## Philippine Public School Teachers Association

## DISCLOSURE STATEMENT ON LOAN/CREDIT TRANSACTION

(As Required under R. A. 3765, Truth in Lending Act)

1. LOAN GRANTED (Amount to be financed)		E OF BORROWER		
a. Interest				P(A)
a. Interest	2. 1	INANGE GIANGES	From	From
( ) Compound ( ) Quarierly	а			
Service Fee Administrative/Operational Expenses 5.50%  c. Commitment Fee d. Guarantee Fee fee fee fee fee fee fee fee fee f		( ) Compound ( ) Quarterly ( x ) Annual		
Total Finance Charges  3. NON-FINANCE CHARGES 3. Insurance Premium b. Taxes c. Documentary/Science Stamps d. Notarial Fees e. Other (Specify) Total Non-Finance Charges PPPC 4. OUTSTANDING LOAN BALANCE OF PREVIOUS LOAN (If loan renewal) 5. TOTAL DEDUCTIONS FROM PROCEEDS OF LOAN (B + C + D) Add: Interest Rebates PPC FOR TARROWS PPC FOR THE PROCEEDS OF LOAN (A less E plus F) FOR THE PROCEEDS OF LOAN (A less E plus F) FOR THE PROCEEDS OF LOAN (A less E plus F) FOR THE PROCEEDS OF LOAN (A less E plus F) FOR THE PROCEEDS OF LOAN (A less E plus F) FOR THE PROCEEDS OF LOAN (A less E plus F) FOR THE PROCEEDS OF LOAN (A less E plus F) FOR THE PROCEEDS OF LOAN (A less E plus F) FOR THE PROCEEDS OF LOAN (A less E plus F) FOR THE PROCEEDS OF LOAN (A less E plus F) FOR THE PROCEEDS OF LOAN (A less E plus F) FOR THE PROCEEDS OF LOAN (A less E plus F) FOR THE PROCEEDS OF LOAN (A less E plus F) FOR THE PROCEEDS OF LOAN (A less E plus F) FOR THE PROCEEDS OF LOAN (A less E plus F) FOR THE PROCEEDS OF LOAN (A less E plus F) FOR THE PROCEEDS OF LOAN (B + C + D) FOR THE PROCEEDS OF LOAN (B	c d	Service Fee Administrative/Operational Expenses Commitment Fee Guarantee Fee Other Charges incidental to the extension		X
3. NON-FINANCE CHARGES a. Insurance Premium b. Taxes c. Documentary/Science Stamps d. Notarial Fees e. Other (Specify) Total Non- Finance Charges e. Other (Specify) Total Non- Finance Charges P OUTSTANDING LOAN BALANCE OF PREVIOUS LOAN (If loan renewal) f. TOTAL DEDUCTIONS FROM PROCEEDS OF LOAN (B + C + D) Add: Interest Rebates P (F) 6. NET PROCEEDS OF LOAN (A less E plus F) P (G) 7. PERCENTAGE OF FINANCE CHARGES TO TOTAL AMOUNT FINANCED (Computed in accordance with Subsec. X301.1) 8. EFFECTIVE INTEREST RATE (Method of computation attached) 9. SCHEDULE OF PAYMENT a. Single Payment due on (Date) b. Total Installment Payments Payable in months/year (no. of payments) at P each installment 10. COLLATERAL This loan is wholly/partly secured by: Real Estate Government Securities VINSECURED (Thru DepEd's Automatic Payroll Deduction System)  11. ADDITIONAL CHARGES IN CASE CERTAIN STIPULATIONS ARE NOT MET BY THE BORROWER. ***NOT A PPLIC A B LE UNDER A PDS*** Nature Amount  CERTIFIED CORRECT:  ABDULCARIM A. PANDAPATAN OIC, Loans Department  I ACKNOWLEDGE RECEIPT OF A COPY OF THIS STATEMENT PRIOR TO THE CONSUMMATION OF THE CREDIT TRANSACTION AND THAT I UNDERSTAND AND FULLY AGREE TO THE TERMS AND CONDITIONS THEREOF.			X	
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Date : (√) (Signature of Borrower Over Printed Name)	TRAN		IOR TO THE CONSUMMA	TION OF THE CREDIT
	Date	: (√)	(Signature of Borrowe	r Over Printed Name)

1. You are entitled to a copy of this paper which you shall sign.

Notice to Borrower:

- Disclosure on loan is computed on the "diminishing method" while charges are deducted in advance (upfront) from loan proceeds.
   Items marked "X" are not allowed under DepEd's Automatic Payroll Deduction System.