

**LRT-1 operator readies mobile app for commuters**

A mobile app to the operator of LRT help commuters navigate the Light Rail as the construction of the LRT-1 Cavite extension will be launched in August.

Turn to page 2

## 'Negosyo sa Barangay' launched in Magallanes

MAGALLANES, Cavite -- The Department of Trade and Industry (DTI) Cavite has launched "Negosyo sa Barangay" (business in the village), which is meant to provide business assistance to budding Cavite entrepreneurs and those aiming to level up their business growth.

"I wish to encourage the business aspirants to actively participate and broaden the possibility and significance of entrepreneurship," DTI-Cavite Provincial Director Noly Guevara said last July 25.

Launched last July 23 at Barangay Urdane-



Department of Trade and Industry Cavite Provincial Director Noly Guevara (left) encourages village folks and aspiring entrepreneurs to avail of the assistance services, through the village business program, during the launching of the 'Negosyo sa Barangay' in Barangay Urdane, Magallanes, Cavite on July 23, 2019. The program serves as an on-site and outreach business information, training, and skills-enhancement venue.

ta in this upland Cavite serves as an on-site and skills-enhancement event, business opportunities the locals and prospective clients.

He said more village folks but also

Turn to page 2



Department of Agriculture (DA) Calabarzon Regional Executive Director Arnel de Mesa addresses the multi-sector coordination meeting with government agencies and stakeholders which crafted a regional action plan against threat of African swine fever (ASF) to the Calabarzon provinces of Cavite, Laguna, Batangas, Rizal, and Quezon at the Southern Tagalog Integrated Agricultural Research Center (STIARC) in Lipa City, Batangas on July 19, 2019. The DA has been implementing measures to protect the hogs and swine sector from diseases

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## Perlas ng SILANGAN BALITA

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## DA-Calabarzon implements measures vs swine fever

The Department of

Agriculture (DA) has assured the public it is implementing measures to prevent the entry or spread of African swine fever (ASF) and protect the hogs and swine sector in Cavite-Laguna-Batangas-Rizal-Quezon (Calabarzon) region from the disease.

DA Calabarzon Regional Executive Director Arnel de Mesa said last July 22 the DA Regional Quick Response Team for ASF, in close coordination with local government units (LGUs) concerned, was created to control the spread and eliminate the ASF if it enters the

De Mesa said they have been conducting social media campaigns; distribution of information, education, and communication (IEC) materials; and random inspection of markets for banned canned goods and other meat products.

Representatives from the livestock industry and various government agencies converged at the Southern Tagalog Integrated Agricultural Research Center (STIARC) in Lipa City, Batangas last July 19 to come up with a unified action plan to re-

# IMF cuts two-year growth forecasts for PH

No thanks to the delayed implementation of the 2019 national budget and the trade tensions between the United States and China, the International Monetary Fund has slashed by half a percentage point to 6 percent its growth forecast for the Philippines for this year.

"The downward revision mainly reflects weaker-than-expected external demand and weaker-than-expected public investment, partly due to the delayed approval of the 2019 budget," IMF resident representa-

tive in the Philippines Yongzheng Yang said late July 24, in his response to questions about the Washington-based multilateral institution's World Economic Outlook (WEO) Update report released July 23 night.

Based on this report, the IMF lowered its 2019 growth outlook for "Asean-5"—which groups the Philippines, Indonesia, Malaysia, Thailand and Vietnam—to 5 percent from 5.1 percent while it projected global economic expansion slowing to 3.2 percent from 3.6 percent last

year and 3.8 percent in 2017. The slowdown was attributed to the trade tensions between the United States and China.

In April, the IMF projected a 6.5-percent growth in the Philippines' gross domestic product (GDP).

Its updated 2019 Philippine growth forecast fell to the low end of the government's downgraded 6-7 percent target range for the year.

First-quarter GDP growth skidded to a four-year low of 5.6 percent mainly due to underspending of P1

billion a day on public goods and services during the start of the year as the government operated using reenacted 2018 appropriations.

President Duterte signed the P3.7-trillion 2019 budget only on April 15 as the two houses of Congress earlier squabbled over "pork" funds.

For 2020, the IMF also downgraded its GDP growth forecast for the Philippines to 6.3 percent from 6.6 percent previously.

"These revised forecasts [for the Philippines] are still among the highest.

### (NEGOSYO... from page 1)

Mayor Jasmin Maligaya-Bautista lauded the DTI-Cavite holding the 'Negosyo sa Barangay' program

that will encourage people to put up their businesses and for existing ones to expand to other business op-

portunities.

Both the government agency's officials and representatives from the academe of-

fered their various programs and projects to capacitate skills of Caviteño entrepreneurs.

### (LRT-1... from page 1)

tension will be visible from the streets in the coming weeks.

The app, which will be available on both iOS and Android, will provide commuters with real-time train schedules using

GPS trackers, as well as a crowd monitoring feature, Light Rail Manila Corp president and CEO Juan Alfonso said.

"It helps passengers really navigate through the LRT sys-

tem. It gives them real-time schedules of when the trains are arriving... With the crowd function if one of riders is beside two stations he can choose between stations with the least amount of

traffic," Alfonso said. Funding for the LRT-1 Cavite extension was secured despite the delay in the approval of Light Rail Manila's proposed fare hike, he said.

spond to the threat of ASF to the region.

Vilma Dimaculangan, the DA Regional Coordinator for

Livestock Program, facilitated the discussions on addressing some ASF key issues.

These include

compensation for affected farmers, possible burial sites for affected animals, and issuance of LGU reso-

lutions to prevent entry/exit of concerned products, among other agricultural intervention programs.

Republic of the Philippines  
REGIONAL TRIAL COURT  
Fourth Judicial Region  
Branch 109, Carmona, Cavite

HOME DEVELOPMENT MUTUAL FUND,  
Mortgagee,

-versus-

RESTITUTA G. TOQUERO,  
Mortgagee.

X-----X

**NOTICE OF SHERIFF'S SALE**

Upon Extra-Judicial petition for sale under Act 3135, as amended by Act 4118 filed by the petitioner/mortgagee, HOME DEVELOPMENT MUTUAL FUND, with office address at 12<sup>th</sup> Floor, JELP Business Solution Center, No. 409 Shaw Boulevard, Mandaluyong City against the mortgagor RESTITUTA G. TOQUERO, with postal address at 2135 F. Manoz Dart, Singalong, Manila and for the satisfaction of the mortgaged debt which as of July 31, 2018 amounts to SIX HUNDRED TWENTY THOUSAND SEVEN HUNDRED SIXTY PESOS and 96/100 (Php620,760.96), exclusive of all legal fees and expenses incidental to this foreclosure and sale, the undersigned or his duly authorized representative will sell at public auction on SEPTEMBER 6, 2019 at 10:00 o'clock in the morning or soon thereafter at the Court Room of Branch 109, Regional Trial Court, Hall of Justice Building, Carmona, Cavite to the highest bidder for CASH or CHECK, in Philippine currency, the following described property with all the improvements thereon to wit:

**TRANSFER CERTIFICATE OF TITLE  
No. T-19167**

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

A PARCEL OF LAND (LOT 7, BLK. 7 OF THE SUBD. PLAN, PSD-04-018555, BEING A PORTION OF LOT 1-A-2-U, PSD-55306, L.R.C. REC. NO. 1), SITUATED IN THE BO. OF SABUTAN & CABILANG BAYBAY, MUN. OF SILANG & CARMONA (NOW GMA), PROV. OF CAVITE, BOUNDED ON THE SE., ALONG LINE 1-2 BY LOT 9, BLK. 7; ON THE SW., ALONG LINE 2-3 BY ROAD LOT 2; ON THE NW., ALONG LINE 3-4 BY LOT 5, AND ON THE NE., ALONG LINE 4-1 BY LOT 8, BOTH OF BLK. 7; ALL OF THE SUBD. PLAN, BEGINNING AT A PT. MARKED "1" ON PLAN, BEING S. 59 DEG. 04'W., 5472.58 M. FROM BLM L. CABILANG BAYBAY, CARMONA; THENCE S. 30 DEG. 10'W., 12.00 M. TO PT. 2; THENCE N. 59 DEG. 50'W., 7.00 M. TO PT. 3; THENCE N. 30 DEG. 10'E., 12.00 M. TO PT. 4; THENCE S. 59 DEG. 50'E., 7.00 M. TO THE PT. OF BEGINNING, CONTAINING AN AREA OF EIGHTY FOUR (84) SQUARE METERS. ALL PTS. REFERRED TO ARE INDICATED ON THE PLAN AND ARE MARKED ON THE GROUND BY P.S. CYL. CONC. MONS. 15X60 CM; BEARINGS TRUE; DATE OF THE ORIGINAL SURVEY, MARCH 22, 1926, AND THAT OF THE SUBD. SURVEY, FEB. 1-APRIL 30, 1989 AND WAS APPROVED ON APRIL 24, 1990.

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

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

In the event the publication auction should not take place on the said date and time, it shall be held on **SEPTEMBER 20, 2019**, at the same time and place without further notice.

Carmona, Cavite, June 14, 2019.

(Sgt.) BON GERARD D. ASCAÑO  
Clerk of Court VI

Copy furnished:

HOME DEVELOPMENT MUTUAL FUND  
12<sup>th</sup> Floor, JELP Business Solutions Center,  
No. 409 Shaw Boulevard, Mandaluyong City

RESTITUTA G. TOQUERO  
2235 F. Manoz Dart, Singalong, Manila  
and/or  
Lot 7, Block 7, Teachers Village Housing  
Project, Kabilang Baybay, GMA, Cavite

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Republic of the Philippines  
REGIONAL TRIAL COURT  
Fourth Judicial Region  
Branch 109, Carmona, Cavite

HOME DEVELOPMENT MUTUAL FUND,  
Mortgagee.

-versus-

SPOUSES FE GOLPO & SAYRE (OH. PO),  
Mortgagee

X-----X

**NOTICE OF SHERIFF'S SALE**

Upon Extra-Judicial petition for sale under Act 3135, as amended by Act 4118 filed by the petitioner/mortgagee, HOME DEVELOPMENT MUTUAL FUND, with office address at 12<sup>th</sup> Floor, JELP Business Solution Center, No. 409 Shaw Boulevard, Mandaluyong City against the mortgagor SPOUSES FE GOLPO and SAYRE (OH. PO), with postal address at Lot 10, Block 5, San Jose, GMA, Cavite and for the satisfaction of the mortgaged debt which as of June 13, 2018 amounts to TWO MILLION THREE HUNDRED THIRTY EIGHT THOUSAND SIX HUNDRED TWO PESOS AND 02/100 (Php2,338,602.02), exclusive of all legal fees and expenses incidental to this foreclosure and sale, the undersigned or his duly authorized representative will sell at public auction on SEPTEMBER 6, 2019 at 10:00 o'clock in the morning or soon thereafter at the Court Room of Branch 109, Regional Trial Court, Hall of Justice Building, Carmona, Cavite to the highest bidder for CASH or CHECK, in Philippine currency, the following described property with all the improvements thereon to wit:

**TRANSFER CERTIFICATE OF TITLE  
No. T-170984**

IT IS HEREBY CERTIFIED that certain land situated in the MUNICIPALITY OF CARMONA, PROVINCE OF CAVITE bounded and described as follows:

A PARCEL OF LAND (LOT 11, BLK. 4) PARCEL 2) OF THE SUBD. PLAN PSD-04-004682, BEING A PORTION OF LOT 8, PCS-04-000790, L.R.C. REC. NO. 2160) SITUATED IN THE BO. OF GEN. M. ALVAREZ, MUN. OF CARMONA, PROV. OF CAVITE, BOUNDED ON THE NW. ALONG LINE 1-2 BY RD. LOT 2; ON THE NE. ALONG LINE 2-3 BY LOT 12, BLK. 4; ON THE SE., ALONG LINE 1-4 BY PARCEL 3 AND ON THE SW., ALONG LINE 4-1 BY LOT 10, BLK. 4, ALL OF THE SUBD. PLAN, BEGINNING AT A PT. MARKED "1" ON PLAN, BEING N. 48 DEG. 09'W. 1158.77 M. FROM BLM 14, MP. OF CARMONA, CAVITE; THENCE N. 74 DEG. 31'W., 10.00 M. TO PT. 2; THENCE S. 15 DEG. 29'E., 14.00 M. TO PT. 3; THENCE S. 74 DEG. 31'W., 10.00 M. TO THE PT. 4; THENCE N. 15 DEG. 29'W., 14.00 M. TO THE PT. OF BEGINNING, CONTAINING AN AREA OF ONE HUNDRED EIGHTY (180) SQUARE METERS. ALL PTS. REFERRED TO ARE INDICATED ON THE PLAN AND ARE MARKED ON THE GROUND BY P.S. CYL. CONC. MONS., BEARINGS AND TRUE; DATE OF THE ORIGINAL SURVEY, APRIL 14, 1980-JULY 11, 1981, AND THAT OF THE SUBD. SURVEY, MAR. 30-APRIL 15, 1983, APPROVED JUN. 15, 1983.

