



MARKER. Officials and company officers unveil the marker of the completed Maragondon solar power plant in Maragondon, Cavite. Photo by Erika Sinaking

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 PINAGBUBUKLOD ANG MAMAMAYANG CAVITEÑO

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Prime Infra inaugurates 64-MW solar power plant in Cavite

CAVITE, Philippines – Prime Solar, a subsidiary of Enrique Razon-led Prime Infrastructure, inaugurated on Wednesday, July 17, a 64-megawatt (MW) solar power plant in Maragondon, Cavite.

Prime Infra completes its Maragondon solar power plant more than a month after they inaugurated its sister 64-MW power plant in Tanauan, Batangas. This comes a year after Prime Infra broke ground.

"The completion of the Maragondon solar power plant is a significant milestone on Prime Infra's energy portfolio," said Prime Infra president and CEO Guillaume Lucci on Wednesday.

"This represents one-half of our entire project which is a sister plant in Tanauan." The company says both plants can power 84,000 households.

Cherry Mendoza, president and CEO of Prime Solar, said the **PRIME INFRA** • 7

"Empowering Resilience: Handa Pilipinas Luzon Leg Shines in Laoag City"

The Handa Pilipinas Luzon Leg concluded in Laoag City, Ilocos Norte after three days of insightful discussions and collaborative efforts towards disaster preparedness and sustainable development. The event was held back to back with the Regional Science, Technology, and Innovation Week from July 3-5, 2024, brought together a diverse group of stakeholders committed to building resilient communities in the region.

Participants at the event engaged in interactive workshops, panel discussions, and networking sessions aimed at sharing best practices and innovative solutions for addressing challenges related to disaster risk reduction and response. Key themes included the role of technology in enhancing preparedness, community engagement strategies, and the importance of multi-sectoral partnerships in building resilience.

Notable speakers and experts in the field of disaster management and sustainable development shared their expertise and experiences, inspiring attendees to take proactive steps towards creating safer and more sustainable communities. The event also featured exhibitions showcasing innovative technologies and practices that can contribute to disaster resilience and sustainable development.

As the Handa Pilipinas Luzon Leg came to a close, participants expressed their commitment to continuing the dialogue and collaboration initiated during the event. The success of the gathering underscored the importance of collective action and shared responsibility in building a more resilient and prepared society in the face of increasing risks and uncertainties. *(Rebecca M. Velasquez)*

From Heart to Hand, Celebrating with Purpose and a Mission

In a heartfelt act of compassion and generosity, Ms. Anna Donita S. Tapay transformed her special day into a celebration of giving by supporting the Arnold Janssen Kalinga Foundation, also known as **KALINGA (Kain-Aral-LIgo-NG-Ayos)**. Donita, a long-time advocate of **KALINGA's** mission, funded a series of meaningful activities that highlighted the foundation's commitment to providing dignified, systematic, and holistic care to those in need.



This event coincided with the foundation's 9th anniversary, marking a significant milestone in their ongoing dedication to serving the underprivileged. Their anniversary celebrations, highlighting her commitment to acts of service.

The celebration began with a feeding program that provided nutritious meals to 300 beneficiaries. This program, aimed at achieving "holistic transformation for the poor," reflects **KALINGA's** dedication to nourishing both body and spirit. Donita's involvement ensured that on this day, they shared **FROM HEART** • 10

NEWS

DOST Cavite, PRRM conduct Exploratory Meeting on Research on Alternative Packaging Materials

In a significant step towards sustainable development and to ensure that we meet the UN SDG 12, Ensure Sustainable Consumption and Production Patterns. The Philippine Rural Reconstruction Movement (PRRM) and the Department of Science and Technology (DOST) Cavite held an exploratory meeting aimed at exploring potential partnerships focused on research into alternative packaging materials and other joint initiatives at the PRRM Office in Silang, Cavite last July 1.

The Philippine Rural Reconstruction Movement (PRRM) is a Non-Governmental Organization committed to improving the lives of rural communities through sustainable development programs. PRRM is actively involved in projects that address environmental sustainability, livelihood improvement, and social development. During the exploratory



meeting, representatives from PRRM, including Leonora S. Lava as Project Manager, Carla Santos as Project Development Officer, Marlon Palomo as ED, and Charlie Razo as Project Coordinator, joined discussions with the DOST-Cavite. Ms. Agnes G. Morales Supervising Science Research Specialist, Verjo Angelie M. Sisante Science Research Specialist II, and Angeline A. Enriquez GIP represented the latter. The meeting focused on fostering collaborative efforts, particularly in advancing re-

search on alternative packaging materials for PRRM's Free Plastic Pilipinas Project. This initiative aims to pioneer eco-friendly solutions to combat plastic waste, reflecting both organizations' commitment to innovation and community-driven development. Both organizations discussed various programs and projects that could benefit from a partnership. The agenda included identifying mutual interests and potential areas of collaboration, particularly in advancing research and adoption of

DOST technologies on alternative packaging materials.

This initiative aims to develop alternative and eco-friendly packaging solutions to reduce plastic waste.

This collaboration exemplifies a proactive approach to addressing contemporary challenges in packaging and sustainability. PRRM and DOST Cavite are committed to leveraging their expertise and resources to foster innovation and enhance community development.

(By **Angeline A. Enriquez**)

Climate Justice Groups Slam Senate's Fast-Tracking of Gas Bills, Threatening of Lives, Livelihood

Pasay City, Philippines – The Philippine Movement for Climate Justice (PMCJ), together with other organizations, raised banners against the circus of a public hearing held today, July 18, at the Senate of the Philippines, Pasay City.

Pushing for the Philippine Downstream Natural Gas Industry (PDNGI), the Senate conducted the public hearing of the five gas bills (four from the upper house, and one from the lower house), ironically, without the presence and perspective of the public. As Senator Pia Cayetano sits as the Senate Committee on Energy Chair, and Senator Chiz Escudero as the Senate President, groups such as PMCJ, were taken off the opportunity to participate at the said hearing.

"The Filipino people will not be fooled. The abrupt passing of proposed laws that are pushing for the continued use of toxic and deadly liquified natural gas (LNG) will keep on fueling the people's rage. These sneaky tactics of politicians are pathetic and just passé," PMCJ National Coordinator Ian Rivera said.

The country's biggest energy companies, such as the Razon-led Prime Energy, Ang-led San Miguel Corporation Global Power, Lopez-led First Gen Corp., Aboitiz Power, and the Ayala-led ACEN Corp., expressed their commitment to the government's push for developing the Philippine LNG industry. These companies are clearly being favored by the government, over the people's demand for a clean, affordable, equitable and just energy system, Rivera added.

Senate Bill (SB) No. 152, SB No. 1944, SB No.

1991, SB No. 2247, and House Bill No. 8456, all supporting the PDNGI exudes incongruity with President Bongbong Marcos' Executive Order No. 21 which pushes for the use of renewable energy (RE) and policy and administrative framework for offshore wind development.

Senator Escudero has come under fire for spreading false information about LNG and RE. "It is the Senate, nailing the coffin, for the Gas Law of the Philippines. Under the leadership of Senator Escudero, who ascended to [his post] through a fossil fuel support for his political career, while knowing fully well with all the senators the implications of this law," Rivera said.

"The science is clear and it stated that the energy efficiency of RE is steadily increasing compared to coal and LNG. Also, the country has the second highest cost of electricity in Asia due to import dependency of fossil fuels. Moreover, negative health impacts of these fossil gas plants are constantly endangering the communities," PMCJ Senior Energy Officer Larry Pascua stressed.

Residents from Batangas, for example, are suffering from inhaling chemicals given off by LNG power plants, being displaced for the construction of these, and being pulled out of their livelihood.

"Pinapakinggan nila ang sinasabi ng mga

malalaking kompanya na nagtatayo ng mga planta sa aming lugar pero bingi sila pagdating sa aming mga nagkakasakit at napipinsala," said Joseph Vargas from Clean and Healthy Air for All Batangas (CABATANG).

Despite their petition to the Department of Health, seeking investigation, last January 2023, five barangays in Batangas City continue to suffer from diseases brought by local fossil gas plants. Aside from health impacts, the residents' means of living are being affected. More recently, large quantities of dead fish were discovered on the shores of Brgy. Delapaz in Batangas, where a nearby fossil gas power plant regularly expels heated water into the sea.

"[This fast-tracking of gas bills] will hasten and drive the construction and development of fossil gas in the country and bind the Filipino electric consumers to dirty, deadly and expensive sources of electricity. It will dampen the ambition of the country's drive to clean affordable renewables and negate all the climate action commitments of the Philippine Government. This is hypocrisy and double faced climate leadership of the government who has just been proclaimed as host of the Loss and Damage fund, yet continues to undermine the survival of the vulnerable countries," Rivera said.

Philippine Health Insurance Corporation

ADVISORY

No. 2024 - 0033

System Downtime

Please be informed that PhilHealth will undergo network maintenance activity starting 6:00 PM of July 16, 2024 (Tuesday) to July 17, 2024 (Wednesday) 6:00 AM to improve the network infrastructure performance.

The following application systems are not accessible during the said period:

- HCI Portal
- PhilHealth eClaims Web Services
- Member Portal
- ACR Search
- Point of Service (POS)
- EPRS
- EPAR
- ECRS
- eGroup
- ePOAF
- iCARES
- HCP Portal
- My PhilHealth Portal
- Membership API
- PHIC DICT Façade
- Konsulta API

For your information and guidance.

(Sgd.) EMMANUEL R. LEDESMA, JR.
President and Chief Executive Officer

Editorial

"HANDA PILIPINAS: A Beacon of Hope in Disaster Preparedness

In a country frequently plagued by natural calamities, HANDA PILIPINAS emerges as a ray of hope. The Philippines, with its vulnerability to typhoons, earthquakes, and volcanic eruptions, faces a perpetual battle against the forces of nature. Despite these challenges, HANDA PILIPINAS, an initiative led by the Department of Science and Technology (DOST), stands as a testament to resilience and innovation.

HANDA PILIPINAS exhibition showcases a range of local inventions tailored to combat disasters, from flood barriers to early warning systems, earthquake-resistant structures, and mobile apps with hazard maps. These Filipino-made technologies represent a beacon of hope for communities, offering tangible solutions to mitigate the impact of calamities.

