

# METRO PACIFIC TOLLWAYS CORP. ANNOUNCES NEW LEADERSHIP FOR KEY BUSINESS UNITS



Pangilinan-led Metro Pacific Tollways Corporation (MPTC) today announced a strategic leadership change to strengthen its focus on operational excellence and robust financial management. Effective immediately, the new set of officers — NLEX Corp Chief Finance Officer Ma. Teresa O. Wells, Metro Pacific Tollways South (MPT South) Vice-President for Finance Elnora D. Rumawak, and Metro Pacific Tollways Mobility Corporation (MPT Mobility) Vice-President for Finance Angel L. Carbo — will assume leadership of their respective business units as Officers-in-Charge.

They will oversee the companies' financial strategy, guide fiscal priorities and lead various critical initiatives.

After decades of dedicated service, NLEX Corp. President and General Manager J. Luigi Bautista, MPT South President and General Manager Raul L. Ignacio, MPT Mobility President and General Manager Roberto "Bobby" V. Bontia, and MPTC Chief Human Resources Officer Baby Lea M. Wong have announced their retirement.

This management realignment follows closely on the heels of MPTC's newly appointed President and Chief Operating Officer, Arrey A. Perez, to ensure the seamless execution of operational initiatives.

"The decision to elevate financial leadership at this juncture reflects our direction to ensure the subsidiaries are positioned for continued growth and aligning them with MPTC's broader goals, as we work to deliver 5-star service to our motorists," said Perez.

To support Perez at the Group level, MPTC management has brought in Luis S. Renon as its new Chief Finance Officer, leveraging his expertise to enhance the company's fiscal position. Renon previously served as Senior Vice President for MVP-owned PLDT where he led its internal audit division.

# DATELINE

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# Country's unemployment rate down to 3.7% in September 2024 — PSA

PAG-IBIG FUND'S ASSETS BREACHED P 1 TRILLION

## Cayetano reiterates call for direct, sustainable financial assistance to Filipino families

Senator Alan Peter Cayetano on Wednesday reiterated his call for providing direct, sustainable financial aid to Filipino families, aiming to close gaps in the current targeted assistance system.

During the first day of plenary debates on the proposed 2025 budget with the Development Budget Coordination Committee

(DBCC) on November 6, 2024, Cayetano pointed to the effectiveness of providing P10,000 per cont. on page 2

## LEE DEMANDS URGENT UHC AMENDMENTS FOR BETTER HEALTH BENEFITS, LOWER MEMBER CONTRIBUTIONS

"Gamot at pagpapagamot ng Filipino, dapat sagot ng gobyerno!"

This was the statement of Manoy Wilbert "Wise" Lee as he urged the passage of the amendments on the Republic Act (RA) No. 11223 or the "Universal Healthcare (UHC) Act" to institutionalize the comprehensive and appropriate increase in Philippine Health Insurance Corporation (PhilHealth) benefits and lower the contribution of its members, among others.

Lee filed House Bill No. 10995 which amends the UHC Act to resolve issues hampering genuine universal healthcare for Filipinos.

"Various challenges and issues hinder the objectives of the UHC.



These include lack of legal provisions that mandate the regular and periodic review of the responsiveness of beneficiaries cont. on page 3

# PhilHealth joins fight against TB and HIV, reiterates benefit packages during health meeting



PhilHealth took part in the 4th National Health Sector Meeting organized by the Department of Health (DOH) held last October 28 to 30 in Dapitan City, Zamboanga del Norte. Multi-sectoral efforts to combat TB and HIV, specifically strategies to improve health care delivery and financing, were the discussed during the meeting.

PhilHealth's Konsulta Package, which includes coverage for laboratory tests such as chest x-ray - essential in early detection of TB and effective management of respiratory illnesses, was highlighted in the event. Members and their beneficiaries can register in any Konsulta Package Provider (KPP) of their choice and can avail of

services and annual benefits amounting to ₱1,700 per beneficiary. Apart from this, the Corporation also has an outpatient Tuberculosis - Directly Observed Treatment Short-course (TB-DOTS) benefit package of ₱5,200 that members can avail of at any PhilHealth-accredited TB-DOTS center.

PhilHealth also promoted its OHAT (Outpatient HIV/AIDS Treat-

ment) package among the participants. The benefit covers HIV/AIDS patients for their outpatient consultations, laboratory tests, and anti-retroviral therapy (ART). The annual package of P39,000 not only provides financial relief, but better outcomes for those affected with HIV/AIDS.

These benefit packages aim to ease financial burdens associated with TB treatment to

ensure patients receive necessary care without worrying about health care costs — manifesting PhilHealth's commitment to supporting health care providers and patients through definitive financing. The strategies formulated during the meeting have the potential to significantly contribute to the fight against TB and HIV/AIDS, promoting healthier communities. END



**PhilHealth payment now available on the GCash App**

Effective November 6, 2024, PhilHealth members can now pay their premium contributions on their mobile phone through the GCash App.

Using the GCash App is so easy and convenient with these steps:

- Members will have to open the app;
- Click "Bills";
- Select "Government" in the categories;
- Look for and select "PhilHealth" in the list of bills;
- Input pertinent data;
- Review data inputs; and
- Pay premium.

For the complete list of Accredited Collecting Agents, log on to <https://www.philhealth.gov.ph/partners/collecting/>.

(Sp4) EMMANUEL R. LEDESMA, JR.  
President and Chief Executive Officer  
Date signed: November 11, 2024

Nakisaya sa napakagandang Christmas Tree Lighting sa Robinsons Imus kamakailan ang buong Team AJAA sa pangunguna nina Mayor Alex L. Advincula, Vice Mayor Homer T. Saquilayan, Vice Governor Shernan Jaro at ang Tanzang Luma Child Development Center, at kanilang mga pamilya. Ang mga maningning na ilaw ay sumisimbolo ng pag-asa, pagkakaisa, at pagmamahal na hatid ng diwa ng Pasko.

## BACOR CITY EXTENDS HELPING HAND: MAYOR STRIKE B. REVILLA LEADS DISTRIBUTION OF FINANCIAL ASSISTANCE

Bacoor City, November 18, 2024 - Mayor Strike B. Revilla, along with the City Social Welfare and Development Office (CSWD), spearheaded the distribution of financial assistance to 900 Bacooreños today at the Bacoor City Hall Main Lobby. This initiative, part of the City Government's ongoing efforts to provide support to those in need, focused on providing medical assistance, burial as-



istance, and other essential aid.

The program, which was organized by the Office of Mayor Strike B. Revilla through the CSWD, received support from Team Revilla, the Sangguniang Panglungsod led by Vice Mayor Rowena Bautista Mendiola, Senator Ramon "Bong"

Revilla Jr., Cong. Lani M. Revilla, and Cong. Bryan Revilla of the Agimat Partylist.

Mayor Revilla personally oversaw the distribution, emphasizing the City Government's commitment to helping its citizens overcome challenges and improve their cont. on page 2

EDITORIAL: Flood control

What has been the impact of climate change on our country? We now experience increased frequency and severity of natural disasters, sea level rise, extreme rainfall, resource shortages, and environmental degradation.

The Philippine archipelago, in fact, is situated along the Pacific Ocean's typhoon belt, leaving us vulnerable to around 20 typhoons each year, a quarter of which are destructive.

The national government is therefore on the right track in conducting an honest-to-goodness scrutiny of flood-control projects in the country following the massive flooding in many areas, particularly in Luzon, due to the series of destructive typhoons that hit the country in recent weeks and months.

President Marcos Jr. mentioned in this last State of the Nation Address that more than 5,000 flood-control projects had been completed in the last 12 months. But a strong typhoon again lashed the country's eastern flank not long afterwards, causing widespread flooding, with critics blaming the government for having funded many flood control projects that turned out to be useless in preventing loss of lives and property.

While acknowledging that corruption in the implementation of public works projects is part of the problem, the Chief Executive emphasized that climate change is also responsible for the widespread flooding we have seen recently.

Reacting to the latest tropical cyclone to hit the country, the Chief Executive pointed out: "They are two sides to this. Our flood control was overwhelmed; we have flood control, but this couldn't handle it because in the entire history of the Philippines, nothing like this has happened. We're only facing this now."

It is true that Filipinos are now feeling first-hand the effects of climate change through more destructive weather patterns. But the effects of climate change are felt not only in the Philippines but in other parts of the world.

Billions of pesos have been poured into various flood control projects over the years. But obviously, as the country lies along the typhoon belt, we have to funnel more resources into flood prevention and mitigation measures.

It is correct for the government to now look toward modifying the design of public infrastructure such as bridges, flood control and slope protection projects to make them withstand the more destructive storms hitting the country.

We understand that the Senate will soon conduct a "spirited debate" on flood control projects during its plenary meetings on the proposed 2025 budget of P6.352 trillion. It's a step in the right direction, as we need an annual general appropriations act that is climate-resilient and climate-adaptive at the same time.

Country's...

CALAMBA CITY, Laguna (PIA) - The Philippine Statistics Authority (PSA) said the country's unemployment rate continues to drop as more industries take part in various job fairs conducted locally.

According to PSA data, over 1.89 million Filipinos are estimated to be unemployed. This was lower than the estimated number of unemployed persons at 2.26 million in September 2023 and 2.07 million in August 2024.

To the government's initiative of generating more jobs for the people, local governments have been consistently holding job fairs to open more career opportunities.

The City Government of Calamba through its Information, Investment, Promotions and Employment Services Office

(IIPESO) offered a wide array of employment opportunities across diverse industries with its first Grand Trabaho Expo.

During the event, Calamba City Mayor Roseller Rizal emphasized the importance of an expo in the city known for its economic activity and industrial growth.

"We aim Calamba to remain an economically active city by offering our citizens employment opportunities and of course, it is still part of our program to have a sustainable program for the people of Calamba and its neighboring municipalities," Rizal said.

To the government's initiative of generating more jobs for the people, local governments have been consistently holding job fairs to open

more career opportunities.

The unemployment rate in Calamba stands at nearly nine percent, prompting local authorities to organize job fairs like the Grand Trabaho Expo which featured over 80 companies that set up booths to conduct on-the-spot interviews, making it a convenient experience for both job seekers and companies.

Moreso, the event aims to match job seekers with potential employers, reducing the gap between available skills and industry needs.

The expo produced 602 new hires on the spot. For Carla Ojeda, the first hired-on-the-spot was thankful as the event will help her process her requirements with ease.

"I'm happy because through this job fair,

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I can now process my requirements immediately so thank you so much for this opportunity I can now help my family through this job," she said.

The city operates a City Manpower Development Center (CMDC), which upskill job seekers to enhance their employability through various vocational courses, skills development programs, and certifications that would boost the city's efforts to bring down unemployment and meet the growing demand for skilled labor in local industries.

The local government believes that the Grand Trabaho Expo is a step towards enhancing local employment and stimulate economic growth while forging collaboration amongst potential employers, jobseekers, and the government. (AM/PIA-4A)

Cayetano...

family, a strategy he used during the pandemic to provide relief.

"As you know, I've personally advocated P10,000 per Filipino family. We did that during the pandemic. Towards 2021, I personally felt na kailangan ng additional ayuda," he said.

"So theoretically, we can actually give P10,000 per family. In fact, we can give 20 [thousand pesos] if it's P500 billion and we have 27 [million families]," he added.

The discussion followed the statement of Senator Grace Poe, as the Chairperson of the Committee on Finance, highlighting the allocation of P591 billion in the 2025 budget for ayuda or aid.

Cayetano noted, however, that the government's preference is for targeted assistance, which he said benefits mainly those with the right connections or those living near government offices.

"The answer last year is we'd rather have it targeted. Ang problema sa targeted, if you do not have the right padrino, the

right access to media or hindi mo katabi y'ung regional office, hindi rin napupunta sa poorest of the poor [ang ayuda,]" he said. Senator Grace Poe agreed with Cayetano's call for more comprehensive support, acknowledging that some of the most vulnerable sectors are often overlooked under the current system.

In his remarks, Cayetano also expressed concern that the poorest of the poor may still be left out by the existing structure and advocated for a shift toward a more inclusive and sustainable form of assistance that will empower families beyond temporary relief.

"So let me just put that on the table. At what point do we stop increasing yung ayuda and start increasing yung programs that are really for teaching people to fish?" he said.

"We'll always need some form of ayuda. But how do we do the balance? Maybe it's time to start that discussion if it's not being discussed already," he added. PR

From Page 1

BACOOR...

quality of life. "This financial assistance is a testament to our commitment to providing a safety net for our Bacooreños," said Mayor Revilla. "We believe that by working together, we can build a stronger and more compassionate community."

The distribution

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of financial assistance is part of the City Government's broader social welfare program, which aims to address the needs of vulnerable individuals and families. The program is funded by the City Government of Bacoor, demonstrating its commitment to providing essential support to its constituents.



