



# LRT-1 completes first test run of Cavite extension

The Light Rail Transit Line 1 on Tuesday completed the first test run of its Cavite Extension Phase 1 project.

The Light Rail Manila Corporation (LRMC) said the initial test featured second generation train sets that ran up to 4.5 kilometers per second.

"The train test run is part of the detailed and rigorous preparations to ensure that Phase 1 of the extension is completed by the last quarter of 2024," LRMC said in a statement on Wednesday. The first test run was conducted to check the compatibility of vital infrastructure components such as the train pantograph, overhead catenary system, train wheels, and rail tracks, the LRMC added.

The firm also said that further test runs are planned in the coming weeks.

The LRMC said that the five new stations under the first phase of the Cavite extension line are in various stages of development. These are: Redemptorist Station, MIA Station, Asia World Station, Ninoy Aquino Station, and Dr. Santos Station. *(By CNN Philippines Staff)*

## Skills for Success: OPPESM Launches Three-day Basic Employment Services Training



The three-day Basic Employment Services Training facilitated by the Office of the Provincial Public Employment Service Manager (OPPESM) on December 13-15, 2023 at the Sangguniang Panlalawigan Session Hall in Trece Martires City successfully wrapped up with enhanced capabilities of local PESO managers and staff on employment-related services. **SKILLS FOR • 2**

## DOST-Day Care Center receives school equipment from the Metrobank Foundation, Inc.

The Department of Science and Technology (DOST) was fortunate to receive school equipment from the Metrobank Foundation, Inc. for its DOST-Day Care Center (DDCC) through the initiative of DOST Secretary Renato U. Solidum Jr., who converted his token of appreciation into a donation. The turnover took place at the DDCC building in the DOST Bicutan Compound, Taguig City, on 13 December 2023.

The donated school equipment includes two flat-screen televisions, one refrigerator, one portable speaker, and seven tablets, aiming **DOST-DAY • 4**



DOST Assistant Secretary and DOST-wide GAD Focal Person Diana L. Ignacio, DOST Secretary Renato U. Solidum Jr., Metrobank Foundation, Inc. President Aniceto M. Sobrepeña, and Metrobank Foundation, Inc. Excellence Awards Unit Head Kenny Ralph S. Fernando (L-R), welcome the donations to the DOST Day Care Center as the students were granted school equipment to advance and improve their learning. *(Photo by Henry A. De Leon, DOST-STII)*

# NEWS

## DOST-CALABARZON capacitates staff on Technical Writing and Project Proposal Development

To enhance the capabilities of its workforce, the Department of Science and Technology (DOST) CALABARZON conducted a specialized training session focused on Technical Writing and Project Proposal Development last December 11, 2023 at RFSQAC Multipurpose Hall, DOST Regional Office Building. The training aimed to equip staff members with essential skills crucial for effective communication and project formulation.

Under the guidance of Ms. Emelita P. Bagsit, Regional Director of DOST-CALABARZON, the training commenced with a warm welcome extended to participants from various DOST Regional Offices. Ms. Janice Irene F. Berris, Supervising Science Research Specialist of DOST-CALABARZON, presented

the training objectives. Ms. Berris stressed the importance of crafting a strong project proposal and offered perspectives on why and how it could be improved.

She remarked, "Among us, we should be aware that sa proposal pa lang, dapat nagkakaintindihan na tayong before we imple-



ment the project. Kasi later on, when we access collecting information on the impacts of what we did, may effect 'yun sa decision-making natin and how we plan sa regional level." Ms. Berris added, "Kasi maaaring maganda 'yung concept

ng proposal natin pero hindi natin na-document ang impact niya properly because we didn't set the right indicators from the start."

The objective of this initiative was to enable DOST CALABARZON staff to better express ideas, fostering improved comprehension, collaboration, and successful implementation of research and development initiatives. Participants gained insights into the art of technical writing, enabling them to simplify complex concepts for better organizational cooperation.

A series of discussions were led by Dr. Ruel Mojica, Professor VI from Cavite State University's College of Engineering and Information Technology. The session focused on providing insights into technical writing, emphasizing the logical structuring and evaluation of project proposals. Dr. Mojica aimed to inspire participants to infuse their proposals with genuine passion and enthusiasm, recognizing that it enhances their quality.

According to Dr. Mojica, "Madali lang mag-sulat, andyan na si AI, pwede tayong humingi ng tulong sa



kanya, pero ang gusto kong i-develop sa bawat isa sa atin is 'yung passion n'yo. Kasi hindi kayo makakasulat ng magandang proposal kung wala 'dun 'yung puso ninyo." He further added, "Sino ba talaga 'yung gumagawa ng proposal na 'yun? As evaluator, kita kokung may puso ang inyong proposal."

When asked how he copes with rejected project proposals, he admitted that he hasn't experienced having his proposal rejected yet. However, he advised others to keep pursuing what they want to do despite setbacks. "May mga lesson tayong matututunan sa mga ganyang pagkakataon, kaya diretso lang. Sabi ko nga, kung naniniwala ka sa project na pinopropose mo, ipaglaban mo, kasi may pupuntahan at

pupuntahan 'yan," Dr. Mojica said.

Moreover, the training focused on honing skills in project proposal development, equipping attendees with the expertise to structure proposals effectively, highlight project significance, outline methodologies, and forecast outcomes. The aim was to ensure comprehensive and compelling proposals that increase their potential for securing support and funding.

DOST CALABARZON's initiative to invest in the skill development of its workforce stands as a testament to its dedication towards fostering innovation and driving progress. With a more adept and empowered staff, the department is poised to create a more significant impact in the nation's developmental aspirations. **(By Harley G. Margallo)**

### MPT

from page 8

From the third to the last week of December 2023, the toll road company anticipates a 15% to 20% surge in traffic for CAVITEX, primarily from motorists in Cavite heading to Manila. The average daily traffic count is projected to increase to 208,000 vehicles, up from the current 181,000. Meanwhile, for CALAX, MPT South expects a significant 35% increase in traffic, rising to 47,000 from last year's 35,000 figures. This surge is attributed to travelers from Manila going to Tagaytay and nearby cities and municipalities via the recently opened Silang (Aguinaldo) Interchange, providing motorists with quicker access to tourist destinations.

With this, MPT South will be placed on 'high-alert' status and reinforce "Safe Trip Mo, Sagot Ko", a motorist assistance program mobilized during holiday peaks across its high-speed road networks, starting 6AM of December 22 to 6AM of December 24, 2023; 6AM of December 26 to 6AM of December 27, 2023; and from 6AM of December 30, 2023 to 6AM of January 2, 2024. This program includes additional on-ground manpower for services like traffic management and toll collection, standby emergency medical services, and incident response teams. Motorist assistance is also accessible through 24/7 Customer Service Centers, a 24/7 Customer Care Hotline at 1-35000, and 24/7 social media channels (Facebook: fb.com/cavitexpressway, fb.com/OfficialCALAX, Twitter: twitter.com/cavitexpressway, twitter.com/OfficialCALAX) to ensure stress-free journey.

As part of the SMSK program, free towing for CLASS 1 vehicles up to the nearest exit will be provided during the period. "As we gear up to ensure a safe and smooth journey for our motorists this holiday season, we advise everyone to plan their trips and check their vehicle's health to avoid untoward incidents. We also encourage our motorists to take advantage of using their Easytrip RFID for quicker toll transactions, and even stand a chance to win in our MPTC's Happy Holidetails promo if they reload their account via MPT DriveHub App," said, Mr. Raul Ignacio, MPT South President and General Manager.

The MPT DriveHub app provides users with convenient access to a range of Easytrip and CCLEX RFID services. With just a few taps on their phones, users can reload in real-time, check their balances, plan routes, and receive assistance in roadside emergencies.

**MPTC 2024 HAPPY HOLIDetails**  
MPTC earlier announced the comeback of its Happy Holidetails Promo as a way of giving back to its motorists with an extensive promo period from December 8, 2023- March 7, 2024. Motorists passing through any MPTC toll road at least 4x during the promo period stand a chance to win exciting prizes, including brand-new Chevrolet Tracker LS, Php 50,000, and Php 100,000. Two winners of brand-new Chevrolet Tracker LS, 40 winners of Php 50,000, and 10 winners of Php 100,000 will be selected during the promo period.

To earn points, motorists must download and link their RFID account to MPT DriveHub App. For every reload of Php 200.00 via the app, motorists also earn an additional point. Each point is equivalent to one raffle entry. For full promo mechanics, visit <https://www.mptdrivehub.com.ph/promos/holidetails>. Per DTI Fair Trade Permit No. FTEB-179965 Series of 2023.

MPTC is the biggest toll road developer and operator in the country. Aside from the CALAX and CAVITEX network of toll roads, MPTC's domestic portfolio includes the concessions for the North Luzon Expressway (NLEX), the NLEX Connector Road, the Subic-Clark-Tarlac Expressway (SCTEX) and the Cebu-Cordova Link Expressway (CCLEX) in Cebu.

For further information and media concerns, please get in touch with [corpcomm@mptsouth.com](mailto:corpcomm@mptsouth.com)

### Skills for

from page 1

Ms. Rizalie Pinpin-Enero, Provincial PESO Manager opened the training with appreciation of the support of partner agencies and cooperation of local Public Employment Service Offices in continuously upscaling the delivery of employment services.

The training was graced by the Provincial Director Marivic B. Martinez of the Department of Labor and Employment (DOLE)-Cavite

Provincial Office, along with resource speakers from the DOLE-Region IV-A, Labor and Employment Officer III, Marie Iris A. Prieto-Perez, and Labor and Employment Officer III, Anne Marie Faye Marjes-Gloria. Their insights and expertise contributed to the success of the program, enhancing the participant's knowledge and skills.

Furthermore, Labor and Employment Officer III, Marie Iris A. Prieto-

Perez emphasized that Labor Market Information (LMI) serves as the heart and soul of PESO. Without it, PESO wouldn't be able to perform effectively, she added.