Beyond technological innovation, HANDA PILIPINAS aims to instill a culture of preparedness and unity in the face of adversity. It fosters collaboration between government entities, private businesses, and local communities to enhance disaster response and resilience. By promoting awareness, education, and proactive measures, HANDA PILIPINAS embodies a movement towards a stronger, more resilient Philippines.

As the exhibition travels across different cities, it not only showcases groundbreaking inventions but also serves as a platform for knowledge-sharing and empowerment. By engaging stakeholders and promoting local expertise, HANDA PILIPINAS paves the way for a nation prepared to face any challenge, turning vulnerability into strength.

Be part of the solution, and contribute to building a nation that stands firm in the face of natural calamities. Together, let us embrace innovation, education, and unity to create a resilient future for all.



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Emphysema: Tips Para Makahinga ng Maluwag

Ang emphysema ay isang sakit sa baga na dulot ng matagal na panahong paninigarilyo at paglanghap ng polusyon sa hangin. Ang baga natin ay may mga maliliit na air sacs (parang lobo ng hangin) kung saan pumapasok sa katawan ang oxygen at lumalabas ang carbon dioxide.

Dahil sa usok at polusyon, puwedeng masira itong mga air sacs ng baga at mapigilan ang pagpasok ng oxygen sa katawan. Dahil sa sigarilyo, tumitigas ang baga, nag-iipon ang plema at nahihirapan nang huminga ang pasyente.

Ano ang gamot sa emphysema? Wala pa talagang lunas ang emphysema. Kapag nasira na ang ating baga, hindi na ito maiaayos muli. Hindi naman natin puwedeng operahan at palitan ang baga.

Ano ang nagiging buhay ng taong may emphysema? Lagi silang hirap huminga. Kaunting lakad lang ay parang kapos na sa hangin. Mayroong mga inhalers na ibinibigay ang doktor (mamahalin ito at umaabot sa 1 libong piso) na puwedeng makatulong. At sa bandang huli ay nangangailan pa ng Oxygen Tank sa bahay para lang makahinga. Grabe talaga ang pinsala ng sigarilyo!

Kung ayaw ninyong magka-emphysema, sundin ang mga payong ito:

1. Ihinto na ang paninigarilyo. Hindi pa huli ang lahat, kaibigan. Basta itinigil mo ang paninigarilyo, mapipigilan natin ang tuluyang pagkasira ng iyong baga.
2. Umiwas sa lugar na may naninigarilyo. Kapag may kasama kang naninigarilyo, para ka na rin naninigarilyo ng 3 sticks sa bawat oras na kasama mo siya.
3. Palakasin ang iyong masel sa dibdib. Mag-ehersisyo gamit ang 1 kilong dumbbell sa bawat kamay. Palakasin ang masel sa leeg, balik at dibdib para mas makahigop ng hangin.
4. Kumain ng 6 na beses sa isang araw pero kaunti lang. Halimbawa, isang saging lang sa meriyenda.

DOKTOR NG MASA

ni Dr. Willie Ong



Masama kasi ang sobrang busog sa may emphysema dahil naiipit ng tiyan ang iyong baga.

5. Abutin ang tamang timbang. Hindi maganda ang sobrang taba at ang sobrang payat din. Kapag payat ka masyado, mawawalan din ng lakas ang katawan. Kumain ng masustansyang pagkain tulad ng gulay, prutas, isda at manok.

6. Tamang paghinga: Huminga ng malalim ng nakabuka ang bibig. Gamitin ang tiyan sa paghinga.

7. Habaan ang iyong pag-exhale (paglabas ng hangin). Subukang mag-exhale ng nakabilog ang bibig (purse lip breathing). Para bang humihipan ka sa isang straw. Mapipigilan nito ang pagsara ng mga air sacs sa baga.

8. Uminom ng vitamin C at E. Mga anti-oxidants ito at baka makatulong sa masamang epekto ng paninigarilyo.

9. Magsuot ng maluluwag na baro. Magluwag din ng pantalon para hindi mahadlangan ang iyong paghinga.

10. Matulog ng nakaangat ang ulo at katawan. Gumamit ng 2-3 unan para mas makahinga.

11. Siguraduhing malinis ang iyong kuwarto (walang alikabok at carpet) at maganda ang daloy ng hangin. Kung may air-conditioner ay mas makagiginhawa pa.

12. Mag-relax at mag-dahan-dahan lang sa inyong gawain.

13. Humingi ng suporta sa pamilya at magpatingin sa isang espesyalista sa baga (pulmonologist). Good luck po!

LEGAL NOTICES

REPUBLIC OF THE PHILIPPINES
Fourth Judicial Region
Regional Trial Court
Branch 20
Imus, Cavite

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

-versus- EXTRA-JUDICIAL FORECLOSURE OF
REAL ESTATE MORTGAGE UNDER ACT
3135, AS AMENDED, REPUBLIC ACT.

NENALEN GASPAS BURLAT,
 Mortgagor-Principal Borrower

LINO BESANDRE BURLAT married to
JUANELLA GASPAS BURLAT,
 Co-Borrower.
F.C. Case No. 18346-23

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 office address at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, against **NENALEN GASPAS BURLAT**, mortgagor-principal borrower, **LINO BESANDRE BURLAT** married to **JUANELLA GASPAS BURLAT**, co-borrower with residence address at 3 Tamarind Rd., Forbes Park, Makati City 1219 and/or Lot 10, Blk. 12, Chesapeake Village, Ph. 2, Brgy. Buhay na Tubig, Imus, Cavite 4103, to satisfy the mortgage indebtedness which as of March 31, 2023 amounts to **EIGHT HUNDRED NINETY ONE THOUSAND EIGHT HUNDRED NINETY FOUR PESOS 45/100 (P891,894.45)**, Philippine Currency, including interest and penalty charges, but excluding attorney's fees, sheriff's fees and all other charges incidental to this foreclosure and sale, the undersigned Sheriff IV will sell at Public Auction on **July 23, 2024 at 10:00 a.m.** or soon thereafter at the main Entrance of the Office of the Clerk of Court, Bulwagan Ng Katarungan, Aguinaldo Highway, Imus, Cavite, to the highest bidder for CASH and in Philippine Currency, the following property with all the improvements therein, to wit:

TRANSFER CERTIFICATE OF TITLE NO. T-1232472

"A parcel of land (Lot 10 Blk. 12; of the subd. Plan Psd-04-185023, being a portion of Lot 5455, Imus Estate) Rs 04-004219), LRC Rec. No.) situated in the Brgy. of Buhay na Tubig, Mun. of Imus, Prov. of Cavite, Island of Luzon. Bounded on the SE., along line 1-2 by Lot 9, Blk. 12; of the subd. plan on the SW., along line 2-3 by Lot 5462; Imus Estate; on the NW., along line 3-4 by Lot 11, Blk. 12; and on the NE., along line 4-1 by Road Lot 13; both of the subd. plan. x x x containing an area of **EIGHTY (80) SQ. METERS. x x x**"

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

In the event the public auction should not take place on the said date, it shall be held on **July 30, 2024** at 10:00 a.m. without prior notice.

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

Imus, Cavite, Philippines, June 3, 2024.

(Sgd.) ANSELMO P. PAGUNSAN, JR.
 Sheriff IV

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

JEFFREY A. RAMIENTS, C.P.A.
 AIF, GREATSOURCE CORPORATION
 2546 A. Bonifacio St., Bangkal, Makati City

NENALEN G. BURLAT
SPS. LINO B. BURLAT & JUANELLA G. BURLAT
 3 Tamarind Rd., Forbes Park, Makati City 1219
 Lot 10, Blk. 12, Chesapeake Village, Ph. 2, Brgy. Buhay na Tubig, Imus, Cavite 4103

Publication: PMC Pulso ng Makabagong Caviteño News Publication
 Dates: July 15, 2024

REPUBLIC OF THE PHILIPPINES
FOURTH JUDICIAL REGION
REGIONAL TRIAL COURT
CITY OF BACOR, CAVITE
BRANCH 89 (116)

Official Contact Number: (0917) 182-4546
Email address: rtc116.89.bacoor@gmail.com

RE: ISSUANCE OF ANOTHER OWNER'S
DUPLICATE COPY OF TRANSFER
CERTIFICATE OF TITLE NO. T-105522 OF
THE REGISTRY OF DEEDS OF TRECE
MARTIRES CITY, FOR THE PROVINCE
OF CAVITE IN THE NAMES LEONIDA
GUINTO, VIRGINIA CALINISAN, REYNALDO
GUINTO, BELEN GUINTO AND, LYDIAGUINTO,

ARTURO N. INTERIOR, represented
by his Attorney-In-Fact,
Maricris D. Dagsa,
 Petitioner,

- versus - LRC CASE NO. 8843-2024-15

THE REGISTRY OF DEEDS OF BACOR CITY,
and all other persons claiming rights in the
said property that may be affected thereby,
 Respondents.

X----- X

SECOND AMENDED ORDER

Raffled before this Court is a Petition, dated February 5, 2024, by the petitioner Arturo N. Interior, through his counsel Atty. Benedict V. Victa and Attorney-in-Fact Maricris D. Dagsa, praying for the issuance of a new owner's duplicate copy of Transfer Certificate of Title No. T-1055219 in lieu of the lost one.

Finding the petition to be sufficient in form and substance, and complaint with A.M No. 19-10-20-SC, let the same be set for initial hearing on August 29, 2024 at 8:30 in the morning.

NOTICE is hereby given to any person claiming an interest to file an opposition stating the grounds thereto why this petition should not be granted, on or before the above-scheduled hearing and to appear on such hearing.

Let copies of this Amended Order be posted by the Process Server of this Court in three conspicuous places in the City of Bacoor, Cavite where the property is situated.

Let this Order be published once a week for three (3) consecutive weeks in a newspaper of general circulation in the Province of Cavite.