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DOST-CALABARZON to conduct CEST Forum 2024 during this year's National S&T Week in CDO

As part of the 2024 National Science, Technology, and Innovation Week (NSTW) celebration, the Department of Science and Technology (DOST)-CALABARZON will conduct the CEST Forum 2024: Green Innovation Towards an Inclusive and Sustainable Green Economy on November 27, 2024, at the Limketkai Center, Cagayan de Oro City.

The forum aims to emphasize the critical role of science, technology, and innovation (STI) in facilitating the transition to a sustainable and inclusive green economy. It seeks to enhance participants' awareness and understanding of the transformative potential of STI in addressing challenges and creating opportunities within the green economy.

The event will feature prominent speakers from diverse fields, each bringing a wealth of expertise and experience in green innovations:



Dr. Richard S. Abendan, Chief of Party, U.S.-Philippines Partnership for Skills, Innovation, and Lifelong Learning (UPSKILL) Program

Dr. Rowena Cristina L. Guevara, Undersecretary of the Department of Energy

Ms. Judit Al-day-Mangmang, Business Development Manager, Batangas Egg Producers Multipurpose Cooperative

Mr. Michael S. Caballes, Chief Farmer and Owner, Bukid Amara Agri Farm

The Community Empowerment Through Science and Technology

(CEST) Forum is one of DOST's flagship initiatives aimed at delivering sustainable development to communities across the nation. By leveraging targeted S&T interventions, CEST addresses five critical areas: Livelihood, Health and Nutrition, Environmental Protection and Conservation, Education, and Disaster Risk Reduction and Management.

Interested individuals can explore the full NSTW General Program of Activities at https://bit.ly/3CLdDPv and register via the NSTW app, available for download on the Play Store. PR

Bigger and Better: BotiCARD Dolores Branch moves to new location



BotiCARD President Ms. Rosenda Aquino (5th from right, middle row) alongside BotiCARD Operations Director Ms. Florife Reynido (6th from right, middle row), BotiCARD Cluster Manager 2 Mr. Jame Rachel Yaneza (7th from right, middle row), BotiCARD Cluster Manager 4 Ms. Merrie Joie Prenciona (4th from left, middle row), Pharmacy Assistant OIC BCI Dolores Branch Ms. Khristine Joy Aureus (4th from right, middle row), attended the relocation of the branch along with other officers and staff.

BotiCARD Dolores branch officially relocated its building on July 15, 2024, in support of its mission to provide quality, affordable, and accessible healthcare and personal care products and health services to Filipino families.

"As we combat the cycle of poverty while

improving the health and wellness of people, we will continue to advocate for quality affordable medicines, health supplies, hygiene products, and selected supplements. It is a basic right every Filipino should enjoy," said BotiCARD President Rosenda P. Aquino.

As part of the branch's relocation, free medical consultation, dental extraction, blood pressure monitoring, and other freebies like a 28% discount are also provided for those who attended the event.

"Through the range of BotiCARD services, we hope to reach more communities to provide the quality products and services they de-

serve," Aquino added. The branch's new building is located at Marquez Street, Barangay Bagong Anyo, Dolores, Quezon.

Established in 2011, BotiCARD is a member institution of CARD Mutually Reinforcing Institutions (CARD MRI), a group of institutions sharing the same goal and objective of poverty eradication and improving the lives of Filipino families. As of June 2024, BotiCARD has 20 pharmacies and serves more than 2 million clients across the country.

To know more about BotiCARD, Inc., visit its website at www.card-mri.com/boticaid/ and the official Facebook page, @boticaidOfficial. PR

DTI Rizal Joins in Strengthening Kadiwa ng Pangulo Program in Antipolo

November 7, 2024, ANTIPOLO CITY - Key government agencies convened today in a collaborative meeting to enhance the Kadiwa ng Pangulo (KNP) program implementation in Antipolo City. The inter-agency coordination aims to ensure the program's success in providing accessible and affordable basic commodities to consumers.

Representatives from the Department of Agriculture (DA), Department of the Interior and Local Government (DILG), Department of Trade and Industry (DTI), Department of Labor and Employment (DOLE), and the Local Government Unit of Antipolo City par-



ticipated in the strategic planning session. During the meeting, the agencies established clear roles and responsibilities to ensure smooth program implementation.

The Kadiwa ng Pangulo program is sched-

uled to be implemented in Antipolo City on November 20, December 4, and December 18, 2024. Residents can look forward to a diverse selection of products as the program will feature authorized sellers offering both food and

non-food items. This initiative is designed to create direct market linkages between producers and consumers, effectively reducing prices of essential goods while ensuring fair returns for local farmers and producers.

FOR WITH GOD ALL THINGS ARE POSSIBLE

Profriends Welcomes Its Newest Kapitbahay

Property Company of Friends, Inc. (Profriends) celebrates its 25th anniversary by welcoming its newest Kapitbahay. This November, Profriends will introduce a video that portrays how a nurturing community can bring out the best in an iconic character.

"We are very honoured to have Dimples Romana as our newest Kapitbahay! Beyond her teleserye character, we feel that her genuine and warm personality fits who Profriends is," explains Profriends brand manager KC Ordonez. "We have always been committed to develop more than just houses and condominiums. What is important for us is that our residents get to live in real, thriving communities in the developments we have mindfully designed."

Given the rising value of land in Cavite, Profriends has recently conceptualized a different kind of condo living that is true to what it stands for. Westwind at Lancaster New City and Lamore at Micara Estates in Tanza are low-rise vertical projects that consider open



Dimples Romana, our newest kapitbahay!

spaces and green lanes needed by families for recreation and bonding. The aim is for residents to still experience comfortable home living with the convenience of condo living. Both projects are reasonably priced so that first time homeowners and investors may get to enjoy these new properties.

"Dimples' iconic character will walk us through our vertical developments and she will be part of the different activities that we usually do in our communities," quipped KC. "Our intention is to organize on-ground volunteer movements in all our developments that would empower individuals and hone future leaders of our country. We have done

this in Lancaster and Micara already through our GalingPinas movement." Profriends' mission is to create communities where Kapitbahays become Kapitbuhays, lifetime trusted friends who will be their "karamay" in every moment.

Since its inception in 1999, Profriends has delivered more than 64,000 homes in Cavite and Iloilo to uplift the lives of the families it serves. Its on-going projects include Lancaster New City, Micara Estates – Tanza, Westwind at Lancaster New City, Lamore at Micara Estates, Minami Residences, Parc Regency Residences, Monticello Villas, and Monticello Intimo.

Cavite farmers received seedlings and fertilizers from OPA



On November 13, 2024, Cavite's agricultural community marked a significant milestone with the distribution of seedlings and fertilizers to 135 farmers from 10 associations across the province. The initiative, led by the Office of the Provincial Agriculturist, aimed to support and empower local farmers in their agricultural endeavors.

The event was graced by Vice Governor Shernan Jaro, who directly engaged with the beneficiaries, and Ms. Anna Pamela Nova, OIC-Provincial Agriculturist, who conduct-

ed a brief orientation and gathered updates on the farmers' current practices and challenges.

The beneficiaries represented organizations such as the Cavite Farmers Federation, Coffee Farmers Association, Cacao Farmers Association, Banana Council, Mango Growers Association, Sipag (High Value Crops), Rural Improvement Club, 4H Club, Provincial Agriculture and Fishery Council (PAFC), and Corn Growers Association.

Each farmer received a package that included assorted vegetable seeds, one bag of complete fertilizer, one bag of urea, and four bags of compost. Vice Governor Jaro reaffirmed the provincial government's steadfast commitment to advancing Cavite's agricultural sector and supporting its farmers.

The event's success was also credited to the leadership and dedication of Mr. Rodel Vincent T. Bae, OPG Chief-of-Staff and former OIC-Provincial Agriculturist, whose efforts ensured the program's smooth execution.

- R. Dones

SMC delivers 19% net income growth to 37.1Bn in first nine months

San Miguel Corporation (SMC) reported a 19% rise in net income to ₱37.1 billion during the first nine months of 2024, driven by strong revenue growth across its diverse businesses.

Despite challenges such as typhoons and currency fluctuations, SMC's consolidated revenues increased by 11% to ₱1.2 trillion. This strong performance was fueled by higher sales volumes in its Power, Fuel & Oil, Food, and Spirits businesses.

Operating income also went up by 11%, with improved profitability in the Food, Spirits, and Infrastructure sectors which offset lower refining margins in the Fuel & Oil business. EBITDA went up by 9% to ₱168.1 billion.

Overall, the Company's strong performance demonstrated its ability to adapt to challenges and de-

liver consistent growth.

"Our commitment to sustainable growth and responsible cost management is at the core of everything we do. Our strong results reflect our ability to run our businesses efficiently, seize growth opportunities, and focus on building long-term value and excellence," said SMC Chairman and CEO Ramon S. Ang.

FOOD AND BEVERAGE

San Miguel Food and Beverage, Inc. (SMFB) achieved strong financial results in the first nine months, with solid growth across all business segments. Consolidated sales rose 5% from last year, reaching ₱291.1 billion. Income from operations increased by 15% to ₱39.9 billion, while consolidated net income rose by 11% to ₱30.4 billion.

San Miguel Foods posted a 4% increase in sales to ₱134.3 billion, supported by higher volumes. The Prepared and Packaged Foods segment led the growth with an 11% revenue increase, driven by strong demand for key products like Purefoods Luncheon Meat, Magnolia Dairy, and San Mig Coffee. This segment's EBITDA jumped 39% to ₱15.5 billion, benefiting from top-line growth and lower raw material costs.

San Miguel Brewery Inc. reported consolidated revenues of ₱111.2 billion, up 3%, due to higher volumes. Domestic sales reached ₱99.1 billion while international sales amounted to \$212.4 million. The Beer segment's EBITDA reached ₱28.9 billion, with expected growth momentum through targeted initiatives.

Ginebra San Miguel Inc. (GSMI) achieved

a strong 17% increase in sales to ₱45.6 billion, driven by higher prices and volumes. Operating income also rose, with EBITDA totaling ₱7.1 billion. Strong brand performance and efficient distribution contributed to the growth of the Spirits segment.

POWER

San Miguel Global Power Holdings Corp. (SMGP) sustained its strong performance, reporting a 57% increase in off-take volumes. This was supported by new capacities, including 1,200 MW from South Premiere in Ilijan, Batangas; additional BESS ancillary services, and the start of commercial operations of Mariveles' Units 1 and 2. Consequently, consolidated revenues rose 23% to ₱153.6 billion.

Operating income and EBITDA saw significant growth of 43% and 37%, respectively. Net income rose

48% to ₱13.5 billion.

FUEL AND OIL

Petron Corporation continued to report strong revenues in the first nine months of the year despite challenges in the international oil market. Consolidated revenues increased 12% to ₱657.9 billion, driven by sustained volume growth of 12% to 104.4 million barrels, from 93.6 million barrels in 2023.

INFRASTRUCTURE

San Miguel Infrastructure delivered steady growth, with consolidated revenues of ₱27.0 billion in the first nine months, up 8% compared to the same period last year. The combined daily average traffic volume from all operating toll roads rose by 2%, reaching 1.02 million vehicles. The company achieved an 8% increase in both operating income and EBITDA to

consistent improvements at 7% and 11%, respectively.

The strong volume and sales performance was weighed down by a correction in refining margins resulting in an operating income of ₱22.3 billion in the first nine months, from ₱27.0 billion in the same period last year. Net income for the nine-month period ended at ₱7.1 billion from ₱9.5 billion in 2023.

cont. on page 5



Gatchalian: Higher intel funds for PNP needed amid campaign vs POGO-related crimes

Senator Win Gatchalian is advocating for a higher intelligence fund for the Philippine National Police (PNP) amid an ongoing campaign to ferret out Philippine Offshore Gaming Operators (POGOs) that continue to defy the government's ban on their operations.

"The PNP needs funds to gather intelligence, particularly in the fight against POGOs," Gatchalian said, as he noted that some POGOs are going underground and are masquerading into other businesses.

"This is the time to support the PNP in gathering more intelligence," he emphasized as he interpellated on the PNP's proposed budget for 2025.

Gatchalian took note that the PNP's intelligence fund has gone down from P1.356 billion in 2023 to P906.025 million this year. Under the National Expenditure Program (NEP) for 2025, the PNP was given an intelligence fund of P806.025 million, which was increased by P100 million by the Senate. "The reduction is counter-intuitive on what we want to do," he said.

en the President's directive to terminate all POGO operations in the country by the end of the year, law enforcement agencies such as the PNP need to double down on their efforts to flush out all POGOs, particularly those that are involved in illegal activities such as kidnap-for-ransom, human trafficking, and online scamming, Gatchalian said. The total number of victims of POGO-related crimes stood at 5,800 as of May this year based on data provided by the PNP.

