



**BOTTLERS EMPLOYEES SAVINGS & LOAN ASSOCIATION, INC.**

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November 29, 2023

TO: ALL BESALA MEMBERS

**SUBJECT: REMOVAL OF CO-MAKER REQUIREMENT**

Effective December 1, 2023 onwards, Co-makers shall no longer be required as a condition for loan availments with BESALA. Please note, however, that all existing/outstanding Loan Agreements with Co-maker as of November 30, 2023 shall remain valid and enforceable. Thus, Co-makers of these loans transacted as of November 30, 2023 will continue to be bound by the terms and conditions stipulated on the Loan Agreement, Promissory Note and all documents signed.

For your information and guidance.

**BESALA Management**

CC: File