interest rate and other charges on loans as sorized maximum interest rate and other charges on galeout upon sovers raid interests and other charges in a galeout provided further are reduced by law or the Monetary Board. Provided further all take effect on or after the effectivity of the increase or not paid when due shall be added to and become part of the
	principal and shall bear interest at the same rate.	THE FOCULOR ATTEND R. all other installment shall
	In case of default in payment of any of the above	stated installments as it falls due, all other installment shall
	immediately become due and payaore-	Contraction of the second of the second rate shall
	automatically be raised to the maximum take obligation. L/W/ date of default until full payment of the obligation. L/W/ upon maturity the interest shall be	also additionally agree that if this note will terrain equal.
	the provisions of rule 38, sector 12, and an an averally ten, percent (10%) of the amount due on the ONE HUNDRED PESOS (P100.00) exclusive of all cost a	is or any part of it, the defear waive all their rights under and herower(s), Co-Materia, and endower(s) shall pay jointly note as attorney? Sees which in no case shall be less than and fees allowed by and as stipulated in the more seating each
	DEMAND AND DISHONOR WAIVE. Holder may as	cept partial payment reserving his right of recourse against each
	and all endorsers.	a sum equivalent to thirty
	I/We further bind myself/ourselves to pay the	of lean as penalty for inexcusable neglect to pay any amount
	of the loan when doe	
	of the loan when due. Recalding f. Careca	Michael Reyos RICHT
	GERALDINE R. ONERA THUMB	MICHAEL G. REYES U THUMB
	Signature and Thumbourk of Boreover	
	San Carlos Aliaga, Nueva Ecija	San Carlos, Aliaga, Nueva Ecija
	OF CALE Address	EDGE ON OTHER ENCOMER VICES CONSTRUCT RIGHT NOTE
	RIGHT	THUMB THUMB
	JUDEO DO GONERA THUMB	Signature and Thumbmark of Co-Maker
	Contra Aliana Numma Foila	Address
	Address / SIGNED IN	THE PRESENCE
	COURT WHERE	
	Name and September of Witness	Nome and Signature of Witness
	L' NORE BY ALTER A	-
	Credited to your Savings / Current Account	
	PLEASE ISSUE CHECK IN FAVOR OF:	
	PLEASE ISSUE CHILDRIN MICH	
	DUPLICATE	CO-MAKER

HAME OF BORROWER Deralding R. Dos			
ADDRESS San Carlos, Aliag			
DATE GRANTED December 18, 201			
DUE DATE May 17, 2015			
TERM OF LOAN	150		
KIND OF LOAN		and the second second	
1. LOAN AMOUNT		P 30,000,00]
			1
2. OTHER BANK CHARGES/DEDUCTIONS CO	LECTEDI	P 1.675.00	1
a, interest collected in advan	e P		
b. Filing Fee			
C-Registration Fee			
d. Redocumentation fee			
e. Life Insurance / MRI			
f, Fire Insurance / Comprehe	isive insuranc		
re-Bocumentary Stamp Tax			
h, Notanal Fee			
L Others(Specify)		-	
			-
3. NET PROCEEDS OF LOAN (Items 2 less)	em 2)		2
4. SCHEDULE OF PAYMENTS			
a. Single payment due on	May 17, 2015		
b, installment Payments	(Flease see attached amont	ization schedule	
			-
S EFFECTIVE INTEREST RATE (Interest and	Other Charges		54) 54)
	second rate is higher than the o	ontractual interest	
	24.00% because of iter	m 2 deductions above.	
6. CONDITIONAL CHARGES THAT MAY BE	MPOSED (It applicable). Please	specity manner of imposition.	
a. Commitment Fee	-		
b. Late Charge	-		
	.nd)		
d. Appraical Fee	_		
e Others(Specify			
	-		
CERTIFIED CORRECT:			
-		Branch Manager	
_/		Position	
(Signature (Credits of thomas			
Representative Over Printed Name			
	OF THE STATEMENT PRICE T	O THE CONSUMMATION OF THE	
LACKNOWLEDGE RECEIPT OF A CON	ISTAND FULLY THE TERMS AND	CONDITIONS ATTACHED THERET	0.
CREDIT TRANSACTION AND THAT I UNDE	RSTAND FULLY THE TERMS AND	CONDITIONS ATTACHED THERE I	0.
CREDIT TRANSACTION AND THAT I UNDE FUNDER & CONERA GERALDINE R. ONERA	RSTAND FULLY THE TERMS AND	December 18, 2014	0.
ERALDINE R. ONERA	RISTAND FULLY THE TERMS AND	CONDITIONS ATTACHED THERE I	o.
CREDIT TRANSACTION AND THAT I UNDE	RISTAND FULLY THE TERMS AND	December 18, 2014	0.
CREDIT TRANSACTION AND THAT UNDER EUROSCIENE R. BRUN GERALDINE R. ONERA (Signature of Borrower over Printed N	INTERNAL FULLY THE TERMAS AND	December 18, 2014	o.
ERALDINE R. ONERA	INTERNAL FULLY THE TERMAS AND	December 18, 2014	o.
CHEDIT TRANSACTION AND THAT UNDO FLAUSINE R. BAN BERALDINE R. ONERA (Signature of Borrower over Printed N	INTERNAL FULLY THE TERMAS AND	December 18, 2014	o.
CHECHT TRANSACTION AND THAT I UNDE Jewyddiai fe' Gawn Arsan Dinse Constan (Signature of Borrower over Printed II Lightha S. Onera Caoffordo S. Onera	INTERNAL FULLY THE TERMAS AND	December 18, 2014	o.

