

CALAX SUPPORTS 2023 SILANG FESTIVAL



Ms. Arlette V. Capistrano, AVP for Communication and Stakeholder Management of MPCALA Holdings Inc. awards the title Binibining CALAX to the crowned Bb. Silang 2023 Ms. Jolene Autencio.

Nakiisa ang MPCALA Holdings Inc. (MHI), isang subsidiary ng Metro Pacific Tollways Corporation (MPTC), ang concession holder sa Cavite-Laguna Expressway (CALAX), sa lokal na pamahalaan ng Silang, Cavite para sa selebrasyon ng kapistahan ng munisipalidad ngayong Pebrero.

Ipinagdiwang ng mga residente ng Silang at mga turista ang ika-428 Pista ng Nuestra Señora de Candelaria at nagsagawa ng iba't ibang aktibidad gaya ng fireworks display, online raffle, 'Beki' boxing competition, palarong Pinoy, pageantry, tree planting, float parade, street dancing, at music

festival na dinaluhan ng mga lokal at kilalang performers gaya ng Side A at Mayonnaise.

Nagbigay ang MHI ng mga bottled water sa libu-libong mga dumalo sa event, at naghandog rin ito ng cash prizes sa mga nanalo sa iba't ibang kompetisyon, partikular sa Grand Float Parade at sa

kinoronahang 'Binibining Silang', na siya ring kinilala bilang 'Binibining CALAX-Silang'.

Nagtayo rin ang MHI ng Easytrip RFID booth na binisita ng mga dumalo sa pista para sa libreng Easytrip RFID installation, RFID replacement, at libreng

▶ **CALAX • 4**

DTI Cavite launches e-sigaw website to strengthen info awareness



To empower the micro, small, and medium enterprises (MSMEs) and consumers by sharing timely and relevant information for the development of businesses and protection of consumers, the Department of Trade and Industry – Cavite successfully launched the e-Sigaw website on February 9, 2023 via Zoom. The e-SIGAW (e-Share Information, Gain Awareness) is a breakthrough project of the DTI Cavite to promote DTI programs and services to the public.

The project started in 2022 where DTI Cavite was tasked on a more extensive implementation of the platform with a focus on website development to provide organized and retrievable information for its clients. Called the e-SIGAW Website, the project is an internet site that features the following services and contents: e-ANGAT MSMEs, an online mentoring facility that provides

▶ **DTI CAVITE • 5**

CAVITE TIMES JOURNAL

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PAHAYAGAN NG TUNAY NA CAVITEÑO

ENTERED AS A SECOND CLASS MAIL MATTER

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DOST-CAR Promotes Eco-Friendly Pinoy Inventions



THE Department of Science and Technology (DOST) Cordillera Administrative Region (CAR) promotes products using eco-friendly technologies by top Filipino inventors in a forum held in Baguio City on Tuesday, Feb. 7.

The event at Elizabeth Hotel was attended by DOST Undersecretary for Regional Operations, Engr. Sancho A. Mabborang; Dr. Nancy A. Bantog, regional director of DOST-CAR; Engr. Angel L. Maguen, assistant regional director of DOST-CAR; Engr. Victoriano Ocon, CEO of Vic Metal Fabrication and Environmental

▶ **DOST • 4**



Sangley Point International Airport Update! Nilagdaan na ang Joint Venture Development Agreement (JVDA) sa pangunguna ni Cavite Governor Jonvic C. Remulla, Jr., para sa Sangley Point International Airport (SPIA) kasama si Cavite City Mayor Davey Chua. Ang SPIA project na ito na may \$11 Billion budget ay isang malaking oportunidad hindi lamang para sa Cavite City kundi pati narin sa bansang Pilipinas. Magbubukas ito ng napakaraming trabaho para sa mga Caviteño bukod pa rito ang pag-usbong at pagkilala sa turismo ng ating lugar at mga oportunidad sa ating mga mamamayan. Cavite City will be 1st class once again! Eto na ang ating hinihintay unladCavitecity na!

(photo from FB account)

Editorial

PBBM: 'Pay correct amount of taxes on time to support country's economic recovery'

The Value-Added Tax (VAT) Refund Program for foreign tourists, which was recently approved by President Ferdinand R. Marcos Jr., is a welcome development.

The program, which is set for implementation in 2024, is among the proposals the Private Sector Advisory Council (PSAC) presented to Marcos to boost the tourism industry. PSAC also recommended the issuance of e-Visa upon arrival to Chinese and Indian nationals, improving airport infrastructure and operations, and promoting tourism investment.

The VAT Refund Program should also be extended to Filipinos living or working abroad as an incentive for them to come home more frequently.

Certainly, the program will be another incentive to attract tourists in order to help revive the tourism industry, which is among the hardest-hit sectors by the Covid-19 pandemic.

With at least 69 countries already implementing their own refund programs, whoever has been tasked to craft the implementing guidelines should carefully study how these countries are carrying out their respective measures. From there, they can pick the best practices and adopt these or even improve on it for seamless and hassle-free implementation.

Limiting the steps in securing VAT refund to a bare minimum would certainly be a good step to begin with. A tedious procedure for refund will defeat the objective of the program. Red tape should be cut.

If it is possible that the refund be given at the point of sale or the store where the item was purchased, then it would be a big boost for the program. There would be less hassle for the tourist who is in the country for a limited period of time.



These tourists should be given the opportunity to maximize their stay in the country.

Or, why not waive the VAT to spare the tourist from going through the refund procedure? Through this, time spent for securing the refund may be put to better use, like shopping or visiting tourist spots that would certainly redound to more revenue for the country.

Too much red tape, like what is experienced in some agencies, might defeat the objective of the VAT Refund Program—to boost the tourism industry.

This year, the Department of Tourism aims to attract 4.8 million tourists and projects to generate ₱2.58 trillion in revenue.

This will be a great improvement from the 2.65 million visitors — 2.02 million foreign nationals and 628,445 Filipinos based abroad—recorded from February to December 2022, and the 163,879 arrivals recorded in 2021.

These figures, however, are still a far cry from the pre-pandemic level of 8.26 million tourist arrivals.

No Premium Increase in 2023, PhilHealth Reiterates

The Philippine Health Insurance Corporation (PhilHealth) on Thursday reiterated its commitment to provide financial relief to Filipinos in light of socio-economic challenges brought about by the Covid-19 pandemic as it recognized the need to review the current contribution schedule to make it more affordable to many of its Direct Contributors.



