



Republic of the Philippines  
**Department of Education**  
REGION XII  
SCHOOLS DIVISION OF SOUTH COTABATO

**Office of Schools Division  
Superintendent**

**31 Aug 2023**

DIVISION MEMORANDUM  
OSDS No. **109**, s. 2023

**LIST OF EMPLOYEES WITH BELOW 90% THRESHOLD ON GSIS LOAN  
ACCOUNT FOR THE MONTH OF AUGUST 2023**

To: SDO Personnel Concerned  
Public Schools District Supervisors/Principals In-Charge  
Public Elementary and Secondary School Heads  
All Others Concerned

1. This refers to the Government Service Insurance System eBilling and Collection System ERF Clarificatory Items for the month of **August 2023**. Employees listed below have a remittance amount below 90% of their monthly amortization on Consolidated Loan, Emergency Loans, Multi-Purpose Loan, etc.

<b>NO.</b>	<b>NAME OF EMPLOYEE</b>	<b>MFO</b>	<b>TYPE OF LOAN</b>
1.	AGNES A. PEREIRA	ELEM	MPL
2.	AIZEL Y. CELESTE	ELEM	CONSOLOAN
3.	ALVIN T. BERMUNDO	SEC	MPL
4.	AMELIA A. LIGTAS	ELEM	MPL
5.	AMOR P. UNGAY	ELEM	MPL
6.	AMOR V. LENA	ELEM	MPL
7.	AMPARO F. LEGASPI	ELEM	MPL
8.	ANALIE O. GANATE	ELEM	EMRGYLN
9.	ANNA MARIE I. SOBERANO	SEC	MPL
10.	ANNIE GRACE G. BALIGUAT	SEC	MPL
11.	ANNIE L. PAICAN	SEC	MPL
12.	ANNIE P. PRAN	SEC	MPL
13.	ARIANNE V. LANADA	ELEM	MPL





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<b>NO.</b>	<b>NAME OF EMPLOYEE</b>	<b>MFO</b>	<b>TYPE OF LOAN</b>
14.	ARIEL G. PANDONG	ELEM	MPL
15.	ARLENE M. TRAQUENA	ELEM	MPL
16.	BEN K. AFON	SEC	MPL
17.	BERMUDA G. SUMAGAYSAY	ELEM	EMRGYLN
18.	BRENDA C. PACLIBAR	ELEM	MPL
19.	CATHERINE D. ALERTA	SEC	MPL
20.	CHARLANE M. DIASNES	SEC	MPL
21.	CHARLENE MAY G. DELA CRUZ	ELEM	MPL
22.	CHARMAINE S. CERBO	ELEM	MPL
23.	CHENETTE J. BELOTINDOS	ELEM	MPL
24.	CHRIS JOY L. CARRERA	SEC	MPL
25.	CHRISTINE FRANCIS S. MAMA	ELEM	MPL
26.	CLAIRE JOY G. LEYSON	SEC	MPL
27.	CLYCEL C. JUNGCO	ELEM	EMRGYLN
28.	COLEEN E. BLUNA	ELEM	CPL
29.	DAISY D. DURAN	SEC	MPL
30.	DEXTER IAN L. MALONES	SEC	MPL
31.	DONALD V. SUBIERA	ELEM	MPL
32.	DYRENE MAE B. NAFARRETE	SEC	MPL
33.	EBRAHIM S. MINTONG	SEC	MPL
34.	EDESSA T. VILORIA	ELEM	MPL
35.	ELLEN GRACE G. PENIERO	SEC	MPL
36.	EMELITA V. CALANZA	SEC	MPL
37.	ERLIN L. ORO	ELEM	MPL
38.	FLAZE PEARL S. MALIDA	SEC	MPL







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NO.	NAME OF EMPLOYEE	MFO	TYPE OF LOAN
39.	FLORA MAY B. BARLAS	SEC	MPL
40.	GEMMA M. CERBAS	SEC	MPL
41.	GENELYN D. TINGGAL	ELEM	MPL
42.	GENEROSA S. ELLAGA	ELEM	MPL
43.	GINALYN G. LINGA	SEC	MPL
44.	GLENN B. AMBROCIO	ELEM	CONSOLOAN
45.	GRACE E. FELISILDA	ELEM	MPL
46.	GRACE O. JOVEN	ELEM	MPL
47.	HERBERT M. HECHANOVA	ELEM	MPL/CPL
48.	HIEN T. AMBAS	SEC	MPL
49.	IMELDA C. BOLANOS	ELEM	GFAL
50.	JAN MARK M. AREVALO	ELEM	MPL
51.	JEANNE G. BELINARIO	ELEM	MPL
52.	JEDDAH J. CABUYAO	SEC	MPL
53.	JELLY N. DOLOR	ELEM	MPL
54.	JENIELVE T. BISNAR	SEC	MPL
55.	JEONALYN C. DIENDO	ELEM	MPL
56.	JESSICA F. GUMOBAO	ELEM	MPL
57.	JIMMY C. ESTRIBOR	SEC	MPL
58.	JOANNE A. SORENO	ELEM	MPL
59.	JOCELYN S. CALIZA	SEC	MPL
60.	JONAMER G. BOSQUE	ELEM	MPL
61.	JORECYL T. SUYAMIN	SEC	MPL
62.	JOVELYN P. MILCA	SEC	MPL
63.	JUDIE E. DELA CRUZ	ELEM	MPL