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

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

In the event the publication auction should not take place on the said date and time, it shall be held on **SEPTEMBER 20, 2019**, at the same time and place without further notice.

Carmona, Cavite, June 14, 2019.

(Sgt.) BON GERARD D. ASCAÑO  
Clerk of Court VI

Copy furnished:

HOME DEVELOPMENT MUTUAL FUND  
12<sup>th</sup> Floor, JELP Business Solutions Center,  
No. 409 Shaw Boulevard, Mandaluyong City

SPOUSES FE GOLPO AND SAYRE GOLPO  
Lot 10, Block 5, San Jose, GMA, Cavite

and/or

Lot 11, Block 4, Parcel 2, Phase 3,  
Sunshine Homes, GMA, Cavite

Publication : PERLAS NG SILANGAN BALITA  
Dates : July 15, 22 & 29, 2019

Republic of the Philippines  
REGIONAL TRIAL COURT  
Fourth Judicial Region  
Branch 109, Carmona, Cavite

HOME DEVELOPMENT MUTUAL FUND,  
Mortgagee.

SC-C-GMA-2018-30  
For: Extra Judicial Foreclosure of Real  
Estate Mortgage under Act 3135,  
as amended by ACT No. 4118

-versus-

ZORAIDA A. QUEJANO,  
Mortgagor.

X-----X

NOTICE OF SHERIFF'S SALE

Upon Extra-Judicial petition for sale under Act 3135, as amended by Act 4118 filed by the petitioner/mortgagee, HOME DEVELOPMENT MUTUAL FUND, with office address at 12<sup>th</sup> Floor, JELP Business Solutions Center, No. 409 Shaw Boulevard, Mandaluyong City against the mortgagor ZORAIDA A. QUEJANO, with postal address at 2448-D San Anton, Sempaloc, Manila and for the satisfaction of the mortgaged debt which as of July 31, 2018 amounts to ONE MILLION TWENTY ONE THOUSAND FOUR HUNDRED SIXTY ONE PESOS and 23/100 (Php1,021,461.23), exclusive of all legal fees and expenses incidental to this foreclosure and sale, the undersigned or his duly authorized representative will sell at public auction on **SEPTEMBER 6, 2019 at 10:00 o'clock in the morning** or soon thereafter at the Court Room of Branch 109, Regional Trial Court, Hall of Justice Building, Carmona, Cavite to the highest bidder for CASH or CHECK, in Philippine currency, the following described property with all the improvements thereon to wit:

TRANSFER CERTIFICATE OF TITLE  
No. T-431204

IT IS HEREBY CERTIFIED that certain land situated in MUNICIPALITY OF SILANG, PROVINCE OF CAVITE bounded and described as follows:

A PARCEL OF LAND (LOT 25, BLK. 22 OF THE SUBD. PLAN, PSD-04-038555, BEING A PORTION OF LOT 1-A-2-U, PSD-55306, L.R.C. REC. NO. 3, SITUATED IN THE BO. OF SABUTAN & CABILANG BAYBAY, MUN. OF SILANG & CARMONA (NOW GMA), PROV. OF CAVITE, BOUNDED ON THE NW, ALONG LINE 1-2 BY LOT 27, BLK. 22; ON THE NE., ALONG LINE 2-3 BY ALLEY 22; ON THE SE., ALONG LINE 3-4 BY LOT 23; AND ON THE SW., ALONG LINE 4-1 BY LOT 24, BOTH OF BLK. 22, ALL OF THE SUBD. PLAN, BEGINNING AT A PT. MARKED "1" ON PLAN, BEING S. 57 DEG. 35'W., 5672.92 M. FROM BLLM 1, CABILANG BAYBAY, CARMONA, THENCE N. 30 DEG. 09'E., 12.00 M. TO PT. 2; THENCE S. 64 DEG. 09' 7.00 M. TO PT. 3; THENCE S. 29 DEG. 37'W., 12.00 M. TO PT. 4; THENCE N. 64 DEG. 10'W., 7.11 M. TO THE PT. OF BEGINNING, CONTAINING AN AREA OF EIGHTY FOUR (84) SQUARE METERS. ALL PTS. REFERRED TO ARE INDICATED ON THE PLAN AND ARE MARKED ON THE GROUND BY P.S. CYL. CONC. MONS. 15X60 CMS., BEARINGS TRUE; DATE OF THE ORIGINAL SURVEY, MARCH 22, 1926, AND THAT OF THE SUBD. SURVEY, FEB. 1-APRIL 30, 1989 & WAS APPROVED ON APRIL 24, 1990.

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

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

In the event the auction should not take place on the said date and time, it shall be held on **SEPTEMBER 20, 2019**, at the same time and place without further notice.

Carmona, Cavite, June 14, 2019.

(Sgd.) BON GERARD D. ASCAÑO  
Clerk of Court VI

Copy furnished:

HOME DEVELOPMENT MUTUAL FUND  
12<sup>th</sup> Floor, JELP Business Solutions Center,  
No. 409 Shaw Boulevard, Mandaluyong City

ZORAIDA A. QUEJANO  
2448-D San Anton, Sempaloc, Manila

and/or

Lot 25, Block 22, Teacher's Village Housing Project,  
Sabutan & Kabilang Baybay, GMA, Cavite

Publication : PERLAS NG SILANGAN BALITA  
Dates : July 15, 22 & 29, 2019

Republic of the Philippines  
REGIONAL TRIAL COURT  
Fourth Judicial Region  
Branch 109, Carmona, Cavite

HOME DEVELOPMENT MUTUAL FUND,  
Mortgagee.

SC-C-GMA-2018-35  
For: Extra Judicial Foreclosure of Real  
Estate Mortgage under Act 3135,  
as amended by ACT No. 4118

-versus-

FELICIANO FERNANDEZ,  
Mortgagor.

X-----X

NOTICE OF SHERIFF'S SALE

Upon Extra-Judicial petition for sale under Act 3135, as amended by Act 4118 filed by the petitioner/mortgagee, HOME DEVELOPMENT MUTUAL FUND, with office address at 12<sup>th</sup> Floor, JELP Business Solutions Center, No. 409 Shaw Boulevard, Mandaluyong City against the mortgagor FELICIANO FERNANDEZ, with postal address at No. 1321-B Vicente Cruz, Sempaloc, Manila and for the satisfaction of the mortgaged debt which as of September 18, 2018 amounts to TWO MILLION SEVEN HUNDRED THIRTY FOUR THOUSAND SIX HUNDRED FORTY EIGHT PESOS and 44/100 (Php2,734,648.44), exclusive of all legal fees and expenses incidental to this foreclosure and sale, the undersigned or his duly authorized representative will sell at public auction on **SEPTEMBER 6, 2019 at 10:00 o'clock in the morning** or soon thereafter at the Court Room of Branch 109, Regional Trial Court, Hall of Justice Building, Carmona, Cavite to the highest bidder for CASH or CHECK, in Philippine currency, the following described property with all the improvements thereon to wit:

TRANSFER CERTIFICATE OF TITLE  
No. T-174401

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

A PARCEL OF LAND (LOT 6, BLK. 4 (PARCEL 1) OF THE SUBD. PLAN, PSD-04-064632, BEING A PORTION OF LOT 8, PCS-04-060780, L.R.C. REC. NO. 2166) SITUATED IN THE BO. OF GEN. M. ALVAREZ, MUN. OF CARMONA, PROV. OF CAVITE, BOUNDED ON THE N., ALONG LINE 1-2 BY LOT 2, ON THE E., ALONG LINE 2-3 BY LOT 7; ON THE S., ALONG LINE 3-4 BY LOT 8, ALL OF BLK. 4; ON THE W., ALONG LINE 4-5 BY ROAD LOT 4 & ON THE N., ALONG LINE 5-1 BY LOT 1, BLK. 4, ALL OF THE SUBD. PLAN, BEGINNING AT A PT. MARKED 1 ON PLAN, BEING AT A PT. MARKED 1 ON PLAN, BEING N. 40 DEG. 15'W., 979.22 M. TO BLLM 14, MP. OF CARMONA, CAVITE, THENCE DUE EAST 10.00 M. TO PT. 2; THENCE DUE SOUTH 16.00 M. TO PT. 3; THENCE DUE WEST 20.00 M. TO PT. 4; THENCE DUE NORTH 10.00 M. TO PT. 5; THENCE DUE WEST 10.00 M. TO THE PT. OF BEGINNING; CONTAINING AN AREA OF TWO HUNDRED (200) SQUARE METERS. ALL PTS. REFERRED TO ARE INDICATED ON THE PLAN AND ARE MARKED ON THE GROUND BY P.S. CYL. CONC. MONS. BEARINGS TRUE; DATE OF THE ORIGINAL SURVEY, APRIL 14, 1946-JULY 31, 1941 & THAT OF THE SUBD. SURVEY, MARCH 30-APRIL 15, 1983 & APPROVED ON JUNE 15, 1983.

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

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

In the event the publication auction should not take place on the said date and time, it shall be held on **SEPTEMBER 20, 2019**, at the same time and place without further notice.

Carmona, Cavite, June 14, 2019.

(Sgd.) BON GERARD D. ASCAÑO  
Clerk of Court VI

Copy furnished:

HOME DEVELOPMENT MUTUAL FUND  
12<sup>th</sup> Floor, JELP Business Solutions Center,  
No. 409 Shaw Boulevard, Mandaluyong City

FELICIANO FERNANDEZ  
No. 1321-B Vicente Cruz, Sempaloc, Manila  
and/or  
Lot 6, Block 4 (PARCEL 1), Phase 2, Sunshine  
Homes, Kabilang Baybay, GMA, Cavite

Publication : PERLAS NG SILANGAN BALITA  
Dates : July 15, 22 & 29, 2019

REPUBLIC OF THE PHILIPPINES  
REGIONAL TRIAL COURT  
FOURTH JUDICIAL REGION  
BRANCH 109, CARMONA, CAVITE

METROPOLITAN BANK & TRUST CO.,  
Petitioner/Mortgagee,

Civil Case No. SP-C-GMA-2018-18  
For: Extrajudicial Foreclosure of Real  
Estate Mortgage under Act 3155, as  
Amended

-vs-

SPOUSES GRETCHEN A. SACAYANAN  
AND ELIEZER Q. SACAYANAN,  
Respondents/Mortgagors.

