

Government Service Insurance System
Cebu Regional Office
Cebu City

03 June 2008

Ms. Eva P. Mumar (e-mumar@yahoo.com)
HA Busay Heights
6000 Cebu City

Re: refund on Consolidated Loan & CAL
Resumption of Pension

Dear Ms. Mumar,

Greetings!


In reference to your letter request for refund of excess payments of **Consolidated and e-Card Plus Cash Advance Loan (CAL)**. Please be informed, that your loan-repayments on both loans covering the period from **October 2007 to January 2008** were posted in the SAP (Systems Application Program) and not in the Mainframe System. Hence, it was not considered in the computation of your retirement benefits which you received last March 13, 2008. Processing of Retirement Benefits is done at the Mainframe System.

In view of the above, is, we are now processing the REFUND on excess payments. We shall immediately inform you as soon as the same has been completed.

On your request for Resumption of Pension to start on May 1, 2008, please be informed that said request was acted and that an amount of **P25,547.00** was e-credited to your E-CARD Plus on 6/13/2008 and that can be withdrawn at Union Bank of Philippines (UBP) or any bank accredited with megalink, banknet & expressnet.

Thank you for writing GSIS and it is always our pleasure to have served you.

Very respectfully,


Atty. Mercedes VPE Enriquez
Assistant Regional Manager
GSIS Cebu

NHA, Busay Heights
Cebu City
May 20, 2008

Ms. Salvacion P. Mate
Regional Manager
Government Service Insurance System
Cebu Branch
Cebu City

Madam:

This is in connection with the retirement benefit I received in the amount of P29,461.83

As reflected in the attached print-out, my conso-loan amounted to P207,732.56 with a loan term of 6 years with a monthly amortization of P4,189.00. My E-Card Plus Cash Advance is P10,000.00. These exclude interest. The following data reflect the dates of release and start of payment of my loan.

<u>Amount of Conso-Loan Granted</u>	<u>Date Granted</u>	<u>Dates Paid</u>
P207,732.56 (exclude interest)	- 5-8-07	- 8-9-07 to 2-7-08 (7 mos.)
<u>E-Card Plus Cash Advance</u>	<u>Date Granted</u>	<u>Dates Paid</u>
P10,000.00 (exclude interest)	- 7-17-07	- 10-10-07 to 2-7-08 (5 mos.)

Also attached is the print-out of my life insurance claim voucher wherein I was deducted an amount of P5,585.98 as my premium in arrears for years reflected in the attached print-out. This is supported by attached certifications showing that our office had submitted my premiums to the Government Service Insurance System.

Upon the release of my benefits, I was dismayed to see that in the attached print-out of my conso-loan, only three (3) months payment were only considered, the remaining four (4) months were not posted yet, according to GSIS personnel, so with my E-Card Cash Advance wherein no payment was considered when I had here already a five (5) months payment in my certification, thus, I was made to pay P10,439.62 deductible from my retirement benefit voucher.

As an addendum to all these above claims, may I also request for the release of my May, 2008 pension which according to GSIS personnel, my name was not yet found in the database, so I have to wait for an uncertain time.

As a retiree, I feel so disgusted with the present services of the GSIS. For all these years, we have laboured and we have been expecting that finally, we will get the fruit of our toil thru GSIS. But, what a mess, our records were not posted/updated thus, we became disgruntled during our retirement. When can we expect for the refund/adjustment as promised by GSIS personnel.

Hopefully, all these will not resort to oblivion because we sweat for these.

Thanking you for giving me a time.

Very truly yours,


EVA B. MUMAR
Retiree

DC66
CRRT

GOVERNMENT SERVICE INSURANCE SYSTEM
CRRT

MARCH 10, 2008

RETIREMENT BENEFIT VOUCHER

EVA P. PUMAR
 7MA BUSBY HEIGHTS
 6000 OAK CITY
 LAST EMPLOYER: DEWH RES VII
 55 PIER 7 OAK CITY
 FOR THE PAYMENT OF: 19 MOS LUMP SUM UNDER RAS791 & PENSION TRUOTHY UPON RI
 AGE: 64.5 YRS.

