PAVI Prime and Asset Ventures Present MCX South and West Link Expressway Proposal to Cavite Officials 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 pagiisang-dibdib ng 26 na magkasintahan," the mayor said, emphasizing the importance of love, commitment, and

family in building a stronger community.

The ceremony was filled with touching moments, from the exchange of vows to the

PAVI PRIME • 6

cavitetimesjournal_mf@yahoo.com franzalmonte@yahoo.com <u>PAHAYAGAN NG TUNAY NA CAVITEÑO</u> ENTERED AS A SECOND CLASS MAIL MATTER • 10.00 • SEPT. 30 - OCT. 06, 2025

Mayor Strike B. Revilla Named Most Outstanding Local Chief Executive by NAPOLCOM Sta. Rosa City, Laguna – In a momentous recognition of exemplary



momentous recognition of exemplary leadership and dedication to public safety, Hon. Strike B. Revilla, City Mayor of Bacoor, was awarded the title of Most Outstanding Local Chief Executive as NAPOLCOM Deputized Officer during the Culminating Activity of the 31st National Crime Prevention Week (NCPW) and the 59th Founding Anniversary of the National Police Commission (NAPOLCOM) held on September 25, 2025, at the Monochrome Events Place, Nuvali.

The prestigious award highlights Mayor Revilla's unwavering commitment to strengthening law MAYOR STRIKE • 7

STRIKE!

Eco-Friendly C-Trikes Roll Into Kidapawan: DOST Champions Green Transport for TODA Drivers



Team GenTri, Pinangunahan nina Vice Gov. Ram Revilla at Mayor Jon Jon Ferrer, Patuloy ang Serbisyo para sa GenTriseño

GENERAL TRIAS, CAVITE — Sa masigasig na pamumuno nina Cavite Vice Governor Ram Revilla, Mayor Jon Jon Ferrer, Vice Mayor Jonas Labuguen, at ang buong Team GenTri, patuloy na naipapaabot ang tulong at malasakit sa mga mamamayan ng General Trias. Sa bawat barangay, ang presensya ng lokal na pamahalaan ay ramdam—hindi lamang sa mga proyekto kundi sa aktwal na pakikipag-ugnayan sa mga GenTriseño.



Sa mga isinagawang community outreach, relief operations, at konsultasyon sa mga residente, pinatunayan ng Team GenTri na ang pamahalaan ay hindi lamang nasa opisina—ito ay nasa kalsada, nasa komunidad, at nasa puso ng bawat mamamayan. Ayon kay Vice Governor Ram Revilla, "Ang serbisyo ay hindi natatapos sa mga programa. Ito ay patuloy na pakikinig at pagtugon sa tunay na pangangailangan ng ating mga kababayan."

TEAM GENTRI • 7

Mayor Alex Advincula Leads Imus City's Preemptive Measures for Typhoon #0pongPH



Imus City is ramping up its disaster preparedness efforts as Typhoon #OpongPH looms, with City Mayor Alex Advincula at the forefront of strategic planning and coordination. In a recent Pre-Disaster Risk Assessment (PDRA) meeting, the City Disaster Risk Reduction and Management Council (CDRRMC) gathered to assess potential risks and reinforce the city's readiness.

Mayor Advincula emphasized the importance of swift and organized action to protect lives and property. "Ang kaligtasan ng bawat MAYOR ALEX • 3

Ang Totoong Sukatan ng Isang Tao ay ang Nilalaman ng Puso

Many are called but few are chosen, maari rin isipin natin ang kasabihang ito sa larangan ng politika, kung saan napakarami ang tinawag sa anumanang naisín, kadahilanan at layunin subalit ilan lamang ang napili upang magpatuloy sa gampanin ng pamamahala sa puwestong sa kanya ay tadhanang inilaan.

Isa nga rito ang Kgg. Luis JÖNJON Alandy Ferrer, IV ng General Trias, Cavite na kung tawagin ni Veteran Newshen Adela Zamora ay Mayor BONITO na kanyang iniidolo sa kanya mga pahayag at panulat.

Kanya itong sinusuportahan noon pa man sa unang sabak nito sa politika ng Cavite kung saan naihalal ang batang JONJON Ferrer na Board Member ng Ikalawang Distrito ng Lalawigan.

Sa tiwala at tulong siyempre ng mga botante na nagtiwala sa kanyang kakayahan panunungkulan. Nang malaon ay nahalal naman si BM Ferrer bilang Bise Alkalde ng noo'y munisipalidad pa ng Gen. Trias kung saan buong katapatan na may sipag at tiyaga ang kanyang serbisyong ginampanan kanilang pamamahalaan na lalong naglapit sa kanya sa puso ng mga GenTriseño.