Tampered Demand Letter

ARSENIO R. ESTRADA	
Gualsic, Alcala, Pangasinan	
DEMAND LETTER	R
Dear Sir:	
Please be informed that the non-payment of y	your obligation with the
already amounting to ONE HUNDRED SEVENTY SE	an, which as of March 10, 2015 h
EIGHT SEVEN PESOS & 50/100 ONLY (P177,887.50)	inclusive of interest and penalty.
FINAL DEMAND is given to you to pay your o	bligation with the Bank within five (
days upon receipt of this letter. Otherwise, s non-payment within the said prescribed period:	shall file a case in court against you t
All damages which will be incurred for the filing o	of a case, including attorney's fee, sh
be charged against you.	
Very truly yours,	
very nuly yours,	
1.0	ATTA
	MAR
	23 4
1	324W

Tampered Demand Letter

DANNYA EDONDA
DANNY A. FRONDA Gualsic, Alcala Pangasinan
DEMAND LETTER
Dear Sir:
Please be informed that the non-payment of your obligation with the l under its Todo Ani Loan, which as of March 20, 2015 has
already amounting to <u>FIFTY ONE THOUSAND SIX HUNDRED FIFTY PESOS ONLY</u> (P51,650.00) inclusive of interest and penalty.
FINAL DEMAND is given to you to pay your obligation with the Bank within five (5) days upon receipt of this letter. Otherwise, shall file a case in court against you for non-payment within the said prescribed period.
All damages which will be incurred for the filing of a case, including attorney's fee, shall be charged against you.
Very truly yours,
ALL AND
2015
A Read

Tampered Demand Letter

RONNIE G. LEAL			
Olea, Malasiqui, Pangasir	nan		
	DEMAND LETT	ED	
	DEMAND LEFT	ER.	
Deve Circ			
Dear Sir:			
FINAL DEMAND is days upon receipt of this la	sive of interest and penalty: s given to you to pay your etter. Otherwise.		ank within five (
FINAL DEMAND is days upon receipt of this lo non-payment within the sa	sive of interest and penalty: s given to you to pay your etter. Otherwise, iid prescribed period. * will be incurred for the filing	obligation with the B shall file a case in co	ank within five (purt against you f
FINAL DEMAND is days upon receipt of this is non-payment within the sa	sive of interest and penalty: s given to you to pay your etter. Otherwise, iid prescribed period. * will be incurred for the filing	obligation with the B shall file a case in co	ank within five (purt against you f
FINAL DEMAND is days upon receipt of this is non-payment within the sa	sive of interest and penalty: s given to you to pay your etter. Otherwise, iid prescribed period. * will be incurred for the filing	obligation with the B shall file a case in co	ank within five (purt against you f
FINAL DEMAND is days upon receipt of this is non-payment within the sa	sive of interest and penalty: s given to you to pay your etter. Otherwise, iid prescribed period. * will be incurred for the filing	obligation with the B shall file a case in co	ank within five (purt against you f
FINAL DEMAND is days upon receipt of this la non-payment within the sa All damages which be charged against you.	sive of interest and penalty: s given to you to pay your etter. Otherwise, iid prescribed period. * will be incurred for the filing	obligation with the B shall file a case in co	ank within five (purt against you f

