

# MONEY TREE INTERNATIONAL FINANCE CORP.

## DISCLOSURE STATEMENT OF LOAN/CREDIT TRANSACTION ( SINGLE PAYMENT OR INSTALLMENT PLAN )

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

Name of Borrower/s \_\_\_\_\_  
 Address \_\_\_\_\_

1. Cash/Purchase Price \_\_\_\_\_ Clean Loan \_\_\_\_\_ or Net proceeds of Loan ₱ \_\_\_\_\_  
 (Item Purchased)

2. Less: Downpayment and/or Trade-in Value (not Applicable for Loan transaction)

3. Unpaid Balance of Cash/Purchase Price or Net Proceeds of Loan

4. Non-Finance Charges (Advanced by Seller/Creditor):

- a. Insurance Premium ₱ \_\_\_\_\_ -
  - b. Taxes \_\_\_\_\_ -
  - c. Registration Fees \_\_\_\_\_ -
  - d. Documentary/Science Stamps \_\_\_\_\_ -
  - e. Notarial Fees \_\_\_\_\_ -
  - f. Others : \_\_\_\_\_ -
- \_\_\_\_\_ Total Non-Finance Charges \_\_\_\_\_ -

5. Amount to be Financed (Item 3+4) ₱ \_\_\_\_\_

6. Finance Charges

- a. Interest \_\_\_\_\_ P.A. from \_\_\_\_\_ to \_\_\_\_\_ ₱ \_\_\_\_\_  
 ( ) Compound ( ) Semi-Monthly ( ) Quarterly ( ) Semi-Annual  
 ( ) Simple ( ) Weekly ( ) Monthly ( ) Annual
  - b. Discounts (Prompt Payment Discount) \_\_\_\_\_
  - c. Service/Handling Charges \_\_\_\_\_
  - d. Collection Charges \_\_\_\_\_
  - e. Credit Investigation Fees \_\_\_\_\_
  - f. Appraisal Fees \_\_\_\_\_
  - g. Attorney's/Legal Fees \_\_\_\_\_
  - h. Other charges incidental to extension of credit (specify) \_\_\_\_\_  
 Time Price Differential \_\_\_\_\_
- \_\_\_\_\_ Total Finance Charges ₱ \_\_\_\_\_ **0.00**

7. Percentage of Finance Charges to Total Amount Financed  
 (Computed in accordance with Sec. 2(1) of CB Circular 158) \_\_\_\_\_ %

$$R = 2 \times \frac{\text{Finance charges}}{\text{Amt. to be financed}} \times \frac{\text{Number of payment in a year}}{\text{Total number of payment} + 1} \times 100\%$$

8. Effective Interest Rate (EIR) as per ft. Computation \_\_\_\_\_ %

EIR=2mf / (n + 1) where:  
 m = number of payments in a year  
 f = time price differential - amount financed  
 n = term

9. Payment ₱ \_\_\_\_\_

a. Single Payment of Principal due on :

Term	Amount per Amortization Payment	Total
_____	_____	0.00
_____	_____	_____

\_\_\_\_\_ Total Installment Payments ₱ \_\_\_\_\_

10. Additional Charges in case certain stipulations in the contract are not met by the debtor

PENALTY / PAST DUE CHARGES	5 % PER MONTH
ATTORNEY'S FEES	25%
LIQUIDATED DAMAGES	25%
COST OF SUIT/ REPOSSESSION	ACTUAL
PENALTY ON PRETERMINATION	5 % OF OUTSTANDING BALANCE

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

CERTIFIED CORRECT:

MONEY TREE INTERNATIONAL FINANCE CORP.

\_\_\_\_\_  
 (Signature of Buyer/Borrower)  
 TIN

By: \_\_\_\_\_  
 Signature of Creditor/Authorized Representative  
 Over Printed Name

\_\_\_\_\_  
 Buyer/Borrower's Name in Print

TIN \_\_\_\_\_  
 \_\_\_\_\_  
 Position

DATE \_\_\_\_\_

NOTICE TO BUYER/BORROWER: FOR YOUR PROTECTION PLEASE OBTAIN A COPY OF THIS STATEMENT