Taglay ng lider na ito kababaang loob at tunay na malasakit sa kanyang kababayan lalong higit sa mga taong naghihirap at nasa laylayan ng lipunan.

Nang mahalal ang Vice Mayor na maging Punong Bayan ay lalo nitong pinagibayo, pagseserbisyong publiko sunod-sunod ang mga programa at proyekto ng kanyang gobyerno para sa pagangat ng kalagayan ng pamumuhay ng Kapwa GenTriseño.

Isa itong action man sa lahat ng sektor ng lipunan na kanyang nasasakupan at maging sa taga karatig bayan na malayang makabibisita sa kanyang pinaganda at lalong pinagbubuting pagtanggap, mahusay na naseserbisyo mamamayan kaya naman ang lungsod na ngayon ng Gentrí ay mainam puntahan dahil sa magagandang pagbabago at kaunlaran na makikita

Nagpapatuloy ang mga pahatid progreso kahit si Mayor JONJON ay nanungkulan din sa kongreso. Para lang siyang nagparoo`t parito na naghahatid ng dimatawarang pagsisilbi sa Kahit pumuwesto.

Bunga ng kanyang track record sa pamamahalan at pagiging maka-masa isa siyang politiko na mahirap tapatan, katunayan ang pagiging

unopposed nito sa halalan. Long way to run para sa tapat at mabuting lingkod bayan na maipagmamalaki ng mga GenTriseño, lalawigan Kabitenyo. *(Frederick* Baylon/ARZ)

Cavite's most sought after personality, political former 2nd District Board Member, Gen. Trias Vice Mayor, Municipal Mayor, Congressman, and unopposed City Mayor of the progressive General Trias, Honorable Mayor Luis "JONJON" A. Ferrer, IV with former NPC Director and veteran newshen Adela Rustia Zamora exchanged pleasantries in photo opportunity



while in the midst of an activity held in the province of Cavite. - ERB

Triple Partnership Forge for 2025 National Science and Technology Week

Laoag City, Ilocos Norte - The Department of Science and Technology Region 1 (DOST Region 1) has formalized a Triple Partnership with Mariano Marcos State University (MMSU), Northwestern University (NWU), and Northern Christian College (NCC) to co-host the upcoming 2025 National Science, Technology and Innovation Week (2025 NSTW) in Region 1. The collaboration, led by DOST Regional Director Teresita A. Tabaog, underscores the region's commitment to advancing science, technology, and innovation through strengthened partnerships with State Universities and Colleges (SUCs) and **Higher Education Institutions (HEIs).**



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Joining Dr. Tabaog in this milestone partnership are MMSU President Julius P. Manzano, NWU President Ferdinand S. Nicolas, and NCC President and CEO Lucris Carina N. Agnir-Paraan. The three (3) academic institutions have pledged significant contributions to ensure the success of NSTW 2025.

MMSU will mobilize its faculty, staff, and students to participate in major NSTW activities, including the Opening and Closing Ceremonies, Evening Cultural Events, and

Plenary Sessions. The university will provide ushers and usherettes, ROTC marshals for traffic and parking assistance, cuiturai performers (Nasudi Chorale and Dance Troupe), transportation services for VIPs and performers, and JSPSvenues for coordinated activities.

On the other hand, NWU will serve as the venue for four (4) major Thematic Fora on Human Well-being, Wealth Creation, Wealth Protection, and

Sustainability. To support this, NWU will mobilize officials, employees, and students to attend activities, provide faculty facilitators, 11 support staff, marshals, and directional signages, and extend transportation support with a coaster and bus to shuttle participants across NSTW

venues in Laoag City. Meanwhile, NCC will actively support the NSTW by engaging its academic community in activities such as the SALINHALI Symposium Series and Scienteach sessions. The college's NCC Auditorium will serve as one of the official NSTW venues with deployed IT support staff to ensure smooth program delivery.

Strengthening Science, Technology, Innovation,

this Triple Partnership of DOST Region 1 between MMSU, NWU, and NCC symbolizes a collective effort to showcase and advance science, technology, and innovation in the region. By pooling resources and expertise, the collaboration ensures that 2025 NSTW will be a dynamic platform for knowledge exchange, cultural appreciation, and stakeholder engagement.

"Through this strong alliance, we are not only celebrating science and technology but also demonstrating academic institutions and government can work hand in hand to bring inclusive development to the people of Region 1," said Dr. Teresita A. Tabaog, DOST Regional Director.