RET. NO.: A60028003
 DATE OF RETIREMENT: 1/08
 POLICY NO.: LPM000030
 BASIS ID NO.: 4303060
 TOTAL CREDITABLE SERVICE: 1671

18MOS CASH-PAYMENT FROM 03/01/08 TO 08/31/08 AT 12,773.50
 SECUR. PENSION FROM 03/01/08 TO 08/31/08 AT 12,773.50

229,923.11
 25,347.00

ADD:

LESS: E CASH ADVANCE 10,439.62 / - 10,439.62
 CONSOLIDATED LOAN 215,548.53 / - 215,548.53

Handwritten signature and initials

TOTAL DEDUCTION 24,008.17

SUBJECT TO ADJ. IF ANY

AMOUNT: 29,461.33 CHECK NO.: 89037 NET PROCEEDS 461
 CHECK DATE: 3/10/08

NOTE: MONTHLY PENSION IN THE AMT OF P 12,773.50 TO RESUME ON 09/01/08 (T91)

CERTIFIED CORRECT
 IMELDA GRACE Z. HOLGANZA
 SECTION CHIEF

APPROVED ON PAYMENT
 MARCOLO P. TUCIANS
 SECTION CHIEF

POST-AUDITED AND SWEIGNED IN THE AMOUNT OF P 29,461.33
 CHECK NO.: DATE:

AUDITOR'S REPRESENTATIVE

AUDITTEE

2

NAME: [REDACTED] ADDRESS: [REDACTED] BRANCH: [REDACTED]
 03/17/2007 PAYMENT INQUIRY SYSTEM 08:38:27

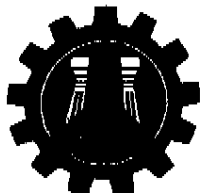
RECEIVED: [REDACTED] NAME: [REDACTED] BRANCH: [REDACTED]
 TO: [REDACTED] ADDRESS: [REDACTED] BRANCH: [REDACTED]

GROSS AMT: 207,220.54 QUANT-DTE: 05/08/2007 PYMT TERM: 18
 NET AMT: 4,189.00 NET PYMTS: 12,567.00 N. OF PYMTS: 3
 PAYMENT DATE: 05/08/07

PAYMENTS HISTORY										
MT	DATE	CEL	NO	PR	AMOUNT	TYPE	GR	REMA	TRANDATE	CRSD
01	05/08/07	0000000000	0000000000	0000000000	4,189.00	RG			08/15/07	CRSD
02	05/08/07	0000000000	0000000000	0000000000	4,189.00	RG			09/20/07	CRSD
03	05/08/07	0000000000	0000000000	0000000000	4,189.00	RG			10/16/07	CRSD

PLEASE PRESS F10 TO RETURN TO THE MAIN MENU

F10=PREV. LEAN F11=NEXT LEAN F12=PREV. SCREEN F13=NEXT SCREEN



REPUBLIC OF THE PHILIPPINES
DEPARTMENT OF PUBLIC WORKS AND HIGHWAYS
BUREAU OF EQUIPMENT
7TH REGIONAL EQUIPMENT SERVICES
CEBU CITY

Beat the Odds

CERTIFICATION

TO WHOM IT MAY CONCERN:

This is to certify that Mrs. EVA P. MUMAR, Administrative Officer III, this Office, has been deducted of her loans from the Government Service Insurance System, Cebu Branch in the amount indicated below:

CONSOLIDATED LOAN

<u>Month</u>	<u>Amount</u>	<u>O.R. No.</u>	<u>Date</u>
July, 2007	P4,189.00	2267142	August 9, 2007
August, 2007	4,189.00	2268230	September 10, 2007
September, 2007	4,189.00	2288214	October 10, 2007
October, 2007	4,189.00	2288953	November 9, 2007
November, 2007	4,189.00	2289992	December 11, 2007
December, 2007	4,189.00	2290731	January 10, 2008
January, 2008	4,189.00	0120335	February 7, 2008

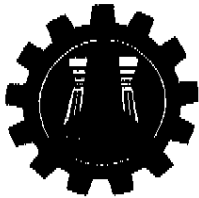
E-Card Plus (Cash Advance)

<u>Month</u>	<u>Amount</u>	<u>O.R. No.</u>	<u>Date</u>
September, 2007	P339.00	2288214	October 10, 2007
October, 2007	339.00	2288953	November 9, 2007
November, 2007	339.00	2289992	December 11, 2007
December, 2007	339.00	2290731	January 10, 2008
January, 2008	339.00	0120335	February 7, 2008

This certification is issued to support her request for posting of her loan payments to Government Service Insurance System, Cebu Branch.

Cebu City, February 13, 2008.


ROBERTO B. GELBORE, PME-PEE
OIC-Regional Equipment Engineer



REPUBLIC OF THE PHILIPPINES
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Cebu City, February 13, 2008.