There were also discussions on the use of the PESO website, the roles of DOLE and PESO, as well as tricks that can be applied in Excel, calculations, and a question-and-answer session which provided participants with an in-depth understanding of concepts from the resource speakers. **(OPIO)**

## Editorial

### Jeep modernization: Adapt or perish

**T**he decision of President Marcos last week to stick to the Dec. 31 deadline for consolidating public utility vehicle (PUV) operators is truly commendable. This will finally get the PUV Modernization Program (PUVMP) moving to align the country's public transport with global standards "by providing Filipinos with a system that is safe, reliable, convenient, and environmentally sustainable." This was specifically the goal set when the program was launched in 2017 under the Duterte administration, a plan that has since been delayed by the pandemic and several postponements done whenever transport groups threatened to, or actually launched, disruptive strikes that inconvenienced commuters.

More than a year into the term of Mr. Marcos, Transportation Secretary Jaime Bautista reiterated the need to modernize PUVs, pointing out that this project will strengthen the CASA (convenient, accessible, safe and secure, and affordable) program in the transport sector and generate more jobs, among them mechanics, dispatchers, and administrative staff. Bautista explained that the modernization will also lead to more organized groups with efficient operations, end the inequitable boundary system, and allow drivers to earn more. The modernized jeepneys are also envisioned to have a GPS (a satellite-based radio navigation system used to locate a vehicle), an automated fare collection system, and a CCTV camera.

#### Benefits of consolidation

According to the Land Transportation Authority, PUVs that have not consolidated by the Dec. 31 deadline shall have their provisional authorities deemed revoked by Jan. 1, 2024. This leaves the PUVs no option but to yield to the modernization program.

Converting the thousands of jeepney drivers and operators into bigger and more efficient organizations is just the crucial first step in revving up the PUVMP. A 2018 study conducted by Joemier Pontawe of the University of Auckland, a licensed environmental (urban) planner here specializing in public transportation planning, and Ma. Sheilah Napalang, professor at the University of the Philippines National Center for Transportation Studies, clearly showed the benefits of consolidation as shown in the case of 1-Transport Equipment Aggregator and Management Inc. (1-TEAM). The fleet management company has been operating with modernized jeepneys since 2014, managing

**4 IN 10 PINOYS  
FOOD-INSECURE  
IN NEXT 6 MOS,  
SAYS STUDY**



30 brand new Euro 2 jeepneys of 20 operators that ply five Metro Manila routes. The study said the financial viability of modernizing the current jeepneys will greatly depend on efficient management and operations of the brand-new PUJs, something that is possible only by consolidation.

#### Biggest air polluters

A highlight is its findings on the impact on operators and drivers: Operators get a higher income while drivers and conductors receive fixed salaries and other employment benefits. It said jeepney drivers benefited the most after the modernization of 1-TEAM's fleet by increasing their monthly net income to P23,000 a month, an increase of P7,000 to P13,000 from their pre-modernization take-home pay of P10,000 to P16,000. But as the study noted, transport groups need support in the form of fleet management and financial literacy training.

The PUVMP is very much delayed, prolonging the sufferings of commuters and the toll on the environment with the jeepneys being among the biggest air polluters with their inefficient diesel engines. It is therefore laudable that the government stood firm to get the program on track. As the President pointed out, "We cannot let the minority cause further delays, affecting majority of our operators, banks, financial institutions, and the public at large." Pursuing the current timeline, he added, "ensures that everyone can reap the benefits of the full operationalization of

our modernized public transport system." In deciding to stick to the Dec. 31 deadline, the President noted that 70 percent of operators "have already committed to [or have] consolidated."

#### Convert noisy minority

Still, the government has the opportunity to convert the noisy minority by hearing out their side. These transport groups have clarified that they were not opposed to the PUVMP but they want the government to simplify the program and not make it too much of a burden to operators. Surely there must be a way to address these concerns so that the modernization program will be embraced by all.

The so-called Magnificent 7, made up of seven big transport groups that expressed their support for the PUVMP in a meeting with the Department of Transportation last month, has this advice to unconvinced drivers: "We know that this modernization has sowed fear and doubt among our ranks ... We are calling on our colleagues to be open-minded to the imminent modernization. This is necessary so that our country can adopt new technologies so that commuters and our public transportation can be safer and more comfortable." The case study of 1-TEAM is a good starting point on how to go about the modernization plan. Groups opposing the modernization must remember that the times, to quote the great musician Bob Dylan, "they are a-changin'." Adapt or perish.

## Kalyo na Makapal at Matigas

**A**ng kalyo ay matigas na layer ng balat na nabubuo para protektahan ang iyong balat sa pagkaka-kiskis at sa pressure.

Kadalasan ito makikita sa mga kamay at paa. Hindi naman ito nakasasama. Ngunit ang paggamot nito ay kina-kailangan lamang kung nagdulot ito ng hindi magandang pakiramdam sa iyo.

Tips para makaramdam ng ginhawa at makaiwas sa pagkakaroon ng kalyo:

1. Mag-suot ng tamang sukat ng sapatos para hindi maipit ang mga daliri - Bumili ng sapatos na malambot ang suwelas. Piliin ang tamang sukat lamang, huwag maliit o malaki ang sapatos. Magsuot ng medyas para hindi kumiskis ang balat.

2. Mag-suot ng gloves - Kung mabigat o paulit-ulit ang gawain na ginagamitan ng kamay magsuot nito. Puwede din lagyan ng padding ang mga bagay na gagamitin tulad ng basahan pang-cover dito.

3. Ibadan ang mga kamay at paa sa maligamgam na tubig - Ang tubig na maligamgam ay nakapag-papa-lambot ng makapal at matigas na kalyo.

4. Gumamit ng panghilod na bato - Sa tuwing

**DOKTOR  
NG MASA**

ni Dr. Willie Ong



matatapos maligo, kuskusin ang kalyo ng batong panghilod, o kaya naman ay telang pangkukos para unti-unti itong numipis. Hindi ito ine-rerekomendang gawin para sa may diyabetes.

5. Subukan gumamit ang corn dissolvers na mayroong salicylic acid - Ito ay plaster-pad o kaya naman ay solution. Maaari itong bilhin sa drug store.

6. Gumamit ng moisturizer - Maglagay ng moisturizing cream araw-araw sa iyong mga kamay at paa para mapanatili itong malambot.

Kung ang kalyo ay naging mas masakit o namamaga, kumonsulta sa iyong doktor.

# LEGAL NOTICES

Republic of the Philippines  
 Fourth Judicial Region  
 Regional Trial Court of Cavite  
 Office of the Clerk of Court & Ex-Officio  
 Sheriff  
 New Justice Hall, J.P. Rizal Avenue,  
 Kaybagal South, Tagaytay City

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

**-versus-** **EJF NO. TG-23-146**  
 FOR: Extra-Judicial Foreclosure of  
 Real Estate Mortgage under Act  
 No. 3135, as amended

**EDWIN I. JOYA,**  
 Mortgagor,

X----- X

**NOTICE OF EXTRA-JUDICIAL SALE**

Upon Extra-judicial foreclosure sale under Act 3135, as Amended by Act No. 4118, filed by 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 principal office and place of business at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, pursuant to the terms and conditions of the Loan and Mortgage Agreement ("MORTGAGE") executed and notarized on July 22, 1998 by Mortgagor, **EDWIN I. JOYA**, single, of legal age, Filipino citizen, with residence and postal addresses at (1) 501 Sampaguita St., Ayala Housing, Mandaluyong City 1554 (2) Lot 34, Block 16, Rancho Imperial De Silang, Brgy. Tartaria, Silang, Cavite, in favor of the Mortgagee, over a real estate property including improvements thereon, described in and covered by TRANSFER CERTIFICATE OF TITLE NO. (T-809546) 17435 of the Registry of Deeds for Tagaytay City, in order to satisfy the outstanding loan obligation of the Mortgagors/Borrowers in the amount of **FIVE HUNDRED TWENTY-SIX THOUSAND ONE HUNDRED SIXTY-NINE PESOS AND 98/100 (Php526,169.98)** inclusive of interest and other charges, as of August 15, 2023, the undersigned Clerk of Court & Ex-Officio Sheriff of the Regional Trial Court of Cavite thru her deputy, Alex E. Martinez, will sell at public auction on **February 8, 2024 at 10:00 o'clock in the morning** or soon thereafter, at the New Hall of Justice of Tagaytay City, to the highest bidder, for Cash or Manager's Check and in Philippine Currency, the following property with all its improvements thereon, to wit:

**TRANSFER CERTIFICATE OF TITLE NO. (T-809546) 17435**  
 Registry of Deeds for Tagaytay City

"IT IS HEREBY CERTIFIED that certain land situated in the Mun. of Silang, Prov. of Cavite bounded and describes as follows:

A parcel of land (Lot 34 Blk. 16 of the cons./ subd. plan Pcs-04-012899 being a portion of Lot 8014, 8015, 8017, 8018, Cad. 452-D, Silang Cad., Lots 8016-A to 8016-H, Csd-04-006071-D, Lot 15709-A, Csd-042118-012810-D & Lot Blk. 71, Pcs-04-011250, LRC Rec. No. ), situated in the Brgy. of Tartaria, Mun. of Silang, Prov. of Cavite. Bounded on the NE., along line 1-2 by Lot 35 of Blk. 16; on the SE., along line 2-3 by Rd. Lot 14; on the SW., along line 3-4 by Lot 33; and on the NW., along line 4-1 by Lot 36 both of Blk. 16, all of the cons./ subd. plan. Beginning at a pt. marked "1" on plan, being S. 66 deg. 20'E., 4857.30 m. from BLLM No. 1, Cad. 452-D, Silang Cad.; thence N. 78 deg. 02'E., 10.00 m. to pt. 2; thence S. 11 deg. 58'E., 7.00 m. to pt. 3; hence S. 78 deg. 02'W., 10.00 m. to pt. 4; thence N. 11 deg. 58'W., 7.00 m. to pt. 1; beginning, containing an area of **SEVENTY (70) SQ. METERS**. All pts. referred to are indicated on the plan and are marked on the ground by PS cyl. onc. mons. 15x60 cm.; bearings true; date of orig. survey and that of the subd. survey, Aug. 1-30, 1997 and was approved on Dec. 5, 1997.

is registered in accordance with the provisions of the Property Registration Decree in the name of **EDWIN I. JOYA**, single, of legal age, Filipino.

