

# CAVITE NEWS PUBLISHING

A COMMUNITY NEWSPAPER THAT'S NATIONAL IN SCOPE

VOL. XXV NO. 26  
ISSN: 2651-7450

OCTOBER 10-16, 2024 P10.00

Entered as Second Class Mail at the Imus Post Office under  
Permit No. 2003-11 dated August 29, 2003

## UN cites DSWD LAW-BINH I as one of best practices vs climate change

MANILA – The Department of Social Welfare and Development (DSWD) has gained another badge of honor after the United Nations Office for Disaster Risk Reduction (UNDRR) lauded Project LAW and BINHI for its invaluable contribution to climate resilience initiatives.

“In a LinkedIn post by UN Assistant Secretary-General Reena Ghelani, she mentioned our LAW and BINHI project, citing it as among the best practices in response to the prevalent issues related to climate crisis and El Niño,” DSWD spokesperson Irene Dumlao said in a statement on Tuesday.

DSWD’s Project LAW and BINHI stands for Local Adaptation to Water Access and Breaking Insufficiency through Nutritious Harvest for the Impoverished.

Ghelani lauded the implementation of Project LAW, saying it “developed as a sustainable solution to wa-  
(Turn to p. 2)

# DA to lower NFA’s palay buying price for wet harvest

MANILA – The Department of Agriculture (DA) is set to lower the buying price of palay of the National Food Authority (NFA) to help ease retail prices of rice during the wet harvest season.

“World prices, medyo bumaba na rin and hindi bababa ang price ng bigas sa merkado kung

ang buying price (of palay) pa rin ng trader at gobyerno ay mataas (somewhat decreased and the retail price of rice will not drop if the buying price of palay of traders and the government remain high),” DA Secretary Francisco Tiu Laurel Jr. said in an ambush interview on Wednes-

day at the sidelines of the Senate committee budget hearing.

“Hindi na ho (It’s no longer) PHP30. As of today PHP26, PHP27 na. By next week, nag-usap na kami ni NFA Administrator Larry Lacson, ibababang natin (I already talked with NFA Administrator Larry Lacson,

we will lower it) to PHP23. But of course, we have to inform the farmers first para hindi sila ma-shock (so that they will not be shocked),” Tiu Laurel said.

Under the NFA’s higher buying price scheme, prices range from PHP17 to PHP23 per kilogram for fresh

or wet palay and PHP23 to PHP30/kg for clean and dry palay.

Tiu Laurel, however, assured that farmers would still secure profit despite the drop in buying price.

For his part, Lacson said the lowered buying price will remain in a range to be able to play with the market.

“It’s not really an abrupt going down of price. As mentioned by the Secretary na (that) in a matter of 8 to 10 days, bababa na iyan (it will go down),” he said.

communities.

“The organization of a direct commuter bus service connection is a testament to our commitment to ensuring the well-being of our community members,  
(Turn to p. 2)

“Sabi niya nga nasa (He said it’s [currently] around) PHP25 to PHP27, so if you make it PHP23 to PHP25, that’s PHP2 less doon sa band. Iyon lang ang ibig sabihin noon (from the band. That’s what it means), it’s not absolute, range pa rin iyon (that’s still a range).”

Lacson added that the move will also help NFA buy a higher volume of palay for the national rice buffer stock and help more farmers.

Earlier, Tiu Laurel said the public may start to experience the lower retail price of rice by mid- or end-October, considering import arrivals under the lower tariffs and the wet harvest season, with the full effect expected in Jan-  
(Turn to p. 2)

## Bus service from UP Los Baños to UP Diliman now operational

LOS BAÑOS, Laguna (PIA) – A more convenient point-to-point bus from two major campuses of the University of the Philippines (UP) in Los Baños, Laguna to Diliman, Quezon City is now operational.

According to UPLB, this initiative was made to address the increasing demand for

a direct bus service between the said campuses that has surged due to various purposes, including inter-campus coordination, research collaborations, and participation in university events.

In order to implement the dedicated bus route, UPLB administration has partnered with local bus compa-



ny DLTB Co. to provide an efficient, safe and reliable transpor-

tation mainly for UP constituents and other members of adjacent

**UN.... FR P.1**

ter scarcity caused by the El Niño drought.”

“LAWA, which means pond in Tagalog, was the first of its kind and built on the success of previous government-supported cash-for-work programs. The project provided temporary employment and empowered disadvantaged communities to build small farm reservoirs to ensure access to water for irrigation,” Ghelani’s LinkedIn post read.

The UN executive also praised Project BINHI in communities that capitalized on water irrigations to operate vegetable gardens and plant climate resilient crops.

Ghelani was likewise impressed by the Cash-for-Work mechanism of the program, citing it as a leverage to community involvement in addressing scarcity in nutrition and food security.

The DSWD assured that under the leadership of Secretary Rex Gatchalian, the agency will continue to implement LAWAW and BINHI projects and equip vulnerable communities

**PhilHealth mulls emergency care packages in 2025**

MANILA – The Philippine Health Insurance Corporation (PhilHealth) is studying how it could include emergency care services in the benefit packages offered to members next year.

PhilHealth Health Finance Policy Sector senior vice president Israel Francis Pargas on Monday affirmed that there is a “gap” in the health benefits they provide which already include the primary health care and confinement packages.

The gap being the emergency or urgent care package, he said during a media forum in Quezon City.

“Ayon sa Universal Health Care Law, binabanggit na dapat makapag-provide ang PhilHealth ng ganitong

toward climate and disaster resilience.

“On behalf of the entire DSWD community, we appreciate your favorable remarks on our project. What makes this extra special for us is it is from someone who has traveled the world, one who has witnessed competitive climate change responsive mechanisms,” Dumlao said.

Project LAWAW and BINHI is designed to maintain agricultural productivity during dry periods and to manage excess water during periods of heavy rainfall associated with La Niña.

The project is among the DSWD’s innovations that focuses on mitigating the impact of food insecurity and water scarcity caused by El Niño while preparing for the potential effects of the rainy season.

Project LAWAW and BINHI was cited by President Ferdinand R. Marcos Jr. in his third State of the Nation Address (SONA) on July 22, prompting the DSWD chief to say that “our small idea has become a SONA program.” (PNA)

benepisyong, ‘yan po ay pilit na nating tuparin ngayon at pinag-aaralan na po (According to the Universal Health Care Law, it says that PhilHealth must be able to provide a benefit such as this. We will try to accomplish this and we’re studying) on how we can actually cover the emergency care,” Pargas said.

“Hopefully, matapos ang polisiya by this year and hopefully by 2025, meron na po tayong emergency care package (Hopefully, the policy is completed this year and hopefully by 2025, we already have an emergency care package).”

Citing that the PhilHealth is committed to providing Filipinos accessible and quality health care services, PhilHealth president and

**PhilHealth backs reduction of premium rates to 3.25%**

MANILA – The Philippine Health Insurance Corporation (PhilHealth) on Monday said it supports the reduction of the mandatory contribution paid by its members.

“I think if I am not mistaken, it’s from five percent, they will bring it down to 3.25 percent,” PhilHealth president and chief executive officer Emmanuel Ledesma Jr. said in a media forum in Quezon City.

“That will be a huge help, I think, to the people... that will be around PHP40 billion a year.. ang lak-ing savings niyan sa mga tao (that will be a huge savings for the people). Once the bill is passed, we will definitely follow, we will

**DA.... FR P.1**

uary. The DA also expressed optimism that the Indian government’s decision to lift the export ban on

be happy to move po,” he added.

The Senate has approved the bill seeking to amend the Universal Health Care Act to bring down the premium rate paid by the direct contributors of the state insurer.

Ledesma noted that PhilHealth has adequate funds which explains its aggressive expansion of the health benefit packages, reducing the out-of-pocket expenses of its members.

Apart from the continuous increase in premium rates as mandated by law, Ledesma said the excess funds of PhilHealth were brought about by the 10-year non-enhancement of the benefit packages

non-basmati white rice will help soften global rice supply and price pressures for imported rice. (PNA)

**BUS. . .FR. P. 1**

especially those who regularly travel between Los Baños and Diliman. We aim to provide a seamless, comfortable, and safer travel experience for everyone,” UPLB Vice Chancellor Roberto P. Cereno said.

