A New Era Dawns for Philippine Publishing at Supreme Court Oathtaking



Board of Directors during a distinguished ceremony at the Supreme Court in Manila.

Officiated by Acting Chief Justice Marvic Leonen, the oath-taking symbolized a profound commitment to uphold the pillars of ethical journalism and responsible publishing amidst the challenges of a swiftly changing media environment.

The leadership transition signals a reinvigorated dedication to strengthening the publishing industry's voice nationwide. At the heart of this renewal is the association's new president, who pledged to champion publishers' interests with unwavering resolve and to navigate PAPI through the evolving landscape of media, innovation, and publishers in the properties of the p

Cavite Charts Bold Development Path in Provincial Council Meeting Led by Governor Francisco Gabriel Remulla



Province of Cavite— In a decisive move toward inclusive and sustainable progress, the Provincial Development Council (PDC) of Cavite convened this week under the leadership of Governor Francisco Gabriel "Abeng" Remulla. The meeting, held with key stakeholders from various sectors, focused on strategic planning to strengthen infrastructure, social services, and economic resilience across the province.

New Leadership Ushers in a Progressive Era for the Publishers Association of the Inc. at Bayview Hotel Philippines Manila—On October 1,

2025, the Publishers Association of the Philippines Inc. (PAPI) welcomed a new era of leadership during its ceremonial turnover event held at the scenic Bayview Hotel on Roxas Boulevard. The occasion brought together key figures from the publishing sector, signaling an exciting chapter ahead for the organization.

the morning NEW LEADERSHIP • 7





• 10.00 • OCTOBER 07 - 13, 2025

Maria Angela Mojica Strengthens Civic Ties in Courtesy Call to Cavite Leaders



Maria Angela Mojica made a significant step in fostering civic engagement and collaboration as she paid a courtesy call to Honorable Vice Governor Ram Revilla Bautista of Cavite, joined by Honorable Board Member Jasmin Maligaya-Bautista of the 8th District. The meeting, held at the Cavite Provincial Capitol, highlighted shared aspirations for inclusive governance and community development across the province.

MARIA • 6

Blessing & Inauguration of General Trias Operation Center: A Leap Toward Safer Communities



General Trias City proudly unveiled its cutting-edge Operation Center, a vital infrastructure aimed at strengthening public safety and accelerating emergency response across Brgy. Bacao 1, Bacao 2, Tejero, and the Cavite Economic Zone.

The inauguration ceremony was led by Mayor Jonjon Ferrer, whose administration continues to prioritize peace and order through strategic investments in modern facilities. "And bawat sentimong pinagpapaguran ng ating mga BLESSING • 7

Ang Kauna-unahang Alkaldeng Babae sa Marilao ay Isang Manananggol

Sa pagpapatakbo ni Atty. Jemina Mendoza Sy sa mundo ng politika at mamamayan ng Bulacan, Kauna-unahang babaeng Alkalde sa bayan ng Marilao, lalawigan ng Bulacan ay pinag-ibayo nito ang pagseserbisyong publiko at matapat na paglilingkod para sa mamamayang Marilenyo.

Ito rin naman ang kanyang layunin at adhikain sa kanyang itinatag na Jimena Sv Foundation na na noon pa man simula`t sapol ay naglingkod sa kanyang kapwa Marilenyo sa pamamagitan ng iba't ibang programa at serbisyong, ipinapatupad, bukod pa sa isa siyang abogada tagapagtaguyod hustisya para sa mamamayan, lalong higit para sa mga taong

masasabing nasa laylayan lipunan nangangailangan ng kakampi t kaagapay, karamay sa payapang pamumuhay.

Isang bagong liderato na ehemplo ng isang ganap na manananggol sa kanyang nasasakupan at bayan na piniling paglilingkuran. Isang punong bayan na di mag aatubiling umaksiyon ng tapat at nararapat upang bigyan ng bagong anyo ang kapamahalaan ng

sambayanang Marilenyo. Katuwang ang kanyang pamunuan pagsasakatuparan ng kanilang pinaninindigang plataporma ng TEAM JEM SY AKO: Turismo at Trapiko, Edukasyon, Ayuda, Marilenyo Muna, Justice, Ekonomiya, Magandang Marilao, Smart Marilao/Solusyon sa Baha, Youth and Sports, Agrikultura at Kooperatiba, kalikasan at Kaligtasan, Ospital at Kalusugan. Tunay na maipaunawa at

maipaabot pamayanang bayan ng Marilao na may bagong INA na kakalinga sa lahat ng sektor ng lipunan. Siguradong pagbabago, solusyon at seserbisyong totoo sa "Pagkakaisa may pagasa." Ang pagpapalaing mabuting liderato ay ang tunay na may puso at malasakit sa tapat na pamamahala paglilingkod sa tao. Pagpalain ang mga Marilenyo. (ECB/ARZ)