Let a copy of this Order be sent to the petitioner and

ERRATUM

This is to correct the error made in the publication of Extra-Judicial Foreclosure of Real Estate Mortgage filed by **HOME DEVELOPMENT MUTUAL FUND (PAG-IBIG Fund) against NENALEN GASPAS BURLAT, LINO BESANDRE BURLAT married to JUANELLA GASPAS BURLAT,** filed at RTC Trece Martires City with **FORECLOSURE CASE NO. F-527-24** has an error on the name **JUANILLA GASPAS BURLAT.** The right and correct entry should be **JUANELLA GASPAS BURLAT,** which was not included on the original notice, dated on June 24, July 1 & 8, 2024. Our apology.

The Publisher

Publication: PMC Pulso ng Makabagong Caviteño News Publication
 Date: July 15, 2024

counsel, the Office of the Registry of Deeds for the Province of Cavite, Office of the Registry of Deeds for the City of Bacoor, the Office of the Bureau of Lands, DENR, Trece Martires City, Cavite; the Land Management Bureau; the adjacent owner/ss and all the person/s named in the petition who appear to have an interest in the petition.

The petitioner and counsel are directed to furnish copies of this petition to the Office of the Registry of Deeds for the Province of Cavite, Office the Registry of Deeds of the City of Bacoor, the Office of the Bureau of Lands, DENR, Trece Martires City, Cavite; the Land Management Bureau; the adjacent owner/s and all the person/s named in the petition who appear to have an interest in the petition.

SO ORDERED.

GIVEN IN CHAMBERS, this 6th day of June 2024 in the City of Bacoor, Cavite.

(Sgd.) PERSEPHONE MEIR B. BELENA
 Assisting Judge

Copy furnished:

Atty. BENEDICT V. VICTA
 Isidora Cpd., Kap. Victa St., Tabon II, Kawit, Cavite
 atty.victa@gmail.com

ATTY. ANTONIO T. NICOLAS
 025 Pagtakhan St. Poblacion, Bacoor City, Cavite

REMEDIOS MADRIAGA
 110 Aniban, Bacoor, Cavite, AND Bayanan, Bacoor City, Cavite
 AND San Nicolas 1, Bacoor City

BELEN GUINTO
 129 Aniban, Bacoor City, Cavite AND Bayanan, Bacoor City,
 Cavite AND San Nicolas 1, Bacoor City

Publication: PMC Pulso ng Makabagong Caviteño News Publication
 Dates: July 15, 22 & 29, 2024

Turning Risk

from page 12

GeoriskPH offers a comprehensive range of tools and information, including hazard maps, risk assessments, early warning systems, and decision support tools. These resources enable stakeholders to identify areas of vulnerability, assess risks, and make informed decisions to reduce the impact of disasters.

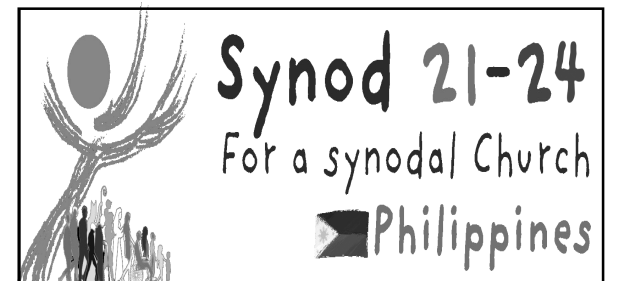
Since its inception, Handa Pilipinas has become an annual event celebrated across Luzon, Visayas, and Mindanao. This year, the Visayas Leg in Cebu City will feature a series of forums addressing various aspects of Disaster Risk Reduction and Management (DRRM). Topics will include innovative technologies for DRRM, reliable sources of information, combating social media misinformation, key lessons from past disasters in Visayas, DRRM

needs of the LGUs and effective communication of hazards, risks, and warnings.

A highlight of the event is the exhibit of DRRM-related technologies of PAGASA, PHIVOLCS, DOST Research and Development Institutes, DOST Councils, and partners from the private sector.

A special segment of the program will be dedicated to media personnel, information officers, and student journalists. This session aims to enhance their understanding of disaster warnings, ensuring accurate reporting and effective dissemination of critical information, which is especially vital in the age of social media.

The DOST 7 invites all stakeholders to participate in this event to enhance disaster preparedness and resilience in the Visayas region.



LEGAL NOTICES

Republic of the Philippines
REGIONAL TRIAL COURT
Fourth Judicial Region
Branch 109
City of Carmona, Cavite
2nd Flr., 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-2024-54**
For: EXTRA JUDICIAL FORECLOSURE
OF REAL ESTATE MORTGAGE UNDER
ACT 3135, AS AMENDED BY ACT 4118

**RAMIRO N. MADULA married to
BERNADETTE A. MADULA,**
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, **RAMIRO N. MADULA married to BERNADETTE A. MADULA**, with postal address/es at 1.) Blk. 34 Lot 71 Alta Tierra Homes, Brgy. Olaes, GMA, Cavite; 2.) Lot 119 Blk. 43 Ph. 2B, Alta Tierra Homes, Brgy. Olaes, Gen. Mariano Alvarez, Cavite; and 3.) Km. 30 National Road, Tunasan, Muntinlupa City, and for the satisfaction of the mortgaged debt which as of 30 April 2024 amounts to **EIGHT HUNDRED THIRTY NINE THOUSAND TWO HUNDRED SIXTY FIVE PESOS & 76/100 (Php839,265.76)**, 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 **August 1, 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. 057-2020023986

IT IS HEREBY CERTIFIED that certain land situated in BRGY. OF OLAES, MUN. OF GENERAL MARIANO ALVAREZ, PROV. OF CAVITE, ISLAND OF LUZON, bounded and described as follows: "A PARCEL OF LAND (LOT 119, BLK. 43 OF THE CONS. SUBD. PLAN, PCS-04-024562, BEING A PORTION OF THE CONS. OF BLK. 2, PSD-04-185184, & RESERVED LOT 4, PSD-04-197135, LRC REC. NOS. 2166 & 55349) SITUATED IN BRGY. OLAES, MUN. OF GEN. MARIANO ALVAREZ, PROV. OF CAVITE, ISLAND OF LUZON. BOUNDED ON THE W., ALONG LINE 1-2 BY ROAD LOT 35 (10.00 M. WIDE); ON THE N. ALONG LINE 2-3 BY LOT 118; ON THE E. ALONG 3-4 BY LOT 89; ALONG LINE 4-5 BY LOT 88; AND ON THE S., ALONG 5-1 BY LOT 120 ALL OF BLK. 43, ALL OF THE CONS. SUBD. PLAN. BEGINNING AT A PT. MARKED "1" ON PLAN, BEING N. 86 DEG. 54'W., 2258.48 M. FROM BLLM NO. 14, CARMONA CADASTRE; THENCE N. 00 DEG. 54'E, 4.00 M. TO PT. 2; THENCE S. 89 DEG. 06'E., 15.00 M. TO PT. 3; THENCE S. 00 DEG. 54'W., 2.43 M. TO PT. 4; THENCE S. 00 DEG. 54'W., 1.57 M. TO PT. 5; THENCE N. 89 DEG. 06'W., 15.00 M. TO THE PT. OF BEGINNING, CONTAINING AN AREA OF **SIXTY (60) 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 31, 1941, AND THAT 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 **August 8, 2024** at the same time and place without further notice.

Republic of the Philippines
Fourth Judicial Region
REGIONAL TRIAL COURT
OFFICE OF THE CLERK OF COURT
AND EX-OFFICIO SHERIFF
Dasmariñas City, Cavite

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

-versus- **File No. FC-DC-1371-24**
EXTRA JUDICIAL FORECLOSURE OF
REAL ESTATE MORTGAGE UNDER
ACT 3135, AS AMENDED BY ACT 4118

BENITO S. NICOLAS,
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 (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, in favor of **EXTRA ORDINARY DEV'T. CORP.**, a corporation duly organized and existing under and by virtue of the laws of the Republic of the Philippines with principal place of business at 7th Flr., Metrobank Plaza, Sen. Gil Puyat Avenue, Makati City against the respondent/mortgagor **BENITO S. NICOLAS** with postal address at PNR Site Putatan, Muntinlupa, Metro Manila; Lot 27, Block 44, Phase 5, Mabuhay Homes 2000, Salawag, Dasmariñas, Cavite, and for the satisfaction of the mortgaged debt which as of 3 June, 2024 amounts to **SIX HUNDRED THIRTY ONE THOUSAND SEVEN HUNDRED NINETY PESOS & 08/100 (Php 631,790.08)**, exclusive of legal fees and expenses incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on **August 09, 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-659428

IT IS HEREBY CERTIFIED that certain land situated in the MUN. OF DASMARIÑAS, PROVINCE OF CAVITE, bounded and described as follows: A parcel of land (Lot 27, Blk. 44, of the cons./subd. plan, PCS-04-000987, being a portion of the cons. of Lots 5767-A, 5767-B, & 5767-D, PSD-

13th day of June, 2024 at City of Carmona, Cavite.

(Sgd.) **CATHERINE A. PERAN**
Court Legal Researcher /
Officer-in-Charge

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. CAESAR S. EUROPA**
Attorney-In-Fact, 24K ACCOUNTS CONSULTANT, INC.
3F Fass Intelli College Bldg., No. 11 Pittsburgh St.
Brgy. Silangan, Cubao, Quezon City

RAMIRO N. MADULA m/to BERNADETTE A. MADULA
1.) Blk. 34 Lot 71 Alta Tierra Homes Brgy. Olaes, GMA, Cavite
2.) Lot 119 Blk. 43 Ph. 2B Alta Tierra Homes Barangay Olaes,
Gen. Mariano Alvarez, Cavite
3.) Km 30, National Road, Tunasan, Muntinlupa City

Publication: PMC Pulso ng Makabagong Caviteño News Publication
Dates: July 1, 8 & 15, 2024

29504, Lot 5768-E-1, PSD-042106-074000, Lot 8303, Imus Estate; & Lot 5767-E-1, PSD-042106-074000, LRC Rec. No.), situated in the Brgy. Salawag, Mun. of Dasmariñas, Prov. of Cavite. Bounded on the SE., along line 1-2 by Lot 25 Blk. 44; on the SW., along line 2-3 by Road Lot 11; on the NW., along line 3-4 by Lot 29; on the NE., along line 4-1 by Lot 28, both of Blk. 44, all of the cons./ subd. plan. Beginning at a point marked "1" on plan being S., 32 deg. 57'E., 1201.67 m. from Mon. No. 171, Imus Estate; Thence S. 78 deg. 09'W., 8.60 m. to point 2; thence N. 11 Deg. 51'W., 5.00 m. to point 3; thence N. 78 Deg. 09'E., 8.60 m. to point 4; Thence S. 11 Deg. 51'E., 5.00 m. to the point of beginning; containing an area of **FORTY THREE (43) SQUARE METERS**. All pts. referred to are indicated on the plan and are marked on the ground by P.S. Cyl. Conc. Mons. 15x60 cm.; Bearings true; date of original survey, July 27, 1905-June 11, 1908, and that of the cons./ subd. survey: June 11-July 30, 1995 & was approved on October 13, 1995.