The P2P buses run on weekdays and Saturdays with a regular fee of P165 based on the following departure time slots:

chief executive officer Emmanuel Ledesma Jr. disclosed that other packages will be expanded in 2025.

Enhanced coverage for lung, liver, ovary and prostate cancer patients, particularly those undergoing chemotherapy, will be available next year.

“We have focused on identifying the most burdensome diseases in the Philippines, such

UPLB to UPD: 5 am, 1 pm, and 6 pm

UPD to UPLB: 5 am, 9 am, and 6 pm

Key departure points have been established at the Velasco Ave. loading and unloading bay near the UPLB main gate and at the Lakandula Extension cor. Jacinto St. in UPD. (CO/with reports from UPLB and photo from Kara Santos)

as pneumonia, severe dengue, stroke, chronic kidney disease, and various cancers,” he said. “To date, 60 percent of these conditions are now covered by the expanded healthcare financial benefits.”

Pargas said concerned members are already benefiting from higher case rates for pneumonia, asthma, stroke, neonatal sepsis, and hemodialysis. (PNA)



**PREMIUM REDUCTION.** Philippine Health Insurance Corporation president and chief executive officer Emmanuel Ledesma Jr. (center) says they support the reduction of premium contribution from 5 percent to 3.25 percent during a media forum in Quezon City on Monday (Oct. 7, 2024). Ledesma noted that PhilHealth has adequate funds, which explains its aggressive expansion of the health benefit packages, reducing the out-of-pocket expenses of its members. (PNA photo by Ma. Teresa Montemayor)

and few benefit claims during the Covid-19 pandemic.

PhilHealth Senior Vice President Renato Limsiaco Jr. said that PhilHealth’s investments have reached PHP512 billion as of Oct. 5 this year with over PHP9 billion remitted to the national government.

Its payouts for case packages have reached PHP120 billion as of Sept. 30.

When asked about going bankrupt amid the increases in benefit package rates, Ledesma said the state insurer adjusts the case rates and enhances members’ benefits. (PNA)

**CAVITE NEWS PUBLISHING**  
WEEKLY NEWSPAPER

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THIS NEWSPAPER IS EDITED, PUBLISHED AND CIRCULATED IN THE PROVINCE OF CAVITE AT BLK. 8 LOT 19 SAINT FRANCIS ST. CARDINAL VILLAGE SALITRAN 3 DASMARIÑAS CITY OF CAVITE

**Commercial Advertising Rate: P200.00/col.cm**  
**Legal Rate P160.00/col.cm.**





**Honoring Caviteño Elderly: A Gift-Giving Initiative**

In a heartfelt gesture of respect and recognition, the Provincial Government of Cavite, through the Office of the Provincial Social Welfare and Development Officer (PSWDO), successfully conducted a gift-giving activity recently for the elderlies in the province. This initiative, aimed at honoring the invaluable contributions of senior citizens, took place in the municipalities of Magallanes, Ternate, General Emilio Aguinaldo, and Amadeo.

A total of 25 elderly residents from each municipality were carefully selected as recipients of gifts, which were personally delivered through house-to-house distribution. This initiative highlights the province’s commitment to ensuring that senior citizens, especially those in rural areas of Cavite, receive their mandated privileges and support.

The distribution was more than just a gesture of appreciation; it was a collaborative effort involving members of the Federation of Military Retirees and Veterans Association of Cavite, Presidents of the Federation of Senior Citizens, and the Office of the Senior Citizens Affairs. Local social workers, along with representatives from the Provincial Board’s Committee on Social Services, Family, Women, Children, and Elderly, chaired by Board Member Romel Enriquez, and the Office of the Provincial Information Officer, also actively participated.

The Cavite Provincial Government remains steadfast in its commitment to providing services and programs that uplift and support its senior citizens. Through continuous efforts like these, the province aims to build a more inclusive and compassionate community for all.--- OPIO



**PGC’s OPENRO Leads Arbor Day Tree Planting in Tagaytay City**

In observance of Cavite Monthly Arbor Day, the Provincial Government of Cavite through the Office of the Provincial Environment and Natural Resources Officer organized a tree planting activity in Barangay Iruhin Central, Tagaytay City recently. The activity aimed to contribute to local reforestation efforts and strengthen environmental protection in the province.

The event began with a short program in which Punong Barangay Arnold Mendoza of Iruhin Central, welcomed the participants, including government employees and residents of Batangas and Tagaytay City. Several local officials were also in attendance, including Dr. Joselito R. Laguarda, Tagaytay City Agriculturist; Mr. Oscar B. Laurenciana, Tagaytay CENRO; and Hon. Florencio Sangalang, ABC President of Tagaytay City.

A total of 351 fruit-bearing seedlings were planted along the Taal Volcano Protected Landscape (TVPL) in Barangay Iruhin Central. All seedlings were generously donated by OPENRO Nursery and various organizations including Cavite Council of Human Resource and Management Practitioners, Incorporated (CCHRMPI), PAMO-TVPL Batangas, PAMANA Development Cooperative Federation, and DALI-Everyday - Barangay Batino, Calamba Branch.



**Ugnayan sa Barangay strengthens community ties in Cavite City**

The Provincial Government of Cavite continues to bring services closer to its people through the Ugnayan sa Barangay program, which was held in Cavite City recently. Local officials, alongside various provincial government representatives, gathered to address the needs and concerns of the residents.

Key officials in attendance included Governor Jonvic C. Remulla, Board Members Davey Chua and Romel Enriquez, Cavite City Mayor Denver Chua, Vice Mayor Raleigh Rusit, and Sangguniang Panlungsod Members. Their presence highlighted the commitment of both local and provincial authorities to ensure that public services reach every corner of the city.

During the event, residents were given the opportunity to voice their concerns directly to the officials. The program serves as a direct line of communication between government officials and the local populace, ensuring that the needs of Caviteños are heard and addressed.

Mayor Chua expressed his gratitude for the provincial government’s unwavering support for the city, emphasizing the importance of collaborative governance.--- OPIO



The Provincial Government of Cavite, led by Governor Jonvic Remulla, continues to enhance community engagement through the "Ugnayan sa Barangay" program. Recently, the initiative reached Southville Subdivision in Barangay Aguado, Trece Martires City, where residents actively took part in an interactive session with the governor.

Governor Remulla presented the government's comprehensive plans for the coming years, focusing on key areas such as healthcare, education, infrastructure, and social services. The event allowed local residents to gain insight into these vital programs and share their concerns. A raffle draw added excitement and fostered a stronger sense of community.

The government also provided rice to local households, meeting basic necessities while reinforcing its commitment to inclusive governance. The "Ugnayan sa Barangay" initiative demonstrates transparent and participatory governance, highlighting the provincial government's commitment to improving the lives of Caviteños and engaging them in crafting a successful future.--- OPIO

ed (CCHRMPI), PAMO-TVPL Batangas, PAMANA Development Cooperative Federation, and DALI-Everyday - Barangay Batino, Calamba Branch.

The tree-planting activity emphasized a collaborative effort to promote ecological restoration and sustainability. OPENRO continues to lead environmental advocacy projects, empowering communities to contribute to a greener and healthier environment.--- OPIO



REPUBLIC OF THE PHILIPPINES  
REGIONAL TRIAL COURT  
FOURTH JUDICIAL REGION  
OFFICE OF THE CLERK OF COURT  
TRECE MARTIRES CITY

FORECLOSURE CASE NO. F-1058-24

HOME DEVELOPMENT MUTUAL FUND  
(otherwise known as PAG-IBIG Fund),  
Mortgagee,  
-versus-  
SELMO D. TIMTIM married to SUNSHINE  
N. TIMTIM; SELMO D. TIMTIM is herein  
represented by his Attorney-in-Fact, SUNSHINE  
N. TIMTIM,  
Mortgagor/s,

X-----X

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Funds), with business address at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, against the Mortgagor/s, SELMO D. TIMTIM married to SUNSHINE N. TIMTIM; SELMO D. TIMTIM is herein represented by his Attorney-in-Fact, SUNSHINE N. TIMTIM, with residence and postal address at BLK. 88, LOT 10, PH. 2 C3 KARANGALAN VILLAGE MANGGAHAN, PASIG CITY and LOT 21, BLK. 18, WEST GOVERNOR HEIGHTS BRGY. CABUCO, TRECE MARTIRES CITY, CAVITE to satisfy the mortgage indebtedness as of 15 July 2024 amounts to ONE HUNDRED NINETY THREE THOUSAND NINE HUNDRED EIGHTY TWO PESOS & 94/100 (P193,982.94), including interest penalties, expenses and other charges of foreclosure, the undersigned Sheriff will set at public auction on **October 29, 2024** at 10:00 o'clock in the morning until 12:00 noon at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder for CASH and in Philippine Currency the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE No. T-92990

A parcel of land (Lot 21, blk. 18 of the subd. plan, Psd-04-138750, being a portion of Lot 2185-N, S.C. de Malabon Estate, LRC Rec. No. 6832), situated in the Brgy. of Cabuco, City of Trece Martires, Prov. of Cavite, Is. of Luzon. Bounded on the SE., along line 1-2 by Lot 22; on the SW., along line 2-3 by Lot 19, both of blk. 18; on the NW., along line 3-4 by Rd. Lot 8; and on the NE., along line 4-1 by Lot 23, blk. 18, all of the subd. plan. Beginning at a pt. marked "1" on plan, **x x x containing an area of EIGHTY TWO SQ. METERS & FIFTY SQ. DEC. (82.50), x x x**

All sealed bids must be submitted to the undersigned on the above-stated time and date.