In the event the public auction should not take place on the said date, it shall be held on February 15, 2024, without further notice.

Prospective bidders or buyers are hereby enjoined to

Republic of the Philippines  
 REGIONAL TRIAL COURT  
 Fourth Judicial Region  
 Branch 109, Carmona, Cavite  
 2ndFlr., Hall of Justice Bldg., Brgy. Maduya,  
 Carmona, Cavite  
 Email add: rtc2cac109@judiciary.gov.ph; Tel.  
 No. (046) 4828527

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

**-versus-** **EJF-2023-165**  
 For: EXTRA JUDICIAL FORECLOSURE  
 OF REAL ESTATE MORTGAGE UNDER  
 ACT 3135, AS AMENDED BY ACT 4118

**RANAH JILL P. QUILA,**  
 Mortgagor/Borrower.

X----- X

**NOTICE OF SHERIFF'S SALE**

Upon Extra-Judicial petition for sale under Act No. 3135, as amended by Act 4118 filed by the mortgagee, **HOME DEVELOPMENT MUTUAL FUND (otherwise known as Pag-IBIG Fund)**, with postal address at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, against the mortgagor/borrower, **RANAH JILL P. QUILA**, with postal address/es at 1.) (A) Lot 4, Block 1, Harmony Homes, San Vicente, San Pedro, Laguna; and 2.) Lot 6 Block 38, Alta Tierra Homes, Brgy. Olaes, Gen. Mariano Alvarez, Cavite, and for the satisfaction of the mortgaged debt which as of 09 October 2023 amounts to **SEVEN HUNDRED EIGHTY-SIX THOUSAND SEVEN HUNDRED NINETY-SEVEN PESOS AND 74/100 (PhP786,797.74)**, exclusive of all legal fees and expenses incidental to this foreclosure and sale, the undersigned or his duly authorized representative will SELL at public auction on **January 18, 2024 at 1:00 o'clock in the afternoon** at the Court Room of Branch 109, Regional Trial Court, Hall of Justice Building, Carmona, Cavite to the highest bidder for CASH or MANAGER'S CHECK, in Philippine currency, the mortgaged property/ies with all the improvements thereon to wit:

investigate and verify for themselves the **TRANSFER CERTIFICATE OF TITLE NO. (T-809546) 17435** the encumbrances thereon, if any there be.

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

Tagaytay City, Philippines, December 5, 2023.

**(Sgd.) ATTY. VARBRA ANN A. VARIAS-DIMAYUGA**  
 Clerk of Court VI & Ex-Officio Sheriff

**(Sgd.) ALEX E. MARTINEZ**  
 Sheriff-In-Charge

**WARNING:** IT IS ABSOLUTELY PROHIBITED TO REMOVE, DEFACE OR DESTROY THIS NOTICE OF SHERIFF'S SALE ON OR BEFORE THE DATE OF THE AUCTION SALE UNDER THE PENALTY OF LAW

**Copy Furnished:**  
**HOME DEVELOPMENT MUTUAL FUND**  
 (otherwise known as Pag-IBIG Fund)  
 Mortgagee  
 The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City

**MARIA VICTORIA D. CAPIRAL C/O PAULINO E. CASES, JR.**  
 Attorney-in-Fact for the Mortgagee  
 CASES COLLECTION MANAGEMENT, INC.  
 6th Floor JELP Business Solutions Building, 409 Addition Hills, Shaw Boulevard, Mandaluyong City

**EDWIN I. JOYA**  
 Mortgagor  
 501 Sampaguita St., Ayala Housing, Mandaluyong City 1554 Lot 34, Blk. 16, Rancho Imperial de Silang, Brgy. Tartaria, Silang, Cavite

Publication: PMC Pulso ng Makabagong Caviteño News Publication  
 Dates: December 18, 25, 2023 & January 1, 2024

**TRANSFER CERTIFICATE OF TITLE NO. 057-2012015051**

IT IS HEREBY CERTIFIED that certain land situated in BRGY. OF OLAES, MUN. OF GEN. MARIANO ALVAREZ, PROV. OF CAVITE, ISLAND OF LUZON, bounded and described as follows:

"A PARCEL OF LAND (LOT 6 BLK. 38 OF THE CONS. SUBD. PLAN, PCS-04-024562, BEING A PORTION, OF THE CONS. OF BLK. 2, PSD-34-185184 & RESERVED LOT 4, PSD-04-197135, LRC REC. NOS. 2166 & 55349), SITUATED IN BRGY. OF OLAES, MUN. OF GEN. MARIANO ALVAREZ, PROV. OF CAVITE, ISLAND OF LUZON. BOUNDED ON THE SE., ALONG LINE LINE 1-2 BY LOT 8; ON THE SW., ALONG LINE 2-3 BY LOT 7; ON THE NW., ALONG LINE 3-4 BY LOT 4, ALL OF BLK. 38; AND ON THE NE., ALONG LINE 4-1 BY ROAD LOT 30 (8.00 M. WIDE), ALL OF THE CONS. SUBD. PLAN. BEGINNING AT A PT. MARKED "1" ON PLAN, BEING N. 86 DEG. 11'W., 2392.36 M. FROM BLLM NO. 14, CARMONA CADASTRE; THENCE S. 60 DEG. 44'W., 11.00 M. TO PT. 2; THENCE N 29 DEG. 16'W., 4.00 M. TO PT. 3; THENCE N. 60 DEG. 44'E., 11.30 M. TO PT. 4; THENCE S. 29 DEG. 16'E., 4.00 M. TO THE PT. OF BEGINNING, CONTAINING AN AREA OF **FORTY FOUR (44) SQ. METERS, MORE OR LESS**. ALL PTS. REFERRED TO ARE INDICATED ON THE PLAN AND ARE MARKED ON THE GROUND BY PS CYL. CONC. MONS. 15X40 CM; BEARINGS TRUE; DATE OF ORIGINAL SURVEY, AUG. 16, 1940-JULY 431, 1941, AND THAT OF THE CONS. SUBD. SURVEY; JUNE 9- 14, 2008 & WAS APPROVED ON SEPT. 3, 2008."

Prospective buyers and/or bidders are hereby enjoined to investigate for themselves the title of the said 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 **January 25, 2024** at the same time and place without further notice.

December 6, 2023 at Carmona, Cavite.

**(Sgd.) BON GERARD D. ASCAÑO**  
 Clerk of Court VI  
 & Ex-Officio Sheriff

Prepared by:  
**(Sgd.) JOSEPH R. DIOKNO**  
 Sheriff In-Charge

**Copy furnished:**

**HOME DEVELOPMENT MUTUAL FUND**  
 The Petron Mega Plaza Bldg. No. 358 Sen. Gil Puyat Avenue, Makati City

**MARIA VICTORIA D. CAPIRAL**  
**c/o ATTY. JULIUS VOLTAIRE ROMMEL C. CUBELO**  
 Attorney-In-Fact, 24K Accounts Consultant, Inc.  
 3F FassInteli College Bldg., No. 11, Pittsburgh St., Brgy. Silangan, Cubao, Quezon City

**RANAH JILL P. QUILA**  
 1.) (A) Lot 4 Block 1, Harmony Homes, San Vicente, San Pedro, Laguna,  
 2.) Lot 6 Block 38, Alta Tierra Homes, Brgy. Olaes, Gen. Mariano Alvarez, Cavite

Publication: PMC Pulso ng Makabagong Caviteño News Publication  
 Dates: December 11, 18 & 25, 2023

**DOST-Day** from page 1

to advance and improve the education system, specifically the children's learning habits.

With the optimistic goal of prioritizing the needs of DDCC students, Secretary Solidum converted his reward as one of the judges in the 2023 Metrobank Foundation's Search for Outstanding Filipinos into the school equipment.

"I also remember that to develop science, technology, and innovation in our country, which will be the key to change our nation, it is important to provide an answer to the question of how we can encourage the young genera-

tion to involve themselves in science and technology. So, I have been asked for a long time, and my answer was to start with children, specifically toddlers, kindergarten, or nursery," emphasized Secretary Solidum.

According to the science chief, he was beyond grateful to extend Metrobank Foundation's generosity to the DDCC students. "Definitely, this is one of the happiest moments in my life, remembering and helping the children. Because it's a chance for them to benefit from technology and learn from it," the

# LEGAL NOTICES

REPUBLIC OF THE PHILIPPINES  
 FOURTH JUDICIAL REGION  
 REGIONAL TRIAL COURT  
 Branch 90  
 DASMARIÑAS CITY, CAVITE

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

-versus- File No. FC-DC-1202-23  
 EXTRA JUDICIAL FORECLOSURE OF  
 REAL ESTATE MORTGAGE UNDER  
 ACT 3135, AS AMENDED BY ACT 4118

OLIVIA M. LOBO MARRIED TO  
 LEONARDO B. LOBO, JR.,  
 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, **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 respondents/mortgagors, **OLIVIA M. LOBO MARRIED TO LEONARDO B. LOBO, JR** with postal address at (1) No. 106 Retiro St., cor. Iba, Laloma Quezon City; (2) Lot 4 Block 23 Goldenville Subdivision, Brgy. Sabang, Dasmariñas, Cavite and for the satisfaction of the mortgaged debt which as of OCTOBER 09, 2023 amounts to **FIVE HUNDRED SEVENTY ONE THOUSAND SIX HUNDRED TWENTY FIVE PESOS AND 07/100 (Php 571,625.07)**, exclusive of all legal fees and expenses incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on **JANUARY 16, 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. T-685719**