Tampered Promissory Note

	ACKNOWLEDGEN AND PROMISSOR		
		DATE GRANTED: Jan 9, 201	
PN NO .:	× ×	MATURITY DATE: June 8, 20	101
l, Randy V Lemery, B Six Thouse	atangas acknowledges the r and Fight Hundred Twenty Nine 1	, married, and a resident of Tubi aceipt of the amount of One Hu ace (P186, 29-00) itrom promises to pay to the orde without need of notice	ndreed Eighty · r of
demand. Thrusand ‡	the total amount of PHILIPPI Fight Hundred Twenty Nine Perss LP	NE PESOS One Hundred Eighty Si	
Broken da	wn as follows:		
	Principal Amount of Loan Rutial Payment Service Fee Miscellaneous Income Fines, Penalties TOTAL	Php 186, 829.00 Php Php 0.00 Php 186, 829.00 Php 186, 829.00	
	RANDY V. C SIGNATURE OVER PRINTED	OLLADO	
	SAVINGS AND LOANS	LEMERY COORDINATOR	
	SIGNED IN THE PI	RESENCE OF:	

Tampered Promissory Note

BANGA, AKI AN ank Bangan Six Hurdred amount of Twonfy 23,446 m Lon MAY Broken down as follow Principa Partial P Service Interest Penalty	s: I Amount of Loan PHP <i>43,616.0</i> 7 γ ayment PHP
I, LYN G. BANTIGUE BANGA, AKI AN ark Imported Six Hurdred amount of Tracerty 2/3,4/6 op 2 on MAY Broken down as follow Principa Partial P Service Interest Penalty?	PROMISSORY NOTE DATE GRANTED: JANUARY 16, 2015 MATURITY DATE: MAY 16, 2015 MATURITY DATE: MAY 16, 2015 MATURITY DATE: MAY 16, 2015 Sifteen Pesco (P 23, (0, 00) - 1 from PHP Sifteen Pesco (P 23, (0, 00) - 1 from PHP Without need of notice or demand, the total Three Threasond. Six Hundred Sixteen Pesco 18, 2015. Si LAMOUNT of Loan PHP 25, 616, 57 A Agment PHP A
I, LYN G. BANTIGUE BANGA, AKI AN ark Imported Six Hurdred amount of Tracerty 2/3,4/6 op 2 on MAY Broken down as follow Principa Partial P Service Interest Penalty?	DATE GRANTED: JANUARY 16, 2015 MATURITY DATE: MAY 16, 2015 of legal age, married, and a resident of PAGSANGHAN, nowledges the receipt of the amount of Lochy Three Stiffen People (P 25, 616, 50) from and promises to pay to the order of without need of notice or demand, the total Three Viewsord Six Hundred Sixteen Pesos 16, 2015. S: Hamount of Loan PHP Arge PHP Carge PHP PHP Carge PHP PHP MAD DATE STATES
I, LYN G. BANTIGUE BANGA, AKI AN ark Imported Six Hurdred amount of Tracerty 2/3,4/6 op 2 on MAY Broken down as follow Principa Partial P Service Interest Penalty?	MATURITY DATE: MAY 16, 2015 of legal age, married, and a resident of PAGSANGHAN, mowledges the receipt of the amount of <u>Locking</u> Three Stiffeen Pesco (P 28, 6(8, 00) - from and promises to pay to the order of without need of notice or demand, the total Three Theusond Six Hundred Sixteen Pescos 15, 2015. S: I Amount of Loan PHP, 23, 6(8, 50) Arge PHP Charge PHP Charge PHP Charge PHP
I, LYN G. BANTIGUE BANGA, AKI AN ark Imported Six Hurdred amount of Tracerty 2/3,4/6 op 2 on MAY Broken down as follow Principa Partial P Service Interest Penalty?	of legal age, married, and a resident of PAGSANGHAN , mowledges the receipt of the amount of <u>Luch</u> Three 994 Sifteen Pesos (P 23, 6(6,00) from and promises to pay to the order of without need of notice or demand, the total Three Three Three of the sixteen Pesos H- 16, 2015 . S: IAmount of Loan PHP 43,6(6,67 A ayment PHP Charge PHPAH
I, LYN G. BANTIGUE BANGA, AKI AN ark Imported Six Hurdred amount of Tracerty 2/3,4/6 op 2 on MAY Broken down as follow Principa Partial P Service Interest Penalty?	Inowledges the receipt of the amount of <u>Luckh</u> Three 994 Siffeet Reso (P 23, (0, 00) - trom and promises to pay to the order of without need of notice or demand, the total Three Three Three Three Sixteen Pesos 94 18, 2015. S: I Amount of Loan PHP, 23, 616,57 Argue PHP 944 Charge PHP 944
I, LYN G. BANTIGUE BANGA, AKI AN ark Imported Six Hurdred amount of Tracerty 2/3,4/6 op 2 on MAY Broken down as follow Principa Partial P Service Interest Penalty?	Inowledges the receipt of the amount of <u>Luckh</u> Three 994 Siffeet Reso (P 23, (0, 00) - trom and promises to pay to the order of without need of notice or demand, the total Three Three Three Three Sixteen Pesos 94 18, 2015. S: I Amount of Loan PHP, 23, 616,57 Agment PHP Charge PHP 944
BANGA, AKI AN ank Bangad Six Hurdred amount of Twonfy 23,446 m Lon MAY Broken down as follow Principa Partial P Service Interest Penalty	Inowledges the receipt of the amount of <u>Luckh</u> Three 994 Siffeet Reso (P 23, (0, 00) - trom and promises to pay to the order of without need of notice or demand, the total Three Three Three Three Sixteen Pesos 94 18, 2015. S: I Amount of Loan PHP, 23, 616,57 Agment PHP Charge PHP 944
Principa Partial P Service Interest Penalty/	LAmount of Loan PHP .43,616.57 ayment PHP Charge PHP
Partial P Service Interest Penalty/	layment PHP Charge PHP 944- (22% per annum) PHP 944-
TOTAL	
TOTAL	PHP 23,616.00
	\cap (, ,
	LYN G. BANTIGUE
	BORROWER
	1
	In
	6