X-----X

NOTICE OF SHERIFF'S SALE

Upon extra-judicial petition for sale under Act 3155, as amended by Act 4118 filed by the petitioner/mortgagee, METROPOLITAN BANK & TRUST CO., with postal address at Metrobank Plaza Bldg., Sen. Gil Puyat Avenue, Makati City against the respondents/mortgagors, SPOUSES GRETCHEN A. SACAYANAN AND ELIEZER Q. SACAYANAN with postal address at 4771 Sampaguita St., Marimar Village, Sun Valley, Parañaque City and Block 8 Lot 24 Cedar Village, Phase 1, Brgy. Lantic, Carmona, Cavite and for the satisfaction of the mortgaged debt which as of October 15, 2018 amounts to FOUR HUNDRED EIGHTY-SIX THOUSAND SIX HUNDRED ONE PESOS & 13/100 (Php466,001.13), exclusive of all legal fees and expenses incidental to this foreclosure and sale, the undersigned Clerk of Court and ex-officio sheriff will sell at public auction on SEPTEMBER 11, 2019 at 10:00 o'clock in the morning or soon thereafter in the Court Room of Branch 109, Regional Trial Court, 2F Hall of Justice, Madya, Carmona, Cavite to the highest bidder and for CASH or CERTIFIED CHECK, in Philippine Currency, the following described real property together with all the buildings and other improvements existing thereon, to wit:

Transfer Certificate of Title  
No. 057-2013036797

IT IS HEREBY CERTIFIED that certain land situated in BARIO OF LANTIC, MUNICIPALITY OF CARMONA, PROVINCE OF CAVITE, ISLAND OF LUZON, bounded and described as follows:

A PARCEL OF LAND (LOT 24, BLOCK 8 OF THE CONSOLIDATION-SUBDIVISION PLAN PCS-04-023766, BEING A PORTION OF LOTS MA-A, SWO-4075 & LOT 4-B, PSD-11916, L.R.C. RECORD NO. 25852 & 45575) SITUATED IN BARIO OF LANTIC, MUNICIPALITY OF CARMONA, PROVINCE OF CAVITE, ISLAND OF LUZON, BOUNDED ON THE SE, ALONG LINE 1-2 BY LOT 22, BLOCK 8, ON THE SW, ALONG LINE 2-3 BY ROAD LOT 8, ON THE NW, ALONG LINE 3-4 BY LOT 26, BLOCK 8 AND ON THE NE, ALONG LINE 4-1 BY LOT 23, BLOCK 8, ALL OF THE CONSOLIDATION-SUBDIVISION PLAN, BEGINNING AT PT. MARKED "1" ON PLAN BEING S. 26 DEG. 37' W., 296.875 M. FROM BLM NO. 1, CAD-285, CARMONA CADASTRE, THENCE S. 25 DEG. 27' W., 8.89 M. TO PT. 2, THENCE N. 64 DEG. 37' W., 4.50 M. TO PT. 3, THENCE N. 25 DEG. 27' E., 8.89 M. TO PT. 4, THENCE S. 64 DEG. 37' E., 4.50 M. TO THE PT. OF BEGINNING, CONTAINING AN AREA OF FORTY (40) SQUARE METERS, MORE OR LESS. ALL PTS. REFERRED TO ARE INDICATED ON THE PLAN AND ARE MARKED ON THE GROUND BY P.S. CYL. CONC. MONS. 15X46 CMS. BEARING TRUE DATE OF ORIG. SURVEY, JULY 28-30, 1917 AND THAT OF THE CONSOLIDATION AND SUBDIVISION SURVEY, MARCH 7-15, 2007 AND WAS APPROVED ON JULY 30, 2007.

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

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

In the event the auction should not take place on the said date and time, it shall be held on SEPTEMBER 27, 2019, at the same time and place without further notice.

June 11, 2019, Carmona, Cavite.

(Sgt.) BON GERARD B. ASCAÑO  
Clerk of Court.

Copy furnished:

METROPOLITAN BANK & TRUST CO.  
Metrobank Plaza Bldg.,  
Sen. Gil Puyat Avenue, Makati City

GRETCHEN SACAYANAN  
ELIEZER SACAYANAN  
4771 Sampaguita St., Marimar Village  
Sun Valley, Parañaque City

-OR-

88 L24 Cedar Village, Phase 1,  
Lantic, Carmona, Cavite

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REPUBLIC OF THE PHILIPPINES  
REGIONAL TRIAL COURT  
FOURTH JUDICIAL REGION  
BRANCH 109, CARMONA, CAVITE

HOME DEVELOPMENT MUTUAL FUND,  
Petitioner/Mortgagee,

Civil Case No. SP-C-GMA-2018-48  
For: Extrajudicial Foreclosure of Real  
Estate Mortgage under Act 3155,  
as amended by ACT No. 4118

-vs-

REMEDIOS E. NATANAGAN AND NOEL E.  
NATANAGAN,  
Respondents/Mortgagors.

X-----X

NOTICE OF SHERIFF'S SALE

Upon extra-judicial petition for sale under Act 3155, as amended by Act 4118 filed by the petitioner/mortgagee, HOME DEVELOPMENT MUTUAL FUND, with postal address at 12<sup>th</sup> Floor, HELP Business Solutions Center, No. 409 Shaw Boulevard, Mandaluyong City against the respondents/mortgagors, REMEDIOS E. NATANAGAN AND NOEL E. NATANAGAN, with postal address at Lot 17 Block 1 North Drive, 505 Village Holiday Hills, San Antonio, San Pedro, Laguna and for the satisfaction of the mortgaged debt which as of September 30, 2018 amounts to EIGHT HUNDRED NINETEEN THOUSAND FIVE HUNDRED THREE PESOS & 50/100 (Php19,503.50), exclusive of all legal fees and expenses incidental to this foreclosure and sale, the undersigned Clerk of Court and ex-officio sheriff will sell at public auction on SEPTEMBER 11, 2019 at 10:00 o'clock in the morning or soon thereafter in the Court Room of Branch 109, Regional Trial Court, 2F Hall of Justice, Madya, Carmona, Cavite to the highest bidder and for CASH or CERTIFIED CHECK, in Philippine Currency, the following described real property together with all the buildings and other improvements existing thereon, to wit:

TRANSFER CERTIFICATE OF TITLE  
No. 057-2013036797

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

A PARCEL OF LAND (LOT 24, BLOCK 8 OF THE CONS. AND SUBD. PLAN PCS-04-023766, BEING A PORTION OF THE CONS. OF LOTS 5, PSD-0850, 4-A, PSD-0916 & LOT 1, BLM. 12, PCS-04-023766, L.R.C. REC. NO. 9-2885 & 4557) SITUATED IN THE BARIO OF LANTIC, MUN. OF CARMONA, PROV. OF CAVITE, ISLAND OF LUZON, BOUNDED ON THE SE, ALONG LINE 1-2 BY LOT 28, BLOCK 8 OF THE SW, ALONG LINE 2-3 BY ROAD LOT 26 ON THE NW, ALONG LINE 3-4 BY LOT 18, BLOCK 8, AND ON THE NE, ALONG LINE 4-1 BY LOT 17, BLOCK 8, ALL OF THE CONS. AND SUBD. PLAN, BEGINNING AT A PT. MARKED "1" ON PLAN BEING S. 25 DEG. 27' W., 296.875 M. FROM BLM NO. 1, CAD. 285, CARMONA CADASTRE, THENCE S. 25 DEG. 27' W., 8.89 M. TO PT. 2, THENCE N. 64 DEG. 37' W., 4.50 M. TO PT. 3, THENCE N. 25 DEG. 27' E., 8.89 M. TO PT. 4, THENCE S. 64 DEG. 37' E., 4.50 M. TO THE PT. OF BEGINNING, CONTAINING AN AREA OF FORTY (40) SQUARE METERS, MORE OR LESS. ALL PTS. REFERRED TO ARE INDICATED ON THE PLAN AND ARE MARKED ON THE GROUND BY P.S. CYL. CONC. MONS. 15X46 CMS. BEARING TRUE DATE OF ORIG. SURVEY, JULY 28-30, 1917 AND THAT OF THE CONS. AND SUBD. SURVEY, OCT. 1-15, 2007 AND WAS APPROVED ON SEPT. 21, 2008.

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

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

In the event the auction should not take place on the said date and time, it shall be held on SEPTEMBER 27, 2019, at the same time and place without further notice.

June 11, 2019, Carmona, Cavite.

(Sgt.) BON GERARD B. ASCAÑO  
Clerk of Court.

Copy furnished:

HOME DEVELOPMENT MUTUAL FUND  
12<sup>th</sup> Floor, HELP Business Solutions Center,  
No. 409 Shaw Boulevard, Mandaluyong City

-OR-

The Petrus Mega Plaza Building,  
No. 254 Gen. Gil Puyat Ave., Makati City

REMEDIOS NATANAGAN  
NOEL NATANAGAN  
Lot 17 Block 1 North Drive,  
505 Village Holiday Hills  
San Antonio, San Pedro, Laguna

-OR-

Lot 18 Block 4 Phase 2 Cedar Village  
Lantic, Carmona, Cavite

Publication: PERLAS NG SILANGAN BALITA  
Dates: July 15, 22 & 29, 2019

REPUBLIC OF THE PHILIPPINES  
REGIONAL TRIAL COURT  
FOURTH JUDICIAL REGION  
BRANCH 109, CARMONA, CAVITE

**BDO UNIBANK, INC.,**  
Petitioner/Mortgagee,

-versus-

**DIANA ROSE PERALTA SABLAD,**  
Respondent/Mortgagor.

X-----X

**NOTICE OF SHERIFF'S SALE**

Upon extra-judicial petition for sale under Act 3135, as amended by Act 4118 filed by the petitioner/mortgagee, **BDO UNIBANK, INC.**, with postal address at 11/F South Tower, BDO Corporate Center 7899 Makati Ave., Makati City against the respondent/mortgagor, **DIANA ROSE PERALTA SABLAD**, with postal addresses at Block 32 Lot 05 Phase 4 Cedar Village, Lantic, Carmona, Cavite and No. 6208 Magallanes St., Brgy. 6, Carmona, Cavite, and for the satisfaction of the mortgaged debt which as of February 1, 2019 amounts to **SIX HUNDRED THIRTY-NINE THOUSAND EIGHT HUNDRED FIFTY-NINE & 13/100 (Php639,859.13)**, exclusive of all legal fees and expenses incidental to this foreclosure and sale, the undersigned Clerk of Court and ex-officio sheriff will sell at public auction on **SEPTEMBER 13, 2019 at 10:00 o'clock in the morning** or soon thereafter in the Court Room of Branch 109, Regional Trial Court, 2/F Hall of Justice, Madya, Carmona, Cavite to the highest bidder and for **CASH or CERTIFIED CHECK**, in Philippine Currency, the following described real property together with all the buildings and other improvements existing thereon, to wit:

**Transfer Certificate of Title**  
No. 857-2016067450

IT IS HEREBY CERTIFIED that certain land situated in BARANGAY OF LANTIC, MUN. OF CARMONA, PROVINCE OF CAVITE, ISLAND OF LUZON, bounded and described as follows:

A PARCEL OF LAND (LOT 5, BLK. 32 OF THE CONSOLIDATION AND SUBDIVISION PLAN PCS-04-024550, BEING A PORTION OF THE CONS. OF LOT 5, PSU-10541; 4-A, PSD-11916 & LOT 1, BLK. 12, PCS-04-023766, L.R.C. RECORD NO. 23852 & 43575), SITUATED IN BARANGAY OF LANTIC, MUN. OF CARMONA, PROVINCE OF CAVITE, ISLAND OF LUZON, BOUNDED ON THE NE., ALONG LINE 1-2 BY LOT 6, BLK. 32, ON THE SE., ALONG LINE 2-3 BY LOT 3, BLK. 32; ON THE SW., ALONG LINE 3-4 BY ROAD LOT 10 AND ON THE NW., ALONG LINE 4-1 BY LOT 7, BLK. 32 ALL OF THE CONS.-SUBD. PLAN BEGINNING AT A PT. MARKED "1" ON PLAN, BEING S. 22 DEG. 35'W, 2736.44 M. FROM BLLM NO. 2, CAD-285, CARMONA CADASTRE, THENCE S. 14 DEG. 44'E., 4.50 M. TO PT. 2; THENCE S. 75 DEG. 16'W, 8.89 M. TO PT. 3; THENCE N. 14 DEG. 44'W, 4.50 M. TO PT. 4; THENCE N. 75 DEG. 16'E., 8.89 M. TO THE PT. OF BEGINNING, CONTAINING AN AREA OF FORTY (40) SQUARE METERS, MORE OR LESS, ALL POINTS REFERRED TO ARE INDICATED ON THE PLAN AND ARE MARKED ON THE GROUND BY P.S., CYL. CONC. MONS. 15X40 CMS.; BEARINGS TRUE; DATE OF ORIGINAL SURVEY JULY 28-30, 1917 AND THAT OF THE CONS.-SUBD. SURVEY, OCT. 1-13, 2007 & WAS APPROVED ON SEPTEMBER 22, 2008.

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

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

In the event the auction should not take place on the said date and time, it shall be held on **SEPTEMBER 27, 2019**, at the same time and place without further notice.

June 11, 2019, Carmona, Cavite.