ROBERTO B. GELBORE, PME-PEE
OIC-Regional Equipment Engineer

"CSV"

GMOCLN18 <<< LIFE INSURANCE FIA INQUIRY >>> 04/14/2008 13:23:29
 POLNO: GM 00003272037 CLED: 33 CKST: 1 (0-W/O CHK. 1-W/CHK) PAGE: 2
 NAME : EVA P NUMAR DTE COMP: 03/01/2008

DATEFR	DATETO	CHKDTE	CHKSERL	PSAMT	PSINT	GSAMT	GSINT	EXS PS
				RFAMT	RFINT	RFAMT	RFINT	EXS GS
020100	022900	040808	089522	24.80	47.46	198.80	284.77	0.00
				0.00	0.00	0.00	0.00	0.00
030100	033100	040808	089522	0.00	0.00	0.00	0.00	0.00
				0.00	0.00	0.00	0.00	0.00
/030101	033101	040808	089522	8.73	14.44	28.01	46.32	0.00
				0.00	0.00	0.00	0.00	0.00
/040101	043001	040808	089522	0.00	0.00	0.00	0.00	0.00
				0.00	0.00	0.00	0.00	0.00
/030104	033104	040808	089522	0.00	0.00	0.00	0.00	0.00
				0.00	0.00	0.00	0.00	0.00
/030107	033107	040808	089522	0.00	0.00	0.00	0.00	0.00
				0.00	0.00	0.00	0.00	0.00
/040107	043007	040808	089522	0.00	0.00	0.00	0.00	0.00
				0.00	0.00	0.00	0.00	0.00
GRAND TOTAL :				1757.10	328.98	2221.67	1278.23	0.00
				0.00	0.00	0.00	0.00	0.00

ENTER -PROCESS F4 -END AGAIN F7 -PRV F8 -NXT ESC -EXIT
 PRESS F8 FOR MORE

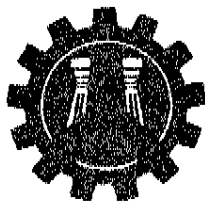
"CSI"

9

GMCCLM12 GOC LIFE INSURANCE PIA INQUIRY 2007 04/14/2008 13:23:31
 POLNO: CM 00003272037 CLCD: 33 CKST: 1 (0-W/O CHK. 1-W/CHK) PAGE:
 NAME: EVA P. MUMAR DTE COMP: 03/01/200

DATEFR	DATETO	CHKDTE	CHKSERL	PSAMT	PSINT	GSAMT	GSINT	EXS PS
				RFAMT	RFINT	RFAMT	RFINT	EXS GS
/ 040107	043007	040808	089522	0.00	0.00	0.00	0.00	0.0
				0.00	0.00	0.00	0.00	0.0
/ 050107	053107	040808	089522	0.00	0.00	0.00	0.00	0.0
				0.00	0.00	0.00	0.00	0.0
. 060107	063007	040808	089522	0.00	0.00	0.00	0.00	0.0
				0.00	0.00	0.00	0.00	0.0
. 070107	073107	040808	089522	0.00	0.00	0.00	0.00	0.0
				0.00	0.00	0.00	0.00	0.0
/ 080107	083107	040808	089522	0.00	0.00	0.00	0.00	0.0
				0.00	0.00	0.00	0.00	0.0
. 090107	093007	040808	089522	0.00	0.00	0.00	0.00	0.0
				0.00	0.00	0.00	0.00	0.0
/ 100107	123107	040808	089522	974.22	52.16	974.22	52.16	0.0
				0.00	0.00	0.00	0.00	0.0
		GRAND TOTAL :		1757.10	328.96	2221.67	1278.23	0.0
				0.00	0.00	0.00	0.00	0.0

ENTER -PROCESS F4 -ING AGAIN F7 -PRV F8 -NXT ESC -EXIT
 PRESS F8 FOR MORE



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 CEBU CITY

C E R T I F I C A T I O N

TO WHOM IT MAY CONCERN:

This is to certify that under our records, the following deduction have been made from the salary of Mrs. EVA P. NUNAR an employee of this Office and remitted to the GSIS, CVRO, Cebu City, as Premium Contributions with the corresponding Official Receipt Nos., to wit:

<u>PERIOD</u>	<u>O.R. NUMBER</u>	<u>DATE</u>	<u>PERSONAL SHARE</u>	<u>GOV'T. SHARE</u>
<u>2001</u>				
March	648495	03-29-01	P1,227.60	P1,636.80
April	649182	04-26-01	- 1,227.60	1,636.80
<u>2004</u>				
March	012253	04-06-04	P1,425.69	P1,948.44
<u>2007</u>				
March	2088748	04-16-07	P1,461.33	P1,948.44
April	2089562	05-10-07	1,497.87	1,997.16
May	2090365	06-07-07	1,497.87	1,997.16
June	2266216	07-10-07	1,497.87	1,997.16
July	2267142	08-09-07	1,497.87	1,997.16
August	2268230	09-10-07	1,647.63	2,196.84
September	2288214	10-10-07	1,647.63	2,196.84
October	228895	11-09-07	1,647.63	2,196.84
November	2289992	12-11-07	1,647.63	2,196.84
December	2290731	01-10-08	1,647.63	2,196.84
<u>2008</u>				
January	0120335	02-07-08	P1,647.63	P2,196.84
February	0121358	03-11-08	1,647.63	2,196.84

X-X-X-X-X-X-X-X-X-X-X-X-X

This certification is issued upon her request for Updating Records with the GSIS, CVRO, Cebu City.

