



HOME GUARANTY CORPORATION

MAJOR PROGRAMS



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Regular Guaranty Programs

1. Retail Guaranty	Guarantees payment of individual housing loans extended by banks, developers and financing institutions. The guaranty encourages banks and developers to lend more for housing purposes.
2. Developmental Guaranty	Guarantees payment of loans extended by banks to developers for the development of subdivisions, townhouses, dormitories, apartments and other residential dwellings.
3. Securitization Program	Guarantees payment of securities sold to raise funding for housing developments/programs.
4. Cash Flow Guaranty (AKPF)	Guarantees payment on socialized housing loans extended by SSS, GSIS, HDMF or Pag-IBIG Fund and their accredited financial institutions.



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Innovations/Initiatives to expand the Guaranty Business

1. The Bankers, Builders, Buyers (BBB) + Brokers Program	<p>The BBB program brings together bankers, builders, and buyers in a housing finance circle, complementing each others' needs and functions. The program helps bankers lend to builders to build houses to sell to qualified buyers.</p> <p>Accredited brokers help in the marketing and disposition of HGC's acquired assets.</p>
2. Guaranty on Small Loans Extended for Home Improvement	<p>This guaranty facility covers small loans extended for the improvement of housing units.</p>
3. Guaranty for Rural Banks	<p>This program aims to promote home financing in the countryside.</p>



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Asset Disposition	Description
<i>Marketing of acquired assets from failed housing projects and defaulted housing loans guaranteed by HGC.</i>	
1. Retail	Asset disposition on retail basis.
2. Bulk	Asset disposition on a “per project or bulk sale” basis.