

745 Couples and Counting: Kasalang Imuseño Celebrates Love and Unity in 32nd Mass Wedding Ceremony

IMUS, Cavite — Love was in the air as 26 couples exchanged vows in the 32nd batch of Kasalang Imuseño, a long-running initiative by the local government aimed at strengthening family ties and promoting legal unions among Imuseños. Held in a heartwarming ceremony, the event marked another milestone in the city's commitment to fostering strong, united families.

Since its inception, Kasalang Imuseño has successfully united a total of 745 couples, offering free civil weddings to residents who wish to formalize their relationships. The program continues to be a beacon of hope for many, especially those who face financial barriers to traditional wedding arrangements.

City officials, led by Mayor Alex Advincula, expressed their joy and pride in witnessing the latest batch of couples begin their journey as husband and wife. "Lubos po akong nagagalak na maging saksi sa pag-iisang-dibdib ng 26 na magkasintahan," the mayor said, emphasizing the importance of love, commitment, and family in building a stronger community. **► 745 COUPLES • 7**



PDEA-Cavite Officers Visit Congresswoman Lani Revilla's Office to Strengthen Anti-Drug Cooperation

In a significant move to reinforce the fight against illegal drugs, officers from the Philippine Drug Enforcement Agency (PDEA) – Cavite paid a courtesy visit to the office of Congresswoman Lani M. Revilla. Among those present were Paul Andrew Arteché, Roy Castillo, Ronnel Martinez, and Rodel Raman, who met with the congresswoman to discuss collaborative efforts aimed at ensuring the safety and well-being of Cavite's communities.



Congresswoman Revilla warmly welcomed the officers and expressed her full support for PDEA's initiatives. She emphasized the importance of unified action between national agencies and local government units in addressing the drug problem. "Protecting our people from the dangers of illegal drugs is a shared responsibility. We must work hand in hand to build a safer and healthier community," she said. **► PDEA-CAVITE • 7**

Mayor Dahlia Loyola Leads Launch of PAWtektado Animal Welfare Program in Carmona

CARMONA, Cavite — The City of Carmona officially launched its PAWtektado Animal Welfare Program, a pioneering initiative aimed at promoting responsible pet ownership and improving animal health across local communities. The launch event, held in Barangay Lantic, was spearheaded by Mayor Dahlia Loyola, whose administration continues to champion public health and compassionate governance.



Over 250 pets from Carmona Estate and surrounding areas benefited from the program's initial rollout, receiving free services such as anti-rabies vaccinations, microchip implants, spay and neuter procedures, and pet care education. These services were made possible through the collaboration of key partners including Heaven's Grace Veterinary Services, Petidentity, Pet Partner Philippines, Inc., and Club PAWSOME, alongside the support of local homeowners' associations and barangay officials. **► MAYOR DAHLIA • 3**

CAVITE TIMES JOURNAL
PAHAYAGAN NG TUNAY NA CAVITEÑO
ENTERED AS A SECOND CLASS MAIL MATTER

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Handa Pilipinas 2025 Launches in Zamboanga City: DOST Secretary Solidum Leads Call for Inclusive Disaster Preparedness

ZAMBOANGA CITY — The national campaign Handa Pilipinas 2025 officially launched in Zamboanga City, igniting a powerful movement for inclusive disaster preparedness across the Philippines. Held at the elegant Grand Madrid Palacios del Sur, the event gathered local government officials, civil society leaders, youth groups, and national agencies to champion the theme: "Inclusive preparedness for all—ensuring no one is left behind." **► HANDA PILIPINAS • 3**



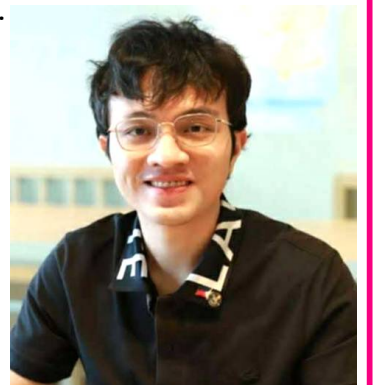
(Photo credit: Ms. Rebecca Velasquez, President of the Publishers Association of the Philippines Inc. (PAPI))

Rep. Kiko Barzaga Pushes for Legal Abortion for Rape Victims, Sparks National Debate

Dasmariñas, Cavite — Cavite 4th District Representative Francis "Kiko" Barzaga has ignited a national conversation after publicly declaring his intent to legalize abortion for victims of rape. In a Facebook post dated September 6, Barzaga stated, "I seek to legalize abortion for rape victims," emphasizing the emotional and psychological toll of forced pregnancies resulting from sexual assault.

Barzaga, currently serving as Assistant Majority Leader in the 20th Congress, expressed concern over the long-term consequences faced by survivors. "It's disheartening to see people losing their futures due to pregnancies caused by sexual assault," he wrote. His statement challenges the country's long-standing legal stance under the Revised Penal Code of 1930, which prohibits abortion in all circumstances—including rape and incest.

The congressman's proposal has drawn mixed reactions from the public. While some praised his courage to address a **► REP. KIKO • 7**





Sa Ganang Akin ni Adela Zamora

Barangay Loma de Gato, Marilao, Bulacan – Sa pamayanan ng Harmony Hills ay may napipintong demolisyon na tinatayang mahigit 250 pamahayan at pamilya ang apektado partikular na sa Harmony Hills 3 na karamihan sa mga naninirahan ay pawang mahihirap o maralitang mamamayan na kahit sa pang-araw-araw ng payak na pamumuhay ay nahihirapang makatawid sa pagkain at inumin at iba pang gastusin sa payapa sanang pamumuhay.

Hindi naman magulo k a s a l u k u y a n g sa mga residente na ang pamayanan dito pamahalaan, kung sumusunod naman sa subalit kailangan ang sakaling maganap ang Home Owners Association (HOA) sa pagbabayad ng pansin at alalay ng puwersahang pagpapalis

PETISYON VS. DEMOLISYON

kanilang buwanang butaw. Kaya sa pagtutol sa nakaambang malawakang demolisyon ay sigurado ring papalagan ng mga naninirahan.

Patuloy na mahinahon at dumadalangin ang mga residente ng pamahayan dahil sa paggalang pagsuporta sa Punong Barangay Kap. AYA B. SAYCON, sa halal na mga opisyal ng barangay Marilenyo Mayor Atty. Jemina JEM SY, Vice

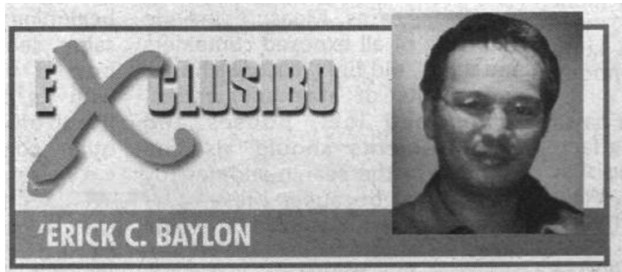
Mayor Ariel AYE Amador at kanilang konseho na may tiwala at pananalig na aaksiyon para sa karampatang solusyon sa nasabing sitwasyon.

Kung magkaka-demolisyon paano ang relokasyon? Hiling rin ng mamamayan na ang butihing Ama ng lalawigan, Gobernador Daniel R. FERNANDO at katuwang na Bise-Gobernador Alexis C. CASTRO at mga miyembro ng Sanggunian

na tulungan ang magiging kalagayan ng mga maaapektuhan.

Batid natin na ang kasalukuyang PBBM ng bansa, President BONG BONG MARCOS, mapang-unawa, may puso at mapagkalingang PINUNO. Nawa ay agarang mapansin o kaya'y bisitahin ng mga nasa Kapangyarihan ang may isyu na pamayanan at makita ang kalagayan ng mga apektadong mamamayan.

ADBOKASIYA NGAYON, LEGASIYA PAGDATING NG PANAHON



Sa aking muling pagbisita sa lalawigan ng Bulacan bayan ng Marilao barangay ng Loma de Gato pamahayan ng Harmony Hills 3, upang kamustahin ang aking isang spiritual mother at tanging-I na ko sa media-practice na si Madam Adela R. Zamora na ngayon ay octogenarian na, mixed emotions ang aking naramdaman; una, SAYA dahil nagkita kaming muli, malakas pa siya at patuloy sa pamumuhay sa kabila ng maraming pagsubok at dagok na dumating sa kanya bilang INA, matapos maging biktima ng pamamaslang ang anak na Kagawad Joselito LECLEC Zamora noong Pebrero 4, 2021 sa Heritage subdivision, Marilao at ang isa naman ay si Francisco KIKO Zamora, Justice Secretary ng Brgy. Loma de Gato na iginupo ng kanyang karamdaman na magtatatlong taon na ang nakaraan noong Agosto 31. Mga anak na naging tapat na lingkod ng kani-kanilang pamayanan sa Loma de Gato.

Naging dalamhati ng isang ina ang karanasang inililibing ang kanyang mga anak na una pa sa kanya. Ang pananampalataya na lamang sa MayKapal ang yakap ni Madam Zamora sa kanyang pag-iisa sa panirahang iniwan ng kanyang mga anak sa Harmony Hills 3 na may kinakaharap na isyu at peligro na ipinaglalaban.

PAGTATAKA, sapagkat ang kinilala kong veteran newshen, publicist at naging Director National Press Club of the Philippines na iginagalang sa larangan ng pamamahayag at panulat isang Media Matriarch, para sa kapayapaan at kaayusan sa maraming dekadang nagdaan ay masumpungan pa sa di ma-alwang pamumuhay at mag-isa lamang sa kanyang katandaan.

Bagay na di n'ya narapat na danasin dahil sa panahon ng kanyang k a l a k a s a n g p a g m a m a y a g p a g, napakarami ang kanyang natulungan, naturuan at nagabayan, ilang pahayagan nga ba ang gumamit ng kanyang pangalan sa kanilang iba't ibang patnugutan? sa Cavite man at karatig bayan na ngayon ay umasenso na't kumitang kabuhayan na ang tinamasa.

Naalala pa kaya si Tita Del, Mommy Adela, Madam ARZ? Wala namang retirement ang pamamahayag, tanging

lakas ng pangangatawan, talino at malikhaing kaisipan ang taguyod sa ganitong larangan.

May rayuma na rin si Madam Adela ngunit ang kanyang mga ideya sa mga panulat at lathalain ay ayos pa rin naman. Ang memorya nito'y mahirap talunin. Mala history book sa kasaysayan ng mga ganap sa media man o politika bagay na lubos kong hinangaan sa kanya sa panahon ng aming trabaho at pagsasama dahil kung saan saan ito nag oopisina at tumitira, bitbit ang kanyang adhikain sa patas at marangal na pamamahayag, at paglilingkod sa mga nararapat tulungan at ipagtanggol lalong higit ang mga maralitang mamamayan ng lipunan sa pamamagitan ng kanyang ARZ Media Team.

Bahagi ng kanyang adbokasiya ang kanyang ARZ for Kids Ministry na nagtuturo ng value formation sa mga kabataan, soul feeding at actual feeding programs na idinaraos saang lugar man siya naroroon sa tulong ng mga kabarong media, mga NGO's at mga pilantropong Politico na kanyang hinihikayat na makibahagi sa gawaing pagpapala para sa mga bata.

Kadalasan pati padamit at tsinelas ay napapasama sa programa na walang pinipiling relihiyon o non-sectarian way of sharing the blessings from the Almighty. Sa isang taong

selfless, ilang ulit ko nang nakita ang gestures of love and sacrifices na kahit biyayang isusubo na lang ay naipamimigay pa sa higit na nangangailangan tulad ng mga vulnerable members ng ating lipunan na maii-wang legasiya ni Madam Zamora.

