
Date

HOME GUARANTY CORPORATION

4/F Jade Building, 335 Sen. Gil Puyat Avenue,
Makati City

Attention : **MS. MELINDA M. ADRIANO**
Vice President
Guaranty Group

Gentlemen:

We would like to apply for the following guaranty facilities:

| GUARANTY FACILITY | AMOUNT | GUARANTY COVERAGE |
|-----------------------------|--------|-------------------|
| Retail Guaranty Line | P | Standard or Bond |
| Developmental Guaranty Line | | Cash or Bond |

Attached is ____ check no. _____ dated _____ in the amount of **P10,000** as payment for application fee and the following documents for your evaluation, to wit:

- I. COMPANY PROFILE
 - a) Company background
 - b) SEC Registration & Articles of Incorporation & By-Laws
 - c) Shareholders with breakdown of shares of stocks (Authorized, Subscribed & Paid-up)
 - d) Secretary's Certificate evidencing Board's approval for a guaranty line application.
 - e) Principal officers & their bio-data
 - f) Organizational Structure
 - g) Services Offered

- II. FINANCIALS
 - a) Audited Financial Statements for the past three (3) years duly stamped received by the Bureau of Internal Revenue (BIR)
 - b) Income & Business Tax Returns for the last three (3) years stamped received by the BIR
 - c) CAMELS Rating (For bank-applicants only)
 - d) BSP's Bank Examiner's Report on the Bank

III. CREDIT POLICIES & GUIDELINES

- a) As to purpose
- b) Borrowers' 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

| <u>Account Name</u> | <u>Project Name</u> | <u>Location</u> | <u>No. of Units</u> | <u>Ave. Sales Packages</u> | <u>Loan Amount</u> |
|---------------------|---------------------|-----------------|---------------------|----------------------------|--------------------|
| 1. | | | | | |

- 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 |
| P 400k & below | | | | | | | |
| Above P 400k – 3.0m | | | | | | | |
| Above P 3.0m – 4.0m | | | | | | | |
| Above P 4.0m | | | | | | | |
| Total | | | | | | | |

- c) Housing Loans Portfolio
 - 1. Total Volume
 - 2. Interest Rate
 - 3. Collection Efficiency

Your favorable consideration on this matter is highly appreciated.

Very truly yours,