2025 NSTW The promises to highlight breakthroughs in science, technology, and innovation while cultivating collaboration among the academe, government, industry, and communities. *(Kent J. Ramil)*

SM Matro, Tanza, Cavite KARANGALAN NI ANAK, DANGAL NI AMA

Isang retiradong ama ang binabalikan ang masaya at mapang-hamong na karanasan sa pagiging magulang sa mga anak na inaruga, kinalinga, inilalayan sa unang pag hakbang at matutunan na nitong mag-isang lumakad, tumakbo at umakyat.

Naging unang guro na nagtuturo sa tamang pananalita, kilos, gawa, pag-uugali maging sa paniniwala bago pa man maihatid sa eskwelahan at malinang ang kaisipan at kakayahan. Napakabilis lumipas ng panahon, ang kamusmusan ay sandali rin lang pagdadaanan.

Sa isang magulang tulad ni Ginoong JUN MATRO ay masarap balik-balikan ang mga karanasan at pakikipagsapalaran ng kanyang minamahal at pinalaking anak na si SM MATRO, ganap na Punong Bayan na ng Munisipalidad ng TANZA, CAVITE na pinaboran ng napakaraming botante ng bayan noong nakaraang halalan.

Karangalan at opurtunidad sa alkaldeng anak. Dangal at pagpapasalamat naman ang sa ganang ama na

Naging unang guro na matatandang matagal na panahon ding nanalita, kilos, gawa, ng-uugali maging sa niniwala bago pa man matatandang matagal na panahon ding nagtatrabaho sa Kapitolyo ng Cavite hanggang sa nakapagretiro.

Ayon sa mga nakapanayam na nakakikilala sa ama ng Tanza Mayor SM Matro, si G. Jun Matro ay mapitagang tao, mabuti makitungo at mahusay makisama.

Samantalang ang anak nito na may karisma sa masa ay piniling sumabak pulitika sa makapagserbisyo kapwa Caviteño ay ginagampanan na nga ang kanyang katungkulan na sigasig mapagmalasakit na pananagutan sa sambayanan na kanyang nasasakupan at kasalukuyang pinamumunuan.

Wala pa mang 100 araw sa puwesto sa

munisipyo o nasa honeymoon days pa lang si Mayor Matro ay kapunapuna ang kanyang pagtugon sa serbisyopubliko. Madalas yatang mag-O.T., overtime sa opisina nito para harapin at pakinggan ang pakiusap ng kanyang mga bisita at kabayan, Kung patuloy ang maigting determinasyon at malinis na adhikain ni Mayor SM sa bayan ng Tanza ay maisakatuparan din at ang kanyang undiscriminating PR ay di kumupas, hindi malayong maabot nito ang pang matagalang mga termino sa kanyang

kanyang bayan.
Anak ko, dinggin mo ang pangaral ng Ama (Kawikaan 4:1). Karaniwan na may minamana ang anak sa magulang maging

pamahalaan dahil sa

Thumbs up approval ng

mga mamamayan ng

sa kilos at gawi, prinsipyo at ugali, paniniwala at pananampalataya at iba na

Hindi ba`t pati mga adbokasiya ng pamilya ay naipapasa sa mga manununod na mga kamag-anak? At ang mga mabubuting gawa na kinilalang legasiya ay isinasa alang-alang ng angkan na tatak ng kanilang lahi na ipinagpapatuloy ng k a n y a n g - k a n y a n g henerasyon.

Ano pa nga sa mukha ng political arena ay nakilala at salit-salit na nahalal sa panunungkulan ang mga sikat na pamilya na animo bumuo ng sariling dinastiya sa gobyerno dahil hinubog na ng serbisyo-publiko ang kanilang liderato, sa anumang puwesto lokal man o nasyonal ng bansang Filipino, Nakatala naman sa mga aklat ng

HON. MAYOR SM MATRO

kasaysayan.

Ang aktibong si Mayor Archangelo B. Matro ay malawak pa ang maaring patunguhan kung ang selfless endeavors ay patuloy na matanyag, walang alinlangan na deserve siyang suportahan. Maaaring magmarka ang kanyang layunin at pangarap para sa bayan ng Tanza. May

dugong magiting na politiko dahil siya ay apo ng isang dating Gobernador ng Cavite Provincial Capitol.

M a p a g p a l a n g paglalakbay po sa inyong r e s p o n s i b l e n g panunungkulan sa pamamahala sa bayan ng Tanza, Lalawigan ng Cavite. More prayer, More power.! ni Frederick Baylon

Provincial Development Council Holds 2nd Quarter Full Council Meeting

The Provincial Development Council (PDC) of Cavite convened its 2nd Quarter Full Council Meeting on September 18, 2025, at the New Provincial Government Center, underscoring its commitment to strategic and inclusive development planning for the province.