INSPIRASYON, Sa kanyang edad na 83 sa darating na Oktubre 29 ay may sigasig at pangarap na magpatuloy sa kanyang r e s p o n s a b l e n g pamamahayag at maging daluyan ng pagpapala sa pamayanan na kanya ngayong kinabibilangan sa lalawigan ng Bulacan, bumubuo parin ito ng ARZ media group na kanyang katuwang sa mga programa at proyektong pampamayaman at pangkalikasan bilang pagsuporta sa mga k a s a l u k u y a n g tagapamahala mula sa barangay sa pamumuno ni Kap. Natalya Regina AYA B. Saycon ng Loma de Gato, First Lady Municipal Mayor Atty. Jemina JEMM. Sy, Vice Mayor Ariel AYE Amador at konseho ng Marilao and the renowned Bulacan Governor Daniel R. Fernando at Vice Governor Alexis C. Castro.

Pinili niyang dito mamalagi dahil napamahal na sa kanya ang lugar na kanya na ngayong tanggapan at tirahan maraming taon na rin ang nakaraan. Sa aking karanasan sa pagiging in-house writer, columnist, editor, Secretary General at Program Coordinator ay

napulutan ko ng napakaraming aral na aking iniingatan.

Hindi tayo nabubuhay para sa sarili lamang, tayo ay may pananagutan unawain natin ang mga dahilan kung bakit at saan tayo dinadala ng kapalaran at mandi'y matutong manimbang sa mabuti at masama at pumili sa landas na ating tatahakin.

Minsan rin lang tayo dadaan sa buhay na ito, gawin nating makahulugan at makabuluhan ang lakbayin ito. Taus-putong pong pasasalamat ang nais ipaabot ni Madam Adela Zamora sa mga taong tumulong at nagpagaang ng kanyang kalooban sa kanyang pamamalagi sa bayan ng Marilao, lalawigan ng Bulacan: Kapt. AYA Saycon ng Loma De Gato, Sister Minerva Amina Usquis, butihing anak nitong si Sam at katiwalang Thess, Harmony Hills 3 HOA Treasurer Michaela Jimenez, Mag-asawang Rico at Cecil Rodriguez, Sheryl Cañaveral Selga, Cynthia Sorio Catina, Mag-asawang Romsel at Ma. Ruby Jornales, Wilma Reofrir Vda. De Pilon. Olivo Ong Diaz, Carl Reiner Mariño ng Creative Speedy.

Ang pagpapala po ng MAYLIKHA ang magkaloob sa inyo ng patuloy na saya pag-iingat at biyaya na hindi niyo sinasarili at ibinabahagi rin sa iba. Hanggang sa muli... maraming salamat po. GOD BLESS US ALL.

CAVITE TIMES JOURNAL
PAHAYAGAN NG TUNAY NA CAVITEÑO

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Mayor Strike... (FROM PAGE 8)

Kasama sa mga nominado sina Quezon Governor Angelina Tan at Rizal Governor Nina Ricci Ynares. Ang susunod na RDC Chair ay pipiliin ni Pangulong Ferdinand Marcos Jr. at magsisilbi mula 2025 hanggang 2028.

Ang kanilang tungkulin: pangunahan ang mga programa para sa pag-unlad ng ekonomiya,

imprastruktura, pamahalaan, at kapayapaan sa buong CALABARZON.

Si Mayor Strike ay kilala sa kanyang masigasig at bukas na pamumuno. Hindi lang para sa Bacoor, kundi para sa buong rehiyon. Ang kanyang pagkaka-endorso ay patunay ng tiwala ng mga kapwa lider sa kanyang

kakayahang mamuno at magpatupad ng mga m a k a b u l u h a n g proyekto.

Mula sa pribadong sektor, inendorso rin sina Engr. Ladislao Andal, G. Ronaldo Alvaira, G. Emerson Atanacio, at G. Richard Albert Osmond.

Pinangunahan ni RDC Vice Chairperson at NEDA Region IV-A Director Carmel P. Matabang ang pagpupulong, kung saan inaprubahan ang mga m a h a h a l a g a n g

dokumento tulad ng CALABARZON Regional Development Plan (RDP) 2023–2028 Midterm Update, ang Regional Development Investment Program (RDIP), at ang RDC Ground Rules and Regulations.

Buong suporta ang Pamahalaang Lungsod ng Bacoor kay Mayor Strike Revilla sa kanyang patuloy na paglilingkod—may integridad, may bisyon, at may pusong tunay sa serbisyo.

Cavite takes... (FROM PAGE 8)

Immersing in Cavite's History, Flavors, and Fun

The adventure began with a scenic drive along the Cavite-Laguna Expressway (CALAX), giving participants a firsthand look at how the expressway makes Southern Luzon more accessible. The first destination was Coffee Builders in Silang for breakfast, a café known for its artisan brews and cozy atmosphere. Participants indulged in some of the house favorites, which are beef salpicao, salted egg chicken, and fish and chips, paired with their signature drinks.

****How to get to Coffee Builders:** From Manila, take CAVITEX. From Kawit, go to CALAX Silang Aguinaldo Interchange, then exit at Silang East Interchange. Coffee Builders is just a few minutes away.

Following the hearty breakfast, the participants then had the opportunity to have a special look at CALAX Governor's Drive Interchange in General Trias, Cavite, which is set to open this 2025. This new segment will expand CALAX's operating section all the way to General Trias, providing motorists with faster, more convenient routes, easing congestion on Cavite's major roads.

Next on the list was the Geronimo Berenguer De Los Reyes (GBR) Museum in General Trias, a cultural gem dedicated to preserving and promoting the country's rich history and heritage. Upon entering, the group was immediately immersed in a powerful display of the Cavite Mutiny of 1872, one of the most relevant events in Philippine history. Among the museum's exhibits, the World Aviation History Exhibit stood out,

featuring remarkable replicas such as the Wright Brothers' "Flying Machine" and NASA's Lunar Roving Vehicle. Afterward, Ka-Biyaheros enjoyed lunch at Cabezera Ridge View Restaurant in Tagaytay City, a dining spot that pairs Cavite flavors with sweeping views of Taal Lake.

****How to get to GBR Museum:** From Manila, take CAVITEX. From Kawit, go straight to Centennial Road going to NIA Road, General Trias. Continue driving along Prinza Street to the GBR Museum.

Fun and excitement awaited the Ka-Biyaheros at Sky Ranch Tagaytay, one of the city's most popular leisure destinations. Participants enjoyed a mix of thrilling rides and family-friendly attractions like the Sky-Eye Ferris Wheel, Drop Tower, and Cartoonville, Sky Ranch's newest attraction. The day closed with a comforting hotpot dinner at Nabe Hotspot, a local favorite for its warm flavors and cozy vibe.

****How to get to Sky Ranch Tagaytay:** From Manila, take CAVITEX. From Kawit, go to Carsadong Bago going to Aguinaldo Highway. Then turn right, going to Tagaytay-Nasugbu Highway. Sky Ranch Tagaytay is just a short drive from there.

The participants then went to check in at Quest Hotel, a top choice for travelers seeking accessibility and convenience in the city. The group settled into modern, cozy rooms before indulging in treats at Baker J Café, the hotel's signature French-inspired bakery known for its pastries and artisanal breads, before unwinding in the outdoor pool. With its modern facilities, panoramic views, and

exceptional service, the hotel offered a warm and relaxing stay for the Ka-Biyaheros.

****How to get Quest Hotel:** From Manila, take CAVITEX. From Kawit, go to Carsadong Bago in Imus going to Aguinaldo Highway in Tagaytay City. Drive on from there until you arrive at the Quest Hotel.

Discovering Tagaytay's Natural and Cultural Charm

The second day opened with breakfast at Quest Hotel. Energized for the day ahead, the group's first stop was People's Park in the Sky, one of Tagaytay's most iconic landmarks. Perched at the highest point in the city, the park offered a sweeping 360-degree view of Taal Lake and Laguna de Bay. Lunch was served at Siglo Modern Filipino, a restaurant that pays homage to the country's rich culinary traditions with unique takes on classic Filipino dishes.

****How to get to People's Park in the Sky:** From Manila, take CAVITEX. From Kawit, go to Carsadong Bago going to Aguinaldo Highway. Then turn left, going to Tagaytay-Calamba Highway. People's Park in the Sky is just a short drive from there.

In the afternoon, the tour shifted to a different kind of discovery with a one-of-a-kind Lancaster Community tour by Profriends. Participants were given closer look at key landmarks inside the township. These include St. Edward School, showcasing the academic and sports achievements of its youth, and where the Galing LNC youth volunteers are nurtured. The community tour included the site where Westwind is being constructed, the commercial hub which is The Square, and the spiritual hub, the Parish of

systems, climate-resilient infrastructure, and community-based risk reduction. Youth leaders also took center stage, showcasing innovative solutions and participating in simulation drills that demonstrated their critical role in building resilience.

Handa Pilipinas 2025 will continue its nationwide rollout in other key cities and provinces, reinforcing the campaign's mission to foster a culture of readiness and solidarity. The initiative aligns with global frameworks like the Sendai Framework for Disaster Risk Reduction and the UN Sustainable Development Goals.

the Holy Family.

****How to get to Lancaster:** From Manila, take CAVITEX. From Kawit, go straight to Centennial Road, turn left to Advincula Ave, and then turn left to Lancaster Blvd.

Arlette V. Capistrano, Vice President for Communication and Stakeholder Management of MPT South, said, "This tour is a celebration of what Cavite has to offer. Through the Biyaheng South Experiential Tour, we are not only showcasing Cavite's

diverse attractions but also reinforcing our commitment to support local tourism and communities."

About Metro Pacific Tollways Corporation
MPTC is the leading toll

road developer and operator in the Philippines and the holding company of premier tollways including NLEX, SCTEX, CAVITEX, CALAX, NLEX Connector, and CCLEX in Cebu.



Ka-Biyaheros posed at the facade of Quest Hotel Tagaytay

CvSU Batch... (FROM PAGE 8)

of CvSU Batch 2025 in a ceremony filled with pride, emotion, and inspiration.

The event was graced by Indang Mayor Vergel F. Fidel, who served as the Guest Speaker. In his keynote address, Mayor Fidel commended the graduates for their perseverance and dedication, especially in the face of modern challenges. He encouraged them to use their education not only for personal success but also to uplift their communities and contribute meaningfully to national development.

Dr. Ma. Agnes P. Nuestro, University President, was also recognized for her outstanding leadership

and commitment to academic excellence. Under her guidance, CvSU continues to uphold its mission of delivering quality education and producing globally competitive graduates. Her presence at the ceremony was met with warm applause and heartfelt gratitude from faculty, students, and guests.

The Pamahalaang Bayan ng Indang extended its congratulations to all the graduates, emphasizing the pride they bring to their families and the local community. In an official statement, the local government hailed the graduates as "karangalan ng bayan," acknowledging their achievements as a

reflection of the town's commitment to education and progress.

The ceremony featured traditional academic rites, musical performances, and the conferral of degrees, creating a memorable experience for attendees. Families and friends gathered in support, filling the ICON with cheers and celebration as each name was called and each diploma handed over.

CvSU Batch 2025 now steps into a new chapter, armed with knowledge, skills, and the values instilled by their alma mater. As they venture into various fields of engineering and information technology, their journey continues—with the hopes and dreams of a community standing proudly behind them.

Handa Pilipinas... (FROM PAGE 1)

Leading the charge was Department of Science and Technology (DOST) Secretary Renato U. Solidum Jr., who emphasized the critical role of science, technology, and community engagement in building a resilient nation. "Preparedness must be inclusive, science-based, and proactive," Secretary Solidum stated, urging stakeholders to prioritize vulnerable sectors and invest in early warning systems, risk mapping, and climate adaptation.

The event featured

dynamic presentations, preparedness exhibits, and community forums aimed at equipping every Filipino—regardless of age, ability, or background—with the tools and knowledge to face natural disasters. From coastal communities vulnerable to storm surges to urban centers at risk of earthquakes, the campaign emphasized tailored strategies for diverse sectors.

