AUTHORIZATION FOR CREDIT INVESTIGATION AND APPRAISAL

To Whom It May Concern:

In connection with my/our loan application(s) and/or existing credit facility(ies) with PNB SAVINGS BANK (the "Bank"), the undersigned hereby authorize(s) the Bank, its representative(s), or any designated credit investigator(s) and property appraiser(s) to conduct, at my/our cost and expense, the following:

1. verify/validate/obtain documents/data/information from relevant government offices and private persons and entities concerning my/our credit and financial information, such as but not limited to the following:

   (a) Employment history, dates, title/position, income, working hours, etc.;
   (b) Banking transactions and deposit accounts;
   (c) Loan/credit accommodations (issue date, high credit, payment amount, loan balance, payment record, payment performance, etc.); and
   (d) Business, property ownership and any other information deemed necessary in connection with a credit report; and

2. inspect/re-inspect and appraise/re-appraise my/our property/ies, especially those which form part of the existing collateral and/or those offered as new or additional collateral to my/our existing, new or additional credit facilities with the Bank; and take photographs of the said property/ies, including the exterior & interior portions of the improvements thereon, which property/ies are more particularly described hereunder:

Real Estate Property
/__/ Vacant Lot   /__/ Lot with proposed/on-going construction
/__/ House and Lot   /__/ Others : _____
/__/ Condominium/Town/Row House

OCT/TCT/CCT No/s.: _____
Registered Owner/s: _____
Lot No.: _____ Block No.: _____ Area: _____ sq. m.
Location of Property: _____

Building/Improvements   **Personal Property/ies**
Property Owner: _____   Property Owner _____
Year Constructed: _____   Nature/Description:
Name of Tenant(s)/Occupant(s), if any: _____
_____ _____
Location of Property:_____   Location of Property: _____
_____   _____

Contact Person:
Name : _____
Number : _____

For this purpose, the undersigned hereby waive/s the secrecy of bank deposits and the confidentiality and security of information as provided under the applicable laws and government rules and regulations.

Issued this date of _____ at _____.

_____   _____
Borrower's Signature Over Printed Name   Borrower's Signature Over Printed Name

_____
Property Owner's Signature Over Printed Name