Innovation and Sustainability in Focus at Northern Mindanao's 2025 STI Week

Oroquieta City, Misamis Occidental — Science, technology, and innovation took center stage in Northern Mindanao as the Department of Science and Technology (DOST) Region 10 officially opened the 2025 Regional Science, Technology, and Innovation Week (RSTW) on October 1–3, 2025, at the Bayfront Arena in Oroquieta City. The three-day celebration gathered key leaders from the DOST System, local government units, academe, and partner institutions to highlight groundbreaking technologies, impactful research, and programs that advance sustainability and inclusive growth.

The event was graced by DOST Secretary Dr. Renato U. Solidum Jr., DOST Undersecretary for Regional Operations Engr. Sancho A. Mabborang, DOST-Northern Mindanao

Regional Director Engr. Romela N. Ratilla, Oroquieta City Mayor Hon. Lemuel Meyrick M. Acosta, Misamis Occidental Governor Atty. Henry S. Oaminal, along with other officials and



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partners from various institutions. In his keynote message, Secretary Solidum emphasized the importance of ensuring that no community is left behind in the journey toward sustainable and smart development, saying that the goal is for every city, town, and province to cross the finish line of achieving the sustainable development goals by becoming smart and sustainable.

Underscoring the value of grassroots initiatives, Usec. Mabborang pointed out that sustainability is not just a buzzword but

being realized at the community level. For Mayor Acosta, hosting the RSTW is both a privilege and a milestone, as Oroquieta City continues to take bold strides toward becoming a smart city. RD Ratilla also expressed hope that the Bayfront Arena would not only serve as a space to showcase technologies but also as a venue to spark conversations, build connections, recognize outstanding personalities in science, and award impactful projects. Meanwhile,

Oaminal Governor affirmed that the gathering reflects a shared commitment to shaping a future that is technologically advanced, inclusive,

sustainable. The celebration also highlighted significant ceremonial activities, including the turnover of the DOST Research and Development Agenda to Northwestern Mindanao State College of Science and Technology and La Salle University – Ozamiz City, as well as the ceremonial turnover of project funds for the

establishment of a 21st Century Learning Environment Model Classroom at Misamis Occidental Science and Technology High School. Throughout the three-day RSTW, participants and visitors witnessed different fora, technology exhibits, and recognition ceremonies, showcasing how science, technology, innovation continue to transform communities and pave the way for a smarter and more sustainable Northern Mindanao. (Nelson Santos)



Skyranch...

(FROM PAGE 8)

and serve their best main character energy while exploring a vibrant world filled of activities and live shows. For just 150 for an All-Day Pass (free for kids 11 months and below), guests can enjoy the Village and Forest Lights, cartoon live shows, meet-and greet, and

more.

Cartoonville also features three major attractions: the 26-foot Giant Slide (starting at P150), a 600 sqm Inflatable Playground (starting at P150), and a 400-sqm Gel Blaster area (starting at P120). Guests who want to maximize the

fun can opt for the Cartoonville fntrance fee at P499 or go VIP with express lane access for P799.

For thrill-seekers, Skyranch Tagaytay introduces Sky Spin, the newest extreme ride designed to get hearts racing. Inspired by the speed of galloping horse, Sky Spin is a giant spinning disk that swings riders



Visitors may channel their "main character energy" in cartoon-inspired fits while exploring Cartoonville.

Guests are welcomed into Cartonville's colorful world, a 3 000-sqm family

Guests are welcomed into Cartoonville's colorful world, a 3,000-sqm family adventure zone inside Skyranch Tagaytay.



Sky Spin takes thrill-seekers on a high-flying, 360-degree spinning adventure above Skyranch Tagaytay.