PhilHealth had previously affirmed compliance with President Ferdinand R. Marcos, Jr.'s earlier directive to suspend this year's scheduled premium rate of 4.5% and income ceiling of P90,000.

"Sinisiguro po ng PhilHealth na patuloy ninyo kaming magiging kabalikat sa pagsulong ng kalusugan para sa lahat. Ngayong taon at sa mga susunod pa ay makakaasa po kayo sa patuloy na pagbuti at paglawak ng mga benepisyo para sa

mamamayang Filipino," PhilHealth Acting President and Chief Executive Officer Emmanuel R. Ledesma, Jr. said.

Ledesma remarked that with the suspension in this year's increase, the premium rate remains at 4% with income ceiling of P80,000. "A separate Advisory will be issued to provide the guidelines implementing the said directive particularly for the direct contributors," he said.

Meanwhile, during the Senate Committee on Health hearing on

amending Republic Act No. 11223 or the UHC Act, specifically on premium contributions, PhilHealth said it agrees to the proposals of setting fixed premium rates for some member categories especially in view of the guiding principles of the National Health Insurance Program on equity and social solidarity

— particularly on risk sharing among all income groups.

"These are just some of the provisions that PhilHealth is presently

reviewing in support of improving the law," Ledesma said. "Regardless, we would like to assure the public that PhilHealth wants nothing but to serve the Filipino with benefits that are of quality, responsive, and equitable in support of achieving Universal Health Care in this country.

We continue to call for the support in Congress and enjoin everyone to help PhilHealth be the program that we aim and envision it to be", the PhilHealth chief added.

CAVITE TIMES JOURNAL
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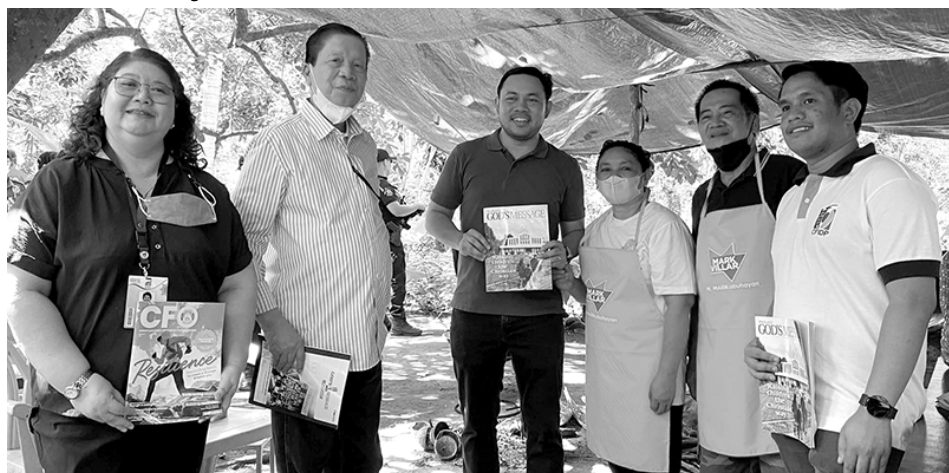
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Senator Mark Villar Visits San Pablo City, Features Two MSMEs in His Vlog Series

San Pablo City, Laguna — In coordination with the Department of Trade and Industry Region 4A (DTI 4A) and the Department of Trade and Industry Laguna Provincial Office (DTI Laguna), Senator Mark Villar personally visited San Pablo City, Laguna, last February 3, 2023, to conduct an interview with two micro enterprises to be featured in his vlog series entitled “#MarKabuhayan with Sen. Mark Villar”.



His vlog series #MarKabuhayan aims to help promote micro, small, and medium enterprises (MSMEs) by featuring their products. The DTI Laguna and the Office of Senator Mark Villar team led the site visit and facilitated the video shooting and documentation of the two



identified Laguna micro entrepreneurs who will be featured in the next episodes of #MarKabuhayan vlog series. Mr. Aldrin Chumacera and Ms. Agnes Bicomong from Brgy. Santa Elena and Brgy. San

Cristobal, respectively, were asked about the story of their businesses including their business processes.

Chumacera's Macapuno Balls and Bicomong's Coco-Turmeric tea were among the two products that will be featured and aired at <https://www.youtube.com/@markvillar9123>. Food delicacies from Iloilo and

Pampanga were also featured in the previous episodes of the #MarKabuhayan vlog series.

During the said visit on February 3, the Office of Senator Mark Villar sponsored these two MSMEs in getting their DTI Business Name certificates. Also, Senator Mark Villar provided them with equipment/

machineries to boost their production and help them in improving their businesses.

In attendance during this special visit of Senator Mark Villar were San Pablo City Mayor Vicente Amante, DTI 4A OIC Regional Director Marissa Argente and DTI Laguna OIC Provincial Director Christian Ted Tungohan (**MR Leyros, DTI Laguna**).

KWF Onlayn Dap-áyan, magsisimula na ngayong Pebrero 2023 tampok ang mga salawikain

Magsisimula na sa 24 Pebrero 2023 ang Onlayn Dap-áyan sa mga Babasahín sa Saliksik at Kulturang Pilipino ng Komisyon sa Wikang Filipino (KWF) tampok ang mga salawikain.



PAKSA

Salawikain

Bugtong

Alamat

Awiting-bayan

Epiko

PETSA

24 Pebrero 2023

28 Abril 2023

28 Hunyo 2023

31 Agosto 2023

27 Oktubre 2023



CALLING ALL SWIFTIES AT SM CITY MOLINO! SM CITY MOLINO, CAVITE - Hello, Swifties! We won't keep it a secret, and we're keeping it like an oath as we are having Swifties Night, a Valentine's Day Serenade only here at SM City Molino! Enjoy the lavender haze with your fellow Swifties and get ready to sing your heart out on February 14, 5PM at SM City Molino Event Center. Tag your friends, bring them along and enjoy a night with your favorite Taylor Swift songs! ADMISSION IS ABSOLUTELY FREE! See you all here on Valentine's Day!



Ang proyektong ito ay serye ng mga pagbasa at talakayan sa iba't ibang panitikang-bayan ng bansa kabilang ang salawikain, bugtong, alamat, awiting-bayan, at epiko.

Kumukuha ito ng inspirasyon sa dap-áyan ng mga taga-Kordilyera na may kinalaman sa mga ritwal at paraan upang malutas ang mga isyu ng komunidad.

