



# Bureau of Jail Management and Penology Mutual Benefit Association, Incorporated

144 Mindanao Avenue, Bahay Toro Hills, Quezon City, Metro Manila • Tel. No./Fax: 02-926-6963

## APPLICATION FOR LOAN (Accomplish one (1) Copy only)

Application No. \_\_\_\_\_  
Date Received \_\_\_\_\_  
Cell No.: \_\_\_\_\_

Gentlemen:

The undersigned, a member of this Association, respectfully requests for a Salary Loan in the amount of \_\_\_\_\_ PESOS (P \_\_\_\_\_) under the terms and conditions in the Promissory Note at the back hereof. It is understood that there are no front-end charges from the principal of this loan.

- Submitted are one (1) each photocopy of my
- Latest payslip with Net Take Home Pay (NTHP) of at least P 3,100.00
  - Front and Back of Identification (ID) Card

PURPOSE \_\_\_\_\_  New  Renewal

NAME (Last, First, MI) \_\_\_\_\_

RANK / AFPSN / TITLE / BADGE NO., POSITION / DESIGNATION \_\_\_\_\_

CITY ADDRESS \_\_\_\_\_

PROVINCIAL ADDRESS \_\_\_\_\_

SPOUSE: NAME \_\_\_\_\_

\_\_\_\_\_  
SIGNATURE OF APPLICANT

(TO BE FILLED UP BY AUTHORIZED BJMPMBAI PERSONNEL)

### STATUS OF EXISTING LOAN

(Date Granted)	(Original Amount)	(Maturity Date)	(Present Balance)	(Remarks)
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### BORROWING CAPACITY

Compute loan amount based in capacity to pay or Net Take Home Pay.

Has Existing Loan with:	MAXIMUM AMOUNT	P _____
_____ P _____	Recommended Loan Amount	P _____
_____ P _____	Monthly Amortization (MA) P _____	
_____ P _____	Payable in _____ Months to start on _____	
_____ P _____	and end on _____	
_____ P _____	NTHP after deducting MA	P _____
	Other Comments	_____

Processed By: \_\_\_\_\_  
BJMPMBAI Loan Processor

APPROVED/  DISAPPROVED:

FOR THE BOARD OF TRUSTEES:

RECOMMENDED APPROVAL/DISAPPROVAL

\_\_\_\_\_  
LOANS MANAGER/GENERAL MANAGER

\_\_\_\_\_  
PRESIDENT/BOARD AUTHORIZED SIGNATORY

**PROMISSORY NOTE**

LOAN AMOUNT P \_\_\_\_\_, 20\_\_\_\_

FOR VALUE RECEIVED, I PROMISE TO PAY TO THE DEMAND OF THE BUREAU OF JAIL MANAGEMENT AND PENOLOGY MUTUAL BENEFIT ASSOCIATION, INCORPORATED (BJMPMBAI) AT ITS OFFICE IN METRO MANILA, PHILIPPINES, THE SUM OF \_\_\_\_\_ PESOS (P \_\_\_\_\_) PHILIPPINE CURRENCY WITH INTEREST OF \_\_\_\_\_ PERCENT ( \_\_\_\_\_ %) PER ANNUM.

In case I fail to pay the principal amount of this Note at maturity or on demand, as the case may be, then the entire principal shall, at the option of the Association and without necessity of notice to me, be immediately become due and payable, and I agree to pay the interest at the rate of \_\_\_\_\_ percent ( \_\_\_\_\_ %) per month on the amount due compounded monthly until obligation is fully paid.

In case of non-payment and this Note is referred to a lawyer for collection, I agree to pay a reasonable amount for attorney's fees and in case of judicial suit for collection, to pay the Association all the outstanding amount, in addition to the cost of the suit and/or other incidental expenses.

I hereby authorize and empower the Association at its option at any time, without notice to pay, apply to the payment of this loan any or all moneys, securities and things of value which may hereafter be in its hands or deposit or otherwise to the credit of or belonging to me, and the Association is hereby authorized to sell at public or private sale such securities or things of value for the purpose of applying the proceeds thereof to such payment.