(Sgd.) **BON GERARD D. ASCAÑO**  
Clerk of Court

Copy furnished:

**BDO UNIBANK, INC.**  
11/F South Tower, BDO Corporate Center 7899 Makati Ave., Makati City

**DIANA ROSE PERALTA SABLAD**  
Block 32 Lot 05 Phase 4 Cedar Village, Lantic, Carmona, Cavite  
No. 6208 Magallanes St., Brgy. 6, Carmona, Cavite

Publication : **PERLAS NG SILANGAN BALITA**  
Date : July 15, 22 & 29, 2019

REPUBLIC OF THE PHILIPPINES  
REGIONAL TRIAL COURT  
FOURTH JUDICIAL REGION  
BRANCH 109, CARMONA, CAVITE

**HOME DEVELOPMENT MUTUAL FUND,**  
Petitioner/Mortgagee.

-versus-

**MA. WILNA S. DELIMA,**  
Respondent/Mortgagor.

X-----X

**NOTICE OF SHERIFF'S SALE**

Upon extra-judicial petition for sale under Act 3135, as amended by Act 4118 filed by the petitioner/mortgagee, **HOME DEVELOPMENT MUTUAL FUND**, with postal address at 12<sup>th</sup> Floor, JELP Business Solutions Center, No. 409 Shaw Boulevard, Mandaluyong City against the respondent/mortgagor, **MA. WILNA S. DELIMA**, with postal addresses at 214 Daang Bakal St., Harapin ang Bukas, Mandaluyong City and for the satisfaction of the mortgaged debt which as of November 9, 2018 amounts to **FIVE HUNDRED TWENTY-ONE THOUSAND TWO HUNDRED SIXTY-EIGHT PESOS & 10/100 (PHP521,268.10)**, exclusive of all legal fees and expenses incidental to this foreclosure and sale, the undersigned Clerk of Court and ex-officio sheriff will sell at public auction on **SEPTEMBER 13, 2019 at 10:00 o'clock in the morning** or soon thereafter in the Court Room of Branch 109, Regional Trial Court, 2/F Hall of Justice, Madya, Carmona, Cavite to the highest bidder and for **CASH or CERTIFIED CHECK**, in Philippine Currency, the following described real property together with all the buildings and other improvements existing thereon, to wit:

**TRANSFER CERTIFICATE OF TITLE**  
No. T-1326787

A PARCEL OF LAND (LOT 48 BLOCK 1 OF THE CONSOLIDATION SUBDIVISION PLAN PCS-04-023766, BEING A PORTION OF LOTS 564-A, SWO-40785 & LOT 4-B, PSD, 11916, LRC RECORD NO. 25852 & 43575, SITUATED IN BARRIO OF LANTIC, MUNICIPALITY OF CARMONA, PROVINCE OF CAVITE, ISLAND OF LUZON, BOUNDED ON THE SW., ALONG LINE 1-2 BY ROAD LOT 3, ON THE NW., ALONG LINE 2-3, BY LOT 47; BLOCK 1; ON THE NE., ALONG LINE 3-4 BY LOT 1 BLOCK 12 AND ON THE SE., ALONG LINE 4-1 BY LOT 49 BLOCK 1 ALL OF THE CONS.-SUBD. PLAN BEGINNING AT A PT. MARKED "1" ON PLAN BEING S. 24 DEG. 09'W 3085.17 M FROM BLLM NO. 2 CAD-285 CARMONA CADASTRE, THENCE NO. 08 DEG. 18'W, 6.00, TO PT. 2; THENCE N. 81 DEG. 42' E 8.89 M. TO PT. 3; THENCE S. 08 DEG. 18'E., 6.00 TO PT. 4, THENCE S. 81 DEG 42'W., 8.89 M. TO THE POINT OF BEGINNING, CONTAINING AN AREA OF FIFTY THREE (53) SQUARE METERS, MORE OR LESS, ALL PTS. REFERRED TO ARE INDICATED ON THE PLAN AND ARE MARKED ON THE GROUND BY PS CYL. CONC. MONS. 15X40 CM. BEARING TRUE; DATE OF ORIG. SURVEY JULY 28-30, 1917 AND THAT OF THE CONS.-SUBD., SURVEY, MARCH 7-15, 2007 AND WAS APPROVED ON JULY 30, 2007.

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

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

In the event the auction should not take place on the said date and time, it shall be held on **SEPTEMBER 27, 2019**, at the same time and place without further notice.

June 11, 2019, Carmona, Cavite.

(Sgd.) **BON GERARD D. ASCAÑO**  
Clerk of Court

Copy furnished:

**HOME DEVELOPMENT MUTUAL FUND**  
12<sup>th</sup> Floor, JELP Business Solutions Center,  
No. 409 Shaw Boulevard, Mandaluyong City

**MA. WILNA S. DELIMA**  
214 Daang Bakal St., Harapin ang Bukas, Mandaluyong City  
Lot 48 Block 1 Phase 1 Cedar Village, Lantic, Carmona, Cavite

Publication : **PERLAS NG SILANGAN BALITA**  
Date : July 15, 22 & 29, 2019

REPUBLIC OF THE PHILIPPINES  
REGIONAL TRIAL COURT  
FOURTH JUDICIAL REGION  
BRANCH III, CARMONA, CAVITE

HOME DEVELOPMENT MUTUAL FUND,  
Petitioner/Mortgagee,

Civil Case No. SP-C-004-2019-15  
For: Extrajudicial Foreclosure of Real  
Estate Mortgage under Act 3155, as  
Amended

MA. GRACIA I. NATIVIDAD AND ULDARICO  
C. NATIVIDAD,  
Respondents/Mortgagees

Respondents/Mortgagees

X.....X

NOTICE OF SHERIFF'S SALE

Upon extra-judicial petition for sale under Act 3155, as amended by Act 4114 filed by the petitioner/mortgagee, HOME DEVELOPMENT MUTUAL FUND, with postal address at 12<sup>th</sup> Floor, HELP Business Solutions Center, No. 499 Shaw Boulevard, Mandaluyong City against the respondents/mortgagees, MA. GRACIA I. NATIVIDAD and ULDARICO C. NATIVIDAD, with postal addresses at No. 4 Camia St., Roxas District, Quezon City and for the satisfaction of the mortgaged debt which as of February 19, 2019 amounts to THIRY MILLION SIXTY-ONE THOUSAND SIX HUNDRED SEVENTY-NINE PESOS & 00/100 (P32,061,679.00) exclusive of all legal fees and expenses incident to this foreclosure and sale, the undersigned Clerk of Court and ex-officio sheriff will sell at public auction on SEPTEMBER 11, 2019 at 10:00 o'clock in the morning or soon thereafter in the Court Room of Branch (04) Regional Trial Court, 2<sup>nd</sup> Hall of Justice, Malaya, Carmona, Cavite in the highest bidder and for CASH or CERTIFIED CHECK, in Philippine Currency, the following described real property together with all the buildings and other improvements existing thereon, to-wit:

Transfer Certificate of Title  
No. T-366923

IT IS HEREBY CERTIFIED that certain land situated in the Municipality of St. Ignace, Province of Cavite bounded and described as follows:

A PARCEL OF LAND (LOT 17, BLK. 8 OF THE SUBD. PLAN, PTD-M4555, BEING A PORTION OF LOT 1-A-3-D, PTD 15366, L.R.C. REC. NO. 1) SITUATED IN THE B/O. OF SABUTAN & CABILANG WATERY, MUN. OF SIANGA & CARMONA (NOW GMA), PROV. OF CAVITE, BOUND ON THE SE, ALONG LINE 1-3 BY LOT 16; ON THE SW, ALONG LINE 2-3 BY LOT 19, BOTH OF BLK. 8; ON THE NW, ALONG LINE 3-4 BY ALLEY 4; AND ON THE NE, ALONG LINE 4-5 BY LOT 15, BLK. 8, ALL OF THE SUBD. PLAN BEGINNING AT A PT. MARKED "1" ON PLAN, BEING S. 54 DEG. 30' W, 53.95 M FROM BLM L. CABILANG, WATERY, CARMONA, THENCE S. 52 DEG. 10' W, 4.00 M TO PT. 3; THENCE N. 01 DEG. 30' W, 12.00 M TO PT. 3; THENCE N. 01 DEG. 17' W, 8.00 M TO PT. 4; THENCE S. 30 DEG. 50' E, 12.00 M TO THE PT. OF BEGINNING, CONTAINING AN AREA OF SIXTY-THREE (63) SQUARE METERS, ALL PTS. REFERRED TO ARE INDICATED ON THE PLAN AND ARE MARKED ON THE COPIES BY DE. C.Y.L. CONC. MUNS. 15266 C.M.S., BEARING THIS DATE OF THE ORIGINAL SURVEY, MARCH 27, 1998 AND THAT OF THE SUBD. SURVEY, FEB. 1-A-3-D, 1998 & WAS APPROVED ON APRIL 24, 1999.

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

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

In the event the auction should not take place on the said date and time, it shall be held on SEPTEMBER 27, 2019, at the same time and place without further notice.

June 11, 2019, Carmona, Cavite

(Sgt.) BEN GERARDO B. ASCARDO  
Clerk of Court

Copy furnished

HOME DEVELOPMENT MUTUAL FUND  
12<sup>th</sup> Floor, HELP Business Solutions Center, No. 499 Shaw Blvd., Mandaluyong City

MA. GRACIA I. NATIVIDAD  
ULDARICO C. NATIVIDAD  
No. 4 Camia St., Roxas District, Quezon City  
Lot 17 Block 8 Teachers Village Housing Project, Siangas & Cabilang Watery, GMA, Cavite

PUBLICATION: PERLAS NG SILANGAN BALITA  
Date: July 15, 22 & 29, 2019

REPUBLIC OF THE PHILIPPINES  
REGIONAL TRIAL COURT  
FOURTH JUDICIAL REGION  
BRANCH III, CARMONA, CAVITE

HOME DEVELOPMENT MUTUAL FUND,  
Petitioner/Mortgagee

Civil Case No. SP-C-004-2019-15  
For: Extrajudicial Foreclosure of Real  
Estate Mortgage under Act 3155, as  
Amended

ABLAN E. COPRADA  
COPRADA,  
Respondent/Mortgagee

Respondent/Mortgagee

X.....X

NOTICE OF SHERIFF'S SALE

Upon extra-judicial petition for sale under Act 3155, as amended by Act 4114 filed by the petitioner/mortgagee, HOME DEVELOPMENT MUTUAL FUND, with postal address at 12<sup>th</sup> Floor, HELP Business Solutions Center, No. 499 Shaw Boulevard, Mandaluyong City against the respondent/mortgagee, ABLAN E. COPRADA, with postal address at No. 10011 Caidangang Park Avenue, Paltan, Marikina City, for the satisfaction of the mortgaged debt which as of March 19, 2019 amounts to THIRY MILLION SIXTY-ONE THOUSAND SEVENTY-NINE PESOS & 00/100 (P32,061,679.00) exclusive of all legal fees and expenses incident to this foreclosure and sale, the undersigned Clerk of Court and ex-officio sheriff will sell at public auction on SEPTEMBER 11, 2019 at 10:00 o'clock in the morning or soon thereafter in the Court Room of Branch (04) Regional Trial Court, 2<sup>nd</sup> Hall of Justice, Malaya, Carmona, Cavite in the highest bidder and for CASH or CERTIFIED CHECK, in Philippine Currency, the following described real property together with all the buildings and other improvements existing thereon, to-wit:

TRANSFER CERTIFICATE OF TITLE  
No. T-366923

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

A PARCEL OF LAND (LOT 10, BLK. 17 OF THE SUBD. PLAN, PTD-M4555, BEING A PORTION OF LOT 1-A-3-D, PTD 15366, L.R.C. REC. NO. 1) SITUATED IN THE B/O. OF SABUTAN & CABILANG WATERY, MUN. OF SIANGA & CARMONA (NOW GMA), PROV. OF CAVITE, BOUND ON THE SE, ALONG LINE 1-3 BY LOT 16; ON THE SW, ALONG LINE 2-3 BY LOT 19, BOTH OF BLK. 8; ON THE NW, ALONG LINE 3-4 BY ALLEY 4; AND ON THE NE, ALONG LINE 4-5 BY LOT 15, BLK. 8, ALL OF THE SUBD. PLAN BEGINNING AT A PT. MARKED "1" ON PLAN, BEING S. 54 DEG. 30' W, 53.95 M FROM BLM L. CABILANG, WATERY, CARMONA, THENCE S. 52 DEG. 10' W, 4.00 M TO PT. 3; THENCE N. 01 DEG. 30' W, 12.00 M TO PT. 3; THENCE N. 01 DEG. 17' W, 8.00 M TO PT. 4; THENCE S. 30 DEG. 50' E, 12.00 M TO THE PT. OF BEGINNING, CONTAINING AN AREA OF SIXTY-THREE (63) SQUARE METERS, ALL PTS. REFERRED TO ARE INDICATED ON THE PLAN AND ARE MARKED ON THE COPIES BY DE. C.Y.L. CONC. MUNS. 15266 C.M.S., BEARING THIS DATE OF THE ORIGINAL SURVEY, MARCH 27, 1998 AND THAT OF THE SUBD. SURVEY, FEB. 1-A-3-D, 1998 & WAS APPROVED ON APRIL 24, 1999.

