PMC Pulso ng Makabagong Caviteño NEWS PUBLICATION
PINAGBUBUKLOD ANG MAMAMAYANG CAVITEÑO
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PBBM leads inauguration of NLEX-C5 Northlink section ahead of Undas

President Ferdinand R. Marcos Jr. led the final inspection and opening of NLEX-C5 Northlink Segment 8.2 Section 1A, on Thursday, October 29, ahead of the anticipated Undas traffic surge. This 2-kilometer section of Segment 8.2 connects Quirino Highway in Quezon City to NLEX Mindanao Toll Plaza in Valenzuela City.

President Marcos Jr. was joined during the inspection and inauguration by Transportation Secretary Vince Dizon, Public Works Secretary Giovanni Lopez, DOTr Senior Undersecretary Mark Steven Pastor, TRB Executive Director Jayart Tugade, MPTC President and CEO Gilbert Santa Maria, NLEX Corporation President and General Manager Luis Reñon, Valenzuela City Mayor Wes Gatchalian, Valenzuela City 1st District Representative Kenneth Gatchalian, and Quezon City 6th District Representative Marivic Co-Pilar.

PBBM LEADS • 2

Cavite provincial government brings care closer to Ternate residents



The Provincial Government of Cavite extended essential healthcare services to residents of Barangay Poblacion I, Ternate, through a medical mission held on October 21, 2026.

The outreach served a total of 585 patients, including 475 medical consultations, 10 electrocardiogram (ECG) procedures, and 100 fasting blood

CAVITE • 5

BEYOND DISASTER RESPONSE, DOST PUSHES SCIENCE-DRIVEN COMMUNITY PREPAREDNESS

The Department of Science and Technology (DOST) officially opened the Luzon leg of Handa Pilipinas 2026 on October 26 at the SMX Convention Center, SM Clark, Mabalacat City, Pampanga, bringing together government agencies, local government units (LGUs), disaster risk reduction and management (DRRM) practitioners, academic institutions, and private sector partners to strengthen disaster preparedness through science, technology, and innovation.



Carrying the theme "Agham at Teknolohiya para sa Ligtas at Matatag na Bayan," the three-day event showcases science-based technologies and initiatives designed to help communities anticipate hazards, improve emergency response, and recover more effectively from disasters.

DOST Secretary Dr.

BEYOND • 2

PMC Pulso ng Makabagong Caviteño NEWS PUBLICATION
PINAGBUBUKLOD ANG MAMAMAYANG CAVITEÑO

NEWS

Direct sourcing, tax relief pushed to support local production amid rising inflation

BACOOR CITY, Cavite (PIA) — Economists are pushing for targeted non-monetary and fiscal interventions—such as tax holidays and local sourcing—to help local producers cope with high operational costs driven by inflation.



Dr. Maria Soledad Mojica-Lising, Dean of Cavite State University's College of Economics, Management, and Development Studies, emphasized that targeted non-monetary interventions such as lowering licensing fees and imposing tax holidays can help cut production costs and lower market prices.

"Tax holidays are a monetary tool being given sa malalaking manufacturing industry. In order to encourage investments, we have tax holidays."

Mojica-Lising suggested that local government units can lower registration fees while establishing local trade fairs and community buying groups to allow local farmers and producers to bypass middlemen and directly sell their products without additional costs.

Not only will it provide consumers with cheaper goods, local trade fairs also help local farmers and producers connect directly with their customers.

Lising explained, "Puwede rin 'yung mga trade fair sa LGU mismo na makakatulong rin sa mga farmers [at] sa mga consumer siyempre kasi mas mura ang bilihin. Malaking bagay sana kung mababawasan ang taxes."

Lising added that non-monetary policies such as directly providing a platform for local farmers to sell their products can help cut costs spent on middlemen, and instead can be added to purchasing raw materials directly from suppliers.

"Puwede gumawa ang mga LGU ng linkages para mawala ang middlemen na dadagdag sa presyo ng materials, puwede itong community-based buying group na direktang pumupunta sa mga supplier. Wala nang conduit which means na 'yung raw materials mo ay bababa ang presyo. Pero again, very abnormal kasi ngayon ang inflation rate natin. Minsan kasi we have to be imaginative in our solutions, mahirap hanapan ng non-monetary policies ito."

Likewise, CvSU Department of Economics faculty member Julie Ann Sarinas supported policies such as tax holidays to help manufacturers ease production costs during higher inflation rates.

Sarinas said that tax holidays can be more sustainable for small businesses than relying solely on financial aid or ayuda.

"Ito 'yung significant factor sa kanila kung bakit declining ang production at 'yung isang part ng cost of production nila is 'yung taxes. Instead na bigyan lagi ng ayuda may tinatawag tayong tax holiday na in the duration na mataas ang inflation rate, puwede i-exempt muna 'yung imposition ng taxes. The cost of production tends to decline instead na pambayad nila ng tax, additional payment na po nila ito sa other materials para sa production nila."

The Philippine Statistics Authority (PSA) reported that September inflation rates in the CALABARZON region shot to 7.2 percent from 5.6 percent in August. ***(PBB-PIA CALABARZON)***

PBBM leads from page 1

The newly opened section is expected to help ease congestion along Mindanao Avenue and Quirino Highway while improving travel time, safety, and convenience, especially during peak travel period, such as Undas.

Motorists from Quirino Highway can now directly access the NLEX Connector for trips to Manila, the University Belt, and nearby cities, providing an alternative route to EDSA. Those heading north can use the new section to reach the NLEX Mindanao Toll Plaza and access the NLEX mainline toward Central Luzon, with connections to the Subic-Clark-Tarlac Expressway (SCTEX) for onward travel to Northern Luzon. The section is expected to serve approximately 11,000 vehicles daily.

Operating 24/7 and accommodating all vehicle classes, the new section will facilitate the movement of people and goods and support transport logistics and economic activity.

Section 1A is part of the 11.3-kilometer NLEX-C5 Northlink Segment 8.2 project, which extends from Mindanao Avenue to C5/C.P. Garcia near Katipunan Avenue. Once completed, the project will further improve connectivity between northern and southern Luzon via the eastern side of Metro Manila.

The NLEX-C5 Northlink is a Public-Private Partnership (PPP) project with the Toll Regulatory Board (TRB) serving as government grantor, and NLEX Corporation, a subsidiary of Metro Pacific Tollways Corporation (MPTC), acting as the private concessionaire.

Bulacan from page 8

Heritage Division, enriching their knowledge of the province's history, foster a deeper appreciation of its cultural identity, and encourage the preservation of Bulacan's rich heritage for generations to come.

In a Facebook post, PHACTO OIC-Department Head Limuel Jan J. Lobederio extended his heartfelt appreciation to the city and municipal tourism officers, the National Historical Commission of the Philippines, academic and religious institutions, cultural workers, tour guides, and tourism-related enterprises, emphasizing that the recognition is a shared achievement, dedicated to everyone who remains committed to preserving, celebrating, and promoting Bulacan's rich cultural heritage.

The three-day ATOP National Convention, held from October 20 to 22, 2026, brought together tourism leaders and industry stakeholders to foster knowledge-sharing, strengthen collaboration, and explore emerging trends, innovations, and new opportunities in Philippine tourism, including the growing potential of sports tourism.

Beyond from page 1

Renato U. Solidum Jr. emphasized that early warning systems must go beyond issuing alerts and ensure that people receive and understand information in time to act.

"An alert is only useful if people see it. A warning is only meaningful if people understand it," Solidum said, stressing that timely and accessible information is essential in protecting lives and livelihoods from typhoons, floods, landslides, and other hazards.

Meanwhile, DOST Central Luzon Regional Director Dr. Julius Caesar V. Sicat, who also serves as the Handa Pilipinas project leader, underscored that the initiative's success should not be measured by the number of technologies displayed, but by how these solutions are adopted and integrated into local governance, community preparedness, and decision-making.

DOST Undersecretary for Regional Operations Engr. Sancho A. Mabborang likewise reaffirmed the department's commitment to bringing practical science and technology innovations closer to communities, helping them prepare for hazards, respond to emergencies, and recover from disasters. He expressed hope that Filipinos would emerge from calamities better prepared, safer, and more capable of rebuilding through science, technology, and innovation.

In his message of support, Mabalacat City Mayor Gerald Guttrie P. Aquino highlighted the importance of investing in disaster preparedness, emphasizing that science-based solutions and stronger partnerships are essential in anticipating risks, protecting livelihoods, and securing the future of communities.

Among the initiatives featured are the use of GeoRiskPH for hazard mapping and early warning across all 125 local government units in the Ilocos Region, and training on the Rapid Earthquake Damage Assessment System (REDAS) to strengthen local capacities in assessing potential earthquake impacts.

Other regional innovations include Central Luzon's Mobile Command and Control Vehicle (MOCCOV), equipped with communication systems, drones, satellite phones, and a medical triage unit; the solar-powered SIGAW tsunami warning technology in CALABARZON; Project MOSES in MIMAROPA for localized weather information and alerts; and the Unsinkable Porta Boat in the Bicol Region, which supports evacuation and emergency operations.

These initiatives demonstrate how science-based solutions can address different disaster risks and community needs, while strengthening coordination among government institutions and local responders.