One of the highlights was the Inclusive Preparedness Forum, where experts discussed accessible early warning

Mayor Dahlia... (FROM PAGE 1)

Mayor Loyola emphasized the importance of animal welfare as part of the city's broader public health strategy. "PAWtektado is not just about protecting animals—it's about building a safer, healthier, and more compassionate Carmona," she said during the launch. Her leadership has been instrumental in mobilizing resources and community support for the program.

The initiative also aims to curb the rise of stray animals and prevent the spread of zoonotic diseases through proactive veterinary care and public education. Residents were encouraged to participate in future activities and to take an active role in caring for their pets responsibly.

Following its successful debut in Barangay Lantic, PAWtektado is set to expand to other barangays

in the coming weeks. Mayor Loyola assured constituents that the city government remains committed to sustaining the program and reaching more pet owners across Carmona.

With strong leadership and community engagement, PAWtektado is poised to become a model for animal welfare programs in other local government units. Carmona's residents can look forward to a future where every paw is protected.

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-528-25

MARITESS C. SANDOVAL,
Debtor/Mortgagor,

X-----X

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, **BDO UNIBANK, INC.**, with business address at 33/F BDO Corporate Center Ortigas, #12 ADB Avenue, Mandaluyong City, against the Debtor/Mortgagor, **MARITESS C. SANDOVAL**, of legal age, Filipino and with postal address at (1) No. 20-H, Narra Tower, Peninsula Garden Midtown Homes, Penafrancia Street, Paco, Manila(vacant property); and (2) Lot 30 Block 12 Phase 1, Glenbrook, Brgy. Pasong Camachile, General Trias, Cavite (ABANDONED PROPERTY), to satisfy the mortgage indebtedness as of May 30, 2025 amounts to **TWO MILLION SIX HUNDRED TWENTY-SEVEN THOUSAND SEVEN HUNDRED EIGHTY-EIGHT PESOS AND 91/100 (Php2,627,788.91)** inclusive of interest and other charges, attorney's fees and expenses of foreclosure, the undersigned Sheriff will sell at public auction on **07 OCTOBER 2025 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. 057-2020002537

LOT NO: 30, BLOCK NO: 12, PLAN NO: PCS-04-029304
PORTION OF: LOT 1816; 1817; 1833 &1834, SAN FRANCISCO DE MALABON ESTATE, DECREED NO. 4270. LRC RECORD NO. 5964

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

BOUNDARIES:

LINE	DIRECTION	ADJOINING LOT(S)
1-2	SW	LOT 29, BLOCK 12, PCS-04-029304
2-3	NW	LOT 1818, SFDMESTATE
3-4	NE	LOT 31, BLOCK 12, PCS-04-029304
4-1	SE	ROAD LOT 26, PCS-04-029304

AREA: ONE HUNDRED TWENTY (120) 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 **21 OCTOBER 2025** without further notice.

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

Trece Martires City, 09 SEPTEMBER 2025.

(Sgd.) RICARDO A. TOLEDO
Sheriff IV

Copy Furnished:

BDO UNIBANK, INC.,
CONSUMER BANKING GROUP – CONSUMER REMEDIAL MANAGEMENT
33/F BDO Corporate Center Ortigas, #12 ADB Avenue, Mandaluyong City

MARITESS C. SANDOVAL

(1) No. 20-H, Narra Tower, Peninsula Garden Midtown Homes, Penafrancia Street, Paco, Manila (vacant property); and
(2) Lot 30 Block 12 Phase 1, Glenbrook, Brgy. Pasong Camachile, General Trias, Cavite (ABANDONED PROPERTY)

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

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REPUBLIC OF THE PHILIPPINES
REGIONAL TRIAL COURT
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TRECE MARTIRES CITY

BDO UNIBANK, INC.,
Mortgagee,

-versus- FORECLOSURE CASE NO. F-495-25

JHOLYNNE DEL ROSARIO CORTEZ,
Debtors/Mortgagors.

X-----X

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, **BDO UNIBANK, INC.**, with business address at 33/F BDO Corporate Center Ortigas, #12 ADB Avenue, Mandaluyong City, against the Debtors/Mortgagors, **JHOLYNNE DEL ROSARIO CORTEZ**, of legal age, Filipino and with postal address at (1) Block 12 Lot 6 Kensington 7, Lancaster New City, Navarro, General Trias, Cavite (status: occupied by the DEBTOR/MORTGAGOR); and (2) Lot 149 Block 3 Glenbrook Phase 2, Barangay Pasong Camachile, General Trias, Cavite (status: vacant/unoccupied), to satisfy the mortgage indebtedness as of 30 May 2025 amounts to **THREE MILLION SEVENTY-THREE THOUSAND THREE HUNDRED THIRTY-FIVE PESOS AND 90/100 (Php3,073,335.90)** inclusive of interest and other charges, attorney's fees and expenses of foreclosure, the undersigned Sheriff will sell at public auction on **07 OCTOBER 2025 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. 057-2020004685

LOT NO: 149, BLOCK NO: 3, PLAN NO: PCS-04-030060
PORTION OF: LOT 1837-C, (LRC) PSD-105017, LOTS 1943-A & 1943-B, (LRC) PSD 155964, LOT 1836-NEW (FRS-04-005697) LOTS 1950 (FRS-04-005717) & 3421, ALL OF SAN FRANCISCO DE MALABON ESTATE DECREED NO. 4270, LRC REC. NO. 5964
LOCATION: BARANGAY OF PASONG CAMACHILE, CITY OF GEN. TRIAS, PROVINCE OF CAVITE, ISLAND OF LUZON

BOUNDARIES:

LINE	DIRECTION	ADJOINING LOT (S)
1-2	NE	LOT 148, BLOCK 3, PCS-04-030060
2-3	SE	ROAD LOT 22, PCS-04-030060
3-4	SW	LOT 150, BLOCK 3, PCS-04-030060
4-5	NW	LOT 157, BLOCK 3, PCS-04-030060
5-1	NW	LOT 158, BLOCK 3, PCS-04-030060

AREA: ONE HUNDRED (100) 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 **21 OCTOBER 2025** without further notice.

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

Trece Martires City, 09 SEPTEMBER 2025.

(Sgd.) RICARDO A. TOLEDO
Sheriff IV

Copy Furnished:

BDO UNIBANK, INC.,
CONSUMER BANKING GROUP – CONSUMER REMEDIAL MANAGEMENT
33/F BDO Corporate Center Ortigas, #12 ADB Avenue, Mandaluyong City

JHOLYNNE DEL ROSARIO CORTEZ

(1) Block 12 Lot 6 Kensington 7, Lancaster New City, Navarro, General Trias, Cavite (status: occupied by the DEBTOR/MORTGAGOR); and
(2) Lot 149 Block 3 Glenbrook Phase 2, Barangay Pasong Camachile, General Trias, Cavite (status: vacant/unoccupied)

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: September 16, 23 & 30, 2025

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

UNIONBANK OF THE PHILIPPINES,
Mortgagee,

-versus- FORECLOSURE CASE NO. F-446-25

CARLA D. SULAT married to
MARK VHILSON A. SULAT,
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, **UNION BANK OF THE PHILIPPINES** with business address at Union Bank Plaza Building, Meralco Avenue corner Onyx and Sapphire Roads, Ortigas Center, Pasig City, Metro Manila against Mortgagor/s, **CARLA D. SULAT married to MARK VHILSON A. SULAT**, with residence and postal address at 1) Block 12, Lot 8, Villa Monteverde Subdivision, Barangay Mulawin, Tanza, Cavite and 2) Lot 24, Block 3, Amai Scapes General Trias, Barangay Santiago, General Trias, Cavite, to satisfy the mortgage indebtedness as of 21 May 2025 amounts to **FOUR MILLION ONE HUNDRED NINETY TWO THOUSAND EIGHT HUNDRED SIXTY ONE & 05/100 (PHP 4,192,861.05)**, inclusive of interest and other charges, attorney's fees and expenses of foreclosure, the undersigned Sheriff will sell at public auction on **07 OCTOBER 2025 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 CERITIFCATE OF TITLE No. 057-2023019178

LOT NO: 24 BLOCK NO: 3 PLAN NO: PSD-04-230162
PORTION OF: LOT 4-C (REMAINING PORTION), PSD-04-155102 (AR);

LOCATION: BARANGAY OF SANTIAGO, CITY OF GEN. TRIAS, PROVINCE OF CAVITE, ISLAND OF LUZON

BOUNDARIES:

LINE	DIRECTION	ADJOINING LOT(S)
1-2-3	SW	LOT 23, BLOCK 3, PSD-04-230162
3-4	NW	(FUTURE DEV'T.), BLOCK 38, PSD-04-230162
4-5	NE	LOT 25, BLOCK 3, PSD-04-230162
5-6-7-8-1	SE	ROAD LOT 12, PSD-04-230162

AREA: ONE HUNDRED TWENTY TWO SQUARE METERS (122), 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 **21 OCTOBER 2025** without further notice.

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

Trece Martires City, 09 SEPTEMBER 2025.

(Sgd.) ANDRES B. ESPINA
Sheriff IV

Copy Furnished:

UNIONBANK OF THE PHILIPPINES
Union Bank Plaza Building, Meralco Avenue corner Onyx and Sapphire Roads, Ortigas Center, Pasig City, Metro Manila

CARLA D. SULAT married to MARK VHILSON A. SULAT

(1) Block 12, Lot 8, Villa Monteverde Subdivision, Barangay Mulawin, Tanza, Cavite and
(2) Lot 24, Block 3, Amai Scapes General Trias, Barangay Santiago, General Trias, Cavite

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

Publication: Cavite Times Journal
Dates: September 16, 23 & 30, 2025

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-560-25

KRISHA MAE F. MALALUAN AND
GIL ANTHONY L. AQUINO,
Debtors/Mortgagors.

X-----X

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, **BDO UNIBANK, INC.**, with business address at 33/F BDO Corporate Center Ortigas, #12 ADB Avenue, Mandaluyong City, against the Debtors/Mortgagors, **KRISHA MAE F. MALALUAN AND GIL ANTHONY L. AQUINO**, of legal age, Filipino and with postal address at (1) 4355-C Rosal Street, Sto. Niño, Parañaque City (occupied by third party); (2) Block 68 Lot 124 Phase 2, Phirst Park Homes Tanza, Governor's Drive, Brgy. Phirst Park Homes, Tanza, Cavite (occupied by mortgagors); (3) San Felipe, Padre Garcia, Batangas (currently occupied), to satisfy the mortgage indebtedness as of August 15, 2025 amounts to **ONE MILLION SIX HUNDRED SIXTEEN THOUSAND ONE HUNDRED FORTY PESOS AND 97/100 (Php1,616,140.97)** inclusive of interest and other charges, attorney's fees and expenses of foreclosure, the undersigned Sheriff will sell at public auction on **07 OCTOBER 2025 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. 057-2023055107

LOT NO: 124, BLOCK NO: 68, PLAN NO: PSD-04-0247444
PORTION OF: LOT 37 BLOCK 70, PCS-04-030746
LOCATION: BARANGAY OF TANAUAN, MUN. OF TANZA, PROVINCE OF CAVITE, ISLAND OF LUZON
BOUNDARIES:

LINE	DIRECTION	ADJOINING LOT(S)
1-2	WEST	LOT 122, BLOCK 68, PSD-04-247444
2-3	NORTH	ROAD LOT 87, PSD-04-247444
3-4	EAST	LOT 126, BLOCK 68, PSD-04-247444
4-1	SOUTH	LOT 123, BLOCK 68, PSD-04-247444

AREA: FORTY FOUR (44) 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 **21 OCTOBER 2025** without further notice.

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

Trece Martires City, 09 SEPTEMBER 2025.

