RESTRUCTURING PROGRAM FOR HOUSING LOANS

GSIS RESOLUTION NO. 176, December 08, 2010

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RESOLVED, to APPROVE and CONFIRM the Restructuring Program for Housing Loans as follows:

1. Run dunning in Consumer Mortgage Loans (CML) at 6% per annum compounded annually for all Accounts Receivables (AR) accounts. This is the least complicated process for the Information Technology Services Group (ITSG) and Internal Reconciliation Department (IRD). This is also favorable for the members who have waited for more than 18 months to have their accounts restructured.
2. Extend the restructuring program for another six (6) months or until March 31, 2011 to give the members a chance to update their accounts and for GSIS to reduce the inventory of acquired assets.

Adopted: 08 December 2010

Certified Correct:

(SGD.) NITA P. JAVIER
Corporate Secretary

Confirmed:
(SGD.) ROBERT G. VERGARA
Vice-Chairman
GSIS Board of Trustees

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