ISSN: 2672-2658

City of Imus Opens Third Eco Park: Buhay na Tubig Park Brings Nature Closer to the People

Imus City, Cavite - The Local Government of Imus, led by Mayor Alex "AA" Advincula, proudly unveiled the City of Imus Park - Buhay na Tubig, the city's third eco park designed to provide residents with a refreshing public space for leisure, recreation, and community bonding.

The inauguration was graced by Vice Mayor Homer Saquilayan together with members of the Sangguniang Panlungsod and other city officials, underscoring the collective effort of the Imus LGU in championing sustainable urban development. Their presence highlighted the city's united vision of creating more inclusive and family-friendly spaces for every Imuseño.

▶ CITY OF IMUS • 6



Mayor SM Matro Launches Educational Assistance Program in Barangay Capipisa: "Serbisyo at Malasakit sa Kabataang Tanzeño"

Tanza, Cavite - The Municipality of Tanza, under the leadership of Mayor Archangelo "SM" Matro, officially rolled out the flagship program "Serbisyo at Malasakit sa Kabataang Tanzeño: Educational Assistance Para sa Lahat!" with its first distribution held at the Capipisa Covered Court.



Hundreds of beneficiaries from Daycare, Kindergarten, Grades 1–10, ALS, and SPED received educational assistance aimed at easing the financial burden of families and ensuring that every Tanzeño child has the opportunity to continue their studies.

Mayor Matro emphasized that the initiative reflects the local

▶ MAYOR SM • 6

CAVITE
TIMES JOURNAL
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PAHAYAGAN NG TUNAY NA CAVITEÑO
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Congresswoman Jennifer Austria-Barzaga Honored as One of the Top Empowered Men & Women 2026 by Mrs. Philippines Cavite International



Dasmariñas City, Cavite - October 31, 2026. The spotlight shone brightly on Hon. Jennifer "Jenny" Austria-Barzaga, Congresswoman of the Fourth Legislative District of Cavite and former City Mayor of Dasmariñas, as she was recognized among the Top Empowered Men & Women 2026 during the grand celebration organized by Mrs. Philippines Cavite International at the Grand Ballroom of Elijah Hotel.

This prestigious distinction celebrates Congresswoman Barzaga's exemplary leadership, unwavering dedication to public service, and her steadfast commitment to empowering communities. Throughout her career, she has championed initiatives that uplift families, strengthen education, and create meaningful opportunities for

▶ CONGRESSWOMAN • 6

SSS, DICT sign partnership to expand social security coverage for freelancers

QUEZON CITY, 30 October 2026 – The Social Security System (SSS) and the Department of Information and Communications Technology (DICT) signed a Memorandum of Understanding (MOU) on 21 October 2026 to expand social security protection for the country's estimated 1.5 million freelancers and virtual assistants.



Social Security System (SSS) President and Chief Executive Officer Victor Alfonso A. Limlingan (third from left) and Department of Information and Communications Technology (DICT) Secretary Robert Joseph M. de Claro (second from left) sign a memorandum of understanding (MOU) to strengthen social security protection for Filipino freelancers and virtual assistants. Also in photo are DICT Undersecretary for Strategic Initiatives and Industry and Competency Development Leandro Angelo Y. Aguirre (left) and SSS Vice President for NCR South Division Cristine Grace B. Francisco (right).

SSS President and Chief Executive Officer Victor Alfonso A. Limlingan and DICT Secretary Robert Joseph M. de Claro led the signing ceremony at the DICT office in Quezon City.

Limlingan said the MOU establishes a strategic partnership to strengthen the online freelancing industry through capability-building, competency

▶ SSS, DICT • 6

Carmona Leaders Join Community in Undas 2026 Commemoration at Santuario de Carmona



Carmona, Cavite - November 1, 2026. The observance of Undas 2026 in Carmona was marked by solemn remembrance and strong community spirit as Congressman Roy M. Loyola, together with Mayor Dahlia A. Loyola, Vice Mayor Cesar L. Ines, Jr., and members of the Sangguniang Panlungsod, personally visited families gathered at the Santuario de Carmona to honor their departed loved ones.

▶ CARMONA • 6

PhilHealth Media Pasasalamat: Strengthening Bonds with the Storytellers of Health



Calamba City, Laguna - October 22, 2026 - The atmosphere at Hotel Marciano was filled with gratitude and camaraderie as PhilHealth Regional Office IV-A hosted its annual Media Pasasalamat program. With the theme "Kasama sa Kwento, Katuwang sa Serbisyo" the event underscored the vital role of media in amplifying healthcare initiatives under the vision of Bagong Pilipinas.