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

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

In the event the auction should not take place on the said date and time, it shall be held on SEPTEMBER 27, 2019, at the same time and place without further notice.

June 11, 2019, Carmona, Cavite

(Sgt.) BEN GERARDO B. ASCARDO  
Clerk of Court

Copy furnished

HOME DEVELOPMENT MUTUAL FUND  
12<sup>th</sup> Floor, HELP Business Solutions Center, No. 499 Shaw Boulevard, Mandaluyong City  
The Patent Mega Plaza Building, No. 108 Tax, Fall Pagar Ave., Makati City

ABLAN E. COPRADA  
BEN HELENA COPRADA  
No. 10011 Caidangang Park Ave., Paltan, Marikina City  
Lot 10 Block 17 Phase 9 Carmona Estate Subdivision, Lumban, Carmona, Cavite

PUBLICATION: PERLAS NG SILANGAN BALITA  
Date: July 15, 22 & 29, 2019

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

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

FNC-2019-31

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

- versus -

GLEASON REBOQUIO DOBLE,  
SINGLE

Mortgagor/Respondent.

**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/petitioner, with office address at the 12<sup>th</sup> Floor JELP Business Solution Center, No. 409 Shaw Boulevard, Mandaluyong City against GLEASON REBOQUIO DOBLE, single with postal address at No. 513 Cordillera St., Highway Hills, Mandaluyong City, Metro Manila to satisfy the mortgage indebtedness which as of March 18, 2019 amounts to **THREE HUNDRED EIGHTEEN THOUSAND THREE HUNDRED SEVENTY FIVE PESOS & 23/100 (P318,375.23)** Philippine currency, inclusive of interest, penalties and other charges, the undersigned Sheriff will sell at public auction on **August 15, 2019 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. 057-2015042156**

A PARCEL OF LAND (LOT 57 BLOCK 11 OF THE CONSOLIDATION SUBDIVISION PLAN PCS-04-025578, BEING A PORTION OF LOT 5-A-1, PSD-04-210290; LOT 2962-A-1, PSD-04-0210292; LOT 2965-A-1, PSD-04-210291; LOT-2963 AND 2966, NAIC ESTATE, (VS-04-000597), L.R.C. RECORD NO. \_\_), SITUATED IN BARANGAY TIMALAN, MUNICIPALITY OF NAIC, PROVINCE OF CAVITE, ISLAND OF LUZON. BOUNDED ON THE NE., ALONG LINE 1-2 BY LOT 56 BLOCK 11; ON THE SE., ALONG LINE 2-3 BY FOOTPATH 29; ON THE SW., ALONG LINE 3-4 BY LOT 58 BLOCK 11; AND ON THE NW., ALONG LINE 4-1 BY LOT 48 BLOCK 11, ALL OF THE CONSOLIDATION SUBDIVISION PLAN. CONTAINING AN AREA OF THIRTY-FOUR (34) SQUARE METERS ± xxxx.

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

Prospective bidders or buyers are hereby enjoined to investigate for themselves, the title herein above-described and the encumbrances thereon, if any there be.

In case of the absence of any participating bidder on the above-scheduled date, said auction sale will be reset and finally held on **August 22, 2019** at the same place and time above-mentioned.

Naic, Cavite, July 08, 2019.

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

Copy furnished:

HOME DEVELOPMENT MUTUAL FUND  
(PAG-IBIG FUND)  
12<sup>th</sup> Floor JELP Business Solutions Center,  
No. 409 Shaw Boulevard, Mandaluyong City

GLEASON REBOQUIO DOBLE, Single  
No. 513 Cordillera St.  
Highway Hills, Mandaluyong City  
Metro Manila

Publication : PERLAS NG SILANGAN BALITA  
Dates : July 15, 22 & 29, 2019

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

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

FNC-2019-32

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

- versus -

NILZA BERGANIO GONZALES  
MARRIED TO ELMER PAYLA  
GONZALES,

Mortgagor/Respondent.

**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/petitioner, with office address at the 12<sup>th</sup> Floor JELP Business Solution Center, No. 409 Shaw Boulevard, Mandaluyong City against NILZA BERGANIO GONZALES MARRIED TO ELMER PAYLA GONZALES with postal address at NO. 326 B9 SITIO 8, KALAYAAN AVENUE, WEST REMBO, MAKATI CITY to satisfy the mortgage indebtedness which as of April 08, 2019 amounts to **FOUR HUNDRED NINETEEN THOUSAND EIGHT HUNDRED EIGHTY SEVEN PESOS & 87/100 (P419,887.87)** Philippine currency, inclusive of interest, penalties and other charges, the undersigned Sheriff will sell at public auction on **August 15, 2019 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. 057-2016064176**

A PARCEL OF LAND (LOT 14 BLOCK 32 OF THE CONSOLIDATION SUBDIVISION PLAN PCS-04-025578, BEING A PORTION OF LOT 5-A-1, PSD-04-210290; LOT 2962-A-1, PSD-04-0210292; LOT 2965-A-1, PSD-04-210291; LOT 2963 AND 2966, NAIC ESTATE, (VS-04-000597), L.R.C. RECORD NO. \_\_), SITUATED IN BARANGAY TIMALAN, MUNICIPALITY OF NAIC, PROVINCE OF CAVITE, ISLAND OF LUZON. BOUNDED ON THE NW., ALONG LINE 1-2 BY LOT 13 BLOCK 32; ON THE NE., ALONG LINE 2-3 BY ROAD LOT 12; ON THE SWE., ALONG LINE 3-4 BY LOT 15 BLOCK 32; AND ON THE SW., ALONG LINE 4-1 BY LOT 29 BLOCK 11, ALL OF THE CONSOLIDATION SUBDIVISION PLAN. CONTAINING AN AREA OF FIFTY-FOUR (54) SQUARE METERS ± xxxxx.

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

Prospective bidders or buyers are hereby enjoined to investigate for themselves, the title herein above-described and the encumbrances thereon, if any there be.

In case of the absence of any participating bidder on the above-scheduled date, said auction sale will be reset and finally held on **August 22, 2019** at the same place and time above-mentioned.

Naic, Cavite, July 08, 2019.

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

Copy furnished:

HOME DEVELOPMENT MUTUAL FUND  
(PAG-IBIG FUND)  
12<sup>th</sup> Floor JELP Business Solutions Center,  
No. 409 Shaw Boulevard, Mandaluyong City

NILZA BERGANIO GONZALES  
MARRIED TO ELMER PAYLA GONZALES  
No. 513 Cordillera St.  
Highway Hills, Mandaluyong City  
Metro Manila

Publication : PERLAS NG SILANGAN BALITA  
Dates : July 15, 22 & 29, 2019

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

NATIONAL HOME MORTGAGE FINANCE CORP.,  
Mortgagee

Foreclosure No. 2019-103

For: Extrajudicial Foreclosure of  
Real Estate Mortgage

- versus -

MARIA LEA D. CACATIAN married to  
GERLO CACATIAN,  
Mortgagors.

**NOTICE OF EXTRAJUDICIAL FORECLOSURE**

Upon Extra-Judicial petition for Sale under Act 3135, as Amended by Act 4118 filed by the mortgagee-assignee, NATIONAL HOME MORTGAGE FINANCE CORP., of 104 Amoroso St., Legaspi Village, Makati City, and against the mortgagors, MARIA LEA D. CACATIAN married to GERLO CACATIAN, of 30-C Parinas St., RD 20 Project 8, Quezon City, to satisfy the mortgage indebtedness which as of May 31, 2019, amounts to **ONE MILLION SEVEN HUNDRED FIFTY NINE THOUSAND SIX HUNDRED TWENTY FIVE PESOS & 55/100 (P1,759,625.55)**. Philippine Currency, exclusive of interest, the undersigned or her duly authorized representative will sell at the public auction on **August 21, 2019 at 10:00 o'clock in the morning** or soon thereafter, at the main entrance of the Hall of Justice of Bacoor City, Cavite, to the highest bidder for CASH and in Philippine Currency, the following described property with all the improvements thereon, to wit:

**TRANSFER CERTIFICATE OF TITLE**  
**NO. T-513818**

"A parcel of Land (Lot 34 Blk. 6 of the com. & subd. Plan, Pcs-042103-008177, being a portion of Lot 7368-D, Pcd-20147, Lots 8147-C, 8147-D, (LRC) Pcd-267739, LRC Rec. No. \_\_), situated in the Brgy. of Molino, Mun. of Bacoor, Prov. of Cavite. X x x, containing an area of ONE HUNDRED EIGHT SQUARE METERS & FIFTY SQ. DEC. (108.50)."

"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 **August 28, 2019**, without further notice."

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

City of Bacoor, July 15, 2019.

(Sgd.) LIZA D. VICTA  
Clerk of Court VI

Copy furnished:

ATTY. DANTE Q. RIZADA  
5th Floor Filomena Bldg.,  
104 Amoroso St., Legaspi Village, Makati City

Mr. & Mrs. MARIA LEA D. CACATIAN and  
GERLO CACATIAN  
-30-C Parinas St., RD 20 Project 8, Quezon City  
-CH-Springville Gardens 2 Lot 34 Blk. 06,  
Bo. Molino, Bacoor, Cavite

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

Publication : PERLAS NG SILANGAN BALITA  
Dates : July 22, 29 and August 5, 2019



Republic of the Philippines  
REGIONAL TRIAL COURT  
Fourth Judicial Region  
Branch 109, Carmona, Cavite

NATIONAL HOME MORTGAGE FINANCE CORPORATION,  
Mortgages,

-versus-

SC-C-GMA-2018-22  
For: Extra Judicial Foreclosure of Real  
Estate Mortgage under Act 3135

MARILOU B. PAREDEZ,  
Mortgagor.

X-----X

**NOTICE OF SHERIFF'S SALE**

Upon Extra-Judicial petition for sale under Act 3135, as amended by Act 4118 filed by the petitioner/mortgagee, NATIONAL HOME MORTGAGE FINANCE CORPORATION, with office address at 104 Amoroso St., Legaspi Village, Makati City against the mortgagor MARILOU B. PAREDEZ, with postal address at Mandarin Homes, Lot 50 Block 13, GMA, Cavite/986 Craig Ct., Sampaloc, Manila and for the satisfaction of the mortgaged debt which as of September 30, 2018 amounts to FIVE HUNDRED THIRTY THOUSAND THREE HUNDRED THIRTY FOUR PESOS and 65/100 (Php530,334.65), exclusive of all legal fees and expenses incidental to this foreclosure and sale, the undersigned or his duly authorized representative will sell at public auction on **SEPTEMBER 6, 2019 at 10:00 o'clock in the morning** or soon thereafter at the Court Rooms of Branch 109, Regional Trial Court, Hall of Justice Building, Carmona, Cavite to the highest bidder for CASH or CHECK, in Philippine currency, the following described property with all the improvements thereon to wit:

**TRANSFER CERTIFICATE OF TITLE**  
No. T-367849

IT IS HEREBY CERTIFIED that certain land situated in the MUN. OF GEN. MARIANO ALVAREZ, PROVINCE OF CAVITE bounded and described as follows: A PARCEL OF LAND (LOT 50 OF THE CONS.-SUBD. PLAN PCS-04-006050, BEING A PORTION OF THE CONS. OF LOTS 1-51, BLK. 13, PSD-04-040432, L.R.C. REC. NO. ), SITUATED IN THE BRGY. FRANCISCO DE CASTRO, MUN. OF GEN. MARIANO ALVAREZ, PROV. OF CAVITE, BOUNDED ON THE S., ALONG LINE 1-2 BY LOT 48 OF THE CONS.-SUBD. PLAN; ON THE W., ALONG LINE 2-3 BY ROAD LOT 13, PSD-04-040432; ON THE N., ALONG LINE 3-4 BY LOT 52 & ON THE E., ALONG LINE 4-1 BY LOT 51, BOTH OF CONS.-SUBD. PLAN, BEGINNING AT A PT. MARKED "1" ON PLAN, BEING N. 54 DEG. 13'W., 1382.54 M. FROM BLM NO. 14, CARMONA, CADASTRE, THENCE S. 86 DEG. 19'W., 12.00 M. TO PT. 2; THENCE N. 86 DEG. 19'E., 8.00 M. TO PT. 4; THENCE S. 7 DEG. 15'E., 8.01 M. TO THE PT. OF BEGINNING, CONTAINING AN AREA OF NINETY FOUR (94) SQ. METERS, ALL PTS. REFERRED TO ARE INDICATED ON THE PLAN AND ARE MARKED ON THE GROUND BY P.S. CYL. CONC. MONS. 15X60 CMS., BEARINGS TRUE; DATE OF THE ORIG. SURVEY, AUG. 14, 1940-JULY 31, 1944, AND THAT OF THE CONS.-SUBD.-SURVEY, OCT. 17 & 26-31, 1991 AND WAS APPROVED ON NOV. 15, 1991.