IT IS HEREBY CERTIFIED that certain land situated in the Mun. of Dasmariñas Prov. of CAVITE bounded and described as follows: A parcel of land (Lot 4 of the cons.- subd. plan, Pcs-042106-008893, being a portion of Lot 4-12, B1k. 23, Psd-042106-064739, L.R.C. Rec. No. ), situated in the brgy. of Sabang, Mun. of Dasmariñas, Province of Cavite. Bounded on the NW., along line 1-2 by Lot 3 of the cons.- subd. plan; on the NE., along line 2-3-4 by Road Lot 2, Psd-042106-064739; on the SE., along line 4-5 by Lot 5 of the cons.- subd. plan; and on the SW., along lines 5-6-1, by Lot 34 54, Imus Estate. Beginning at a pt. marked "1" on plan, being S. 3 deg. 19 'E., 415'88 m. from Mon. 40, Imus Estate; thence N. 59 deg. 06'E., 10.00 m. to pt. 2; thence S. 27 deg. 15'E., 2.79 m. to pt. 3; thence S. 23 deg. 44'E., 5.45 m. to pt. 4; thence S. 66 deg. 16'W., 10.00 m. to pt. 5: thence N. 23 deg. 44'W., 6.22 m. to pt. 6; thence N. 30 deg. 54'W., 0.76 m. to pt. of beginning, containing an area of **SEVENTY SIX (76) 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, July 27, 1905-June 11, 1909, and that of the subd. survey, July 1, 1994, and was approved on Aug. 17, 1994. xxxxx is registered in accordance with the provisions of the Property Registration Decree in the name of **OLIVIA M. LOBO, married to Leonardo B. Lobo, Jr.**, Filipinos, of legal ages.

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 that the public auction should not take place on the said date and time, it shall be held on **JANUARY 30, 2024**, at the same time and place without further notice.

Dasmariñas City, Cavite, December 11, 2023.

(Sgd.) **ARLYN P. BARCELON**  
 Sheriff IV

Republic of the Philippines  
 REGIONAL TRIAL COURT  
 Fourth Judicial Region  
 Branch 109, Carmona, Cavite  
 2ndFlr., Hall of Justice Bldg., Brgy. Maduya,  
 Carmona, Cavite  
 Email add: [rtc2cac109@judiciary.gov.ph](mailto:rtc2cac109@judiciary.gov.ph);  
 Tel. No. (046) 4828527

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

-versus- EJF-2023-172  
 For: EXTRA JUDICIAL FORECLOSURE  
 OF REAL ESTATE MORTGAGE UNDER  
 ACT 3135, AS AMENDED BY ACT 4118

JOLLY EDWARD B. POSADA,  
 Mortgagor/Borrower.

X- - - - - X

**NOTICE OF SHERIFF'S SALE**

Upon Extra-Judicial petition for sale under Act No. 3135, as amended by Act 4118 filed by the mortgagee, **HOME DEVELOPMENT MUTUAL FUND (otherwise known as Pag-IBIG Fund)**, with postal address at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, against the mortgagor/borrower, **JOLLY EDWARD B. POSADA, herein represented by ZHA ZHA MARIE P. SORNO as his Attorney-in-Fact**, with postal address/es at 1.) 12 Salivio St., P4B Lower Bicutan, Taguig City; and 2.) Lot 13 Block 6, Casa De Monte Verde Subdivision, Brgy. F De Castro, Carmona, Cavite, and for the satisfaction of the mortgaged debt which as of 30 October 2023 amounts to **THREE MILLION EIGHT HUNDRED FIFTY-TWO THOUSAND EIGHT HUNDRED SIXTY-TWO PESOS & 16/100 (PhP3,852,862.16)**, exclusive of all legal fees and expenses incidental to this foreclosure and sale, the undersigned or his duly authorized representative will SELL at public auction on **January 25, 2024 at 1:00 o'clock in the afternoon** at the Court Room of Branch 109, Regional Trial Court, Hall of Justice Building, Carmona, Cavite to the highest bidder for CASH or MANAGER'S CHECK, in Philippine currency, the mortgaged property/ies with all the improvements thereon to wit:

**TRANSFER CERTIFICATE OF TITLE NO. 057-2022017569**

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

"A PARCEL OF LAND (LOT 13 BLK. 6 OF THE SUBD. PLAN PSD-04-009847, BEING A PORTION OF PARCEL-3, PSD-04-004652, L.R.C. REC. NO. ), SITUATED IN THE MUN. OF CARMONA, PROV. OF CAVITE. BOUNDED ON THE SE., ALONG LINE 1-2 BY LOT 14; ON THE SW., ALONG LINE 2-3 BY LOT 11, BOTH OF BLK. 6; ON THE NW., ALONG LINE 3-4 BY ROAD LOT 2; AND ON THE NE., ALONG LINE 4-1 BY LOT 15, BLK. 6, OF THE SUBD. PLAN. BEGINNING AT A PT. MARKED "1" ON PLAN, BEING N. 47 DEG. 41'W., 848.54 M.

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

Copy furnished:

HOME DEVELOPMENT MUTUAL FUND  
 (Otherwise known as PAG-IBIG Fund)  
 The Petron Mega Plaza Bldg., No. 358 Sen. Gil Puyat Ave., Makati City

MARIA VICTORIA D. CAPIRAL  
 C/O POMPEYO P. MAYNIGO  
 Vision Credit & Collection Services Incorporated  
 JRDC Building 117 Sen Gil J. Puyat Ave., Pasay City

OLIVIA M. LOBO MARRIED TO LEONARDO B. LOBO, JR.  
 No. 106 Retiro St., cor. Iba, Laloma Quezon City;  
 Lot 4 Block 23 Goldenville Subdivision, Brgy. Sabang,  
 Dasmariñas, Cavite

Publication: PMC Pulso ng Makabagong Caviteño News Publication  
 Dates: December 18, 25, 2023 & January 1, 2024

FROM BLLM NO. 14, CARMONA, CAVITE; THENCE S. 59 DEG. 18'W., 10.00 M. TO PT. 2; THENCE N. 30 DEG. 42'W., 15.00 M. TO PT. 3; THENCE N. 59 DEG. 18'E., 10.00 M. TO PT. 4; THENCE S. 30 DEG. 42'E., 15.00 M. TO THE PT. OF BEGINNING, CONTAINING AN AREA OF **ONE HUNDRED FIFTY (150) SQ. METERS**. ALL PTS. REFERRED TO ARE INDICATED ON THE PLAN AND ARE MARKED ON THE GROUND BY PS CYL. CONC. MONS. 15X60 CM., BEARING STRUE; DATE OF ORIG. SURVEY, APRIL 14, 1940 – JULY 31, 1941 AND THAT OF THE SUBD. SURVEY, JUNE 1-12, 1984 AND WAS APPROVED ON JULY 19, 1984."

Prospective buyers and/or bidders are hereby enjoined to investigate for themselves the title of the said 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 **February 1, 2024** at the same time and place without further notice.

December 7, 2023 at Carmona, Cavite.

(Sgd.) **BON GERARD D. ASCAÑO**  
 Clerk of Court VI  
 & Ex-Officio Sheriff

Prepared by:

(Sgd.) **JOSEPH R. DIOKNO**  
 Sheriff In-Charge

Copy furnished:

HOME DEVELOPMENT MUTUAL FUND  
 The Petron Mega Plaza Bldg. No. 358 Sen. Gil Puyat Avenue, Makati City

MARIA VICTORIA D. CAPIRAL  
 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

JOLLY EDWARD B. POSADA / ZHA ZHA MARIE P. SORNO  
 1.) 12 Salivio St., P4B Lower Bicutan, Taguig City  
 2.) Lot 13 Block 6 Casa De Monte Verde Subdivision, Brgy. F De Castro, Carmona, Cavite

Publication: PMC Pulso ng Makabagong Caviteño News Publication  
 Dates: December 18 & 25, 2023 & January 1, 2024

## DOST-Day

from  
 page 4

Secretary said.

Meanwhile, Metrobank Foundation, Inc. president Aniceto M. Sobrepeña revealed the selfless act of the DOST Secretary in choosing to share his reward, serving as their corporation's appreciation for its two-day hard work in carefully and thoroughly selecting the Most Outstanding Filipinos.

"We make sure that we honor our distinguished jury members. He immediately chose you (DDCC). The DOST Secretary willingly donated his reward publicly. Very selfless," Metrobank President Sobrepeña affirmed.

In his message, he requested the constant support of DOST Secretary in the search for Most Outstanding Filipinos, especially in the category of teachers, particularly to encourage more applicants from the Philippine Science High School System (PSHSS).

Other partnerships and collaborations that will strengthen the synergy of Metrobank and DOST are expected to be implemented by Metrobank. "We'll be happy to work with DOST to further implement our advocacy. What else can we do and help? We are a funding

agency. We are not that enormous, but we are one of the most active foundations in the whole country," Metrobank President Sobrepeña added.

The DOST secretary also looked forward to the significant results of having more partnerships and collaborations with Metrobank to develop opportunities for the country. "I think this is our way of showing and expressing the bayanihan spirit of the Filipino. If we work together for the common good, we will transcend all the hurdles that the Philippines seems to be facing," Secretary Solidum expressed.

The DDCC learning environment was launched this year for the five students after its building's major renovation. It served as one of DOST's gender mainstreaming initiatives to help DOST personnel ensure the continued care of their children while they are at work. Upon receiving the support, the DDCC management hoped to be fully operational next year, and with the donation, they are expecting a greater number of children could avail of better education in their foundation years. **(By Rhea Mae Ruba, DOST-STII)**

# NEWS

## DOST 1

from  
page 8

ties. With Congress' theme "Media's crucial role in encouraging agricultural scientific and technological innovations in LGUs," she outlined the various activities DOST 1 is currently doing in the agricultural industry and other sectors.

DOST 1 deals with scholars, local government units (LGUs), Micro and Small Medium Enterprises (MSMEs) and other stakeholders. It sees to it that the result of the project is used "for maximum economic and social benefits for the people."