Oversea... (FROM PAGE 8)

DIY-style shopping concept urbanization with a curated showroom, infrastructure growth the store serves both make it an ideal location for this expansion. Our individual consumers and goal is to provide professionals homeowners, builders. construction, design, and property development. "We' and contractors with mid re redefining the hardware to premium products that combine better design, retail experience in this better value, and region.

competitive pricing," COHCI Chief Executive merging DIY Ву shopping with an elevated showroom experience, we Officer Michael Co said. Oversea Builders Center ' re giving customers the convenience of a one-stop offers a comprehensive range of products, including shop, along with the inspiration they need for tiles, sanitary wares, plumbing and kitchen their projects," COHCI Modern Trade - Manila fixtures, lighting and electrical supplies, hand and Chief Operating Officer Ferdinand Co added. power tools, hardware, paints, wood and flooring

The new facility currently employs 60 workers and is expected to

help stimulate local economic activity by supporting the region's growing demand for construction and home improvement services. COHCI, a family-owned enterprise, has been serving customers for more than 70 years, evolving from a small neighborhood hardware store into a diversified group of businesses.

Today, the company is growing to branch out to big box DIY stores, mall, and aquaculture. The opening of Oversea Builders Center reflects COHCI's commitment to innovation and expansion, inviting customers to "explore better choices and experience better service" as they bring their projects

and is expected to to life. **(END)**

Evening comes alive at Cartoonville as the lights transform Skyranch Tagaytay into a whimsical wonderland.

back and forth while rotating 360 degrees in the air. This adrenalinepumping, three-minute experience costs only P120 per person, with a minimum requirement of 4 feet.

With over 39 rides and attractions, now including Cartoonville and Sky Spin-Skyranch Tagaytay continues to solidify its status as an ionic landmark in the city.

Open weekdays from 10AM to 10PM and weekends/holidays from 8AM to 10PM, the park is set to attract more tourists, especially this holiday season.

Follow Skyranch Tagaytay on Facebook (@skyranchtagaytayofficial), Instagranchphl), and TikTok (@skyranchphl), and TikTok (@skyranchph) for updates. Hashtags: #CartoonvilleAtSkyranch#HappyMemories#SkyranchTagaytay#SkySpinAtSkyranch

Mayor Gemma... ∠(FROM PAGE 8)

The meeting brought together the Presidents and Secretaries of GEM chapters from every barangay, creating a vibrant space for collaboration and shared vision. Mayor Lubigan emphasized the importance of empowering women not only as beneficiaries of programs but as key drivers of change. She encouraged the group to continue leading with compassion, resilience, and innovation in respective communities.

materials, and home

furniture. By combining a

One of the central topics discussed was the strengthening of livelihood programs. Mayor Lubigan pledged continued support from the local government

to help GEM members access training, funding, and market opportunities. These initiatives aim to boost economic independence among women and provide sustainable income sources for their families.

Beyond economic empowerment, tne meeting also focused on increasing GEM's participation in community development projects. Mayor Lubigan highlighted the group's role in health campaigns, youth engagement, environmental efforts, and disaster preparedness. She called on GEM leaders to be proactive in shaping policies and programs that reflect the needs of women and families across Trece Martires.

The dialogue was not only strategic but also deeply personal. Mayor Lubigan took time to listen to updates from each barangay, celebrating successes and identifying areas for improvement. Her message was clear: "Let us continue to be stronger, more vibrant, and more committed to uplifting our entire community."

As the meeting concluded, GEM members expressed renewed enthusiasm and unity. With the steadfast support of Mayor Gemma B. Lubigan, the Group of Empowered woMen is poised to reach greater heights—proving that when women lead, communities thrive.

Dasmariñas... (FROM PAGE 8)

personally welcomed the team, commending their dedication, discipline, and achievements in various volleyball tournaments. She emphasized the importance of nurturing homegrown talent and reaffirmed the city's commitment to providing resources opportunities for athletes to thrive. "You are not just players—you are ambassadors Mayor Dasmariñas," Barzaga said during her remarks.

The Monarchs, accompanied by their coaching staff, shared their journey, training experiences, and goals for upcoming competitions. They expressed gratitude

for the city's continued support, which has been instrumental in their growth and success. The team also presented a token of appreciation to Mayor Barzaga, symbolizing their unity with the city's leadership.

city officials present during the visit echoed the mayor's sentiments, highlighting ongoing initiatives to improve sports facilities and youth development programs. The courtesy call served as a platform to strengthen collaboration between the local government and its athletes, ensuring that sports remain a vital part of Dasmariñas' progress.

Social media lit up with

support for the Monarchs, with residents proudly sharing photos and messages using the h a s h t a g s #SulongNaSulongPa Dasmariñas and #OnwardForwardCityof Dasmariñas. The team's visit was not only a gesture of respect—it was a powerful reminder of the city's forward momentum in sports and community building.