He pointed out that Section 4 of Executive Order No. 74 issued by the President last November 5 directed the PNP to intensify their efforts against illegal POGOs and internet gaming licensees and other offshore gaming operations and services.

The chair of the Senate Committee on Ways and Means, Gatchalian has led the campaign to end all POGO operations in the country. He has maintained that the social costs of allowing POGO operations in the country significantly outweighed any economic benefits derived from the industry's POGO operations.

NOTICE

NOTICE IS HEREBY GIVEN THAT THE ESTATE OF THE LATE ERWIN BONGAT CRESCINI HAS BEEN EXTRA-JUDICIALLY SETTLED BY HIS HEIRS THRU EXTRAJUDICIAL SETTLEMENT OF ESTATE AS PER DOC. NO. 247 ; PAGE NO. 51 ; BOOK NO. 34 ; SERIES OF 2024, BEFORE NOTARY PUBLIC ATTY. STEVE B. DELA REA JR.

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LEE...

fit packages that should lower the out-of-pocket medical costs of Filipinos, inefficiencies in managing funds, and public health emergencies that disrupt the law's implementation," the Bicolano lawmaker lamented.

"Ilang taon na mula nang naisabatas ang Universal Healthcare Act pero nandyan pa rin ang matinding pangamba ng mga Pilipino sa pagkakaasakit dahil sa takot na malubog sa utang at kahirapan dahil walang pangambay sa ospital. Hindi ito deserve ng Pilipino. Kailangang palakasin pa ang UHC Law para mas mabawasan ang pasanin at alalahanin ng ating mga kababayan sa kanilang kalusugan," he added.

Among the key changes included in Lee's measure is the provision that the Health Technology Assessment Council will review and assess the amounts of each PhilHealth benefit package and ensure that these are up-to-date.

Additionally, HB 10995 seeks to lower the premium contributions of PhilHealth members. Instead of the law's mandated 5% premium in 2024 and 2025, the amendment pushes for 4% and 4.25% respectively.

The proposed bill will likewise give the President the power to suspend PhilHealth premium contribution increases in a state of national emergency, public health emergency, or state of calamity.

"Sa pagbubukas ng Kongreso, tutukan po natin ang agarang pagsasabatas ng panukalang ito na kailangan para maabot ang pinaka-layunin ng UHC," Lee said.

"Napakaraming pera ng PhilHealth, dapat ilaan ito di lang sa pagpapalawak ng mga benepisyo para sa mga Pilipino, kundi pati na rin sa pagpapababa ng kontribusyon na isa ring mabigat na pasanin ng marami nating kababayan," he added.

From Page 1

A staunch health advocate, Lee is at the forefront of holding the Department of Health (DOH) and PhilHealth accountable for its commitments to radically increase health benefits and for fighting for free diagnostic scans, free prescription eyeglasses and at least 80% coverage for cancer treatments and heart procedures, among others.

Earlier, the solon from Bicol welcomed the issuance of a Temporary Restraining Order (TRO) by the Supreme Court, halting the fourth and last tranche of PhilHealth fund transfer to the National Treasury, as there can be more funds for the radical expansion of PhilHealth benefits, which he has been consistently pushing for since last year.

Lee successfully fought for the 30% increase in PhilHealth benefits, which was implemented last February 14. These include increasing the PhilHealth benefit package for hemodialysis from P2,600 to P6,350 per session and from 90 sessions per year to 156 sessions annually, as well as the increase in breast cancer treatment coverage from P100,000 to P1.4M.

"Bawat araw ay marami tayong kababayan ang nangangambang magkasakit o nahihirapan sa karamdaman na hindi man lang nila maibili ng gamot o maipachek up sa ospital dahil dagdag pa sa gastusin ng pamilya. Karapatan ito ng bawat Pilipino na dapat ipinagkakaloob ng UHC," Lee remarked.

"Hindi na puwede ang kulang-kulang na serbisyo at tingi-tinging dagdag sa mga benepisyon pangkalusugan. Hangad po natin na ang gamot at pagpapagamot na bawat Pilipino, sagot na ng gobyerno. Gamot Mo, Sagot Ko! Yan ang ating ipinaglalaman, at patuloy natin itong tutukan hanggang sa maramdaman ng ating mga kababayan, lalo na ng mas nangangailangan," he added. PR

Pag-IBIG...

From Page 1

Pag-IBIG Fund reached new heights as the agency breached the P1-trillion mark in Total Net Assets in August 2024, reflecting a 14% growth versus September last year. The growth is largely driven by higher net revenues, increased member savings, and strategic management of its investment portfolios, top officials announced.

"We have just celebrated the National Shelter Month and we are proud to share that Pag-IBIG Fund has breached the P1-trillion mark in assets. This serves as a testament to our commitment of fulfilling our mandate. Not only can we assure that our members' fund is prudently managed, it also means that we are ready and able to finance our Filipino workers' dream of home ownership. This remains consistent with the directive of President Ferdinand R. Marcos, Jr. to provide quality and accessible social benefits to our countrymen," said Secretary Jose Rizalino L. Acuzar of the Department of Human Settlements and Urban Development (DHSUD), who serves as chairperson of the 11-member Pag-IBIG Fund Board of Trustees.

As of the end of September 2024, Pag-IBIG Fund's fiscal performance continues to grow, recording a Total Net Assets of P1.02 trillion – a P125.74 billion increase compared to September last year. The agency's gross income reached P62.09 billion, while net revenues amounted to P39.54 billion – higher by 17% compared to P33.66 billion in September 2023. Member savings as of the third quarter of 2024 amounted to P98.72 billion, an increase of 48% from P66.73 billion collected within the same period last year. This double-digit growth was due to the increase in both the Pag-IBIG Regular Savings and Pag-IBIG MP2 Savings.

Buoyed by the implementation of the Maximum Fund Salary (MFS) increase early

this year, total collections for the Pag-IBIG Regular Savings amounted to P49.86 billion as of September 2024, while MP2 voluntary savers remitted P48.86 billion collectively, a year-on-year increase of 58% and 39%, respectively.

The agency also reported a net unrealized gain of P320 million, a reversal from the P2.28 billion net unrealized loss in September 2023. This movement is attributed to improved market valuations of investments measured at fair value through other comprehensive income, further strengthening the agency's financial position.

Pag-IBIG Fund Chief Executive Officer Marilene C. Acosta remarked that members will benefit the most from the agency's strong performance.

"Ang panalo po dito ay ating mga miyembro. With our strong fiscal standing, we continue to provide our members with the best benefits and programs, to help them prepare and secure a better future, not just for themselves, but also for their families. They are assured that the money that they entrust with us is not just well accounted for but continues to grow. We remain steadfast in our commitment to help improve the lives of the Filipino workers," Acosta said.

Acosta emphasized that the growth in Pag-IBIG Savings does not only translate to available funds for the members but also helps the Philippine economy grow.

"As a money multiplier, every P100 saved by members and employees in Pag-IBIG Fund can potentially help generate P1,800 in the economy through future loans and infusion of cash into the economy. Of course, this can be easily achieved if our members and partner-developers continue to avail of our housing loan, development loan, and cash loan programs. For those whose loans have cont. on page 4

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

FORECLOSURE CASE NO. F-1190-24

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

-versus-

DANILO D. BALPONGO, Mortgagor/s

X-----X

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgages, HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund), with business address at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, against the Mortgagor's, DANILO D. BALPONGO with residence and postal address at SAMPALOC SITE 2, BF HOMES, PARAÑAQUE, METRO MANILA and LOT 15, BLK 19, CARISSA HOMES TANZA PH-6. BRGY. BAGTAS TANZA CAVITE to satisfy the mortgage indebtedness as of 12 August 2024 amounts to TWO HUNDRED SIXTY THOUSAND SEVEN HUNDRED THREE PESOS AND 67/100 (P 260,703.67) inclusive of interest and other charges, the undersigned Sheriff will set at public auction on DEC 20, 2024 at 10:00 o'clock in the morning until 12:00 noon at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder for CASH and in Philippine Currency the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE No. T-886184-

A parcel of land (Lot 15 Blk. 19 of the subd. plan Psd-04-095761, being a portion of Lot 2054-A, Psd-04-095009, L.R.C. Rec. No.), situated in the Brgy. of Bagtas, Mun. of Tanza, Prov. of Cavite, Is. of Luzon. Bounded on the NW., along line 1-2 by Lot 16; on the NE., along line 2-3 by Lot 17, both Blk. 19; on the SE., along line 3-4 by Alley 14 and on the SW., along line 4-1 by Lot 13, Blk. 19, all of the subd. plan. Beginning at a pt. marked "1" on plan X X X containing an area of THIRTY THREE (33) SQUARE METERS. X X X

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

In the event the public auction should not take place on the said date and time, it shall be held on 10 JAN 2025 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, NOV 20, 2024

(SGD) ANDRES B. ESPINA Sheriff IV

Copy Furnished:

HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund) c/o ATTY. JEFFREY A. RAMIENTAS, C.P.A., GREATSOURCE CORPORATION 2546 A. Bonifacio St., Bangkal, Makati City

DANILO D. BALPONGO SAMPALOC SITE 2, BF HOMES, PARAÑAQUE, METRO MANILA and LOT 15, BLK 19, CARISSA HOMES TANZA PH-6. BRGY. BAGTAS TANZA CAVITE

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

DATLINE WEEKLY NEWSPAPERS: Nov. 25, Dec. 2 & 9, 2024

Pag-IBIG...

From Page 3

already been approved, on-time repayment is also important so that we can continue the financial cycle. In the end, whatever revenues that Pag-IBIG generates, it will still benefit our members through the crediting of dividends," she added. Aside from showcasing proper fiscal management through its exponential growth in as-

sets and revenues, the Commission on Audit also rendered an unmodified opinion on the fairness of the presentation of Pag-IBIG Fund's 2023 financial statements, in accordance with applicable financial reporting frameworks. It is the 12th consecutive unqualified/unmodified opinion, which the Fund has received from the commission, since 2012.



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

F.C. No. 19215-24 EXTRA-JUDICIAL FORECLOSURE OF REAL ESTATE MORTGAGE UNDER ACT 3135 AS AMENDED BY ACT 4118

TRANS-PHIL CREDIT CORPORATION Mortgagee,

-versus-

SPS. ALAN E. MAXIMO & RAMIDA I. MAXIMO, Mortgagors

X-----X

NOTICE OF EXTRA-JUDICIAL SALE

Upon extra-judicial petition for sale under Act 3135 as amended by Act 4118 filed by TRANS-PHIL CREDIT CORPORATION, mortgagee, with business address at No. 1218 Pablo Ocampo corner Alfonso Street, Malate, Manila, against SPS. ALAN E. MAXIMO AND RAMIDA I. MAXIMO, mortgagors, with postal address at Lot 1 Blk. 5, Dreamville 5, Brgy. Carsadang Bago II, Imus, Cavite and/or 7 Legaspi St., Binakayan, Kawit, Cavite, to satisfy the mortgage indebtedness which as of September 30, 2024, amounts to FIVE HUNDRED FIFTY SEVEN THOUSAND FOUR HUNDRED SEVENTY PESOS and 33/100 (P557,470.33) Philippine Currency., including interest and penalties but excluding attorney's fees, sheriff's fee and all other charges incidental to this foreclosure and sale, the undersigned Sheriff IV will sell at public auction on January 21, 2025 at 10:00 a.m. or soon thereafter at the main entrance of the Office of Clerk of Court, RTC-Imus, Bulwagan ng Katarungan, Aguinaldo Highway, Imus, Cavite, to the highest bidder, for cash and in Philippine Currency the following properties with all the improvements therein to wit:

TRANSFER CERTIFICATE TITLE NO. 057-2013006717

A PARCEL OF LAND (LOT 1, BLOCK 5 OF THE SUBDIVISION PLAN PSD-04-214076 BEING A PORTION



SSS...

From Page 10

to access their My.SSS account. These are SMS One-Time Password (SMS-OTP) and Time-based One-Time Password (TOTP).