ENTRY NO. 3564-53-SPECIAL POWER OF ATTY.-APPOINTING CORAZON P. MALBAS TO SIGN AND EXECUTE THE MORTGAGE OF THE LAND DESCRIBED IN THIS CERT. OF TITLE AS PER SPA EXEC. BEFORE THE NOT. PUBLIC FOR MANILA, MANUEL M. MARAMBA, (DOC. NO. 18, PAGE NO. 4; BK. NO. XI; SERIES OF 1992) ON FILE IN THIS REGISTRY DATE OF INST.-MARCH 27, 1998 DATE OF INSCRIPTION- NOV. 24, 1982 AT 2:53 PM.

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

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

In the event the auction should not take place on the said date and time, it shall be held on **SEPTEMBER 20, 2019**, at the same time and place without further notice.

Carmona, Cavite, June 14, 2019.

(Sgd.) **BON GERARD D. ASCAÑO**  
Clerk of Court VI

Copy furnished:

NATIONAL HOME MORTGAGE FINANCE CORPORATION  
104 Amoroso St., Legaspi Village, Makati City

MARILOU B. PAREDEZ  
Mandarin Homes, Lot 50 Block 13, GMA, Cavite

and/or

986 Craig Ct., Sampaloc, Manila

Publication : PERLAS NG SILANGAN BALITA  
Dates : July 22, 29 and August 5, 2019

REPUBLIC OF THE PHILIPPINES  
Fourth Judicial Region  
Regional Trial Court  
Branch 28  
Imus, Cavite

HOME DEVELOPMENT MUTUAL FUND  
Mortgages,

-versus-

Extra-Judicial Foreclosure of Real  
Estate Mortgage Under Act No.  
3118, as Amended, Republic Act  
No. 4118

SPS. MA. ESMERALDA CORTESZ MANIBO &  
ROLAN ANTONIO MANIBO  
Mortgagors.

FC NO. 16700-19

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 with office address at 12/F JELP Business Solutions Center, 409 Shaw Blvd, Mandaluyong City against SPS. MA. ESMERALDA CORTESZ MANIBO & ROLAN ANTONIO MANIBO, with residence address at Lot 9, Blk. 9, Grandville Homes, Malagaang II-B, Imus, Cavite/968A R. Hidalgo St., Quiapo, Manila to satisfy the mortgage indebtedness which as of February 25, 2019 amounts to SEVEN HUNDRED EIGHTY ONE THOUSAND FIVE HUNDRED SEVENTY FIVE PESOS & 45/100 (Php781,575.45) 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 **September 3, 2019 at 10:00 a.m.** or soon thereafter at the main entrance of the Office of the Clerk of Court, RTC Multiple Sala, Dulwagan ng Kataramnan, Aguinaldo Highway, Imus, Cavite, to the highest bidder for cash and in Philippine Currency, the following property with all the improvements thereon, to wit:

**TRANSFER CERTIFICATE OF TITLE**  
No. 057-2013019746

A PARCEL OF LAND (LOT 9, BLK. 9, OF THE CONS. SUBD. PLAN PCS-04-010657, BEING A PORTION OF THE CONS. OF LOT 2373, IMUS ESTATE (RS-04-002154) & LOT 2374 PSD-04-79446, L.R.C. NO. ), SITUATED IN THE BRGY. OF MALAGASANG 2, MUN. OF IMUS, PROV. OF CAVITE, BOUNDED ON THE NE., ALONG LINE 1-2 BY LOT 8, ALONG LINE 2-3 BY LOT 10, ON THE SE., ALONG LINE 3-4 BY LOT 11, ALL BLK. 9, ON THE SW., ALONG LINE 4-5 BY RD LOT 12, & ON THE NW., ALONG LINE 5-1 BY LOT 7, BLK. 9, ALL OF THE CONS. SUBD PLAN, BEGINNING AT A POINT MARKED "1" x x x x CONTAINING AN AREA OF FORTY (40) SQ. METERS, x x x

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

In the event the public auction should not take place on the said date, it shall be held on **September 10, 2019 at 10:00 a.m.** without prior notice.

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

Imus, Cavite, Philippines, June 10, 2019.

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

Approved:

(Sgd.) **REGALADO E. EUSEBIO**  
Clerk of Court VI  
and Ex-Officio Sheriff

Copy Furnished:  
HOME DEVELOPMENT MUTUAL FUND  
12/F JELP Business Solutions Center, 409 Shaw Blvd,  
Mandaluyong City

SPS. MA. ESMERALDA CORTESZ MANIBO &  
ROLAN ANTONIO MANIBO  
Lot 9, Blk. 9, Grandville Homes, Malagaang II-B,  
Imus, Cavite  
968A R. Hidalgo St., Quiapo, Manila

Publication : PERLAS NG SILANGAN BALITA  
Dates : July 29, August 5 & 12, 2019

**PAL eyes possible expansion of new routes in US network**

Philippine Airlines

(PAL) continues to review and consider possible expansion of new routes in its US network and also continues its services to London, contrary to a local media report.

In a statement, the Philippine flag carrier said it still operates 57 weekly long-haul frequencies to North America, specifically to Los Angeles, San Francisco, New York, Vancouver, Honolulu and Toronto, and five weekly flights between Manila and London Heathrow.

PAL is the only airline flying nonstop between the Philippines and the US mainland, Hawaii, Canada and London. PAL uses the new Airbus A350-900 - on its route between London and Manila - which is a better-sized aircraft offering an enhanced premium product. Improved passenger loads on the route can be attributed to the premium product supported by PAL's more aggressive marketing campaign in the U.K. The flag carrier's non-stop US-Manila flights remain highly popular for business and leisure travelers and Filipino balikbayans.





Republic of the Philippines  
REGIONAL TRIAL COURT  
Fourth Judicial Region  
Branch 108, Carmona, Cavite

IN RE: PETITION FOR ISSUANCE  
OF NEW OWNERS' DUPLICATE COPIES OF  
KATIBAYAN NG ORIHINAL NA TITULO  
BLG. P-10087 AND KATIBAYAN NG ORIHINAL NA  
TITULO BLG. P-10089

LRC-C-GMA-2019-21

HEIRS OF LETICIA GADINGAN, represented by  
NOEL E. GADINGAN,  
Petitioner,

-VERSUS-

THE REGISTRY OF DEEDS FOR THE PROVINCE OF  
CAVITE,  
Respondent.

NOTICE OF HEARING

There is a petition filed by petitioner thru counsel for the issuance of New Owners' Duplicate Copies of Katibayan ng Orihinal na Titulo Blg. P-10087 and Katibayan ng Orihinal na Titulo Blg. P-10089 on the grounds alleged therein.

NOTICE IS HEREBY GIVEN that said petition has been set for hearing on **September 18, 2019 at 1:30 in the afternoon**, before this Court, on which date, hour and place, any person interested is cited to appear and show cause why the same should not be granted.

Let this Notice be published once a week for three (3) consecutive weeks in a newspaper of general circulation in the cities and province of Cavite.

Let a copy of this Notice and that of the petition be furnished the Registry of Deeds, Trece Martines City, Cavite and the same be posted by the sheriff of this Court in three (3) conspicuous places where the property is located.

Witness my hand under the seal of this Court this 15th day of July 2019 at Carmona, Cavite, Philippines.

(Sgd.) **BON GERARD D. ASCAÑO**  
Clerk of Court VI

Copy Furnished:

**ATTY. ERNESTO C. PEREZ II**  
-PEREZ VALENCIA & PEREZ,  
6th Floor, Alabang Business Tower  
1216 Acacia Avenue, Madrigal Business Park,  
Ayala Alabang, Muntinlupa City

**NOEL E. GADINGAN**  
-461 JM Loyola St., Brgy. 4, Carmona, Cavite

**REGISTRY OF DEEDS**  
-LEA Bldg., Capitol Cmpd., Trece Martines, Cavite

**OFFICE OF THE SOLICITOR GENERAL**  
-134 Amoroso St., Legaspi Village, Makati City

Publication : PERLAS NG SILANGAN BALITA  
Dates : July 29, August 5 & 12, 2019

AFFIDAVIT OF ADJUDICATION BY SOLE HEIR  
OF ESTATE OF A DECEASED PERSON WITH SALE

NOTICE is hereby given that LORENZO PARADA SERRANO, of legal age, Filipino citizen, and with residence at Bando City, Japan, after having been sworn in accordance with law, hereby depose and say: That PATROCENIO P. ROSALES is the sole and only surviving legal heir of the late JOSEPHINE MENINES ROSALES who died one year ago at Quezon City, Metro Manila leaving without any will or debt that has not been settled up to the present a parcel of residential land situated at Block K-2, Lot 11, Barangay San Francisco, Dasmariñas City, Cavite, containing an area of One Hundred (100) square meters, that he hereby adjudicates unto himself the above described parcel of land without judicial proceedings as prescribed by the aforementioned Rules of Court, giving and granting PATROCENIO P. ROSALES full power and authority whatsoever requisite and necessary or proper to be done in and about the premises as fully to all intents and purposes as he might or could do if personally present, and HEREBY RATIFYING AND CONFIRMING all that PATROCENIO P. ROSALES shall lawfully do or cause to be done under and by virtue of these present on July 15, 2019 at Tokyo, Japan acknowledged before MARIAN JOCELYN R. TIROL-IGNACIO, Legal Affairs Secretary and Consul General in and for the Philippine Embassy, Tokyo, Japan with Fee Paid: Y5,500.00; O.R. No.: 402943; Service No.: 98349; Doc. No.: 630221; Page No.: 0994, Series of 2019.

(Sgd.) LORENZO PARADA SERRANO

Publication : PERLAS NG SILANGAN BALITA  
Dates : July 15, 22 & 29, 2019

EXTRA JUDICIAL SETTLEMENT OF ESTATE  
WITH SALE

NOTICE is hereby given that the estate of the late FERDINAND HOSANA DELFIN who died intestate on August 27, 2016 in Dasmariñas City, Cavite, consisting of a certain real property situated at Block 4, Lot 2, Salitran III, City of Dasmariñas, Cavite containing an area of Ninety Two (92 sq.m.) square meters, embraced and covered by Transfer Certificate of Title (TCT) No. T-1201496 of the Registry of Deeds for the Province of Cavite has been adjudicated and extra-judicially settled by and among his heirs in pro indiviso equal shares, further, for and in consideration of the sum of THREE HUNDRED THOUSAND PESOS (P300,000.00) Philippine currency, they do hereby SELL, CONVEY, and TRANSFER by way of TRANSFER OF RIGHTS unto SPS. DOROTEO VILLANUEVA GULLA and MERCEDETA DADIYAS-GULLA, their heirs, assigns, and successors-in-interest, all their rights and interest and participation over the entire parcel of land including improvements existing therein on July 8, 2019 at Dasmariñas City, Cavite before Notary Public Atty. Karen T. Hermosa and entered in her Notarial Register as Doc. No. 31K, Page No. 62; Book No. 117; Series of 2019.

