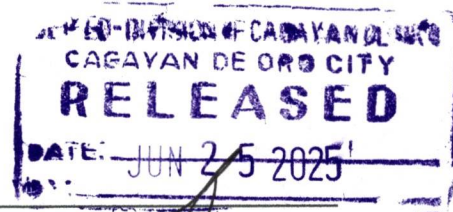




Republic of the Philippines
Department of Education
REGION X
DIVISION OF CAGAYAN DE ORO CITY



Office of the Schools Division Superintendent

25 Jun 2025

DIVISION MEMORANDUM
No. 503 s.2023

ADDITIONAL PRIVATE LENDING INSTITUTION LOAN VERIFIERS

TO: Assistant Schools Division Superintendent
Public Schools District Supervisors
All Elementary and Secondary Public School Heads and Principals
Teaching and Non-Teaching Personnel
All Others Concerned

- Pursuant to DepEd Order No. 020, s. 2021 titled "Enhance Guidelines on Accreditation/Re-Accreditation of Private Entities Under The Automatic Payroll Deduction System (APDS) Program", the field is hereby informed of the additional Private Lending Institution loan verifier.
- The creation of additional verifier is intended to address the recurring loan applications of Teaching and Non-Teaching Personnel. Relative to that, DepEd Verifiers must exercise due diligence in reviewing and evaluating applications and certifying the Net Take Home Pay of DepEd personnel.
- The following are the additional designated Private Lending Institution Loan Verifiers of the Division of Cagayan de Oro City:

a. For Elementary Personnel:

Name	IRENE H. LOFRANCO
Verifier Email Account	verifier.r10.ilofranco@depd.gov.ph

b. For Secondary Personnel:

Name	ANGELIE N. SIDILLO
Verifier Email Account	verifier.r10.asidillo@depd.gov.ph

- All verification requests shall continue to be routed through our existing designated verifiers listed below:

a. For Elementary Personnel:

Name	MA. JO-IAN ROSE P. CHATTO
Verifier Email Account	verifier.r10.mchatto@depd.gov.ph

b. For Secondary Personnel:

Name	MARY KATHERINE P. PALAMINE
Verifier Email Account	verifier.r10.mpalamine@depd.gov.ph

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5. Furthermore, this Office reiterates the directives stated in DepEd Order No. 14, s. 2019, titled "Guidelines for the Implementation of the P5,000 Net Take Home Pay (NTHP) for Department of Education Personnel for Fiscal Year 2019," and DepEd Order No. 20, s. 2021, titled "Enhanced Guidelines on Accreditation and Re-Accreditation of Private Entities under the Automatic Payroll Deduction System (APDS) Program."

In line with these directives, the approval and verification of loan applications shall be strictly based on the Net Take Home Pay (NTHP) capacity of the concerned DepEd personnel. Accordingly, the billing of unverified loan applications is strictly prohibited. Any attempt to bill unverified or unauthorized loan transactions constitutes a direct violation of existing guidelines and may serve as grounds for the revocation of accreditation, as well as other applicable sanctions against the concerned Private Lending Institution (PLI).

6. In adherence to Equal Opportunity Principle (EOP), inclusive and fair treatment are accorded to all concerned regardless of disability, sexual orientation, gender, age, religion, and ethnicity.
7. For immediate dissemination.

ROY ANGELO E. GAZO
Schools Division Superintendent

Encl.: none

References: DO No. 020, s. 2021
DO No. 014, s. 2019