Sa bawat sesyon, magbibigay ang KWF ng

babasahín at gabay sa pagbasa ng mga panitikang-bayan para sa isasagawang talakayan sa onlayn na platform.

Bukás na ang pagpapatalâ para sa unang sesyon tampok ang salawikain sa 24 Pebrero 2023. May hiwalay na pagpapatalâ para sa iba pang sesyon: 28 Abril (bugtong), 28 Hunyo (alamat), 31 Agosto (awiting-bayan), at 27 Oktubre (epiko).

Libre at bukás ito sa

sinumang interesado. Kinakailangan lámang magpatalâ sa link na ito: <https://forms.gle/idhnj7N4rrikkpcN6>. Pipili ang KWF ng 30 kalahok na pagkakalooban ng sertipiko ng partisipasyon. Magbibigay rin ng mga aklat ng KWF Publikasyon sa piling mga kalahok.

Para sa mga detalye, maaaring magpadala ng email kay Roy Rene S. Cagalingan sa rrcagalingan@kwf.gov.ph.

Imus LGU...

(FROM PAGE 8)

"This is the first time that the City celebrated National Arts Month since its declaration in 1991," said Supervising Administrative Officer of the Sangguniang Panglungsod, Mr. Jose Rafael C. Alarcon. He

added that the Art Fair will give opportunities for local artists to gain recognition not only in Imus but also across the province.

Meanwhile, Ms. Sangalang addressed the Imus CTDO for its efforts and

initiatives to preserve, promote, and develop culture and arts in the communities.

"Arts and culture are something unique in a locality, in a city or municipality, in a community, in a province," said Sangalang. (**RBF/PIA-Cavite with reports from PICAD**)

CALAX...

(FROM PAGE 1)

RFID check-up. "We are very thankful for the utmost support of the management of MPCALA Holdings Inc. and to the whole MPTC in supporting this festival and by making our town accessible thru

CALAX, which increase tourism, brought new businesses, and generated more jobs to our town," ani Silang Mayor Atty. Kevin Anarna.

Kilala ang munisipalidad ng Silang

bilang 'center' of ornamental plants sa nakalipas na dalawang taon mula pandemya dahil sa mayabo nitong kalupaan, maayos na suplay ng tubig, at malamig na klima. Bukod pa rito, unti-unti ring nakikilala ang lugar ng mga healthy food at coffee



Joan Miranda of MPCALA Holdings Inc. poses with the representative of Cluster A Float which bagged the special award - CALAX' Choice Award during the Grand Float Parade. Cluster A is composed of Barangays Inchican, Carmen, Munting Ilog, Malaking Tatiao, Kaong and Tibig which all worked hand in hand to create a massive float made from sustainable and recycled materials.

lovers dahil sa mga nag-uusbungang farm-to-table restaurants at mga instagrammable cafe dito.

"Silang can always count on MPCALA's support, especially on promoting sustainable tourism in the town. With our tourism page 'Biyaheng South', we hope to continue working hand-in-hand with the Silang LGU in introducing the town's growing tourist businesses to more travelers and increasing tourist arrivals via CALAX," ani Ms. Arlette Capistrano, Assistant Vice President for Communication and Stakeholder Management ng MPCALA Holdings Inc.

Ang "Biyaheng South" ng MHI ay isang award-winning tourism program ng toll road company na aktibo sa iba't-ibang social channels gaya ng Facebook at TikTok sa pag promote sa Manila-Cavite Expressway (CAVITEX at

CAVITEX C5 Link) at CALAX patungo sa iba't ibang tourist attraction at activities sa Region IV-A.

Sangayon, operational ang CALAX mula sa SLEX Mamplasan sa Binan, hangang sa east portion ng Silang, na nagbibigay ng mas maginhawang daan sa mga Silanguenos at mga motorista mula Metro Manila, at nakatutulong sa pagpapausbong ng turismo sa lugar. Malapit na ring mabuksan ang bagong Silang (Aguinaldo) Interchange ng CALAX, na kukonekta naman sa Silang portion ng 'busiest' highway sa Cavite- ang Aguinaldo Highway. Oras na ito'y maging bukas na sa mga motorista inaasahan na magbibigay ito ng karagdagang 70% traffic growth, o mahigit sa 20,000 na average daily traffic.

Sa kabuuan, ang CALAX ay may habang 45-

kilometro at magkakaroon ng walong interchanges sa Technopark, Laguna Boulevard, Santa Rosa-Tagaytay Road, Silang East, Silang (Aguinaldo), Governor's Drive, Open Canal, at Kawit Interchange na dudugtong sa 14-kilometrong CAVITEX.

Ang MPTC ay ang toll road development arm ng Metro Pacific Investments Corporation (MPIC). Ito ang pinakamalaking toll road developer at operator sa bansa. Bukod sa CALAX at CAVITEX, hawak rin nito ang concession para sa North Luzon Expressway (NLEX), NLEX Connector Road, Subic-Clark-Tarlac Expressway (SCTEX), at Cebu-Cordova Link Expressway (CCLEX) sa Cebu.

For inquiries about this press release please email us at: corpcomm@mptsouth.com

DOST...

(FROM PAGE 1)

Services, Inc.; Engr. Jimson Uranza, president of Lead Core Technology System, Inc. (LCTSI) and Inventpreneur, Francisco 'Popoy' Pagayon, chairman of the Filipino Inventors Producers Cooperative (FIPC).

Resource persons Uranza discussed about energy storage system while Ocon talked about solid waste management along with Pagayon who showcased his multi-purpose speed grains solar dryer Portasol.

Maababang acknowledged that DOST-CAR has potential to offer a lot in science technology and innovations but was somehow "overlooked" and he promised to focus on the region this time.

The technology offered by Ocon's Advance Waste Solutions (AWS) is the

latest and currently provides the best way of waste management. Easy installation, low operation cost, minimal land requirement and a healthy solution to waste problem are just few of the advantages of this technology.

Waste, garbage thrash are some of the social environmental problems affecting and increasing with time and population and need to be addressed, according to Ocon. These wastes are clogging canals, waterways, streets, open dumpsites and sometimes being burned in open spaces despite efforts of local government units and the Department of Environment and Natural Resources (DENR) to address the issue.

On the other hand,



The company is a 100% Filipino corporation. It achieved the status of a "Total Stored Energy Solutions Provider," on its 10 years of existence in the industry.