Through Handa Pilipinas 2026, DOST continues to encourage LGUs to adopt appropriate technologies, strengthen the capacities of DRRM personnel, and integrate scientific tools into their local disaster risk reduction and management plans.

The event runs for three days, providing participants opportunities to explore disaster preparedness technologies, exchange knowledge, and establish partnerships toward building safer and more resilient communities. ***(Nelson Santos)***

Editorial

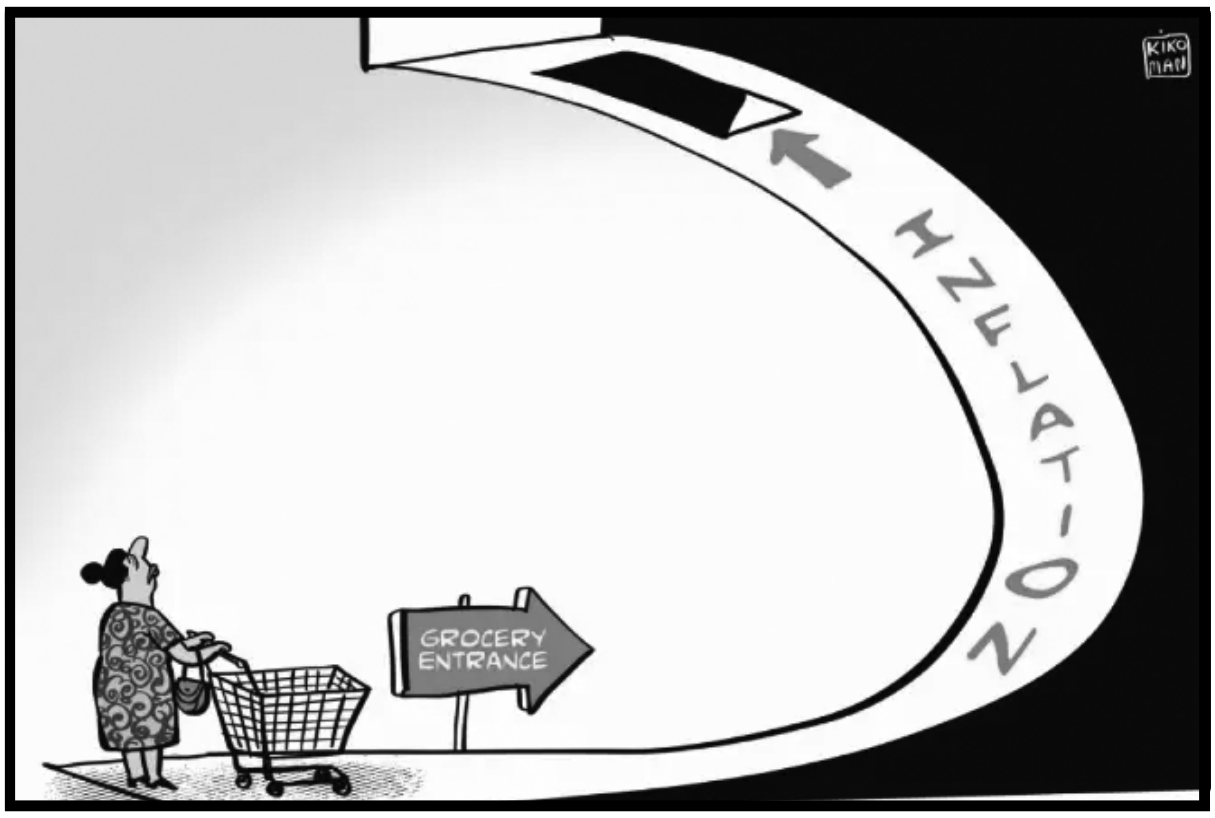
Public office is not an inheritance

Thirty-nine years ago, Filipinos ratified a Constitution that made a promise: the State would guarantee equal access to public service and prohibit political dynasties "as may be defined by law." Congress has never defined that. Ironically, the very people who benefit from dynastic power were asked to write the rule that would limit it, and for nearly four decades they have declined. For the Catholic Church, this is not a procedural delay. It is a moral failure.

Catholic social teaching begins with the dignity of every person and the common good, which the Church defines as the conditions that let all people reach their fulfillment. Governance is judged by whether it serves that end. The Second Vatican Council taught that citizens have both a right and a duty to take part in public life. When a few surnames hold local and national office across generations, that right becomes a privilege of lineage. Ordinary Filipinos, however able and honest, wait for their turn behind the heirs.

The bishops have not been silent. Through the Catholic Bishops' Conference of the Philippines, the Church has repeatedly lamented the concentration of political power in families and linked it to poverty, patronage, and corruption. Pastoral letters on elections and governance have urged voters to look beyond name recall and to demand integrity and competence. Yet statements alone have not moved Congress, which should trouble the Church as much as the legislators.

Saint John Paul II warned of "structures of sin," arrangements that entrench injustice until it is condoned normal. Political dynasties fit the description. They make accountability optional, since a family that controls the budget, the permits, and the patronage can outlast any scandal. They also tempt well-meaning officials to treat public service as a family enterprise. A legislature that refuses, year after year, to dismantle such a structure commits a sin of omission, failing to do the good that justice plainly requires.



Pope Francis has called politics one of the highest forms of charity because it serves the common good. In the Philippines calling politics as something of charity is strange, if not scandalous at all. The common good or public service is rarely at the purview of Filipino politicians.

Yet a vocation to public service has to be chosen by free and informed voters, and open to anyone with the character to pursue it. A system that reserves political offices for relatives denies that vocation to everyone else.

The Church must also look at its own people. Many dynasts are baptized Catholics who sit in the front pews and welcome the bishops' blessing at their inaugurations. Pastors should not be ashamed to say that faith and the hoarding of power are hard to reconcile. Parishes can do more to form voters in conscience, teaching them to weigh platforms and performance rather than loyalty to a clan or the small favors given at campaign season.

The blame is shared. Voters who reelect dynasties because they have no alternative, or because they are grateful for a handout, are also caught in the structure. Real reform means opening political space so that new candidates can emerge, and that is a task for civil society and the Church together.

Congress should stop treating the Constitution's command as optional. It should pass a clear, enforceable anti-dynasty law, one that does not exempt itself through narrow definitions. To the legislators who say the time is not right, the Church can only answer that thirty-nine years is long enough. Justice delayed to protect the powerful is justice denied to serve the poor.

PMC Pulso ng Makabagong Caviteño NEWS PUBLICATION
PINAGBUBUKLOD ANG MAMAMAYANG CAVITEÑO

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Problema sa Bato (Kidney) at Pag-ihi



Impeksyon sa ihi o UTI: Alam niyo ba na...

1.Isa sa apat na magaaral sa public school ay may problema sa pag-ihi o may impeksyon sa ihi.

2.Ang tinatawag na Honeymoon Cystitis ay ang pagkakaroon ng impeksiyon sa ihi na nangyayari pagkatapos ng unang pagtatalik.

3.Ang simpleng UTI ay puwedeng umakyat sa kidneys at makasira nito. Puwede itong magdulot ng kidney failure na mangangailangan ng dialysis.

4.Mas madalas magkaroon ng UTI ang kababaihan dahil maiksi ang daanan ng ihi nila, hindi katulad ng mga kalalakihan.

5.Uminom ng 2 basong tubig kada apat na oras para sa healthy kidneys. Mga 8 hanggang 12 baso kada araw. Pero huwag din lalampas sa labing-anim na baso sa isang araw.

6.Pagkatapos magtalik, piliting umihi at maglinis din ng puwerta para hindi magkaroon ng impeksiyon.

Mag-ingat dahil marami ang may sakit sa kidneys

1.Ang nephrotic syndrome ay isang sakit kung saan ang isang tao ay naglalabas ng protina ang mga kidneys ng pasyente at puwedeng magmanas ang paa at mukha.

2.Kung may sakit sa kidneys, mag-ingat sa high-protein diet tulad ng Southbeach at Atkin's diet dahil ito'y magpapahirap sa trabaho ng kidneys.

3.May 2,000 Pilipino kada taon ang nangangailangan ng dialysis. Kalahati sa kanila ay walang pera para umpisahan ang dialysis.

4.Ang dialysis ay isa sa pinakamahal na gamutan. Aabot ng 3 libong piso bawat dialysis at 36,000 piso kada buwan ang gastos

5.Sa National Kidney Institute, 200 pasyente ang naghihintay ng kidney transplant. Ang kidney transplant ay nagkakahalaga ng 1.5 million pesos para sa pribadong pasyente at 500,000 pesos sa charity case.

Paano aalagaan ang kidneys?

1.Huwag araw-arawin ang pag-inom ng pain relievers dahil ito'y makasisira ng kidneys.

2.Umiwas sa mga maaalat na pagkain at sawsawan, dahil nakasasama ito sa kidneys. Bawasan ang pagkain ng toyo, patis, bagoong, alamang at tuyo.

3.Iwasan din ang pagkain ng junk foods at sitsirya na maraming vetsin.

4.Kung mahilig sa Instant Noodles, bawasan ang alat (seasoning) na inilalagay dito. Kalahati lang ang ilagay para hindi mahirapan ang ating kidneys.

