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## **Abstrak**

Article 1131 BW contained general guarantee in that, the guarantee puts all the debtor wealth is given to all parties that position as a creditor. Position of creditors with general guarantee only has position as concurrent creditors that means the same position with other concurrent creditors.

To strengthen the position of creditors, it is necessary to make guarantee agreement. Position of guarantee agreement is constructed as accessoir agreement guaranteeing the strength of the guarantee agreement for security of lending by creditors, because the position of the guarantee agreement is accessoir. Accessoir agreements always follow the principle agreements that if the principle agreement essentially ends or delete it, then automatically accessoir agreement will expire or delete anyway. Thus, the existence of accessoir agreement, depending on the presence or absence of the principal agreement.