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64.	JULIE S. GONZALES	ELEM	MPL
65.	JUNE T. GERONIMO	ELEM	MPL
66.	JUNEDELL E. BALDON	SEC	MPL
67.	JUVY B. BACORDIO	SEC	MPL
68.	KRISTINE JOY A. NAMION	SEC	MPL
69.	LADY MAE J. VALDEZ	SEC	MPL
70.	LAGRIMAS A. MASANGKAY	ELEM	EMRGYLN/CPL
71.	LEAH M. PENAFLOIDA	ELEM	MPL
72.	LEM RAZEL ROSE A. BUTIHEN	SEC	MPL
73.	LEYRRA P. DIDULO	SEC	MPL
74.	LIZA A. SABA	SEC	MPL
75.	LORAIN B. BROSOTO	SEC	EMRGYLN
76.	LORELEI P. CATALAN	ELEM	MPL
77.	LORIE MAE P. MANZANO	ELEM	MPL
78.	LORLIE MAE S. SEMANA	SEC	MPL
79.	LOVELYN L. DACUTAN	SEC	MPL
80.	LYN L. GERONIMO	SEC	MPL
81.	MA AGNES L. CASTRO	ELEM	GFAL/MPL
82.	MA MILA M. KUNGAN	ELEM	MPL
83.	MARGARET T. ONAS	ELEM	GFAL
84.	MARIA LETECIA N. LUCENO	SEC	MPL
85.	MARISSA B. BERTE	SEC	MPL
86.	MARLON T. DACUTAN	SEC	MPL
87.	MARRY ANN S. PILLADO	ELEM	MPL
88.	MARVIN R. VILLAHERMOSA	ELEM	GFAL







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89.	MARY ANN C. BEARNEZA	SEC	MPL
90.	MARY ANN D. FADEROGAO	ELEM	MPL
91.	MAYLYN F. PENEZA	ELEM	MPL
92.	MEASHEL L. ADAMS	SEC	MPL
93.	MELANIE B. CLAUDIO	ELEM	MPL
94.	MELANIE GRACE L. ULGASAN	ELEM	MPL
95.	MELINDA T. DONDE	SEC	MPL
96.	MICHELLE F. DELA GENTE	ELEM	MPL
97.	MICHELLE P. ALIPERIO	SEC	MPL
98.	MYCIL G. PEDROSO	ELEM	MPL
99.	MYMONA A. SEROFIA	SEC	MPL
100.	MYRTLE M. LAUREANO	ELEM	EMRGYLN
101.	NELBERT B. SEVILLA	SEC	MPL
102.	NERISA JOY J. MALID	ELEM	MPL
103.	NERIZA H. CUENO	ELEM	MPL
104.	NOR SHINNIE A. CADATUAN	ELEM	MPL
105.	NORMA G. DAGUPLO	SEC	MPL
106.	PABLO L. EULATIC	ELEM	MPL
107.	PIA MAE L. GREGORIO	ELEM	MPL
108.	PINKY M. SIMBAG	SEC	MPL
109.	RACHMA K. TAMAMA	ELEM	MPL
110.	RAINELDA I. LOZADA	ELEM	MPL
111.	RAMIL M. BETAIZAR	SEC	MPL
112.	RENANTE C. BATAS	SEC	MPL
113.	RICHELLE O. VEGAFRIA	ELEM	MPL





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NO.	NAME OF EMPLOYEE	MFO	TYPE OF LOAN
114.	RIZA MAE M. ANCIANO	SEC	MPL
115.	RIZA R. CASPILLO	SEC	MPL
116.	RODEL P. GENTAPA	SEC	MPL
117.	RONAYLA G. USMAN	ELEM	MPL
118.	ROSE ANN S. DOMIDER	SEC	MPL
119.	ROSEMARIE R. ADLAON	SEC	MPL
120.	ROSEMINE G. GENINE	ELEM	MPL
121.	ROXANNE C. CASIPLE	ELEM	MPL
122.	ROY R. GONZALES	ELEM	MPL
123.	RUBY ANA P. CAPITLE	ELEM	EMRGYLN
124.	RUDOLPH BASIL D. SILOTERIO	SEC	MPL
125.	RYAN L. MORALES	ELEM	MPL
126.	SHARON M. CONSTANTINO	ELEM	GFAL
127.	SHERYL LYN P. BAGHARI	ELEM	MPL
128.	SHERYL R. PALMA	SEC	MPL
129.	SHIELA MAE G. DAROY	ELEM	MPL
130.	SHIENETH B. DEADIO	ELEM	MPL
131.	SHIRLEY A. PATCHES	ELEM	MPL
132.	TEODORICO B. GUEVARRA	SEC	MPL
133.	VIRGIE C. VELINARIO	SEC	MPL
134.	VIRGIE S. SALES	ELEM	MPL
135.	ZERYL C. PANCHO	SEC	MPL
136.	ZOSIMA L. ESMILLA	SEC	MPL





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2. Personnel concerned are advised to settle their accounts at the nearest GSIS payment centers to prevent arrearages.
3. For further inquiries, please contact our GSIS Electronic Remittance File (ERF) handler, Mr. Edenson P. Maguling, Administrative Assistant II at telephone number (083) 228-3742 or email at edenson.maguling@deped.gov.ph.
4. Immediate dissemination of this memorandum is directed.

**LEONARDO M. BALALA, CESE**  
Schools Division Superintendent 

EPM/MLA- list of employees with below 90% threshold on GSIS loan account  
For the month of August 2023  
0000/August 31, 2023