The session, facilitated by the Office of the Provincial Planning and Development Coordinator (OPPDC), brought together local chief executives, provincial officials, and key stakeholders to review ongoing initiatives and set

the direction for upcoming programs.

Governor Francisco Gabriel D. Remulla presided over the meeting, emphasizing the provincial government's dedication to collaborative governance. In his message, he called for stronger synergy among all sectors to ensure the timely and effective implementation of development projects that directly address the needs of Caviteños.

Among the key agenda

items were major infrastructure development proposals, including the construction of a farm-to-market bridge, flood mitigation measures, and several infrastructure projects in Bacoor City. Other highlights included the proposed Silang Public Hospital, the farm-tomarket road network plan, the realignment of the 2025 20% Development Fund, and supplementary list of programs, projects, and activities for inclusion in

Investment Program (AIP).
The Council also

2025

discussed long-term plans such as the Executive-Legislative Agenda (ELA) 2025–2028, the Provincial Development Investment Program (PDIP) 2025-2028, the Updated Commodity Investment Plan 2024-2026, and the preparation of the 2026 AIP. Updates on the accomplishments of the Cavite Provincial Project Monitoring Committee (PPMC) and the reorganization of PDC's sectoral and functional committees were likewise presented.

Notable attendees included Bacoor City Mayor Strike Revilla, Silang

Mayor Ted Carranza, and Ternate Mayor Lamberto Bambao, who actively engaged in the deliberations.

The meeting concluded a renewed with commitment among council members to push forward programs that advance inclusive growth and sustainable development across Cavite. The productive session reaffirmed the PDC's role as the province's central coordinating body for development planning, laying a firm groundwork for continued progress in the years ahead. (JDP)

Mayor Rommel... ZFROM PAGE 8)

sa inyong tiwala at suporta para sa kalusugan ng ating mga anak," he said during his speech. His presence underscored the importance of local government involvement in health campaigns and reinforced trust between the community and public institutions.

Parents and guardians were seen accompanying their children, providing emotional support and encouragement. The school grounds were filled with a sense of unity and

purpose, as teachers, barangay officials, and health workers worked together to ensure the smooth flow of the immunization process. The event also served as an educational opportunity, with health professionals explaining the benefits and safety of the vaccines.

Photos of the children receiving their vaccines were posted with full parental consent, highlighting transparency and respect for privacy. These images captured

the bravery of the young students and the dedication of the community to safeguarding their future.

With the success of this kick-off event, Mayor Magbitang reaffirmed his administration's commitment to expanding health services and reaching more schools in the coming weeks. The School-Based Immunization Program stands as a testament to what can be achieved when local leadership, public institutions, and families come together for a common cause.

Mayor Alex... (FROM PAGE 1)

Annual

Imuseño ang ating pangunahing layunin. Sa tulong ng maagap na koordinasyon, sisiguraduhin nating handa ang ating lungsod sa anumang epekto ng bagyo," he stated during the meeting.

Key points discussed included the early deployment of emergency personnel and equipment, particularly in flood-prone areas. The city is also

working closely with barangay officials to ensure timely dissemination of advisories and activation of local disaster response teams.

Evacuation centers are being readied with essential supplies such as food, water, medicine, and hygiene kits. Health protocols remain a priority, especially in communal shelters, to safeguard residents amid ongoing public health concerns.

Mayor Advincula also called on Imuseños to remain vigilant and cooperative. He urged the public to monitor official announcements and follow safety guidelines issued by local authorities.

With unified efforts and strong leadership, Imus City continues to demonstrate its commitment to resilience and community care in the face of natural disasters.

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

BDO UNIBANK, INC.,

Mortgagee,

FORECLOSURE CASE NO. F-528-25 -versus-

MARITESS C. SANDOVAL,

Debtor/Mortgagor,

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 FANCISCO DE MALABON ESTATE, DECREED NO. 4270. LRC RECORD NO.

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

LOT 1818, SFDM ESTATE 2-3 NW 3-4 NE LOT 31, BLOCK 12, PCS-04-029304 4-1 SE ROAD LOT 26, PCS-04-029304

LINE DIRECTION ADJOINING LOT(S)

SW

1-2

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

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

LOT 29, BLOCK 12, PCS-04-029304

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

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-495-25

JHOLYNNE DEL ROSARIO CORTEZ.

Debtors/Mortgagors.