(Sgd.) JOSELITO L. ARANDA
Sheriff IV

Copy Furnished:

BDO UNIBANK, INC.,
CONSUMER BANKING GROUP – CONSUMER REMEDIAL MANAGEMENT
33/F BDO Corporate Center Ortigas, #12 ADB Avenue, Mandaluyong City

KRISHA MAE F. MALALUAN AND GIL ANTHONY L. AQUINO
(1) 4355-C Rosal Street, Sto. Niño, Parañaque City (occupied by third party);
(2) Block 68 Lot 124 Phase 2, Phirst Park Homes Tanza, Governor's Drive, Brgy. Phirst Park Homes, Tanza, Cavite (occupied by mortgagors); and
(3) San Felipe, Padre Garcia, Batangas (currently occupied),

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: September 16, 23 & 30, 2025

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-572-25

MICHELLE MABELLE CANDELARIO UMIPIG,
Debtor/Mortgagor,

X-----X

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, **BDO UNIBANK, INC.**, with business address at 33/F BDO Corporate Center Ortigas, #12 ADB Avenue, Mandaluyong City, against the Debtors/Mortgagors, **MICHELLE MABELLE CANDELARIO UMIPIG**, of legal age, Filipino and with postal address at (1) No. 435 Pacheco Street, Barrio Magsaysay, Barangay 116 Zone 9, Tondo North, Manila (status: occupied by the DEBTOR/MORTGAGOR) and (2) Block 05, Lot 04 Kensington 12, Barangay Navarro, General Trias, Cavite (status occupied by the DEBTOR/MORTGAGOR) to satisfy the mortgage indebtedness as of 15 August 2025 amounts to **ONE MILLION ONE HUNDRED FIFTEEN THOUSAND FIVE HUNDRED EIGHTY-ONE PESOS and 98/100 (Php1,115,581.98)** inclusive of interest and other charges, attorney's fees and expenses of foreclosure, the undersigned Sheriff will set at public auction on **07 OCTOBER 2025 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. 057-2018036546

LOT NO: 4 BLOCK NO: 5 PLAN NO: PSD-04-227769
PORTION OF: BLOCK 10, PCS-04-027725, DECREED NO. 4270; LRC REC. NO. 5964
LOCATION: BARANGAY OF NAVARRO, MUNICIPALITY OF GEN. TRIAS, PROVINCE OF CAVITE, ISLAND OF LUZON
BOUNDARIES:

LINE	DIRECTION	ADJOINING LOT(S)
1-2	NE	LOT 3, BLOCK 5, PSD-04-227769
2-3	SE	LOT 6, BLOCK 5, PSD-04-227769
3-4	SW	ROAD LOT 7, PSD-04-227769
4-1	NW	LOT 2, BLOCK 5, PSD-04-227769

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

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

In the event the public auction should not take place on the said date and time, it shall be held on **21 OCTOBER 2025** without further notice.

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

Trece Martires City, 09 SEPTEMBER 2025.

(Sgd.) JOSELITO L. ARANDA
Sheriff IV

Copy Furnished:

BDO UNIBANK, INC.,
CONSUMER BANKING GROUP – CONSUMER REMEDIAL MANAGEMENT
33/F BDO Corporate Center Ortigas, #12 ADB Avenue, Mandaluyong City

MICHELLE MABELLE CANDELARIO UMIPIG
(1) No. 435 Pacheco Street, Barrio Magsaysay, Barangay 116 Zone 9, Tondo North, Manila (status: occupied by the DEBTOR/MORTGAGOR) and
(2) Block 05, Lot 04 Kensington 12, Barangay Navarro, General Trias, Cavite (status occupied by the DEBTOR/MORTGAGOR)

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: September 16, 23 & 30, 2025

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

RIZAL COMMERCIAL BANKING CORPORATION,
Petitioner-Mortgagee,

-versus- FORECLOSURE CASE NO. F-473-25

ELAINE BARAQUIEL CARRASCAL
Respondents-Mortgagors.

X-----X

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Petitioner-Mortgagee, **RIZAL COMMERCIAL BANKING CORPORATION** with business address at 28th Floor AT Yuchengco Centre, 25th & 26th Sts., Bonifacio Global City, Taguig City, against the Respondents-Mortgagors, **ELAINE BARAQUIEL CARRASCAL** with residence and postal address at Block 2 Lot 5 Molino Homes 2 Salitran 3 Dasmarin?as Cavite and Block 34 Lot 3 Bel Air Central Anyana Subd. Brgy Mulawin Tanza, Tanza Cavite to satisfy the mortgage indebtedness as of JULY 14, 2025 amounts to **TWO MILLION ONE HUNDRED THOUSAND TWO HUNDRED SEVENTEEN PESOS & 55/100 (PHP 2,100,217.55)** exclusive of any penalties and interest, attorney's fees and expenses of foreclosure, the undersigned Sheriff will sell at public auction on **07 OCTOBER 2025 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. 057-2023060903

LOT NO: 3, BLOCK NO: 34, PLAN NO: PCS-04-032313
PORTION OF: CONSOLIDATION AND SUBDIVISION OF LOTS 1026-A & 1026-B, BOTH OF (LRA) PSD-E2016007004, 1027-DD-2, (LRA) PSD-E2016003356, 1029-A & 1029-B, BOTH OF (LRA) PSD-E2016004559, 1031, FRS-04-006030 & 1032-A & 1032-B, BOTH OF PSD-04247824 LRC RECORD NO. 6832
LOCATION: BARANGAY OF MULAWIN & SANJA MAYOR, MUNICIPALITY OF TANZA, PROVINCE OF CAVITE, ISLAND OF LUZON
BOUNDARIES:

LINE	DIRECTION	ADJOINING LOT(S)
1-2	SW	LOT 24, BLOCK 34, PCS-04-032313
2-3	SW	LOT 25, BLOCK 34, PCS-04-032313
3-4	NW	LOT 2, BLOCK 34, PCS-04-032313
4-5	NE	ROAD LOT 11 (8.00 M. WIDE), PCS-04-032313
5-1	SE	LOT 4, BLOCK 34, PCS-04-032313

AREA: ONE HUNDRED ONE (101) 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 **21 OCTOBER 2025** without further notice.

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

Trece Martires City, 09 SEPTEMBER 2025.

(Sgd.) JOSELITO L. ARANDA
Sheriff IV

Copy Furnished:

RIZAL COMMERCIAL BANKING CORPORATION,
28th Floor AT Yuchengco Centre, 25th & 26th Sts., Bonifacio Global City, Taguig City

ELAINE BARAQUIEL CARRASCAL
Block 2 Lot 5 Molino Homes 2 Salitran 3 Dasmarin?as Cavite and Block 34 Lot 3 Bel Air Central Anyana Subd. Brgy Mulawin Tanza, Tanza Cavite

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

Publication: Cavite Times Journal
Dates: September 16, 23 & 30, 2025

Dr.Ma. Agnes... (FROM PAGE 8)

Dr. Nuestro, a long-serving educator and administrator, brings with her a wealth of experience and a deep understanding of CvSU's mission and values. Her previous roles include Vice President for

Academic Affairs, Dean of the College of Education, and Dean of the Graduate School and Open Learning College. Her leadership style, rooted in collaboration and innovation, has earned her the respect and admiration

EXTRA-JUDICIAL SETTLEMENT OF THE ESTATE OF ROVELYN PLATINO MANUEL

NOTICE IS HEREBY GIVEN TO THE PUBLIC THAT THIS DEED OF EXTRA-JUDICIAL SETTLEMENT OF ESTATE made and executed this 20th of September 2025 in the City of Parañaque,, Metro Manila, by among: **MANOLITO D. MANUEL**, of legal age, widower, and residing at **B1 L24 California Drive Barcelona Phase 3, Buhay na Tubig, Imus, Cavite;** **KRIZELLE MARIE P. MANUEL**, of legal age, single, and residing at **B1 L24 California Drive Barcelona Phase 3, Buhay na Tubig, Imus, Cavite;** **PAUL JAYSON P. MANUEL** of legal age, single and residing at **B1 L24 California Drive Barcelona Phase 3, Buhay na Tubig, Imus, Cavite;** **VAL ANTHONY P. MANUEL**, of legal age, single, and residing at **B1 L24 California Drive Barcelona Phase 3, Buhay na Tubig, Imus, Cavite;**

WITNESSETH: 1. Co-Heirs **KRIZELLE MARIE P. MANUEL**, **PAUL JAYSON P. MANUEL**, and **VAN ANTHONY P. MANUEL** are the legitimate children of the deceased **ROVELYN P. MANUEL** as evidence by the Birth Certificates, copies of which are attached to this Deeds as Annexes "A", "B", and "C" respectively.

2 Co-Heir **MANOLITO D. MANUEL**, on the other hands, was the legal spouse of the deceased **ROVELYN P. MANUEL** and the father of Co-heirs **KRIZELLE MARIE P. MANUEL**, **PAUL JAYSON P. MANUEL**, and **VAL ANTHONY P. MANUEL**, Co-Heir **MANOLITO D. MANUEL** entered into a marriage contract with the deceased **ROVELYN P. MANUEL** on 19 November 2002, without any prenuptial agreement; hence their property regine under applicable law was absolute community of property. A copy of the Marriage Certificate is attached to this Deed as Annex "D".

3. **ROVELYN P. MANUEL** died on 27 February 2025 in Las Piñas City, as evidence by the Death Certificate, a copy of which is attached to this Deed as Annex "E".

4. **ROVELYN P. MANUEL**, died without a will, and with no known debts or obligations due against her estate. At the time of her death, the deceased left only one property located at **B1 L 24 California Drive Barcelona Phase 3, Buhay na Tubig, Imus, Cavite**, covered by **Transfer Certificate of Title (TCT) No. T-1055446** issued by the Registry of Deeds of Province of Cavite. Attached to this Deed is a copy of said TCT as Annex "F".

5. Pursuant to Art. 91 of the Family Code, the abovementioned property, which was acquired by the deceased **ROVELYN P. MANUEL** and Co-Heir **MANOLITO D. MANUEL** during the time of their marriage, is community property .Furthermore, said property was and is used by the deceased **ROVELYN P. MANUEL** and all the Co-Heirs as a family home. A copy of the Certification to this effect, issued by **Reymundo G. Ramirez** of Barangay Buhay na Tubig, is attached to this Deed as Annex "G".

6. The Co-Heirs hereby acknowledge that the entire estate of **ROVELYN P. MANUEL**, is composed of her conjugal share in the abovementioned property (" Estate"), as follows:

Title no. TCT No. T-1055446 issued on 14 October 2003 Registered Owner **ROVELYN P. MANUEL**, Property Location Buhay na Tubig, Imus, Cavite Description Residential House and Lot used as a FAMILY HOME Area 77, Value Php485, 100. Conjugal Share of **ROVELYN P. MANUEL**, Php242,550.

7. The Co-Heirs hereby agree to adjudicate among themselves the Estate in equal shares.

8. Furthermore, the Co-Heirs hereby declare that with the execution and fulfilment of this Deed, the settlements of the Estate of **ROVELYN P. MANUEL** is closed and fully settled. Likewise, the Co-Heirs waive any and all other claims against the Estate and against one another in connection with their respective share of the inheritance.

9. The Co-Heirs agree and undertake to published this Deed in a newspaper of general circulation in the City where the property mentioned above is located for three (3) consecutive weeks.

This has been the subject of the **DEED OF EXTRA-JUDICIAL SETTLEMENT OF THE ESTATE OF the late ROVELYN PLATINO MANUEL** duly executed by the heirs on September 20th 2025 at Parañaque City, Metro Manila before NOTARY PUBLIC **ATTY. MA.FRANCESCA Q. BALTAZAR** as per Doc. No. 22; Page No. 6; Book No. 1; Series of 2025.