5.Tandaan, uminom ng 8 hanggang 12 basong tubig sa maghapon para manatiling malinis ang ating katawan. Kapag healthy pa, tubig ang gusto ng ating kidneys.

PMC Pulso ng Makabagong Caviteño NEWS PUBLICATION
PINAGBUBUKLOD ANG MAMAMAYANG CAVITEÑO

LEGAL NOTICES

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

PHILIPPINE SAVINGS BANK,
Mortgagee,

-versus- **FORECLOSURE CASE NO. F-846-26**

RUTHER D. SAQUILAYAN,
Borrower/Mortgagor.
x- - - - - - - - - - - - - - - - - - - x

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Petitioner/Mortgagee, **PHILIPPINE SAVINGS BANK,** with business address at PSBank Center, 777 Paseo de Roxas corner Sedeño Street, Makati City against the Borrower/Mortgagor, **RUTHER S. SAQUILAYAN,** with given addresses at No. 1945 M. Reyes, Bangkal, Makati City and Philippine National Police DIPO-Easter Mindanao, Camp Crame, Quezon City and collateral address at Block 1, Lot 53, Glenbrook P2, Pasong Camachile, General Trias, Cavite, to satisfy the mortgage indebtedness which as of September 8, 2026 amounts to TWO MILLION **NINE HUNDRED NINETY NINE THOUSAND THREE HUNDRED FIFTY ONE PESOS and 54/100 (Php 2,999,351.54),** Philippine Currency, inclusive of interests and penalties as of said date but exclusive of all other charges incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on **NOVEMBER 17, 2026 at 10:00 o'clock in the morning** until 12:00 o'clock 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 properties with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE No. 057-2020012351

LOT NO. 53 BLOCK NO. 1 PLAN NO. Pcs-04-030060

PORTION OF: Lot 1837-C (LRC) Psd-105017, Lots 1943-A & 1943-B (LRC) Psd-155964, Lot 1836-New (FRS-04-005697), Lots 1950 (FRS-04-005717 & 3421, all of San Francisco de Malabon Estate, Decreed No. 4270, LRC Rec. No. 5964

LOCATION: Barangay of Pasong Camachile, City of Gen. Trias, Province of Cavite, Island of Luzon

BOUNDARIES:

LINE	DIRECTION	ADJOINING LOT(S)
1-2	SW	Lot 54, Block 1, Pcs-04-030060
2-3	NW	Road Lot 4, Pcs-04-030060
3-4	NE	Lot 52, Block 1, Pcs-04-030060
4-1	SE	Lot 56, Block 1, Pcs-04-030060

AREA: ONE HUNDRED THIRTY THREE (133) SQUARE METERS, 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 time and date, it shall be held on **NOVEMBER 24, 2026** 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, OCTOBER 20, 2026.

(Sgd.) JOSELITO L. ARANDA
Sheriff IV

Copy furnished:

SALGADO CABRERA & ASSOCIATES
In-house Counsels for the Mortgagee
4th Floor, PSBank Center 777 Paseo de Roxas cor. Sedeño Street, Makati City

RUTHER D. SAQUILAYAN
(1) No. 1945 M. Reyes, Bangkal, Makati City
(2) Philippine National Police DIPO-Easter Mindanao, Camp Crame, Quezon City
(3) Block 1, Lot 53, Glenbrook P2, Pasong Camachile, General Trias, Cavite

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

Publication: PMC Pulso ng Makabagong Caviteño News Publication
Dates: October 26, November 2 & 9, 2026

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

BDO UNIBANK, INC.,
Mortgagee,

-versus- **FORECLOSURE CASE NO. F-896-26**

JHOANA JANE ANTONIO JOSON,
Debtor/Mortgagor.
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 33rd Floor, BDO Corporate Center Ortigas, No. 12 ADB Avenue, Mandaluyong City against the Debtor/Mortgagor, **JHOANA JANE ANTONIO JOSON,** with postal addresses at (1) #01 Washington Street, Barangay Sucol, Calumpit, Bulacan, (currently occupied); and (2) Lot 22, Block 1A, Kensington Phase 17, Barangay Navarro, General Trias, Cavite, (occupied by third party), to satisfy the mortgage indebtedness which as of October 1, 2026 amounts to **ONE MILLION ONE HUNDRED SIXTY-EIGHT THOUSAND THREE HUNDRED FORTY FOUR PESOS AND 01/100 (PhP1,168,344.01),** Philippine Currency, including interest, penalties and other charges as of said date but exclusive of all other expenses incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on **NOVEMBER 17, 2026 at 10:00 o'clock in the morning** until 12:00 o'clock 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 properties with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE No. 057-2019003579

Lot No. 22 Block: 1A Plan No. PSD-04-231268

Portion of: LOT 1725, SAN FRANCISCO DE MALABON ESTATE (FRS-04-005312) DECREED NO. 4270 ; LRC REC. NO. 5964

Location: BARANGAY OF NAVARRO MUNICIPALITY OF GEN. TRIAS PROVINCE OF CAVITE

Boundaries:

LINE	DIRECTION	ADJOINING LOT(S)
1-2	NE	ROAD LOT 1, PSD-04-231268
2-3	SE	LOT 23, BLOCK 1A, PSD-04-231268
3-4	SW	LOT 1724, SAN FRANCISCO DE MALABON ESTATE
4-1	NW	LOT 21, BLOCK 1A, PSD-04-231268

Area: SIXTY FIVE (65) SQUARE METERS, 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 time and date, it shall be held on **NOVEMBER 24, 2026** 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, OCTOBER 20, 2026.

(Sgd.) ANDRES B. ESPINA
Sheriff IV

Copy furnished:

BDO UNIBANK, INC.
CONSUMER REMEDIAL MANAGEMENT
33rd Floor, BDO Corporate Center Ortigas
No. 12, ADB Avenue, Mandaluyong City

JHOANA JANE ANTONIO JOSON
(1) #01 Washington Street, Barangay Sucol, Calumpit, Bulacan, (currently occupied);
(2) Lot 22, Block 1A, Kensington Phase 17, Barangay Navarro, General Trias, Cavite, (occupied by third party)

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
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MPTC Gears

from page 8

noon on November 2 through the early morning of November 3. CAVITEX and CALAX are expected to experience high traffic volumes on the afternoon of October 30 and the morning of November 3.

To help manage the anticipated traffic surge, MPTC will mobilize approximately 2,000 traffic, toll, security, incident response, technology, and support personnel, round the clock, across its expressways. Traffic operations teams will work closely with the Philippine National Police (PNP), local government units (LGUs), and other government agencies throughout the period.

Motorist assistance and services

Motorist assistance and services under "Biyaheng Arangkada" include:

* 24/7 customer assistance through the customer service hotline 1-35000 and MPT DriveHub app.
* Medical assistance from standby teams at designated locations across the expressways.
* Free towing to the nearest exit for Class 1 vehicles, including Class 1M vehicles on CCLEX, from 6:00 a.m. on October 30 to 6:00 a.m. on November 3.
* Free 24/7 basic mechanical services at select NLEX and SCTEX Rest and Refuel Stations and toll plazas along CAVITEX and CALAX.
* EV charging stations at select NLEX Rest and Refuel Stations.
* Free Wi-Fi at select NLEX Rest and Refuel Stations, in partnership with Smart.
* Free bottled water at roadside assistance stations, courtesy of Maynilad.

Roadworks, lane closures, and maintenance activities will be suspended from October 29 to November 3, except for emergency safety repairs. Traffic teams and marshals will monitor conditions and implement measures as needed.

Plan ahead for smoother travel

Motorists are encouraged to plan their routes ahead of time. NLEX Connector offers an alternative route between western Metro Manila and destinations in Northern and Central Luzon, while access from Mindanao Avenue provides another connection to the NLEX mainline for motorists from eastern Metro Manila. In the south, CAVITEX C5 Link connects C5 Road in Taguig to CAVITEX, providing access to Parañaque, Las Piñas, Bacoor, and Kawit. CALAX connects Cavite and Laguna, with its operational stretch running from Mamplasan in Biñan, Laguna, to Governor's Drive in General Trias, Cavite.