More than 50 heads of Livestock

BATCH NUMBER: Name of Credit Conduit:					Batch Maturity Date				
ddress:					ndBank Servicing U				
commodity/Enterprise: (/) Palay (/) Other For	od Crops/Commodities Production, Please Specify:Hogs				Date of Application:		October 30, 2014		
Name of Farmer	Address	Hectarage	No. of stocks	Loan Purpose (1-Labor, 2- Seeds, 3-Fertilizer, 4- Chemicals, 5-Others, 6-Full Production)	Amount of Loan	Date of Loan Release	PN Maturity Date	Collateral/Security (Secured or Unsecured)	BR
Sps. Nelson & Ma. Victoria Mendoza	Manggalang Kiling, Sariaya, Quezon	1/2		6	40,000.00	10/20/14	03/19/15	Unsecured	S
lenerose Magtibay	Tumbaga 2, Sariaya, Quezon		8 sows & 35 piglets	5	100,000.00	10/20/14	03/19/15	Unsecured	S
ps. Romeo & Remedios Cuevas	Manggalang Kiling, Sariaya, Quezon	2		6	70,000.00	10/20/14	03/19/15	Unsecured	S
laby Lyn Miranda & Fernando Ferrer	Brgy. Manggalang 1, Sariaya, Quezon		13 piglets	5	45,000.00	10/21/14	02/18/15	Unsecured	S
sps. Eusebio & Noralda Aguila	Brgy. Manggalang 1, Sariaya, Quezon	1/2		6	25,000.00	10/21/14	02/18/15	Unsecured	S
sps. Donato & Evelyn Hernandez	Brgy. Tumbaga 1, Sariaya, Quezon	1		6	40,000.00	10/21/14	02/18/15	Unsecured	S
ps. Charito & Edgardo Jr. Tenorio	Putingkahoy, Aguha Lian, Batangas		400 heads of broilers	5	30,000.00	10/21/14	12/22/14	Unsecured	N
ps. Pedro & Loreta Consebido	Buboy, Nagcarlan, Laguna	1/2		6	25,000.00	10/21/14	03/20/15	Unsecured	N
s. Loreto & Maria Anna Rizo	Masaya, Rosario, Batangas		10 sows, 3 fatteners & 27 piglets	5	30,000.00	10/21/14	12/22/14	Unsecured	R
ledrano Ilag & Lorna Piamonte	Pinagsibaan, Rosario, Batangas		20 piglets	5	75,000.00	10/21/14	02/18/15	Unsecured	R
sps. Editha & Kennedy Batilo	Sitio Riverside, Itlugan, Rosario, Batangas		10 sows & 50 piglets	5	75,000.00	10/21/14	02/18/15	Unsecured	R
ips. Antonio & Marilyn Antoni	Sitio Sampalokan, Putingkahoy, Rosario, Batangas		1 sow & 13 piglets	5	35,000.00	10/21/14	03/20/15	Unsecured	R
ips. Anatalio & Rufina Agquiz	Brgy. Lucban, Balayan, Batangas		1 bower, 10 level sows & 21 growing fatteners	5	60,000.00	10/21/14	02/18/15	Unsecured	E
Sps. Dante & Elsa Venzon	Brgy. Tactac, Balayan, Batangas		4 level sows & 11 growing fatteners	5	50,000.00	10/21/14	02/18/15	Unsecured	B
lyrna Bernal	Subic Ibaba, Agoncillo, Batangas		2 sows & 17 fatteners	5	50,000.00	10/21/14	01/19/15	Unsecured	A
