

**GUARANTY LINE APPLICATION
Checklist of Requirements**

I. COMPANY PROFILE

- ___ Company Background
- ___ SEC Registration and Articles of Incorporation
- ___ Shareholders with breakdown of shares of stocks
- ___ Secretary's Certificate – board approval for a guaranty line application
- ___ Principal officers and their bio-data
- ___ Organizational structure
- ___ Services/ Products offered

II. FINANCIALS

- ___ Audited Financial Statements for the past three (3) years duly received by the Bureau of Internal Revenue (BIR)
- ___ Income and Business Tax Returns for the past three (3) years duly received by the BIR
- ___ Tax Clearance from BIR – to prove full and timely payments of taxes
- ___ BSP's CAMELS Rating – for bank applicants only
- ___ BSP's Bank Examiner Report on the Bank

III. HOUSING LOAN CREDIT POLICIES AND GUIDELINES

As to the following:

- a) Purpose
- b) Borrower's eligibility
- c) Credit Ratio
- d) Loan limit
- e) Security
- f) Term
- g) Interest rate
- h) Approving Authority
- i) Credit Management Structure

IV. PROSPECTIVE ENROLLMENTS

Containing the following data:

a) For Developmental Line

Account Name	Project Name	Location	No. of Units	Ave. Sales Package	Loan Amount
1.					
2.					

b) Retail Line

For Real Estate Mortgages			Additional Information for CTS Accounts				
Housing Packages	No. of Accts.	Value (PhP)	Originating Developer	Name of Subdivision	Location of Property	CTS Buyer's Equity	Seasoning Period
P400k & below							
Above P400k-3.0m							
Above P3.0m-4.0m							
Above P4.0m							

c) Loans Portfolio

- 1. Total Volume
- 2. Interest Rate
- 3. Collection Efficiency