The program opened with a heartfelt welcome message from Dr. Edwin M. Oriña, Acting Regional Vice President. In his address, Dr. Oriña acknowledged the unwavering support of media partners in bringing PhilHealth's mission closer to Filipino families. "You are our bridge to the people. Through your stories, our programs reach homes, communities, and hearts," he emphasized.

Dr. Oriña also detailed the PhilHealth YAKAP Program, a yearly initiative designed to expand healthcare coverage through collaboration with private insurers and HMOs. He explained that YAKAP aims to reduce out-of-pocket expenses, strengthen preventive care, and ensure that every Filipino has access to comprehensive health protection. Alongside YAKAP, he highlighted other activities that continue to evolve annually ranging from benefit enhancements to community outreach programs each reinforcing PhilHealth's commitment to inclusivity and service.

The day's highlights included an audio-visual presentation on enhanced benefits, an open forum where participants engaged in meaningful dialogue, and the awarding of certificates to recognize outstanding contributions of media practitioners. The event also provided opportunities for networking and collaboration, capped by a photo session that symbolized unity between PhilHealth and its media partners.

Closing remarks will be delivered by Mr. Arturo C. Ardiente of the Field Operations Division, who will reaffirm PhilHealth's enduring pledge to remain "Your Partner in Health."

More than a thanksgiving event, the Media Pasasalamat stood as a living testament to partnership - where PhilHealth and the media walk hand-in-hand in shaping a healthier, more informed, and empowered nation.

DOST Ilocos Region Strengthens Linkages Across the Region 1 Innovation Ecosystem Through Regional Innovation Convergence





Trece Martires City, Cavite - The City Government of Trece Martires, under the leadership of Mayor Gemma Lubigan, successfully held the "Bote Plastic Palit Bigas Program" at Sunshineville Package 4, Barangay Cabuco, an initiative that combines environmental protection with community assistance.

The program encourages residents to exchange collected plastic bottles for rice, promoting responsible waste management while providing direct support to families. Mayor Lubigan emphasized that the initiative reflects the city's commitment to both sustainability and social welfare:

"Sa bawat bote na ating nakokolekta, hindi lamang natin nililinis ang ating kapaligiran, kundi nagbibigay din tayo ng tulong sa ating mga kababayan. Ito ay patunay na ang pagkakaisa at malasakit ay susi sa mas maayos na komunidad," she said.

The event was made possible through the collaboration of the City Environment and Natural Resources Office (CENRO), barangay officials, and the support of provincial leaders including Board Members Aidel Belamide and Ivee Reyes, alongside city councilors and youth leaders who continue to champion programs for environmental sustainability and community development.

The "Bote Plastic Palit Bigas Program" is part of Trece Martires' broader Solid Waste on Wheels initiative, designed to strengthen grassroots participation in waste reduction and recycling. By engaging residents directly, the city ensures that environmental responsibility is paired with tangible benefits for families.

This milestone highlights Trece Martires City's dedication to good governance, environmental stewardship, and inclusive service for every Treceño.

CAVITE TIMES JOURNAL
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PAHAYAGAN NG TUNAY NA CAVITEÑO

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Carmona LGU Extends Care Through Snack Distribution at Public Cemetery During Undas 2026

Carmona, Cavite - November 1, 2026. The Local Government Unit of Carmona, under the compassionate leadership of Mayor Dahlia Loyola, carried out a meaningful initiative during the observance of Undas 2026 by distributing snacks to residents and visitors at the Carmona Public Cemetery.



The program aimed to provide comfort and support to families who gathered to honor their departed loved ones. Volunteers and staff from various city departments joined forces to ensure that every visitor received refreshments, reflecting Carmona's commitment to community care and inclusivity.

Mayor Loyola emphasized the importance of extending kindness during occasions of remembrance:

"Ang Undas ay panahon ng paggunita at pagbabalik-tanaw sa ating mga mahal sa buhay. Sa simpleng pamamahagi ng pagkain, nais nating ipadama na ang pamahalaang lungsod ay kaagapay ng bawat Carmoneño sa lahat ng pagkakataon."

The initiative was warmly received by the public, with many expressing gratitude for the city's thoughtful gesture.

This effort underscores Carmona's dedication to fostering unity, compassion, and service, even in solemn moments of reflection.

DTI Cavite Empowers Students on Business Compliance and Consumer Protection of UPHSD-Molino

The Department of Trade and Industry (DTI) Cavite participated as a resource speaker in the seminar entitled "Start Right: Biz Before the Buzz – A No-Stress Guide to DTI, BIR and Business Compliance for Young Entrepreneurs" on October 20, 2026, at the University of Perpetual Help System DALTA – Molino Campus.