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 MALABOON ESTATE DECREED NO. 4270, LRC REC. NO. 5964 LOCATION: BARANGAY OF PASONG CAMACHILE. CITY OF GEN. TRIAS, PROVINCE OF CAVITE, ISLAND OF LUZON **BOUNDARIES:**

LOT 148, BLOCK 3, PCS-04-030060 1-2 NE 2-3 SE ROAD LOT 22, PCS-04-030060 LOT 150, BLOCK 3, PCS-04-030060 SW 3-4 4-5 NW LOT 157, BLOCK 3, PCS-04-030060 LOT 158, BLOCK 3, PCS-04-030060

ADJOINING LOT (S)

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

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:

LINE DIRECTION

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

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

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

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 (FUTURE DEV'T.), BLOCK 38, 3-4 NW PSD-04-230162 LOT 25, BLOCK 3, PSD-04-230162 NE 5-6-7-8-1 SF 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

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

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

(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

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:**

AREA: FIFTY SQUARE METERS (50), MORE OR LESS					
4-1	NW	LOT 2, BLOCK 5, PSD-04-227769			
3-4	SW	ROAD LOT 7, PSD-04-227769			
2-3	SE	LOT 6, BLOCK 5, PSD-04-227769			
1-2	NE	LOT 3, BLOCK 5, PSD-04-227769			
<u>LINE</u>	<u>DIRECTION</u>	ADJOINING LOT(S)			

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------

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, 1027DD-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

NEWS

Eco-Friendly... (FROM PAGE 1)

The electric tricycles, dubbed "Eco-Trikes," are designed to operate without fossil fuels, offering a cleaner alternative to traditional gas-powered vehicles. With zero tailpipe emissions and lower

maintenance costs, the C-Trikes are expected to ease the financial burden on TODA members while contributing to the city's environmental goals.

From the perspective of the drivers, the shift to electric transport is more than

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; 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

just a technological upgrade—it's a lifeline. "Mas magaan sa bulsa, mas tahimik sa kalsada," shared one TODA member, expressing optimism about the long-term benefits of the new units. Many drivers see the project as a step toward dignified work and a healthier future for their families.

City officials praised the DOST's intervention, noting that Kidapawan is now poised to become a model for other municipalities seeking eco-conscious transport solutions. The local government has committed to supporting the program through charging infrastructure and

policy incentives to ensure its success.

Beyond the environmental impact, the project underscores the role of science and technology in addressing grassroots challenges. DOST officials emphasized that innovation should not be confined to laboratories—it must reach the streets, especially where it can uplift lives and protect nature.

As the Eco-Trikes begin their journey through Kidapawan's roads, they carry more than passengers—they carry the promise of a cleaner, smarter, and more inclusive future.

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

PAVI Prime... (FROM PAGE 1)

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.

UGALIING MAG-BASA NG CAVITE TIMES JOURNAL

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

Governor... (FROM PAGE 8)

Septemberiffic... (FROM PAGE 8)

the

landscape.

Under Governor Remulla's leadership, Cavite has expanded its partnership with the Red Cross, launching province-

Dasmariñas, inspiring

attendees to continue

striving for growth and

variety of performances

that showcased the talents

of Dasmariñas' youth.

From cultural dances to

musical numbers, each act

The program featured a

innovation.

wide blood donation campaigns and enhancing disaster readiness programs. administration continues to

celebrated the rich

heritage and dynamic

also given to outstanding

students and educators

whose contributions have

made a lasting impact on

local academic

Special recognition was

energy of the city.

support youth engagement and community-based health services, reinforcing the province's commitment humanitarian collaboration.

"A Day of Gratitude"

call to action, encouraging more citizens to join the Red Cross movement. Governor Remulla affirmed his support, stating, "Service to humanity is not just a duty — it's a legacy we must all uphold."

concluded with a renewed

Interactive segments such as raffles, games, and photo booths added a layer of fun and engagement to the formal affair. Guests mingled, shared stories, and captured memories. making the night not just a celebration but a meaningful gathering of the Dasmariñas community.

and members of the PNP,

all united in celebrating

the milestones of crime

prevention and public

service. The ceremony

also served as a platform

to reaffirm the shared

vision of a safer and more

resilient Philippines, in

line with the national

campaign

#SaBagongPilipinasAng

expressed his gratitude for

the recognition, dedicating the award to the people

of Bacoor and the

hardworking men and

women in uniform. "This

Revilla

GustoNgPulisLigtasKa.

