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On January 10, 1966, the board of directors of General Bank & Trust Company (Genbank, for brevity) approved a resolution granting YLTC an Omnibus Credit Line in the amount of P800,000.00 to be made available by overdrafts, loans and advances upon condition that the principals of YLTC would personally bind themselves in a Continuing Guarantee to secure payment of obligations drawn on said credit extended by Genbank.

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