Before traveling, motorists should ensure their RFIDs are properly installed and sufficiently funded. They can reload through the MPT DriveHub app using e-wallets and other online payment platforms, or at customer service centers along the expressways. Motorists should also observe speed limits and traffic regulations, take breaks when needed, and check official expressway social media

LEGAL NOTICES

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

BDO UNIBANK, INC.,
Mortgagee,

-versus- **FORECLOSURE CASE NO. F-820-26**

SPS. MARJORIE DE LEON PANEN AND KHARLOS ALFRED MIEN PANEN,
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 33rd Floor, BDO Corporate Center Ortigas, No. 12 ADB Avenue, Mandaluyong City against the Debtors/Mortgagors, **SPS. MARJORIE DE LEON PANEN and KHARLOS ALFRED MIEN PANEN,** with postal addresses at (1)#266A, Zapote III, Bacoor, Cavite (occupied by third party); and (2) Lot 4, Block 3, Phase 13, Kensington, Barangay Bacao, General Trias, Cavite (abandoned property), to satisfy the mortgage indebtedness which as of July 31, 2026 amounts to **ONE MILLION SEVEN THOUSAND FOUR HUNDRED EIGHTY SEVEN PESOS and 85/100 (PhP1,007,487.85),** Philippine Currency, including interest, penalties and other charges as of said date but exclusive of all other expenses incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on **NOVEMBER 17, 2026 at 10:00 o'clock in the morning** until 12:00 o'clock 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 properties with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE No. 057-2016023632

Lot No. 4 Block: 3 Plan No. Pcs-04-027873

Portion of: Block 16, Pcs-04-027575; Lot 98, Block 2, Psd-04-226212 & Lot 1663 San Francisco de Malabon Estate, Decreed No. 4270, LRC Rec. No. 5964

Location: Barangay of Bacao, Municipality of Gen. Trias, Province of Cavite, Island of Luzon

Boundaries:

LINE	DIRECTION	ADJOINING LOT(S)
1-2	NE	Lot 2, Block 3, Pcs-04-027873
2-3	SE	Road Lot 5, Pcs-04-027873
3-4	SW	Lot 6, Block 3, Pcs-04-027873
4-1	NW	Lot 3, Block 3, Pcs-04-027873

Area: FIFTY (50) SQUARE METERS, 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 time and date, it shall be held on **NOVEMBER 24, 2026** 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, OCTOBER 20, 2026.

(Sgd.) ANDRES B. ESPINA
Sheriff IV

Copy furnished:

BDO UNIBANK, INC.
CONSUMER REMEDIAL MANAGEMENT
33rd Floor, BDO Corporate Center Ortigas
No. 12, ADB Avenue, Mandaluyong City

SPS. MARJORIE DE LEON PANEN &
KHARLOS ALFRED M. PANEN
(1) #266A, Zapote III, Bacoor, Cavite
(2) Lot 4, Block 3, Phase 13, Kensington, Barangay Bacao, General Trias, Cavite

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

Publication: PMC Pulso ng Makabagong Caviteño News Publication
Dates: October 26, November 2 & 9, 2026

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

BDO UNIBANK, INC.,
Mortgagee,

-versus- **FORECLOSURE CASE NO. F-812-26**

ALVIN ISAAC ARZADON DAYAO,
Debtor/Mortgagor.
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 33rd Floor, BDO Corporate Center Ortigas, No. 12 ADB Avenue, Mandaluyong City against the Debtor/Mortgagor, **ALVIN ISAAC ARZADON DAYAO,** with postal addresses at (1) #22-A, K4th Street, Barangay Kamuning, Quezon City (currently occupied) and (2) Lot 36, Block 10, Westwood Phase 5, Barangay Pasong Camachile, General Trias, Cavite, (occupied by Mortgagor) to satisfy the mortgage indebtedness which as of July 24, 2026 amounts to **ONE MILLION ONE HUNDRED EIGHTY SEVEN THOUSAND THREE HUNDRED PESOS and 90/100 (PhP1,187,300.90),** Philippine Currency, including interest, penalties and other charges as of said date but exclusive of all other expenses incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on **NOVEMBER 17, 2026 at 10:00 o'clock in the morning** until 12:00 o'clock 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 properties with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE No. 057-2021003540

Lot No. 36 Block: 10 Plan No. Pcs-04-032025
Portion of: Block 28, Pcs-04-029303, Blk. 14, Pcs-04-031691, Lot 1939-A & Lot 1939-D (LRA), Psd-29632, LRC Record No. 5964, Decree No. 4270
Location: Barangay of Pasong Camachile, City of General Trias, Province of Cavite, Island of Luzon
Boundaries:

LINE	DIRECTION	ADJOINING LOT(S)
1-2	SE	Lot 38, Block 10, Pcs-04-032025
2-3	SW	Road Lot 11, Pcs-04-032025
3-4	NW	Lot 34, Block 10, Pcs-04-032025
4-1	NE	Lot 35, Block 10, Pcs-04-032025

Area: FIFTY (50) SQUARE METERS, 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 time and date, it shall be held on **NOVEMBER 24, 2026** 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, OCTOBER 20, 2026.

(Sgd.) **RICARDO A. TOLEDO**
Sheriff IV

Copy furnished:

BDO UNIBANK, INC.
CONSUMER REMEDIAL MANAGEMENT
33rd Floor, BDO Corporate Center Ortigas
No. 12, ADB Avenue, Mandaluyong City

MR. ALVIN ISAAC A. DAYAO
(1)#22-A, K-4th Street, Barangay Kamuning, Quezon City
(2) Lot 36, Block 10, Westwood Phase 5, Barangay Pasong Camachile, General Trias, Cavite

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

Publication: PMC Pulso ng Makabagong Caviteño News Publication
Dates: October 26, November 2 & 9, 2026

MPTC Gears from page 4

pages and the MPT DriveHub app for traffic updates and advisories.

The "Biyaheng Arangkada" program is supported by MVP Group companies PLDT-Smart and Maynilad, as well as partners Wilcon Depot and The Philippine STAR.

Expanding expressway connectivity

MPTC continues to expand its expressway network. The upcoming opening of NLEX-C5 Northlink Segment 8.2 Section 1A, connecting NLEX Mindanao Toll Plaza to Quirino Highway, will provide an additional access route to NLEX, with onward connections via NLEX Connector toward Manila and via NLEX and SCTEX to destinations across Central Luzon and Northern Luzon.

In the south, the full alignment of Cavite-Laguna Expressway (CALAX) is nearing completion , while the planned opening of the CAVITEX-CALAX Link (CCLink) will directly connect CAVITEX and CALAX. Together, these projects are expected to support regional mobility and provide motorists with more route options.

DTI Laguna from page 8

making, income and expense monitoring, and proper business recordkeeping.

"Livelihood assistance is a valuable starting point, but long-term success depends on knowing how to manage it wisely. By understanding their finances and maintaining proper business records, beneficiaries can make better decisions, grow their enterprises, and build a more secure future for their families," Cainto said.

Cavinti Sangguniang Kabataan President Limron Olivarez Sanchez emphasized the importance of equipping livelihood beneficiaries with practical business knowledge.

"We want our livelihood beneficiaries to make the most of the opportunities available to them. Equipping them with practical business knowledge can help them build more sustainable sources of income," Sanchez said.

The initiative pairs livelihood assistance with business development support, giving beneficiaries a stronger foundation for turning livelihood opportunities into sustainable enterprises. ***(JCMaloles, DTI Laguna)***

Cavite from page 1

sugar (FBS) tests, providing residents with accessible health services within their community.

Through continued medical missions, the provincial government reinforces its commitment to bringing essential healthcare services closer to Caviteños and promoting community well-being.***—OPIO***



PMC Pulso ng Makabagong Caviteño NEWS PUBLICATION
PINAGBUBUKLOD ANG MAMAMAYANG CAVITEÑO

CBCP NEWS



Cardinal Luis Antonio Tagle celebrates Mass for the 75th anniversary of the Diocese of Legazpi at St. Gregory the Great Cathedral Parish in Legazpi City on Oct. 28, 2026. *PHOTO FROM THE DIOCESE OF LEGAZPI*

Cardinal Tagle urges Catholics to put human witness at heart of evangelization

Cardinal Luis Antonio Tagle urged Catholics, especially young people, to prioritize personal relationships over technology in sharing their faith, saying evangelization requires human witnesses who have encountered Jesus.

"Gadgets will not come to faith," Tagle, dean of the College of Cardinals, said in his homily during a Mass marking the 75th anniversary of the Diocese of Legazpi on Oct. 28 at the Legazpi Cathedral.

"Only flesh and blood persons can be missionaries," said Tagle, prefect of the Vatican's Dicastery for Evangelization, emphasizing that technology and social media can support but never replace personal testimony.

"What you have seen, what you have heard, what you have touched personally and communally of Jesus, that's what you share," he said.

Tagle said every baptized Catholic has a role in the Church's mission, urging the faithful to use their gifts to serve others and strengthen their communities.

"The second reading tells us that each one has been given a gift by the Holy Spirit," he said, warning that jealousy and competition can prevent people from using their talents for the common good.

He cited singing, reading and cooking as ordinary gifts that can become instruments of evangelization, particularly when used to serve orphans, older people and persons deprived of liberty.

Tagle traced the diocese's missionary roots to Franciscan evangelization in Albay in 1587, saying its history reflects the contributions of generations of clergy, religious and laypeople.

Parents, teachers, catechists, farmers and fishermen all helped pass on the faith, he said, urging Catholics to continue that mission through their words and actions.

He expressed hope that the period following the jubilee would bring an "eruption" of the Holy Spirit's gifts, inspiring more Catholics to serve the Church and people in need.

During the liturgy, the cardinal also led the pontifical coronation of the image of Nuestra Señora de Salvación, the fourth pontifically crowned Marian image in the Bicol region.

Bishop Joel Baylon, the sixth bishop of Legazpi, said about 6,000 faithful gathered for the anniversary, which the diocese sought to make more meaningful through a series of pastoral priorities leading to its jubilee year.

The diocese designated 2022 as the Year of Communion, followed by Formation in 2023, Participation in 2024, Stewardship in 2025 and Mission in 2026.