The company offers wide range of products from industrial batteries, fuel cells, renewable energy and to services such as installation, monitoring and testing, commissioning and preventive maintenance.

The company has created its own niche in

the industry and established strong International and local allies and affiliates.

LCTSI's manpower has a unique combination of skills, professionalism and dedication able to meet the ever-evolving challenges of the industry.

Uranza presented his hybrid generators using only running water that can supply a small house with 5 kw power.

Forum guests from Manila included Publishers Association of the

Pagayon said his Portasol doesn't need maintenance, repair. This is a grain drying equipment especially needed during rainy season and to avoid contamination from insects and rodents.

"Our target are small-time farmers who are forced to sell their rice cheap because it's wet or damp," Pagayon explained. But with Portasol, they can sell at a higher price. He said that with the help of DOST, they were able to use hybrid plastic as technology for doing his invention.

He said that based on studies, the farming industry loses P12-billion a year from the ineffective ways of rice drying.

The hybrid generator system is another technology used by Lead Core Technology System, Inc. or LCTSI headed by its president Engr. Uranza.

Philippines, Inc. (PAPI) president Nelson Santos, FISPC president Bimbo Doran, directors Davis Pagayon, Dennis Pagayon, Rey Sanchez, among others.

Meanwhile, event guests from provincial science and technology offices included Aileen Myrna Malangen from Abra; Jovelyn Sienna - Apayao; Melecio Balangen Jr. - Benguet; Don Ognayon - Ifugao; Karl Ian Martinez - Kalinga; Alfonso Berto - Mt. Province.



PBBM admin... (FROM PAGE 8)

of roads, imports, but even in the soft infrastructure that we need to have in place," the President said.

The chief executive also assured Japanese investors that the government will try to address the problems of logistics, which they have mentioned during previous meetings.

"The logistics problems are also one of the areas that we will try to answer, specifically by having the infrastructure that can support the different activities -- economic activities -- that you are proposing for the future," President Marcos pointed out.

The President also underscored the need to pursue an investment-led export growth strategy for the country's economic

agenda.

"Just like Japan, we want to strengthen and empower our small and medium-sized Enterprises so they can transform into true engines of growth. They are the heart of our communities. And most importantly, we intend to grow the position of the country as an industrial/service hub in the region through the establishment of anchor locators such as yourselves, who we hope will stimulate development to attract tier 1 to tier 3 suppliers," President Marcos said.

"This will help us create an efficient and expansive supply chain. We have listened to your concerns and your issues, and we intend to respond to these challenges with a whole-of-government approach," the President said.

Awardees... (FROM PAGE 8)

"Ngayong araw, hindi lamang ang pagkakatatag ng DA-ATI ang ating ipinagdiriwang dahil pagkilala rin ito sa mga makukulay na tagumpay ng iba't ibang ahensya at mga private extension partners na patuloy naming kasangga at kaagapay sa pagpapaunlad ng kabuhayan ng ating mga magsasaka at mangingisda. Ang buong DA-ATI ay kaisa ninyo sa selebrasyon na ito!," said Dr. Rolando V. Maningas, Center Director of DA-ATI CALABARZON in his speech.

This year's Loyalty Awardees and their years in service are: Arnold Venzon, Renz Rocas, Jeffrey Mapalo – Five years; Edwin Cerrado – seven years; Lovely Ravelo – eight years; Mervin Vitangcol – nine years; Renato Ferrer – ten years; Ma. Isabel Lim – twelve years; and Gregorio Flores – twenty years in service.

The agency also recognized Ms. Soledad E. Leal for the implementation of the Organic Agriculture Program, and Mr. Roy

Roger Victoria for the Seed of Hope Program.

Meanwhile, three (3) Urban Agriculture (UA) Seminar Series were conducted namely: "Producing Organic Fertilizers" by Mr. Mervin B. Vitangcol; "Natural Pesticides" by Ms. Janine L. Cailo; and "Gardening Using Water" by Engr. John M. Mendoza which were broadcasted live on DA-ATI CALABARZON's official Facebook page.

As part of the celebration, KADIWA Retail Selling was conducted in collaboration with the DA-Agribusiness and Marketing Assistance Division (DA-AMAD) led by Ms. Editha M. Salvosa with five (5) Farmers' Cooperative and Association (FCAs) from different parts of the province participating to showcase and sell their products. The said FCAs are the General Trias Dairy Raisers Multi-Purpose Cooperative, Pacheco Agrarian Reform Cooperative, Yakap at Halik MPC-Cavite, Daine 1 & 2 Farmers Association Inc. and Bublod Unlad Multi-Purpose Cooperative. (RBF/PIA-Cavite)

Naic LGU... (FROM PAGE 8)

On his official FB page, Mayor Dualan was quoted as saying that the purpose of this program is "to revive and beautify the rivers and creeks in the locality with the help of innovative methods to address problems concerning the environment."

The LGU officials and other concerned agency representatives are optimistic about the success of the program and appeal to the residents to be heroic, disciplined, and an environmentalist. (RBF/PIA-Cavite with reports from the Municipality of Naic)

DTI Cavite... (FROM PAGE 1)

MSMEs an easy access to local mentors, private organizations, and government agencies for their business development and information needs; e-BIDA ang LOKAL, a business-to-business commerce site to promote products of Cavite MSMEs, particularly those that have undergone product development through the One Town, One Product (OTOP) Next Generation Program; e-KONEK NEGOSYO, a directory of Cavite MSMEs, particularly beneficiaries of the Shared Service Facilities (SSF) Program, Kapatid Mentor Me (KMME) Program, and OTOP NextGen Program; e-TRAIN to LEARN, a calendar of activities and training to be conducted by DTI Cavite and access to e-learning materials; and e-CONSUMER CORNER, an information hub that features the programs and services offered by the DTI Cavite Consumer

Protection Division, which include the Bagwis Program, Consumer Advocacy, accreditation and issuance of business licenses, permits, registration, and authorities, and monitoring and enforcement of Fair Trade Laws. Moreover, the e-CONSUMER CORNER serves as a gateway in airing consumer complaints and posting latest information about consumerism such as updated DTI-Department Administrative Orders/guidelines, Suggested Retail Prices, etc.

