

AMENDMENT TO THE REVISED GUIDELINES ON RETAIL GUARANTEE PROGRAM

QUEDANCOR MEMORANDUM CIRCULAR NO. 420, s. 2006, October 11, 2006

Read online (full-text search, related cases, audio case brief): <https://batas.org/library/030bb557c2f0/>

Memorandum Circular No. 351, dated February 16, 2005 is hereby amended with respect to the following items:

X X X X

6. MECHANICS OF IMPLEMENTATION

X X X X

6.6 Preparatory Clearance for Guarantee Coverage (PCGC)/Preparatory Clearance for Release of Loan (PCRL)

6.6.1 The RO/DO/LMG shall prepare and submit the Certification of Documentary Compliance form duly certified by the concerned RAVP to the Guarantee Management Division-Credit and Guarantee Department (GMD- CGD). Subsequently, the concerned RO/DO/LMG informs the LE to secure PCGC from QUEDANCOR.

The LE, after receiving information from the concerned RO/DO/LMG of complete, documentary compliance by the borrower, shall submit to GMD-CGD the request for PCGC/PCRL either by fax or mail to ensure that QUEDANCOR maintains the required total guarantee exposure on the outstanding loans under the program based on the available guarantee fund.

The PCGC/PCRL together with the following certified photocopy of documents shall be submitted to QUEDANCOR-Office of the President or CGD:

- a. Certificate of Accreditation; and
- b. OR for accreditation fee

Upon receipt of the approved PCGC/PCRL, the LE shall release the loan within fifteen (15) calendar days, otherwise, the loan shall not be eligible for guarantee coverage.

X X X X

For your guidance and reference.

Adopted: 11 Oct. 2006

(SGD.) NELSON C. BUENAFLOR

ABOUT BATAS.ORG

Study smarter at BATAS.org

The Philippine bar review and law-school companion built around how your brain actually remembers.

The complete Philippine law library - free for everyone.

More than 100,000 Supreme Court decisions, Republic Acts, and executive issuances - full-text searchable, browsable by category and year, and always free. No paywall, no login. This PDF came from it.

Audio case-brief lectures.

Any decision becomes a podcast-style lecture - facts, issues, ruling, and doctrine - with read-along highlighting and a hands-free presentation mode. Study while commuting, working out, or resting your eyes.

Bar review built on the science of memory.

Complete, sequenced courses for all eight bar subjects, narrated like podcasts and reinforced with retrieval practice and spaced review - the study techniques with the strongest evidence behind them.

The full law-school curriculum.

One subscription unlocks the entire J.D. curriculum - every subject, every lesson, with your progress tracked down to the paragraph so you can pick up exactly where you left off, on any device.

Mock exams that tell you where you stand.

Timed multiple-choice exams graded instantly, with per-subject score breakdowns and focus suggestions that point you at your weakest topics first.

A study planner that keeps you on pace.

Set your schedule and BATAS tells you every day whether you are on track for bar day - and exactly which lesson to take next.

Start free at <https://batas.org>

The law library is free forever - and your first lesson is one click away.

The text of this document is an official public record and remains in the public domain. Formatting, presentation, and compilation © 2026 batas.org.

Downloaded free from the batas.org Law Library. Share it freely - the library is free for every law student, bar reviewee, and practitioner.