I further agree in case of separation from the service / employment of whatever cause, that the unpaid balance, with its accumulated interest and surcharges stipulated above, be deducted from my last payment, commutation of leave, refunds and/or from my pensions.

**REMINDER:**

If after (1) one month no deduction has been effected on my payslip, I will call/inform BJMPMBAI office. I will personally pay the amortization/s not deducted from my payslip. In any case, however, surcharge for non-payment will be imposed.

\_\_\_\_\_  
Signature Over Printed Name of Borrower

**AUTHORIZATION FOR PAYROLL/PENSION DEDUCTION AND REMITTANCE**

TO WHOM IT MAY CONCERN:

I hereby authorize the deduction from my payroll/pension and remittance of the amount of \_\_\_\_\_ PESOS (P \_\_\_\_\_) every month beginning \_\_\_\_\_, 20\_\_\_\_ for payment of my obligation with BJMPMBAI until same obligation will be fully paid. This authorization shall not be rescinded without the conformity in writing of the BJMPMBAI. If the amount is not deducted and/or remitted by my Finance Officer to accelerate my payments and to update my accounts anytime the obligation is still subsisting.

IN CASE I AM SEPARATED FROM MY PRESENT EMPLOYMENT BEFORE THE FULL PAYMENT OF MY LOAN, I SHALL PAY THE BALANCE, INTEREST, FEES, AND COSTS TO THE BJMPMBAI. I AUTHORIZE MY FINANCE OFFICER TO DEDUCT FROM MY PENSION / ALLOWANCE / BENEFITS AND I WAIVE MY RIGHTS UNDER RA 2310 AND RULE 39, NEW RULES OF COURT. IF MY RETIREMENT PAY COMES FROM THE GOVERNMENT OR PRIVATE OFFICE, I, LIKEWISE AUTHORIZE MY FINANCE OFFICER TO DEDUCT AND REMIT THE ACCOUNTS OUTSTANDING TO THE BJMPMBAI.

\_\_\_\_\_  
Signature Over Printed Name of Borrower

**CERTIFICATIONS**

I hereby certify that the applicant is  
 not due  due for separation in the near future.

I hereby certify that the applicant has  
 no pending case.  
 pending case.

I hereby undertake to deduct the amount indicated in the above authorization and remit the same to the Association. I shall inform the Association of any change in pay status of the borrower and shall issue no clearance until the obligation is fully paid and with written conformity of the Association.

\_\_\_\_\_  
Head of Personnel  
Signature Over Printed Name

\_\_\_\_\_  
Legal Officer  
Signature Over Printed Name

\_\_\_\_\_  
Finance Officer  
Signature Over Printed Name



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Mutual Benefit Association, Incorporated**

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**CERTIFICATION**

KNOW ALL MEN BY THESE PRESENTS:

That I, \_\_\_\_\_ am covered  
(Name of Borrower)

by CREDIT PROTECTION FUND by virtue of my full compliance of the provisions of this IRR for my loan granted on \_\_\_\_\_ in the amount of \_\_\_\_\_ (P \_\_\_\_\_).  
(Words) (figures)

In the event the CPF pays the unpaid loan or a portion thereof, I \_\_\_\_\_ obligate myself to pay the  
(Name of Borrower)

amount paid by the CPF to the latter. Furthermore, I hereby authorize the Chief, BJMP Finance Center to pay the CPF any amount due from the BJMP on account of my separation from the service to the extent of the amount of the unpaid loan or a portion thereof.

Issued this \_\_\_\_\_ day of \_\_\_\_\_ 200\_\_\_\_ at Quezon City, Philippines.

APPROVED/DISAPPROVED

\_\_\_\_\_  
BJMPMBAI President/Treasurer

\_\_\_\_\_  
BORROWER  
(Signature over printed name)