In the event the public auction should not take place on the said date and time, it shall be held on **November 12, 2024** without further notice.

Prospective bidders/buyers are hereby enjoined to investigate for themselves the title to the said property and encumbrances thereon, if any there be.

Trece Martires City, **September 25, 2024.**

JOSELITO L. ARANDA  
Sheriff IV

Copy Furnished:

HOME DEVELOPMENT MUTUAL FUND  
(otherwise known as PAG-IBIG Fund)  
c/o ATTY CAESAR S. EUROPA  
Attorney-In-Fact, Legal Counsel, 24K, ACCOUNTS  
CONSULTANT, INC.  
3F Fass Inteli College Bldg., No. 11, Pittsburgh St.,  
Brgy. Silangan, Cubao, Quezon City

SELMO D. TIMTIM married to SUNSHINE N. TIMTIM  
BLK. 88 LOT 10, PH. 2 C3 KARANGALAN VILLAGE MANGGAHAN, PASIG CITY and  
LOT 21, BLK 18, WEST GOVERNOR HEIGHTS  
BRGY. CABUCO, TRECE MARTIRES CITY, CAVITE

**WARNING:** It is absolutely prohibited to remove, deface or destroy this Notice of Extra Judicial Sale on or before the date of sale

Published at: Cavite News Publishing  
Dates: October 3, 10, & 17, 2024

REPUBLIC OF THE PHILIPPINES  
REGIONAL TRIAL COURT  
FOURTH JUDICIAL REGION  
OFFICE OF THE CLERK OF COURT  
TRECE MARTIRES CITY

FORECLOSURE CASE NO. F-1079-24

PHILIPPINE NATIONAL BANK,  
Applicant-Mortgagee,  
-versus-  
SPS. HILDA J. KOIZUMI AND TORU KOIZUMI,  
Debtors-Mortgagors,  
HANNA NERISSA JATAAS,  
Co-Debtor,

X-----X

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Applicant-Mortgagee, PHILIPPINE NATIONAL BANK ("PNB"), with business address at PNB Financial Center, Pres. Diosdado P. Macapagal Boulevard, Pasay City, Metro Manila against the Mortgagor/s, SPS. HILDA J. KOIZUMI AND TORU KOIZUMI (THE "DEBTORS-MORTGAGORS") AND HANNA NERISSA JATAAS (THE "CO-DEBTOR") with residence and postal addresses at (i) Block 9 Lot 23 Phase 1, Camella Tierra Nevada, Barangay San Francisco General Trias, Cavite; (ii) Block 41 Lot 8, Maravilla Subd., Barangay San Francisco, General Trias, Cavite; and, (iii) Block 9 Lot 43 Phase 1, Camella Tierra Nevada, Barangay San Francisco, General Trias, Cavite to satisfy the mortgage indebtedness as of July 31, 2024 amounts to SEVEN MILLION THREE HUNDRED NINETY FIVE THOUSAND ONE HUNDRED NINETEEN PESOS AND 86/100 (Php,7,395,119.86) inclusive of interest and other charges of foreclosure, the undersigned Sheriff will set at public auction on **October 29, 2024** at 10:00 o'clock in the morning until 12:00 noon at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder for CASH and in Philippine Currency the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE  
No. 057-2020037233

PARCEL OF LAND (LOT 8 BLK. 41, OF THE CONS./SUBD. PLAN, PCS-04-021779, BEING A PORTION OF THE CONSOL. OF LOTS 1,2 & 24, BLK. 1, LOTS 1-23, BLK. 6, LOTS 1-27, 39, BLK. 9, BLK. 13, LOTS 6 & 8, BLK. 25, LOT 22, BLK. 27, LOT 40, BLK. 37, BLK. 40, BLK. 41, ROAD LOTS 2, 3, 32, & 37, ALL OF PCS-04-011869, L.R.A. REC. NO. ), SITUATED IN THE BRGY. OF DE FUEGO, MUN. OF GEN. TRIAS, PROV. OF CAVITE. BOUNDED ON THE NE., ALONG LINE 1-2 BY ROAD LOT 5-A, (6.00 M. WIDE); ON THE SE., ALONG LINE 2-3 BY LOT 9 BLK. 41; BOTH OF THE CONS. SUBD. PLAN; ON THE SW., ALONG LINE 3-4 BY ROAD LOT 36, (30.00 M. WIDE) PASONG CAMACHELI ROAD; ON THE NW., ALONG LINE 4-1 BY LOT 7, BLK. 41; OF THE CONS. SUBD. PLAN. BEGINNING AT A PT. MARKED "1" ON PLAN X X X CONTAINING AN AREA OF ONE HUNDRED TWENTY (120) SQ. METERS. X X X

All sealed bids must be submitted to the undersigned on the above-stated time and date.

In the event the public auction should not take place on the said date and time, it shall be held on November 12, 2024 without further notice.

Prospective bidders/buyers are hereby enjoined to investigate for themselves that title to the said property and encumbrances thereon, if any there be.

Trece Martires City, September 25, 2024.

RICARDO A. TOLEDO  
Sheriff IV

Copy Furnished:

PHILIPPINE NATIONAL BANK ("PNB")  
PNB Financial Center, Pres. Diosdado P. Macapagal Boulevard,  
Pasay City, Metro Manila

SPS. HILDA J. KOIZUMI AND TORU KOIZUMI (THE "DEBTORS-MORTGAGORS") AND HANNA NERISSA JATAAS (THE "CO-DEBTOR")

(i) Block 9 Lot 23 Phase 1, Camella Tierra Nevada, Barangay San Francisco, General Trias, Cavite;  
(ii) Block 41 Lot 8, Maravilla Subd., Barangay San Francisco, General Trias, Cavite; and,  
(iii) Block 9 Lot 43 Phase 1, Camella Tierra Nevada, Barangay San Francisco, General Trias, Cavite

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REPUBLIC OF THE PHILIPPINES  
REGIONAL TRIAL COURT  
FOURTH JUDICIAL REGION  
OFFICE OF THE CLERK OF COURT  
TRECE MARTIRES CITY

FORECLOSURE CASE NO. F-1056-24

HOME DEVELOPMENT MUTUAL FUND  
(otherwise known as PAG-IBIG Fund),  
Mortgagee,  
-versus-  
CERNAL, RIZA L.,  
Mortgagor/s,

X-----X

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund), with business address at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, against the Mortgagor/s, CERNAL, RIZA L., with residence and postal address at PH 4 BLK 138 LOT 9 MARY CRIS COMPLEX PASONG CAMACHILLE II GEN. TRIAS CAVITE and LOT 26 BLK 94 PH. 12-A WELLINGTON PLACE BRGY. SANTIAGO GEN. TRIAS CAVITE to satisfy the mortgage indebtedness as of 15 July 2024 amounts to FOUR HUNDRED SIXTY EIGHT THOUSAND FOUR HUNDRED EIGHTY SIX PESOS & 73/100 (P468,486.73), including interest penalties, expenses and other charges of foreclosure, the undersigned Sheriff will set at public auction on **October 29, 2024** at 10:00 o'clock in the morning until 12:00 noon at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder for CASH and in Philippine Currency the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE  
No. 057-2017034245