Belinda said by default, members can use the SMS-OTP to log in to their accounts. A six-digit passcode will be sent to their SSS-registered mobile every time they log in. It will be used to verify their identity in the My.SSS Portal. Thus, this calls for immediate updating of their

contact numbers. "Members can use TOTP as their preferred authentication method. They must enter the verification code to the Google Authenticator app to access their My.SSS account," Belinda explained. She added that implementation of these two authentication options for the My.SSS Portal bolsters the security feature of the online portal, mitigating the risks associated with unauthorized access and potential fraud. PR

OF LOT 1183-B, PSD-042109-065206, L.R.C. REC. NO. 8843), SITUATED IN THE BRGY. OF CARSADANG BAGO, MUN. OF IMUS, PROVINCE OF CAVITE, ISLAND OF LUZON. BOUNDED ON THE N.E. ALONG LINE 1-2 BY LOT 3, BLOCK 5; ON THE S.E. ALONG LINES 2-3 4-5 BY ROAD LOT 6, (6.50 METERS WIDE); ON THE S.W., ALONG LINE 5-6 BY BLOCK 2; AND ON THE N.W. ALONG LINE 6-1 BY LOT 2, BLOCK 5, ALL OF THE SUB-DIVISION PLAN. xxx CONTAINING AN AREA OF FORTY (40) SQUARE METERS. xxx

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

In the event the public auction should not take place on the said date, it shall be held on January 28, 2024 without prior notice.

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

Imus, Cavite, Philippines, November 6, 2024.

(SGD) ISRAEL S. MEDINA Sheriff IV

APPROVED BY:

(SGD) ARMIE A. FRANCISCO Clerk of Court VI

Copy Furnished:

TRANS-PHIL CREDIT CORPORATION No. 1218 Pablo Ocampo corner Alfonso Street, Malate, Manila

ATTY. JAIME J. AMOR III No. 1812 P. Ocampo Townhomes, Pablo Ocampo St., Cor. Alfonso Street, 1004 Malate Manila

SPS. ALAN E. MAXIMO & RAMIDA I. MAXIMO Lot 1 Blk. 5, Dreamville 5, Brgy. Carsadang Bago II, Imus, Cavite and/or 7 Legaspi St., Binakayan, Kawit, Cavite

DATLINE WEEKLY NEWSPAPERS: Nov. 25, Dec. 2 & 9, 2024

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

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

FNC-2024-142 For: Extra-Judicial Foreclosure of Real Estate Mortgage under Act 3135, as Amended by Act 4118

-versus-

MARIZA DORIO OBENA, single, Mortgagor

X-----X

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial petition for sale under Act 3135, as amended by Act 4118 filed by HOME DEVELOPMENT MUTUAL FUND (PAG-IBIG FUND), mortgagee, with principal office address at The Petron Mega Plaza Building, No. 358 Sen Gil Puyat Avenue, Makati City against MARIZA DORIO OBENA, single, with postal address at 641 TOCLONG ROAD, BRGY. TOCLONG 2ND, IMUS CITY, CAVITE and LOT 24, BLOCK 25, PASINAYA HOMES 1, SABANG (FORMERLY TIMALAN), NAIC, CAVITE to satisfy the mortgage indebtedness which as of July 30, 2024 amounts to THREE HUNDRED NINETEEN THOUSAND SIX HUNDRED TWENTY ONE PESOS and 62/100 (P319,621.62) Philippine currency, inclusive of interest, penalties and other charges, the undersigned Sheriff will sell at public auction on December 20, 2024 at 10:00 o'clock in the morning or soon thereafter at the main entrance of the Office of the Ex-Officio Sheriff at the Hall of Justice formerly Mayor Macario B. Pena Memorial Hall, Naic, Cavite, to the highest bidder, for cash and in Philippine currency, the following described property with all the improvements existing thereon, to wit

TRANSFER CERTIFICATE OF TITLE NO. 057-2017059950

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

Lot No: 24, Block No. 25, Plan No: PCS-04-030597 Portion of: CONS-SUBD. OF LOTS 2935 & 2936, FLS-986-D, NAIC ESTATE (VS-04-000597); Location: SABANG (FORMERLY TIMALAN), NAIC, CAVITE, LUZON

Boundaries:

LINE DIRECTION ADJOINING LOT (S) 1-2 NE LOT 23, BLK 25, PCS-04-030597 2-3 SE ROAD LOT 6, PCS-04-030597 3-4 SW LOT 25, BLK 25, PCS-04-030597 4-1 NW LOT 33, BLK 25, PCS-04-030597

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

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

In the event the public auction should not take place on the said date, it shall be held on December 27, 2024 without prior notice.

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

Naic, Cavite, October 2, 2024.

(SGD) MA. CAROLINA M. POTENTE Sheriff IV

Copy furnished:

MARIA VICTORIA D. CAPIRAL c/o ATTY. MELANIO A. BADENAS JR. Attorney-In-Fact, GCCS & Associates Corp. RM. 209 Megastate Bldg., No. 737 G. Araneta Ave. Tatalon, Quezon City

MARIZA DORIO OBENA, single 641 TOCLONG ROAD, BRGY. TOCLONG 2ND, IMUS CITY, CAVITE/ LOT 24, BLOCK 25, PASINAYA HOMES I, SABANG (FORMERLY TIMALAN), NAIC, CAVITE

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

DATLINE WEEKLY NEWSPAPERS: Nov. 25, Dec. 2 & 9, 2024



EXTRAJUDICIAL SETTLEMENT OF ESTATE of the late ROBERTO DE ISO FLORES

Notice is hereby given that the estate comprising two (2) PARCELS OF LAND located at Occidental Mindoro covered by Transfer Certificate of Title Nos. T-3203 and T-2196, registered under the name of the late ROBERTO DE ISO FLORES, who died on AUGUST 14, 2020 at RIZAL, OCCIDENTAL MINDORO, has been extra-judicially settled by her legal heirs in favor of JOELYNCE QUINDAP FLORES, per deed executed and notarized on October 2, 2024 at General Trias City, Cavite before Notary Public, ATTY. CHRISTOPHER P. COLUMNA, per Doc. No. 469; Page No. 95; Book No. 108; Series of 2024.

Dateline Weekly Newspapers: Nov. 11, 18 & 25, 2024



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

FORECLOSURE CASE NO F-1286-24

PHILIPPINE NATIONAL BANK, Mortgagee.

-versus-

ARNOLD A. CASBADILLO 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, PHILIPPINE NATIONAL BANK, with business address at PNB Financial Center, Pres. Diosdado P. Macapagal Boulevard, Pasay City, against the Mortgagor, ARNOLD A. CASBADILLO with residence and postal address at (a) BLK 17, LOT 26, SAINT MICHAEL VILLANOVA, NAGKAISANG NAYON, NOVALICHES, QUEZON CITY, and (6) BLOCK 13, LOT 38, KENSINGTON 22, BRGY. BACAO 1, GENERAL TRIAS, CAVITE to satisfy the mortgage indebtedness as of August 31, 2024 amounts to THREE MILLION FOUR HUNDRED SEVENTEEN THOUSAND FIVE HUNDRED TEN AND 81/100 PESOS (P3,417,510.81) including interest, penalties, expenses and other charges of foreclosure, the undersigned Sheriff will set at public auction on DEC 19 2024 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. 057-2019009589

LOT NO:38 BLOCK NO: 13 PLAN NO: PCS-04-028977 PORTION OF: THE CONS/SUBD OF LOTS 1632-A; 1632-13, 1632-C, PSD-04-134487; LOT 1631. (FRS-04-005440) & LOT 1642, (RS-04-002863) SAN FRANCISCO DE MALABON ESTATE, DECREED NO. 4270, LRC REC NO. 5964 LOCATION: BARANGAY OF BACAO 1, MUNICIPALITY OF GEN. TRIAS, PROVINCE OF CAVITE

Table with columns: LINE, DIRECTION, ADJOINING LOT(S). Rows: 1-2 NE LOT 29, BLOCK 13, PCS-04-028977; 2-3 SE LOT 39, BLOCK 13, PCS-04-028977; 3-4 SW ROAD LOT 26, PCS-04-028977; 4-1 NW LOT 37, BLOCK 13, PCS-04-028977

AREA: FIFTY SQUARE METERS (50), 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 09 JAN 2025 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, NOV 20 2024

(SGD) JOANNAH AVIGAIL C. TIMKANG Sheriff IV

Copy Furnished:

PHILIPPINE NATIONAL BANK PNB Financial Center, Pres. Diosdado P. Macapagal Boulevard, Pasay City

ATTY MICHAEL YANCY P. YNGSON RECEIVERS AND LIQUIDATORS INC. Unit C. 10th Floor, Strata 2000 Bldg., F. Ortigas Ir. Rd., Ortigas Center, Pasig City

ARNOLD A. CASBADILLO (a) BLK 17, LOT 26, SAINT MICHAEL VILLANOVA, NAGKAISANG NAYON, NOVALICHES, QUEZON CITY, and (b) BLOCK 13, LOT 38, KENSINGTON 22, BRGY. BACAO 1, 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

DATLINE WEEKLY NEWSPAPERS: Nov. 25, Dec. 2 & 9, 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

HERMINDA T. VALLE,
Mortgagee,
EJF NO. TG-24-144
FOR: Application for Extra-judicial
Foreclosure of Mortgage
(Under Act No. 3135, as Amended
by Act No. 4118)

-versus-
FELICIANO C. FRANCISCO and
VIRGINIA E. FRANCISCO,
Mortgagors.

x-----x

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-judicial foreclosure sale under Act
3135, as Amended by Act No. 4118, filed by Mortgagee,
HERMINDA T. VALLE, of legal age, Filipino, widow, and a
resident of No. 170 San Enrique St., Ayala, Alabang, Muntin-
lupa City, pursuant to the terms and conditions of the Deed
of Real Estate Mortgage ("MORTGAGE") executed and no-
tarized on August 19, 2021 by Mortgagors-Debtors, FELI-
CIANO C. FRANCISCO and VIRGINIA E. FRANCISCO, of
legal ages, Filipinos, husband and wife, residents of No. 20
Eugenio St, Parada, Valenzuela City, Philippines, represent-
ed by JOYCELYN R. PAMERON as per Special Power of
Attorney executed and notarized on May 15, 2021, in favor
of the Petitioner/Mortgagee, over a real estate properties in-
cluding improvements thereon, described in and covered by
ORIGINAL CERTIFICATES OF TITLE NOS. (2015000445)
076-2024000210 and (2015000147) 076-2024000209 of the
Registry of Deeds for Tagaytay City, in order to satisfy the
outstanding loan obligation of the Mortgagors-Debtors in the
amount of ONE MILLION EIGHT HUNDRED THOUSAND
PESOS (Php1,800,000.00) inclusive of legal interests, taxes
and fees and other expenses, as of August 30, 2024, the un-
dersigned Clerk of Court & Ex-Officio Sheriff of the Regional
Trial Court of Cavite thru her deputy, Alex E Martinez, will
sell at public auction on January 8, 2025 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.

ORIGINAL CERTIFICATE OF TITLE
NO. (2015000445) 076-2024000210
Registry of Deeds for Tagaytay City

"Court:
Land Registration LRA Record No. N-77488
Case No. TG-1013
DECREE NO. N-233904

The Judgement rendered in the above-numbered
case having become final in accordance with law, it is hereby
decreed that
Owner: FELICIANO C FRANCISCO, MARRIED TO VIRGINIA E FRANCISCO, OF LEGAL AGE, FILIPINO CITIZEN
Address: 20 EUGENIO STREET, PARADA ROAD, VALENZUELA CITY
is/are the legal owner/s in fee simple of certain land/s situated
in BARANGAY OF GUINHAWA, TAGAYTAY CITY, ISLAND OF LUZON, more particularly described

TECHNICAL DESCRIPTION
LOT NO: 8 PLAN NO: CCS-04-004393-D
PORTION OF: CONSOLIDATION OF LOTS 10970 AND
10971, CAD. 355, TAGAYTAY CADASTRE IDENTICAL TO
LOTS 10908-B AND 10908-C, CSD-04-009770-D
LR CASE NO. TG-1013, LRA RECORD NO. N-77488)
LOCATION BARANGAY OF GUINHAWA, TAGAYTAY CITY,
ISLAND OF LUZON

Table with columns: BOUNDARIES, LINE, DIRECTION, ADJOINING LOT(S), TIE POINT: BLLM NO. 1, CAD. 355, TAGAYTAY CADASTRE

Table with columns: LINE, BEARING, DISTANCE, TO CORNER

AREA: TWO HUNDRED (200) SQUARE METERS, MORE
OR LESS.
DESCRIPTION OF CORNERS: ALL POINTS REFERRED
TO ARE INDICATED ON THE PLAN AND ARE
MARKED ON THE GROUND PS CYL. CONC. MONS. 15X60
CMS.
BEARINGS: TRUE
DATE OF ORIGINAL SURVEY: JANUARY 12, 1964-JANU-
ARY 24, 1968
NOTE: LOT 8=LOT 17405, CAD. 355, TAGAYTAY CADAS-
TRE."