May 08, 2008

PREPARED BY:

Marian L. Lauron
MARIAN L. LAURON
 Utility Worker II

CERTIFIED CORRECT:

Guilia C. Balintag
GUILIA C. BALINTAG
 Cashier II

GOVERNMENT SERVICE INSURANCE SYSTEM
CEBU

13

MARCH 20, 2008

LIFE INSURANCE CLAIM VOUCHER

LYO P. RUPAR
RFA ALBAY BLDG 5
4000 CERRO LITO

POLICY NO.: CM 04-1272
TERMINATION DATE: 3-20-08
CHECK NO.: 3451227
CBRE: DEC

FOR THE PAYMENT OF THE LIFE INSURANCE CLAIM (CASH SURRENDER VALUE)
OF LYO P. RUPAR
LATEST SALARY CONSIDERED P 199,216.00/A

ADD: CASH VALUE P 68,047.68

TOTAL CREDIT P 68,047.68

LESS: AMOUNT OWING P 3,585.96
POLICY LOAN P 27,930.43

TOTAL DEDUCTION P 31,516.39

NET PROCEEDS P 36,531.29

NET PROCEEDS TO BE PAID AS FOLLOWS:
LYO P. RUPAR

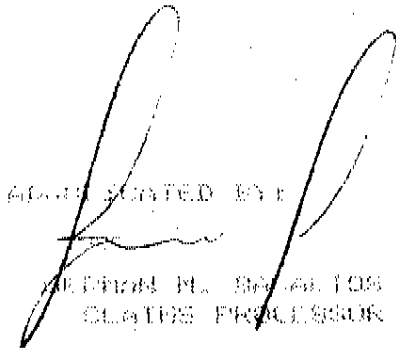
P 34,551.27 CHECK NO. # 3451227

tel # 2315732
L.O.

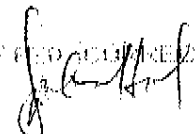
(x) subject to adj., if any

OTHER ACCOUNTS:

POLICY	LOAN BALANCE	P	CASH ADV BALANCE	P
EMERGENCY	LOAN BALANCE	P	LOW-COST HOUSING LOAN	P
SALARY	LOAN BALANCE	P	REAL ESTATE LOAN	P

AGREED BY: 
MARDONIA P. TORNG
CLAIMS PROCESSOR

CERTIFIED CORRECT:


GRACIE E. HORGANZ
SECTION CHIEF

APPROVED FOR PAYMENT:


MARDONIA P. TORNG
Chief, Loans & Claims Div.

POST-AUDITED AND ALLOWED IN THE AMOUNT OF P 34,551.27

CHECK NO. #
DATE: 7/14/08

AUDITOR'S REPRESENTATIVE

AUDITOR

Facts of my transactions from G515

1. Conso-Loan Plus

Date Granted	—	5-08-07
Gross Amt. (loan)	—	207,732.56
Monthly LRI	—	78.94
monthly Int.	—	4,110.06
monthly Payment	—	4,189.00
Payment Term	—	6 yrs.
1st monthly Payment	—	8-9-07 } total of (7) monthly payment
Last Payment	—	2-7-08

2. E-CARD PLUS (Cash Advance)

Date Granted	—	7-17-07
Gross Amt.	—	10,000.00
maturity Date	—	9-10-10 (3 yrs.)
monthly Int.	—	338.68
1st Payment	—	10-10-07 } total of (5) monthly payment
Last Payment	—	2-7-08

3. CLAIM OF CASH SURRENDER VALUE

Deducted Premium in arrears = ₱ 5,585.98

YEARS

Oct. 1998

1999

Jan.

Feb.

July

Aug.

2001

Mar.

Apr.

Mar. 2004

2007

Mar.

↓

Dec.

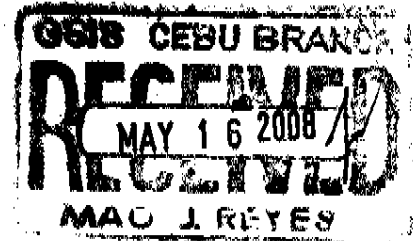
2008

Jan.

Feb.

NHA, Busay Heights
Cebu City
May 14, 2008

Belvaicin P. Mak
Regional Manager
GSIS
Cebu Branch, Cebu City



Madam:

Attached are two (2) sets of certifications reflecting my premium contributions which this office considered as my premium in arrears, hence, in my life insurance voucher, I was debited the amount of ₱5,585.00

In view of this, I am requesting for an adjustment and refund of the stated amount.

Anticipation for your consideration and any action on this matter is highly appreciated.

Very truly yours,
EVA P. KUHAR