Mayor

a close, the atmosphere remained electric with hope and pride. The Septemberiffic Gala Night proved to be more than just an event—it was a testament to the city's unwavering dedication to its people and its future. With every smile and cheer. Dasmariñas continues to move onward

As the evening drew to

and forward. honor is a reflection of our collective effort to build a city where safety is a shared responsibility," he said during his acceptance

The recognition marks a significant chapter in Bacoor's journey toward inclusive and responsive governance. With continued support from national agencies and the community, Mayor leadership Revilla's promises to inspire more local executives to champion peace, order, and public trust across the

ang malasakit sa bawat

patuloy

pagsasakatuparan ng mga

proyekto at serbisyong

may puso, nananatiling

matatag ang pangako ng

Team GenTri: Sama-sama

tayong magtutulungan

para sa mas ligtas, mas

maayos, at mas maunlad

na General Trias. Sa puso

ng probinsiya, ang

GenTriseño ay laging may

country.

GenTriseño.

Mayor Strike... (FROM PAGE 1)

enforcement partnerships implementing effective crime prevention strategies in Bacoor. As a NAPOLCOM Deputized Officer, he has consistently demonstrated proactive governance, supporting initiatives that enhance police visibility, community engagement, and peace and order in the city.

Under administration, Bacoor has become a benchmark for local government units striving to create safer

Team Gentri...

Mayor Jon Jon Ferrer, sa

kanyang panig, ay

pagkakaisa sa pag-unlad

ng lungsod. "Ang General

Trias ay patuloy na

lumalago dahil sa sama-

samang pagkilos ng

pamahalaan at ng

mamamayan. Hindi ito

tagumpay ng iisang tao,

Thousands...

The walk began early in

the morning, with

participants proudly

wearing shirts bearing the

hashtags #AlayLakad2025,

#BatangTagaytay, and

#BayanihanTagaytay. The

route passed through key

landmarks in the city,

symbolizing the journey of

every student striving to

overcome challenges

through

education.

Gentri...

binigyang-diin

kahalagahan

communities. Mayor Revilla's programs have empowered barangays, improved coordination with the Philippine National Police, and fostered a culture of vigilance and cooperation among residents. His leadership has earned praise not only from NAPOLCOM but also from civic organizations and

fellow public servants. The event gathered key officials from NAPOLCOM, local government leaders,

ng

(FROM PAGE 8)

Volunteers handed out

water and snacks, while

local performers provided

entertainment along the

event will go directly to

scholarship programs

benefiting underprivileged

students in Tagaytay.

Organizers reported an

overwhelming turnout and

generous donations from

Funds raised from the

komunidad," aniya.

nagpahayag

kundi

ang

(FROM PAGE 1)

buong #TropaNiKerby, Vice Mayor Jonas Labuguen naman ay pasasalamat sa tiwala ng mga GenTriseño. "Ang tiwala ng taumbayan ang nagsisilbing inspirasyon namin upang mas pagbutihin pa ang aming serbisyo. Sa bawat

hakbang, kasama namin kayo," wika niya. Sa ilalim ng mga

programang .#AlagangGenTriAlagangFerrer, #BarkadaNiKyle, mas pinagtibay ang Koneksyon ng pamahalaan sa kabataan, senior citizens, at iba pang sektor ng lipunan. Layon ng mga inisyatibong ito na mas mapalawak ang saklaw ng tulong at mas mapalalim

both individuals and organizations, proving once again that the spirit of bayanihan is alive and well in the city.

Community leaders, school officials, and youth organizations praised the event's impact, noting that it not only raised financial support but also strengthened the bond among Tagaytay residents. "This is more than just a walk-it's a movement of hope," said one participant.

kaagapay.

As the day ended with a short program and recognition of key contributors, the message was clear: when a community walks together, no dream is too far to reach. Alay Lakad 2025 stands as a testament to what can be achieved when hearts and feet move in the same direction—for education, for youth, and for a brighter tomorrow.

the youth and a true GenTriseño at heart.

Mayor Jonjon Ferrer personally commended Pascual for her honesty, stating that her actions reflect the kind of community General Trias strives to build—one rooted in trust, compassion, and accountability. "Lovely Joy's deed is a testament to the

(FROM PAGE 8)

values we uphold in

She is a true inspiration," the mayor said in a statement.

The returned money, reportedly lost by a local entrepreneur, was safely handed back thanks to Pascual's swift and sincere efforts. The owner expressed deep gratitude, saying that the act

restored their faith in humanity and reminded tnem of the goodness that still exists in society.