With Mayor Jenny Barzaga's leadership and the community's full backing, the Dasmariñas City Monarchs are poised to continue their journey with renewed strength, representing the city with pride and passion. #SulongNaSulongPaD as mariñas #OnwardForward CityofDasmariñas

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,

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FOR: ANNULMENT OF TITLE,
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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.
- 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 sall 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:

was declared for tax

Plaintiff

purposes in the name

To prove that Plaintiff

Angelina, to sell Property.

To prove that Plaintiff

To prove that Madelyn

forged the signature of

Angelina Baluyot in the

Deed of Absolute Sale

To prove that Plaintiffs

title was cancelled and

a new title issued in the

To prove that Plaintiff's

one issued in the name

To prove that Angelina

left the Philippines on

November 9, 2021; to

physically impossible for

her to have signed

the Deed of Absolute

in favor of Madelyn

To prove receipt by

the tenants on the

purpose

Property

Sale for P4,000,000.00

To prove that Angelina

returned Philippines on

February 6. 2022, same

of rental payments from

Property; to prove that

and in possession of the

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

Plaintiff is the owner

name of Madelyn.

tax declaration was

of Madelyn.

Same Purpose

prove that it was

cancelled and a new

sold the Property

Madelyn to for

for P4 Million.

Same Purpose

P11,000,000.00

authorized her sister,

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

	DOCOMETT.	1 0111 002
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

Ε

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 Baluyot

Passport page of Angelina Baluyot

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. To pro-

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 in the name of Primero,

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

Aurora de Guzman

W

Ζ

В

С

С

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 City
Treasurer OR No. 0312311
for the year 2024
Contract for Legal Services

consisting of 2 pages

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

To prove that the rental

apartment business is

registered in the name

of Plaintiff

Same

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.

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:

- 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



REPUBLIC OF THE PHILIPPINES REGIONAL TRIAL COURT 4TH JUDICIAL REGION BRANCH 109

CITY OF CARMONA, CAVITE
2nd Fir., Hall of Justice Bldg., Brgy. Maduya
City of Carmona, Cavite
Email add: rtc2cac109@judiciary..gov.ph; Tel.
No. (046)4828527

BDO UNIBANK, INC.,

Mortgagee,

-versus-

EJF-2025-61

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

PATRICK RENAN L. REVILLA AND CECILLE L. REVILLA,

Debtors/Mortgagors.

x-----x

NOTICE OF SHERIFF'S SALE

Upon Extra-Judicial petition for sale under Act No. 3135, as amended by Act 4118 filed by the mortgagee, BDO UNIBANK, INC., with postal address a 33rd Floor, BDO Corporate Center Ortigas, No. 12 ADB Avenue, Mandaluyong City against PATRICK RENAN L. REVILLA AND CECILLE L. REVILLA, with postal address/es at (1.) #2411 Oro-A Street, San Andres Bukid, Manila; (2.) Unit A #1254 Cardona Street, Poblacion, Makati City; and (3.) Lot 2 Blk. 22 Phase 9 Carmona Estate, Brgy. Lantic, Carmona, Cavite 4116, and for the satisfaction of the mortgaged debt which as of 05 September, 2025 amounts to TWO MILLION FOUR HUNDRED FIFTY-NINE THOUSAND SEVEN HUNDRED FORTY-TWO PESOS AND 40/ 100 (PhP2,459,742.40), exclusive of all legal fees and expenses incidental to this foreclosure and sale, the undersigned or his duly authorized representative will SELL at public auction on November 13, 2025 at 1:00 o'clock in the afternoon at the Lobby of the Hall of Justice Building, Brgy. Maduya, City of Carmona, Cavite to the highest bidder for CASH or MANAGER'S CHECK, in Philippine currency, the mortgaged property/ies with all the improvements thereon to