A PARCEL OF LAND (LOT 26, BLK 94 OF THE CONSOLIDATION AND SUBDIVISION PLAN PCS-04-026496, BEING A PORTION OF THE CONSOLIDATION OF LOT 2532-A-13, PSD-04-041373 (AR); LOT 2535-B, PSD-04-124458; LOT 2637-B, PSD-04-140399; LOTS 21 & 30, BLOCK 21; BLOCKS 22 & 43 AND ROAD LOT 21, PCS-04-024827; LOT 2534 (RS-04-004834); LOT 2536 (RS-04-004717) & LOT 2540 (RS-04-002857) ALL OF SAN FRANCISCO DE MALABON ESTATE, L.R.C. RECORD NO. 5964) SITUATED IN THE BARANGAY OF SANTIAGO, MUNICIPALITY OF GEN. TRIAS, PROVINCE OF CAVITE, ISLAND OF LUZON. BOUNDED ON THE SW., ALONG LINE 1-2 BY LOT 27, BLK 94; ON THE NW., ALONG LINE 2-3 BY ROAD LOT 47; ON THE NE., ALONG LINE 3-4 BY LOT 25, BLK 94 AND ON THE SE., ALONG LINE 4-1 BY LOT 28, BLK. 94 ALL OF THE CONSOLIDATION AND SUBDIVISION PLAN. BEGINNING AT A POINT MARKED "1" ON PLAN, **X X X CONTAINING AN AREA OF THIRTY SIX (36) SQUARE METERS, MORE OR LESS. X X X**

All sealed bids must be submitted to the undersigned on the above-stated time and date.

In the event the public auction should not take place on the said date and time, it shall be held on **November 12, 2024** without further notice.

Prospective bidders/buyers are hereby enjoined to investigate for themselves the title to the said property and encumbrances thereon, if any there be.

Trece Martires City, **September 25, 2024.**

JOSELITO L. ARANDA  
Sheriff IV

Copy Furnished:

HOME DEVELOPMENT MUTUAL FUND  
(otherwise known as PAG-IBIG Fund)  
c/o ATTY CAESAR S. EUROPA  
Attorney-In-Fact, Legal Counsel, 24K ACCOUNTS  
CONSULTANT, INC. 3F Fass Inteli College Bldg.,  
No. 11, Pittsburgh St., Brgy. Silangan, Cubao, Quezon City

CERNAL, RIZA L.,  
PH 4 BLK 138 LOT 9 MARY CRIS COMPLEX PASONG CAMACHILLE II GEN. TRIAS CAVITE  
and LOT 26 BLK. 94 PH. 12-A WELLINGTON PLACE BRGY. SANTIAGO GEN. TRIAS CAVITE

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OFFICE OF THE CLERK OF COURT  
TRECE MARTIRES CITY

FORECLOSURE CASE NO. F-983-24

HOME DEVELOPMENT MUTUAL FUND  
(otherwise known as PAG-IBIG Fund),  
Mortgagee,  
-versus-  
HUSMILLO, THERESA CANDY L.,  
Mortgagor/s,

X-----X

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, **HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund)**, with business address at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, against the Mortgagor/s, **HUSMILLO, THERESA CANDY L.**, with residence and postal address at 731 B LITEX RD., BRGY. COMMONWEALTH, QUEZON CITY and LOT 29 BLK. 28 WELLINGTON, TANZA RESIDENCES PHASE 2, TRES CRUSES, TANZA, CAVITE 4108 to satisfy the mortgage indebtedness as of **15 July 2024** amounts to **SEVEN HUNDRED TWENTY ONE THOUSAND ONE HUNDRED FIFTY THREE PESOS & 95/100 (P721,153.95)**, including interest, penalties, expenses and other charges of foreclosure, the undersigned Sheriff will set at public auction on **October 29, 2024** at 10:00 o'clock in the morning until 12:00 noon at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder for CASH and in Philippine Currency the following described, property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE No. 057-2017028186

LOT NO: 29 BLOCK NO.: 28 PLAN NO: PCS-04-028445  
PORTION OF: LOT 1,2,3, & 4 (LRA) PCS-31859 & LOTS 3732, & 3733, FLS-2424;

LOCATION: BARANGAY OF TRES CRUSES, MUNICIPALITY OF TANZA, PROVINCE OF CAVITE, ISLAND OF LUZON  
BOUNDARIES:

LINE	DIRECTION	ADJOINING LOT (S)
1-2	SE	LOT 30, BLOCK 28, PCS-04-028445
2-3	SW	ROAD LOT 33, PCS-04-028445
3-4	NW	LOT 28, BLOCK 28, PCS-04-028445
4-1	NE	LOT 4, BLOCK 28, PCS-04-028445

AREA: FORTY SIX SQUARE METERS (46), MORE OR LESS

All sealed bids must be submitted to the undersigned on the above-stated time and date.

In the event the public auction should not take place on the said date and time, it shall be held on **November 12, 2024** without further notice.

Prospective bidders/buyers are hereby enjoined to investigate for themselves the title to the said property and encumbrances thereon if any there be.

Trece Martires City **September 25, 2024.**

JOSELITO L. ARANDA  
Sheriff IV

Copy Furnished:

HOME DEVELOPMENT MUTUAL FUND  
(otherwise known as PAG-IBIG Fund)  
c/o ATTY CAESAR S. EUROPA  
Attorney-In-Fact, Legal Counsel, 24K ACCOUNTS CONSULTANT, INC.  
3f Fass Inteli College Bldg., No. 11, Pittsburgh St., Brgy. Silangan, Cubao Quezon City

HUSMILLO, THERESA CANDY L,  
731 B LITEX RD., BRGY. COMMONWEALTH, QUEZON CITY and LOT 29 BLK. 28 WELLINGTON, TANZA RESIDENCES PHASE 2, TRES CRUSES, TANZA, CAVITE 4108

**WARNING:** It is absolutely prohibited to remove, deface or destroy this Notice of Extra Judicial Sale on or before the date of sale

Published at: Cavite News Publishing  
Dates: October 3, 10, & 17, 2024

REPUBLIC OF THE PHILIPPINES  
FOURTH JUDICIAL REGION  
REGIONAL TRIAL COURT  
OFFICE OF THE CLERK OF COURT  
DASMARIÑAS CITY, CAVITE

File No. FC-DC-1486-24  
EXTRA JUDICIAL FORECLOSURE  
OF REAL ESTATE MORTGAGE  
UNDER ACT 3135, AS AMENDED  
BY ACT 4118

PHILIPPINE SAVINGS BANK,  
Petitioner/Mortgagee,  
-versus-  
MARK JOSEPH TOLEDO MUPAS,  
Respondent/Mortgagor,

X-----X

NOTICE OF SHERIFF'S SALE

Upon extra-judicial petition for sale under Act 3135, as amended by Act 4118 filed by the petitioner/mortgagee, **PHILIPPINE SAVINGS BANK** with postal address at PSBank Center, 777 Paseo de Roxas corner Sedeño Street, Makati City, against the respondent/mortgagor **MARK JOSEPH TOLEDO MUPAS** with postal addresses at Blk 33, Lot 2, Orchard Ave., Orchard Golf & Country Club, Salawag, Dasmariñas City, Cavite and Block 33 Lot 2 Orchard Avenue The Orchard Residential Estates- Phase 1 Salitran, Dasmariñas City, Cavite and for the satisfaction of the mortgaged debt which as of 16 September 2024 amounts to **TWO HUNDRED SEVENTY ONE THOUSAND ONE HUNDRED NINETY TWO PESOS & 56/100 (P271,192.56)**, exclusive of all legal fees and expenses incidental to this foreclosure and sale, the undersigned sheriff will sell at public auction on **November 07, 2024** at 10:00 o'clock in the morning or soon thereafter in the Court Room of Branch 90, Regional Trial Court, Ground Floor, Dasmariñas Community Affairs (DASCA) Building, Congressional Road, Buro I, Dasmariñas City, Province of Cavite to the highest bidder and for **CASH** or **CERTIFIED CHECK**, in Philippine Currency, the following described real property together with all the buildings and other improvements existing thereon, to wit:

Transfer Certificate of Title  
No. 057-2012009261

IT IS HEREBY CERTIFIED that certain land situated in BRGY. OF SALITRAN, MUN. OF DASMARIÑAS, PROV. OF CAVITE, bounded and described as follows:

A PARCEL OF LAND (LOT 2, BLK. 33 OF THE CONS.-SUBD. PLAN PCS-042106-006552, BEING A PORTION OF THE CONS. OF LOTS 5771, 5841-NEW, 6012, & 6367, IMUS ESTATE, LOTS 5842-A-5842-P, PSD-04-020892, LOT 5847-A, PSD-04-012497, LRC REC. NO. ), SITUATED IN THE BRGY. OF SALITRAN, MUN. OF DASMARIÑAS, PROV. OF CAVITE. BOUNDED ON THE SE., ALONG LINE 1-2 BY LOT 1 BLK. 33; ON THE SW., ALONG LINE 2-3 BY ROAD LOT 38, ON THE NW., ALONG LINE 3-4 BY LOT 3, BLK. 33; ON THE NE., ALONG LINE 4-1 BY BLK. 35, (GOLF COURSE), ALL OF THE CONS.-SUBD. PLAN. BEGINNING AT A PT. MARKED "1" ON PLAN, BEING S. 66 DEG. 00'E., 2620.37 M. FROM MON. NO. 138, IMUS ESTATE, THENCE S. 25 DEG. 32'W., 33.36 M. TO PT. 2; THENCE N. 42 DEG. 37'W., 25.00 M. TO PT. 3; THENCE N. 37 DEG. 36'E., 24.70 M. TO PT. 4; THENCE S. 64 DEG. 09'E., 18.05 M. TO THE PT. OF BEGINNING, CONTAINING AN AREA OF SIX HUNDRED FIVE (605) SQ. METERS. ALL PTS. REFERRED TO ARE INDICATED ON THE PLAN AND ARE MARKED ON THE GROUND BY PS CYL. CONC. MONS. 15X60 CM.; BEARINGS TRUE; DATE OF ORIG. SURVEY,

ERRATUM

This is to correct the error made in the publication dated October 3, 10, & 17, 2024 filed by Mortgagee, **HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund)**, against the Mortgagor/s, **HUSMILLO, THERESA CANDY L.**, in the second line of TRANSFER CERTIFICATE OF TITLE No. 057-2017028186 **it should be LOTS 1, 2, 3, not LOT 1,2,3, it should be LOTS 3731, 3732, & 3733, not LOTS 3732, & 3733**

Published at: Cavite News Publishing  
Date: October 10, 2024

JULY 27, 1905-JUNE 11, 1908 AND THAT OF THE CONS.-SUBD. SURVEY, MARCH 1-30, 1992 AND WAS APPROVED ON MAY 22, 1992.

is registered in accordance with the provision of the Property Registration Decree in the name of  
**Owner: MARK JOSEPH TOLEDO MUPAS, SINGLE, OR LEGAL AGE, FILIPINO.**

Prospective buyers and/or bidders are hereby enjoined to investigate for themselves the title of the said real property and the encumbrance thereon, if there be any.

All sealed bids must be submitted to the undersigned on the above-stated time and date.

In the event the public auction should not take place on the said date and time, it shall be held on **November 21, 2024** at the same time and place without further notice.

02 October 2024, Dasmariñas City, Province of Cavite.

RODRIGO C. ESTOGERO, JR.  
Sheriff IV

ATTY. MARCELA L. BAYBAY  
Clerk of Court VI & Ex-Officio Sheriff

Copy furnished:

PHILIPPINE SAVINGS BANK  
PSBank Center, 777 Paseo de Roxas corner Sedeño Street, Makati City.

MARK JOSEPH TOLEDO MUPAS  
Blk. 33, Lot 2, Orchard Ave., Orchard Golf & Country Club, Salawag, Dasmariñas City, Cavite and Block 33 Lot 2 Orchard Avenue The Orchard Residential Estates- Phase I Salitran, Dasmariñas City, Cavite.

Published at: Cavite News Publishing  
Dates: October 10, 17, & 24, 2024  
Raffle Date of Judicial Notices: 27 September 2024

Notice posted at:

1. The Bulletin Board of Regional Trial Court, Dasmariñas City, Cavite
2. The Bulletin Board of Dasmariñas City Hall
3. The Bulletin Board of Dasmariñas City Post Office
4. The Bulletin Board of Dasmariñas City Public Market

SAGGING...FR. P. 7

free trade deal.

Manila and Seoul signed the bilateral FTA on Sept. 7, 2023, four years after the trade negotiations were initiated in June 2019.

This made the Philippines-South Korea FTA the country's third bilateral trade pact aside from Japan and the European Free Trade Association.

On Sept. 23, 2024, the Senate concurred with the trade pact.

The Korean government, on the other hand, has yet to ratify the deal.

"The ratification bill submitted to the National Assembly at the end of last year was scrapped as the 21st National Assembly came to an end," Seoul's Ministry of

Trade, Industry, and Energy through Korean Culture and Information Service told the Philippine News Agency in a message Tuesday.

"The ratification bill was submitted to the Foreign Affairs and Unification Committee in August, with the Ministry of Foreign Affairs being the submitting entity," the Korean government added.

Unlike trading under most-favored-nation (MFN) treatment, or the normal trade relations of countries with no special tariff advantages, FTAs provide better market access among FTA parties through lowered or scrapping of trade duties. (PNA)



REPUBLIC OF THE PHILIPPINES  
REGIONAL TRIAL COURT  
FOURTH JUDICIAL REGION  
OFFICE OF THE CLERK OF COURT  
TRECE MARTIRES CITY

FORECLOSURE CASE NO. F-895-24

HOME DEVELOPMENT MUTUAL FUND  
(otherwise known as PAG-IBIG Fund),  
Mortgagee,

-versus-

RENATO A. DONGGON  
Mortgagor/s,

X-----  
-X

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, **HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund)**, with business address at The Petron Mega Plaza Building No. 358 Sen. Gil Puyat Avenue, Makati City, against the Mortgagor/s, **RENATO A. DONGGON**, with residence and postal address at BLOCK 13, LOT 14, SITIO KAYBAGSIK, ANTIPOLO CITY, RIZAL and LOT 18, BLOCK 94, PHASE III, MARY CRIS COMPLEX, ALANG-ILANG, GEN TRIAS, CAVITE 4107 to satisfy the mortgage indebtedness as of **July 17, 2024** amounts to **TWO HUNDRED SIXTY THOUSAND SIX HUNDRED FIFTY FOUR PESOS AND 13/100 (P260,654.13)**, including interest penalties, expenses and other charges of foreclosure, the undersigned Sheriff will set at public auction on **October 29, 2024** at 10:00 o'clock in the morning until 12:00 noon at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder for CASH and in Philippine Currency the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE  
No. T-820488

A PARCEL OF LAND (Lot 18 Block 94) of the subdivision plan Psd-04-093013, being a portion of Lot 2533 SFD MALABON EST, situated in the barrio of ALANG-ILANG, municipality of GEN TRIAS, province of CAVITE, island of LUZON. Bounded on the NW., along line 1-2 by Road Lot 25 (8 meters wide), on the NE., along line 2-3 by Lot 19 Block 94 on the SE., along line 3-4 by Lot 11 Block 84, and the SW., along line 4-1 by Lot 17 Block 84, all of the subdivision plan. Beginning at a point marked "1" on plan X X X containing a n area of **FORTY (40) SQUARE METERS. X X X**

All sealed bids must be submitted to the undersigned on the above-stated time and date.

In the event the public auction should not take place on the said date and time, it shall be held on **November 12, 2024** without further notice.

Prospective bidders/buyers are hereby enjoined to investigate for themselves the title to the said property and encumbrances thereon, if any there be.