Baylon called on Catholics to renew their commitment to building a Church that listens, serves and walks alongside its people, especially children, the poor, disadvantaged communities and those pushed to society's margins.

He also urged the diocese to build communities rooted in prayer and Scripture and committed to sharing the Gospel.

"Let synodality not remain just a theme, but become a way of life where discernment, dialogue and shared mission guide each and every decision that we make as a people of God," Baylon said.

Bishop urges development that respects indigenous rights

MANILA — A Catholic bishop honored for environmental advocacy has challenged development projects that displace indigenous communities, saying affected people must have a voice in decisions about their land and livelihoods.



Bishop Gerardo Alminaza of San Carlos was among three individual awardees at the ninth Gawad Bayani ng Kalikasan on Oct. 24 at the University of the Philippines Diliman in Quezon City.

"Can we call something a real progress if the people whose homes, land, and lives are affected have little say in what happens to them?" Alminaza, who is also Caritas Philippines president, said in his acceptance speech.

He cited the Ati community in Boracay and other indigenous groups facing displacement as hotels and businesses expand. Bishops from Western Visayas recently visited affected communities to listen to their concerns, he said.

"We defend the Earth because we love life," Alminaza said, rejecting the view that environmental advocates oppose progress simply because they challenge destructive development.

He stressed that communities dependent on natural resources must help shape decisions affecting their future, with their knowledge, participation and leadership taken into account.

Alminaza described this work as "Hayuma," a Visayan term for repairing fishing nets, saying communities must work together to defend rights, prevent harm and repair damage caused by displacement and exploitation.

He dedicated the award to environmental defenders and communities that continue their work despite significant risks.

"I receive this honor in solidarity with all environmental defenders and communities who continue this work, often at great cost," he said. "I belong to you. Kapwa tayo."

The Gawad Bayani ng Kalikasan is a biennial awards and lecture series recognizing individuals and organizations defending the environment and people's rights. ***(Alexandra Gabrielle C. Mansineros)***

Archbishop urges firm but peaceful defense of West Philippine Sea

MANILA — A Catholic archbishop has urged the Philippine government to defend the country's maritime rights firmly but peacefully.

Archbishop Socrates Villegas of Lingayen-Dagupan said the dispute was not only about sovereignty and international law but also about the welfare of families who depend on the sea.

"In the name of God, I ask the government to be firm and unyielding about what is lawfully ours and rightfully our people's without provoking hostilities," Villegas said in a pastoral statement issued Sunday, Oct. 25.

He said many families in Pangasinan and nearby coastal communities rely on the waters for food, income and their children's future.

Villegas said Filipino fishermen in small boats, known as bancas, face harassment from Chinese vessels that make it difficult or sometimes impossible to work.

"While the People's Republic of China can send armed vessels and powerful ships through the West Philippine Sea, our humble fishermen can only ride the waves on small and flimsy bancas," he said.

The archbishop described the dispute as a moral issue involving justice, the protection of poor communities and care for the environment.

"The West Philippine Sea is God's gift to His people," Villegas said. "Defending it is taking the side of the people whom God has favored by the gift of the sea."

He said the waters have sustained communities in Pangasinan and the provinces served by the dioceses of Iba and Alaminos for decades.

Villegas backed efforts to uphold the Philippines' sovereignty and sovereign rights in maritime areas recognized under international law, urging leaders to consider the impact of tensions on vulnerable families.

KAPALARAN

ARIES (Mar. 21-Apr. 19) - Malambot ang puso mo ngayon, at kahit ang mga hindi dapat kaawaan ay tutulungan mo pa rin. Sa ganitong paraan, ang langit ay sobrang hahanga sa iyo. Masuwerteng kulay-white. Tips sa lotto-1-9-12-18-25-36.

TAURUS (Apr. 20-May 20) - Lumayo ka sa mga kilala mong mandaraya. Ito ang mensahe para sa iyo. Masuwerteng kulay-beige. Tips sa lotto-3-12-17-21-36-45.

GEMINI (May 21-June 20) - Huwag mo nang balikan ang tapos na. Ito ang tandaan mo. Masuwerteng kulay-blue. Tips sa lotto-2-7-16-24-33-40.

CANCER (June 21-July 22) - Huwag kang magtaka kung dahil sa iyong kabaitan at hina ng loob ay bigla kang suwertehin. Pinapanood ka kasi ng langit at awang-awa na Siya sa iyo. Masuwerteng kulay-black. Tips sa lotto-2-5-14-23-31-39.

LEO (July 23-Aug. 22) - Kung ano ang makakabuti sa iba, 'yun ang gawin mo. Masuwerteng kulay-violet. Tips sa lotto-1-11-19-26-28-35.

VIRGO (Aug. 23-Sept. 22) - Bukas ang loob at bulsa mo sa mga nangangailangan. Pero, mas magandang piliin mo lang ang mga kapuspalad at wala nang malapitan. Masuwerteng kulay-peach. Tips sa lotto-5-17-22-31-40-44.

LIBRA (Sept. 23-Oct. 22) - Nakakatuwa at nakakamangha ang iyong kapalaran. Manalig ka lang, dahil tiyak na makukuha mo na rin ang iyong suwerte. Masuwerteng kulay-red. Tips sa lotto-6-15-27-33-36-42.

SCORPIO (Oct. 23-Nov. 21) - Ito ang araw na inuutusan ka ng langit na bumanat upang maiwanan mo ang iyong mga kakumpitensiya. Masuwerteng kulay-brown. Tips sa lotto-9-18-27-32-38-40.

SAGITTARIUS (Nov. 22-Dec. 21) - Noon ka pa nakahanda, kumbaga pagkilos na lang ang kulang. Kumilos ka na ngayon at huwag ka nang magplano nang magplano. Masuwerteng kulay-white. Tips sa lotto-3-12-21-30-33-45.

CAPRICORN (Dec. 22-Jan. 19) - Kung ano ang nasa malapit, iyon ang suwerte mo. Gayunman, may suwerte ka rin sa malayo, pero matatagalan pa bago ito dumapo sa buhay mo. Masuwerteng kulay-green. Tips sa lotto-1-4-8-11-13-37.

AQUARIUS (Jan. 20-Feb. 18) - Nakakatuwa ang kalagayan mo ngayon. Maglalakbay ang iyong imahinasyon at magiging maligaya ka. Kung ang mga kakaibang imahinasyon mong ito ay magiging pera, mayaman ka na sana ngayon! Masuwerteng kulay-yellow. Tips sa lotto-2-7-16-22-34-43.

PISCES (Feb. 19-Mar. 20) - Kapag binato ka ng bato, batuhin mo ng tinapay. Mahirap sundin ang utos na ito, pero gawin mo at magugulat ka, himalang bigla kang yayaman! Masuwerteng kulay-purple. Tips sa lotto-4-10-19-20-25-31.

SUDOKU

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

SAGOT: SUDOKU VOL. 23 #34

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

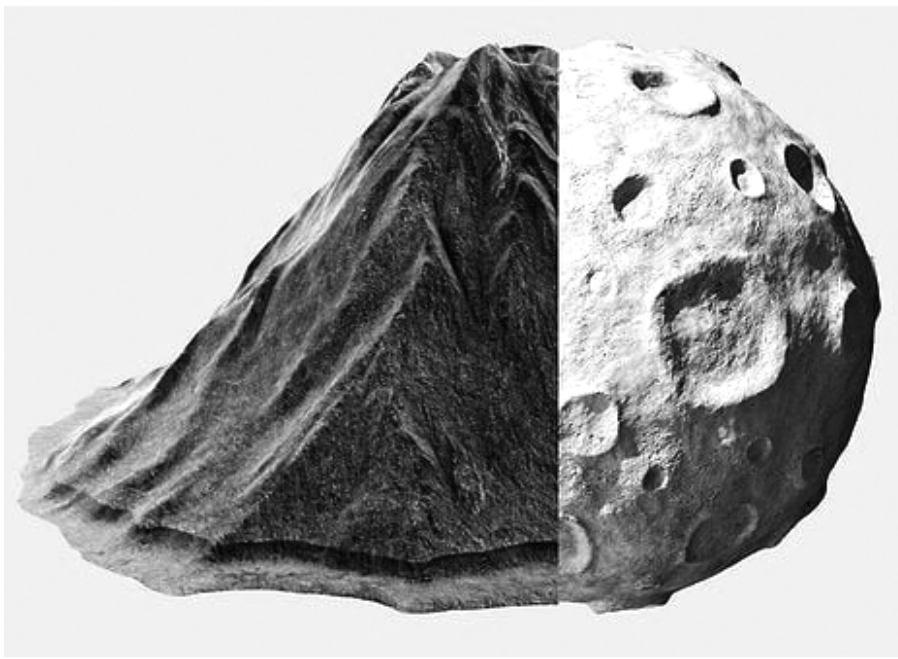
HOW TO PLAY: Sudoku puzzle is made up of a 9-by-9 grid with nine 3-by-3 sub-grids called boxes. There are 9 rows, 9 columns and 9 boxes in every puzzle.The object of the game is to fill all squares in the grid with the correct number.

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?