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 **August 23, 2024** at the same time and place without further notice.

Dasmariñas City, Province of Cavite, June 2, 2024.

(Sgd.) **GERALD A. FARGAS**
Sheriff IV

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

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

BENITO S. NICOLAS,
PNR Site Putatan, Muntinlupa, Metro Manila
Lot 27, Block 44, Phase 5, Mabuhay Homes 2000, Brgy. Salawag, Dasmariñas City, Cavite

Publication: PMC Pulso ng Makabagong Caviteño News Publication
Dates: July 1, 8 & 15, 2024

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LEGAL NOTICES

**REPUBLIC OF THE PHILIPPINES
REGIONAL TRIAL COURT
FOURTH JUDICIAL REGION
Branch 122
IMUS CITY, CAVITE
rtc1imu122@judiciary.gov.ph**

**CONCEPCION A. DESPABILADERAS
assisted by her husband,
Plaintiff,**

-versus-

**CIVIL CASE NO. 7244-22
FOR: Judicial Foreclosure
of Real Estate Mortgage**

**SPS. BENCIO C. CAÑETE
and MARIDEL G. CAÑETE,
Defendants.**

X-----X

ORDER

The court notes the Request for Certificate of Finality filed by Atty. Ramel A. Aguinaldo, counsel for the plaintiff Concepcion A. Despabiladeras. Atty. Aguinaldo stated that the Decision, dated 3 November 2023, has become final and executory it having been served to all parties in interest.

However, based on the Amended Sheriff's Report (Personal Services), dated 8 April 2024, filed by Sheriff Mhinard Santos, an error or mistake was made in his previously issued Report dated 13 March 2024. Sheriff Santos amended his report and stated that the defendant spouses Cañete were not served with the copy of the Decision, dated 3 November 2023, as it was only the caretaker of the house who was present.

Considering that the defendant has yet to be served with the copy of the Decision, dated 3 November 2023, the same is not yet final and executory.

Section 13, Rule 13 of the Revised Rules of Court is clear as to the services of judgments, final orders or resolutions issued by the courts, thus:

Section 13. Service of Judgments, Final Orders or Resolutions. – Judgments, final orders, or resolutions shall be served either personally or by registered mail. Upon ex parte motion of any party in the case, a copy of the judgment, final order, or resolution may be delivered by accredited courier at the expense of such party. When a party summoned by publication has failed to appear in the action, judgments, final orders or resolutions against him or her shall be served upon him or her also by means of publication at the expense of the prevailing party. (emphasis supplied)

Defendant Spouses Cañete was summoned in this case by publication, as shown by the Summons by Publication dated 26 October 2022, the Affidavit of Publication², dated 29 December 2022 and the Report on Service of Summons By Publication³ dated 13 March 2023. For defendants' failure to file their Answer, they were declared in default on 24 March 2023, and has consistently failed to appear in the trial up to the issuance of the Decision. Considering that the efforts to personally serve the said Decision on the defendants failed, compliance with the above quoted Decision is directed.

IN VIEW OF THE FOREGOING, the plaintiff's Request for Certificate of Finality is hereby DENIED. Plaintiff is directed to cause the publication of the subject Decision, dated 3 November 2023, once a week for three (3) consecutive weeks in a newspaper of general circulation, as may be chosen by raffle.

SO ORDERED.

Imus City, Cavite, 11 June 2024.

(Sgd.) LEA D. LLAVORE
Presiding Judge

Copy furnished:

**CONCEPCION A. DESPABILADERAS,
Jose L. Despabiladeras**
Plaintiff

No. 44 Diwa St., Phase 2B, Bahayang Pag-asa Subd., Brgy. Molino V, Bacoor City, Cavite

Atty. Ramel A. Aguinaldo
Aguinaldo & Aguinaldo-Baluya Law Offices
2/F, RFC Mall, Brgy. Molino II Bacoor City, Cavite
Email: raguin_101153@yahoo.com

**Spouses Bencio C. Cañete
Maridel G. Cañete**
No. 16 Edades St., Phase 5, Brgy. Molino V, Bacoor City, Cavite

**Republic of the Philippines
Fourth Judicial Region
REGIONAL TRIAL COURT
City of Imus, Cavite
BRANCH 122
rtc1imu122@judiciary.gov.ph**

**CONCEPCION A. DESPABILADERAS,
assisted by her husband,
Plaintiff,**

-versus-

**Sp. Proc. No. 7244-22
For: Judicial Foreclosure of
Real Estate Mortgage**

**SPS. BENCIO C. CAÑETE AND
MARIDEL G. CAÑETE,
Defendants.**

X-----X

DECISION

This case arose from the Complaint filed by plaintiff Concepcion A. Despabiladeras seeking that upon due notice and hearing, a judgment be rendered ordering the debtor/mortgagor/defendant Spouses Bencio C. Cañete and Maridel G. Cañete to pay, within the reglementary period, the principal sum of Php703,000.00, together with interest, at the modified rate of 15% per annum, from and after 5 October 2011, plus additional sums to cover attorney's fees (reduced to Php100,000.00) and litigation costs and expenses; and in default of said payment, that the mortgaged property be ordered sold to pay off the mortgage debt and the accumulated interests plus attorney's fees (at reduced amount of Php100,000.00) and litigation costs and expenses.

Based on the Sheriff's Return of Summons (Personal Service) (Exhibit "C"), date 15 August 2022 and issued by Sheriff IV Mhinard Santos, the summons were not served on defendants.

Plaintiff subsequently filed an Urgent Motion for Leave to Effect Service of Summons by Publication, which was granted in the Order, dated 12 October 2022. In compliance therewith, plaintiff filed her Report on Service of Summons by Publication (With Motion to Set Case for Hearing).

No responsive pleading was filed by defendants within the reglementary period, and a Motion to Declare Defendants in Default with Manifestation, was thereafter filed by the plaintiff, through counsel. It was subsequently granted, and the defendants were declared in default. The plaintiff was allowed to present her evidence ex-parte, before the Branch Clerk of Court, who was appointed as Commissioner, to receive the evidence. A clarificatory hearing was conducted, in which the petitioner testified.

Plaintiff Concepcion A. Despabiladeras testified, through her Judicial Affidavit (Exhibit "AA"). She declared therein that on 5 October 2011, a loan was obtained from her by defendant Maridel G. Cañete, as debtor/mortgagor, in the principal sum of Php703,000.00, bearing interest of 15% per annum. In consideration thereof, defendant Maridel G. Cañete executed in plaintiff's favor, the Deed of Real Estate Mortgage (Exhibit "O"), with incorporated Promissory Note, duly authorized by said defendant's husband/co-defendant Bencio Maridel C. Cañete, who executed the corresponding Special Power of Attorney (Exhibit "P") in favor of his wife. In the said Deed of Real Estate Mortgage (Exhibit "O"), defendants mortgaged the real property, with improvements thereon, situated at Lots 3 & 4, Block 2, Covina Subdivision, Barangay Tanzang Luma, Imus City, Cavite, covered by Transfer Certificates of Title nos. T-1174758 (Exhibit "Q") and T-1201234 (Exhibit "T"), respectively, both issued by the Register of Deeds for the Province of Cavite. The mortgage was registered with the Register of Deeds, and annotated on the titles, as Entry No. 2013017870, on 17 April 2013 (Exhibits "Q-1" and "T-1").

Despite service of the formal demand (Exhibit "U"), the defendants have not paid any amount to plaintiff, whether, it be the principal obligation or the other obligations arising therefrom, which would be the accrued interests at modified rate of 15% per annum from 5 October 2011, and attorney's fees at 25% of the amount due, should mortgage be rendered to a lawyer for collection or foreclosure.

Plaintiff was subsequently prevented from undertaking the extrajudicial foreclosure, due to the following condition in the Deed of Real Estate Mortgage (Exhibit "O"):

xxx if the MORTGAGOR, her heirs and/or assigns, shall well and truly pay and perform the obligations above stated according to the precise terms thereof, then this MORTGAGE

shall be rendered NULL AND VOID; otherwise, it shall remain in full force and effect, and shall be enforceable in the manner provided for, by law, including the endorsement of this instrument for judicial or extrajudicial foreclosure xxx

No special power of attorney was issued in favor of plaintiff, for the extrajudicial foreclosure of the real estate mortgage.

Prior to the filing of the herein case and since the parties are both from Barangay Molino V, Bacoor City, Cavite, plaintiff filed a complaint with the office of said barangay, for estafa, collection and/or foreclosure against defendants. The conciliatory proceedings were futile and the Lupong Tagapamayapa issued the Certificate to File Action (Exhibit "Z").

Other than the parties herein, plaintiff has no knowledge of any other persons claiming any right or interest in the mortgaged properties, subordinate to plaintiff's and defendants interests.

Plaintiff added that, on 7 June 2013, she filed a similar case for Judicial Foreclosure or Real Estate Mortgage against the same defendant, before the Regional Trial Court of Imus City, Cavite, Branch 20. However, she was then of the belief that the subject properties were located in Dasmariñas City, Cavite. In an Order (Exhibit "L"), dated 28 January 2014, the case was remanded to the Regional Trial Court of Dasmariñas City, Cavite, Branch 90. The said court then dismissed the case, without prejudice, in its Order (Exhibit "M"), dated 3 July 2015. The motion for reconsideration of plaintiff was not acted upon for a prolonged period of time, hence, she filed, on 2 March 2020, an Urgent Ex-Parte Motion to Withdraw All Pending Motions (Exhibit "N").