The agency, according to Tabaog, due to its vastness, has sectoral planning councils. Like agriculture which is linked to Philippine Council for Agriculture,

Aquatic and Natural Resources Research and Development (DOST-PCAARRD), which identifies what are to be prioritized when it comes to agriculture, aquatic and natural resources.

She recalled that DOST had high performance rating during the time of Covid-19 because of different projects to counter the virus. DOST was linked likewise to the Dept. of Health (DoH) and other institutions.

DOST had projects like testing kits and masks out of bamboo. Tabaog said that other important agencies linked to the department are the Philippine Atmospheric, Geophysical and Astronomical Services Administration (PAGASA) and Phil-

ippine Institute of Volcanology and Seismology (PHILVOCS).

Meanwhile, the Research and Development Institute (RDI) is where the local technologies come from and the regions transfer these. The Food, Nutrition and Research Institute (FNRI) takes care of technology relating to foods.

DOST has 16 regional offices and 80 science and technology offices.

Another very important project is Small Enterprise Technology Upgrading Program (DOST-SETUP) for small businessmen. This offers projects like food processing, furniture, decors and handicrafts, aqua, metals, halal products and services and salt processing, among others.

Applicants' business should have been in existence for at least three years and they should

submit documentary requirements. "Now you can see that the govt. investment has impact. Hindi lugi ang gobyerno," Tabaog explained.

To date, Tabaog said DOST has assisted 225

businessmen in 2019 alone and with a total of P162,180,000 and gross sales of over P3-billion.

Another project is the Community Empowerment through Science and Technology or CEST

that empowers lives and builds communities in Region 1.

Another project is NICER or Niche Centers in the Regions for R&D. DOST has lot of other projects in every region.

## DOST, PAPI

from  
page 8

nities for the country's development.

The DOST has been leading the way in pioneering the advancement that could reform agriculture landscape, she told the audience of PAPI members and DOST officials from all over the country.

On the other hand, PAPI national president, Nelson Santos underscored the huge role of DOST through Secretary Renato U. Solidum, as Press Congress' keynote speaker. The agency, along with Ilocos Norte provincial government and Laoag City were among PAPI partners in organizing the summit.

Solidum in delivering his video message, said that DOST can't stand alone in bridging the gaps between the scientists and the grassroots. "These gaps accelerate communication process and transfer technologies ...," he said. The success of DOST endeavors is into the dealings with the academe in the ability to communicate the significance of science and technology to the Filipino people.

Media people, he said are great allies in DOST advocacies.

**Communication as Lifeblood of Progress**

Meanwhile, Engr. Sancho A. Maborang, DOST undersecretary for

regional operations, who delivered his speech via Zoom, said "communication and the press play a highly pivotal role in the promotion of science, technology in an era defined by rapid advancements and groundbreaking discoveries, the need for communication cannot be overstated," adding that the power of the press can propel the society toward a future enriched by science, technology and innovations (STI).

Communication is considered the lifeblood of progress. The press considered as the fourth estate has an immense power to share public opinion, influence policy decisions and foster an information culture, that values and supports scientific development, according to Maborang.

As communicators, the press can make complex scientific terms more accessible and understandable by the general public, the DOST official added.

### BIRTH OF PAPI

PAPI chairman emeritus Johnny Dayang, recalled how the organization was established in 1974 when there was no media organization yet and there were few newspapers. PAPI to this day, after 27 years, continues to struggle to serve the nation "and

very active in expanding the frontier of press freedom," Dayang said. He was a former president or official of PAPI, Manila Overseas Press Club (MOPC), National Press Club (NPC).

Sen. Robinhood C. Padilla, chairman of the Committee on Public Information and Mass Media, whose video message was played to about 150 Congress guests, cited the importance the media plays in information dissemination.

"Ating tandaan ang mahalagang papel ng media sa pamamahayag ng impormasyon at kaalaman ukol sa ating mga programa at proyekto, local man o national na pamahalaan."

Director general Jose "Joe" Torres of the Philippine Information Agency (PIA), talked on the challenges of using artificial intelligence (AI) in today's media. "AI has revolutionized news and data gathering through efficient automation, reduction of human error and faster results," he stressed.

Other speakers in the event were the Hon. Flordeliz Cabanlit-Fargas Trece Martinez Cavite executive judge; Dr. Richard Nixon Gomez, general manager of Bauertek Corporation; Mel Ciriaco of Unigrow Philippines and Dr. Teresita Tabaog, DOST Region 1 director. Everyone discussed matters related to each respective field of expertise.

THE DOUBLE TREAT IS EXTENDED AT NACHOS KING – SM CITY MOLINO, CAVITE - Make your family or barkada holidays special with our Double Treat promo! For only 99, you can get (1) Biggie Cheesy and (1) Soft Tortilla Wrap. Catch these at SM City Molino, See you there!

## Unveiling

from  
page 8

### Water Analysis Refresher Course

2-day course led by the DOST Region 02-Regional Standards and Testing Laboratory (RSTL) where Ms. Jamaica Beverly Calagui, Science Research Specialist II and a seasoned expert, served as the resource speaker.

The course aimed to enhance the technical expertise of laboratory technicians from various agencies in Batanes. Participants included representatives from Batanes State College, Batanes Environment Keepers Society, Inc., Batanes General Hospital, Batanes National Science High School, and the Provincial Health Office.

### Scholarship Orientation on Junio Level Science Scholarship Program

A Scholarship Orientation on the Junior Science Scholarship (JLSS) Program was held catering to students aspiring to pursue science-related courses. This provided insights into scholarship grants specifically tailored for junior college students. It also covered the benefits and opportunities that come with

being a JLSS scholar, such as financial assistance, mentorship programs, and potential avenues for research or internships.

### Training Course on Basic Research Method

Researchers and budding research enthusiasts in Batanes engaged in a Training Course on Basic Research Method. Resource speakers, Dr. Julius T. Capili, Cagayan Valley Health Research & Development Colloquium (CVHRDC) Executive Director, Ms. Ian Hannah Gozun from DOST-PCHRD, partner agency representatives, imparted essential skills and knowledge to fuel the province's research endeavors. Topics ranged from formulating research questions, designing robust experiments, and data collection techniques to the critical aspects of ethical considerations and result interpretation.

### Capacity Development and Workshop on Smart City Roadmap Formulation

A highlight of the caravan was the Capacity Development and Workshop on Smart City Roadmap

Formulation for Smart and Sustainable Batanes. Ms. Raquel B. Santos, DOST Region 2 Focal Person for Smart City, along with experts from Isabela State University (ISU), Department of Information and Communication Technology (DICT), and the National Economic and Development Authority (NEDA), enlightened participants on creating a roadmap for a technologically advanced and sustainable Batanes.

Furthermore, the province's Small Enterprise Technology Upgrading Program (SETUP) beneficiaries wowed the Ibatan people with their amazing talents at the S&T Night Bazaar and Night Show, enticing them to attend.

The 2023 S&T Caravan demonstrated the commitment of DOST Region 02 to uplift Batanes through Science, Technology, and Innovation (STI). By equipping the Ibatans with the latest knowledge and skills, the initiative ensures that province is never left behind in the ever-evolving technological globalization towards a future marked by progress and improved livelihoods. #OneDOST4U #DOSTRegion02

# MAGLIBANG TAYO

## KAPALARAN

**ARIES (Mar. 21-Apr. 19)** - Pagkakataon mo na para pakinabangan ang mga proyektong inaayawan ng iba. Masuwerteng kulay-red. Tips sa lotto-17-20-28-39-40-43.

**TAURUS (Apr. 20-May 20)** - Mayayabang ang makakaharap mo ngayon. Huwag kang masindak. Kadalasan ang nagyayabang ay nagkukunwaring malakas, pero sila naman talaga ang tunay na mahina. Masuwerteng kulay-lilac. Tips sa lotto-19-24-26-34-38-45.

**GEMINI (May 21-June 20)** - Nasa ilalim ng dagat ang perlas. Hindi ka puwedeng magkulang sa sigasig. Ipakita mong seryoso ka nang sa gayun makuha mo ang ninanais mo. Masuwerteng kulay-white. Tips sa lotto-6-11-16-23-35-42.

**CANCER (June 21-July 22)** - Tuluy-tuloy ang kakaibang dating ng iyong mga buwenas. Sa mga hindi inaasahang sandali ang magandang kapalaran ay ihuhulog sa iyo ng langit. Masuwerteng kulay-green. Tips sa lotto-3-11-19-28-30-39.

**LEO (July 23-Aug. 22)** - Kambal-suwerte ang para sa iyo. Ibig sabihin, ang panalo ay masusundan pa ng isa pang panalo. Lagi kang magpasalamat sa itaas. Ito ang masuwerteng balita para sa'yo. Masuwerteng kulay-yellow. Tips sa lotto-17-21-25-36-40-44.

**VIRGO (Aug. 23-Sept. 22)** - Pagbigyan mo ang mga taong walang magandang ginagawa sa iyo. Nakamasid ang langit na kapag nakita niyang hindi ka gumaganti, dadagsa sa buhay mo ang magagandang kapalaran. Masuwerteng kulay-purple. Tips sa lotto-10-13-23-35-45-47.

**LIBRA (Sept. 23-Oct. 22)** - Kapag iniingatan ang isang bagay, ito ay magtatagal sa iyong buhay. Ingatan at mahalina mo ang mga nasa sa iyo na. Masuwerteng kulay-pink. Tips sa lotto-24-28-31-36-40-42.

**SCORPIO (Oct. 23-Nov. 21)** - Huwag mong hayaang gawin ng isang tao ang mga bagay na alam mong hindi makabubuti para sa kanila. Ituro mo sa kanila kung ano ang tama. Masuwerteng kulay-beige. Tips sa lotto-14-26-33-37-41-45.

**SAGITTARIUS (Nov. 22-Dec. 21)** - Magagandang bagay ang mapapasaiyo kapag hindi mo sinaktan ang kalooban ng taong may pagtingin sa iyo. Iwasan mong magsalita nang hindi maganda sa kanya. Masuwerteng kulay-blue. Tips sa lotto-9-21-27-38-43-46.

