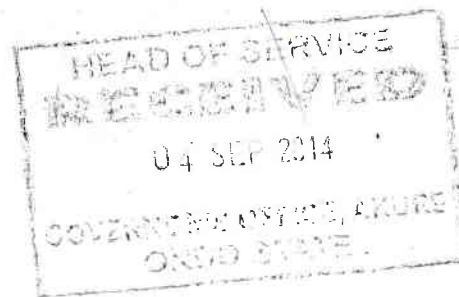


Government Staff Housing Loans
Board,
Office of the Head of Service,
Ministry of Works Premises,
Oyemekun Road,
Akure.

29 August, 2014

Circular Letter to:

The Chief of Staff to Mr. Governor,
The Special Assistant to the Deputy Governor,
The Secretary to the State Government,
The State Commissioners,
Special Advisers,
Office of The Head of Service,
Chairmen of Commissions/Boards,
Permanent Secretaries,
The Clerk, Ondo State House of Assembly,
Administrative Secretaries,
The Accountant General,
The State Auditor-General,
General Managers/Heads of Non-Ministerial Depts.



DEFAULT IN REPAYMENT OF HOUSING LOANS BY DIRECT DEDUCTION FROM SALARIES OF
GOVERNMENT STAFF MORTGAGORS.

The Government Staff Housing Loans Board is an *MDA* under the Office of the Head of Service that offers loans to civil servants to enable them build their own houses. Since the inception of this Caring Heart Administration, a total of 1,714 civil servants have benefitted from this loan, an unprecedented achievement in the annals of this State.

2. It has however been sadly observed by this office, through the Staff Housing Loans Board that repayments of housing loans disbursed to civil servants, are being compromised through some fraudulent practices initiated by some of the mortgagors (*loan beneficiaries*) solely or in connivance with schedule officers in charge of repayment/deductions from mortgagors salaries.

3. Some mortgagors connived with salary schedule officers to either totally or partially prevent the deduction of their monthly salaries towards the repayment of the loans or make the actual deductions to become irregular to shortchange the Board. Some schedule officers refuse to honour repayment demand notices from the Board or unduly delay them, where it is eventually honoured, which is against the terms of the formal Agreement with the mortgagors. Worse still, some schedule officers have issued fake Personal Emolument (*PE*) cards to mortgagors, at the latter's connivance, to deceive the Board to believing that loan applicants have the capacity to repay the loan when indeed the reverse is the case.