(Sgd.) Heirs/Sellers (MERLYN DADIYAS-DELFIN signing herself and in behalf of her minor child, Ferlyn Mae D. Delfin, Nathaniel Carl D. Delfin (as per SPA)) and Buyers

Publication : PERLAS NG SILANGAN BALITA  
Dates : July 15, 22 & 29, 2019

EXTRA JUDICIAL SETTLEMENT OF ESTATE  
WITH WAIVER OF RIGHTS

NOTICE is hereby given that the estate of the late ELLUMINADO REBENTITO who died intestate on June 8, 2000 at Dasmariñas, Cavite consisting of a National Housing Authority (PHA) lot including improvements existing thereon located at Blk. 39, Lot 54 D3, Division, Barangay IV, C-10 of Dasmariñas, Cavite containing an area of Fifty (50 sq.m.) square meters, more or less, has been adjudicated and extra-judicially settled by and among his heirs in pro indiviso equal shares with waiver of rights, interest, and participation in the said land including the improvements existing thereon in favor of GEROSA REBENTITO on July 8, 2019 at Dasmariñas City, Cavite before Notary Public Atty. Karen T. Hermosa and entered in her Notarial Register as Doc. No. 33A, Page No. 63; Book No. 117, Series of 2019.

(Sgd.) GEROSA A. REBENTITO  
for himself and in behalf of Gito A. Belvañito  
and Jefferson A. Rebentito

Publication : PERLAS NG SILANGAN BALITA  
Dates : July 15, 22 & 29, 2019

EXTRA JUDICIAL SETTLEMENT OF ESTATE  
WITH SALE

NOTICE is hereby given that the estate of the late LILIA BUENAVENTURA OLANO who died intestate on May 21, 1998 in Pasig City Metro Manila, consisting of a certain real property together with improvements erected therein situated at Blk. 7, Lot 2, Acacia Homes Subd., District III, Dasmariñas City, Cavite containing an area of Ninety Five (95 sq.m.) square meters, embraced and covered by Transfer Certificate of Title (TCT) No. T-336712 of the Registry of Deeds for the Province of Cavite has been adjudicated and extra-judicially settled by and among his heirs in pro indiviso equal shares, further, for and in consideration of the sum of TWO HUNDRED THOUSAND PESOS (P200,000.00), Philippine currency, they do hereby SELL, CONVEY, and TRANSFER by way of TRANSFER OF RIGHTS unto EVELYN VELEZ CASTRO, her heirs, assigns, and successors-in-interest, all their rights and interest and participation over the entire parcel of land including improvements existing therein on July 9, 2019 at Dasmariñas City, Cavite before Notary Public Atty. Karen T. Hermosa and entered in her Notarial Register as Doc. No. 34A, Page No. 67; Book No. 117; Series of 2019.

(Sgd.) Heirs/Vendors and Vendor

Publication : PERLAS NG SILANGAN BALITA  
Dates : July 15, 22 & 29, 2019

## BSP tells banks: Look out for yourselves when investing in risky assets

Banks will now have more leeway to determine the amount of risk they take on in their investment activities while also assuming responsibility for guarding against potential downsides that

these exposures entail. In a statement, the Bangko Sentral ng Pilipinas (BSP) said that both banks and quasi-banks under its supervision must, henceforth, take more responsibility for con-

The new guide-

lines emphasize "the need to conduct an appropriate due diligence prior to making an investment and on an ongoing basis." The new structure also means that banks which decide to take on greater risk in their investment portfolios will have to set aside more capital to guard against adverse market movements that could impact the value of these assets.

"The conduct of

due diligence reviews provision. Specifically, these instruments acquired for trading or short-term profit taking (i.e., to be held in the trading book) may be made at the option of the bank or quasi-bank, as long as the resulting positions are still within the set limits," the statement said.

The new guidelines likewise take into account the lessons learned during the 2008 financial crisis and the relevant guidance set out in the Basel Core Principles for Effective Banking Su-

side the country to assess whether its capital is sufficient to cover the risks arising from the relevant foreign government may impose currency conversion restrictions. The central bank said it recognizes the various financial institutions under its supervision "have different structures, complexities, and ranges of investment activities."

**AFFIDAVIT OF SELF ADJUDICATION**

NOTICE is hereby given that the estate of the late **EMERSON E. LABRAGUE**, who died intestate on January 6, 2019 in Veterans' Hospital, City of Quezon, Metro Manila, consisting of a National Housing Authority (NHA) lot including improvements existing therein situated at Bldg. D-10 Lot 4 Block One Hundred Forty (140 sq.m.) square meters, more or less, has been self-adjudicated by his sole heir **ESTELITA LABRAGUE** on July 11, 2019 at Dasmariñas City, Cavite before Notary Public Atty. Karen T. Hermosa and entered in her Notarial Register as Doc. No. 386, Page No. 78, Book No. 117, Series of 2019.

(Sgd.) Sole Heir  
**PERLAS NG SILANGAN BALITA**  
 July 15, 22 & 29, 2019

**EXTRA JUDICIAL SETTLEMENT OF ESTATE**

NOTICE is hereby given that the estate of the late **EUFRONDO C. AYCARDO JR** who died intestate on June 8, 2018 in Dasmariñas, Cavite, consisting of a stall situated at C-37 West Section, Kaduha Hypermarket, Barel I, City of Dasmariñas, Cavite has been adjudicated and extra-judicially settled by and among his heirs in pro indiviso equal shares on July 8, 2019 at Dasmariñas City, Cavite before Notary Public Atty. Karen T. Hermosa and entered in her Notarial Register as Doc. No. 338, Page No. 66, Book No. 117, Series of 2019.

(Sgd.) Affiants/Heirs  
**PERLAS NG SILANGAN BALITA**  
 July 22, 29 and August 5, 2019

**EXTRA JUDICIAL SETTLEMENT OF ESTATE WITH WAIVER OF RIGHTS**

NOTICE is hereby given that the estate of the late **TEODORICO DOMINGUEZ VALENCIA** who died intestate on December 22, 2017 in De La Salle University Medical Center, City of Dasmariñas, Cavite, consisting of a property located at Blk. 24, Lot 11, Brgy. St. Peter II, City of Dasmariñas, Cavite containing an area of One Hundred Nineteen (119 sq.m.) square meters, more or less including improvements erected therein has been adjudicated and extra-judicially settled by and among his heirs in pro indiviso equal shares with the waiver of rights, interests, and participation in the said property in favor of **FLORABEL M. VALENCIA** on July 17, 2019 at Dasmariñas City, Cavite before Notary Public Atty. Karen T. Hermosa and entered in her Notarial Register as Doc. No. 472, Page No. 96, Book No. 117, Series of 2019.

(Sgd.) Heirs/Transferees **JEANETTE STURMAB**  
 represented by **Roderick M. Valencia** as per SR and Heir/Transferor  
**PERLAS NG SILANGAN BALITA**  
 July 22, 29 and August 5, 2019

**EXTRA JUDICIAL SETTLEMENT OF ESTATE WITH WAIVER OF RIGHTS**

NOTICE is hereby given that the estate of the late **BERLANE MAGANA** and **LEONILA B. MAGANA** who both died intestate on August 29, 2001 in City of Dasmariñas, Cavite and on August 14, 2001 in Calumpit, Bulacan, respectively, consisting of a property located at Bldg. 46 Lot 2, Block One Hundred Sixty Four (164 sq.m.) square meters, more or less including improvements erected therein has been adjudicated and extra-judicially settled by and among their heirs in pro indiviso equal shares, with **RICARDO B. MAGANA** and **ERLINDA M. RODIL** waiving all their rights, interest, and participation in the said property in favor of **QUIRINO MAGANA** married to Felicidad Arcena-Magana, **LYDIA DELA ROSA** married to Rodolfo N. Dela Raza, **DANILO MAGANA** married to Paulina Valencia and **MANUEL B. MAGANA** married to Adela Tivero-Magana in equal sharing on July 24, 2019 at Dasmariñas City, Cavite before Notary Public Atty. Karen T. Hermosa and entered in her Notarial Register as Doc. No. 428, Page No. 86, Book No. 117, Series of 2019.

(Sgd.) Heirs/Transferees and Heirs/Transferees  
**PERLAS NG SILANGAN BALITA**  
 July 15, 22 & 29, 2019

**AFFIDAVIT OF SELF-ADJUDICATION**

NOTICE is hereby given that the estate of the late **ALFONSO P. GULIARDO** who died intestate on August 26, 2009 in Dasmariñas City, Cavite, Philippines, consisting of a parcel of land including improvements erected therein located at Bldg. E-16, Lot 3, Area-C, San Andres I, Dasmariñas, Cavite, containing an area of One Hundred (100 sq.m.) which parcel of land is embraced and covered by Transfer Certificate of Title (TCT) No. T-097-T-40971 of the Registry of Deeds of the Province of Cavite by virtue of Deed of Sale with Transfer of Rights executed by Pascual S. Dipin and Rosario Yapa dated July 2, 2009 notarized before notary public Atty. Crisanto V. Pascual Jr. entered and registered in his notarial register as per Doc. No. 48, Page No. 39, Book No. VII, Series of 2009 has been self-adjudicated by his sole heir **PRISCILLA DELA REYNA GULIARDO** on July 15, 2019 at Dasmariñas City, Cavite before Notary Public Atty. Karen T. Hermosa and entered in her Notarial Register as Doc. No. 439, Page No. 87, Book No. 117, Series of 2019.

(Sgd.) Sole Heir  
**PERLAS NG SILANGAN BALITA**  
 July 22, 29 and August 5, 2019

**EXTRA JUDICIAL SETTLEMENT OF ESTATE WITH WAIVER OF RIGHTS**

NOTICE is hereby given that the estate of the late **MARIA POLITICO LABRUA** and **JOSE LABRUA** who both died intestate on February 27, 2001 and on October 2, 1986 both in Dasmariñas, Cavite, respectively, consisting of a National Housing Authority (NHA) lot including improvements existing therein situated at Block 11, Lot 3-D, San Nicolas II, City of Dasmariñas, Cavite, containing an area of One Hundred (100 sq.m.) square meters, more or less, has been adjudicated and extra-judicially settled by and between their heirs in pro indiviso equal shares with waiver of rights, interests, and participation in the said parcel of land including improvements erected therein in favor of **LESTER P. LABRUA** married to **LILIHETH V. LABRUA** on July 24, 2019 at Dasmariñas City, Cavite before Notary Public Atty. Karen T. Hermosa and entered in her Notarial Register as Doc. No. 63, Page No. 13, Book No. 118, Series of 2019.

(Sgd.) Signed by Transferee/Heir  
 thumbmarked by Transferee/Heir  
**PERLAS NG SILANGAN BALITA**  
 July 29, August 5 & 12, 2019

**EXTRA JUDICIAL SETTLEMENT OF ESTATE OF THE DECEASED FLOREDELA B. AVANCEÑA WITH WAIVER OF RIGHTS**

NOTICE is hereby given that the estate of the deceased **FLOREDELA B. AVANCEÑA** who died single and intestate on March 16, 2019, consisting of that certain real property which she is the registered owner situated at Brgy. Muzon, San Jose Del Monte, Bulacan with an area of 11,000 square meters, more or less, with an assessed value of FIVE HUNDRED FIFTY THOUSAND PESOS (P550,000.00) as evidenced by a Tax Declaration of Real Property No. 2011-01-0034-0289, covered by Transfer Certificate of Title No. 040-201401382 has been adjudicated and extra-judicially settled by and among the sole and compulsory heirs of the deceased with Waiver of Rights in favor of **ANA LISA PAYUMO AVANCEÑA** on July 24, 2019 in Paranaque City before Notary Public Atty. Don Mikhail A. Sucasnan and entered in his Notarial Register as Doc. No. 22, Page No. 5, Book No. III, Series of 2019.

(Sgd.) Heirs (**AIMEEA. BATAZ** and **JOSE P. AVANCEÑA**)  
 both represented by **ANA LISA P. AVANCEÑA**  
**PERLAS NG SILANGAN BALITA**  
 July 29, August 5 & 12, 2019

**BOI signs promotion deal with Japan group**

The Board of Investments (BOI) has signed a memorandum of understanding with the Japanese group KEI, the organization aims to

promote economic exchange, deepen people-to-people understanding and friendship for mutual economic development in the Philippines and the Kyushu region of Japan.