ORIGINAL CERTIFICATE OF TITLE
NO. (2015000147) 076-2024000209
Registry of Deeds for Tagaytay City

"Court:
Land Registration LRA Record No.: N-77488
Case No.: TG-1013
DECREE NO. N-233905

The Judgement rendered in the above-numbered
case having become final in accordance with law, it is hereby
decreed that
Owner: FELICIANO C FRANCISCO, MARRIED TO VIRGINIA E FRANCISCO, OF LEGAL AGE, FILIPINO CITIZEN
Address: 20 EUGENIO STREET, PARADAROAD, VALENZUELA CITY
is/are the legal owner/s in fee simple of certain land/s situated
in BARANGAY OF GUINHAWA, TAGAYTAY CITY, ISLAND
OF LUZON, more particularly described

TECHNICAL DESCRIPTION
LOT NO: 9 PLAN NO: CCS-04-004393-D
PORTION OF: CONSOLIDATION OF LOTS 10970 AND
10971, CAD. 355, TAGAYTAY CADASTRE IDENTICAL TO
LOTS 10908-B AND 10908-C, CSD-04-009770-D
LR CASE NO. TG-1013, LRA RECORD NO. N-77488)
LOCATION BARANGAY OF GUINHAWA, TAGAYTAY CITY,
ISLAND OF LUZON

Table with columns: BOUNDARIES, LINE, DIRECTION, ADJOINING LOT(S), TIE POINT: BLLM NO. 1, CAD. 355, TAGAYTAY CADASTRE

Table with columns: LINE, BEARING, DISTANCE, TO CORNER

AREA: TWO HUNDRED (200) SQUARE METERS, MORE
OR LESS.
DESCRIPTION OF CORNERS: ALL POINTS REFERRED
TO ARE INDICATED ON THE PLAN AND ARE
MARKED ON THE GROUND PS CYL. CONC. MONS.
15X60 CMS.
BEARINGS: TRUE
DATE OF ORIGINAL SURVEY: JANUARY 12, 1964-JAN-
UARY 24, 1968
DATE OF SUBD/CONS SURVEY: APRIL 8, 2000
NOTE: LOT 9 IS EQUIVALENT TO LOT 17406, CAD. 355,
TAGAYTAY CADASTRE."

In the event of the public auction should not take
place on the said date, it shall be held on January 15, 2025
without further notice.

Prospective bidders or buyers are hereby enjoined
to investigate and verify for themselves the ORIGINAL CER-
TIFICATES OF TITLE NOS. (2015000445) 076-2024000210
and (2015000147) 076-2024000209 the encumbrances
thereon , if any there be.

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

Tagaytay City, Philippines, November 7, 2024

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

(SGD) ALEX E. MARTINEZ
Sheriff-In-Charge

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

Copy Furnished:
HERMINDA T. VALLE
Mortgagee
No. 170 San Enrique St., Ayala, Alabang, Muntinlupa City

FELICIANO C. FRANCISCO married to
VIRGINIA E. FRANCISCO
Mortgagors
No. 20 Eugenio St., Parada, Valenzuela City

JOYCELYN R. PAMERON
Attorney-in-Fact of the Mortgagors
No. 29 San Juan, Calamba City, Laguna

DATELINE WEEKLY NEWSPAPERS:
Nov. 25, Dec. 2, & 9, 2024



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

FORECLOSURE CASE NO. F-1187-24

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

-versus-

JEMUEL L. ABDON,
Mortgagor's
x-----x

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as
amended by Act 4118, filed by Mortgages, HOME DE-
VELOPMENT MUTUAL FUND (otherwise known as PAG-
IBIG Fund), with business address at The Petron Mega
Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati
City, against the Mortgagor's, JEMUEL L. ABDON with
residence and postal address at 2398 SAN JEREMIAS
ST., KARUHATAN, VALENZUELA and LOT 7, BLOCK 46,
LUMINA TANZA, PH. 1, BARANGAY BAGTAS, TANZA,
CAVITE to satisfy the mortgage indebtedness as of 12 Aug-
ust 2024 amounts to FOUR HUNDRED EIGHTY SEVEN
THOUSAND SEVEN HUNDRED SEVENTY TWO PESOS
AND 43/100 (P 487,772.43) inclusive of interest and other
charges, the undersigned Sheriff will set at public auction
on DEC 20, 2024 at 10:00 o'clock in the morning until
12:00 noon at the main entrance of the Government Cen-
ter 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. 057-2021030332

LOT NO: 7 BLOCK NO: 46 PLAN NO: PSD-04-239022
PORTION OF: LOT 2-A, PSD-04-239718;
LOCATION: BARANGAY OF BAGTAS, MUNICIPALITY
OF TANZA, PROVINCE OF CAVITE, ISLAND OF LUZON

Table with columns: BOUNDARIES, LINE, DIRECTION, ADJOINING LOT(S), AREA: THIRTY SIX SQUARE METERS (36), MORE OR LESS

All sealed bids must be submitted to the under-
signed 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 10 JAN
2025 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, NOV 20, 2024

(SGD) JOSELITO L. ARANDA
Sheriff IV

Copy Furnished:

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

ATTY. JEFFREY A. RAMIENTES, C.P.A,
GREATSOURCE CORPORATION
2546 A. Bonifacio St., Bangkal, Makati City

JEMUEL L. ABDON
2398 SAN JEREMIAS ST., KARUHATAN, VALENZUELA and
LOT 7, BLOCK 46, LUMINA TANZA, PH. 1, BARANGAY
BAGTAS, TANZA, CAVITE

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

DATELINE WEEKLY NEWSPAPERS:
Nov. 25, Dec. 2 & 9, 2024

SMC...

₱14.6 billion and ₱22.0 bil-
lion, respectively. EBITDA
margin remained strong at
a healthy 82%.

Consolidated rev-
enues of ₱27.0 billion for
the same period however
dipped by 6% due to lower
selling prices, influenced
by the influx of imported
traded cement. Despite the
decline in topline, operating
income grew by 16%, sup-
ported by lower input costs
and enhanced operating
efficiencies. EBITDA rose
by 9% to ₱7.6 billion, with
margin expanding to 28%.

From Page 14

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

FC Case No. 19235-24
EXTRA-JUDICIAL FORECLOSURE OF
REAL ESTATE MORTGAGE UNDER ACT
3135 AS AMENDED BY ACT 4118

CHINA BANKING CORPORATION,
Petitioner-Mortgagee,

-versus-

PHILIP FIGUERAS SIMPLINA,
Mortgagor
x-----x

NOTICE OF EXTRA-JUDICIAL SALE

Upon extra-judicial petition for sale under Act
3135 as amended by Act 4118 filed by CHINA BANKING
CORPORATION, Petitioner-Mortgagee, with principal office
at 8745 Paseo de Roxas cor. Villar St., Makati City against
PHILIP F. SIMPLINA, mortgagor, with residence and post-
al address at Block 6 Lot 34, Bentley Street, Cithomes
at Grand Plaza, Anabu 2-A, 4103 Imus, Cavite, to satisfy
the mortgage indebtedness which as of September 23,
2024 amounts to FOUR MILLION SIX HUNDRED FORTY
THOUSAND THREE HUNDRED SIXTY ONE PESOS AND
60/100 (Php 4,640,361.60), Philippine Currency, excluding
interest and penalty charges, 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 JAN-
UARY 21, 2025 at 10:00 a.m. or soon thereafter at the
main entrance of the Office of the Clerk of Court, RTC-Imus,
Bulwagan Ng Katarungan, Aguinaldo Highway, Imus City,
Cavite, to the highest bidder , for CASH and in Philippine
Currency, the following properties with all the improvements
therein to wit:

TRANSFER CERTIFICATE OF TITLE
NO. 057-2021023055

"LOT NO: 37 BLOCK NO: 14 PLAN NO: PCS-04-030598
PORTION OF: CONS-SUBD. OF LOTS 2433, 2436 BOTH
IMUS ESTATE & LOT 2469-A, PSD-04-237680
LOCATION: BARANGAY OF ANABU II-A, MUNICIPALITY
OF IMUS, PROVINCE OF CAVITE, ISLAND OF LUZON



Table with columns: BOUNDARIES, LINE, DIRECTION, ADJOINING LOT(S)

XXX
AREA: EIGHTY SQUARE METERS (80), MORE OR LESS
XXX

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

In the event the public auction should not take
place on the said date and time, it shall be held on January
28, 2025 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

Trece Martires City, NOV 20, 2024

(SGD) KATREENA MARIE L. POBLETE
Sheriff IV

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

Copy Furnished:
CHINA BANKING CORPORATION
8745 Paseo de Roxas cor. Villar St., Makati City

ATTY. HECTOR B. HOLGADO
ALCALA ALAMEDA TAN ALANO MANINGDING ANASTA-
CIO QUINTANILLA HOLGADO and BRIONES
4th Floor, Philcom Building, 8755 Paseo De Roxas, Makati
City

PHILIP F. SIMPLINA
Block 6 Lot 34, Bentley Street, Cithomes at Grand Plaza,
Anabu 2-A, 4103 Imus, Cavite
Lot 37 Block 14, Tradizo Enclave, Brgy. Anabu 2-A, 4103
Imus, Cavite

DATELINE WEEKLY NEWSPAPERS
Nov. 25, Dec. 2 & 9, 2024

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

FORECLOSURE CASE NO. F-1178-24

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

-versus-

JANICE B. HERNANDEZ married to JONAS B. HERNANDEZ, Mortgagor's

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagees, HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund), with business address at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, against the Mortgagor's, JANICE B. HERNANDEZ married to JONAS B. HERNANDEZ with residence and postal address at B 16, L 38, PH. 1, SOUTH SQUARE VILL., PASONG KAWAYAN II, GEN. TRIAS, CAVITE and LOT 36 BLOCK 16, SOUTH SQUARE VILLAGE, BARANGAY PASONG KAWAYAN II, GENERAL TRIAS, CAVITE to satisfy the mortgage indebtedness as of 12 August 2024 amounts to TWO HUNDRED SIXTY TWO THOUSAND SEVEN HUNDRED FORTY THREE PESOS AND 27/100 (P 262,743.27) inclusive of interest and other charges, the undersigned Sheriff will set at public auction on DEC 20, 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. 057-2016020383

A PARCEL OF LAND (LOT 36 BLOCK 16 OF THE CONSOLIDATION AND SUBDIVISION PLAN PCS-04-013705, BEING A PORTION OF LOTS 3072 AND 2331 SAN FRANCISCO DE MALABON ESTATE, L.R.C. RECORD NO. 5964), SITUATED IN BARANGAY PASONG KAWAYAN II, CITY OF GENERAL TRIAS, PROVINCE OF CAVITE, ISLAND OF LUZON. BOUNDED ON THE NW., ALONG LINE 1-2 BY LOT 38 BLK. 16; ON THE NE., ALONG LINE 2-3 BY ALLEY 21; ON THE SE., ALONG LINE 3-4 BY RD. 5; AND ON THE SW., ALONG LINE 4-1 BY LOT 35 BLK. 16, ALL OF THE CONS./SUBD. PLAN, BEGINNING AT A PT. MARKED AS "1" ON PLAN X X X CONTAINING AN AREA OF FORTY SEVEN (47) SQ. METERS. X X X

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

In the event the public auction should not take place on the said date and time, it shall be held on 10 JAN 2025 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, NOV 20, 2024

(SGD) JOSELITO L. ARANDA Sheriff IV

Copy Furnished:

HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund) c/o ATTY. JEFFREY A. RAMIENTAS, C.P.A., GREATSOURCE CORPORATION 2546 A. Bonifacio St., Bangkal, Makati City

JANICE B. HERNANDEZ married to JONAS B. HERNANDEZ B 16, L 38, PH. 1, SOUTH SQUARE VILL., PASONG KAWAYAN II, GEN. TRIAS, CAVITE and LOT 36 BLOCK 16, SOUTH SQUARE VILLAGE, BARANGAY PASONG KAWAYAN II, 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

DATLINE WEEKLY NEWSPAPERS: Nov. 25, Dec. 2 & 9, 2024

GSIS launches new loan program for members

The Government Service Insurance System (GSIS) launches the Multi-Purpose Loan (MPL) Lite program to help its members quickly bridge or cover unexpected expenses and temporary budget gaps, the GSIS said.

The MPL Lite, tailored specifically to support members, offers accessible financing that ranges from ₱5,000 to ₱50,000 (multiple of five)

with flexible repayment terms of six, 12, 18 or 24 months.

It has a competitive interest rates of 6% or 7%, based on years of service. It includes a one-time loan redemption insurance fully deducted upfront without fees for early repayment and without service fee for those who have active MPL Flex.

MPL Lite is available in the GSIS Touch mobile app,



which simplifies the application process.

"As we reaffirm our commitment to deliver meaningful and significant products and services to our members, the GSIS has developed this program to provide accessible and affordable financial solutions that aim to honor their contributions. With e-crediting, hassle-free way to access funds and streamlined application process, government workers have a safe and reliable financial option at their fingertips," GSIS President and General Manager Wick Veloso said.