The activity was organized by the university's College of Business Administration and Accountancy, which invited DTI Cavite to share its expertise on business registration, regulatory compliance, and government assistance for aspiring entrepreneurs. Representing DTI Cavite were CPD Division Chief Rexel B. Amparo, STIDS Arner P. Olayres, and NC TIDA Darryl James San Antonio.

During the seminar, the DTI representatives discussed the agency's programs and services that support entrepreneurs in starting, managing, and growing their businesses. They emphasized the importance of proper business registration and compliance with applicable government laws and requirements.

The speakers also introduced DTI's Consumer Protection Services, highlighting the agency's role in promoting fair trade practices and protecting consumer rights. They further explained how business registration and compliance can help entrepreneurs access relevant government programs, services, and assistance to support their business development.

The seminar was attended by entrepreneurship students of the University of Perpetual Help System DALTA – Molino Campus, equipping them with practical knowledge on starting a business, meeting regulatory requirements, and accessing government support.

Noveleta Sends Off Young Athletes with Mayor Davey Reyes Chua Leading the Charge

Noveleta, Cavite - The Municipality of Noveleta proudly held its 2026 North Cavite Sports Unit Send-Off Ceremony, a celebration of youth, sportsmanship, and community spirit.



Mayor Davey Reyes Chua personally led the program, underscoring his administration's commitment to nurturing the potential of young Noveleteños in both education and athletics. In a symbolic gesture of support, each athlete received a complete set of free sports essentials - uniform, cap, tumbler, string bag, and allowance - ensuring they are well-prepared to represent the town with pride.

Mayor Chua emphasized that while Noveleta may be a small municipality, it holds great promise in producing future champions who will bring honor not only to their schools but to the entire community. "Our athletes carry with them the hopes of Noveleta. Their discipline, determination, and passion will inspire others and showcase the strength of our youth," he remarked.

The send-off ceremony was filled with excitement and encouragement, as parents, teachers, and local officials joined in expressing their confidence in the athletes' abilities. The event highlighted the town's united support for its young talents, reinforcing the message that sports is a vital avenue for empowerment and community pride.

With the rallying cry of "Mabuhay ang atletang Noveleteños!", the ceremony concluded on a high note, setting the stage for the athletes to shine in the upcoming competitions.

And we all, who with unveiled faces contemplate and reflect the Lord's glory, are being transformed into his image with ever-increasing glory, which comes from the Lord, who is the Spirit. (2 Corinthians 3:18)

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

BDO UNIBANK, INC.,
Mortgagee,

-versus- **FORECLOSURE CASE NO. F-844-26**

SPS. IRISH A. KOBAYASHI AND TAKATO KOBAYASHI
Debtors/Mortgagors.
x----------x

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 4118, filed by Mortgagee, **BDO UNIBANK, INC.,** with business address at 33rd Floor, BDO Corporate Center Ortigas, No. 12 ADB Avenue, Mandaluyong City against the Debtors/Mortgagors, **SPS. IRISH A. KOBAYASHI and TAKATO KOBAYASHI, represented herein by their Attorney-in-Fact, Reynaldo R. Picardal, Jr.,** with postal address at (1) Lot 25, Block 8 Amethyst Street, Saint Mary Homes, Barangay Almanza I, Las Piñas City (occupied by third party); and (2) Lot 3, Block 10 Westwood Phase 1, Barangay Tapia, General Trias, Cavite (currently occupied), to satisfy the mortgage indebtedness which as of August 7,2026 amounts to **ONE MILLION SIX HUNDRED TWENTY SIX THOUSAND SEVEN HUNDRED SEVENTY ONE PESOS and 12/100 (PhP1,626,771.12),** Philippine Currency, including interest, penalties and other charges as of said date but exclusive of all other expenses incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on **November 17, 2026 at 10:00 o'clock in the morning** until 12:00 o'clock 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. 057-2021066072

Lot No. 3 Block: 10 Plan No. Pcs-04-029302

Portion of: The cons/subd of Lots 1928, 1929, 1932 & 1933, San Francisco de Malabon Estate & Lots 1939-B & 1939-C, (LCR) Psd-29632, Decreed No. 4270, LRC Rec. No. 5964

Location: Barangay Pasong Camachile, Municipality of Gen. Trias, Province of Cavite, Island of Luzon

Boundaries:

LINE	DIRECTION	ADJOINING LOT(S)
1-2	SW	Lot 48, Block 10, Pcs-04-029302
2-3	SW	Lot 49, Block 10, Pcs-04-029302
3-4	NW	Lot 2, Block 10, Pcs-04-029302
4-5	NE	Road Lot 2, Pcs-04-029302
5-1	SE	Lot 4, Block 10, Pcs-04-029302

Area: FIFTY SQUARE METERS (50), more or less

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

In the event the public auction should not take place on the said date and time, it shall be held on **November 24, 2026** 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, October 20, 2026

(Sgd.) RICARDO A. TOLEDO
Sheriff IV

Copy Furnished:

BDO UNIBANK, INC.
CONSUMER REMEDIAL MANAGEMENT
33rd Floor, BDO Corporate Center Ortigas
No.12 ADB Avenue, Mandaluyong City

SPS. IRISH A. KOBAYASHI & TAKATO KOBAYASHI
(1) Lot 25, Block 8 Amethyst Street, Saint Mary Homes, Barangay Almanza I, Las Piñas City
(2) Lot 3, Block 10 Westwood Phase 1, Barangay Tapia, General Trias, Cavite

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

Publication: Cavite Times Journal
Dates: October 27, November 03 & 10, 2026

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

BDO UNIBANK, INC.,
Mortgagee,

-versus- **FORECLOSURE CASE NO. F-899-26**

SPS. JUANITO F. GARAY AND KRISTENE G. GARAY,
Debtor/Mortgagor.
x----------x

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, **BDO UNIBANK, INC.,** with business address at 33rd Floor, BDO Corporate Center Ortigas,No.12 ADB Avenue, Mandaluyong City against the Debtor/ mortgagor, **KRISTINE G .GARAY, signing for herself and as Attorney-in-Fact of her spouse JUANITO F. GARAY,** with postal addresses at (1) Barangay Canlalay, Carmona Cavite (occupied by third party); and (2) Lot 28 Block 7, Kensington 20, Brgy. Navarro, Gen. Trias,Cavite (abandoned property), to satisfy the mortgage indebtedness which as of September 18,2026 amounts to **SIX HUNDRED TWELVE THOUSAND SIX HUNDRED TWENTY FIVE PESOS AND 92/100 (Ph612,625.92),** Philippine Currency, including interest, penalties and other charges as of said date but exclusive of all other expenses, incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on **November 17, 2026 at 10:00 o'clock in the morning** until 12:00 o'clock 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 057-2019059041

Lot No. 28 Block No. 7 Plan No.Pcs-04-030759

Portion of: LOTS 14 & 15; BLK; 7;LOTS 7 & 8; BLK.8 AND BLOCK 12, PSD-04-227769, LOT 1645, FRS-04-005328 AND LOT 1651, RS-04-005328, BOTH OF SAN FRANCISCO DE MALABON ESTATE DECREED NO.4270, LRC RECORD NO. 5964

Location: BARANGAY OF BACAO-I (FORMERLY: NAVARRO), CITY OF GEN.TRIAS PROVINCE OF CAVITE, ISLAND OF LUZON

Boundaries:

LINE	DIRECTION	ADJOINING LOT (S)
1-2	NW	LOT 26, BLOCK 7,PCS-04-030759
2-3	NE	ROAD LOT 11, PCS-04-030759
3-5	SE	ROAD LOT 7, PCS-04-030759
5-1	SW	LOT 27, BLOCK 7, PCS-04-030759

Area: ONE HUNDRED TWO (102) 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 **November 24, 2026** 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, October 20, 2026

(Sgd.) JOANNAH AVIGAIL C. TIMKANG
Sheriff IV

Copy Furnished:

BDO UNIBANK, INC.
CONSUMER REMEDIAL MANAGEMENT
33rd Floor, BDO Corporate Center Ortigas
No.12 ADB Avenue, Mandaluyong City

KRISTINE G. GARAY and JUANITO F. GARAY
(1) Barangay Canlalay, Carmona Cavite (occupied by third party)
(2) Lot 28 Block 7,Kensington 20, Brgy. Navarro, Gen. 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 sale.