rlene Dronquil	184 Antorcha St., Balayan, Batangas		21 growing fatteners	5	40,000.00	10/21/14	02/18/15	Unsecured	В
ips. Ireneo & Galicana Custodio	Brgy. Dalig, Balayan, Batangas	3		6	20,000.00	10/22/14	03/23/15	Unsecured	B
ogelio Ganancioso	Brgy. Lalig, Tiaong, Quezon	7,500 sq. m.		6	40,000.00	10/22/14	03/23/15	Unsecured	T
olyien Aytona	Brgy. Lucsuhin, Calatagan, Batangas		4 sows & 14 growing fatteners	5	42,000.00	10/22/14	02/20/15	Unsecured	0
ps. Ireneo & Normita Rubion	Brgy. Bignay 2, Sariaya, Quezon	1/2	- 4 .:	6	20,000.00	10/23/14	02/20/15	Unsecured	S
ps. Manuel & Editha Bautista	Brgy. Manggalang 1, Sariaya, Quezon		3 sows & 35 piglets	. 5	104,000.00	10/23/14	02/20/15	Unsecured	S
ps. Crispiano & Milagros Lili	Sitio Lipantan, Brgy. Lucsuhin, Calatagan, Batangas		4 sows & 10 growing fatteners	5	30,000.00	10/23/14	02/20/15	Unsecured	
ella Manalo	Coral na Munti, Agoncillo, Batangas		10 sows, 11 fatteners & 25 piglets	5	60,000.00	10/23/14	03/23/15	Unsecured	A
Elpidio & Apolonia Aclan	Pinagsibaan, Rosario, Batangas		10 sows & 91 piglets	5	70,000.00	10/23/14	03/23/15	Unsecured	R
e John Mendoza	Pook, Agoncillo, Batangas		2 sows 12 fatteners	5	40.000.00	10/23/14	02/20/15	Unsecured	A
faria Corazon Navarro	Pook Agoncillo, Batangas		10 sows & 68 fatteners	5	150.000.00	10/23/14	02/20/15	Unsecured	
ps. Eusebio & Maura Umandap	#197 Brgy. Suplang, Tanauan City, Batangas	3		6	60,000.00	10/23/14	01/21/15	Unsecured	T
ps. Ernesto & Paulina Catapang	189 Purok 3, Talaga, Lemery, Batangas		4 sows; 40 fatteners & 8 piglets	5	115,000.00	10/23/14	02/20/15	Unsecured	
ps. Charlito & Felipa Ani	Pinagsibaan, Rosario, Batangas		5 sows & 16 fatteners		60,000.00	10/23/14	02/20/15	Unsecured	R
ps. Regalado & Joselyne Gonzalvo	∬Sitio Tabag, Manggalang, Sariaya, Quezon		1 boar, 10 sows & 58 piglets	5	100,000.00	10/24/14	03/23/15	Unsecured	s
ps. Dennis & Nechel Pesigan	Villa Quintana, Balagbag, San Juan, Batangas	5		6	120,000.00	10/24/14	03/23/15	Unsecured	S
enedicto Cuestas	Brgy. Lagalag, Tiaonĝ, Quezon	3		6	70,000.00	10/24/14	02/23/15	Unsecured	_ T
OTAL			1		1.891.000.00				

I hereby certify that the aforecited borrowers are eligible for guarantee coverage based on AGFP IRR and <u>Credit Conduit</u> credit policies and procedures and further certify that the data contained

herein are true and correct to the best of my knowledge.