Once approved, funds are credited within three days. For more information about the MPL Lite program and other GSIS' product offerings, please visit the GSIS website at www.gsis.gov.ph, follow the GSIS Facebook page (@GSIS.PH), email gsiscares@gsis.gov.ph or contact the numbers provided in the website.

004835; LOCATION: BARANGAY OF NAVARRO, MUNICIPALITY OF GEN. TRIAS, PROVINCE OF CAVITE, ISLAND OF LUZON

Table with 3 columns: LINE, DIRECTION, ADJOINING LOT(S). Rows include 1-2 SE LOT 32, BLOCK 1, PCS-04-028018; 2-3-4 SW BLOCK 11 PCS-04-028018; 4-5 NW LOT 30, BLOCK 1, PCS-04-028018; 5-1 NE ROAD LOT 7, PCS-04-028018

AREA: ONE HUNDRED THIRTY EIGHT SQUARE METERS (138), 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 09 JAN 2025 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, NOV 20 2024

(SGD) JOSELITO L. ARANDA Sheriff IV

Copy Furnished:

BANGKO KABAYAN INC. (A PRIVATE DEVELOPMENT BANK) Ibaan, Batangas

LUIS JR F. ANTONE AND DAISY R. ANTONE 7th St. MSI B1 L31 Lancaster Brgy. Navarro, 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

DATLINE WEEKLY NEWSPAPERS: Nov. 25, Dec. 2 & 9, 2024

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

FORECLOSURE CASE NO. F-1301-24

BANGKO KABAYAN INC. (A PRIVATE DEVELOPMENT BANK), Mortgagee,

-versus-

LUIS JR F. ANTONE AND DAISY R. ANTONE Mortgagor/s.

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee BANGKO KABAYAN INC. (A PRIVATE DEVELOPMENT BANK), with business address at Ibaan, Batangas, against the Mortgagor's, LUIS JR F. ANTONE AND DAISY R. ANTONE, with residence and postal address at 7th St. MSI B1 L31 Lancaster Brgy. Navarro, General Trias, Cavite to satisfy the mortgage indebtedness as of 30 September 2024 amounts to ONE MILLION SEVEN HUNDRED FIFTY SIX THOUSAND ONE HUNDRED FIFTY EIGHT PESOS & 96/100 (P1,756,158.96) including penalties, expenses and other charges of foreclosure, the undersigned Sheriff will set at public auction on DEC 19, 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. 057-2020011263

LOT NO: 31 BLOCK NO: 1 PLAN NO: PCS-04-028018 PORTION OF: LOTS 1679; 1680; FRS-04005220; BLOCK 11, PCS-04-026626; BLOCK 10, PCS-04-027090; BLOCK 12, PCS-04-027806 & LOT 1684, SFDM ESTATE (RS-04-

If any member requires assistance in using the GSIS Touch mobile app, the GSIS dedicated customer service is available to assist 24/7. Please call the GSIS Contact Center at 8847-4747 (Metro Manila) or 1-800-8-847-4747 (Globe and TM subscribers) or 1-800-10-847-4747 (Smart, Sun, and TNT subscribers).

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

FORECLOSURE CASE NO. F-1266-24

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

-versus-

BETHANY RUTH A. PEREZ is herein represented by her Attorney-in-Fact, REMEDIOS A. MARAMAC Mortgagor's

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagees, HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund), with business address at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, against the Mortgagor's, BETHANY RUTH A. PEREZ is herein represented by her Attorney-in-Fact, REMEDIOS A. MARAMAC with residence and postal address at BLK 26 LOT 25 NEW JERSHEY ROAD SUNSHINE COUNTY BUENVISTA I GEN. TRIAS CAVITE and LOT 18 BLK.3 IL GIARDINO RESIDENCES BUENAVISTA GEN. TRIAS CAVITE 4107 to satisfy the mortgage indebtedness as of August 12, 2024 amounts to ONE MILLION ONE HUNDRED ONE THOUSAND EIGHTY NINE PESOS (P 1,101,089.85) inclusive of interest and other charges, the undersigned Sheriff will set at public auction on DEC 20, 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. 057-2014054918

A PARCEL OF LAND (LOT 18, BLOCK 3 OF THE CONS.-SUBD PLAN PCS-04-024513 BEING A PORTION OF THE CONS OF LOTS 1, 2 AND 3, PCS-04-023353, L.R.C. REC. NO. 5964), SITUATED IN THE BRGY OF BUENAVISTA, MUN. OF GEN. TRIAS, PROVINCE OF CAVITE, ISLAND OF LUZON BOUNDED ON THE N.E., ALONG LINE 1-2 BY LOT 19: ON THE S.E., ALONG LINE 2-3 BY LOT 20, BOTH BLOCK 3, ON THE S.W., ALONG LINE 3-4 BY ROAD LOT 6 (10.00 METERS WIDE). AND ON THE N.W., ALONG LINE 4-1 BY LOT 16, BLOCK 3, ALL OF THE CONS-SUBD, PLAN BEGINNING AT A POINT MARKED "I" ON PLAN X X X CONTAINING AN AREA OF SEVENTY (70) SQUARE METERS. X X X

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

In the event the public auction should not take place on the said date and time, it shall be held on 10 JAN 2025 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, NOV 20, 2024

(SGD) JOANNAH AVIGAIL C. TIMKANG Sheriff IV

Copy Furnished:

HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund) c/o ATTY. CAESARS EUROPA Attorney-In-Fact, Legal Counsel, 24K ACCOUNTS CONSULTANT, INC 3F Fass Intell College Bldg., No. 11, Pittsburgh St.,

Brgy. Silangan, Cubao, Quezon City

BETHANY RUTH A. PEREZ BLK. 26 LOT 25 NEW JERSHEY ROAD SUNSHINE COUNTY BUENVISTA 1 GEN TRIAS CAVITE and LOT 18 BLK. 3 IL GIARDINO RESIDENCES BUENAVISTA GEN. TRIAS CAVITE 4107

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

DATLINE WEEKLY NEWSPAPERS: Nov. 25, Dec. 2 & 9, 2024

Amid calamities AGRI PL CALLS TO FAST-TRACK EXPANSION OF CROP INSURANCE COVERAGE

With succeeding typhoons hitting the country, AGRI Party-list urged the immediate enactment of a measure expanding crop insurance coverage to protect the livelihood of farmers who lose their hard-earned crops every time a calamity hits.

AGRI is the principal author of House Bill (HB) No. 7387 which seeks to expand the services of the Philippine

Crop Insurance Corporation (PCIC) and encourage private sector participation in agricultural insurance.

HB 7387 was approved by the House of Representatives on third and final reading in March 2023, and is now pending in the Senate.

"Nananawagan tayo sa mga kapwa natin mambabatas sa Senado na agarang maisabatas ang panukalang ito da-

ng pinagmumulan ng mis-mong mga kinakain natin!" the AGRI Party-list said in a statement. AGRI also called on the PCIC to intensify its information campaign to encourage more farmers to enroll in crop insurance and urged it to be more proactive in reaching out to farmers by deploying mobile offices in areas most affected by the successive typhoons in the past weeks.

"Imbes na maghintay sa mga opisina, kailangan ang gobyerno mismo ang gumawa ng paraan para ilapat ang mga serbisyo at benepisyo para sa ating mga magsasaka. Hindi na dapat pahirapan ang mga nasalanta nating kababayan o kaya naman ay parang sila pa ang nakikiusap o nagmamakaawa na sila ay tulungan," the party-list stressed.

More than alleviating the financial woes of farmers due to uncompensated losses during calamities, AGRI Party-list cont. on page 7

Martires, Prov. of Cavite, Is. of Luzon, Bounded on the SW., along line 1-2 by Lot 19, Blk. 12 of the cons/subd. plan, on the NW, along lines 2-3-4-5 by Rd. Lot 18 (6.50 m. wide); Psd-042108-063910; on the NE., along line 5-6 by Lot 17 & on the SE, along line 6-1 by Lot 2, both of Blk. 12 of the cons./subd, plan. Beginning a pt. marked "1" on plan X X X containing an area of EIGHTY EIGHT (88) SQ. METERS. X X X

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

FORECLOSURE CASE NO. F-1232-24

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

-versus-

OLIVIA O. SALLE married to FERNANDO L. SALLE Mortgagor/s.

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund), with business address at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, against the Mortgagor's, OLIVIA O. SALLE married to FERNANDO L. SALLE with residence and postal address at 614-F LOPEZ JAENA ST. CAVITE CITY and LOT 18 BLK 12 PH 1. CIUDAD ADELINA CONCHU, TRECE MARTIRES, CAVITE to satisfy the mortgage indebtedness as of August 12, 2024 amounts to TWO HUNDRED EIGHTY SIX THOUSAND FIFTY NINE PESOS (P 286,059.00) inclusive of interest and other charges, the undersigned Sheriff will set at public auction on DEC 20 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 CASIT and in Philippine Currency the following described property with all the improvements thereon, to

TRANSFER CERTIFICATE OF TITLE No. T-13696

A parcel of land (Lot 18, Blk. 12 of the cons. & subd. plan, Pcs-042122-008786, being a portion of the cons. of Lots 1-26, all of Blk. 12, Pcs-042108-063910, LRC Rec. No. ), situated in the Brgy of Conchu, Mun. of Trece

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 10 JAN 2025 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, MOY 202024

(SGD) JOSELITO L. ARANDA Sheriff IV

Copy Furnished:

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

OLIVIA O. SALLE married to FERNANDO L. SALLE 614-F LOPEZ JAENA ST, CAVITE CITY and LOT 18 BLK 12 PH1, CIUDAD ADELINA CONCHU, TRECE MARTIRES, CAVITE

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

DATLINE WEEKLY NEWSPAPERS: Nov. 25, Dec. 2 & 9, 2024

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

**FORECLOSURE CASE NO. F-1216-24**

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

-versus-

**ABEGAIL B. VERTUDES,**  
Mortgagor/s  
x-----x

**NOTICE OF EXTRA-JUDICIAL SALE**

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgages, **HOME DEVELOPMENT MUTUAL FUND** (otherwise known as PAG-IBIG Fund), with business address at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, against the Mortgagor's, **ABEGAIL B. VERTUDES** with residence and postal address at BLK. 69 LOT 19 MARY CRIS COMPLEX PASONG CAMACHILE 2, GENERAL TRIAS, CAVITE and LOT 41 BLK 26 PAMAYANANG MALIKSI, SAN PALOOCAN, GENERAL TRIAS, CAVITE to satisfy the mortgage indebtedness as of **12 August 2024** amounts to **TWO HUNDRED SIXTY ONE THOUSAND ONE HUNDRED FOURTEEN PESOS & 95/100 (P 261,114.95)** inclusive of interest and other charges, the undersigned Sheriff will set at public auction on **DEC 20, 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. 077-2014001312**

A PARCEL OF LAND (LOT 41, BLOCK 26, OF THE SUBDIVISION PLAN PSD-04-208794, BEING A PORTION OF LOT 3305-A-5, PSD-04-208216), SITUATED IN THE BARANGAY OF SAN PALOOCAN, MUNICIPALITY OF GENERAL TRIAS, PROVINCE OF CAVITE, ISLAND OF LUZON. BOUNDED ON THE NW., ALONG LINE 1-2 BY ROAD LOT 20; ON THE NE., ALONG LINE 2-3 BY LOT 40; ON THE SE., ALONG LINE 3-4 BY LOT 10; AND ON THE SW., ALONG LINE 4-1 BY LOT 42, ALL OF BLOCK 26, ALL OF THE SUBDIVISION PLAN. BEGINNING AT A POINT MARKED "1" ON THE PLAN. **X X X CONTAINING AN AREA OF FORTY EIGHT (48) SQUARE METERS MORE OR LESS. X X X**

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

In the event the public auction should not take place on the said date and time, it shall be held on 10 JAN 2025 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, NOV 20, 2024

**(SGD) JOANNAH AVIGAIL C. TIMKANG**  
Sheriff IV

Copy Furnished:

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

**ABEGAIL B. VERTUDES**  
BLK. 69 LOT 19 MARY-CRIS COMPLEX PASONG CAMACHILE 2, GENERAL TRIAS, CAVITE and LOT 41 BLK 26 PAMAYANANG MALIKSI, SAN PALOOCAN, 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**

**DATeline WEEKLY NEWSPAPERS:  
Nov. 25, Dec. 2 & 9, 2024**

**SSS URGES MEMBERS TO UPDATE THEIR CONTACT INFORMATION: IMPLEMENTS SMS-OTP IN THE MY.SSS PORTAL**

The Social Security System (SSS) today called on its members to immediately update their contact information, especially their mobile numbers as the state-run pension fund implemented Multi-Factor Authentication schemes during logins to the My.SSS Portal. SSS Officer-in-Charge Voltaire P. Agas said that SSS took

accounts. He added that outdated or inactive contact information can be a hurdle when logging into the portal.