Trece Martires City, **September 25, 2024**

JOANNAH AVIGAIL C. TIMKANG  
Sheriff IV

Copy Furnished:

HOME DEVELOPMENT MUTUAL FUND  
(otherwise known as PAG-IBIG Fund)  
c/o PAULINO E. CASES, JR.  
CASES COLLECTION MANAGEMENT, INC.  
Attorney-In-Fact c/o Cases Chun & Associates Law Offices  
6th Floor JELP Business Solutions Building,  
409 Addition Hills, Shaw Boulevard, Mandaluyong City

RENATO A. DONGGON,  
BLOCK 13, LOT 14, SITIO KAYBAGSIK,  
ANTIPOLO CITY, RIZAL  
LOT 18, BLOCK 94, PHASE III, MARY CRIS COMPLEX, AL-  
ANG-ILANG, GEN. TRIAS, CAVITE 4107

**Warning:** It is absolutely prohibited to remove, deface or destroy this Notice of Extra Judicial Sale on or before the date of sale

Published at: Cavite News Publishing  
Dates: October 3, 10, & 17, 2024

REPUBLIC OF THE PHILIPPINES  
REGIONAL TRIAL COURT  
FOURTH JUDICIAL REGION  
OFFICE OF THE CLERK OF COURT  
TRECE MARTIRES CITY

FORECLOSURE CASE NO. F-924-24

HOME DEVELOPMENT MUTUAL FUND  
(otherwise known as PAG-IBIG Fund),  
Mortgagee,

-versus-

MARIETTA C. MANIO  
Mortgagor/s,

X-----X

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, **HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund)**, with business address at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, against the Mortgagor/s, **MARIETTA C. MANIO** with residence and postal address at 57 PH2, IBA O'ESTE, CALUMPIT, BULACAN and LOT 1, BLOCK 4, PHASE 2, TSARINA GRAND VILLAS, BRGY. MANGAHAN, GENERAL TRIAS, CAVITE to satisfy the mortgage indebtedness as of **July 17, 2024** amounts to **SIX HUNDRED FIFTY THOUSAND SIX HUNDRED SEVENTY ONE PESOS AND 24/100 (P650,671.24)**, including interest penalties, expenses and other charges of foreclosure, the undersigned Sheriff will set at public auction on **October 29, 2024** at 10:00 o'clock in the morning until 12:00 noon at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder for CASH and in Philippine Currency the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE  
No. T-1323426

A parcel of land (Lot 1 Block 4 of the subd. plan Psd-04-179397, being a portion of Lot 66-R-1, Psd-04-175005, (LRC) Record No. 5964), situated in the Brgy. of Mangahan, Municipality of Gen. Trias, Province of Cavite, Island of Luzon. Bounded on the NE., along line 1-2 by Lot 3 Block 4; on the SW., along line 2-3 by Road Lot 1 (8.00 m. wide); on the SW., along line 3-4-5 by Road 4 (6.50 m. wide); and on the NW., along line 5-1 by Lot 2, Block 4, all of the subd. plan. Beginning at a pt. marked "1" on plan X X X containing an area of **ONE HUNDRED NINE (109) SQUARE METERS, X X X**

All sealed bids must be submitted to the undersigned on the above-stated time and date.

In the event the public auction should not take place on the said date and time, it shall be held on **November 12, 2024** without further notice.

Prospective bidders/buyers are hereby enjoined to investigate for themselves the title to the said property and encumbrances thereon, if any there be.

Trece Martires City, September 25, 2024.

JOANNAH AVIGAIL C. TIMKANG  
Sheriff IV

Copy Furnished:

HOME DEVELOPMENT MUTUAL FUND  
(otherwise known as PAG-IBIG Fund)  
c/o PAULINO E. CASES, JR.  
CASES COLLECTION MANAGEMENT, INC.  
Attorney-In-Fact c/o Cases Chun & Associates Law Offices  
6TH Floor JELP Business Solutions Building,  
409 Addition Hills, Shaw Boulevard, Mandaluyong City

MARIETTA C. MANIO  
57 PH2, IBA O'ESTE, CALUMPIT, BULACAN and  
LOT 1, BLOCK 4, PHASE 2, TSARINA GRAND VILLAS,  
BRGY. MANGAHAN, GENERAL TRIAS, CAVITE

**Warning:** It is absolutely prohibited to remove, deface or destroy this Notice of Extra Judicial Sale on or before the date of sale

Published at: Cavite News Publishing  
Dates: October 3, 10, & 17, 2024

REPUBLIC OF THE PHILIPPINES  
REGIONAL TRIAL COURT  
FOURTH JUDICIAL REGION  
OFFICE OF THE CLERK OF COURT  
TRECE MARTIRES CITY

FORECLOSURE CASE NO. F-951-24

HOME DEVELOPMENT MUTUAL FUND  
(otherwise known as PAG-IBIG Fund),  
Mortgagee,

-versus-

GOMEZ, RUEL V. married to GOMEZ,  
MARICRIS A.

Mortgagor/s,

X-----X

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, **HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund)**, with business address at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, against the Mortgagor/s, **GOMEZ, RUEL V. married to GOMEZ, MARICRIS A.** with residence and postal addresses at BLK. 65, LOT 38, MARY CRIS COMPLEX, PASONG CAMACHILLE 2, GEN. TRIAS, CAVITE and LOT 16, blk. 63, WELLINGTON PLACE (MARY CRIS COMPLEX) PHASE II-A BARANGAY SANTIAGO, GEN. TRIAS, CAVITE to satisfy the mortgage indebtedness as of **July 15, 2024** amounts to **NINE HUNDRED FIFTEEN THOUSAND TWELVE PESOS & 22/100 (P915,012.22)**, inclusive of interest and other charges of foreclosure, the undersigned Sheriff will set at public auction on **October 29, 2024** at 10:00 o'clock in the morning until 12:00 noon at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder for CASH and in Philippine currency the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE No. 057-2017043061

A PARCEL OF LAND (LOT 16, BLK 63 OF THE CONSOLIDATION AND SUBDIVISION PLAN PCS-04-026496, BEING A PORTION OF THE CONSOLIDATION OF LOT 2532-A-13, PSD-04-041373 (AR); LOT 2535-B, PSD-04-124458; LOT 2637-B, PSD-04-140399; LOTS 21 & 30, BLOCK 21; BLOCKS 22 & 43 AND ROAD LOT 21, PCS-04-024827; LOT 2534 (RS-04-004834); LOT 2536 (RS-04-004717) & LOT 2540 (RS-04-002857) ALL OF SAN FRANCISCO DE MALABON ESTATE, L.R.C. RECORD NO. 5964) SITUATED IN THE BARANGAY OF SANTIAGO, MUNICIPALITY OF GEN. TRIAS, PROVINCE OF CAVITE, ISLAND OF LUZON. BOUNDED ON THE SE., ALONG LINE 1-2 BY ROAD LOT 13; ON THE SW., ALONG LINE 2-3 BY LOT 15, BLK 63; ON THE NW., ALONG LINE 3-4 BY LOT 3, BLK 63; ON THE NW., ALONG LINE 4-5 BY LOT 2, BLK 63 AND ON THE NE., ALONG LINE 5-1 BY LOT 17, BLK 63 ALL OF THE CONSOLIDATION AND SUBDIVISION PLAN. BEGINNING AT A POINT MARKED "1" ON PLAN, **X X X CONTAINING AN AREA OF THIRTYX SIX (36) SQUARE METERS, MORE OR LESS. XXX**

All sealed bids must be submitted to the undersigned on the above-stated time and date.

In the event the public auction should not take place on the said date and time, it shall be held on **November 12, 2024** without further notice.

Prospective bidders/buyers are hereby enjoined to investigate for themselves the title to the said property and encumbrances thereon, if any there be.