On clarificatory questioning, plaintiff maintained that she is claiming a ten percent interest per month. She claims possession of the mortgaged properties, since 2011, since she has possession of the corresponding titles, but she never physically occupied the properties, which are empty lots. She did not have any subsequent contact with the defendants. Defendants did not pay her any amount.

Based on the foregoing evidence, the plaintiff has shown that she is entitled to relief prayed for.

Section 1, Rule 68 of the Rules of Court provides, thus:

In an action for the foreclosure of a mortgage or other encumbrance upon real estate, the complaint shall set forth the date and due execution of the mortgage; its assignments, if any; the names and residences of the mortgagor and the mortgagee; a description of the mortgaged property; a statement of the date of the note or other documentary evidence of the obligation secured by the mortgage, the amount claimed to be unpaid thereon; and the names and residences of all persons having or claiming an interest in the property subordinate in right to that of the holder of the mortgage, all of whom shall be made defendants in the action. (1a)

Plaintiff has presented proof that defendant Maridel Cañete has filed to pay her loan, which was secured by the Deed of Real Estate Mortgage, dated 13 October 2011, consisting of the principal sum of Php703,000.00, with interest. She testified that the interest due is ten (10) % per month (TSN, 2 August 2023, p.5) The pertinent portion of the Deed of Real Estate Mortgage (Exhibit "O") quoting the Promissory Note, on the other hand, reads, thus:

"FOR VALUE RECEIVED, I promise to pay CONCEPCION DESPABILADERAS or her order, without need of any demand, within one (1) year from today, 10/05/11, at her residence, the principal amount of PESOS: SEVEN HUNDRED THREE THOUSAND (P703,000.00), Philippine currency, plus interest of ten percent (10%) per month based on the outstanding principal, with the interest for the first (1st) and up to (12th) month to be paid, every 5th day of the month starting November 5, 2011, and thereafter, with penalty of ten percent (10%) per month on any delayed payment, whether interest or principal amount due. FURTHERMORE, should there be a need to refer this NOTE to a lawyer collection, I bind myself to indemnify CONCEPCION A. DESPABILADERAS the additional amount by way of Attorney's Fee corresponding to 10% of amount due from me if no legal action is yet filed, or 25% of the amount due from me should a court action be filed to enforce any of my obligations in this note."

Based on the subject Complaint (Exhibit "A") however, plaintiff is only seeking the payment of interest at 15% per annum, and attorney's fees of Php100,000.00. Defendants failed to pay their outstanding obligation, despite demands made by plaintiff. While plaintiff pleaded Bencio Cañete, as co-defendant, the Deed of Real Estate Mortgage clearly indicated that defendant Maridel Cañete is the sole mortgagor and she alone executed the Promissory Note quoted therein.

The Deed of Real Estate Mortgage, which was executed by the plaintiff and defendant Maridel Cañete is considered the law between them and it should be complied with, in good faith.

It is observed however, that the interest of 15% per annum

LEGAL NOTICES

DOST equips

from
page 12



tance through DOST's SETUP, a program designed to support Micro, Small, and Medium Enterprises (MSMEs) by providing technological interventions to improve productivity and product quality.

"Our printing company views DOST SETUP as a pivotal opportunity for the long-term success of our printing business. We anticipate that the project's support will not only enhance our operational efficiency and technological capabilities but also strengthen our market position and sustainability efforts. We are committed to maximizing the benefits of this engagement to drive long-term growth and innovation within our company," Sabunod said.

Through the DOST program, ABN Marketing will acquire cutting-edge printing equipment, including a wide-format printer and cutter plotter. This technological upgrade will allow the enterprise to offer advanced printing services such as tarpaulin, posters, backdrops, murals, and banners. The business will also be able to produce temporary vehicle plates, signages, and other related products with greater efficiency and precision.

With these interventions, the business is expected to experience a 22% boost in productivity and 21% increase in sales after the first year of upgrades.

"DOST remains committed to supporting

MSMEs in the province through SETUP. Through this program, we hope to support priority enterprises, including food processing, furniture, metals and engineering, and agriculture, among others, and contribute to the economic development in Misamis Occidental," said DOST Misamis Occidental Provincial Director Eufresnie Ann D. Simbajon.

DOST SETUP is a nationwide strategy that provides a package of science and technology interventions, including seed funds for technology acquisition and equipment upgrading that the proponent will refund without interest.

In the famous words of DOST Secretary Dr. Renato U. Solidum, "Sa siyensiya at teknolohiya, negosyo tiyak kikita..." highlighting DOST's commitment to support MSMEs with science and technology interventions.

This flagship program aims to enhance MSMEs' capabilities through technological innovation. By supporting the acquisition of modern equipment, the program helps businesses overcome operational challenges, increase productivity, and remain competitive in the market. Interested and qualified firms may visit the nearest DOST office to participate in the program. **(Ella B. Nadela, DOST Misamis Occidental)**
#ProvidingSolutions
#OpeningOpportunities
#ScienceForThePeople
#OneDOST4U

demand by plaintiff, is contrary to law. The interest indicated in the Deed of Real Estate Mortgage is likewise excessive. In Leticia Y. Medel, et al. vs. Court of Appeals, et al., G.R. No. 131622, 27 November 1998, the Supreme Court reduced the interest imposed on the loan, by rationalizing, thus:

We agree with petitioners that the stipulated rate of interest at 5.5% per month on the P500,000.00 loan is excessive, iniquitous, unconscionable and exorbitant. ¹³ However, we can not consider the rate "usurious" because this Court has consistently held that Circular No. 905 of the Central Bank, adopted on December 22, 1982, has expressly removed the interest ceilings prescribed by the Usury Law ¹⁴ and that the Usury Law is now "legally inexistent". ¹⁵

In Security Bank and Trust Company vs. Regional Trial Court of Makati, Branch 61 ¹⁶ the Court held that CB Circular No. 905 "did not repeal nor in anyway amend the Usury Law but simply suspended the latter's effectively." Indeed, we have held that "a Central Bank Circular can not repeal a law. Only a law can repeal another law." ¹⁷ In the recent case of Florendo vs. Court of Appeals ¹⁸, the Court reiterated the ruling that "by virtue of CB Circular 905, the Usury Law has been rendered ineffective". "Usury has been legally non-existent in our jurisdiction. Interest can now be charged as leader and borrower may agree upon." ¹⁹

Nevertheless, we find the interest at 5.5% per month, or 66% per annum, stipulated upon by the parties in the promissory note iniquitous or unconscionable, and, hence, contrary to morals ("contra bonos mores"), if not against the law. ²⁰ The stipulation is void. ²¹ The courts shall reduce equitably liquidated damages, whether intended as an indemnify or a penalty if they are iniquitous or unconscionable. ²²

The interest of 12% per annum would be consistent with the pronouncement of the court in Salvador Chua, et al. vs. Rodrigo Timan, et al., G.R. no. 170452, 13 August 2008, which reads, to wit:

The stipulated interest rates of 7% and 5% per month imposed on respondents' loans must be equitably reduced to 1% per month or 12% per annum. We need not unsettle the principle we had affirmed in a plethora of cases that stipulated interest rates of 3% per month and higher are excessive, iniquitous, unconscionable and exorbitant. Such stipulations are void for being contrary to morals, if not against the law. While C.B. Circular No. 905-82, which took effect on January 1, 1983, effectively removed the ceiling on interest rates for both secured and unsecured loans, regardless of maturity, ¹² nothing in the said circular could possibly be read as granting carte blanche authority to lenders to raise interest rates to levels which would either enslave their borrowers or lead to a hemorrhaging of their assets. ¹³

The defendant Maridel Cañete is however, afforded a grace period to pay for the indebtedness, as stated in the succeeding provision of the abovequoted Rule, which reads, thus:

Section 2. Judgment on foreclosure for payment or sale – If upon the trial in such action the court shall find the facts set forth in the complaint to be true, it shall ascertain the amount due to the plaintiff upon the mortgage debt or obligation, including interest and other charges as approved by the court, and costs, and shall render judgment for the sum so found due and order that the same be paid to the court or to the judgment obligee within a period of not less than ninety (90) days nor more than one hundred twenty (120) days from the entry of judgment, and that in default of such payment the property shall be sold at public auction to satisfy the judgment. (2a)

Pursuant to the abovequoted provision, the period of ninety (90) days from Entry of Judgment is sufficient for defendant Maridel Cañete to pay the judgment obligation. In case she fails to satisfy the judgment obligation, within the period prescribed, the subject property shall be sold at a public auction, to satisfy judgment in accordance with the abovesited provision of the Rules of Court. The mortgaged properties are registered under the name of defendant Bencio C. Cañete, but he executed the corresponding Special Power of Attorney (Exhibit "P"), in his wife's favor, and he gave his marital conformity to the Deed of Real Estate Mortgage (Exhibit "O").

While it is recognized that the parties may stipulate on the amount of attorney's fees to be paid, the following provision grants the court discretionary power to reduce it:

Art. 1229. The judge shall equitably reduce the penalty when the principal obligation has been partly or irregularly complied with by the debtor. Even if there has been no performance, the penalty may also be reduced by the courts if it is iniquitous or unconscionable.

The amount of Php100,000.00, as attorney's fee is excessive, and thus, it is hereby reduced to Ten Thousand

Pesos (Php10,000.00). under the circumstances in the case at bar. (See Medco Industrial Corporation, et al. vs Court of Appeals, et al., G.R. No. 84610, 24 November 1988)

WHEREFORE, premises considered, judgment is hereby rendered as follows:

1. Ordering defendant Maridel G. Cañete to pay plaintiff Concepcion A. Despabiladeras, within a period of ninety (90) days from the Entry of Judgment, the amount of Seven Hundred Three Thousand Pesos (Php703,000.00), and interest of twelve percent (12%) per annum, from 5 October 2011;

2. Ordering defendant Maridel G. Cañete to pay plaintiff Concepcion A. Despabiladeras, the amount of Ten Thousand Pesos (Php10,000.00), as and by way of attorney's fees;

3. Ordering defendant Maridel G. Cañete to pay the costs of suit, and;

4. Ordering the sale of the subject properties, covered by Transfer Certificate of Title nos. T-1174758 and T-1201234, in a public auction, in accordance with the provisions of Rule 68 of the Rules of Court, provided that defendant Maridel G. Cañete failed to satisfy the judgment obligation, upon the expiration of the grace period of ninety (90) days from the Entry of Judgment.