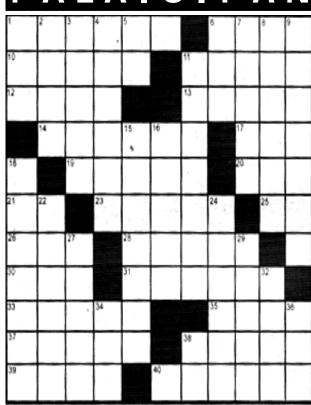
Community leaders and residents alike are now calling for formal recognition of Pascual's deed, with some suggesting she be honored in upcoming city events. Her story has sparked conversations about the importance of integrity, especially in times of economic

As the city celebrates this moment of pride, Mayor Ferrer encourages all GenTriseños to follow Pascual's example.

"Let us continue to be a city of honest and trustworthy citizens. Basta GenTriseño, honest!" he declared.

Lovely Joy's story is more than just a feel-good headline—it's a powerful reminder that one person's choice can uplift.

PALAISIPAN



PAHALANG

1 Parte ng kamay

6 Ningas

10 Sumpong 11 Iwasto

12 Salita

13 Awat

14 Ibayo

17 Sambit ng nakatutop

19 Silip

20 Hayop sa Tibet

21 Pangatnig

23 Tulo

25 Nanette Inventor

26 Natural: daglat

28 Sermon 30 Utak

31 Bulaklak sa kasal

33 Sahig 35 Kanila at akin

37 Tabako

38 Bango ng kape

39 Mangkok 40 Abangan

PABABA 1 Diumano

2 Pera: pabalbal

3 Puwersa

4 Idugtong

5 Notang musikal

6 Agta

7 Kundisyon

8 Malamig na hangin

9 Sagabal

11 Ipalista 15 Ipakubli

16 Pigtas

18 Lapis 22 Laman ng dagat

24 Disyerto sa Africa

27 Bato sa hiyas

29 Gamot kati

32 Tugma

34 Ms.Capri 36 Ilog sa Asya

38 Tipo ng dugo

SAGOT SA NAKARAAN





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-

JS
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-

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.

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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:

PURPOSE

EXHIBIT DOCUMENT

Α	Notarized SPA executed by Aurora Primero in favor of	To prove the authority Lorna Dones to file the
	Loma C Dones; with apostille	instant Complaint on behalf Plaintiff,
В	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
С	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

Notarized SPA executed by Aurora Primero in favor of Angelina Baluyot Deed of Sale for P11,000,000.00 executed by Angelina Baluyot in favor of Madelyn Coz Deed of Absolute Sale for P4,000,000.00 purportedly executed by Angelina Baluyot in favor of Madelyn Coz

Acknowledgment Receipt for P4,000,000.00 TCT No. 057-2022002910 in the name of Madelyn Lim Coz, consisting of 3 pages

> Tax Dec. No. 242-0018-09791 in the name of Madelyn Coz

Tax Dec. No. 242-0018-09792 in the name of Madelyn Coz Passport page of Angelina

Passport page of Angelina

OR Nos 0001051 dated March 25, 2021; 0001098 dated May 14, 2022; 0001155 dated Dec. 8, 2023, 0001195 dated Oct. 20, 2024

BDO Cash Transaction Slips dated June 2, 2022 and Dec. 13, 2022

BDO Check Transaction Slips Same dated Oct 6, 2023 and Sept. 16, 2024

MERALCO Bill and OR dated Apr. 3, 2023 in the name of Primero, Aurora de Guzman

MERALCO Bill and OR dated Same Mar. 4, 2024; same name MERALCO Bill and OR dated Same Oct. 4. 2024: same name GEN. TRIAS WATER CORP. OR No. 2568773 and 2568767 dated 08/03/2023 in the name of Primero, Aurora de Guzman GEN. TRIAS WATER CORP OR Nos. 2935597 and 2935598 dated 01/02/2024: same name GEN. TRIAS WATER CORP OR Nos. 2935599 2935600 both dated 01/02/2024; same name BIR Certificate of Registration

DTI Certificate of Registration in the name of Aurora de Guzman Primero Business Permit for A.D Primero Apartment for the year 2023

in the name of Primero,

Aurora de Guzman

Business Permit for A.D. Primero Apartment for the year 2024 Office of Gen. Trias City Treasurer OR No. 0251049 for the year 2023 Office of Gen. Trias Treasurer OR No. 0312311 for the year 2024 Contract for Legal Services consisting of 2 pages

Ζ

В

С

С

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

was declared for tax

purposes in the name

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

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

apartment business is registered in the name of Plaintiff Same

To prove that the rental

Plaintiff has been paying the business permits or the rental business Same

Same, also to prove that

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

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

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.