Trece Martires City, **September 25, 2024.**

ANDRES B. ESPINA  
Sheriff IV

HOME DEVELOPMENT MUTUAL FUND  
(otherwise known as PAG-IBIG Fund)  
The Petron Mega Plaza Building,  
No. 358 Sen. Gil Puyat Avenue, Makati City  
**ATTY. SIMEON P. MADRID**  
Attorney-In-Fact, S.P. MADRID & ASSOCIATES  
5th Floor Bedrock Building, Kayumanggi Center,  
Commonwealth Ave., Matandang Balara, Quezon City

**GOMEZ, RUEL V. married to GOMEZ, MARICRIS A.**  
BLK. 65, LOT 38, MARY CRIS COMPLEX, PASONG  
CAMACHILLE 2, GEN. TRIAS, CAVITE and  
LOT 16, BLK. 63, WELLINGTON PLACE (MARY CRIS COM-  
PLEX) PHASE II-A, BARANGAY SANTIAGO, GEN. TRIAS,  
CAVITE

**WARNING:** It is absolutely prohibited to remove, deface or destroy this Notice  
Extra Judicial Sale on or before the date of sale

Published at: Cavite News Publishing  
Dates: October 3, 10, & 17, 2024

REPUBLIC OF THE PHILIPPINES  
REGIONAL TRIAL COURT  
FOURTH JUDICIAL REGION  
OFFICE OF THE CLERK OF COURT  
TRECE MARTIRES CITY

FORECLOSURE CASE NO. F-1016-24

HOME DEVELOPMENT MUTUAL FUND  
(otherwise known as PAG-IBIG Fund),  
Mortgagee,

-versus-

CRISTY OMENA PERALTA married to  
GARRY FRANCIS APIGO PERALTA  
Mortgagor/s,

X-----X

**NOTICE OF EXTRA-JUDICIAL SALE**

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, **HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund)**, with business address at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, against the Mortgagor/s, **CRISTY OMENA PERALTA married to GARRY FRANCIS APIGO PERALTA** with residence and postal address at LOT 12 BLOCK 1 NARRA ST., VERAVILLE HOMES II, SAN ANTONIO VALLEY II, SAN ISIDRO, PARAÑAQUE CITY and LOT 26 BLOCK 21 HENERAL DOS, PASONG KAWAYAN II (FORMERLY SAMPALUCAN), GEN. TRIAS, CAVITE to satisfy the mortgage indebtedness as of **July 17, 2024** amounts to **THREE HUNDRED SEVENTY SEVEN THOUSAND ONE HUNDRED EIGHT PESOS & 06/100 (P377,108.06)** including interest, penalties, expenses and other charges of foreclosure, the undersigned Sheriff will set at public auction on **October 29, 2024** at 10:00 o'clock in the morning until 12:00 noon at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder for CASH and in Philippine Currency the following described property with all the improvements thereon, to wit:

**TRANSFER CERTIFICATE OF TITLE  
No. 057-2020021017**

**LOT NO: 26 BLOCK NO: 21 PLAN NO: PSD-04-233312**  
**PORTION OF: LOT 3298, SAN FRANCISCO DE MALABON ESTATE (RS-04-003882);**  
LRC REC. 5964

**LOCATION: BARANGAY OF PASONG KAWAYAN II (FORMERLY SAMPALUCAN), MUNICIPALITY OF GENERAL TRIAS, PROVINCE OF CAVITE, ISLAND OF LUZON**

**BOUNDARIES:**

LINE	DIRECTION	ADJOINING LOT (S)
1-2	SW	ROAD LOT 15, PSD-04-233312
2-3	NW	LOT 27, BLOCK 21, PSD-04-233312
3-4	NE	LOT 3237, (LRC) PR-5363
4-1	SE	LOT 25, BLOCK 21, PSD-04-233312

**AREA: SIXTY SQUARE METERS (60), MORE OR LESS**

All sealed bids must be submitted to the undersigned on the above-stated time and date.

In the event the public auction should not take place on the said date and time, it shall be held on November 12, 2024 without further notice.

Prospective bidders/buyers are hereby enjoined to investigate for themselves the title to the said Property and encumbrances thereon, if any there be. Trece Martires City, September 25, 2024.

**JOANNAH AVIGAIL C. TIMKANG  
Sheriff IV**

**Copy Furnished:**

**HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund)**  
c/o ATTY. MELANIO A. BADENAS JR.  
Attorney-in-Fact, GCCS & Associates Corp.  
RM 209 Megastate Bldg., No. 737  
G. Araneta Ave., Tatalon, Quezon City

**CRISTY OMENA PERALTA married to GARRY FRANCIS APIGO PERALTA**

LOT 12 BLOCK 1 NARRA ST., VERAVILLE HOMES II, SAN ANTONIO VALLEY II, SAN ISIDRO, PARAÑAQUE CITY and LOT 26 BLOCK 21 HENERAL DOS, PASONG KAWAYAN II (FORMERLY: SAMPALUCAN), GEN. TRIAS, CAVITE

**Warning:** It is absolutely prohibited to remove, deface or destroy this Notice of Extra Judicial Sale on or before the date of sale

**Published at: Cavite News Publishing  
Dates: October 3, 10, & 17, 2024**

REPUBLIC OF THE PHILIPPINES  
FURTH JUDICIAL REGION  
REGIONAL TRIAL COURT  
OFFICE OF THE CLERK OF COURT  
DASMARIÑAS CITY, CAVITE

File No. FC-DC-1482-24  
EXTRA JUDICIAL FORECLOSURE  
OF REAL ESTATE MORTGAGE  
UNDER ACT 3135, AS AMENDED  
BY ACT 4118

HOME DEVELOPMENT MUTUAL FUND  
(Otherwise known as PAG-IBIG Fund),  
Petitioner/Mortgagee,

-versus-

ENRIQUE S. ANONAS, married to  
MA. SOCORRO V. ANONAS,  
Mortgagor/s,

X-----X

**NOTICE OF SHERIFF'S SALE**

Upon extra-Judicial petition for sale under Act 3135, as amended by Act 4118 filed by the petitioner/mortgagee, **HOME DEVELOPMENT MUTUAL FUND (Otherwise known as Pag-IBIG Fund)**, a government financial institution duly organized and existing under and by virtue of Republic Act No. 9679, with postal address at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City against respondent/mortgagor **ENRIQUE S. ANONAS, married to MA. SOCORRO V. ANONAS** with postal addresses at (U 6210) 1198 Vito Cruz Ext. St., Sta. Cruz, Makati City and Lot 2, Block 16, Phase 1, Sta. Catalina Village, Brgy. Salawag, Dasmariñas City, Cavite and for the satisfaction of the mortgaged debt which as of August 7, 2024 amounts to **TWO MILLION NINE HUNDRED FORTY ONE THOUSAND SIX HUNDRED TWENTY TWO PESOS & 57/100 (Php 2,941,622.57)**, exclusive of all legal fees and expenses incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on **November 07, 2024** at 10:00 o'clock in the morning or soon thereafter in the Court Room of Branch 90, Regional Trial Court, Ground Floor, Dasmariñas Community Affairs (DASCA) Building, Congressional Road, Buro I, Dasmariñas City, Province of Cavite to the highest bidder and for **CASH or CERTIFIED CHECK**, in Philippine Currency, the following described real property together with all the building and other improvements existing thereon, to wit:

**Transfer Certificate of Title  
No. T-1200905**

IT IS HEREBY CERTIFIED that certain land, situated in the xxx of Dasmariñas Province of Cavite bounded and described as follows:

A parcel of land (Lot 2 Blk. 16 of the cons- and subd. plan, Pcs-04-017801, being a portion of the cons. of Lots 5774-New, Fls-2586,5775, 6581, 6582, 6583, 6584, 6585, 6586, 6587, 6588, 6589, 6590, 6591, 6592, & 6593, Imus Estate, L.R.C Rec. No. (G229) situated in the Bo. of Salawag, Mun. of Dasmariñas, Prov. of Cavite, Island of Luzon. Bounded on the NW., along line 1-2 by Lot x Blk. 25; on the NE., along line 2 to 5 by Rd. lot 14 on the NE., & SE., along lines 5 xx x by Rd. Lot 16, and on the SW., along line x-1 by Lot 1, Blk. 16, all is registered in accordance with the provisions of the Property Registration Decree in the name of ENRIQUE S. ANONAS married to MR. SOCORRO V. ANONAS, both of legal age, Filipinos of the cons./subd. plan. Beginning at a pt. marked "1" on plan, being S. 34 deg. 40'W., 865.45 m. from Mon. No. 174, Imus Estate, thence N. 03 deg. 33'E., 12.50 m. to pt. 2; thence S. 86 deg. 27'E., 6.00 m. to pt. 3; thence S. 77 deg. 27'16., 1.56 m. to pt. 4; thence S. 59 deg. 27'E., 1.56 m. to pt. 5; thence S. 41 deg. 27'E., 1.56 m. to pt. 6; thence S. 23 deg. 27'E., 1.56 m. to pt. 7; thence S. 05 deg. 27'E., 1.56 m. to pt. 8; thence S. 03 deg. 33'W., 7.50 m. to pt. 9; thence N. 86 deg. 27'W., 11.00 m. to the pt. of beginning, containing an area of **ONE HUNDRED THIRTY TWO (132) SQUARE METERS**. ALL pts. referred to the indicated on the plan and are marked on the ground by Old PS cyl. Conc. Mons. 15x60 cm, and P.S. cyl. conc. mons. 15x40 cm; bearings true, date of orig. survey; Jan. 27, 1921 and that of the cons. and subd. survey; June 4-Sept. 29, 2001 and was approved on June 19, 2002.