SO ORDERED.

3 November 2023, Imus City, Cavite.

(Sgd.) **LEA D. LLAVORE**
 Presiding Judge

Copy Furnished:

1. ATTY. RAMEL A. AGUINALDO
 Counsel for the Plaintiff
 AGUINALDO & AGUINALDO-BALUYA
 2/F RFC Mall, Brgy. Molino II Bacoor City, Cavite 4102

2. CONCEPCION A. DESPABILADERAS
JOSE L. DESPABILADERAS
 Plaintiffs
 No. 44, Diwa St., Phase 2B, Bahayang Pag-asa
 Subd., Brgy. Molino V, Bacoor City, Cavite

3. SPS. BENCIO C. CAÑETE AND MARIDEL G. CAÑETE
 Defendants
 No. 16, Edades St., Phase 5
 Brgy. Molino V, Bacoor City, Cavite

Publication: PMC Pulso ng Makabagong Caviteño News Publication
 Dates: July 15, 22 & 29, 2024

SM APPLIANCE CENTER

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Score big with jackpot-worthy deals at SM Appliance Center this July with the SMAC Bonanza promo! Save P11,900 on the LG HSN/U12ISE2 air conditioner when you shop at #SMApplianceCenter SM Center Imus and present your SMAC or Prestige card upon checkout. Avail of this special offer and more with #SMACBonanza all month-long at SM Appliance Center! Join our Viber community: <https://bit.ly/3uNzk8V> Terms and conditions apply. Per DTI Fair Trade Permit No. 194078 Series of 2024

LEGAL NOTICES

**Republic of the Philippines
Fourth Judicial Region
REGIONAL TRIAL COURT
OFFICE OF THE CLERK OF COURT
City of Bacoor
Email: rtc1bcrocc@judiciary.gov.ph.
Telephone No. 09273707489**

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

**-versus- Foreclosure No. 2024-102
For: Extra-Judicial Foreclosure of
Real Estate Mortgage**

**REGINA GAVINA,
Mortgagor.**
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 mortgagor, **REGINA GAVINA** at Lot 14 Block 9 Phase 4 Pacita Complex, San Pedro, Laguna and Lot 15 Block 3 CH-Springville Gardens 4, Molino, Bacoor, Cavite, to satisfy the mortgage indebtedness which as of June 3, 2024, amounts to **THREE HUNDRED SIXTY SIX THOUSAND FIVE HUNDRED SIXTY SEVEN PESOS & 34/100 (P366,567.34)**, 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 **August 6, 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-558016

"A Parcel of Land (Lot 15 Blk. 3 of the cons.-subd. plan, Pcs-04-009955, being a portion of the cons. of Lots 8147-A, 8147-B, (LRC) Psd-267793, L.R.C. Rec. No.), situated in the Brgy. of Molino, Mun. of Bacoor, Prov. of Cavite, Is. of Luzon. X x x, containing an area of **FIFTY SIX (56) SQ. 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 **August 13, 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, June 25, 2024.

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

By: **(Sgd.) ELIAS E. ESCALA**
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. MELANIO A. BADENAS, JR.
RM. 209 Megastate Bldg., No. 737 G. Araneta Ave., Tatalon Quezon City

REGINA GAVINA
Lot 14 Block 9 Phase 4 Pacita Complex, San Pedro, Laguna
Lot 15 Block 3 CH-Springville Gardens 4, 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: July 1, 8 & 15, 2024

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

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

**-versus- EXTRA-JUDICIAL FORECLOSURE OF
REAL ESTATE MORTGAGE UNDER ACT
3135, AS AMENDED, REPUBLIC ACT.**

**RHENE E. HOFILENA,
Mortgagor.**
FC Case No. 19054-24
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 Bldg., No. 358 Sen. Gil Puyat Avenue, Makati City against **RHENE E. HOFILENA**, mortgagor, with residence and postal address at Block 8 Lot 17 Phase 1, Hungary St., Barcelona, Buhay na Tubig, Imus, Cavite and/or Lot 24 Block 18, The Elysian Subd., Anabu II-B, Imus, Cavite, to satisfy the mortgage indebtedness which as of April 30, 2024 amounts to **ONE MILLION THREE HUNDRED FIFTY THREE THOUSAND EIGHTY SEVEN PESOS & 21/100 (Php1,353,087.21)**, 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 **July 23, 2024 at 10:00 o'clock in the morning** or soon thereafter at the main Entrance of the Office of the Clerk of Court, Bulwagan Ng Katarungan, Aguinaldo Highway, Imus, Cavite, to the highest bidder for CASH and in Philippine Currency, the following property with all the improvements therein, to wit:

TRANSFER CERTIFICATE OF TITLE NO. 057-2017058616

LOT NO: 24 BLOCK NO: 18 PLAN NO: PCS-04-028314
PORTION OF: LOT 2781, AND LOT 2856-B, PSD-04-019385
LOCATION: ANABU II-B, IMUS CAVITE, ISLAND OF LUZON
BOUNDARIES:

LINE	DIRECTION	ADJOINING LOT(S)
1-2	SW	ROAD LOT 2, PCS-04-028314
2-3	NW	LOT 22, BLOCK 18, PCS-04-028314
3-4	NE	LOT 23, BLOCK 18, PCS-04-028314
4-1	SE	LOT 26, BLOCK 18, PCS-04-028314

X X X
AREA: SIXTY THREE SQUARE METERS (63), MORE OR LESS

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 **July 30, 2024** at 10:00 a.m. 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.

Imus, Cavite, Philippines, June 22, 2024.

(Sgd.) DWIGHT ALDWIN S. GERONIMO, JD
Sheriff IV, RTC Branch 121

APPROVED:
(Sgd.) ARMIE A. FRANCISCO
Clerk of Court VI

COPY FURNISHED:
DEVELOPMENT MUTUAL FUND (Pag-IBIG Fund)
The Petron Mega Plaza Bldg., No. 358 Sen. Gil Puyat Avenue, Makati City

ATTY. SIMEON P. MADRID
S.P. MADRID & ASSOCIATES,
5th Floor Bedrock Building, Kayumanggi Center,
Commonwealth Ave., Matandang Balara, Quezon City

RHENE E. HOFILENA
Block 8 Lot 17 Phase 1, Hungary St., Barcelona, Buhay na Tubig, Imus, Cavite and/or
Lot 24 Block 18, The Elysian Subd., Anabu II-B, Imus, Cavite

Publication: PMC Pulso ng Makabagong Caviteño News Publication
Dates: July 1, 8 & 15, 2024

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

**BDO UNIBANK, INC.,
Mortgagee,**

-versus- FORECLOSURE CASE NO. F-527-24

**JASON EARL SAAVEDRA ROMERO,
Debtors/Mortgagors.**
X----- X

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, **BDO UNIBANK, INC.**, with business address at 11th Floor BDO Towers Valero (formerly Citibank Tower), 8741 Paseo de Roxas, Makati City, against the Debtors/Mortgagor/s, **JASON EARL SAAVEDRA ROMERO**, with residence and postal address at 1) #29B V.P Cruz St., Purok 5, Brgy. Lower Bicutan Taguig, and 2) Lot 11 Blk. 6 Brgy. Bacao I Gen. Trias, Cavite, to satisfy the mortgage indebtedness as of 15 March 2024 amounts to **ONE MILLION EIGHT HUNDRED EIGHTY TWO THOUSAND EIGHTY SIX PESOS AND 23/100 (Php1,882,086.23)**, including interest, penalties, expenses and other charges of foreclosure, the undersigned Sheriff will sell at public auction on **July 23, 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. 057-2021003473

LOT NO: 11 BLOCK NO: 6 PLAN NO: PCS-04-031422
PORTION OF: LOT 1648-A; 1648-B; 1648-C, (LRC) PSD-303867 & 1649, SAN FRANCISCO DE MALABON ESTATE, DECREE NO. 4270, LRC RECORD NO. 5964
LOCATION: BARANGAY OF BACAO I, CITY OF GEN. TRIAS, PROVINCE OF CAVITE, ISLAND OF LUZON
BOUNDARIES:

LINE	DIRECTION	ADJOINING LOT(S)
1-2	SE	LOT 12, BLOCK 6, PCS-04-031422
2-3	SW	LOT 13, BLOCK 6, PCS-04-031422
3-4	NW	ROAD LOT 2, PCS-04-031422
4-1	NE	LOT 9, BLOCK 6, PCS-04-031422

AREA: FORTY SQUARE METERS (40), 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 **August 6, 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, June 18, 2024.

(Sgd.) RICARDO A. TOLEDO
Sheriff IV

Copy Furnished:

BDO UNIBANK, INC.
RISK MANAGEMENT GROUP-REMEDIAL MANAGEMENT UNIT
11th Floor BDO Towers Valero (formerly Citibank Tower),
8741 Paseo de Roxas, Makati City

JASON EARL SAAVEDRA ROMERO
1) #29B V.P Cruz St., Purok 5, Brgy. Lower Bicutan Taguig, and
2) Lot 11 Blk. 6 Brgy. Bacao I 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

Publication: PMC Pulso ng Makabagong Caviteño News Publication
Dates: July 15, 2024

LEGAL NOTICES

ERRATUM

This is to correct the error made in the publication of Extra-Judicial Foreclosure of Real Estate Mortgage filed by **BDO UNIBANK, INC., against JASON EARL SAAVEDRA ROMERO**, filed at RTC Trece Martires City with **FORECLOSURE CASE NO. F-527-24** has an error on the sheriff name **JOANNAH AVIGAIL C. TIMKANG**. The right and correct entry should be **RICARDO A. TOLEDO** which was not included on the original notice, dated on June 24, July 1 & 8, 2024. Our apology.