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
- 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

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



Governor Francisco Gabriel Remulla Joins Red Cross in "A Day of Gratitude" Celebration

CAVITE—The Philippine Red Cross hosted "A Day of Gratitude," a heartfelt event honoring the spirit of volunteerism, compassion, and humanitarian service. The gathering brought together volunteers, donors, and civic leaders to celebrate the impact of collective action in saving lives and strengthening communities.



Governor Francisco Gabriel Remulla led the provincial delegation, expressing his deep appreciation for the Red Cross and its unwavering commitment to public service. In his remarks, Governor Remulla emphasized the importance of civic duty and the role of volunteers in building a resilient society. "The Red Cross embodies the values we hold dear — compassion, courage, and community. Every volunteer is a beacon of hope," he said.

The event featured recognition ceremonies for outstanding volunteers, interactive exhibits on disaster response and blood services, and a symbolic blood donation drive. Governor Remulla personally acknowledged Caviteño volunteers whose dedication has made a lasting impact on local emergency preparedness and health initiatives.

Mayor Rommel Magbitang Leads School-Based Immunization Kick-Off at Balai Malainem Bago Integrated School

In a strong show of commitment to public health and child welfare, Mayor Rommel Magbitang personally led the kick-off ceremony for the School-Based Immunization Program held at Balai Malainem Bago Integrated School. The event marked the official launch of a comprehensive vaccination drive targeting school-aged children, with the goal of protecting them from preventable diseases and promoting community-wide immunity.



The program, organized in coordination with the local health office and the Department of Education, focused on administering MR-TD (Measles-Rubella-Tetanus-Diphtheria) vaccines to Grade 1 and Grade 7 students, as well as HPV (Human Papillomavirus) vaccines to Grade 4 girls. Hundreds of children received their shots during the event, with medical teams ensuring safety, comfort, and proper documentation throughout the process.

Mayor Magbitang, known for his hands-on leadership, expressed his gratitude to the parents who actively supported the initiative. "Ang tagumpay ng programang ito ay dahil sa pakikiisa ng ating mga magulang. Salamat MAYOR ROMMEL • 3



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Thousands Join Alay Lakad 2025 in Tagaytay to Support Local Scholars Mayor Aizack Brent Tolentino Leads Community in Inspiring Walk for Education



TAGAYTAY CITY — A sea of supporters filled the streets of Tagaytay over the weekend as thousands participated in Alay Lakad 2025, a community-driven walk for a cause aimed at supporting the dreams of local scholars. The event, held under the cool breeze and scenic views of the city, was a resounding success, drawing students, educators, families, and civic groups in a powerful display of unity and compassion.

At the forefront of the initiative was Mayor Aizack Brent Tolentino, whose leadership and unwavering support for youth and education were evident throughout the event. In his remarks, Mayor Tolentino emphasized the importance of investing in the future of Tagaytay's youth, stating that "every step we take today brings our scholars closer to their dreams."

THOUSANDS • 7

Septemberiffic Gala Night Shines Bright at Kolehiyo ng Lungsod ng Dasmariñas



Dasmariñas City witnessed a spectacular evening of elegance and celebration as the Septemberiffic: Gala Night took center stage at the Kolehiyo ng Lungsod ng Dasmariñas Gymnasium. The event, held in honor of the city's vibrant youth and academic community, brought together students, faculty, and local leaders in a dazzling display of unity and pride.

The gymnasium was transformed into a glamorous venue, adorned with lights and decor that reflected the sophistication of the occasion. Attendees arrived in their finest formal attire, ready to celebrate the achievements and spirit of Dasmariñas. The Gala Night served as a culminating event for the month-long Septemberiffic festivities, highlighting the city's commitment to excellence and progress.

Opening the night were heartfelt messages from school officials and city representatives, emphasizing the importance of education, leadership, and community involvement. Their speeches echoed the city's rallying call: #OnwardForwardCityofDasmariñas and #SulongNaSulongPa SEPTEMBERIFFIC • 7

GenTri Resident Returns P500,000, Earns Praise from Mayor Jonjon Ferrer

In a remarkable act of honesty, Lovely Joy Manuel Pascual, a resident of General Trias, Cavite, returned P500,000 in cash to its rightful owner—an inspiring gesture that has captured the admiration of the entire city. Her decision to do the right thing, despite the large sum involved, has become a shining example of integrity and civic responsibility.

The incident quickly gained attention on social media, with hashtags like #GoodNewsGenTri, #HonestGenTriseños, and #AlagangConTriAlagangForrer tranding among local

#AlagangGenTriAlagangFerrer trending among local netizens. Many praised Lovely Joy for her courage and values, calling her a role model for GENTRI • 7