Under the agreement, both parties will collaborate in the promotion of investments to encourage the establishment and expansion of businesses; information exchange, and provision of support to facilitate inward investments to

each other. BOI Trade Secretary Ramon Lopez said there were many areas that the Philippines and KEI could collaborate on due to their natural synergies. He identified 12 priority sectors: electronic manufacturing services; automotive and auto parts; aerospace parts; chemicals; shipbuilding; design-oriented furniture and garments; tool and die; agri-business; the Information Technology and Business Process Management (IT-BPM); transport and logistics; tourism; and construction.

He also said the country could offer Kyushu firms business opportunities in clean energy and electronics products, given the standing of the Philippines as the second-largest producer of geothermal energy in the world. The same holds true for semiconductors and electronics, which together account for more than half of the country's total global exports.

"I am confident that this MOU between BOI and KEI will create more opportunities for trade and investment engagements between us," Lopez said, adding that this could also be a platform for business communities in Kyushu and the Philippines.

KEI chair Yutaka Aso said that the prefecture has fast-growing sectors like semiconductors, automotive, agriculture and tourism.

"The Philippines has a large market with a young labor force. It is one of the most attractive places in Asia with one of the fastest growing economies," he said.

"It is possible that a company in Kyushu will advance to the Philippines and cooperate with a company to create a new business that Kyushu cannot do and develop it into the Asean region," he added.

# Stronger peso, net repayments reduce PH debt to P7.869 trillion in June

A stronger peso on-month from the and net repayments record P7.916 trillion slightly reduced the in May. national government's In a statement, outstanding debt to the Treasury attributed P7.869 trillion as of June. In a report July 26, the Bureau of the Treasury said the foreign loans and country's outstanding foreign exchange obligations declined 0.6 percent month-

The peso strengthened to 51.233:51 at 0.7 percent month-end-June from 52.222 on-month and 15.6 percent year-on-year against the US dollar percent year-on-year to P5.295 trillion. in May. But compared to "For June, the increment in domestic a year ago, the government's debt jumped debt was caused by 12.1 percent from net issuance of government securities P7.016 trillion. amounting to P38.94 billion. This was partially offset by the Over two-thirds of debt remained locally sourced borrowings, which rose P490-million revalu-

ation of onshore dollar bonds due to peso appreciation over the period," the Treasury said. On the other hand, external debt declined 3.2 percent month-on-month to P2.574 trillion "due to the net repayment of foreign loans amounting to P39.65 billion and the stronger peso which reduced the value of foreign debt by P30.36 billion" despite an increase of P4.66 billion due to third-currency appreciation, according to the Treasury. Foreign debt nonetheless rose 5.6 percent year-on-year.

## June inflation among poor lowest in 18 months

The rate of increase in prices of basic commodities among poor families fell to an 18-month low in June amid slower food price increases. In a report last July 26, the Philippine Statistics Authority (PSA) said the consumer price index for the bottom 30-percent income households further eased to 4 percent year-on-year last month, the lowest since the 3.7 percent in December 2017. In the first six months, inflation among the poor averaged 4.7 percent, down from the average of 5.9 percent in the first half of last year. In June, inflation among poor households in Metro Manila was 1.6 percent, lower than the 4.1 percent recorded outside the National Capital Region (NCR). The six-month average inflation of 2.7

## Robots to invade PH industries, but won't be terminators—DTI

The Department of Trade and Industry (DTI) is already preparing for the impact of automation on the Philippine labor force, anticipating a massive loss of jobs and finding ways to keep Filipinos employed amid fierce competition from robots. A ranking department official, however, said there's no need to fear these robots, like those killer machines in movies called "terminators." A report prepared in 2017 yet by consulting firm McKinsey & Company estimated that 48 percent of work in the Philippines, equivalent to 18.2 million jobs, would be automated, eliminating

the need for human workers. Trade and Industry Undersecretary Rafaelita Aldaba had cited this report at a press briefing in Malacanang earlier this month as she discussed steps being taken by the government to prepare job automation and counter its impact on the Philippine labor force. Aldaba, however, sought to ease fears about job automation, saying it could actually bring benefits like create new jobs. "Recall when ATM machines were first introduced and automation alarmists thought that this would lead to massive unemployment for bank tellers," she said in a Viber mes-

One way Philippine workers could prepare for the onslaught of automation was to upgrade skills, retrain and for training schools to revise curricula to include subjects on digital and other skills that job automation would require. The Philippines, she said, should not fear the advent of new technology because it would allow the country to improve its competitiveness, develop new industries and even create new jobs. "Robots would need operators, service maintenance, and manufacturers. AI activities would require not only data scientists but also relatively low skilled workers.

# More taxes on cigarettes seen to have 0.1 percent impact on inflation

The further increase in cigarette taxes next year will have little impact on inflation, Finance Undersecretary Karl Kendrick T. Chua said on Friday (July 26).

Chua said that the Department of Finance (DOF) had estimated that the impact of additional taxes on cigarettes, considered a "sin" product, would be just a 0.1 percent hike on inflation in 2020, the year that the government starts collecting more taxes from traditional cigarettes, electronic cigarettes and their supposed alternative, vape.

The effect on overall rate of increase in prices of basic commodities would be "much lower" than 0.1 percent, according to Chua.

On Thursday (July 25), President Rodrigo Duterte signed into law Republic Act (RA) No. 11346, which increases tax on cigarettes to P45 from currently P35 per pack starting in 2020. The tax would increase further in 2021 to P50 per pack, P55 per pack in 2022 and P60 per pack in 2023, a year after the end of the Duterte administration.

In 2018, the Tax

Reform for Acceleration and Inclusion (TRAIN) Act also raised cigarette taxes twice.

Under RA 11346, heated tobacco products or e-cigarettes will be taxed P10 a pack starting Jan. 1, 2020, to be followed by annual increases of 5 percent starting 2021.

Vapes, cartridges, refills, pods or containers of liquid solutions would be taxed P10 per 10 ml or a larger P50 on top of P10 per additional 10 ml for vape products being sold in volumes higher than 50 ml. Vape products

would also increase 5 percent annually starting in 2021.

Finance Secretary Carlos G. Dominguez III last week said he found taxes on e-cigarettes and vape to be "too low."

"Target is to make it equivalent to cigarettes," Dominguez had said, adding that this proposal will be in a new bill to be submitted to the 18th Congress.

Dominguez had wanted vapes, like Juul, to be taxed per 45 ml. A 0.7 ml pod would be taxed P31.50 each which Dominguez said

was a "discounted rate."

"The approved bill only has P10," he said. For e-cigarettes, Dominguez said, "we proposed P45 per pack similar to regular packs."

"These rates are based on equivalency of volume of heated pack to regular pack of cigarettes," said the finance chief in a previous interview.

He had added that the DOF proposal was to limit e-cigarettes or vape flavors to "those that are similar to regular tobacco and regular menthol cigarettes."

"There is strong

evidence suggesting that many other flavors tend to encourage initiation and heavy use among the young," he said.

The higher taxes on cigarette and tobacco products were expected to generate an additional P15 billion in revenues next year to augment financing for the Universal Health Care program.

The government needed about P258 billion to fully implement the Universal Health Care in 2020, and "sin" taxes were among its major sources of funding.

## PH makes big leap to rank 54th in Global Innovation Index

The Philippines rank fifth among eight Asean members included in the survey, also besting Indonesia and Cambodia. Last year, it ranked sixth.

Still, the 2019 iteration of GII, which measures the performance of countries in terms of innovations (i.e., patents produced, technological advancements), showed the jump was not big enough to outpace its peers in terms of attracting foreign investments.

The Philippines overtook Brunei to

rank fifth among eight Asean members included in the survey, also besting Indonesia and Cambodia. Last year, it ranked sixth.

Singapore retained its lead (eighth in global rankings), followed by Malaysia (35th), Vietnam (42nd), Thailand (43rd).

The countries were ranked based on their overall score, the average of two sub-indices: one that measured how the economy enabled innovative activities (innovation input sub-

index), and another that measured the result of these innovative activities (innovation output sub-index). Overall, the Philippines scored 36.18 points out of 100. Switzerland, which ranked first, scored 67.24 points. The Philippines showed improvements in the survey's grading system, except under market sophistication, which analyzed the country's ability to allow firms or individuals to easily get credit.

"Despite these top ranks, Philippines presents a number of weak areas, which are concentrated in the innovation input side. These include ease of starting a business, ease of getting credit, [and] expenditure on education," the report said.

"Scientific and technical articles and new businesses are relatively weak on the innovation output side," it added.

Trade and Industry Secretary Ramon Lopez said the results

recognized the efforts of various government agencies in helping to improve micro-, small-, and medium-sized enterprises (MSMEs).

"This is great news for our nation and our innovation ecosystem as a whole. It recognizes the efforts of the various government agencies like [the] DTI [Department of Trade and Industry], [the] DOST [Department of Science and Technology], and [the] NEDA [National Economic Development Author-

ity] in advancing innovation among our people and MSMEs, creating an innovative culture, as well as in building linkages with academe and industry," he said.

He said DTI expected further improvements in the country's ranking with President Duterte's green light of the Philippine Innovation Act, which set up a P1-billion fund, and the Innovative Startup Act, which granted incentives to new businesses.

# PH seeks \$500-M WB loan

The Philippines is seeking a fresh \$500-million loan from the World Bank to sustain its ongoing initiatives aimed at making the country more resilient and immediately respond to natural disasters.

World Bank documents showed that the proposed Third Disaster Risk Management (DRM) Development Policy Loan (DPL) with a Catastrophe Deferred-Drawdown Option (CAT-DDO) is being considered for approval of the Washington-based multilateral lender's board in March next year.

The new development policy financing to be implemented by the Department of Finance will "strengthen the policy and institutional capacity of

the government of the Philippines to reduce disaster risk, respond to and recover from natural disasters," the World Bank said.

"This will be achieved by supporting policy actions aimed at further strengthening the policy, regulations and institutional framework for disaster risk reduction, and further enhancing the capacity to respond and recover from disasters," it added.

The Philippines earlier secured \$500 million each in credit lines for CAT-DDOs 1 and 2 in 2011 and 2015, respectively.

The 2011 CAT-DDO was the first-of-its-kind liquidity facility in the Asia-Pacific region.

According to the World Bank, the Phil-

ippine government requested for a third DRM DPL with CAT-DDO to "not only access immediate liquidity in the aftermath of severe disasters but more importantly access to technical support from the World Bank in strengthening their overall DRM policy reforms and developing institutional capacity to implement the reforms at the national and local levels."

"This operation also builds on the previous two DRM DPLs with CAT-DDOs," the lender added.

The World Bank noted that the Philippines remained highly vulnerable to adverse natural events, which creates risk to achievements in poverty reduction and long-term growth.



## Q & A on Consumer Rights

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## Ayala unit divests stake in Mindanao power project

The Ayala group's power generation unit AC Energy has entered into a deal on the transfer of its entire interest in a 552-megawatt, coal-fired plant in Lanao del Norte to its partner, Power Partners Ltd. Co.

Ayala Corp. said in regulatory filing that the

transaction would involve all of AC Energy's share in GNPowder Kauswagan (GNPK) and that the price was still being determined.

AC Energy holds an 85-percent economic stake in the GNPK project, which involves three generators with a capac-

ity of 138 MW each. The GNPK facility is expected to be fully in commercial operation within this year.

"The transfer will be implemented in tranches, with the final transfer price to be agreed upon by the parties at a later date

after taking into account agreed adjustments," Ayala Corp. said.

"The completion of the transfer is subject to satisfaction of certain conditions precedent, including approvals by the Philippine Competition Commission and the lenders of the GNPK

project," it added.

AC Energy's divestment from the GNPK is part of its plan to "re-balance" its generation portfolio as it aims to grow its renewable energy assets with a target of achieving at least 5 gigawatts of attributable renewable energy capacity

by 2025—representing half of the company's total portfolio.

Toward this goal, AC Energy last year also entered into an agreement with the Aboitiz group on the sell-down of the former's thermal assets, including interests in GNPowder.