

APPROVING AN AMNESTY PROGRAM FOR ALL OVERSEAS WORKERS WELFARE ADMINISTRATION (OWWA) LIVELIHOOD LOANS

EXECUTIVE ORDER NO. 329, December 29, 2000

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WHEREAS , pursuant to its mandate to promote the welfare of Overseas Filipino Workers (OFWs) and their dependents, the Overseas Workers Welfare Administration or OWWA, hereinafter referred to as OWWA, has instituted a livelihood program designed to provide alternative income sources and augment the living income of OFWs and their dependents;

WHEREAS , after eleven (11) years of implementation and favorable indications of success of the program, the OFW program avalees have accumulated loan arrearages which has made difficult their regularization of loan payments;

WHEREAS , the OWWA Board of Trustees, after a thorough deliberation during a Special Meeting on 21 May 1999, has approved program changes and policy recommendations, including the Amnesty Program of all livelihood loans;

WHEREAS , said program improvements and policy recommendations are in line with the government's thrust to alleviate the plight and unburden the clients;

WHEREAS , the strategy has been proven effective in the recovery of exposure, which likewise for OWWA, shall increase funding for livelihood relending purposes and improve the repayment rate;

NOW, THEREFORE, I, JOSEPH EJERCITO ESTRADA , President of the Republic of the Philippines, by virtue of the powers vested in me by law, do hereby approve the Amnesty Program of all OWWA Livelihood Loans in accordance with the following:

SECTION 1. COVERAGE AND APPLICATIONS. The Amnesty Program shall apply to all delinquent accounts released by OWWA under the direct lending operations of the 1) National Livelihood Support Fund (NLSF); 2) Expanded Livelihood Fund (ELF); and 3) Non-Collateralized Loan Fund.

Livelihood loan avalees with arrearages as of effectivity of this order shall apply in writing subject to processing and action as per governing rules.

SEC 2. QUALIFICATIONS FOR AMNESTY. Delinquent borrowers shall be made to settle a minimum of 20% of outstanding balances on the principal and interests as a precondition to acceptance to the Amnesty Program;

SEC 3. AMOUNT FOR CONDONATION. The amount to be condoned shall include all penalties on delinquent loans or the difference between the total outstanding balance and the sum of unpaid principal and interests.

SEC 4. PROCEDURES OF THE PROGRAM. The Amnesty Program shall be implemented through the following stages:

a. Upon approval of application and payment of the required 20% of the outstanding balance on the principal and interests, all penalties shall be condoned;

- b. After condonation of penalties, the outstanding balance shall be restructured, the period of which shall be determined by the amount being settled up to a maximum of three (3) years;
- c. Interests shall be charged for the adjusted repayment period;
- d. Failure to comply with the stipulations of the new payment scheme shall render the entire amount due and demandable.

SEC 5. OTHER PROVISIONS. Accounts already foreclosed with property titles or proofs of ownership in case of chattel mortgage, still not consolidated in the name of OWWA may avail of the benefit, provided that all expenses relative to the foreclosure are paid plus the accrued interest on the loan from the time of foreclosure.

Foreclosure proceedings shall be suspended during the effectivity of the Amnesty Program to allow borrowers to avail of the benefits of the program.

SEC 6. EFFECTIVITY. The Amnesty Program shall take effect upon signing of order for a period of one year.

Done in the City of Manila, this 29th day of December, in the year of Our Lord, two thousand.

(SGD.) JOSEPH EJERCITO ESTRADA

By the President:

(SGD.) RAMON B. CARDENAS
Acting Executive Secretary

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