**CAPRICORN (Dec. 22-Jan. 19)** - Kahit sobrang makapal at madilim ang ulap, magliliwag pa rin ito sa araw ng bukas. Gayundin ang buhay ng tao, kahit pa sobrang bigat ng mga problema, lilipas din ito. Masuwerteng kulay-black. Tips sa lotto-14-22-25-31-38-42.

**AQUARIUS (Jan. 20-Feb. 18)** - Iyo ang araw na ito. Hinihintay na ng langit ang magiging kahilingan mo. Huwag kang mag-alinlangan sabihin kung ano ang magpapasaya sa iyo. Masuwerteng kulay-violet. Tips sa lotto-4-16-21-29-35-43.

**PISCES (Feb. 19-Mar. 20)** - Hindi ka mabibigo, kaya lakasan mo ang loob mo. Oo gawin mo na ngayon ang hindi mo nagawa sa nagdaan dahil lang sa naduwag at pinanghinaan ka ng loob. Masuwerteng kulay-peach. Tips sa lotto-8-11-13-22-26-45.

## SUDOKU

	6	3					5	
			8			6	4	
				4	1	7		
		7	3			5		
	8	1			2	3	6	
		5			7		8	2
			2			1	3	
8								

## SAGOT: SUDOKU VOL. 20 #41

1	4	3	2	5	8	6	7	9
2	6	8	1	7	9	4	3	5
5	7	9	4	3	6	2	1	8
3	9	1	8	6	5	7	4	2
6	2	5	9	4	7	3	8	1
4	8	7	3	2	1	5	9	6
8	3	4	6	9	2	1	5	7
9	5	6	7	1	3	8	2	4
7	1	2	5	8	4	9	6	3

**HOW TO PLAY:** Sudoku puzzle is made up of a 9-by-9 grid with nine 3-by-3 sub-grids called boxes. There are 9 rows, 9 columns and 9 boxes in every puzzle. The object of the game is to fill all squares in the grid with the correct number.

The rules are: • Every row, column and box must contain all the digits 1 to 9.

• Each number can only appear once in every row, column or box.

• Every puzzle has only one correct solution!

## Did You Know?



### FACT: HUMAN BEINGS CAN USE ONLY A SMALL FRACTION OF EARTH'S WATER

In school, we were taught that most (specifically, 71 percent) of the planet's surface is covered in water. While that's true, humans can use only 0.007 percent of that water, according to National Geographic. That's because only about 2.5 percent of Earth's water is fresh water, and only 1 percent of that is accessible. The rest makes up glaciers and snowfields. By the way, have you ever wondering why we can "smell" snow?

## WORD HUNT

### Farming

C	S	K	C	U	D	C	H	R	T	A	E	H	W
B	B	T	B	C	L	T	A	P	O	C	R	N	H
R	R	A	U	K	E	R	E	T	E	U	S	O	O
C	S	R	R	R	C	U	E	O	T	E	C	C	U
C	T	H	H	N	C	C	S	T	T	L	H	T	S
H	E	A	O	C	L	K	H	I	S	R	E	S	E
R	K	Y	R	O	A	S	S	T	R	A	W	N	S
R	C	L	S	R	B	N	K	G	B	C	R	O	P
B	U	O	E	N	O	R	P	U	O	S	G	O	H
W	B	F	S	C	R	O	B	O	A	T	S	C	H
A	O	T	R	R	E	S	T	A	T	R	S	K	S
T	A	K	D	I	R	Y	T	R	E	P	O	R	P
E	E	A	T	B	S	F	O	W	S	I	L	O	T
R	S	R	O	T	C	A	R	T	O	L	C	A	I

- TRACTORS
- OATS
- WATER
- TRUCKS
- HOGS
- WHEAT
- SILO
- STRAW
- LABORERS
- BARN
- HORSES
- HAYLOFT
- CROP
- HOUSE
- CATTLE
- DUCKS
- CORNCRIB
- PROPERTY
- BUCKETS
- SHEEP

# LEGAL NOTICES

REPUBLIC OF THE PHILIPPINES  
 FOURTH JUDICIAL REGION  
 REGIONAL TRIAL COURT  
 BRANCH 15, NAIC, CAVITE  
 OFFICE OF THE CLERK OF COURT  
 NAIC, CAVITE

HOME DEVELOPMENT MUTUAL FUND  
 (PAG-IBIG FUND),  
 Mortgagee,

-versus- **FNC - 2023-377**  
 For: Extra-Judicial Foreclosure of  
 Real Estate Mortgage under Act

**VICTOR FEDERIO GALPO, single**  
 Mortgagor.

X- - - - - X

**NOTICE OF EXTRA-JUDICIAL SALE**

Upon Extra-Judicial petition for sale under Act 3135, as amended by Act 4118 filed by **HOME DEVELOPMENT MUTUAL FUND (PAG-IBIG FUND)**, mortgagee, with principal office address at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City against **VICTOR FEDERIO GALPO**, single with postal address at GENESIS ST., MALAYA EXT., MANUYO II, LAS PIÑAS CITY, METRO MANILA and LOT 13, BLOCK 2, PHASE 1 PASINAYA HOMES NORTH, BRGY. TIMALAN, NAIC, CAVITE to satisfy the mortgage indebtedness which as of March 31, 2023 amounts to **FOUR HUNDRED FIFTY FOUR THOUSAND FOURTEEN PESOS AND 30/100 (P454,014.30)** Philippine currency, inclusive of interest, penalties and other charges, the undersigned Sheriff will sell at public auction on **January 09, 2024 at 10:00 o'clock in the morning** or soon thereafter at the main entrance of the Office of the Ex-Officio Sheriff at the Hall of Justice formerly Mayor Macario. Pena Memorial Hall, Naic, Cavite, to the highest bidder, for cash and in Philippine currency, the following described property with all the improvements existing thereon, to wit:

**TRANSFER CERTIFICATE OF TITLE NO. 057-2019004898**

IT IS HEREBY CERTIFIED that certain land situated in BARANGAY OF TIMALAN, MUNICIPALITY OF NAIC, PROVINCE OF CAVITE, ISLAND OF LUZON, bounded and described as follows:

**Lot No: 13, Block No: 2, Plan No: PCS-04-031172**  
**Portion of:** Cons-Subd. of Lots 2977 & 2978, FLS-986-D Naic Estate (VS-04-000597)

**Location:** Barangay of Timalan, Municipality of Naic, Province of Cavite, Island of Luzon

**Boundaries:**

LINE	DIRECTION	ADJOINING LOT(S)
1-2	SW	Lot 11, Block 40, PCS-04-031172
2-3	SE	Road Lot 7, PCS-04-031172
3-4	SW	Pathwalk 25, PCS-04-031172
4-1	NW	Lot 9, Block 40, PCS-04-031172

**Area: TWENTY EIGHT SQUARE METERS (28), more or less**  
**Description of Corners:** All points are referred on the plan by P.S. Cyl. Conc. Mons. 15x40 CMS

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, it shall be held on **January 16, 2024** without prior notice.

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

Naic, Cavite, November 14, 2023.

(Sgd.) **MA. CAROLINA M. POTENTE**  
 Sheriff IV

**Copy furnished:**

**MARIA VICTORIA D. CAPIRAL**  
**ATTY. SIMEON P. MADRID**

Attorney-In-Fact, S.P. Madrid & Associates  
 Unit 2010 20/F Herrera Tower V.A. Rufino cor. Valero Streets  
 Makati City

**VICTOR FEDERIO GALPO, single**  
 GENESIS ST., MALAYA EXT., MANUYO II LAS PIÑAS CITY,  
 METRO MANILA / LOT 13, BLOCK 2, PHASE 1 PASINAYA  
 HOMES NORTH BRGY. TIMALAN, NAIC, CAVITE

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

Publication: PMC Pulso ng Makabagong Caviteño News Publication  
 Dates: December 11, 18 & 25, 2023

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

HOME DEVELOPMENT MUTUAL FUND  
 (PAG-IBIG FUND),  
 Mortgagee,

-versus- EXTRA-JUDICIAL FORECLOSURE OF  
 REAL ESTATE MORTGAGE UNDER  
 ACT 3135 AS AMENDED BY ACT 4118

**RONNEL D. STA. ROMANA married to**  
**VILMA P. STA. ROMANA**  
 Mortgagor.

**FC Case No. 18716-23**

X- - - - - X

**NOTICE OF EXTRA-JUDICIAL SALE**

Upon extra-judicial petition for sale under Act 3135 as amended by Act 4118 filed by **HOME DEVELOPMENT MUTUAL FUND (PAG-IBIG FUND)**, mortgagee, with principal place of business at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, against **RONNEL D. STA. ROMANA married to VILMA P. STA. ROMANA**, mortgagors, with residential and postal address at Lot 13 Block 25, Red Heart St., Greensborough, Sabang, Dasmariñas, Cavite and/ or Lot 6 Block 10, Citilane I-A Subdivision, Malagasang, Imus, Cavite, to satisfy the mortgage indebtedness which as of September 28, 2023 amounts to **THREE HUNDRED ONE THOUSAND FOUR HUNDRED NINETY FIVE PESOS AND 71/100 (Php301,495.71)**, Philippine Currency, including interest and penalties, but excluding attorney's fees, sheriff's fees and all other charges incidental to this foreclosure and sale, the undersigned will sell at public auction on **January 30, 2024 at 10:00 o'clock in the morning** or soon thereafter at the main entrance of the Office of the Clerk of Court, RTC-Imus Hall of Justice, Aginaldo Highway, Imus City, Cavite to the highest bidder, for CASH and in Philippine Currency, the following property with all improvements therein, to wit:

**TRANSFER CERTIFICATE OF TITLE No. 057-2015035561**

"A PARCEL OF LAND (LOT 6, BLOCK 10 OF THE CONS.-SUBD. PLAN, PCS-04-015230, BEING A PORTION OF THE CONS. OF LOT 3193, IMUS ESTATE, LOT 3195-ATO E, PSD-04-048320, L.R.C. REC. NO. ), SITUATED IN THE BRGY. MALAGASANG, MUN. OF IMUS, PROVINCE OF CAVITE, BOUNDED ON THE SE., ALONG LINE 1-2 BY ROAD LOT 7, (8.00 M. WIDE); ON THE SW., ALONG LINE 2-3 BY LOT 7, BLK. 10. BOTH OF THE CONS.-SUBD. PLAN; ON THE NW., ALONG LINE 3-4 BY LOT 5918, IMUS ESTATE; ON THE NE., ALONG LINE 4-1 BY LOT 5, BLK. 10, OF THE CONS. - SUBD. PLAN. xxx CONTAINING AN AREA OF **NINETY EIGHT (98) SQ. METERS. 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, it shall be held on **February 6, 2024** at 10:00 o'clock in the morning without further notice.