The Publisher

Publication: PMCPulso ng Makabagong Caviteño News Publication
Date: July 15, 2024

ERRATUM

This is to correct the error made in the publication of Extra-Judicial Foreclosure of Real Estate Mortgage filed by **BDO UNIBANK, INC., against SPOUSES SHELOU QUEENIE DIRA ORTIZ and CHARLES LUPERA ORTIZ**, filed at RTC Trece Martires City with **FORECLOSURE CASE NO. F-519-24** has an error on the sheriff name **JOANNAH AVIGAIL C. TIMKANG**. The right and correct entry should be **RICARDO A. TOLEDO** which was not included on the original notice, dated on June 24, July 1 & 8, 2024. Our apology.

The Publisher

Publication: PMCPulso ng Makabagong Caviteño News Publication
Date: July 15, 2024

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

BDO UNIBANK, INC.,
Mortgagee,

-versus- FORECLOSURE CASE NO. F-519-24

SPOUSES SHELOU QUEENIE DIRA ORTIZ and CHARLES LUPERA ORTIZ,
Debtors/Mortgagors.

X- - - - - X

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, **BDO UNIBANK, INC.**, with business address at 11th Floor BDO Towers Valero (formerly Citibank Tower), 8741 Paseo de Roxas, Makati City, against the Debtors/Mortgagor/s, **SPOUSES SHELOU QUEENIE DIRA ORTIZ and CHARLES LUPERA ORTIZ**, with residence and postal address at (1) Block 5, Lot 2, Camella Trece, Brgy. Quintana, Trece Martires, Cavite; and (2) No. 24, Don Bosco, Trece Martires City 4109, Cavite, to satisfy the mortgage indebtedness as of 15 March 2024 amounts to **TWO MILLION SEVEN HUNDRED FIFTY EIGHT THOUSAND FOUR HUNDRED FIFTEEN PESOS AND 91/100 (P2,758,415)**, including interest, penalties, expenses and other charges of foreclosure, the undersigned Sheriff will sell at public auction on **July 23, 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 in Philippine Currency the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE NO. 077-2018001967

LOT NO: 2 BLOCK NO: 5 PLAN NO: PCS-04-029126
PORTION OF: THE CONSOLIDATION OF LOT NOS. 1-16, BLK. 2; 1-28, BLK. 3; 1-23, BLK. 4; 1-8, BLK. 5; 1-1-13, BLK. 6; 3-32, BLK. 7; 1-28, BLK. 8; 1-8, BLK. 9; 1-25, BLK. 10; 1-5, 7 & 9, BLK. 34; 1-3, 5-11, BLK. 35, 18-22, BLK. 36; 27-31, BLK. 37; ROAD LOT 9, 10, 11, 12, 13, 23 & 34; (LRC) PSD-45360; BLOCK 34, PCS-04-011061

LOCATION: BARANGAY OF QUINTANA, CITY OF TRECE MARTIRES, PROVINCE OF CAVITE, ISLAND OF LUZON
BOUNDARIES:

LINE	DIRECTION	ADJOINING LOT(S)
1-2	SE	ROAD LOT 9, PCS-04-029126
2-3	SW	LOT 1, BLOCK 5, PCS-04-029126
3-4	NW	LOT 11, BLOCK 5, PCS-04-029126
4-1	NE	LOT 3, BLOCK 5, PCS-04-029126

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 **August 6, 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, June 18, 2024.

(Sgd.) RICARDO A. TOLEDO
Sheriff IV

Copy Furnished:

BDO UNIBANK, INC.
RISK MANAGEMENT GROUP-REMEDIAL MANAGEMENT UNIT
11th Floor BDO Towers Valero (formerly Citibank Tower),
8741 Paseo de Roxas, Makati City

SPOUSES SHELOU QUEENIE DIRA ORTIZ and CHARLES LUPERA ORTIZ
(1) Block 5, Lot 2, Camella Trece, Brgy. Quintana, Trece Martires, Cavite; and
(2) No. 24, Don Bosco, Trece Martires City 4109, 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: July 15, 2024

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-23-106
FOR: Extra-Judicial Foreclosure of Real Estate Mortgage under Act No. 3135, as amended by Act No. 4118

EDWIN M. LLEVA,
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 September 10, 1998 by Mortgagor/Borrower, **EDWIN M. LLEVA**, single, of legal age, Filipino citizen, with residence and postal addresses at (1) 119 North Science Ave., SEPZ, Laguna Technopark, Biñan Laguna and (2) Lot 32 Blk. 34, 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-813149) 19256**, of the Registry of Deeds for Tagaytay City, in order to satisfy the outstanding loan obligation of the Mortgagor/Borrower in the amount of **TWO HUNDRED SEVENTY THOUSAND FOUR HUNDRED TWENTY-NINE PESOS & 56/100 (Php 270,429.56)** inclusive of interest, penalties and other charges, as of September 5, 2023, the undersigned Clerk of Court & Ex-Officio Sheriff of the Regional Trial Court of Cavite thru her deputy, Oliver N. Mendoza, will sell at public auction on **September 5, 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-813149) 19256
Registry of Deeds for Tagaytay City

"IT IS HEREBY CERTIFIED that certain land situated in BRGY. OF BILUSO, MUN. OF SILANG, PROV. OF CAVITE, bounded and described as follows: A parcel of land (Lot 32 Blk. 34 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 SE., along line 1-2 by Lot 9, on the SW., along line 2-3 by Lot 31 both of Blk. 34; on the NW., along line 3-4 by Rd. Lot 38 (3.50 m. wide); and on the NE., along line 4-1 by Lot 33, of Blk. 34, all of the cons./subd. plan. Beginning at a pt. marked "1" on plan being S. 65 deg. 06'E., 5054.08 m. from BLLM No. 1, Cad-452-D, Silang Cadastre; thence S. 68 deg. 26'W., 4.50 m. to pt. 2; thence N. 21 deg. 34'W., 10.00 m. to pt. 3; thence N. 68 deg. 26'E., 4.50 m. to pt. 4; thence S. 21 deg. 34'E., 10.00 m. to pt. 1; beginning, containing an area of **FORTY FIVE (45) SQUARE 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, Dec. 7, 1973-Dec. 4, 1975, & that of the subd. survey, Aug. 1-30, 1997, & was approved on Dec. 5, 1997. is registered in accordance with the provision of the Property Registration Decree in the name of **EDWIN M. LLEVA**, single, of legal age, Filipino.

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

Prospective bidders or buyers are hereby enjoined to investigate and verify for themselves the **TRANSFER CERTIFICATE OF TITLE NO. (T-813149) 19256** 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, July 1, 2024.

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

(Sgd.) OLIVER N. MENDOZA
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 ATTY. RIZALDY F. DE LEON
BERNALES & ASSOCIATES
Representative of Mortgagee
Suite 6 Third Floor, A Francisco Gold
Condominium 7, 784 Edsa West Kamias District, Quezon City

EDWIN M. LLEVA
Mortgagor/Borrower
(1) 119 North Science Ave., SEPZ Laguna Technopark, Biñan Laguna
(2) Lot 32 Blk. 34, Rancho Imperial De Silang, Brgy. Tartaria, Silang, Cavite

Publication: PMC Pulso ng Makabagong Caviteño News Publication
Dates: July 8, 15 & 22, 2024

NEWS

DTI-Laguna Joins in the Tindahan Mo, eLevel Up Mo A DTI Sari-Sari Store Advancement Program Launching

Victoria, Laguna — The Department of Trade and Industry - Laguna Provincial Office (DTI-Laguna) successfully joined in the official launching of the Sari-Sari Store Advancement Program in conjunction with Module 1: Tindahan Mo, e-Level Up Mo on June 26, 2024. This significant event marked the beginning of a comprehensive program designed to empower sari-sari store owners through digital transformation, financial literacy, sustainable practices, and consumer protection.

The program's launch was attended by 259 sari-sari store owners and microentrepreneurs from various parts of Laguna through the 8 Negosyo Centers that facilitated it onsite: Victoria, Alaminos, Calauan, Liliw, Santa Cruz, Pagsanjan, Santa Maria, and Mabitac. The event aimed to provide these local business owners with the knowledge and tools needed to thrive in today's competitive marketplace, reflect-

ing DTI's commitment to fostering economic growth and empowering micro, small, and medium enterprises in the region.

Mr. Mark Ruiz, Founder and President of Hapinoy, was one of the keynote speakers. He discussed the business opportunities available to sari-sari store owners through Hapinoy's services, which include cash prizes, exclusive training sessions, and strategies to adapt to market changes driven

by the pandemic, competition from convenience stores, and inflation. Ruiz emphasized that the changes in the market bring new opportunities and that, by embracing digitalization, store owners can stay competitive and meet consumer demands effectively.

Additionally, Ms. Cheerie Magallen and Mr. Coco Cabauatan of Packworks introduced "The Pack: SuperStore" app, highlighting its capabilities in inventory



From Heart

from page 1

not only food but also hope and love, strengthening the community's spirit.

In addition to the feeding program, which emphasizes the "go, grow, and glow" aspects of nutrition, the foundation offers education and other vital services to all its beneficiaries. Ms. Tapay expressed her deep connection to the foundation's values, stating, "It's faith transforming lives. We've introduced values formation and education systems through ALS..." Her dedication to holistic support is evident in the comprehensive approach KALINGA takes in its care programs.

The foundation's mission is deeply rooted in

imparting the love of God through their work, embodied in the 7 Stations of AJKC: Welcoming, Profiling, Clothing, Bathing, Grooming & Affirmation, Meals & Bonding, and Sending Off. These stages are designed not just to serve but to inspire and affirm the dignity of every individual. Donita's support ensures that the foundation can continue to be an instrument and inspiration to all, showing that with love and respect, equality can be achieved, and no one is left behind.

The celebration did not end with the feeding program. On July 13, 2024, she sponsored a large-scale medical mission aligned with the foundation's vision of

"faith transforming lives." In collaboration with Hospital on Wheels, the mission offered free major surgery to 100 patients, dental check-ups to 500 patients, and eye check-ups to 300 patients. These services are crucial, especially for less fortunate individuals who cannot afford medical treatment.