THERE WERE ACTIVE VOLCANOES ON THE MOON WHEN DINOSAURS WERE ALIVE

This is one of the strangest moon facts ever: There used to be volcanoes on the moon!

The dark spots on the moon, which looked like seas to ancient astronomers, are actually craters that were filled in with lava.

Most of the moon volcanoes were thought to have stopped erupting about a billion years ago, but recent findings suggest they might still have been active 120 million years ago, when dinosaurs were still roaming the Earth in the Cretaceous period.

WORD HUNT

American Girl Dolls

Y	N	L	R	E	K	J	O	S	E	F	I	N	A
I	F	E	L	I	C	I	T	Y	S	Y	C	A	D
I	A	T	B	L	A	N	N	E	K	C	M	L	D
C	A	R	O	L	I	N	E	E	N	I	E	I	Y
I	Y	E	E	E	N	A	L	G	G	I	G	D	S
N	K	K	A	N	A	N	I	I	N	S	E	S	A
N	E	T	S	I	R	K	Y	A	D	F	L	E	M
I	M	A	R	A	S	O	L	S	E	R	I	Y	A
V	R	M	U	E	C	Y	L	I	M	E	Z	I	N
Y	U	C	O	J	L	L	O	L	K	B	A	E	T
J	T	K	I	T	U	A	M	A	R	E	B	E	H
M	H	I	I	I	O	L	Y	E	M	C	E	N	A
R	I	S	I	T	A	A	I	A	C	C	T	H	I
E	E	A	S	S	I	R	C	E	S	A	H	H	V

SAIGE
EMILY
JULIE
MARASOL
LIDSEY
MIA
NELLIE
KAYA
ELIZABETH
FELICITY
IVY
MCKENNA
SAMANTHA
KANANI
JOSEFINA
KIT
REBECCA
CAROLINE
MOLLY
CRISSA
LANIE
KRISTEN
RUTHIE
ADDY

LEGAL NOTICES

Republic of the Philippines
Fourth Judicial Region
REGIONAL TRIAL COURT
OFFICE OF THE CLERK OF COURT
City of Dasmariñas, Cavite

PHILIPPINE NATIONAL BANK
In its capacity as assignee-mortgagee of PNB Savings Bank,
Mortgagee,

-versus- **File No. FCDC-2197-26**
EXTRA-JUDICIAL FORECLOSURE OF REAL ESTATE MORTGAGE UNDER ACT NO. 3135, AS AMENDED

SPS. JOAN M. MAGBAGAY AND TOR PETER STORKERSEN II,
Mortgagors,

CATHERINE M. MAGBAGAY,
Co-Borrower,
x- x

NOTICE OF SHERIFF'S SALE

Upon extrajudicial petition for sale under Act 3135, as amended by Act 4118, filed by the Mortgagee, **PHILIPPINE NATIONAL BANK (In its capacity as assignee-mortgagee of PNB Savings Bank),** against the Mortgagors **SPS. JOAN M. MAGBAGAY and TOR PETER STORKERSEN II and CATHERINE M. MAGBAGAY** (Co-Borrower), with postal address/es at 1.) Lot 4, Blk. 15D, Phase 4A, Greenwoods Village, Brgy. Paliparan 1, Dasmariñas City, Cavite, 2.) Blk. 2, Lot 34, Phase 3, Petunia St., Greenwoods Village, Brgy. Paliparan 1, Dasmariñas City, Cavite and 3.) 5421 144th PL SW Edmonds, Washington 98026 - 3823, U.S.A., to satisfy the mortgage indebtedness which as of July 31, 2026, in the amount of **FIVE MILLION SEVEN HUNDRED FIFTY FOUR THOUSAND EIGHT HUNDRED SIXTY-FIVE PESOS & 94/100 (Php.5,754,865.94),** Philippine Currency, including interest penalty and other charges, the undersigned Sheriff will sell at public auction on **November 24, 2026 at 10:00 o'clock in the morning** or soon thereafter at the Regional Trial Court, Branch 90, Ground Floor, DASCA Building, Congressional Road, Burol II, Dasmariñas City, Province of Cavite to the highest bidder and for CASH or MANAGER'S CHECK, in Philippine Currency, the following property with all its improvements, to wit:

TRANSFER CERTIFICATE OF TITLE NO. 057-2022002506

IT IS HEREBY CERTIFIED that certain land situated in BRGY. PALIPARAN, CITY OF DASMARIÑAS, PROVINCE OF CAVITE, ISLAND OF LUZON, bounded and described as follows:
LOT NO: 4, PLAN NO: PCS-04-030698
PORTION OF: CONSOL-SUBD. OF LOTS 34 TO 41, BLK. 15, PCS-04-017571, LRC REC. NO. 8843
LOCATION: BRGY. PALIPARAN, CITY OF DASMARIÑAS, PROVINCE OF (Continued on next page)
is registered in accordance with the provision of the Property Registration Decree in the name of
Owner: JOAN M. MAGBAGAY, FORMERLY FILIPINO NOW AMERICAN CITIZEN, MARRIED TO **TOR PETER STORKERSEN II,** AMERICAN
TECHNICAL DESCRIPTION (Continued from page 1)
CAVITE, ISLAND OF LUZON

BOUNDARIES:

LINE	DIRECTION	ADJOINING LOT (S)
1-2	SW	LOT 3, PCS-04-030698
2-3	NW	LOT 9 (EASEMENT), PCS-04-030698
3-4	NE	LOT 5, PCS-04-030698
4-1	SE	ROAD LOT 11, PCS-04-017571

TIE POINT: MON. NO. 79, IMUS ESTATE

LINE	BEARING	DISTANCE
TO CORNER 1	N. 07 ° 14' W	511.37 M.
1-2	N. 62 ° 49' W	21.00 M.
2-3	N. 27 ° 11' E	10.00 M.
3-4	S. 62 ° 49' E	21.00 M.
4-1	S. 27 ° 11' W	10.00 M.

AREA: TWO HUNDRED TEN SQUARE METERS (210), MORE OR LESS
DESCRIPTION OF CORNERS: POINTS 1 & 4 BY OLD P.S. CYL. CONC. MONS. 15X40 CM. AND THE REST ARE BY P.S. CYL. CONC. MONS. 15X40 CM.

BEARING: TRUE
DECLINATION:
DATE OF ORIGINAL SURVEY: JULY 27, 1908-JUNE 11, 1908
DATE OF SUBD/CONS SURVEY: AUGUST 16, 2016
DATE OF APPROVED SURVEY: JANUARY 18, 2017
GEODETIC ENGINEER: AIBRAHAM O. MALING
NOTES:

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

In the event the publication auction should not take place on the said date and time, it shall be held on **December 7, 2026,** the same time and place without further notice.

October 7, 2026, Dasmariñas City, Province of Cavite.

(Sgd.) RAMONCITO MANACHO
Sheriff IV

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

Copy furnished:

PHILIPPINE NATIONAL BANK
Foreclosure Division-Remedial Accounts Management Group
PNB Financial Center, Pres. Diosdado P. Macapagal Blvd., Pasay City

ATTY. MARGARETTE C. DACANAY
Counsel for Mortgagee
No. 81 West Capitol Drive, Bo. Kapitolyo, Pasig City

SPS. JOAN M. MAGBAGAY and TOR PETER STORKERSEN II (Mortgagors),
CATHERINE M. MAGBAGAY (Co-Borrower)
1.Blk. 15D, Lot 4, Phase 4A, Greenwoods Village, Brgy. Paliparan 1, Dasmariñas City, Cavite
2.Blk. 2, Lot 34, Phase 3, Greenwoods Village, Brgy. Paliparan 1, Dasmariñas City, Cavite
3. 5421 144th PL SW Edmonds, Washington 98026-3823, U.S.A.

Publication: PMC Pulso ng Makabagong Caviteño News Publication
Dates: October 12, 19 & 26, 2026

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

BDO UNIBANK INC.,
Mortgagee,

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

FC Case No. 19953-26

JHEAN CYRUS C. GALLARDO as represented by his Atty.-in-fact, DARSHELL COLINARES GALLARDO,
Debtor/Mortgagor.
x- x

NOTICE OF EXTRA-JUDICIAL SALE

Upon extra-judicial petition for sale under Act 3135 as amended by Act 4118 filed by **BDO UNIBANK, INC.,** mortgagee, with principal office at 33rd Floor, BDO Corporate Center Ortigas, No. 12 ADB Avenue, Mandaluyong City against **JHEAN CYRUS C. GALLARDO as represented by his Atty.-in-fact, DARSHELL COLINARES GALLARDO,** with residence and postal address at Lot 41 Block 1 Las Villas Salinas 1, Bacoor City and/or Ground Floor, Residential Level Building 18-115, Urban Deca Homes Hampton, Brgy. Buhay na Tubig, Imus, Cavite, to satisfy the mortgage indebtedness which as of September 11, 2026 amounted to **TWO MILLION FOUR HUNDRED TWELVE THOUSAND SIX HUNDRED FIFTY-SEVEN PESOS and 95/100 (P 2,412,657.95),** 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 **November 10, 2026 at 10:00 a.m.** or soon thereafter at the main entrance of the Office of the Clerk of Court, Regional Trial Court, Hall of Justice, 2nd Floor, Former South Supermarket Building, Aguinaldo Highway, Bayan Luma 7, Imus City, Cavite, to the highest bidder, for CASH and in Philippine Currency, the following properties with all the improvements therein, to wit:

