

HELPING HAND CAPITAL LOAN APPLICATION & AGREEMENT

BORROWER INFORMATION

Full Name: _____ Legal Age: _____

Email: _____

Address: _____ Phone: _____

FB/Messenger: _____

LOAN DETAILS & DECLARATION

I, _____, hereby apply for and acknowledge receipt of a loan amount of: ₱ _____ with _____% interest.

I agree to pay the total amount of: ₱ _____ on or before _____ at 10:00AM, under the agreed terms.

Payment Option (Check one):

Full Payment (One-time payment on due date) Installment Basis: Daily Weekly Monthly

Installment Amount: ₱ _____ per period

Loan Term: 30 Days 60 Days 90 Days 6 Months 1 Year Others: _____

Purpose of Loan: _____

INCOME & EXPENSES

Total Monthly Income: ₱ _____

Monthly Expenses:

Rent: _____ Electricity: _____ Water: _____ WiFi: _____ Food: _____ Medicine: _____ Vehicle

Loan: _____ Other Loans: _____ Smoking: _____ Drinking: _____ Entertainment: _____ Others: _____

Approximate Total Monthly Expenses: ₱ _____

Do you have an immediate family member with chronic illness? Yes No

ASSETS & LIABILITIES DECLARATION

A. ASSETS (What you OWN)

Please list all assets owned (check and fill where applicable):

Land / Property: _____ Value: ₱ _____

House (owned): _____ Value: ₱ _____

Vehicle (Car/Motorcycle): _____ Value: ₱ _____

Business / Store: _____ Value: ₱ _____

Farm / Livestock: _____ Value: ₱ _____

Appliances (TV, Ref, etc.): _____ Value: ₱ _____

Savings / Cash on Hand: _____ Value: ₱ _____

Others: _____ Value: ₱ _____

Total Estimated Assets Value: ₱ _____

B. LIABILITIES (What you OWE)

- Bank Loan: _____ Balance: ₱ _____
- Salary Loan: _____ Balance: ₱ _____
- Credit Card Debt: _____ Balance: ₱ _____
- Informal Loans: _____ Balance: ₱ _____
- Vehicle Loan: _____ Balance: ₱ _____
- Other Obligations: _____ Balance: ₱ _____

Total Estimated Liabilities: ₱ _____

C. NET FINANCIAL POSITION

Total Assets: ₱ _____ Total Liabilities: ₱ _____ **Net Worth (Assets – Liabilities): ₱** _____

DECLARATION

I certify that the information provided above regarding my assets and liabilities is true and correct. I understand that any misrepresentation may result in:

- Immediate denial or cancellation of loan approval
- Civil action for damages
- Possible criminal liability under applicable laws, including fraud provisions under the Revised Penal Code of the Philippines

CO-MAKER / GUARANTOR (REQUIRED)

Full Name: _____ Address: _____ Contact No.: _____

The Co-maker hereby binds himself/herself **jointly and severally** with the Borrower for the full payment of this obligation.

Failure of the Borrower to pay shall make the Co-maker **equally liable without need of prior demand or notice**.

Signature: _____ Date: _____

TERMS & CONDITIONS

1. Obligation to Pay

Borrower agrees to pay the full obligation **on or before the due date without need of demand** at the following address of the Lender: _____

Failure to pay at the designated place and time shall result in the automatic imposition of penalties.

2. Late Payment Penalty

A penalty of _____% **per day** shall be charged on any unpaid amount from the due date until fully paid.

3. Default Clause (Acceleration Clause)

Failure to pay **any installment or obligation on its due date** shall automatically:

- Place the Borrower in **default**
- Render the **entire unpaid balance immediately due and demandable without further notice**
- Authorize the Lender to initiate **collection or legal action**

4. Collection & Recovery Costs

Borrower agrees to pay all costs of collection, including:

- Collection service fees
- Attorney's fees equivalent to **at least 25% of total amount due**
- Court filing fees and other legal expenses

All such costs shall be added to the total obligation.

5. Right to Contact & Visit

Borrower authorizes the Lender to:

- Contact via phone, SMS, email, or social media
- Conduct **reasonable visits** to residence or business for collection purposes

6. Credit & Background Verification

Borrower authorizes the Lender to verify:

- Employment and income
- References
- Financial capacity and credit standing

7. Future Loan Restriction

Any delay or default may result in:

- Denial of future loans
- Reduction of loanable amount
- Imposition of stricter terms

8. Collateral (if applicable)

Collateral: _____ estimated Value: _____

Borrower agrees that failure to pay may result in **legal action to recover the obligation through lawful means.**

9. Waiver of Demand and Notice

The Borrower and Co-maker hereby **waive the need for formal demand, notice of default, or notice of dishonor** before the Lender may enforce this agreement.

10. Venue of Legal Action

Any legal action arising from this agreement shall be filed in the proper courts of: _____

SUBSCRIBED & SWORN STATEMENT

I certify that all information provided is **true and correct**. Any false statement, misrepresentation, or falsification of documents shall constitute:

- Breach of this agreement
- Grounds for civil action for damages
- Possible criminal liability under applicable laws, including but not limited to the Revised Penal Code of the Philippines

SIGNATURES

Borrower Name & Signature: _____ Date: _____

Co-maker Name & Signature: _____ Date: _____

Lender Name & Signature: _____ Date: _____

ACKNOWLEDGMENT (NOTARY PUBLIC)

Republic of the Philippines)
_____) S.S.

BEFORE ME, a Notary Public for and in _____, this ____ day of _____, 20, personally appeared:

Name	ID Presented	ID Number
_____	_____	_____
_____	_____	_____

Known to me and to me known to be the same persons who executed the foregoing **Loan Application & Agreement**, and they acknowledged to me that the same is their free and voluntary act and deed.

WITNESS MY HAND AND SEAL on the date and place above written.

Notary Public: _____

Doc. No. _____
Page No. _____
Book No. _____
Series of _____