Publication: Cavite Times Journal
Dates: September 23, 30 & October 07, 2025

of the CvSU community.

In her inaugural address, Dr. Nuestro unveiled her strategic vision for the university, anchored on the IDEAL framework: Inclusive and Accessible Education, Dynamic and Competitive Research and Innovation, Empowered Communities and Stronger Partnerships, Accountable and Client-Centered Governance, and Long-lasting and Sustainable Resource Generation. This roadmap aims to elevate CvSU as a premier university not only in the Philippines but across the global academic landscape.

The ceremony featured symbolic rites, cultural performances, and messages of support from various sectors, including the Commission on Higher Education (CHED). The event also paid tribute to the legacy of past presidents, particularly Dr. Hernando D. Robles, whose term ended in October 2024. Dr. Nuestro's investiture was not only a celebration of leadership but also a reaffirmation of CvSU's commitment to transformative education.

As the university community looks ahead, expectations are high for Dr. Nuestro's

EXTRA-JUDICIAL SETTLEMENT OF ESTATE WITH ABSOLUTE SALE

NOTICE IS HEREBY GIVEN TO THE PUBLIC THAT WE, **BENEDICT YANGUAS PATAJO**, single, legal age, Filipino citizen, and presently residing at 35 San Juan St., Gulod Novaliches, Quezon City, and **BENJAMIN YANGUAS PATAJO married to PRECILLA R. PATAJO**, both of legal age, Filipino citizen, and presently residing at 40 Maganda St., Villareal, Brgy. Gulod Novaliches, Quezon City, also known as the FIRST PARTY. -and – **SARAH JANE CATINDIG**, of legal age, Filipino citizen, and residence address at **311 Calle Del Rey Villa, Canacao, San Juan II, Noveleta, Cavite**, Co-owner **RYAN PAREDES SABATER**, of legal age, Filipino citizen, and residence address at **629, P.Burgos Ave., Caridad, Cavite City, Cavite**, also known as the SECOND PARTY.

WITNESSETH: That we THE FIRST PARTY are the heirs of the deceased person namely **BENJIE-BOHN YANGUAS PATAJO** who died on December 12, 2009 at Makati City; That said deceased person died intestate, without Will or Testament and without any outstanding debts in favor of any person or entity; that the deceased person left a parcel of land situated at **Brgy. San Juan, Noveleta, Cavite**, registered as **TCT NO. T-550493** and more particularly described as follows: agreed to settle the estate extrajudicially, in accordance with Section 1, Rule 74 of the Rules of Court of the Philippines (or the applicable jurisdiction's rules);

WHEREAS, the heirs have agreed to sell the aforementioned property to the following buyers:

1.SARAH JANE CATINDIG, of legal age, Filipino citizen, and residence address at **311 Calle Del Rey Villa, Canacao, San Juan II, Noveleta, Cavite**, Co-owner **RYAN PAREDES SABATER**, of legal age, Filipino citizen, and residence address at **629, P. Burgos Ave. Caridad, Cavite City, Cavite**, shall own the property with **TCT NO. T-550493**; the heirs hereby, sell, cede, and transfer their respective rights, interests, and ownership over the aforementioned property to the Buyers for the total sum of **SEVEN HUNDRED THOUSAND PESOS (700,000.00) WHICH** THE Buyers have paid in full upon signing of the agreement. That we hereby warrant our title unto the said SARAH JANE CATINDIG and RYAN PAREDES SABATER and possession over said parcel of land, free from all liens or encumbrances; That these Land is not tenanted and does not come within the operation of the Land Reform Code and allied Presidential Decree and Circulars of the Department of Agrarian Reform. This has been the subject of **EXTRA-JUDICIAL SETTLEMENT OF ESTATE WITH ABSOLUTE SALE** of the late **BENJIE-BOHN YANGUAS PATAJO**, duly executed by the heirs on September 06, 2025 at Kawit, Cavite. before NOTARY PUBLIC **ATTY. DENMARK G. BOCALAN** per **Doc No.130; Page No.27; Book No. XXIII; Series of 2025.**

Publication: Cavite Times Journal
Dates: September 16, 23 & 30, 2025

administration to foster innovation, expand research capabilities, and strengthen partnerships with local and international institutions. Her presidency is seen as a beacon of hope and progress, especially in a time when higher education faces evolving challenges and opportunities.

With her deep roots in

CvSU and a clear vision for the future, Dr. Ma. Agnes P. Nuestro's investiture signals a renewed commitment to academic excellence, inclusive growth, and global relevance. The Cavite State University family stands united in support of its new leader, ready to embrace the journey ahead.

Sec.Solidum... (FROM PAGE 8)

Alubijid, a salt producer received Salt Cook Technology through the Community Empowerment through Science and Technology (CEST) Program.

This allows the firm to produce salts all year round, even in the rainy

season.

Accompanied by Assistant Regional Director for Technical Services, Engr. Ruel Vincent Banal, the Secretary saw how these projects, supported by DOST interventions, are now thriving hubs of innovation.

AFFIDAVIT OF SELF-ADJUDICATION WITH DEED OF SALE

NOTICE IS HEREBY GIVEN TO THE PUBLIC THAT THIS **AFFIDAVIT OF SELF-ADJUDICATION WITH DEED OF SALE**, made and executed by: **SPS. FABIAN SEBASTIAN FELICIANO** and **ANABELLE CABIERA FELICIANO**, legal ages, Filipino citizens, and presently residing at 2416 Fidel St. Gagalangin Tondo Manila, also known as the FIRST PARTY. And- I, **MHAY CEE MONTON TARUKAWA**, married , legal age, Filipino Citizen, and residence address at **649 Purok 12, Bacao II, General Trias, Cavite**, also known as the SECOND PARTY.

WITNESSETH: That we THE FIRST PARTY are heirs of the deceased person namely **OFELIA SEBASTIAN DELA CRUZ** who died on December 7, 2023 at **5965 Olaes Subd. Sta Rosa 1, Noveleta Cavite**. That said deceased person died intestate, without Will or Testament and without any outstanding debts in favor of any person or entity; That the deceased persons left a parcel of land situated at Noveleta, Cavite, with an area of **One Hundred Ninety Two (192) sqms.** Registered as **TCT No. T-1117294** and more particularly described as follows: WHEREAS, by virtue of Rule 74, section 1 of the Rule of Court, AFFIANT here adjudicate to herself the entire estate above-described.

WHEREAS, by virtue of this instrument, **FABIAN SEBASTIAN FELICIANO** and **ANABELLE CABIERA FELICIANO**, hereto also referred as the VENDORS desires to SELL, TRANSFER AND CONVEY all her rights over the said property in favor of **MHAY CEE MONTON TARUKAWA**, hereto referred as the VENDEE through with address at **649 Purok 12, Bacao II, General Trias, Cavite**, and agrees to acquire her rights and obligations; NOW, THEREFORE, for and consideration of the foregoing premises, yhe parties hereto have agreed, covenanted and stipulated as follows:

1 The VENDORS, SELLS, TRANSFERS AND CONVEYS all his rights over the said property stated above in favor of the VENDEE, her heirs and assigns, for in consideration of the sum of **ONE MILLION PESOS (P1,000,000.00)** Philippine currency, receipt of which is hereby acknowledged by the VENDOR to his full and entire satisfaction.

2. The VENDOR further obligates his self to execute, sign and deliver any paper or document which may be necessary relative to this transaction and for the transfer of title in favor of the VENDEE. This has been the subject of **AFFIDAVIT OF SELF-ADJUDICATION WITH DEED OF SALE** by **Atty. Denmark G. Bocalan** dated September 13, 2025 at Kawit, Cavite as per **Doc. No. 261; Page No. 54; Book No. XXIII; Series of 2025.**

Publication: Cavite Times Journal
Dates: September 16, 23 & 30, 2025

745 Couples... (FROM PAGE 1)

The ceremony was filled with touching moments, from the exchange of vows to the celebratory cheers of family and friends. Each couple received their marriage certificate, symbolizing not just a legal union but a new chapter of shared dreams and responsibilities.

Beyond the romance, Kasalang Imuseño serves a deeper purpose: to inspire other residents to value the sanctity of marriage and the strength of family. The program is part of the city's broader campaign, #AlagangAdvincula and #AAngatAngImus, which promotes inclusive development and community welfare.

As the newlyweds embark on their lives together, the city of Imus stands firmly behind them—celebrating their love and supporting their growth as families. With each batch, Kasalang Imuseño proves that love, when nurtured by community and compassion, truly knows no bounds.

Rep. Kiko... (FROM PAGE 1)

deeply sensitive issue, others voiced strong opposition rooted in religious and cultural beliefs. The Philippines, a predominantly Catholic nation, has historically resisted any move to liberalize abortion laws, making Barzaga's stance both bold and controversial.

Women's rights advocates and legal experts have long argued that the current law fails to protect survivors of sexual violence. According to various studies, many rape victims resort to unsafe, clandestine procedures, risking their health and lives. Barzaga's proposal, if formalized into a bill, could mark a significant shift in reproductive rights legislation in the country.

Social media has been abuzz with reactions, with netizens dubbing Barzaga "Congressmeow"—a nickname that has followed him for his quirky online presence. This time, however, the attention is focused not on memes but on a potentially transformative policy. Many are watching closely to see whether Barzaga will follow through with a formal bill in Congress.

As the debate unfolds, lawmakers, advocacy groups, and the public are expected to weigh in on the issue. Barzaga's move may have opened the door to a long-overdue national dialogue on reproductive justice, one that could reshape the legal and moral landscape of the Philippines.

PDEA-Cavite... (FROM PAGE 1)

During the meeting, both parties explored strategies to enhance anti-drug operations, including community-based rehabilitation programs, preventive education campaigns, and tighter surveillance in high-risk areas. The congresswoman also highlighted the role of youth empowerment and education in preventing drug abuse, stressing the need for proactive engagement at the barangay level.

The visit served as a platform to reaffirm the commitment of both PDEA and the local government to a drug-free Cavite. It also opened doors for future joint initiatives that will involve not only law enforcement but also civil society and grassroots organizations.

As the meeting concluded, Congresswoman Revilla and the PDEA-Cavite officers expressed mutual appreciation for the opportunity to strengthen their partnership. Their shared vision for a safer, drug-free province stands as a testament to what can be achieved through collaboration, leadership, and genuine public service.



PRESIDENT BONG BONG MARCOS
September 13



BONG REVILLA
September 25



KKKCFI - President

PAGBATI MULA SA: KILUSANG KABABAIHANG KABITENYA CAVITE FEDERATION Inc. Patria J. Argote – Overall Federation President, Catalina Joson (Imus, City), Lourdes Rama (GMA), Norma Regadillo (Trece Martires City), Teresita Manaog (Silang), Donata Cabgao (Kawit), Cherry Torralba (Cavite City), Zorina Barron (Rosario), Janice Dualan Cosme (Naic), Erlinda Ramos (Ternate), Virginia Torio (Bacoor, City), Celia Garcia (Indang), Gemma Perina (Amadeo), Jennifer Roxas (General Trias City), Purita A. Alfante (Mendez), Evangeline Maratas (Dasmariñas City), Josefina Sangalang (Tagaytay City), Marina Vargas (Carmona), Remedios Casabuena (Alfonso), Celia Mahusay (Maragondon), Sotera Guevarra (Magallanes), Marilou Rempis (Gen. Aguinaldo), Carolina Arca (Tanza), Celia Loreno (Noveleta).