"Updating your contact info ensures you get the codes to verify your identity when you sign in to your online account." Hence, we are urging our members to update their contact information," Agas added.

**Updating via online or branch offices**

Agas, who is also the SSS Executive Vice President for the Branch Operations Sector, said that members can update their contact information online or at any SSS branch offices.

"If you have an existing mobile number in the SSS database but no longer use that phone number, you can update your details online through your My.SSS account," he

explained.

He said that members without a mobile number in the SSS records can update their contact information. They must submit a Member Data Change Request form to any SSS branch office nationwide.

Furthermore, he noted that members who struggle with the My.SSS Portal should visit the e-centers in the SSS branch offices. "We have established e-centers manned by SSS personnel who are ready to assist and guide you in using the My.SSS Portal."

**Authentication options**

SSS Senior Vice President for Information Technology Management Maria Belinda S. San Jose said that SSS members have two options for multi-factor authentication

*cont. on page 4*

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

**FORECLOSURE CASE NO. F-1104-24**

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

-versus-

**CLIFFORD MANUMBALE DOMINGO,**  
Mortgagor/s  
x-----x

**NOTICE OF EXTRA-JUDICIAL SALE**

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgages, **HOME DEVELOPMENT MUTUAL FUND** (otherwise known as PAG-IBIG Fund), with business address at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, against the Mortgagor's, **CLIFFORD MANUMBALE DOMINGO** with residence and postal address at BLK 16 LOT 35 SUNRISER VILLAGE LLANO ROAD CALOOCAN CITY, METRO MANILA and LOT 7 BLK. 1 PH. 3 SEC. 1 BELVEDERE TOWNHOMES BO. PASONG KAWAYAN GEN. TRIAS, CAVITE to satisfy the mortgage indebtedness as of **August 12, 2024** amounts to **ONE HUNDRED SIXTY ONE THOUSAND FOUR HUNDRED FORTY PESOS & 90/100 (P 161,440.90)** inclusive of interest and other charges, the undersigned Sheriff will set at public auction on **DEC 19, 2024 at 10:00 o'clock in the morning until 12:00 noon** at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder for CASH and in Philippine Currency the following described property with all the improvements thereon, to wit:

**TRANSFER CERTIFICATE OF TITLE No. T-1365117**

A PARCEL OF LAND (Lot 7 Block 1 SECTION 1 of the cons./subd. plan, Pcs-04-012289, being a portion of Lots 2673 & 2674, San Francisco de Malabon Estate, L.R.C. Re-

cord No.), situated in the Brgy. PASONG KAWAYAN, Municipality of GEN. TRIAS, Province of CAVITE, Island of Luzon. Bounded on the NW., along line 1-2 by Road 3A, on the NE., along line 2-3 by Lot 8 Block 1 SECTION 1 on the SE., along line 3-4 by Lot 104 Blk. 1 Sec. 1; and on the SW., along line 4-1 by Lot 6 Blk. 1 SECTION 1, all of the cons./subd. plan. Beginning at a pt marked "1" on plan **X X X containing an area of THIRTY SIX (36) SQ. METERS X X X**

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

In the event the public auction should not take place on the said date and time, it shall be held on 09 JAN 2025 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, NOV 20, 2024

**(SGD) JOANNAH AVIGAIL C. TIMKANG**  
Sheriff IV

Copy Furnished:

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

**CLIFFORD MANUMBALE DOMINGO**  
BLK 16 LOT 35 SUNRISER VILLAGE LLANO ROAD CALOOCAN CITY, METRO MANILA and LOT 7 BLK. 1 PH. 3 SEC. 1 BELVEDERE TOWNHOMES BO. PASONG KAWAYAN 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**

**DATeline WEEKLY NEWSPAPERS:  
Nov. 25, Dec. 2 & 9, 2024**

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

**FORECLOSURE CASE NO. F-1316-24**

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

-versus-

**MARIE KRIS T. MARASIGAN**  
Mortgagor/s  
x-----x

**NOTICE OF EXTRA-JUDICIAL SALE**

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgages, **HOME DEVELOPMENT MUTUAL FUND** (otherwise known as PAG-IBIG Fund), with business address at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, against the Mortgagor's **MARIE KRIS T. MARASIGAN** with residence and postal address at #9001 IC RD ALAPAN, IMUS, CAVITE and LOT 31, BLOCK 25, PHASE 2, WELLINGTON TANZA RESIDENCES, BARANGAY TRES CRUSES, TANZA, CAVITE to satisfy the mortgage indebtedness as of **August 20, 2024** amounts to **EIGHT HUNDRED SIXTY THREE THOUSAND THREE HUNDRED THIRTY ONE PESOS & 24/100 (P863,331.24)** inclusive of interest and other charges, the undersigned Sheriff will set at public auction on **DEC 20, 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. 057-2022024701**

**LOT NO: 31 BLOCK NO: 25 PLAN NO:** PCS-04-028445 **PORTION OF:** LOTS 1, 2, 3, & 4 (LRA) PCS-31859 & LOTS 3731, 3732, & 3733, FLS-2424, **LOCATION:** BARANGAY OF TRES CRUSES, MUNICIPALITY OF TANZA, PROVINCE OF CAVITE, ISLAND OF LUZON

**BOUNDARIES:**

LINE	DIRECTION	ADJOINING LOT(S)
1-2	SE	LOT 32, BLOCK 25, PCS-04-028445
2-3	SW	ROAD LOT 32, PCS-04-028445
3-4	NW	LOT 30, BLOCK 25, PCS-04-028445
4-1	NE	LOT 2, BLOCK 25, PCS-04-028445

**AREA: THIRTY SIX SQUARE METERS (36), 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 10 JAN 2013 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 NOV 20, 2024

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

Copy Furnished:

**HOME DEVELOPMENT MUTUAL FUND**  
(otherwise known as PAG-IBIG Fund)  
c/o ATTY SIMEON P. MADRID  
Attorney-In-Fact, SP MADRID & ASSOCIATES  
5th Floor Bedrock Building, Kayumanggi Center,

Commonwealth Ave., Matandang Balara, Quezon City

**MARIE KRIS T. MARASIGAN**  
#9001 IC RD ALAPAN, IMUS, CAVITE and LOT 31, BLOCK 25, PHASE 2, WELLINGTON TANZA RESIDENCES, BARANGAY TRES CRUSES, TANZA, CAVITE

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

**DATeline WEEKLY NEWSPAPER:  
Nov. 25, Dec. 2 & 9, 2024**

**AGRI...**

underscored the importance of expanded insurance coverage in achieving food security.

"Ang pinakamabisang paraan para makamit ang murang pagkain at seguridad sa pagkain ay dagdag na suport sa agrikultura," AGRI stated.

"Kapag naprotektahan ang kabuhayan ng ating mga magsasaka at

mga local food producers at natiyak ang kanilang kita, magsisilbi itong insentibo para pataasin ang kanilang produksyon na magpaparami naman ng supply sa merkado. Kapag nangyari ito, bababa ang presyo ng pagkain at iba pang mga bilihin kung saan panalo ang sam-bayanang Pilipino!" it added.

**From Page 11**

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

**FORECLOSURE CASE NO. F-1463-24**

**BANK OF COMMERCE,**  
Mortgagee,

-versus-

**KHAREEN C. HERNANDEZ for herself  
and as Attorney-in-Fact of her husband  
RENEE LAWRENCE A. HERNANDEZ,**  
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, **BANK OF COMMERCE**, with business address at San Miguel Properties Centre, No. 7 St. Francis Street, Mandaluyong City, against the Mortgagors, **KHAREEN C. HERNANDEZ for herself and as Attorney-in-Fact of her husband RENEE LAWRENCE A. HERNANDEZ**, with residence and postal address at (a) B47 L26 P1 Windwand Hills Subd. Dasmariñas, Cavite, and (b) Blk 52 Lot 83 Avocado Street, Bel Aldea Subdivision, Brgy. San Francisco, General Trias, Cavite, to satisfy the mortgage indebtedness as of 15 September 2024, amounts to **ONE MILLION TWO HUNDRED FORTY THOUSAND EIGHT HUNDRED FIFTY THREE PESOS & 51/100 (P1,248,853.51)**, including interest, penalties, expenses and other charges of foreclosure, the undersigned Sheriff will set at public auction on **DEC 19 2024 at 10:00 o'clock in the morning until 12:00 noon** at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder for CASH and in Philippine Currency the following described property with all the improvements thereon, to wit:

**TRANSFER CERTIFICATE OF TITLE No. T-1305912**

A parcel of land (Lot 83, Blk. 52 of the cons. & subd. plan Pcs-04-011869, being a portion of the cons of Lots 2680-G-3 to 8, all of (LRC) Psd-222174 Lot 2680-1-2, (LRC) Psd-101732, Lots 2680-H, 1 & K, all of Psd-33619, L.R.C. Rec. No. ), situated in the Brgy. of de Fuego, Mun.

**NOTICE**

Notice is hereby given that the estate of the late IGMIDIO VILLALUZ consisting of two parcels of land known as a) Lot 87-A of the subd. plan Psd-16265 being a portion of Lot 87, Naic Estate LRC Rec. No.8843), situated at the Brgy. San Roque, Mun. of Naic, Province of Cavite, containing an area of **ONE HUNDRED SIXTY FOUR SQUARE METERS (164)**, more or less ." embraced and covered by Transfer Certificate of Title No. T-67332 and b) Lot 87-B of the subd. plan Psd-16265 being a portion of Lot 87, Naic Estate LRC Rec. No.8843), situated at the Brgy. San Roque, Mun. of Naic, Province of Cavite, containing an area of **ONE HUNDRED SIXTY FOUR SQUARE METERS (164)**, more or less embraced and covered by Transfer Certificate of Title No. T-66413, issued by the Office of the Registry of Deeds for the Province of Cavite, have been the subject of an Extra-Judicial Settlement of Estate of the Deceased Among the Legal Heirs With Waiver as per Doc.No.436; Page No.89; Book No. XXI and series of 2020 of Notary Public Jameswell M. Resus of Naic, Cavite.

**Dateline Weekly Newspapers  
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of Gen. Trias, Prov. of Cavite, Is of Luzon. Bounded on the NW, along line 1-2 by Lot 85, along line 2-3 by Lot 86, both of Blk 52; on the SE along line 3-4 by Easement 1; along line 4-5 by Road Lot 50; (6.50 m. wide); on the SW, along line 5-6 by Lot 81; on the NW., along line 6-1 by Lot 84, both of Hik. 52, all of the cons-subd. plan. Beginning at a pt. marked "1" on plan, **x x x containing an area of ONE HUNDRED FIVE SQ. METERS AND SEVENTY SIX SQ. DECIMETERS (105.76).x x x**

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

In the event the public auction should not take place on the said date and time, it shall be held on 09 JAN 2025 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, NOV 20, 2024

**(SGD) JOANNAH AVIGAIL C. TIMKANG**  
Sheriff IV

Copy Furnished:

**BANK OF COMMERCE**  
San Miguel Properties Centre, No 7  
St. Francis Street, Mandaluyong City

**VBVA LAW FIRM**  
(VILLAMOR BONIFACIO-VILLAMOR AND ASSOCIATES)  
Counsel for Bank of Commerce  
4F Future Point Plaza 2, 116 Moltner Ignacia Ave.,  
Brgy. South Triangle, Quezon City 1103 Philippines

**KHAREEN C. HERNANDEZ for herself  
and as Attorney-in-Fact of her husband  
RENEE LAWRENCE A. HERNANDEZ**  
(a) B47 1.26 PI Windwand Hills Subd.  
Dasmariñas, Cavite, and  
(b) Blk 52 Lot 83 Avocado Street, Bel Aldea  
Subdivision, Brgy. San Francisco, 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**

**DATeline WEEKLY NEWSPAPERS:  
Nov. 25, Dec. 2 & 9, 2024**

# EK gifts Filipinos with Timeless Magic of Christmas



Celebrating its 29th year anniversary, experience the timeless magic of the holidays with a grand spectacle of music, harmony of lights, unlimited rides and EKciting attractions only at Enchanted Kingdom — the first and only world class theme park in the Philippines!

Timeless Magic of Christmas On November 23, Saturday, witness the grand kickoff of the holiday festivities here at EK with our Timeless Magic of Christmas event.

