



University of San Jose-Recoletos

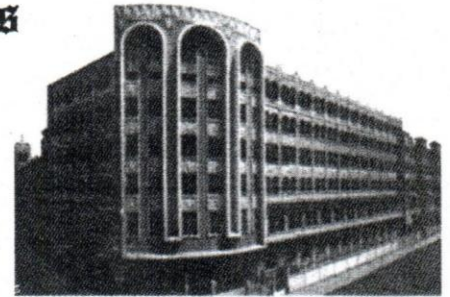
Office of the Registrar

Magallanes St., Cebu City, 6000 Philippines

Tel. No. (+6332) 253-7900 local 260-264

Fax No. (+6332) 255-6575

E-mail Address: registrar@usjr.edu.ph



October 21, 2011

TO WHOM IT MAY CONCERN:

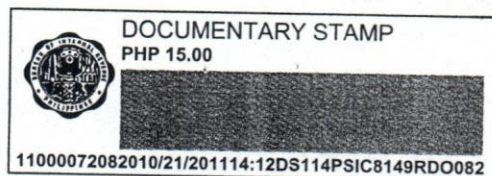
This is to certify that in the numerical grading system adopted in the University of San Jose-Recoletos since school year 1984-1985 up to the present, equivalent grades of 1.0 to 3.0 are passing marks. However, in school year 1983-1984 and prior years, equivalent ratings of 1.0 to 3.5 were also passing marks.

This certification is issued upon the request of MISS FE REMEDIOS A. LACERNA to support her transcript of records issued for personal audit purposes.

DEMETRIO L. QUIRANTE
University Registrar

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SEAL

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University of San Jose-Recoletos

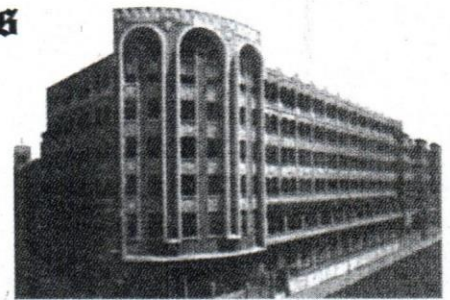
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Saint Peter's College of Ormoc

Ormoc City, Leyte

OFFICE OF THE REGISTRAR

OFFICIAL TRANSCRIPT
OF RECORD OF:

October 21, 1974

DATE

M ISS FE LACERNA

Admitted: Coll. of Commerce (BSC)

Preliminary Education:	Name of School	Place	Year
Primary:	Baybay West Central School	Baybay, Leyte	1965-1966
Intermediate:	Baybay West Central School	Baybay, Leyte	1967-1968
High School:	Baybay High School	Baybay, Leyte	1971-1972

Course No.	DESCRIPTIVE TITLE	Rating	Re-Ex.	Credits
SAINT PETER'S COLLEGE OF ORMOC-Ormoc City				
First Semester, 1972-1973				
Theology 11	Catechesis on Life and Death	1.8		(3)
English 1a	English Grammar and Composition I	2.3		3
Spanish 1	Elementary Spanish	2.2		3
Accounting 1	Elementary Accounting	2.1		6
Economics 1	Econ., An Intro'y Analysis I	2.2		3
IntroScience A	Biological Sciences (Non-lab)	2.7		3
Typewriting 1	Elementary Typewriting	1.8		3
PE 1	Self-Testing Activities	1.4		1
Second Semester, 1972-1973				
Theology 21	Catechesis on Freedom & Responsibility	1.7		(3)
English 1b	English Grammar and Composition w/ Reading Improvement II	2.5		3
Spanish 2	Intermediate Spanish	2.1		3
Accounting 2	Partnership Accounting	2.2		3
Economics 2	Econ., An Intro'y Analysis II	1.4		3
Finance 1	Principles of Money, Credit and Banking	1.7		3
Intro Science B	Introduction to Physical Science	2.2		3
Typewriting 2	Intermediate Typewriting	1.9		3
PE 2	Fundamentals in Rhythmic Activities	1.7		1
First Semester, 1973-1974				
Theology 31	Catechesis on Love and Community	1.9		(3)
English 17	Report Writing	1.3		3
Accounting 3	Corporation Structure	3.0		3
Management 1	Business Organization and Management	1.6		3
Mathematics 1	Modern College Algebra	2.6		3
Finance 2	Business Finance	1.6		3
Rizal	Biography and Works of Rizal	1.6		3
Shorthand 1	Elementary Shorthand	2.5		3
PE 3	Fundamentals in Games and Sports	1.2		1
Second Semester, 1973-1974				
Theology 41	Lay Apostolate	1.9		(3)
English 16	Business English and Correspondence	1.7		3
Accounting 4	Balance Sheet Study	1.9		6
Mathematics 3	Business Mathematics	2.6		3
Management 2	Retail Store Operation and Management	1.7		3