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

City of Imus, Cavite, Philippines, November 23, 2023

(Sgd.) **EMMANUELLE H. FRANCISCO**  
 Sheriff IV  
 Branch 4-FC

APPROVED

(Sgd.) **ARMIE A. FRANCISCO**  
 Clerk of Court VI

**COPY FURNISHED:**

**HOME DEVELOPMENT MUTUAL FUND (PAG-IBIG FUND)**  
 The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City

**ATTY. MELANIO A. BADENAS JR**

Attorney-in-Fact, GCCS & Associates Corp.  
 RM. 209 Megastate Bldg., No. 737 G. Araneta Ave., Tatalon, Quezon City

**RONNEL D. STA. ROMANA married to**  
**VILMA P. STA. ROMANA**

Lot 13 Block 25, Red Heart St., Greensborough, Sabang, Dasmariñas, Cavite  
 Lot 6 Block 10, Citilane I-A Subdivision, Malagasang, Imus, Cavite

Publication: PMC Pulso ng Makabagong Caviteño News Publication  
 Dates: December 11, 18 & 25, 2023

Republic of the Philippines  
 Fourth Judicial Region  
 REGIONAL TRIAL COURT  
 OFFICE OF THE CLERK OF COURT  
 City of Bacoor

Email: [rtc1bcrocc@judiciary.gov.ph](mailto:rtc1bcrocc@judiciary.gov.ph)  
 Telephone No. 09273707489

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

-versus- **Foreclosure No. 2023-435**  
 For: Extra-Judicial Foreclosure of  
 Real Estate Mortgage

**ROLANDO M. TAN married to JOVINA D. TAN,**  
 Mortgagors.

X- - - - - X

**NOTICE OF EXTRA JUDICIAL FORECLOSURE**

Upon Extra-judicial Petition for Sale under Act 3135 as Amended by Act 4118 filed by the mortgagee, **HOME DEVELOPMENT MUTUAL FUND (otherwise known as Pag-IBIG Fund)**, at The Petron Mega Plaza Bldg., No. 358 Sen Gil Puyat Avenue, Makati City and against the mortgagors **ROLANDO M. TAN married to JOVINA D. TAN** at 836 M. F. Jhocson Street, Sampaloc, Manila and Lot 33 Blk. 4, Semper Homes Subdivision, Bo. Molino, Bacoor, Cavite, to satisfy the mortgagee indebtedness which as of October 11, 2023, amounts to **FOUR HUNDRED FORTY FIVE THOUSAND SEVEN HUNDRED THIRTY SIX PESOS & 87/100 (P445,786.78)**, Philippine Currency, inclusive of interest, and penalty charges but exclusive of other fee incident to this foreclosure, the undersigned or her duly authorized representative will sell at the public auction on **January 25, 2024 at 10:00 o'clock in the morning** or soon thereafter, at the main entrance of the Hall of Justice of Bacoor City, Cavite, 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-205925**

"A Parcel of Land (Lot 33 Blk. 4 of the subd. plan, Psd-04-004229, being a portion of Lot 6291, Imus Estate, L.R.C. Rec. No. 8843), situated in the Bo. of Molino, Mun. of Bacoor, Prov. of Cavite. X x x, Containing an area of **ONE HUNDRED SIXTY FOUR (164) SQUARE METERS.**"

All sealed bid 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, it shall be held on **February 1, 2024**, without further notice."

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

City of Bacoor, December 5, 2023.

(Sgd.) **MELY C. HERMOSURA-VISTA**  
 Clerk of Court VI

By:  
 (Sgd.) **DEMETRIO T. VILLANUEVA, JR.**  
 Sheriff IV

**Copy Furnished:**

**HOME DEVELOPMENT MUTUAL FUND**  
 (otherwise known as Pag-IBIG Fund)  
 The Petron Mega Plaza Bldg., No. 358 Sen Gil Puyat Avenue,  
 Makati City

**ATTY. AIRISA FE ESPERANZA D. MOLLAER**

Lex Citadel Bldg., No. 7 La Salle St., Brgy. Silangan, Cubao  
 Quezon City

**ROLANDO M. TAN married to JOVINA D. TAN**

836 M. F. Jhocson Street, Sampaloc, Manila  
 Lot 33 Blk. 4, Semper Homes Subdivision, Bo. Molino, Bacoor,  
 Cavite

**WARNING:** It is absolutely prohibited to remove, deface or destroy this notice of Extra-judicial Sale on or before the date of sale.

Publication: PMC Pulso ng Makabagong Caviteño News Publication  
 Dates: December 11, 18 & 25, 2023



# LEGAL NOTICES

REPUBLIC OF THE PHILIPPINES  
 FOURTH JUDICIAL REGION  
 REGIONAL TRIAL COURT  
 BRANCH 15, NAIC, CAVITE  
 OFFICE OF THE CLERK OF COURT  
 NAIC, CAVITE

HOME DEVELOPMENT MUTUAL FUND  
 (PAG-IBIG FUND),  
 Mortgagee,

-versus- **FNC-2023-380**  
 For: Extra-Judicial Foreclosure of  
 Real Estate Mortgage under Act

**MARK ANTHONY IGNACIO ESCALANTE**, single  
 Mortgagor.

X- - - - - X

**NOTICE OF EXTRA-JUDICIAL SALE**

Upon Extra-Judicial petition for sale under Act 3135, as amended by Act 4118 filed by **HOME DEVELOPMENT MUTUAL FUND (PAG-IBIG FUND)**, mortgagee, with principal office address at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City against **MARK ANTHONY IGNACIO ESCALANTE**, single with postal address at BLK. 51, PHASE 7 PACKAGE 7 ALY, BAGONG SILANG, CALOOCAN CITY, METRO MANILA and LOT 20, BLOCK 24, PASINAYA HOMES I SUBDIVISION, SABANG (FORMERLY TIMALAN) NAIC, CAVITE to satisfy the mortgage indebtedness which as of March 31, 2023 amounts to **FOUR HUNDRED SIXTY FOUR THOUSAND TWO HUNDRED TWENTY ONE PESOS AND 47/100 PESOS (P464,221.47)** Philippine currency, inclusive of interest, penalties and other charges, the undersigned Sheriff will sell at public auction on **January 09, 2024 at 10:00 o'clock in the morning** or soon thereafter at the main entrance of the Office of the Ex-Officio Sheriff at the Hall of Justice formerly Mayor Macario . Pena Memorial Hall, Naic, Cavite, to the highest bidder, for cash and in Philippine currency, the following described property with all the improvements existing thereon, to wit:

**TRANSFER CERTIFICATE OF TITLE NO. 057-2018008691**

IT IS HEREBY CERTIFIED that certain land situated in BARANGAY OF SABANG (FORMERLY TIMALAN), MUNICIPALITY OF NAIC, PROVINCE OF CAVITE, ISLAND OF LUZON, bounded and described as follows:

**Lot No: 20 Block No: 24 Plan No: PCS-04-030597**  
**Portion of:** CONS. SUBD. OF LOTS 2935 AND 2936, FLS-986-D (NAIC ESTATE) (VS-04-000597)  
**Location:** BARANGAY OF SABANG (FORMERLY TIMALAN) MUNICIPALITY OF NAIC, PROVINCE OF CAVITE, ISLAND OF LUZON, bounded and described.

**Boundaries:**

LINE	DIRECTION	ADJOINING LOT (S)
1-2	SE	LOT 37, BLOCK BLK. 24, PCS-04030597
2-3	SW	LOT 21, BLOCK BLK. 24, PCS-04-030597
3-4	NW	ROAD LOT 6, PCS-04-030597
4-1	NE	LOT 19, BLOCK BLK. 24, PCS-04-030597

**Area: TWENTY EIGHT SQUARE METERS (28)**, more or less  
**Description of Corners:** All points are referred on the plan by P.S. Cyl. Conc. Mons. 15x40 CMS

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, it shall be held on **January 16, 2024** without prior notice.

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

Naic, Cavite, November 14, 2023.