"Aside from the desire to deliver innovative services, the initiative to reinvent the e-SIGAW project stems from the observed increase in the number of online inquiries from clients, especially those pandemic-born businesses and other aspiring entrepreneurs who want to avail the services of DTI," said DTI

4-A OIC-Assistant Regional Director Revelyn Cortez.

The shift to the "new normal" where consumers are more comfortable transacting online has intensified the need for consumer education. As more consumers become vulnerable to online fraud and unconscionable sales acts and practices, DTI Cavite strengthens its commitment to increasing awareness and protecting the general welfare of consumers.

"We are very proud of the whole DTI Cavite Team for this wonderful achievement in expanding their assistance to MSMEs and consumers not just in the Cavite province but also to its neighboring provinces. We are sure that more people will

benefit from this project in terms of information and awareness of the DTI projects, programs, and activities," said DTI Region 4-A Consumer Protection Division Chief Felizardo Cupit in his inspirational message.

"Through e-Sigaw, DTI Cavite now has an online resource system 24/7. Cavite is known as the Land of the Brave. True to its name, this project by the Caviteños of the DTI is revolutionary and bold yet innovative, productive, engaging, and informative," said DTI-Knowledge Management and Information Services OIC Director Alfonso Valenzuela.

The public can access the e-sigaw website through this link: esigaw.dti.gov.ph

UGALIING MAGBASA NG CAVITE TIMES JOURNAL

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

-versus-

EJF-2023-06

For: EXTRA JUDICIAL FORECLOSURE
OF REAL ESTATE MORTGAGE UNDER
ACT 3135, AS AMENDED BY ACT 4118

BABYLINDA M. SOLERIA, married to JORGE T. SOLERIA JR.

Mortgagors/Debtors.

X-----X

NOTICE OF SHERIFF'S SALE

Upon Extra-Judicial petition for sale under Act No. 3135, as amended by Act 4118 filed by the mortgagee, **HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund)**, with postal address at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, against the mortgagors/debtors, **BABYLINDA M. SOLERIA, married to JORGE T. SOLERIA JR.**, with postal address/es at 1.) Block 4 Lot 70, Area J, Isabela St., Brgy. Madera, Gen. Mariano Alvarez, Cavite; and 2.) Lot 18 Block 26, Riverview Place, Phase 2, Brgy. Delas Alas, Gen. Mariano Alvarez, Cavite, and for the satisfaction of the mortgaged debt which as of 25 January 2023 amounts to **SEVEN HUNDRED SIXTY SEVEN THOUSAND NINE HUNDRED SIXTY SIX PESOS AND EIGHT CENTAVOS (Php767,966.08)**, 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 **March 16, 2023 at 1:00 o'clock in the afternoon** at the Court Room of Branch 109, Regional Trial Court, Hall of Justice Building, Carmona, Cavite to the highest bidder for CASH or MANAGER'S CHECK, in Philippine currency, the mortgaged property/ies with all the improvements thereon to wit:

TRANSFER CERTIFICATE OF TITLE NO. 057-2015030339

IT IS HEREBY CERTIFIED that certain land situated in BARANGAY OF DELAS ALAS, MUNICIPALITY OF GEN. MARIANO ALVAREZ, PROVINCE OF CAVITE, ISLAND OF LUZON, bounded and described as follows: "A PARCEL OF LAND (LOT 18 BLOCK 26 OF THE CONSOLIDATION-SUBDIVISION PLAN PCS-04-025178, BEING A PORTION OF THE CONS. OF LOTS 27-35 & 48-50, ALL OF BCS-04-000250 (AR), LRC RECORD NO.), SITUATED IN THE

BARANGAY OF DELAS ALAS, MUNICIPALITY OF GEN. MARIANO ALVAREZ, PROVINCE OF CAVITE, ISLAND OF LUZON. BOUNDED ON THE NE., ALONG LINE 1-2 BY LOT 16, BLOCK 26; ON THE SE., ALONG LINE 2-3 BY ROAD LOT 23; ON THE SW., ALONG LINE 3-4 BY LOT 20, BLOCK 26; AND ON THE NW., ALONG LINE 4-1 BY LOT 17, BLOCK 26, ALL OF THE CONS.-SUBD. PLAN. BEGINNING AT A PT. MARKED "1" ON PLAN, BEING S. 67 DEG. 23'W., 5609.82 M. FROM BLBM NO. 1, CABILANG BAYBAY, CARMONA. THENCE S. 85 DEG. 18'E., 10.00 M. TO PT. 2; THENCE S. 04 DEG. 42'W., 8.00 M. TO PT. 3; THENCE N. 85 DEG. 18'W., 10.00 M. TO PT. 4; THENCE N. 04 DEG. 42'E., 8.00 M. TO THE PT. OF BEGINNING, CONTAINING AN AREA OF **EIGHTY (80) SQUARE METERS**. ALL PTS. REFERRED TO ARE INDICATED ON THE PLAN AND ARE MARKED ON THE GROUND BY PS CYL. CONC. MONS. 15X40 CMS. BEARINGS TRUE; DATE OF ORIG. SURVEY, MAY 26-28, 1924 AND THAT OF THE CONSOLIDATION-SUBDIVISION SURVEY, OCTOBER 1-30, 2008 AND WAS APPROVED ON MARCH 19, 2009."

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

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

In the event the public auction should not take place on the said date and time, it shall be held on **March 23, 2023**, at the same time and place without further notice.

30 January 2023 at Carmona, Cavite.

(Sgd.) **BON GERARD D. ASCAÑO**

Clerk of Court VI
& Ex-Officio Sheriff

Prepared by:

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

Copy furnished:

HOME DEVELOPMENT MUTUAL FUND

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

MARIA VICTORIA D. CAPIRAL c/o
ATTY. MAYBELLE JOYE E. BERNALES

Anchor Collection Services Inc.
Bldg. #2 Malakas cor. Mapagmahal St., Brgy. Pinyahan, Quezon City

BABYLINDA M. SOLERIA and JORGE T. SOLERIA JR.