Ms. Tapay's unwavering support for KALINGA underscores her commitment to uplifting the lives of the underprivileged. Her partnership with the foundation not only provides immediate relief but also inspires long-term change. Each year, this collaboration strengthens the vision to rebuild and redefine the lives of those in need, continuing to serve with compassion and love, and providing hope and opportunities for a brighter future.



✉ r04a.laguna@dti.gov.ph 🌐 DTI.LagunaProvince 📷 dtilaguna 📺 dti_laguna 📺 DTI Laguna

management, bookkeeping, data collection, and access to financial products and supply ordering at lower costs. They stressed the app's role in enhancing operational efficiency for sari-sari stores.

Ms. Josephine Virrey next provided additional insights on registering businesses with DTI, underscoring the importance of formalizing business operations to access various support pro-

grams and services offered by the government. Registering your business opens numerous opportunities and support mechanisms to help your business grow.

The participants actively engaged in the event, raising pertinent questions and sharing their experiences. The interactive nature of the seminar facilitated a productive exchange of ideas and best practices among the attendees.

In conclusion, the "Tindahan Mo, e-Level Up Mo" program marks a significant step towards empowering sari-sari store owners by providing them with the knowledge and tools necessary for success. DTI-Laguna, through its Negosyo Centers, remains dedicated to organizing similar events in the future to support the entrepreneurs further (LAPOstrado, DTI-Laguna).

MAGLIBANG TAYO

KAPALARAN

ARIES (Mar. 21-Apr. 19) - Ipakita mo ngayon ang iyong tunay na lakas at galing. Huwag kang umasa sa iba, sa panahong mapakita mo ang iyong talento, magsisimula ka nang suwertehin. Masuwerteng kulay-aquamarine. Tips sa lotto-6-12-18-21-39-42.

TAURUS (Apr. 20-May 20) - Ipagpatuloy mo ang pagsisinop, ang maari pang gamitin sa ibang araw ay iyong ingatan. Ipagpatuloy mo ang buhay na simple lang. Masuwerteng kulay-white. Tips sa lotto-3-15-18-24-30-41.

GEMINI (May 21-June 20) - Huwag kang mag-aksaya. Hindi ngayon ang panahon para maglustay ng pera. Kahit na mahirapan ka, pagtitipid pa rin ang isagawa mo. Masuwerteng kulay-green. Tips sa lotto-5-14-19-23-31-40.

CANCER (June 21-July 22) - Madadagdagan ang mga araw ng pananatili mo sa bahay, hindi ka rin naman aangal dahil alam mo ang kahalagahan ng buhay. Masuwerteng kulay-yellow. Tips sa lotto-2-11-17-19-20-29.

LEO (July 23-Aug. 22) - Ipagpatuloy mo lang ang pagtitiis, dahil tiyak na kakayanin at aani ka rin ng mga biyaya. Masuwerteng kulay-purple. Tips sa lotto-1-10-22-28-37-40.

VIRGO (Aug. 23-Sept. 22) - Ito ang araw na magtutuluy-tuloy ang iyong suwerte habang nakakasama mo ang isang tao na nagsisilbing inspirasyon mo. Masuwerteng kulay-pink. Tips sa lotto-5-14-23-27-34-38.

LIBRA (Sept. 23-Oct. 22) - Para mabilis kang suwertehin ngayong panahon ng tag-ulan, magpaganda ka! Maligo ka araw-araw at mag-ayos. Sa ganitong paraan, tuluy-tuloy na kakapit sa iyo ang buwenas. Masuwerteng kulay-beige. Tips sa lotto-4-12-18-21-25-33.

SCORPIO (Oct. 23-Nov. 21) - Balikan mo ang nabuo mong plano para sa muling pagharap sa mundo. Kung may makita kang mas maganda, baguhin mo agad ang iyong pasya. Masuwerteng kulay-blue. Tips sa lotto-7-13-16-29-32-43.

SAGITTARIUS (Nov. 22-Dec. 21) - Kung kaya mo tumulong sa mga nagsasakripisyo, gawin mo! Kung 'di naman ito sapat, hikayatin mo silang tulungan ang kanilang sarili. Masuwerteng kulay-black. Tips sa lotto-9-14-21-27-32-39.

CAPRICORN (Dec. 22-Jan. 19) - Gumamit ka ng pampasuwerteng talisman na yari sa lupa o bato. Sa ganitong paraan, mas marami pang suwerte at magandang kapalaran ang tuluy-tuloy na darating sa iyong buhay. Masuwerteng kulay-violet. Tips sa lotto-14-17-20-26-34-36.

AQUARIUS (Jan. 20-Feb. 18) - Alam kong inip na inip ka na ngayon, iwasan mong matalo ka nang pagkabagot dahil may tsansang mas lumala ang iyong iniindang karamdaman. Mamasyal at magsaya ka. Ito ang mensahe para sa iyo. Masuwerteng kulay-peach. Tips sa lotto-5-8-17-19-22-38.

PISCES (Feb. 19-Mar. 20) - Piliin mo ang iyong tutulungan, katulad ng mga taong nakatulong sa iyo noong panahon ng kagipitan. Ang mga taong 'di mo malapitan noong ika'y nangangailangan, layuan at iwasan mo sila. Masuwerteng kulay-red. Tips sa lotto-2-14-16-20-29-34.

SUDOKU

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

SAGOT: SUDOKU VOL. 21 #17

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

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?

DID YOU KNOW TREES CAN COMMUNICATE?

Trees talk. Their roots are connected through an underground network of fungi, nicknamed the "Wood Wide Web," that allows them to share resources with each other. They "talk" by transmitting nutrients to one another through the fungi. For instance, a mother tree, or oldest and strongest tree in the forest, will share some of her sugars with smaller, nearby trees.



WORD HUNT

All about Automobiles

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

- MALIBU
- CORVETTE
- CONVERTIBLE
- FORD
- PONTIAC
- BUICK
- PORSCHE
- CHEVY
- DRIVER
- PASSENER
- SALESMAN
- FRONT SEAT
- GMC
- HARDTOP
- BRAKES
- LICENSE
- SCION
- FAST
- JEEP

Turning Risk into Readiness: DOST 7 Brings Handa Pilipinas to Cebu City

Cebu City, Philippines – The recent eruption of Mt. Canlaon in Negros Oriental and the disasters experienced in the Visayas has underscored the urgent need for effective disaster risk reduction and management (DRRM) strategies. This makes the upcoming Handa Pilipinas Visayas Leg a timely and critical event. Local Government Units (LGUs) and other stakeholders will have the opportunity to voice their specific needs, discuss new innovations in DRRM, and explore strategies for climate resilience during this event.



The DOST 7 will be hosting the Visayas Leg of Handa Pilipinas in Cebu City for the first time. This event, set to take place at Waterfront Hotel on July 24-26, 2024, aims to strengthen disaster preparedness and resilience across the Visayas region.

Handa Pilipinas, conceptualized by DOST Secretary Renato U. Solidum and started in 2023, is a national initiative designed to promote GeoriskPH. Led by the Philippine Institute of Volcanology and Seismology (PHIVOLCS), GeoriskPH provides protocols and platforms to share hazard, exposure, and risk information. This initiative is crucial in helping individuals, communities, local governments, and national agencies prepare and plan to mitigate the risks posed by natural hazards.

TURNING RISK • 4

Pagsasalin sa wikang Filipino at iba pang gawaing pangwika sa BARMM, itataguyod

MAYNILA—Pormal na nilagdaan ngayong 4 Hulyo 2024 sa Tanggapan ng Komisyon sa Wikang Filipino (KWF) ang Memorandum ng Unawaan ng Bangsamoro Transition Authority-Parliament (BTA-Parliament) at KWF na magtataguyod ng pagsasalin sa wikang Filipino at ibang pang katutubong wika, pati na rin ng iba pang gawaing pangwika sa BARMM.



Kabilang sa mga serbisyong ipagkakaloob ng KWF, sa pamamagitan ng Sangay ng Salin nito, ang mga pagsasanay sa pagsasalin at balidasyon ng pagsasalin para sa BTA-Parliament.

Pangunahing makatutuwang ng KWF ang Legislative Technical Affairs and Information Services (LTAIS) ng BTA-Parliament na nangangasiwa sa mga gawaing pangmidya, pagsanguni sa batas, pagsasalin, at interpretasyon na makatutulong sa mga kasapi ng parlamento.

Kapuwa nagpahayag ng suporta at pagtataguyod ng mga gawaing pangwika sa BARMM sina Tagapangulong Arthur P. Casanova ng KWF at Engr. Abdulgani L. Manalocon, Direktor ng LTAIS.

Kasama rin sa lagdaan sina Bai Fairuz B. Candao, Punò, Translation and Interpretation Division ng LTAIS; Dr. Carmelita C. Abdurahman, fultaym na Komisyoner ng KWF; at John Enrico C. Torralba, punò ng Sangay ng Salin ng KWF.

Magindanawon, Meranaw, Yakan, Iránun, Sebwanon, Arabic, Ingles, at Filipino ang ilan sa mga wikang sinasalita sa BARMM o Bangsamoro Autonomous Region in Muslim Mindanao.



DOST equips ABN Marketing with upgraded printing tech thru SETUP

MISAMIS OCCIDENTAL—The Department of Science and Technology—10 (DOST—10) has extended its Small Enterprise Technology Upgrading Program (SETUP) to ABN Marketing, formalized through the signing of a Memorandum of Agreement on June 21, 2024, Ozamiz City.



The partnership aims to enhance the enterprise's operational efficiency, expand product offerings, and boost market competitiveness.

ABN Marketing, managed by Pegielyn J. Sabunod, was founded in 2009 as an encoding hub and retailer of fashion accessories. The business has grown into a convenience store and provides photocopying, bookbinding, and tarpaulin layouting services. It serves many clients, including students, teachers, government employees, and bank customers.

Despite its growth, ABN Marketing envisions mechanizing production and expanding into wide-format printing services but needs more equipment in its facility. Recognizing this barrier, the enterprise sought assistance from DOST.

DOST EQUIPS • 7



Where the sun goes down, and the fun goes up! Gather your family & friends and let's create wonderful memories together! Your ticket to happiness is here at SM City Molino's Sunset Fun Park at the Roofdeck!