**(Sgd.) MA. CAROLINA M. POTENTE**  
 Sheriff IV

**Copy furnished:**

**MARIA VICTORIA D. CAPIRAL**  
**ATTY. SIMEON P. MADRID**

Attorney-In-Fact, S.P. Madrid & Associates  
 Unit 2010 20/F Herrera Tower V.A. Rufino cor. Valero Streets  
 Makati City

**MARK ANTHONY IGNACIO ESCALANTE**

BLK. 51, PHASE 7 PACKAGE 7 ALY, BAGONG SILANG  
 CALOOCAN CITY, METRO MANILA/ LOT 20, BLOCK 24,  
 PASINAYA HOMES I SUBDIVISION SABANG (FORMERLY  
 TIMALAN) NAIC, CAVITE

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

Publication: PMC Pulso ng Makabagong Caviteño News Publication  
 Dates: December 18, 25, 2023 & January 1, 2024

REPUBLIC OF THE PHILIPPINES  
 REGIONAL TRIAL COURT  
 FOURTH JUDICIAL REGION  
 NAIC CAVITE  
 OFFICE OF THE CLERK OF COURT  
 AND EX-OFFICIO SHERIFF

HOME DEVELOPMENT MUTUAL FUND  
 Petitioner-Mortgagee,

-versus- **FNC 2023-682**

**HELI CABAUG DE LUYON MARRIED TO CELESTINA LONEZO DE LUYON**,  
 Respondents-Mortgagors.

X- - - - - X

**NOTICE OF EXTRA-JUDICIAL SALE**

WHEREAS, upon Extra-Judicial Petition for Sale under Act No. 3135 as amended by the Act No. 4118, filed by **HOME DEVELOPMENT MUTUAL FUND**, Mortgagee, with postal address at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City against **HELI CABAUG DE LUYON MARRIED TO CELESTINA LONEZO DE LUYON**, Mortgagors, with postal address at Lot 3, Block 8, Sinaguas Street, Golden Acres Subdivision, Talon 1, Las Pinas City, Metro Manila and/or Lot 18, Block 24B, Phase 3B, Sinaguas Street, Ciudad Nuevo, Brgy. Timalan, Naic, CAVITE, to satisfy the mortgage indebtedness which as of October 8, 2023, amounted to **THREE HUNDRED TWENTY SIX THOUSAND ONE HUNDRED NINETY THREE PESOS & 05/100 (Php.326,193.05)** Philippine Currency, excluding penalties, Attorney's Fees and expenses of the foreclosure, the undersigned authorized Sheriff IV, will sell at public auction on **January 18, 2024 at 9:00 in the morning** or soon thereafter at the Regional Trial Court, Naic Cavite, to the highest bidder in CASH or MANAGER'S CHECK and in Philippine Currency the property with all the improvements thereon, to wit:

**TRANSFER CERTIFICATE OF TITLE NO. 057-2016035020**

IT IS HEREBY CERTIFIED that a certain land situated in BARANGAY TIMALAN, MUNICIPALITY OF NAIC, PROVINCE OF CAVITE, ISLAND OF LUZON, bounded and described as follows: A PARCEL OF LAND (LOT 18 BLOCK 21B OF THE CONSOLIDATION SUBDIVISION PLAN PCS-04-024419, BEING A PORTION OF LOT 2975-B, PSD-04-199020; LOT 2969-A, PSD-04-199021 AND LOT 2974-B, PSD-04-199022, L.R.C. RECORD NO.\_\_\_\_) SITUATED IN BARANGAY TIMALAN, MUNICIPALITY OF NAIC, PROVINCE OF CAVITE, ISLAND OF LUZON x x x CONTAINING AN AREA OF **SIXTY SIX (66) SQUARE METERS**. x x x.

Prospective bidders are hereby enjoined to investigate for themselves the title of the above-described property and to the encumbrance existing thereon, if any there be.

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, it shall be held on **January 25, 2024** at same time and at the same place mentioned above without further notice.

Municipality of Naic, Province of Cavite, December 12, 2023

**(Sgd.) JANELLE V. LAGADON, MBA**  
 Sheriff IV

**Copy furnished:**

**HOME DEVELOPMENT MUTUAL FUND-**

The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City

**Heli Cabahug De Luyon And Celestina Lonezo De Luyon**,  
 - Lot 3, Block 8, Sinaguas Street, Golden Acres Subdivision, Talon 1, Las Pinas City, Metro Manila and Lot 18, Block 24B, Phase 3B, Sinaguas Street, Ciudad Nuevo, Brgy. Timalan, Naic, CAVITE

**Atty. Maybelle Joy E. Bernales-**

ANCHOR COLLECTION SERVICES INC.  
 Bldg. #2 Malakas cor. Mapagmahal St., Brgy. Pinyahan,  
 Quezon City

Publication: PMC Pulso ng Makabagong Caviteño News Publication  
 Dates: December 18, 25, 2023 & January 1, 2024

REPUBLIC OF THE PHILIPPINES  
 REGIONAL TRIAL COURT  
 FOURTH JUDICIAL REGION  
 NAIC CAVITE  
 OFFICE OF THE CLERK OF COURT  
 AND EX-OFFICIO SHERIFF

HOME DEVELOPMENT MUTUAL FUND  
 Petitioner-Mortgagee,

-versus- **FNC 2023-696**

**EDILYN Y. CARREON**, represented by  
**RENE VILLANUEVA**

Respondent-Mortgagor.

X- - - - - X

**NOTICE OF EXTRA-JUDICIAL SALE**

WHEREAS, upon Extra-Judicial Petition for Sale under Act No. 3135 as amended by the Act No. 4118, filed by **HOME DEVELOPMENT MUTUAL FUND**, Mortgagee, with postal address at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City against **EDILYN Y. CARREON, represented by Rene Villanueva**, Mortgagor, with postal address at Phase 6 Cairo Muntinational Village, Brgy. Moonwalk, Paranaque City and/or Lot 8 Blk.1, Pagsibol Village South, Barangay Timalan, Naic, Cavite, to satisfy the mortgage indebtedness which as of October 6, 2023, amounted to **NINE HUNDRED TWENTY THOUSAND SIX HUNDRED FIFTY ONE PESOS and 58/100 (Php.920,651.58)** Philippine Currency, excluding penalties, Attorney's Fees and expenses of the foreclosure, the undersigned authorized Sheriff IV, will sell at public auction on **January 18, 2024 at 9:00 in the morning** or soon thereafter at the Regional Trial Court, Naic Cavite, to the highest bidder in CASH or MANAGER'S CHECK and in Philippine Currency the property with all the improvements thereon, to wit:

**TRANSFER CERTIFICATE OF TITLE NO. 057-2022007429**

IT IS HEREBY CERTIFIED that a certain land situated in BARANGAY OF TIMALAN MUNICIPALITY OF NAIC, PROVINCE OF CAVITE, ISLAND OF LUZON, bounded and described as follows: LOT NO: 8, BLOCK NO: 1, PLAN NO: PSD-04-031665 PORTION OF: lots 3038, 3039, 3040, 3041 & 3042, ALL OF NAIC ESTATE (VS-04-000597), LOCATION: BARANGAY OF TIMALAN MUNICIPALITY OF NAIC, PROVINCE OF CAVITE, ISLAND OF LUZON x x x AREA: **FIFTY FOUR (54) SQUARE METERS, MORE OR LESS** x x x.

Prospective bidders are hereby enjoined to investigate for themselves the title of the above-described property and to the encumbrance existing thereon, if any there be.

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, it shall be held on **January 25, 2024** at same time and at the same place mentioned above without further notice.

Municipality of Naic, Province of Cavite, December 12, 2023

**(Sgd.) JANELLE V. LAGADON, MBA**  
 Sheriff IV

**Copy furnished:**

**HOME DEVELOPMENT MUTUAL FUND-**

The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City

**Edilyn Y. Carreon and Rene Villanueva-**

Phase 6 Cairo Muntinational Village, Brgy. Moonwalk, Paranaque City and/or Lot 8 Blk.1, Pagsibol Village South, Barangay Timalan, Naic, Cavite

**Atty. Airisa Fe Esperanza D. Molaer-**

Alexis A. Molaer Law Offices,  
 Lex Citadel Bldg. No. 7 La Salle St., Brgy Silangan, Cubao,  
 Quezon City

Publication: PMC Pulso ng Makabagong Caviteño News Publication  
 Dates: December 18, 25, 2023 & January 1, 2024

# DOST, PAPI TALK ON BENEFIT OF PARTNERSHIP ON 27TH NATIONAL PRESS CONGRESS IN FORT ILOCANDIA



**THE huge success of the Publishers Association of the Philippines Inc. (PAPI) 27th National Press Congress held in Fort Ilocandia Resort Hotel, can be attributed to a good partnership with the Dept. of Science and Technology (DOST) and other organizations.**

This was the gist in general, of the speeches of the agency officials and other science experts during the summit in Laoag City, Ilocos Norte last Dec. 11-13.

This year's theme "Media's crucial role in encouraging agricultural scientific and technological innovations in Local Government Units" benefit not only the farmers.

"In our pursuit of sustainable agriculture, media plays a crucial role that serves as a powerful tool for communicating, educating and motivating local communities not only



in agriculture, science and technology but through different information that is accessible and relatable and have the potential to inspire widespread adaption of innovative farming practices," said Ilocos Norte Vice Gov. Cecilia Araneta Marcos, who represented Gov. Matthew Marcos Manotoc. She further said that the collaboration between media and science and agriculture offers opportunity.

## DOST 1 PRESENTS ITS PROGRAMS, PROJECTS AND ACTIVITIES



**THE Dept. of Science and Technology (DOST) presented its various programs, projects and activities before the 27th National Press Congress of the Publishers Association of the Philippines, Inc. (PAPI) at Fort Ilocandia Resort Hotel on Dec. 11-13, in Laoag City, Ilocos Norte.** Dr. Teresita A. Tabaog, DOST Region 1 director through an AVP (audio visual presentation) reported DOST's various projects, programs and activities.

## Unveiling the Wonders of Innovation: S&T Caravan in Enriching Batanes



**In a bid to empower the province of Batanes with Science and Technology (S&T) knowledge and skills, the Department of Science and Technology (DOST) Region 02 held the 2023 S&T Caravan in the province of Batanes. The event, aptly named 2023 S&T Caravan: Beautiful Batanes ISLES (Innovative Services for Livelihood and Entrepreneurs), showcased a series of impactful activities aimed at bolstering the province's scientific and technological capabilities.**

The caravan kicked off with a short program graced by DOST Provincial Director Ms. Nora T. Garcia, PLGU Batanes representatives, and other partner agencies at Batanes State College (BSC) Amphitheatre, Basco, Batanes, December 11-14, 2023.

## MPT South Gears Up for 2023 Holiday Traffic Surge on CAVITEX and CALAX



**Metro Pacific Tollways South (MPT South), a subsidiary of Metro Pacific Tollways Corporation (MPTC), is gearing up for the anticipated surge in traffic on the Manila-Cavite Expressway (CAVITEX), including its C5 Link segment, and Cavite-Laguna Expressway (CALAX) as the holiday shopping and travel season enters full swing.**