TRANSFER CERTIFICATE OF TITLE NO. 057-2021006321

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

"A PARCEL OF LAND (LOT 2, BLK. 22 OF THE CONS. AND SUBD. PLAN, PCS-04-024651, BEING A PORTION OF THE CONS. OF LOTS 3-D-1 TO 3-D-3, PSD-04-198246; 3-E & 3-F, PSD-04-111368; 14, PSU-101203 & 856, CAD-285, CARMONA CADASTRE, LR.C. RECORD NO. 52711 & 2165) SITUATED IN THE BARRIO OF LANTIC, MUN. OF CARMONA, PROVINCE OF CAVITE, ISLAND OF LUZON. BOUNDED ON THE SE., ALONG LINE 1-2 BY LOT 4, BLK. 22; ON THE SW. & NW., ALONG LINES 2-3-4 BY ROAD LOT 11: ON THE NW., ALONG LINE 4-5 BY ROAD LOT 4 AND ON THE NE., ALONG LINE 5-1 BY LOT 1, BLK. 22 ALL OF THE CONS. AND SUBD. PLAN. BEGINNING AT A PT. MARKED "1" ON PLAN, BEING S. 22 DEG. 19'W., 2034.86 M. FROM BLLM # 2. MUN. OF CARMONA CAVITE. THENCE S. 77 DEG. 38'W., 11.00 M. TO PT. 2; THENCE N. 12 DEG. 22'W., 8.00 M. TO PT. 3; THENCE N. 26 DEG. 54'E., 3.00 M. TO PT. 4; THENCE N. 66 DEG, 10'E.. 9.29 M. TO PT. 5; THENCE S. 12 DEG. 22'E., 12,17 M. TO THE PT. OF BEGINNING, CONTAINING AN AREA OF ONE HUNDRED TWENTY (120) SQUARE METERS, MORE OR LESS. ALL PTS. REFERRED TO ARE INDICATED ON THE PLAN AND ARE MARKED ON THE GROUND BY P.S., CYL. CONC. MONS. 15X40 CMS: BEARINGS TRUE; DATE OF THE ORIGINAL SURVEY: JAN. 24 TO 27, 1936 & AUG. 1940 TO MAY 1941 AND THAT OF THE CONS. AND SUBD. SURVEY; OCT. 1-15, 2007 & WAS APPROVED ON DECEMBER 19, 2008. XXXNOTHING FOLLOWSXXX

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

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

In the event the public auction should not take place on the said date and time, it shall be held on **November 20, 2025** at the same time and place without further notice.

29th day of September, 2025 at City of Carmona, Cavite.

(Sgd.) BON GERARD D. ASCAÑO

Clerk of Court VI & Ex-Officio Sheriff

A New Era...

foundational values.

(FROM PAGE 1)

Esteemed attendees. including New Court Administrator Associate Justice Ma. Theresa Dolores C. Gomez -Estoesta and influential figures from media, legal circles, and civil society, highlighted the broad-reaching influence PAPI holds in shaping not only industry standards but also public discourse. Acting Chief Justice Leonen's remarks underscored the critical role of press freedom, urging publishers to safeguard truth and maintain integrity as

This leadership team stands poised to foster increased advocacy and collaboration, positioning PAPI as a dynamic force ready to meet future challenges head-on. Their vision is clear: to protect transparency and elevate the role of publishers in serving the public good while

embracing innovation.
As the community celebrates this pivotal moment, anticipation builds for an era marked by principled leadership and progressive strides in Philippine publishing.

Maria...

(FROM PAGE 1)

Vice Governor Bautista welcomed warmly Mojica, recognizing her active role in grassroots initiatives and her commitment to public service. The discussion centered on strategic programs that aim to uplift local communities, with emphasis on youth empowerment, eduċation, and sustainable livelihood projects. Bautista expressed optimism about future partnerships that could bring tangible benefits to Caviteños.

Board Member Jasmin Maligaya-Bautista, known for her advocacy in the 8th District, echoed the importance of collaboration between civic leaders and government officials. She emphasized the need for responsive governance that listens to the people and works hand-in-hand with community stakeholders. Mojica's visit, she noted, is a testament to the growing synergy between civic action and political leadership.

During the meeting, Mojica shared insights from her ongoing projects and expressed her desire to align with provincial the government's vision for development. She underscored the importance of transparency, accountability, and citizen participation in shaping policies that reflect the real needs of the people.

The courtesy call concluded with a renewed commitment to open dialogue and cooperation. All parties agreed to explore joint initiatives that would enhance service delivery and promote inclusive growth in Cavite. The exchange was marked by mutual respect and a shared determination to build a better future for the province.

UGALIING MAG-BASA NG CAVITE TIMES JOURNAL

Prepared by:

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

Copy furnished:

BDO UNIBANK, INC.,

REMEDIAL MANAGEMENT UNIT c/o JACEL DL. FLORENCIO 33rd Floor BDO Corporate Center Ortigas No. 12 ADB Avenue, Mandaluyong City

PATRICK RENAN L. REVILLA AND CECILLE L. REVILLA

#2411 Oro-A Street, San Andres Bukid, Manila
 Unit A #1254 Cardona Street, Poblacion, Makati City
 Lot 2 Blk. 22 Phase 9 Carmona Estate Brgy. Lantic, Carmona,

Publication: Cavite Times Journal Dates: October 7, 14 & 21, 2025

Photo Highlights: Featuring key figures from diverse regions — Anila Anne Acosta (VP Mindanao), Dina N. Diaz (BOD Luzon), Joseph Denmarc Avila III (BOD Mindanao), Reyland Lopez (Secretary), Rebecca Velasquez (President), Alma Ochotorena (VP Luzon), Associate Justice Ma.