1.0 (99-100); 1.1 (98); 1.2 (97); 1.3 (96); 1.4 (95); 1.5 (93-94); 1.6 (92); 1.7 (91); 1.8 (90); 1.9 (89);
2.0 (87-88); 2.1 (86); 2.2 (85); 2.3 (84); 2.4 (83); 2.5 (81-82); 2.6 (80); 2.7 (79); 2.8 (78); 2.9 (77);
3.0 (75-76); 4.0 (70-74) conditioned; 5.0 (below 70) failure.

REMARKS: CONTINUED ON SHEET NO. 2

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h. m. Julia Yap
SR. M. JULIA YAP, C.B.S.B.
Registrar
Dean

CERTIFIED TRUE COPY:

Demetrio L. Quirante
DEMETRIO L. QUIRANTE
University Registrar

Friday, October 21, 2011

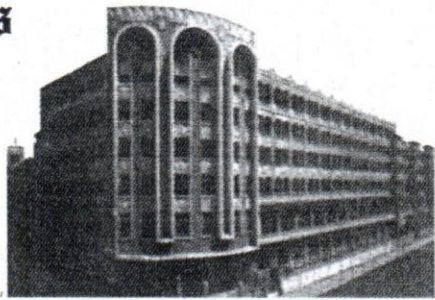
FOR PERSONAL AUDIT PURPOSES



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Ormoc City, Leyte

OFFICE OF THE REGISTRAR

OFFICIAL TRANSCRIPT
OF RECORD OF:

October 21, 1974

DATE

M ISS FE LACERNA

Admitted Coll. of Commerce (BSC)

Preliminary Education:

Name of School

Place

Year

Primary:

Intermediate:

High School:

Please, refer to sheet no. 1

Course No.	DESCRIPTIVE TITLE	Rating	Re-Ex.	Credits
	SAINT PETER'S COLLEGE OF ORMOC-Ormoc City			
	Second Semester, 1973-1974			
Psychology 1	General Psychology	1.8		3
Law 1	Obligations and Contract	2.0		3
PE 4	Recreational Activities	1.3		1
	First Semester, 1974-1975			
Accounting 5	Constructive Accounting	2.25		3
Accounting 8	Cost Accounting I	3.0		3
Law 3	Partnership & Pri vilege Corporation	1.5		3
Philosophy 1	Logic	1.75		3
English 5	English Fundamentals I	2.5		3
Mathematics 5	Mathematics of Investment	2.75		3
	x-x-x-x-x-TRANSCRIPT CLOSED-x-x-x-x-x-x-x-x-x			

1.0 (99-100); 1.1 (98); 1.2 (97); 1.3 (96); 1.4 (95); 1.5 (93-94); 1.6 (92); 1.7 (91); 1.8 (90); 1.9 (89);
2.0 (87-88); 2.1 (86); 2.2 (85); 2.3 (84); 2.4 (83); 2.5 (81-82); 2.6 (80); 2.7 (79); 2.8 (78); 2.9 (77);
3.0 (75-76); 4.0 (70-74) conditioned; 5.0 (below 70) failure.

REMARKS: GRANTED TRANSFER CREDENTIAL EFFECTIVE OCTOBER 21, 1974.

Not Valid
Without Seal

SR. M. JULIA YAP, O.S.B.
Registrar
Dean

CERTIFIED TRUE COPY:

DEMETRIO LOUIRANTE
University Registrar

Friday, October 21, 2011

FOR PERSONAL AUDIT PURPOSES



PAASCU ACCREDITED

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FULL AUTONOMY STATUS

OFFICIAL TRANSCRIPT OF RECORDS

Last Name

First Name

Middle Name

LACERNA

FE REMEDIOS

A.

PERSONAL DATA

Sex : Female Citizenship : Filipino
Date of Birth : May 1, 1956 Civil Status : Single
Place of Birth : Baybay, Leyte ACR No. :
Date Issued :
Religion : Roman Catholic
Parent/Spouse : Mrs. Luz Pepito
Address : 87 South Expressway, Cebu City, Cebu 6000

PRELIMINARY EDUCATION

Elementary : Baybay West Central School Year Completed 1967-1968
Secondary : Baybay High School Year Completed 1971-1972
Entrance Credential/s to College: TOR- S.P.C.- ORMOC CITY

GRADING SYSTEM

GRADE		EQUIVALENT	INDICATION
1.0	A+	100 - 95%	Excellent
1.1 - 1.5	A	94 - 90%	Superior
1.6 - 2.0	B+	89 - 85%	Very Good
2.1 - 2.5	B	84 - 80%	Good
2.6 - 2.9	B-	79 - 76%	Fair
3.0	C	75%	Passed
3.1 - 4.0			Conditioned (valid for mid-term grade only)
5.0	C-	74% and below	Failed
W			Withdrawn
NC			No Credit
INC			Incomplete

One unit credit is one hour lecture or recitation each week for a total of 18 weeks in one semester. Three hours of laboratory work, drafting, shopwork, or field work each week is equivalent to one unit of credit.