Get into the festive mood and join Eldar the Wizard and friends across the Park's themed zones during the vibrant Eldar's Moonlight Parade. Dance under the melody of dazzling lights and festive holiday music at the Eldar's Brooklyn Symphony. Be enchanted by the lighting ceremony of the unique Enchanted Christmas Tree, adorned with the sparkling EK Storybook Characters decors. Sing along to classic Filipino Christmas songs playing at EK's 22-foot Grand Parol, created by renowned Pampanga lantern maker Eric Bondoc

Homegrown EK Talents and Weekend Carols This December, embrace the magical spirit of the holidays with our Christmas shows. EK is set to showcase our homegrown talents through the play A Very Timeless Christmas featuring Eldar the Wizard, Princess Victoria, Princess Madeline, and SMS. Victo-

Quiwa. Groove with powerhouse dance crew G-Force, and don't miss out world-class Filipino music talent with the internationally-renowned De La Salle Santiago Zobel (DLSZ) Rondalla as they serenade us with their enchanting performance of Christmas carols. EK's homegrown talents, SMS, Victoria's Way and the Kingsmen, will also be there to spread the magic through a series of spectacular musical performances.

And finally, to cap off the night, create more lasting memories with the Timeless Magic Fireworks Show to the tune of EK's 29th anniversary theme song composed and sung by our very own P-Pop girl group SMS.

Give in to your holiday cravings at EK's Food Fiesta Bazaar located at the Eldar's Village. Enjoy an array of Filipino and Korean street foods, fresh fruits, juices, hot meals, and delectable snacks.

Stay tuned for our upcoming holiday food offerings this December! EK is working our magic in creating a delightful selection of seasonal treats to make your EK adventure extra special. Eldar the Wizard continues to bring enchantment in the sky with the Timeless Magic Fireworks Show on all Saturdays of 2024. This special display of lights gives a spectacular twist to one of EK's traditions, the Sky Wizardry Fireworks Show,

ria's Way and The Kingsmen, together with SMS, will serenade guests with Christmas Songs at EK's bandstand. Also, watch out for the Christmastime Parade and enchanting live carols every weekend this December!

A Merrier Timeless Christmas EKsperience Christmas is made even more merry here at EK!

Pinasalamatang mga grupo ang Department of Agriculture Regional Field Office IV-Calabarzon Agribusiness and Marketing Assistance Division sa pag-imbata sa kanila sa aktibidad. Anila, ang kanilang mga naging

abenta ng Php 21,825.00. Bukod sa marketing, naki-pag-ugnayan rin ang mga samahan sa mga potensyal na suppliers, partners, at resellers na uma-abot hanggang Camarines Norte at Davao.

Pinasalamatang mga grupo ang Department of Agriculture Regional Field Office IV-Calabarzon Agribusiness and Marketing Assistance Division sa pag-imbata sa kanila sa aktibidad. Anila, ang kanilang mga naging

ibinenta ng mga FCAs ang mga sumusunod na produkto: virgin coconut oil (VCO) massage oil, edible VCO, tablea, dark chocolate, choco oatmeal balls, at cacao tea. Nakabenta ang QFUC ng Php 14,355.00 at ang LGPC naman ay nak-

which will still illuminate the night sky during all of the Park's open days except Saturdays.

And lastly, don't forget to feel the magic of love with your family and loved ones at EK's 4D motion stimulator Rialto - with its new featured film Happy Family: Next Level.

So save the date for your next EK getaway as we open six days a week starting December 3 to 15. We will also be open every day starting December 16 until the first week of January.

For more information about this celebration, available promotional

offerings and more of EK's timeless magic, visit our Press Room at <https://www.enchantedkingdom.ph/ek-press-room/> and EK's official social media accounts @enchantedkingdom.ph for Facebook and TikTok, and @ek\_philippines for Twitter and Instagram.

## FCAs sa Quezon, Laguna ipinakilala ang mga produktong niyog at cacao sa Agrilink 2024

Ipinakilala ng dalawang farmers and fisherfolk cooperatives and associations (FCAs) ang kanilang mga produktong virgin coconut oil at cacao sa Agrilink 2024, ang pinakamalaking agribusiness trade fair sa bansa na ginanap sa World Trade Center, Pasay City. May temang "The Best of Philippine Agri to the World," ang Agrilink ay naglalayong isulong ang mga lokal na mga produktong agrikultural sa mas malalawak na merkado tungo sa pag-unlad ng ekonomiya at pagpapataloy ng produksyon ng pagkain sa bansa.



Ang mga nasabing samahan ay ang Quezon Federation and Union of Cooperatives (QFUC) mula sa Pagbilao, Quezon at ang Luisiana Cacao Grower Producers Cooperative (LCGPC) ng Luisiana, Laguna. Parehong namamahala ang mga samahan ng mga proyektong negosyo mula sa Department of Agriculture - Philippine Rural Development Project na nagkakahalaga ng Php 79,047,462.24. Sa pamamagitan ng mga ito, nakakapagproseso sila ng mga ani upang maging pang-bentang mga produkto na may mas mataas na halaga.

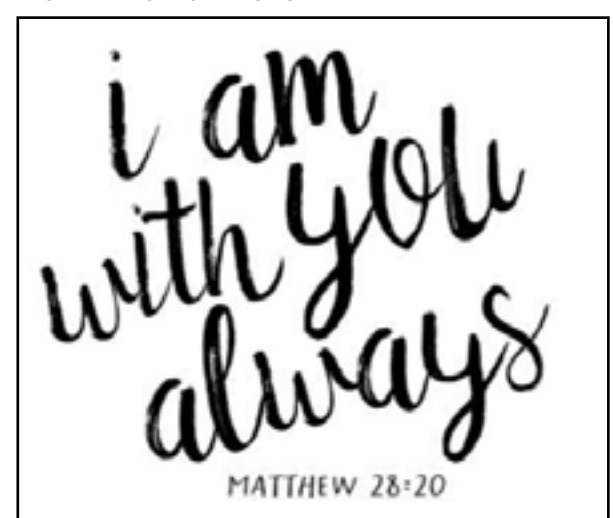
Pinasalamatang mga grupo ang Department of Agriculture Regional Field Office IV-Calabarzon Agribusiness and Marketing Assistance Division sa pag-imbata sa kanila sa aktibidad. Anila, ang kanilang mga naging

abenta ng Php 21,825.00. Bukod sa marketing, naki-pag-ugnayan rin ang mga samahan sa mga potensyal na suppliers, partners, at resellers na uma-abot hanggang Camarines Norte at Davao.

Pinasalamatang mga grupo ang Department of Agriculture Regional Field Office IV-Calabarzon Agribusiness and Marketing Assistance Division sa pag-imbata sa kanila sa aktibidad. Anila, ang kanilang mga naging

abenta ng Php 21,825.00. Bukod sa marketing, naki-pag-ugnayan rin ang mga samahan sa mga potensyal na suppliers, partners, at resellers na uma-abot hanggang Camarines Norte at Davao.

Pinasalamatang mga grupo ang Department of Agriculture Regional Field Office IV-Calabarzon Agribusiness and Marketing Assistance Division sa pag-imbata sa kanila sa aktibidad. Anila, ang kanilang mga naging



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

FORECLOSURE CASE NO F-1116-24

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

-Versus-

MARILYN U. CONCEPCION  
Mortgagor/s.  
x-----x

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund), with business address at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, against the Mortgagor's, MARILYN U. CONCEPCION with residence and postal address at BLK. 12 LOT 43 CAMACHILE SUBD., PASONG CAMACHILE 1 GEN. TRIAS CAVITE and LOT 43 BLK. 12 CAMACHILE SUBD., PASONG CAMACHILE GEN. TRIAS CAVITE 4107 to satisfy the mortgage indebtedness as of August 12, 2024 amounts to FOUR HUNDRED EIGHTY FIVE THOUSAND SEVEN HUNDRED NINETY EIGHT PESOS & 11/100 (P 485,798.11), inclusive of interest and other charges, the undersigned Sheriff will set at public auction on Dec 19, 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. 057-2013026184

A PARCEL OF LAND (LOT 43, BLK. 12, OF THE CONS. SUBD. PLAN, PCS-04-016688, BEING A PORTION OF LOT 1949, RS-04-002555, AND LOT 1972-B OF THE SUBD PLAN (LRA) PSD-364360, APPROVED AS A NON-SUBD. PROJECT, L.R.C. REC. NO. 5964), SITUATED IN THE BRGY OF PASONG CAMACHILE, MUN. OF GEN TRIAS, PROVINCE OF CAVITE, ISLAND OF LUZON. BOUNDED ON THE NW., ALONG LINE 1-2 BY LOT 44; ON THE NW., ALONG LINE 2-3 BY LOT 45; ON THE NE., ALONG LINE 3-4 BY ROAD LOT 3; ON THE SE, ALONG LINE 4-1 BY LOT 41, ALL OF THE SUBD. PLAN. BEGINNING AT A PT. MARKED "1" ON PLAN X X X CONTAINING AN AREA OF FORTY (40) SQ. METERS. X X X

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

In the event the public auction should not take place on the said date and time, it shall be held on 09 JAN 2025 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 he.

Trece Martires City, NOV 20, 2024

(SGD) JOSELITO L. ARANDA  
Sheriff IV

Copy Puruisthed:

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

MARILYN U CONCEPCION  
BLK. 12 LOT 43 CAMACHILE SUBD,  
PASONG CAMACHILE GEN. TRIAS CAVITE and  
LOT 43 BLK 12 CAMACHILE SUBD,  
PASONG CAMACHILE GEN. TRIAS CAVITE 4107

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

DATELINE WEEKLY NEWSPAPERS:  
Nov. 25, Dec. 2 & 9, 2024



Go Negosyo founder Joey Decepcion met with UN Deputy Secretary General Amina

Mohammed last October 29, 2024, together with members of the private sector and international finance institutions to mobilize support and financing to accelerate progress on Sustainable Development Goals.

Joining them was 2023 Go Negosyo Inspiring Filipina award-ee Anna Marie Lagon of Bayo Manila Inc., a Philippines-based MSME that has committed to sustainability through various practices, such as designing to minimize waste, using sustainable materials, carbon offsetting, and repurposing waste materials, and working with local communities.

## Sustainability for MSMEs



In the photo are (from left) Rene Meily of Philippine Disaster Resilience Foundation, Timothy Mark Daniels of SM Investments, Roberto Batongbacal of the Makati Business Club, Melissa Vergel de Dios of PLDT and Smart Communications; Fatima Yasmin of the Asian Development Bank, U.N. Deputy Secretary-General Mohammed, Go Negosyo's Concepcion, Dandan Chen of The World Bank Group, Bayo Manila's Lagon, and Jaime Urquijo of Ayala Corp.

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

FORECLOSURE CASE NO. F-1328-24

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

-versus-

MAURO D. BALBIN married to  
MA. ARLYN P. BALBIN,  
Mortgagor/s  
x-----x

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund), with business address at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, against the Mortgagor's, MAURO D. BALBIN married to MA. ARLYN P. BALBIN, with residence and postal addresses at 4731 SAMPAGUITA STREET MARIMAR VILLAGE, PARAÑAQUE, METRO MANILA and LOT 4 BLK 164 PH-7 CH, TANZA BO. PUNTA, TANZA, CAVITE to satisfy the mortgage indebtedness as of 20 August 2024 amounts to TWO HUNDRED TWENTY TWO THOUSAND ONE HUNDRED SEVENTY THREE PESOS & 0/100 (P222,173.00) inclusive of interest and other charges of foreclosure, the undersigned Sheriff will set at public auction on DEC 20, 2024 10:00 o'clock in the morning until 12:00 noon at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder for CASH and in Philippine Currency the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE No. T-740649

A parcel of land (Lot 4 Blk. 164 of the subd. plan,

Psd-04-099961, being a portion of lot 3100, Sta. Cruz de Malabon Estate (RS-04-002222) GLRO Rec. No. 6832) situated in the Brgy. of Punta. Mun. of Tanza, Prov. of Cavite, Island of Luzon. Bounded on the SW., along line 1-2 by lot 2, Blk. 164; on the NW., along line 2-3 by Alley 132, both of the subd. plan; on the NE., along line 3-4 by lot 6; on the SE, along line 4-1 by lot 3, both of Blk. 164; all of the subd. plan. Beginning at a pt. marked "1" on plan, xxx containing an area of THIRTY THREE (33) SQ.M. more or less. xxx

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

In the event the public auction should not take place on the said date and time, it shall be held on 10 JAN 2025 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, NOV 20 2024

(SGD) ANDRES B. ESPINA  
Sheriff IV

Copy Furnished:

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

MAURO D. BALBIN married to MA ARLYN P. BALBIN  
4731 SAMPAGUITA STREET MARIMAR  
VILLAGE, PARAÑAQUE, METRO MANILA and  
LOT 4 BLK 164 PH-7 CH, TANZA BO  
PUNTA, TANZA, CAVITE

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

DATELINE WEEKLY NEWSPAPERS:  
Nov. 25, Dec. 2 & 9, 2024