Theresa Dolores C. Gomez-Estoesta, Leonida Cardona (Treasurer), Eduardo Cardona (BOD Luzon), Giecel T. Albar (VP Visayas), Elpidio Soriano Jr. (BOD Mindanao), May Ann Reyla (Auditor and Executive VP), and Ian Junio Israel. Photo credit to Giecel T. Albar of Akeanon News.

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 Deed as Annexes "A", "B", and "C" respectively.

- 2 Co-Heir MANOLITO D. MANUEL, on the other hand, 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 regime 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 settlement 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

OPA's Agri... (FROM PAGE 8)

Around 30 exhibitors showcased a wide array of agricultural products and crafts during the Agri Trade Fair cum Kadiwa ng Pangulo, themed "Masiglang Negosyo at Mauniad na Kalakalan, Susi sa Pagkamit ng Masaganang Ani at Mataas na Kita." The event aimed to promote an inclusive agricultural sector that enhances the productivity profitability of farmers, fisherfolk, and agrientrepreneurs in the province.

Meanwhile, the Gawad Saka Awarding, carrying the theme "Pagpupugay sa Bayani Agrikultura," gave welldeserved recognition to outstanding farmers and organizations that have made significant contributions to the sector.

Gracing the event with their presence were Hon. Jasmin Angelli Maligaya Bautista, 7th District Board Member and Committee Chair on Agriculture and Agrarian Reform, Nutrition

Cavite...

Governor Remulla

opened the session by

importance of community-

driven governance. "Every

plan we make today

becomes the foundation of

a stronger and more

prosperous tomorrow for

Caviteños," he declared,

setting the tone for a

results-oriented dialogue.

His message echoed the

council's guiding principle:

Mula sa Bayan, Para sa

Bayan — from the people,

Among the major

for the people.

emphasizing

and Population; Mr. Ferdinand Belamide, Chief of Staff of the Governor; Engr. Gilbert Gandia, Provincial Administrator; and Dr. May Magno, Provincial Veterinarian, alongside the heads and representatives of partner agencies composed of **Provincial Director Lilibeth** Chavez of the Department of Trade and Industry -Cavite; Ms. Hanna Rodil of the Agriculture Program Coordinating Office; Ms. Janine Cailo of Agriculture Training institute; and Mr. Jomer İvan Villanueva of the Department of Interior and Local Government -

Board Member Jasmin Maligaya remarked that

RI TRADE FAIR AND GAWAD SAKA AWARDING

(FROM PAGE 1)

agenda items were the

expansion of road

networks, enhancement of

disaster preparedness

systems, and the rollout of

digital tools to improve

public service delivery. The

council also approved new

budget allocations for

barangay-level

infrastructure and livelihood

programs aimed at

empowering marginalized

Cavite's growing role as a

powerhouse. With its

The meeting highlighted

economic

communities.

regional

Gawad Saka the demonstrates invaluable contributions of the farmers and fisherfolk in ensuring food security and sustainable economy across the province.

Various individuals and organizations were recognized including Mr. Ernie S. Somogod for being an Outstanding High Value Crops Farmer; Ms. Elizabeth S. Lopez as an Outstanding Rural Woman; Ms. Ivy Rose A. Diones for being an Outstanding Agricultural Extension Worker, Mr. Kizirwin T. Salcedo and Ms. Kris Joy A. Credo for their invaluable support; Kaysuyo Farmer's Association and the Municipalities of Alfonso, Silang, and Magallanes for their active participation.

proximity to Metro Manila

and ongoing investments in

industrial zones, the

province is poised to attract

more businesses and

generate employment.

Governor Remulla stressed

the need for balanced

growth, ensuring that

rural areas receive equal

praised the council's

inclusive approach, noting

that grassroots concerns

were given priority in the

planning process. Civil

society groups, youth

leaders, and local officials

contributed insights on

education, health, and

Sectoral representatives

attention and resources.

In addition, cities and municipalities in Cavite were awarded with various seedlings and fingerlings. The awardees were composed of the Municipalities of Mendez, Indang, Alfonso, General Mariano Alvarez, General Aguinaldo, Magallanes, Maragondon, Naic, Silang, and Tanza; and the Cities of Carmona, Dasmariñas, General Trias, Tagaytay, Trece Martires, and Imus.