1.) Block 4 Lot 70, Area J, Isabela St., Brgy. Madera, Gen. Mariano Alvarez, Cavite
2.) Lot 18 Block 26, Riverview Place, Phase 2, Brgy. Delas Alas, Gen. Mariano Alvarez, Cavite

Publication: **Cavite Times Journal**

Dates: February 7, 14 & 21, 2023

REPUBLIC OF THE PHILIPPINES
FOURTH JUDICIAL REGION
REGIONAL TRIAL COURT
BRANCH 15, NAIC, CAVITE
rtc1na015@judiciary.gov.ph
rtcbranch15naicccavite@gmail.com
09171146230

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

Mortgagee/Petitioner,

-versus- **FNC-2023-198**
For: Extra-Judicial Foreclosure of
Real Estate Mortgage under Act
3135, as Amended by Act 4118

**GEMELIE LAT DELA CRUZ MARRIED TO
JAYSON ALCANTARA DELA CRUZ,**
Mortgagor/Respondent.

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/petitioner, with principal office address at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City Mandaluyong City, Metro Manila against **GEMELIE LAT DELA CRUZ MARRIED TO JAYSON ALCANTARA DELA CRUZ** with postal address at Tapia, General Trias, Cavite/Lot 14, Blk. 58, Pasinaya Homes, Phase 2, Sabang (formerly Timalan), Naic, Cavite 4110 to satisfy the mortgage indebtedness which as of May 2, 2018 amounts to **FOUR HUNDRED FIFTY- SEVEN THOUSAND FOUR HUNDRED SEVENTY-SIX PESOS AND 45/100 (P457,476.45)** Philippine currency, inclusive of interest, penalties and other charges, the undersigned Sheriff will sell at public auction on **March 13, 2023 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. 057-2018056114

A certain land situated in Barangay of Sabang (formerly Timalan) Municipality of Naic, Province of Cavite, Island of Luzon, bounded and described as follows:

Lot No: 14, Block No. 58, Plan No: PSD-04-246095

Portion of: Subd., of Lot 2933, FLS-986-D, Naic Estate (VS-04-000597); LRC Record No.: 8340,

Location: Barangay of Sabang (Formerly Timalan) Municipality of Naic, Province of Cavite, Island of Luzon.

Boundaries:

LINE	DIRECTION	ADJOINING LOT(S)
1-2	NW	Lot 17, Block 58, PSD-04-246095
2-3	NE	Lot 15, Block 58, PSD-04-246095
3-4	SE	Alley Lot 35, PSD-04-246095
4-1	SW	Lot 13, Block 68, PSD-04-246095

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

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 **March 20, 2023** at the same place and time above-mentioned.

Naic, Cavite, February 06, 2023.

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

Copy furnished:

Home Development Mutual Fund (PAG-IBIG FUND)
The Petron Mega Plaza Building No. 358 Sen. Gil Puyat Avenue Makati City, Metro Manila

Gemelie Lat dela Cruz married to Jayson Alcantara dela Cruz
Tapia, General Trias, Cavite/ Lot 14, Blk. 58, Pasinaya Homes, Phase 2, Sabang (formerly Timalan), Naic, Cavite 4110

Maria Victoria D. Capiral c/o Pompeyo P. Maynigo
Counsel for the Mortgagee
Attorney-in-Fact, Vision Credit & Collection Services Incorporated
JRDC Building 117 Sen. Gil J. Puyat Ave., Pasay City

Publication: Cavite Times Journal
Dates: February 7, 14 & 21, 2023

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

**HOME DEVELOPMENT MUTUAL FUND
(Pag-IBIG Fund),**

Mortgagee,

-versus- Extra-Judicial Foreclosure of Real
Estate Mortgage Under Act No.
3135, as Amended, Republic Act.

**ANALYN M. GERONA married to
RICO H. GERONA,**
Mortgagors.

FC CASE NO. 17608-22

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 Bldg., No. 358 Sen. Gil Puyat Ave., Makati City, against **ANALYN M. GERONA married to RICO H. GERONA**, mortgagors, with residence address at 313 Tenement Bldg. Punta, Sta Ana, Manila/ Block 3 Lot 13, Dreamville-IV Imus Subd., Alapan-1C Imus, Cavite, to satisfy the mortgage indebtedness which as of August 29, 2022 amounts to **SIX HUNDRED SIX THOUSAND FIVE HUNDRED FIFTY THREE PESOS & 21/100 (P 606,553.21)** Philippine Currency, including interest and penalty charges, but excluding attorney's fees, sheriff's fees and all other charges incidental to this foreclosure and sale, the undersigned Sheriff IV will sell at Public Auction on **March 7, 2023 at 10:00 am, or soon** thereafter at the main entrance of the Office of the Clerk of Court, Bulwagan Ng Katarungan, Aguinaldo Highway, Imus, Cavite, to the highest bidder for cash and in Philippine Currency, the following property with all the improvements therein, to wit:

TRANSFER CERTIFICATE OF TITLE No. 057-2012030281

A PARCEL OF LAND (LOT 13 BLK. 3 OF THE SUBD. PLAN, PSD-04-200927, BEING A PORTION OF LOT 1556-C-1, PSD-042109-065639, L.R.C. REC. NO. 8843) SITUATED IN THE BRGY. OF ALAPAN-1C, MUN. OF IMUS, PROVINCE OF CAVITE, ISLAND OF LUZON. BOUNDED ON THE S.E., ALONG LINE 1-2 BY LOT 14; ON THE S.W., ALONG LINE 2-3, BY LOT 11, BOTH OF BLK. 3, ON THE N.W., ALONG LINE 3-4 BY ROAD LOT 1; AND ON THE N.E, ALONG LINE 4-1, BY LOT 15, BLK. 3, ALL OF THE SUBD. PLAN x x x x CONTAINING AN AREA OF **THIRTY SIX (36) SQUARE 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 **March 14, 2023** at 10:00 am. 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, February 6, 2023

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

By:

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

Copy Furnished:

HOME DEVELOPMENT MUTUAL FUND (Pag-IBIG FUND)
The Petron Mega Plaza Bldg., No. 358 Sen. Gil Puyat Ave., Makati City

ANTONIO E. ESCOBER
CONSORTIUM (Tagayuna Panopio Escobar Law Firm,
ESP Collection Agency, Panopio Escobar Law Offices
2/F AZPHI Bldg., Ma Aurora St. cor E. Zobel St., Brgy. Poblacion,
Makati City

SPS. ANALYN M. GERONA & RICO H. GERONA
313 Tenement Bldg. Punta, Sta Ana, Marula
Block 3 Lot 13, Dreamville-IV Imus Subd., Alapan-1C, Imus, Cavite

Publication: Cavite Times Journal
Dates: February 7, 14 & 21, 2023

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

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

-versus- **Foreclosure No. 2023-02**
For: Extra-Judicial Foreclosure
of Real estate Mortgage