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DEED OF EXTRA JUDICIAL SETTLEMENT OF ESTATE PICHÍ AGANA ELIZALDE WITH WAIVER OF RIGHTS

NOTICE IS HEREBY GIVEN THE PUBLIC THAT THIS document referred to an instrument, TO DEED OF EXTRA JUDICIAL SETTLEMENT OF ESTATE OF THE LATE PICHÍ AGANA ELIZALDE WITH WAIVER OF RIGHTS is made and executed by and between 1). **Philip Anthony Elizalde Santos**, of legal age, Filipino, married to **Catherine E. Santos**, with residence and postal address at **Blk 28 Lot 10 Grand Strikeville 4 Mambog 2 Bacoor Cavite**; 2). **Ma. Estrella Santos Datul**, of legal age, Filipino, married to **Jason Datul**, with residence and postal address at **Blk 29 Lot 5 Grand Strikeville 4 Mambog 2 Bacoor Cavite**; 3). **Cynthia Venusa Elizalde Santos**, of legal age, Filipino, single, with residence and postal address at **Blk 29 Lot 5 Grand Strikeville 4 Mambog 2 Bacoor Cavite**; WITNESSETH: THAT, **PICHÍ AGANA ELIZALDE** died single and intestate in **Bacoor City, Cavite** on May 25, 2020; THAT, at the time of her death the above-named decedent left a parcel of land and the improvements existing thereon, particularly described as follows: **TRANSFER CERTIFICATE OF TITLE NO. T-1096373**, City of Bacoor. THAT, to the best knowledge and information of the parties hereto, the said decedents left no debts;

THAT, the above-mentioned heirs by provision of the law are the only surviving heirs of the above-named deceased predecessors-in-interest, being all of legal age with full civil capacity to contract, hereby, by these presents, agree to divide and adjudicate equally among themselves the entire estate particularly the real estate property above described extrajudicially in the manner and form herein set forth; THAT, for the love and affection that Ma. Estrella Santos Datul and Cynthia Venusa Elizalde Santos have for brother Philip Anthony Elizalde Santos, they hereby voluntarily waive their rights and interests on the above-described property in his favor;

NOW, THEREFORE, for and in consideration of the foregoing premises and invoking the provision of Section 1, Rule 74 of the Rules of Court, the parties hereto have agreed as they hereby do so agree to solely adjudicate to Philip Anthony Elizalde Santos the above-described real property, subject however, to contingent liabilities to creditors heirs or other persons who might have been deprived of lawful participation in the estate of the decedents for a period of two (2) years from and after the settlement and distribution thereof, in accordance with the provision of Section 4, Rule 74 of the Rules of Court.

That in the remote event that any other property of the decedents should ever be found which is not included hereinabove then the parties hereto further agree as they do so agree to settle and distribute the same in like manner and proportion as herein established and disposed. This document refers to a **DEED OF EXTRA JUDICIAL SETTLEMENT OF ESTATE OF THE LATE PICHÍ AGANA ELIZALDE**. Duly executed on May 12, 2023 Laspiñas City, Philippines before NOTARY PUBLIC. **ATTY. ERASTO B. CATIPAY** as per Doc.No. 184; Page No. 44; Book No. XXVIII; Series of 2024.

Publication: Cavite Times Journal
Dates: September 9, 16, & 23, 2025

PA LAI SI PAN

PAHALANG

1 Takip sa bibig
5 Kopya
8 Kidkirin
9 Tuta
11 Ingkong
12 Tsandilyer
14 Usok
15 Uri ng tula
16 Pomada
17 Pasikat
18 Sanib
19 Unit ng timbang
22 Kusinilya
23 Balsa
24 Silver: daglat
25 Aliwalas
26 Primera
27 Ms. Villania
29 Napagmasdan
31 Cadena de___
32 Yapos
33 Poste
34 Supling
35 Siba

PABABA

1 Luto sa gulay
2 Unday
3 Sambot
4 Pag-angkin sa pananagutan
5 Pinid
6 Sugat
7 Pangos
9 Bawat
10 Pagdating ng panahon: 2 salita
13 Kendi nag awa sa gatas
15 Ginto
17 Boss
18 Pan de___
20 Guhit
21 Uri ng kuhol
22 Tatak ng kotse
24___ election
26 Isip
27 Kibo
28 Uri ng meditasyon
30 Ikod
31 Dukha

SAGOT SA NAKARAAN

U B A S D A S A L
K A B I T A S A N A
I N A R I L I G A S
T A K P A A A K O
S A M N G I P I N
A N G A T
B O D E G A O R A
I M A A L A A R I
R E G A L M I S A L
I G A W A A G O R A
T A T A Y I N O G

Napaka-matapobre nung parents ng nilili-gawan ko. Abay kung tingnan ako mula ulo hanggang pool!

Hindi matapobre yon, kinumpara niya lang ang ulo mo at paa mo....

iisa ang hitsura!!!

Republic of the Philippines

Fourth Judicial Region

REGIONAL TRIAL COURT

Branch 130, Trece Martires City

rtc1tmt130@judiciary.gov.ph

09198753023

AURORA DE GUZMAN PRIMERO,

REPRESENTED BY HER ATTORNEY-IN-FACT,

LORNA CALCES DONES,

Plaintiff,

-versus-

CIVIL CASE NO. TMCV-005-25

FOR: ANNULMENT OF TITLE,

TAX DECLARATIONS, AND LOAN AND

MORTGAGE AGREEMENT, WITH DAMAGES

MADELYN LIM COZ, BDO UNIBANK, INC.,

THE REGISTER OF DEEDS FOR THE

PROVINCE OF CAVITE, AND THE

PROVINCIAL ASSESSOR OF CAVITE,

Defendants.

X-----X

ORDER

Before this Court is the Motion to Serve Summons by Publication filed by Plaintiff **Aurora De Guzman Primero represented by her Attorney-in-Fact Lorna Calces Dones through Atty. Daisy Isip Mendoza**, on July 10, 2025, through the Court's official e-mail address.

In the Motion, Plaintiff averred that based on the Sheriff's Return, Sheriff Reynaldo L. Saloma was not able to serve summons to Defendant Madelyn Lim Coz since she could no longer be located at her given address at B91 L1 St. Cecilla Subd., Julugan 8, Tanza, Cavite, and that a Certification from Barangay Julugan 8 Chairman Ronaldo P. Soriño was issued stating that Defendant has never been a resident of said barangay.

Considering that the Defendant is no longer residing at the given address of the Plaintiff and Defendant's whereabouts remain unknown despite diligent inquiry, the Motion to Serve Summons by Publication is hereby granted.

ACCORDINGLY, the Court allows the service of summons to Defendant Madelyn Lim Coz by publication. The Summons and the Complaint shall be published once a week for three (3) consecutive weeks, in a newspaper of general circulation in the Philippines. Defendant Madelyn Lim Coz is directed to file her Answer within sixty (60) calendar days from date of last publication.

Let the copy of the Summons and the Complaint, as well as this Order, be sent by registered mail to the last known address of the Defendant.

SO ORDERED.

Trece Martires City, Cavite, July 14, 2025.

(Sgd.) **PAUL MICHAEL T. MEJIA**
Presiding Judge

Copy furnished:

RV MEDINA LAW OFFICE
ATTY. DAISY ISIP MEDINA
Counsel for Plaintiff
rvmedinalaw@gmail.com

MADELYN LIM COZ
B91 L1 St. Cecilla Subd. Julugan 8, Tanza, Cavite

OFFICE OF THE CLERK OF COURT
Trece Martires City, Cavite

Republic of the Philippines

Fourth Judicial Region

REGIONAL TRIAL COURT

Branch 130, Trece Martires City

rtc1tmt130@judiciary.gov.ph

09198753023

AURORA DE GUZMAN PRIMERO,

REPRESENTED BY HER ATTORNEY-IN-FACT,

LORNA CALCES DONES,

Plaintiff,

-versus-

CIVIL CASE NO. TMCV-005-25

FOR: ANNULMENT OF TITLE,

TAX DECLARATIONS, AND LOAN AND

MORTGAGE AGREEMENT, WITH DAMAGES

MADELYN LIM COZ, BDO UNIBANK, INC.,

THE REGISTER OF DEEDS FOR THE

PROVINCE OF CAVITE, AND THE

PROVINCIAL ASSESSOR OF CAVITE,

Defendants.

X-----X

SUMMONS

(By Publication)

TO: MADELYN LIM COZ

B91 L1 St. Cecilla Subd. Julugan 8, Tanza, Cavite

WHEREAS, on February 13, 2025, Plaintiff Aurora De Guzman Primero represented by her Attorney-in-Fact Lorna Calces Dones, through counsel, Atty. Roland V. Medina filed before this Court a Complaint for Annulment of Title, Tax Declarations, and Loan and Mortgage Agreement, with Damages against Defendant Madelyn Lim Coz which reads as follows:

PLAINTIFF AURORA DE GUZMAN PRIMERO, through the undersigned counsel and to this Honorable Court, most respectfully states that:

1. PLAINTIFF is a dual (Filipino-American) citizen, of legal age, and presently residing at 101 Stonington Lane Va. Beach Va. 23464. She is represented in this instance by her Attorney-in-Fact, LORNA CALCES DONES, Filipino, of legal age, and a resident of No. 118 ?. Arca St., Biwas, Tanza, Cavite where she may be served summons and other processes of this Honorable Court.

2. DEFENDANT MADELIN LIM COZ ("Defendant MADELYN") is a Filipino citizen, of legal age, and with last known address at B9 L1 St. Cecilla Subd., Julugan 8, Tanza, Cavite City where she may be served summons and other orders and notices of this Honorable Court.

3. DEFENDANT BDO UNIBANK, INC. (hereafter, "BDO") is a Philippine universal bank with head office address at 7899 Makati Avenue, Makati City where it may be served summons and other orders and notices of this Honorable Court.

4. DEFENDANT OFFICE OF THE REGISTER OF DEEDS OF CAVITE is the government agency, under the Philippine Land Registration Authority, responsible for registering all land records involving registered or titled lands, as well as registered transactions involving unregistered or untitled lands in the Province of Cavite. It is being impleaded in this Complaint as a nominal party and may be served summons and other orders and notices of this Honorable Court at its office address in Trece Martires City, Cavite.

5. DEFENDANT OFFICE OF THE PROVINCIAL ASSESSOR OF CAVITE is the government agency tasked, among others, to issue and to cancel declarations of lands and buildings located in the Province of Cavite. It is being impleaded in this Complaint as a nominal party and may be served summons and other orders and notices of this Honorable Court at its office address at the Provincial Capitol Building, Trece Martires City, Cavite.

6. PLAINTIFF is the registered owner of a parcel of land located at 176 Javalera Proper, Gen. Trias, Cavite and previously covered by TCT No. T-1174660 of the Registry of Deeds for the Province of Cavite. Constructed on the said parcel of land is an apartment building occupied by PLAINTIFF's tenants. The land and building are covered by Tax Declaration Nos. 242-0018-06142 and 242-0018-06143.

7. For jurisdictional purposes, the land and apartment building (hereafter jointly referred to as "the PROPERTY") have a combined assessed value of FIVE HUNDRED SEVENTY-NINE THOUSAND SIX HUNDRED SEVENTY PESOS (P579,670.00).

8. PLAINTIFF had executed a Special Power of Attorney in favor of her sister, Angelina Baluyot ("Angelina", authorizing the latter to sell the PROPERTY.

9. Defendant MADELYN offered to buy the PROPERTY for Eleven Million Pesos (P11,000,000.00) which offer was accepted by PLAINTIFF, subject to the following conditions, viz.: i) PLAINTIFF will surrender her original Certificate of Title to, and execute a Deed of Absolute Sale for P11,000,000.00 in favor of Defendant MADELYN; ii) Defendant MADELYN will apply for a Home Loan with BDO using PLAINTIFF'S title as collateral security, and iii) BDO will issue a Bank Guarantee in favor of PLAINTIFF, undertaking to release the proceeds of Defendant MADELYN's loan directly to PLAINTIFF as payment for the purchase price.

