

SPECIAL POWER OF ATTORNEY

KNOWN ALL MEN BY THESE PRESENTS:

I/We,, Filipino citizen/s, of legal age, married and with residence address at do hereby name, constitute and appoint, Filipino, of legal age and with residence address at (whose signature appears herein below and which signature I now attest to be true, genuine and authentic), to be my/our true and lawful attorney-in-fact, for me/us and in my/our name, place and stead, to, do, and perform the following special powers, to wit:

1. To borrow/obtain, from time to time, from the Sterling Bank of Asia.(hereinafter referred to as the ("BANK")), in such sum/s of money as in the judgment of my Attorney-in-fact hereinafter authorized, provided that the aggregate amount of such borrowing(s), pursuant to this Special Power of Attorney, shall not at any time exceed the sum of Pesos: (P.....) Philippine Currency;

2. To sign, execute and deliver to the BANK, SINGLY, the Note/s, loan or credit agreement(s) or such other instrument evidencing my indebtedness for the monies so borrowed, or to be borrowed with interest thereon and said Attorney-in-fact is empowered to sign, execute and deliver, SINGLY, renewals, extensions, supplements, modification and/or amendments of said note(s), loan or credit agreement(s) or such other instruments from time to time.

3. As security for the prompt payment of the loan, any other obligations due to the Bank and the proper performance of all covenants and agreements in connection therewith, to transfer, assign and convey by way of FIRST MORTGAGE unto the bank, its successors and assigns the following real property/ies.

Transfer Certificate of Title No.

Registry of Deeds for

(type technical description)

4. To grant, transfer or assign to the Bank as security for any note(s) or credit/loan covering my indebtedness to the Bank, my deposit/placement maintained with the said Bank, or with any of the BANK's affiliates or subsidiaries or with any member of the STERLING BANK OF ASIA, INC. and to sign, execute and deliver to the BANK, SINGLY, any and all grants, transfers, instruments that may be necessary to implement the authorization herein granted;

5. To grant, transfer or assign to the BANK as security for any note(s) or credit/loan covering other indebtedness of any third person, party or entity to the BANK, my deposit/placement maintained with the said BANK, or with any of the BANK's affiliates or subsidiaries or with any member of the Sterling Bank of Asia(SBA) Unibank, more particularly described as Sterling Bank of Asia Inc. and to sign, execute and deliver to the BANK, SINGLY, any and all grants, transfers, instruments that may be necessary to implement the authorization herein granted;