**Sps.PABLITO T. RAGANIT AND
LIGAYA E. RAGANIT,**
Mortgagors.

X-----X

NOTICE OF EXTRA JUDICIAL FORECLOSURE

Upon extra-Judicial Petition for Sale under Act 3135 as Amended by Act 4118 filed by the mortgagee, **HOME DEVELOPMENT MUTUAL FUND (otherwise known as Pag-IBIG Fund)** at The Petron Mega Plaza Bldg.No.358 Sen. Gil Puyat Ave., Makati City, and against the mortgagors, **SPS.PABLITO T. RAGANIT AND LIGAYA E. RAGANIT** at Lot 10 Block 15 Pag-Ibig Homes, Talon Las Piñas City Metro Manila, to satisfy the mortgagee indebtedness which as of December 1, 2022, amounts to **FIVE HUNDRED THIRTY NINE THOUSAND FIVE HUNDRED EIGHTY ONE PESOS & 21 / 100 (P539,581.21)** Philippine Currency, inclusive of interest and penalty charges, but exclusive of other fees incident to this foreclosure, the undersigned or her duly authorized representative will sell at the public auction on **February 21, 2023 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 properties with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE NO. T-787493

" A parcel of land (Lot 37 Blk. 8 of the cons. subd. Plan, Pcs-042103-008724, being a portion of the cons. of Lots 5570, 5527, Imus Estate, & Lot 5871-A, FLS-1059, LRC Rec. No.), situated in the Bo. of Molino, Mun. of Bacoor, Prov. of Cavite, Is. Of Luzon. X x x , containing an area of **FORTY EIGHT (48) SQ. METERS.**"

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

" In the event the public auction should not take place on the said date, it shall be held on **February 28, 2023**, 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, January 16, 2023.

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

By:

(Sgd.) ARTHUR T. SAN MIGUEL
Sheriff IV

Copy Furnished:

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

ATTY. MELANIO A. BADENAS, JR.
GCCS & Associates Corp.
RM.209 Megastate Bldg., No.737 G. Araneta Ave., Tatalon Quezon City

SPS. PABLITO T. RAGANIT AND LIGAYA E. RAGANIT
Lot 10 Blk. 15 Pag Ibig Homes, Talon Las Piñas City Metro Manila
Lot 37 Block 8 52 Everlasting Street, Wood Estate Village II, Bo. Molino 3, Bacoor, Cavite

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

Publication: Cavite Times Journal
Dates: January 24, 31 & February 7, 2023

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

BDO UNIBANK, INC.,
Mortgagee,

-versus- FORECLOSURE CASE NO. F-792-22

MARY GOLD V. BINO, AS REPRESENTED BY HER
ATTORNEY-IN-FACT, RAMONA V. BINO
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, **BDO UNIBANK, INC.**, with business address at 11th Floor BDO Towers Valero (formerly Citibank Tower), 8741 Paseo De Roxas, Makati City against the Mortgagor/s, **RAMONA V. BINO, AS ATTORNEY-IN-FACT OF MARY GOLD V. BINO** with residence and postal address at No. 31 Emerald Ave. Emerald Court Subdivision, Santo Rosario-Kanluran Aguho, Pateros and Lot 24, Blk 9, Westwood, Phase 4, Brgy. Pasong Camachile II, Gen. Trias, Cavite to satisfy the mortgage indebtedness which as of 28 September 2022 amounts to **TWO MILLION TWO HUNDRED TWELVE THOUSAND NINE HUNDRED ONE PESOS AND 64/100 (P2,212,901.64)**, Philippine Currency, including interest, penalties and other charges as of said date but exclusive of all other expenses incidental to this foreclosure and sale, the undersigned Sheriff will set at public auction on **23 FEBRUARY 2023 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. 057-2020032132

LOT NO. 24 BLOCK NO. 9 PLAN NO. PCS-04-031691

PORITION OF: BLOCK 25, PCS-04-029303, BLOCK 17, PCS-04-030704 & LOT 1940, SFDN ESTATE, DECREED NO. 4270, LRC REC NO. 5964

LOCATION: BARANGAY OF PASONG CAMACHILE, MUNICIPALITY OF GEN. TRIAS, PROVINCE OF CAVITE, ISLAND OF LUZON

BOUNDARIES:

LINE DIRECTION ADJOINING LOT(S)

1-2 NE LOT 22, BLOCK 9, PCS-04-031691

2-3 SE ROAD LOT 10, PCS-04-031691

3-4 SW LOT 26, BLOCK 9, PCS-04-031691

4-1 NW LOT 23, BLOCK 9, PCS-04-031691

AREA: FIFTY (50) SQUARE METERS, MORE OR LESS

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

In the event the public auction should not take place on the said date and time, it shall be held on **09 MARCH 2023** 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, 17 JANUARY 2023

(Sgd.) JOANNAH AVIGAIL C. TIMKANG
Sheriff IV

Copy Furnished:

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

RAMONA V. BINO
MARY GOLD V. BINO
No. 31 Emerald Ave. Emerald Court Subdivision, Santo Rosario-Kanluran Aguho, Pateros
Lot 24, Blk. 9, Westwood, Phase 4, Brgy. Pasong Camachile II, Gen. Trias, Cavite

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

Publication: Cavite Times Journal
Dates: January 24, 31 & February 7, 2023

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

BDO UNIBANK, INC.,
Mortgagee,

-versus- Foreclosure Case No. F-820-22

MARIA FATIMA LUCOB OSMEÑA,
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, **BDO UNIBANK, INC.**, with business address at 11th Flr. BDO Towers Valero (Formerly Citybank Tower), 8741 Paseo de Roxas, Makati City against the Mortgagor/s, **MICHAEL OSMEÑA MIRANDA signing as Attorney-In-Fact of MARIA FATIMA LUCOB OSMEÑA**, with residence and postal address at Kensington Phase 3, Block 7 Lot 57 Lancaster New City Brgy. Navarro, Gen. Trias, Cavite, and Block 8, Lot 18 Manchester 11 Brgy. Pasong Camachile Gen. Trias, Cavite; to satisfy the mortgage indebtedness as of 07 November 2022 amounts to **THREE MILLION EIGHT HUNDRED THOUSAND NINE HUNDRED TWENTY THREE PESOS AND 59/100 (P3,800,923.59)**, Philippine Currency, including interest, penalties, and other charges as of said date but exclusive of all the other expenses incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on at **23 FEBRUARY 2023 at 10:00 o'clock in the morning** until 12:00 noon at the main entrance of the Government Center Bldg. located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder of CASH and in Philippine Currency, the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE No. 057-2020002445