The Agri Trade Fair and Gawad Saka Awarding stand as a testament to the Provincial Government of Cavite's unwavering commitment to providing opportunities for growth and sustainability in the agriculture sector, under the leadership of Governor Abeng Remulla. (J. Reyes)

environmental

sustainability, reinforcing

the collaborative spirit of

Remulla reaffirmed his

administration's

commitment to transparency

and accountability. "We are

not just building roads and

bridges — we are building

futures," he said. The

council's resolutions will now

be forwarded to relevant

implementation, marking

another step in Cavite's

journey toward a more

dynamic and equitable

meeting

Governor

the

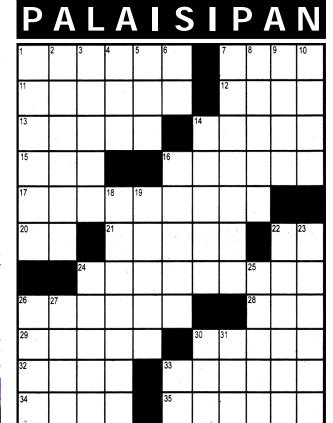
the council.

concluded,

agencies

future.

As



PAHALANG

- 1 Dahon ng aklat
- 7 Tuyong sapa
- 11 Ipuwesto
- 12 Isloa
- 13 Boses
- 14 Hukay na may tubig
- _-atihan 16 Kahigitan
- 17 Samahan
- 20 Hulapi
- 21 Sa atin 22 Pang-ukol
- 24 Suwerte
- 26 Sisiw
- 28 Yuqyoq 29 Pangal
- 30 1989 MVP ng PBA
- 32 Leksiyon
- 33 Putong ng hari
- 35 Banatan

34 Bukana ng ilog

PABABA

- 1. Portamoneda
- 2. Hidwaan
- 3. Kuto ng manok
- 4 Inam 5 Unlapi
- 6 Pandiwa
- 7 Ibigay ang naiwang
- vaman
- 8 Sakay
- 9 Galaw ng dagat 10 Padulas na pera
- 14 Libag
- 16 Marka ng palo 18 Iniisip
- 19 Husto
- 22 Marami
- 23 Bulungan 24 Hanip
- 25 Tugatog
- 26 Panghalip 27 Asana
- __ cola
- 31 Rangya
- 33 ___ Klux Klan

NewLeadership... (FROM PAGE 1)

unfolded, attendees gathered promptly at 9:45 A.M., their spirits united by a stirring invocation from Pastor Elpidio B. Soriano Jr. The Philippine National Anthem was presented in a moving audiovisual tribute, setting a patriotic backdrop for the day's significance.

Mr. Ian Israel D. Junio set a tone of hope and collaboration through his opening remarks, urging the community to embrace innovation amid the evolving publishing landscape. His words underscored the crucial role of unity in driving progress.

Central to the ceremony was the graceful handover of leadership from outgoing President Nelson Santos. Reflecting on a tenure marked by steadfast commitment and

notable achievements, Mr. Santos expressed heartfelt thanks to the association's members and partners for their support.

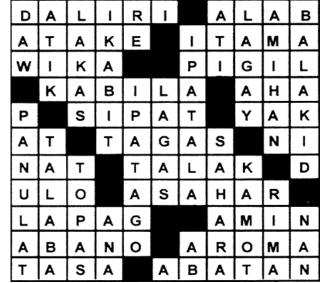
Taking the helm as the new president, Ms. Rebecca M. Velasquez accepted the mantle with inspiring resolve. Her vision charts a course digital toward modernization, active youth involvement, and enhanced regional connectivity - priorities poised to redefine PAPI's

impact in the Philippine publishing industry.

The event culminated in lively networking and camaraderie, celebrating not only the accomplishments of the past but also the invigorating prospects that lie ahead.

This leadership turnover marks a pivotal moment for PAPI as it reaffirms its dedication to elevating Filipino publishers and adapting to the dynamic currents shaping today's media environment.

SAGOT SA NAKARAAN





Blessing... (FROM PAGE 1)

kababayan ay ibinabalik sa kanila sa anyo ng mga makabuluhang proyekto," Mayor Ferrer emphasized, highlighting the city's commitment to responsive governance.