Prospective buyers and/or bidders are hereby enjoined to investigate for themselves the title of the said real property and the encumbrance thereon, if there be any.

All sealed bids must be submitted to the undersigned on the above-stated time and date.

In the event the public auction should not take place on the said date and time, it shall be held on **November 21, 2024** at the same time and place without further notice.

02 October 2024, Dasmariñas City, Province of Cavite.

**RODRIGO C. ESTOGERO, JR.  
Sheriff IV**

**ATTY. MARCELA L. BAYBAY  
Clerk of Court VI & Ex-Officio Sheriff**

# Sagging PH banana industry gets boost from FTA with S. Korea

MANILA – The Department of Trade and Industry (DTI) is optimistic that the Philippines-South Korea free trade agreement (FTA) will save the country's banana exports to South Korea, which is currently losing its market to Vietnam and other Latin American countries.

In an interview with Bagong Pilipinas Ngayon Tuesday, DTI Undersecretary Allan Gepty said the market share of fresh bananas in South Korea dropped to 65 percent in 2023 from a high of 98 percent in 2013.

Gepty said the increasing market competition and the FTAs of South Korea with other banana exporting countries such as Vietnam, Ecuador, Colombia, and Peru are becoming a disadvantage to the Philippines.

This year, fresh banana from Vietnam enters South Korean market tariff-free because of their bilateral FTA, while Philippine banana products are slapped with 30 per-

cent duty. Gepty said that with the Senate's concurrence of the FTA between Manila and Seoul, Philippine banana exports will gradually become zero-tariff when entering South Korean borders, five years after the trade pact enters into force.

"To our stakeholders, take advantage of these various free trade agreements that we have negotiated and concluded," he said.

"Because right now, the market is not just confined here in the Philippines, it's the rest of the world. These FTAs are [a] platform for you to conduct business in a stable and predictable business environment," said Gepty, who is the country's top negotiator for trade deals.

President Ferdinand R. Marcos Jr. and Korean President Yoon Suk Yeol on Monday reaffirmed the two countries' commitment to implement the

*(Back to p. 5)*

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HOME DEVELOPMENT MUTUAL FUND (Otherwise known as PAG-IBIG Fund),  
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ATTY. PAULINO E. CASES JR.  
CASES Collection Management, Inc.  
6th Floor JELP Business Solutions Building,  
409 Addition Hills, Shaw Boulevard, Mandaluyong City

**ENRIQUE S. ANONAS, married to MA. SOCORRO V. ANONAS**  
(U6210) 1198 Vito Cruz Ext. St., Sta Cruz, Makati City and Lot 2, Block 16, Phase 1, Sta. Catalina Village, Brgy. Salawag, Dasmariñas City, Cavite.

**Published at: Cavite News Publishing  
Dates: October 10, 17, & 24, 2024  
Raffle Date of Judicial Notices 27 September 2024**

- Notice posted at:
1. The Bulletin Board of Regional Trial Court, Dasmariñas City, Cavite
  2. The Bulletin Board of Dasmariñas City Hall
  3. The Bulletin Board of Dasmariñas City Post Office
  4. The Bulletin Board of Dasmariñas City Public Market



# CAVITE NEWS PUBLISHING

A COMMUNITY NEWSPAPER THAT'S NATIONAL IN SCOPE

VOL. XXV NO. 26

OCTOBER 10-16, 2024 P10.00

## Successful culmination of the Provincial Tourism Month Celebration

Capping this year's successful Provincial Tourism Month celebration, the Office of the Provincial Tourism Officer recognized the hard work and effort of tourism stakeholders at the 2024 Cavite Tourism Excellence Awards held at Hotel Casiana, Tagaytay City on September 27, 2024.

Mr. Clive Aranha, General Manager of Hotel Casiana, gladly acknowledged the presence of attendees, hoping that they had a pleasant stay at the hotel.

Department of Tourism IV-A Regional Director Marites Castro graced the event and was happy to witness the passion, dedication, and collaborative spirit of tourism stakeholders that greatly contributed to the successful bounce of the industry. In addition, RD Castro stressed the value of tourism sector for the preservation and promotion of cultural heritage and added, "the future of the industry will require adaptable, innovative, and forward thinking". She concluded her speech by proudly stating, "Love Cavite, Love CALABARZON, Love the Philippines."



As the event recognized the excellent hard work and invaluable contribution of the stakeholders, Ms. Pearl, Escala Hotel Tagaytay representative, delivered her acceptance speech, keynoting their strong commitment to provide quality service delivery for the satisfaction and memorable experience of tourists.

Ms. Elinia Imelda Rozelle Sangalang, Provincial Tourism Officer, congratulated the awardees, stating that their achievements were the fruition of their collaborative efforts. She then lauded the work done by DOT IV-A, as the region became one of the top tourist destinations in the Philippines. Furthermore, out of 82 provinces, Cavite ranked 8th in the most visited destinations in the entire country. As Cavite tourism significantly improves every

year, she encouraged everyone to continue supporting the sector, to remain competitive and at par with other tourist destinations. "Together, we can achieve greater success and become the preferred and top destination in the Philippines", she remarked.

The Las Cuerdas Caviteños Rondalla, from Cavite City, added joy to the event as they serenade guests with their cultural performance.

The Cavite Tourist Excellence Awards 2024 is part of the province's celebration of Tourism Month, showcasing not just the diverse gems, treasures and heritages of Cavite, but also the passion of the partner agencies and tourism stakeholders that make the province shine brightly on the map of the Philippines.--- OPIO

**SUPPORT YOUR LOCAL POLICE**

## PH squash exposes athletes to world-class events

MANILA – The Philippine Squash Academy is pouncing on the opportunity to boost its stock and expose its players to world-class action by hosting two foreign-spiced tournaments this month.

Squash chief Robert Bachmann told the Philippine Sportswriters Association (PSA) Forum Tuesday that all is set for the Philippine Satellite set Oct. 22 to 25 and the Philippine Challenger Classic on Oct. 27 to 31.

Both events will take place at the PSA Academy inside the Rizal Memorial Sports Complex in Manila.

"Our top athletes can improve their world rankings by competing here and for the rest, this is a chance to get some exposure by playing with the best," Bachmann said during the weekly forum presented by San Miguel Corporation, Philippine Sports Commission and Philippine Olympic Committee.

He said the events will serve the Philippine team well as it prepares for the 2025 Southeast Asian Games in Bangkok, Thailand; 2026 Asian Games in Nagoya, Japan; and qualifiers for



EXPOSURES. Philippine Squash Academy president Robert Bachmann (center) discusses upcoming tournaments during the Philippine Sportswriters Association Forum at the Philippine Sports Commission in Manila on Tuesday (Oct. 8, 2024). He was joined by (from left) Reyamar Begornia, Wee Wern Low, Christopher Buraga and Jemyca Aribado. (Photo courtesy of PSA)

the 2028 Los Angeles Olympics.

Malaysian coach Low Wee Wern, a two-time Asian Games gold medalist in the team event and silver medalist in the singles joined Bachmann at the PSA Forum.

Wern, the former world No. 5, has been at the helm of the Philippine team for seven months now.

"I've seen the progress," Bachmann said in crediting the 33-year-old Wee, who was with the Malaysian team for nearly 20 years.

"We're trying to grow it. I know squash is one of the smallest sports here but we are working for the future of the sports here and

its longevity," the Malaysian said.

Also on deck were Reymark Begornia, the country's top men's player; Jemyca Aribado, the top female player who once carried a world ranking of No. 77; and Christopher Burada, the top Filipino junior player.

Players from Japan, Korea, Malaysia, Bahrain, Hong Kong, Sri Lanka and Egypt will see action in the back-to-back tournaments.

"It will be a big tournament for us. It's a good opportunity for our players to learn and for the younger ones to watch some of the best players," Wee said. (PR)

**PRIDE IS BEFORE A  
CRASH, AND A  
HAUGHTY SPIRIT BE-  
FORE STUMBLING**

*Prov. 16:18*

*Proverbs of  
Solomon.  
A wise son  
makes his fa-  
ther rejoice, But  
a foolish son is  
the grief of the  
mother.*

Proverbs 10:1