10. Pursuant to the agreement, PLAINTIFF delivered to Defendant MADELYN the original duplicate owner's copy of TCT No. T-1174660 and executed, through her Attorney-in-Fact, Angelina, a Deed of Absolute Sale for ELEVEN MILLION PESOS (P11,000,000.00) in favor of Defendant MADELYN. Defendant MADELYN paid PLAINTIFF the amount of Two Million Pesos (P2,000,000.00) as down payment on the purchase price.

11. Unbeknownst to PLAINTIFF and Angelina and in violation of the agreement, Defendant MADELYN forged Angelina's signature on a Deed of Absolute Sale and an Acknowledgment Receipt with only FOUR MILLION PESOS (P4,000,000.00) as the purported purchase price. Using the said forged documents, Defendant MADELYN transferred PLAINTIFF's title in her name and applied for, and was granted a loan by BDO, using the new title as collateral security, all without the knowledge and consent of PLAINTIFF OF Angelina. The loan proceeds in the amount of P12.5 Million were apparently released by BDO to Defendant MADELYN on or about February 2022.

12. Meanwhile, PLAINTIFF and Angelina were waiting for the release of the promised Bank Guarantee from BDO, to no avail. Whenever PLAINTIFF or Angelina or their representative would follow up with Defendant MADELYN, the latter would falsely reply that she was still awaiting the approval of her loan application and that the Bank Guarantee would soon be released by BDO to PLAINTIFF. Not knowing that the loan proceeds had already been released by BDO to Defendant MADELYN and because of PLAINTIFF's urgent need for money for her hospital and medical expenses, PLAINTIFF agreed

to accept additional partial payments of P3,000,000.00 from Defendant, leaving a balance of P6,000,000.00 which, as falsely claimed by Defendant MADELYN, would be taken from the BDO Bank Guarantee once released. However, no such Bank Guarantee was ever received by PLAINTIFF.

13. PLAINTIFF eventually discovered that her title (TCT No. T-1174660) had been cancelled and a new title (TCT No. 057-2022002910) issued in the name of "Madelyn Lim Coz". PLAINTIFF's representative obtained from the Office of the Register of Deeds for the Province of Cavite e-copies of the Deed of Absolute Sale and the Acknowledgment Receipt for Four Million Pesos (P4,000,000.00), both dated January 6, 2022 and purportedly signed by Angelina as Vendor/AIF of PLAINTIFF.

14. PLAINTIFF likewise discovered that her Tax Declarations had been cancelled and replaced with Tax Declaration Nos. 242-0018-09791 and 242-0018-09792 in the name of Defendant MADELYN.

15. Annotated on the new title is a Loan and Mortgage Agreement dated February 11, 2022 purportedly executed by Defendant MADELYN in favor of BDO in the loan amount of TWELVE MILLION FIVE HUNDRED THOUSAND PESOS (P12,500,000.00) secured by a mortgage on TCT No. 057-2022002910.

16. No ocular inspection or credit investigation was ever conducted by BDO on the PROPERTY.

PLAINTIFF'S CAUSES OF ACTION

17. The Deed of Absolute Sale and Acknowledgment Receipt for P4,000,000.00 which were used to transfer the title in the name of Defendant MADELYN are both forgeries, as it was physically impossible for Angelina to have signed the said documents and to have appeared before the Notary Public in Parañaque City on January 6, 2022 since she was in the United States from November 9, 2021 to February 6, 2022.

18. Moreover, the Deed of Absolute Sale contains a false declaration of the purchase price, that is, P4,000,000.00, instead of the P11,000,000.00 agreed upon between PLAINTIFF and MADELYN.

19. The established presumption and rule is that the person who benefitted from a forged document is the author of the forgery. Since it was Defendant MADELYN who used the forged documents to transfer the title in her name and, thereafter, used the title as security for her loan obligation with BDO, the presumption is that she is the author of the forgery.

20. The new title in the name of Defendant MADELYN is deemed void and should be cancelled as it emanated from a forged Deed of Absolute Sale. The Loan and Mortgage Agreement between Defendant MADELYN and BDO should likewise be cancelled as it was executed using the void title.

21. In this regard, the Supreme Court has held, thus-

"In *Rufloe v. Burgos*, the Court held that A FORGED DEED OF SALE IS NULL AND VOID AND CONVEYS NO TITLE, FOR IT IS A WELL-SETTLED PRINCIPLE THAT NO ONE CAN GIVE WHAT ONE DOES NOT HAVE; nemo dat quod non habet. One can sell only what one owns or is authorized to sell, and the buyer can acquire no more right than what the seller can transfer legally. Due to the forged Deed of Absolute Sale dated January 14, 1970, Servillano acquired no right over the subject property which he could convey to his daughter, Maria, ALL THE TRANSACTIONS SUBSEQUENT TO THE FALSIFIED SALE BETWEEN THE SERVILLANO AND HIS DAUGHTER ARE LIKEWISE VOID xxx" (all emphases supplied)

22. BDO is NOT a mortgagee in good faith as it failed to exercise the extraordinary diligence required of banks in ascertaining the true ownership of the PROPERTY before accepting the same as collateral security for the loan obligation of MADELYN.

23. The Supreme Court has held that even an ordinarily prudent man is expected to further investigate before purchasing a property when the circumstances so warrant, as in the following case, thus-

"Equally significant is the fact that Delos Reyes was NOT IN POSSESSION OF THE SUBJECT PROPERTY when she sold the same to the Burgos siblings, xxx An ordinarily prudent man would have inquired into the authenticity of the certificate of title, the property's location and its owners. Although it is a recognized principle that a person dealing with registered land need not go beyond its certificate of title, it is also a firmly established rule that where circumstances exist which would put a purchaser on guard and prompt him to investigate further, SUCH AS THE PRESENCE OF OCCUPANTS/TENANTS ON THE PROPERTY offered for sale, it is expected that the purchaser would INQUIRE FIRST INTO THE NATURE OF POSSESSION OF THE OCCUPANTS, xxx Otherwise, without such inquiry, the buyer can hardly be regarded as a buyer in good faith.

In the same vein, Leonarda cannot be categorized as a purchaser in good faith. SINCE IT WAS THE RUFLOES WHO CONTINUED TO HAVE ACTUAL POSSESSION OF THE PROPERTY, LEONARDA SHOULD HAVE INVESTIGATED THE NATURE OF THEIR POSSESSION."

(all emphases supplied)

24. As for banks, such as herein Defendant BDO, the law requires a higher degree of diligence than an ordinarily prudent man or a good father of a family in accepting properties as collateral security for mortgage loan obligations. The Supreme Court has held, thus-

"Time and again, the Court has emphasized that IT IS REQUIRED AND EXPECTED OF BANKS TO EXERCISE THE HIGHEST DEGREE OF DILIGENCE, ALONG WITH HIGH STANDARDS OF INTEGRITY AND PERFORMANCE xxx EVEN AS A MORTGAGEE, A BANK IS NOT RELIEVED OF ITS RESPONSIBILITY TO EXERCISE A HIGHER DEGREE OF CAUTION, In *Land Bank of the Philippines v. Belle Corporation* the Court underscored the following:

When the purchaser or the mortgagee is a bank, the rule on innocent purchasers or mortgagees for value is applied more strictly, xxx Banks may not simply rely on the face of the certificate of title. Hence, they cannot assume that, simply because the title offered as security is on its face free of any encumbrances or lien, they are relieved of the RESPONSIBILITY OF TAKING FURTHER STEPS TO VERIFY THE MILE AND INSPECT THE PROPERTIES TO BE MORTGAGED. xxx" (all emphases supplied)

25. In the instant case, BDO clearly failed to exercise extraordinary diligence in verifying the ownership of the PROPERTY. No ocular inspection or credit investigation was ever conducted by BDO on the PROPERTY prior to its acceptance of the title as collateral security for the loan obligation of MADELYN.

26. Had BDO conducted a careful and thorough inspection and investigation, it would have discovered that PLAINTIFF is the owner and in possession of the PROPERTY; that PLAINTIFF has tenants who are occupying the PROPERTY and paying their rental fees to PLAINTIFF, through her caretaker, that all utility bills are in the name of PLAINTIFF; and that PLAINTIFF is the one paying the utility bills and the taxes and fees on the PROPERTY. In other words, PLAINTIFF was, and still is, exercising all acts of ownership and enjoying all the benefits and fruits of the PROPERTY.

27. To protect her rights and interests as owner of the PROPERTY, PLAINTIFF was compelled to engage the services of the undersigned counsel to whom she agreed to pay an acceptance fee of TWO HUNDRED THOUSAND PESOS (P200,000.00), excluding fees for pleadings, photocopying, mailing, and other necessary expenses, and an appearance fee of SIX THOUSAND PESOS (P6,000.00) per hearing, and for which amounts MADELYN and BDO should be held jointly and severally liable to reimburse PLAINTIFF by way of Attorney's Fees.

28. Due to MADELYN's acts of forging the signature of PLAINTIFF'S AIF, Angelina Baluyot, on the Deed of Absolute Sale and Acknowledgment Receipt; of fraudulently transferring PLAINTIFF'S title in her name, of subsequently using the void title as collateral security for her loan obligation to BDO; of BDO's failure to exercise extraordinary diligence in verifying the true ownership of the PROPERTY; and because of the threat of the mortgage on the PROPERTY being foreclosed by BDO. PLAINTIFF suffered and continues to suffer mental anguish, sleepless nights, and serious anxiety and for which MADELYN and BDO should be held jointly and severally liable to pay PLAINTIFF ONE HUNDRED THOUSAND PESOS (P100,000.00) as moral damages.

29. Due to their bad faith and fraudulent acts, MADELYN and BDO should likewise be held jointly and severally liable to PLAINTIFF for exemplary damages in the amount of no less than ONE HUNDRED THOUSAND PESOS (P100,000.00) to serve as a deterrent to similar serious wrongdoings and as a vindication of the undue sufferings and wanton invasion of the rights of herein PLAINTIFF.

PLAINTIFF'S TESTIMONIAL EVIDENCE

30. PLAINTIFF will present the following witnesses whose testimonies are contained in their respective JUDICIAL AFFIDAVITS attached hereto, as follows:

a. Witness LORNA CALCES DONES who will testify that Plaintiff is the owner and has always been in possession of the Property, that it was the agreement between Plaintiff and Madelyn that the purchase price would be paid by MADELYN through a Bank Guarantee from BDO; that she released the original title to Madelyn upon instructions of Plaintiff and Angelina de Guzman because of the assurance from Madelyn that BDO would release the loan proceeds directly to Plaintiff. She will likewise identify and mark her documentary exhibits.

b. ANGELINA DE GUZMAN who will testify that Plaintiff is the owner and in actual possession of the Property; that the signatures over the names Angelina de Guzman Baluyot on the Deed of Absolute Sale and Acknowledgement Receipt are forgeries since she was in the United States when the said documents were signed and notarized; that she did not sign those documents; that it was the understanding between Plaintiff and Madelyn that BDO would issue a Letter of Guarantee in favor of Plaintiff, guaranteeing the release of the loan proceeds directly to Plaintiff. She will likewise identify and mark her documentary exhibits.

c. Witness BRENDA CARAGAO who will testify that Plaintiff is the owner and in possession of the Property; that she is the one tasked to manage Plaintiff's property, including the collection of rental payments from the tenants, the payment of real property taxes and utilities, business permit, etc., that no one from BDO came to do an ocular inspection and to interview her or the other occupants of the Property. Witness will likewise identify and mark her documentary exhibits.