The semestral average grade of a student is obtained by multiplying the number of units assigned to a course by the grade earned. The sum of the products is divided by the total number of units earned by the student for the semester.

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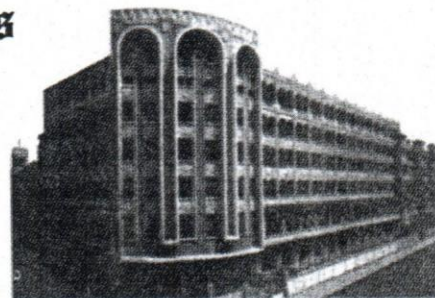
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OFFICIAL TRANSCRIPT OF RECORDS

Last Name

First Name

Middle Name

LACERNA

FE REMEDIOS

A.

Course No.	Descriptive Title	Final Grade	Removal Grade	Credits
COLEGIO DE SAN JOSE-RECOLETOS				
2nd Semester 1974-1975				
ACCTG 4	Intermediate Accounting	5.0		0
ECON 5	Economic Development of the Phils. w/ TLR	2.3		3
SPAN 3	Advanced Spanish	3.4		3
BUS 1	General Business	1.8		3
ACCTG 7	Accounting Problems 1	3.0		3
Summer 1975				
SPAN 4n	Selected Writings	1.3		3
BUS 3	Business Psychology	1.8		3
STAT	Business Statistics	2.3		3
1st Semester 1975-1976				
SOCIO 1	General Sociology w/ Family Planning	2.5		3
ECON 11	Economics of Southeast Asia	1.7		3
FIN 15	Insurance	1.5		3
FIN 4	Banking Practice	1.5		3
FIN 12	Agricultural Finance	1.5		3
BUS 6	Business Ethics	1.4		3
-----OVER-----				

Remarks: **For Personal Audit Purposes**

Date Issued: **October 21, 2011**

Checked by: **Rolando S. Mantalaba**

Prepared by: **Darryl D. Alzado**

DEMETRIO L. QUIRANTE

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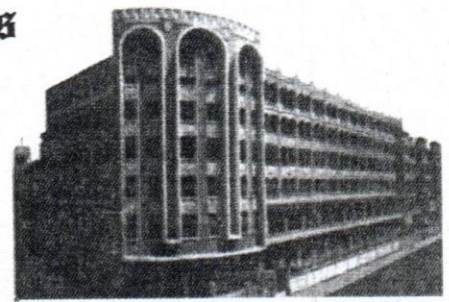
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Last Name

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LACERNA

FE REMEDIOS

A.

Course No.	Descriptive Title	Final Grade	Removal Grade	Credits
COLEGIO DE SAN JOSE-RECOLETOS				
2 nd Semester 1975-1976				
LAW 2	Negotiable Instruments, Warehouse Receipts	1.7		3
TAX A	Income Tax	Inc	3.0	3
POL SC 1	New Phil. Constitution & Phil. Gov't. including Public Service	Inc	2.5	3
FIN 14	Personal Finance	2.3		3
FIN 16	Central Banking	Inc	1.8	3
FIN 10	Credit and Collection	3.3		3
1 st Semester 1976-1977				
BUS 2	Principles of Marketing	1.2		3
BM	Business Machines	1.8		3
MATH 2B	Quantitative Analysis	2.5		3
TAX B	Business and Other Taxes	2.1		3
FIN 7	Financial Institution	3.0		3
FIN 21	Practice & Seminar in Banking & Finance	1.2		3
FIN 13	Analysis of Financial Statement	2.5		3
YCAP	Youth Civic Action Program	PASSED		
GRADUATED WITH THE DEGREE OF BACHELOR OF SCIENCE IN COMMERCE- BANKING AND FINANCE (B.S.C.- BNKG. & FINANCE) ON OCTOBER 15, 1976. AS PER SPECIAL ORDER NO. 5-0787, S. 1977, DATED APRIL 28, 1977.				
-----TRANSCRIPT CLOSED-----				

Remarks: For Personal Audit Purposes

Date Issued: October 21, 2011

Checked by: Rolando S. Mantalaba

Prepared by: Daryl D. Alzado

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