Cavite Governor Abeng Remulla also graced the event, commending the

city's proactive approach to public safety. "Ang General Trias Operation Center ay isang huwarang halimbawa pamumunong may malasakit at bisyon para sa mas ligtas na Cavite," Governor Remulla remarked, affirming the

provincial government's support for initiatives that uplift local communities.

Equipped with advanced monitoring systems and rapid deployment capabilities, the Operation Center is designed to ensure swift coordination during emergencies and reinforce disaster preparedness.

This initiative is part of

the broader "Alagang GenTri, Alagang Ferrer" program, which continues to deliver high-impact projects for the benefit of every General Trias resident. With the united efforts of Mayor Jonjon Ferrer and Governor Abeng Remulla, General Trias is setting the standard for safety and

progress in Cavite.

Oversea Builders Center opens flagship store in Cavite as part of Southern Luzon expansion 3

Kawit, Cavite, Oct. 3 —Cebu Oversea Hardware Company Inc. (COHCI) has opened its newest flagship retail hub Oversea Builders Center in this municipality Friday, as part of its strategy to capture the rapidly expanding home improvement and construction market in Southern Luzon.



square-meter facility, which includes 4,125 square meters for DIY and showroom spaces and 1,722 square meters dedicated to furniture. Strategically located along Centennial Road, the store caters to the mid- to high-end segment, specifically the A and B markets, amid a surge in residential and commercial developments in Cavite and neighboring provinces.

COHCI CEO Michael Co (in black suit) and gnboring provinces.

"Cavite's rapid OVERSEA • 3 COHCI Modern Trade - Manila COO Ferdinand Co

Skyranch Tagaytay Levels Up Fun with Cartoonville and Sky Spin Skyranch Tagaytay, one of Cavite's top tourist destinations and a

Department of Tourism-accredited recreational center, has just unveiled two-exciting new attractions that promise more #HappyMemories for guests: Cartoonville & Sky Spin!



Officials and partners led the launch of Cartoonville at Skyranch Tagaytay, celebrating the newest attraction with smiles and cheers. (L-R) Rafael Vigal of Taal Vista Hotel RDM, Richard Caluyo, SM Supermalls AVP for Marketing, Jean Christine Cañedo, SM Family Entertainment Center, Inc. Unit Manager, Matthew Staples, Recreation Concepts & Consulting, Inc. CEO, Brgy. Captain Amanda Manalo, Mayor Aizack Brent Tolentino, former Governor Athena Bryna Tolentino, Councilor Michael Tolentino of Tagaytay City, Jason Terrenal, SM Supermalls SAVP for Operations, Minabelle Llanes, SM Supermalls Reg Ops Head, and Roland Sarmiento, Recreation Concepts & Consulting, Inc. President



Cartoonville's Gel Blaster zone offers a safe and exciting play experience for barkadas and thrill lovers.

Nestled inside the cool, scenic grounds of the amusement park, Cartoonville is a 3,000-sqm wonderland built for families, barkadas, and kids and young-at-hearts. Here, everyone's encourage to dress in cartoon-inspired fits **SKYRANCH-3**



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OPA's Agri Trade Fair and Gawad Saka Awarding advancing agriculture sector in Cavite



In line with its goal of advancing the welfare of Cavite's agricultural sector, the Office of the Provincial Agriculturist (OPA), under the leadership of Engr. Anna Pamela Nova-Cruz, spearheaded the Agri Trade Fair cum Kadiwa ng Pangulo and the Gawad Saka Awarding Program on September 25, 2025, at the OPA Compound in Trece Martires City.

Mayor Gemma B. Lubigan Strengthens Ties with Group of Empowered woMen (GEM) in Trece Martires City



In a heartfelt gathering held in September 2025, Mayor Gemma B. Lubigan met with the Group of Empowered woMen (GEM) of Trece Martires City to reconnect, reaffirm support, and strategize on expanding the group's impact in the community. GEM, a women-led organization founded by Mayor Lubigan in 2019, has grown into a dynamic force of grassroots leadership, with active members from each barangay working to uplift their neighborhoods ► MAYOR GEMMA • 3 through livelihood and civic initiatives.

Dasmariñas City Monarchs Women's Volleyball Team Pays Courtesy Call to Mayor Jenny Barzaga

Dasmariñas City—The Dasmariñas Monarchs Women's Volleyball Team made a formal courtesy call to Mayor Jenny Barzaga, reinforcing the city's unwavering support for local sports and women empowerment. The event, held at the Dasmariñas City Hall, was a celebration of athletic excellence and community pride.

Mayor Jenny Barzaga DASMARIÑAS • 3