LOT NO: 18 BLOCK NO: 8 PLAN NO: PCS-04-028985

PORITION OF: THE CONS/SUBD OF LOTS 29, BLK 2 & BLOCK 14, PCS-04-028616 & LOTS 1978, 1993, 1994 & 3054 ALL OF SAN FRANCISCO DE MALABON ESTATE (DECREE NO. 4270); LRC REC. NO. 5964

LOCATION: BARANGAY OF PASONG CAMACHILE, MUNICIPALITY OF GEN. TRIAS, PROVINCE OF CAVITE, ISLAND OF LUZON

BOUNDARIES:

LINE DIRECTION ADJOINING LOT(S)

1-2 SW ROAD LOT 19, PCS-04-028985

2-3 NW LOT 17, BLOCK 8, PCS-04-028985

3-4 NE LOT 48, BLOCK 8 PCS-04-028985

4-1 SE LOT 19, BLOCK 8, PCS-04-028985

AREA: ONE HUNDRED TWENTY SQUARE METERS (120), 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 MARCH 2023** 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, 17 JANUARY 2023

(Sgd.) ANDRES B. ESPINA
Sheriff IV

Copy Furnished:

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

MICHAEL OSMEÑA MIRANDA signing as Attorney-In-Fact of MARIA FATIMA LUCOB OSMEÑA,
Kensington Phase 3, Block 7 Lot 57 Lancaster New City Brgy. Navarro, Gen. Trias, Cavite City;
Block 8, Lot 18 Manchester 11 Brgy. Pasong Camachile Gen. Trias, Cavite

WARNING: IT IS ABSOLUTELY PROHIBITED TO REMOVE, DEFACE OR DESTROY THIS NOTICE OF EXTRA-JUDICIAL SALE ON OR BEFORE THE DATE OF SALE.

Publication: Cavite Times Journal
Dates: January 24, 31 & February 7, 2023

PALAISIPAN

1	2	3	4		5	6	7	8	9	10
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42							43			

PAHALANG

1 Biyuleta

5 Palaging umuulan

11 Naghintay

13 Bukang liwayway

14 Namasyal

16 Aborsyon

17 Usok

18 Sabong

20 Taksi

23 Kapatid ni bro

24 Sariling atin

26 Patrolman; daglat

27 Lugar tuklasan

30 Itakas ang kasintahan

33 Anak ng anak

35 ____Nam

36 Walang silbi

39 Sayaw

41 Bukod-tangi

42 Maigi

43 Inis

PABABA

1 Lagas

2 Bayan sa Cavite

3 Sanhi ng dengue

4 Mithi

6 Simbolo ng ginto

7 Naghabol sa korte

8 Pigtal

9 Dagli

10 Tanong ng naghahanap

12 Angel Locsin

15 Pangatnig

19 Sambit

21 Hindi akma

22 Sapatos pangbaha

25 Karimlan

26 Bayan sa Bulacan

28 Sapa

29 Kulay

31 Ms. Paner

32 Simbolo ng nickel

34 Asar

37 National University

38 Pinakamaaga

SAGOT SA NAKARAAN

T	A	K	O		H	I	M	I	G			
A	L	I			K	I	W	A	L	M		
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Dagdag
Kaalaman

Ang linga (sesame seeds) ay magandang
source ng calcium.

Naic LGU kicks off Bio Remediation Project



The local government of Naic thru the Municipal Environment and Natural Resources Office (MENRO) Naic held the Bokashi or better known as Mabuhay Balls which are made of fermented clay soil and minerals that contain millions of micro-organisms.

This innovative method uses Bokashi or better known as Mabuhay Balls which are made of fermented clay soil and minerals that contain millions of micro-organisms that will revive rivers to make them conducive for all kinds of fish and marine life. It also helps to multiply plankton which is a natural food of fish as well as to remove the unpleasant smell of the water. ▶ **NAIC LGU • 5**

Awardees recognized at ATI's 36th Founding anniversary



The Department of Agriculture - Agricultural Training Institute (DA-ATI) CALABARZON held its 36th Founding Anniversary on January 31, 2023 at the DA-ATI CALABARZON Compound, Barangay Lapidario with officers and representatives from the Department of Agriculture, the city government of Trece Martires, and partner agencies in attendance.

The event themed "ATI LEADS: Innovate, Transform, Empower Embracing Extension Modernization for a Progressive and Sustainable Agriculture and Fisheries," gave tribute to the employees and staff who were recognized by the DA-ATI Central Office for their dedication to the agency. ▶ **AWARDEES • 5**



PBBM admin accelerates 'Build, Better, More' program

President Ferdinand R. Marcos Jr. on Thursday said the national government has fast-tracked its 'Build, Better, More' infrastructure program to support different economic activities in the future.

In his speech during the roundtable meeting with top executives of Japanese semiconductor, electronics, and wiring harness companies, President Marcos noted the ongoing infrastructure development in the Philippines, which he described as a "very robust and aggressive program" of the previous administration.

"But we have in fact, actually accelerated it further and have made it a priority because we understand the importance of the infrastructure development, not only in terms



▶ **PBBM ADMIN • 5** President Bongbong Marcos

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*STANDARD EXCLUSIONS APPLY

ACE HARDWARE – SM CITY MOLINO'S 3-SALE SALE: SM CITY MOLINO, CAVITE - ACE 3-Day Sale is back on Feb 17-19, 2023! Save the date to enjoy extra 10% OFF for a minimum spend of P2,000 with your ACE Rewards/SMAC. Plus, avail up to 40% on selected items and more Bank Promo offers! Standard exclusions apply. See you at ACE Hardware at SM City Molino!

Imus LGU launches month-long activities for National Arts Month



The City Government of Imus thru its City Tourism and Development Office (CTDO) headed by Dr. Emmanuel R. Paredes together with Provincial Tourism and Cultural Affairs Office, Ms. Rozelle Sangalang led the kick-off ceremony for the celebration of this year's National Arts Month on February 3.

The CTDO has lined up month-long activities for the 'Love ARTfair' that will showcase the talents, artworks, and crafts of Imus City's local artists including a food bazaar and performances. ▶ **IMUS LGU • 3**