KASUNDUAN NG PAG-UTANG AT PAGPAPA-UTANG

SA SINUMAN NA DAPAT MAKABATID:

Ang kasunduang ito ay isinasagawa ng mga sumusunod:

at kasal kay _____, may sapat na gulang, walang asawa/may asawa at kasal kay _____, Pilipino, at naninirahan

_ (kinikilala bilang "UMUUTANG");

at-

______, may sapat na gulang, walang asawa/may asawa at kasal kay ______, Pilipino, at naninirahan sa

(kinikilala bilang "NAGPAPAUTANG");

PINATUTUNAYAN

Na ang nagpapautang ay pinagbigyan ng nangungutang alinsunod sa pakiusap at pagbibigay halaga sa magandang samahan bilang magkaibigan.

- Na ang UMUUTANG ay nakautang ng halagang P ______;
- Na bilang patunay at panagot sa katiyakan na magbabayad ang UMUUTANG sa pagkakautang nito ay nagbibigay ng at pinahihintulutan na gamitin ito bilang kolateral upang makuha ang inuutang na halaga;
- Na pinatutunayan na pagmamay-ari ng UMUUTANG ang kolateral na nabanggit sa itaas sa pamamagitan ng pagsuko ng na nagsisilbing ebidensya na ang UMUUTANG ang syang may-ari ng naturang ari-arian at may kakayahan ito na ibenta ang nabanggit na ari-arian;
- Na ang pagbabayad ay gagawin ng UMUUTANG sa pamamagitan ng paghuhulog o pagbibigay sa NAGPAPAUTANG ng halagang P_____ araw-araw o P _____ kada lingo;
- Na ang UMUUTANG ay nangangakong kusang loob na babayaran ang buong pagkakautang magmula ______ hanggang _____ nang hindi na kinakailangan pang singilin;
- Na sa sandaling hindi makapagbayad ang UMUUTANG pagkalipas ng dalawang (2) buwan simula nang nilagdaan ang Kasunduang ito ay magbabayad ito ng karagdagang interes na _____% ukol sa halaga ng utang na hindi pa nababayaran;

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Wenbin Ji

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The Diliman Review ,1992 Ang utang na loob bilang konsepto ng etika Leonardo D. de Castro,1995

Pana-panahon Iv (ekonomiks) , Etika at pilosopiya sa kontekstong Pilipino Leonardo D. de Castro,1995

English-Filipino Legal Dictionary Cezar C. Peralejo,2004

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