PLAINTIFF'S DOCUMENTARY EVIDENCE

31. PLAINTIFF will present and mark the following documentary exhibits and the purposes for which the said documents will be offered, to wit:

EXHIBIT	DOCUMENT	PURPOSE
A	Notarized SPA executed by Aurora Primero in favor of Loma C Dones; with apostille	To prove the authority Lorna Dones to file the instant Complaint on behalf Plaintiff,
B	TCT No. T-1174660 consisting of 5 pages	To prove that the property was registered in the name of Plaintiff prove Plaintiff's ownership of the Property
C	Tax Dec. No. 242-0018-06142	To prove that the lot was declared for taxation purposes in the name of Plaintiff
D	Tax Dec. No. 242-0018-06143	To prove that the apartment building

E	Notarized SPA executed by Aurora Primero in favor of Angelina Baluyot	To prove that Plaintiff authorized her sister, Angelina, to sell Property.
F	Deed of Sale for P11,000,000.00 executed by Angelina Baluyot in favor of Madelyn Coz	To prove that Plaintiff sold the Property Madelyn to for P11,000,000.00
G	Deed of Absolute Sale for P4,000,000.00 purportedly executed by Angelina Baluyot in favor of Madelyn Coz	To prove that Madelyn forged the signature of Angelina Baluyot in the Deed of Absolute Sale for P4 Million.
H	Acknowledgment Receipt for P4,000,000.00	Same Purpose
I	TCT No. 057-2022002910 in the name of Madelyn Lim Coz, consisting of 3 pages	To prove that Plaintiffs title was cancelled and a new title issued in the name of Madelyn.
J	Tax Dec. No. 242-0018-09791 in the name of Madelyn Coz	To prove that Plaintiff's tax declaration was cancelled and a new one issued in the name of Madelyn.
K	Tax Dec. No. 242-0018-09792 in the name of Madelyn Coz	Same Purpose
L	Passport page of Angelina Baluyot	To prove that Angelina left the Philippines on November 9, 2021; to prove that it was physically impossible for her to have signed the Deed of Absolute Sale for P4,000,000.00 in favor of Madelyn
M	Passport page of Angelina Baluyot	To prove that Angelina returned Philippines on February 6, 2022, same purpose
N	OR Nos 0001051 dated March 25, 2021; 0001098 dated May 14, 2022; 0001155 dated Dec. 8, 2023, 0001195 dated Oct. 20, 2024	To prove receipt by of rental payments from the tenants on the Property; to prove that Plaintiff is the owner and in possession of the Property
O	BDO Cash Transaction Slips dated June 2, 2022 and Dec. 13, 2022	Same
P	BDO Check Transaction Slips dated Oct 6, 2023 and Sept. 16, 2024	Same
Q	MERALCO Bill and OR dated Apr. 3, 2023 in the name of Primero, Aurora de Guzman	To prove that Plaintiff is the registered owner and in possession of the Property; to prove that Plaintiff is the one paying the utility bills thereon
R	MERALCO Bill and OR dated Mar. 4, 2024; same name	Same
S	MERALCO Bill and OR dated Oct. 4, 2024: same name	Same
T	GEN. TRIAS WATER CORP. OR No. 2568773 and 2568767 dated 08/03/2023 in the name of Primero, Aurora de Guzman	Same
U	GEN. TRIAS WATER CORP OR Nos. 2935597 and 2935598 dated 01/02/2024: same name	Same
V	GEN. TRIAS WATER CORP OR Nos. 2935599 2935600 both dated 01/02/2024; same name	Same
W	BIR Certificate of Registration in the name of Primero, Aurora de Guzman	To prove that the rental apartment business is registered in the name of Plaintiff
X	DTI Certificate of Registration in the name of Aurora de Guzman Primero	Same
Y	Business Permit for A.D Primero Apartment for the year 2023	Same, also to prove that Plaintiff has been paying the business permits on the rental business
Z	Business Permit for A.D. Primero Apartment for the year 2024	Same
A	Office of Gen. Trias City Treasurer OR No. 0251049 for the year 2023	To prove that Plaintiff is paying the real property taxes on the property.
A	Office of Gen. Trias City Treasurer OR No. 0312311 for the year 2024	Same
B	Contract for Legal Services consisting of 2 pages	To prove that Plaintiff engaged the services of the undersigned to prove counsel, Plaintiff's prayer for reimbursement attorney's fees.
C		

PLAINTIFF reserves the right to present additional documentary and testamentary evidence as may be found to be necessary or required during the trial

PRAYER

WHEREFORE, in view of all the foregoing, it is most respectfully prayed of this Honorable Court that, after due notice and hearing,

was declared for tax purposes in the name Plaintiff

To prove that Plaintiff authorized her sister, Angelina, to sell Property. To prove that Plaintiff sold the Property Madelyn to for P11,000,000.00 To prove that Madelyn forged the signature of Angelina Baluyot in the Deed of Absolute Sale for P4 Million. Same Purpose

To prove that Plaintiffs title was cancelled and a new title issued in the name of Madelyn. To prove that Plaintiff's tax declaration was cancelled and a new one issued in the name of Madelyn. Same Purpose

To prove that Angelina left the Philippines on November 9, 2021; to prove that it was physically impossible for her to have signed the Deed of Absolute Sale for P4,000,000.00 in favor of Madelyn To prove that Angelina returned Philippines on February 6, 2022, same purpose To prove receipt by of rental payments from the tenants on the Property; to prove that Plaintiff is the owner and in possession of the Property Same

Same

To prove that Plaintiff is the registered owner and in possession of the Property; to prove that Plaintiff is the one paying the utility bills thereon

Same

Same

Same

Same

To prove that the rental apartment business is registered in the name of Plaintiff

Same, also to prove that Plaintiff has been paying the business permits on the rental business Same

To prove that Plaintiff is paying the real property taxes on the property. Same

To prove that Plaintiff engaged the services of the undersigned to prove counsel, Plaintiff's prayer for reimbursement attorney's fees.

judgment be rendered in favor of PLAINTIFF and against Defendants MADELYN and BDO, and that an Order be issued:

1. Declaring as null and void and ordering the cancellation of the following:

- a. TCT No. 057-2022002910) in the name of "Madelyn Lim Coz",
- b. Tax Declaration Nos. 242-0018-09791 and 242-0018-09792 in the name of "Madelyn Lim Coz"; and
- c. Loan and Mortgage Agreement between Defendants MADELYN and BDO insofar as the mortgage on PLAINTIFF's PROPERTY is concerned.

2. Ordering Defendants MADELYN and BDO, jointly and severally, to pay PLAINTIFF the following amounts:

- (i) Attorney's fees of not less than P200,000.00 representing acceptance fees;
- (ii) Moral Damages of not less than P100,000.00.
- (iii) Exemplary Damages of not less than P100,000.00, and
- (iv) Costs of suit.

Other just and equitable reliefs are likewise prayed for. December 27, 2024, Silang, Cavite.

WHEREAS, on July 14, 2025, an Order was issued allowing the service of Summons to Defendant Madelyn Lim Coz by publication, where the Summons and the Complaint shall be published once a week for three (3) consecutive weeks, in a newspaper of general circulation in the Philippines, and by which Defendant Madelyn Lim Coz is directed to file an Answer within sixty (60) calendar days from date of last publication.

NOW THEREFORE, you are hereby required to file your Answer within sixty (60) days from the last publication of this Summons. If you fail to answer within the aforesaid time, the Plaintiff will take judgment against you by default and demand from said Court the relief prayed for in the said Complaint.

WITNESS, the Honorable GAYSOL C. LUNA, Presiding Judge of this Court, this July 15, 2025 at Trece Martires City, Cavite.

(Sgd.) ATTY. SHALLY MAE P. VILLA
Clerk of Court V

Copy furnished:

RV MEDINA LAW OFFICE
ATTY. DAISY ISIP MEDINA
Counsel for Plaintiff
rvmedinalaw@gmail.com

MADELYN LIM COZ
B91 L1 St. Cecilla Subd.
Julugan 8, Tanza, Cavite

OFFICE OF THE CLERK OF COURT
Trece Martires City, Cavite

Publication: Cavite Times Journal
Dates: September 23, 30 & October 07, 2025

ERRATUM

This is to correct the error made in the publication Notice of Extra-Judicial Sale with **FORECLOSURE CASE NO. F-473-25** filed by **RIZAL COMMERCIAL BANKING CORPORATION** versus **ELAINE BARAQUIEL CARRASCAL**, filed at RTC Trece Martires City. The correction should be **RIZAL COMMERCIAL BANKING CORPORATION & 4-5**, first issue dated on **September 16, 2025**, as a correct input not as published.

Publication: Cavite Times Journal
Dates: September 23 - 29 , 2025

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TICKETING





Mayor Strike Revilla, Inendorso para sa CALABARZON RDC Chairmanship

Isang malaking karangalan para sa Bacoor!



Si Mayor Strike B. Revilla ay opisyal na inendorso bilang isa sa mga nominado mula sa pampublikong sektor para sa Chair/Co-Chair ng CALABARZON Regional Development Council (RDC) sa isinagawang Third Quarter Full Council Meeting noong Setyembre 4, 2025.

► **MAYOR STRIKE • 2**

Cavite takes Spotlight in MPTC's Biyaheng South Experiential Tour 2025

Cavite took the spotlight in the recently concluded Biyaheng South Experiential Tour 2025, featuring top destinations made more accessible through Metro Pacific Tollway Corporation's (MPTC) expressways—CAVITEX and CALAX. Successfully hosted by MPT South, a subsidiary of MPTC, in partnership with the Department of Tourism Region IV-A (DOT IV-A) and the Cavite Tourism Office, the tour highlighted the province's rich blend of history, culture, and culinary delights. Co-presented by mWell (by Metro Pacific Health Tech Corporation), the tour also highlighted wellness on the road, with participants wearing mWell watches to track their health and activity throughout the journey.



Ka-Biyaheros visited the construction of the CALAX Governor's Drive Interchange in General Trias



Ka-Biyaheros enjoying Cartoonville and other rides at Skyranch Tagaytay

The Ka-Biyaheros, composed of influencers and media partners, enjoyed a seamless and immersive two-day experience aboard stylish and comfortable Chery Tiggo vehicles such as the Chery Tiggo Cross HEV, Chery Tiggo Grand Tour, and the newly introduced all-new Chery Tiggo REV LE, thanks to Chery Philippines, the tour's official mobility partner. Every stop—from museum and scenic views to must-visit local dining spots—was made smoother and more memorable by the reliable ride. The event was also made possible through the support of Quest Hotels, Profriends, Coffee Builders, and SkyRanch Tagaytay.

► **CAVITE TAKES • 3**

CAVITE TIMES JOURNAL

PAHAYAGAN NG TUNAY NA CAVITEÑO
ENTERED AS A SECOND CLASS MAIL MATTER

VOL. XXI • NO. 33 • 10.00 • SEPTEMBER 23 - 29 , 2025

CvSU Batch 2025 Graduates Honored in Grand Commencement Ceremony at ICON

INDANG, Cavite — The Cavite State University (CvSU) marked a historic milestone as it celebrated its 115th Commencement Exercises on September 10, 2025, held at the International Convention Center (ICON). A total of 555 graduates from the College of Engineering and Information Technology proudly marched across the stage, joining the ranks



Dr. Ma. Agnes P. Nuestro Officially Installed as 4th President of Cavite State University



INDANG, CAVITE — In a historic and heartfelt ceremony held at the Cavite State University International Convention Center, Dr. Ma. Agnes P. Nuestro was formally installed as the 4th President of Cavite State University (CvSU). The investiture, attended by university officials, faculty, students, alumni, and distinguished guests, marked a new chapter in the institution's journey toward academic excellence and global recognition.

► **DR. MA. AGNES • 6**

Sec. Solidum Sees Thriving Food Innovation and Salt Industry in Northern Mindanao



DOST Secretary Renato U. Solidum, Jr. witnessed it firsthand during his visit to Northern Mindanao, where he toured the Northern Mindanao Food Innovation Center (NMFIC) at the University of Science and Technology of Southern Philippines (USTP) and the Salt Industry Project in Alubijid, Misamis Oriental.

Since its inception in 2015, NMFIC has developed 10 food technologies that are already available in the market. DOST supports the center through collaborations, partnerships, and trainings. While in

► **SEC. SOLIDUM • 6**