CONDOMINIUM CERTIFICATE OF TITLE NO. 057-2025003354

(Republic Act No. 4726)
IT IS HEREBY CERTIFIED that the unit identified and described as:

GROUND FLOOR RESIDENTIAL LEVEL, B18-115, CONDO MODEL- 2BR, WITH THE TOTAL FLOOR AREA OF 36.50 MORE OR LESS, OF THE URBAN DECA HOMES HAMPTON

in the diagrammatic floor plan appended to the enabling or master deed of the condominium project annotated on **TRANSFER CERTIFICATE OF TITLE 2017018331** which embraces and describes the land located at BARANGAY BUHAY NA TUBIG, IMUS CAVITE with an area of FORTY-ONE THOUSAND EIGHT HUNDRED SEVENTY-ONE (41,871) Square Meter, is registered in the name of:
Owner: JHEAN CYRUS C. GALLARDO, OF LEGAL AGE, FILIPINO, SINGLE
Address: BLK. 49 LOT 2, OLANGO ST. CITY HOMES SAMPALOC 4, CAVITE

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 **November 17, 2026** at 10:00 a.m. without prior notice.

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

Imus City, Cavite, Philippines, October 5, 2026.

(Sgd.) MARIA CHONA D. TANGUANCO
Sheriff IV

APPROVED:

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

Copy Furnished:

BDO UNIBANK INC.
33rd Floor, BDO Corporate Center,
12 ADB Avenue, Mandaluyong City

JHEAN CYRUS C. GALLARDO and DARSHELL COLINARES GALLARDO
Lot 41 Block 1 Las Villas Salinas 1, Bacoor City and/or Ground Floor, Residential Level Building 18-115, Urban Deca Homes Hampton, Brgy. Buhay na Tubig, Imus, Cavite

Publication: PMC Pulso ng Makabagong Caviteño News Publication
Dates: October 12, 19 & 26, 2026



PMC Pulso ng Makabagong Caviteño NEWS PUBLICATION
PINAGBUBUKLOD ANG MAMAMAYANG CAVITEÑO

LEGAL NOTICES

REPUBLIC OF THE PHILIPPINES
FOURTH JUDICIAL REGION
REGIONAL TRIAL COURT
OFFICE OF THE CLERK OF COURT
NAIC, CAVITE
rtc1nacocc@judiciary.gov.ph
0915-620-0438

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

-versus- **FNC 2023-355-A**
For: Extra-Judicial Foreclosure of Real Estate Mortgage under Act 3135, as amended by Act 4118

ERNESTO RODAJE MERIDA,
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 (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 March 1, 2018 Mortgagor, **ERNESTO RODAJE MERIDA,** single, of legal age, Filipino citizen, with postal residence and postal address at A-1 MARTIN ST., BRGY. TUGATOG, MALABON CITY, in favor of the Mortgagee, over a real estate property including improvements thereon, described in and covered by **TRANSFER CERTIFICATE OF TITLE No. 057-2018028073** of the Registry of Deeds for Province of Cavite, in order to satisfy the outstanding loan obligation of the Mortgagors in the amount of **FOUR HUNDRED SEVENTEEN THOUSAND THREE HUNDRED ONE PESOS & 37/100 (P417,301.37)** inclusive of interest, penalties and other charges, as of March 31, 2023, the undersigned Clerk of Court & Ex-Officio Sheriff of the Regional Trial Court of Cavite thru his deputy, Janelle V. Lagadon, will sell at public auction on **November 10, 2026 at 9:00 o'clock in the morning** or soon thereafter, at the Office of the Ex-Officio Sheriff at the Hall of Justice formerly Mayor Macario B. Pena Memorial Hall, Naic, Cavite, 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. 057-2018028073
Registry of Deeds for Province of Cavite

IT IS HEREBY CERTIFIED that certain land situated in SABANG (FORMERLY TIMALAN), NAIC, CAVITE, LUZON, bounded and described as follows:
LOT NO: 13 BLOCK NO: 18, PLAN NO: PCS-04-030597
PORTION OF: CONS. SUBD. OF LOTS 2935; AND 2936, FLS-986-D (NAIC ESTATE) (VS-04-000597)
LOCATION: SABANG (FORMERLY TIMALAN), NAIC, CAVITE, LUZON
is registered in accordance with the provision of the Property Registration Decree in the name of
Owner: ERNEST RODAJE MERIDA, MARRIED TO MARY ANY PILLADA MERIDA, FILIPINOS, OF LEGAL AGE
Address: A-1 MARTIN ST., BRGY. TUGATOG, MALABON CITY
TECHNICAL DESCRIPTION
BOUNDARIES:

LINE	DIRECTION	ADJOINING LOT(S)
1-2	NW	ROAD LOT 4, PCS-04-030597
2-3	NE	LOT 12, BLOCK BLK 18, PCS-04-030597
3-4-5	SE	LOT 2937, BLOCK FLS-986-D
5-1	SW	LOT 14, BLOCK BLK 18, PCS-04-030597

TIE POINT: MON. NO. 17, NAIC ESTATE, PROVINCE OF CAVITE

LINE	BEARING	DISTANCE
TO CORNER 1	S. 42 ° 22` E	2683.81 M.
1-2	N. 60 ° 34` E	3.50 M.
2-3	S. 29 ° 26` E	8.00 M.
3-4	S. 62 ° 57` W	0.08 M.
4-5	S. 60 ° 31` W	3.42 M.
5-1	N. 29 ° 26` W	8.00 M.

AREA: TWENTY EIGHT SQUARE METER (28), MORE OR LESS
DESCRIPTION OF CORNERS: ALL CORNERS ARE MARKED BY P.S. CYL. CONC. MONS. 15X40 CMS
BEARINGS: TRUE
DECLINATION:
DATE OF ORIGINAL SURVEY: AUG. 1906 - MAY 1907
DATE OF SUBD/CONS SURVEY: APRIL 1-15, 2016
DATE OF APPROVED SURVEY: DECEMBER 8, 2016
GEODETIC ENGINEER: ELMERITO C. ROBLES
NOTES:

In the event the public auction should not take place on the said date, it shall be held on **November 17, 2026** without further notice.

Prospective bidders or buyers are hereby enjoined to investigate and verify for themselves the **TRANSFER CERTIFICATE OF TITLE NO. 057-2018028073** encumbrances thereon, if any there be.

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

Naic, Cavite, Philippines, October 4, 2026.

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

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:

ATTY. AMELY D. AGMATA
c/o POMPEYO P. MAYNIGO
Vision Credit & Collection Services Incorporated
JRDC Building 117 Sen Gil. J. Puyat Ave., Pasay City

ERNESTO RODAJE MERIDA
A-1 MARTIN ST., BRGY. TUGATOG, MALABON CITY
LOT 13 BLK 18 PASINAYA HOMES I SUBDIVISION, SABANG (FORMERLY TIMALAN), NAIC, CAVITE

Publication: PMC Pulso ng Makabagong Caviteño News Publication
Dates: October 12, 19 & 26, 2026

REPUBLIC OF THE PHILIPPINES
REGIONAL TRIAL COURT
FOURTH JUDICIAL REGION
BRANCH 109
CITY OF CARMONA, CAVITE
2nd Flr., Hall of Justice Bldg., Brgy. Maduya, City of 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-2026-52**
FOR: EXTRA JUDICIAL FORECLOSURE OF REAL ESTATE MORTGAGE UNDER ACT 3135, AS AMENDED BY ACT NO. 4118

JEFFREY R. SAN DIEGO married to SANDRA D. SAN DIEGO,
Mortgagors/Borrowers.
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 BDO Life Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, against the mortgagors/borrowers, **JEFFREY R. SAN DIEGO married to SANDRA D. SAN DIEGO,** with postal address/es at 1.) Blk. 1 Lot 16 Ph. 4 Monteverde Village, GMA, Cavite; and 2.) Lot 16 Blk. 38 Phase 2-A, Alta Tierra Homes, Brgy. Olaes, Gen. Mariano Alvarez, Cavite, and for the satisfaction of the mortgaged debt which as of 10 July, 2026 amounts to **EIGHT HUNDRED FORTY THREE THOUSAND TWO HUNDRED SIXTY FOUR PESOS & 45/100 (P843,264.45)** Philippine Currency, 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 **December 3, 2026 at 1:00 o'clock in the afternoon** at the Lobby of the Hall of Justice Building, Brgy. Maduya, City of 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. 057-2016036394

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

"A PARCEL OF LAND (LOT 16, BLK. 38 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. OF OLAES, MUN. OF GEN. MARIAHO ALVAREZ, PROV. OF CAVITE, ISLAND OF LUZON. BOUNDED ON THE NE., ALONG LINE 1-2 BY ROAD LOT 30 (8.00 M. WIDE); ON THE SE., ALONG LINE 2-3 BY LOT 18; ON THE SW., ALONG LINE 3-4 BY LOT 17; ALONG LINE 4-5 BY LOT 15; AND ON THE NW., ALONG LINE 5-1 BY LOT 14 ALL OF BLK. 38, ALL OF THE CONS. SUBD. PLAN. BEGINNING AT A PT. MARKED "1" ON PLAN. BEING N. 86 DEG. 30'W., 2383.66 M. FROM BLLM NO. 14, CARMONA CADASTRE; THENCE 5, 29 DEG 16'E., 6.00 M. TO PT. 2; THENCE S. 60 DEG. 44'W., 11.00 M. TO PT. 3; THENCE N. 29 DEG. 16'W., 4.00 M. TO PT. 4; THENCE N. 29 DEG. 16'W, 2.00 M. TO PT. 5; THENCE N. 60 DEG. 44'E, 11.03 M TO THE PT OF BEGINNING, CONTAINING AN AREA OF **SIXTY SIX (66) 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 OF THE CONS. SUBD. SURVEY; JUNE 9-14, 2008 WAS APPROVED ON SEPT. 3, 2008"

XxxNOTHING FOLLOWSxxx

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 **December 10, 2026,** at the same time and place without further notice.

25th day of September, 2026 at City of Carmona, Cavite.
By:
(Sgd.) JOSEPH R. DIOKNO
Sheriff IV
Noted by:
(Sgd.) ATTY. CORINNA B. SALONGA-LOPERA
Clerk of Court VI & Ex-Officio Sheriff

Copy furnished:

ATTY. AMELY D. AGMATA
Home Development Mutual Fund
BDO Life Mega Plaza Building
No. 358 Sen. Gil Puyat Avenue, Makati City

JEFFREY R. SAN DIEGO m/to SANDRA D. SAN DIEGO
1. Blk. 1 Lot 16 Ph 4 Monteverde Village, GMA, Cavite
2. Lot 16 Blk. 38 Phase 2-A Alta Tierra Homes Brgy. Olaes, GMA, Cavite

Publication: PMC Pulso ng Makabagong Caviteño News Publication
Dates: October 26, November 2 & 9, 2026

Deuteronomy 5:32–33 ~ You shall be careful therefore to do as the LORD your God has commanded you. You shall not turn aside to the right hand or to the left. You shall walk in all the way that the LORD your God has commanded you, that you may live, and that it may go well with you, and that you may live long in the land that you shall possess.

Land Title Masterclass Highlights Property Protection, Launches 'About My Title' E-book

QUEZON CITY — Promoting a better understanding of land ownership and helping the public recognize risks in property transactions took center stage at the Land Title Mastery Masterclass and launch of the e-book "About My Title" on October 24, 2026, at Aberdeen Court, Quezon Avenue, Quezon City. Dr. Crisiljefv G. Garrido, a Realtor and the program's resource speaker, led discussions on land title verification, registration procedures, and documentation, with emphasis on practical applications and the analysis of cases involving land titles.



The daylong program provided a structured introduction to the Philippine land system, beginning with video presentations on its history, land ownership in the country, and the development of the Land Registration Authority. A major session focused on forensic land title verification and analysis, giving attention to the examination of property documents and the importance of carefully checking information before proceeding with a transaction.

Afternoon discussions addressed land titles, related procedures, and documentation. These were followed by case studies examining decided cases involving land titles, connecting the topics discussed with actual property disputes and their outcomes. The program also allotted time for key takeaways and an open forum, providing an opportunity for participants to raise questions and clarify concerns about land ownership and property documentation. By combining historical background, practical verification methods, and case analysis, the masterclass emphasized the value of informed decision-making in property transactions.

Its educational focus underscored the importance of understanding land documents and exercising diligence to help reduce exposure to fraud and costly disputes. The event also featured the launch of "About My Title", placing the e-book alongside the masterclass's broader focus on land title awareness and education. The program concluded with the distribution of certificates of participation and closing activities. ***(Nelson Santos)***

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DTI Laguna, OVP, LGU Cavinti train cooperative beneficiaries in business management and financial literacy

CAVINTI, Laguna — The Department of Trade and Industry – Laguna Provincial Office (DTI Laguna), in partnership with the Office of the Vice President (OVP) and the Local Government Unit (LGU) of Cavinti, conducted a training on basic business management, financial literacy, and bookkeeping for beneficiaries of the Cavinti Weavers Agriculture Cooperative held recently.



Held at the Sangguniang Bayan Session Hall in Barangay Poblacion, the seminar was conducted in support of the OVP's Mag Negosyo Ta' Day (MTD) Program, which provides livelihood funding opportunities and capacity-building support to indigent and marginalized Filipinos.

DTI Laguna Negosyo Center Business Counselors Kent Cainto and Joebert Maloles served as resource speakers, discussing financial decision-

DTI LAGUNA • 5

Bulacan's Pass-yal Pamana wins 1st runner-up at Pearl Awards 2026

CITY OF MALOLOS - In its continued pursuit of preserving, promoting, and institutionalizing the province's rich cultural heritage, the Provincial Government of Bulacan, through its Provincial History, Arts, Culture and Tourism Office (PHACTO), has been recognized as 1st runner-up for Best Institutionalized Program for Culture and the Arts at the 2026 ATOP National Tourism Pearl Awards held on October 21, 2026, coinciding with the annual the ATOP National Convention in Ormoc City, Leyte.



2026 ATOP PEARL 1ST RUNNER-UP. Bulacan's City and Municipal Tourism Officers, led by Provincial History, Arts, Culture and Tourism Office OIC-Department Head Limuel Jan J. Lobederio, with Department of Tourism Region III Regional Director Richard G. Daenos (center) following the Provincial Government of Bulacan's recognition as 1st Runner-Up for Best Institutionalized Program for Culture and the Arts for its Pass-yal Pamana: Bulacan Pamana Pass initiative at the 2026 ATOP Pearl Awards held in Ormoc City, Leyte, on October 21, 2026.

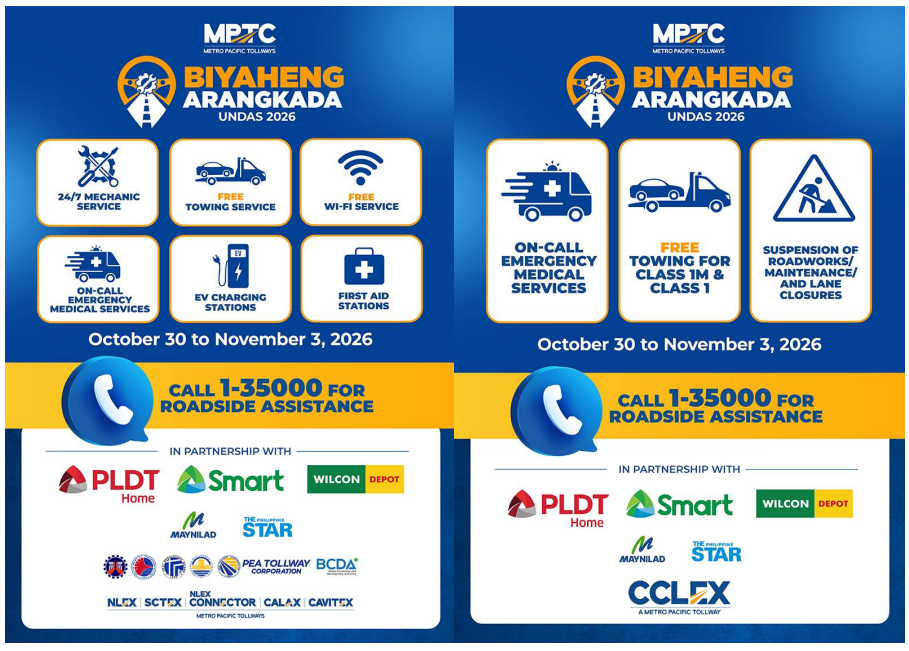
The award recognizes Pass-yal Pamana: Bulacan Pamana Pass, a cultural heritage initiative that serves as a "passport" for participants, including non-Bulakenyos, to discover and appreciate the province's rich history and cultural heritage.

With this initiative, participants were given chance to visit and discover Bulacan's heritage sites, museums, and historical landmarks through educational tours organized by PHACTO's History and

BULACAN • 2

MPTC Gears Up for Increased Undas Traffic

Motorists are advised to plan their trips and expect increased traffic volume across major expressways during the Undas period.



Metro Pacific Tollways Corporation (MPTC) will implement its "Biyaheng Arangkada" program from October 29 to November 3, 2026, across its expressway network: NLEX, SCTEX, NLEX Connector, CAVITEX, CALAX, and CCLEX in Cebu. The program aims to support traffic management, road safety, and motorists' travel needs during the peak travel period.

The program is being implemented on SCTEX in partnership with the Bases Conversion and Development Authority (BCDA), and on CAVITEX in partnership with the Philippine Reclamation Authority (PRA) through PEA Tollway Corporation (PEATC).

Traffic volume across MPTC's expressways is projected to increase by around 5% overall, with an average increase of 12% expected during the peak travel days of October 30 and 31.

On NLEX and SCTEX, outbound traffic is expected to peak from Friday afternoon through Saturday afternoon, while return traffic is expected from late after-

MPTC GEARS • 4