Publication: Cavite Times Journal
Dates: October 27, November 03 & 10, 2026

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

PHILIPPINE SAVINGS BANK,
Mortgagee,

-versus- **FORECLOSURE CASE NO. F-877-26**

SPS. AILENE GATDULA ABANILLA AND EDDYSON P. ABANILLA,
Borrowers/Mortgagors.
x----------x

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Petitioner/Mortgagee, **PHILIPPINE SAVINGS BANK** with business address at PSBank Center, 777 Paseo de Roxas corner Sedeño Street, Makati City against the Borrowers/Mortgagors, **SPS. AILENE GATDULA ABANILLA AND EDDYSON P. ABANILLA,** with given addresses at (1) 266 Sitio Layon, Barangay Balitoc, Calatagan, Batangas 01 4215; (2) Philippine Coast Guard 113 Philippine Coast Guard Headquarters, 25th Street, CG 5, Port Area, Manila; (3) Blk. 6, Lot 22-23 Sagana Homes, Culiat, Quezon City; and (4) Cavite Buoy Naval Base, Heracleo Alano, SAngley Point, Cavite City and collateral address at Block 2 Lot 9, Road Lot 1, Springfield View Phase 1-A, Sahud-ulan, Tanza, Cavite, to satisfy the mortgage indebtedness which as of September 16, 2026 amounts to **ONE MILLION EIGHT HUNDRED SEVENTY THREE THOUSAND TWO HUNDRED FORTY FOUR PESOS and 56/100 (PhP1,873,244.56),** Philippine Currency, inclusive of interest and penalties as of said date but exclusive of all other charges incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on **November 17, 2026 at 10:00 o'clock in the morning** until 12:00 o'clock 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 057-2014018760

A parcel of land (Lot 9, Blk. 2 of the subd. plan, Psd-04-171104, being a portion of Blk. 37, Pcs-04-014087, L.R.C. Rec. No. 6832) situated in the Brgy. Calibuyo/Amaya/Halayhay, Mun. of Tanza, Prov. of Cavite, Island of Luzon. Bounded on the Sw., along line 1-2 by Lot 10, Blk.2; on the NW., along line 2-3 by Rd. Lot 1 (10.00 M wide); on the NE., along line 3-4 by Lot 7, Blk.2; and on the SE., along line 4-1 by Lot 8, Blk.2, all of the subd. plan. Beginning at a pt. marked "1" on the plan. x x x containing an area of **ONE HUNDRED FOURTEEN (114) SQUARE METERS** x x x

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 24, 2026** 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, October 20, 2026

(Sgd.) REYNALDO L. SALOMA
Sheriff IV

Copy Furnished:

SALGADO CABRERA & ASSOCIATES
In-house Counsels for the Mortgagee
4rth Floor, PSBank Center
777 Paseo de Roxas cor. Sedeño Street, Makati City

SPS. AILENE G. ABANILLA & EDDYSON P. ABANILLA
(1) 266 Sitio Layon, Barangay Balitoc, Calatagan, Batangas 01 4215
(2) Philippine Coast Guard 113 Philippine Coast Guard Headquarters, 25th Street, CG 5,Port Area, Manila
(3) BLK. 6 Lot 22-23 Sagana Homes,Culiat, Quezon City
(4) Cavite Buoy Naval Base, Heracleo Alano, Sangley Point, Cavite City
(5) Block 2,Lot 9, Road Lot 1, Springfield View Phase 1-A, Sahud-ulan, Tanza, Cavite

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

Publication: Cavite Times Journal
Dates: October 27, November 03 & 10, 2026

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

BDO UNIBANK, INC.,
Mortgagee,

-versus- **FORECLOSURE CASE NO. F-821-26**

LIZZA MARIE GRACE E. VALENTOS,
Debtors/Mortgagors.
x----------x

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, **BDO UNIBANK, INC.,** with business address at 33rd Floor, BDO Corporate Center Ortigas, No. 12 ADB Avenue, Mandaluyong City against the Debtor/Mortgagor, **LIZZA MARIE GRACE E. VALENTOS,** with postal address at (1) # 1E, Blk. 1 California Garden Square Libertad, Mandaluyong City (currently occupied) and (2) Lot 12, Block 1 Phase 1 Phase 4 Manchester, Barangay Navarro, General Trias, Cavite (currently occupied) to satisfy the mortgage indebtedness which as of August 7, 2026 amounts to **ONE MILLION SEVEN HUNDRED EIGHTY ONE THOUSAND SEVEN HUNDRED SIXTY ONE PESOS and 42/100 (Ph1,781,761.42)** Philippine Currency, including interest, penalties and other charges as of said date but exclusive of all other expenses, incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on **November 17, 2026 at 10:00 o 'clock in the morning** until 12:00 o'clock 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.057-2016067791

Lot No. 12 Block: 1 Plan No.Psd-04-225691

Portion of : Lot 1702, San Francisco de Malabon Estate (RS-04-002273), Decreed No.4270 LRC Record No. 5964

Location: Barangay of Navarro, Municipality of Gen. Trias, Province of Cavite, Island of Luzon

Boundaries:

LINE	DIRECTION	ADJOINING LOT(S)
1-2	SE	Lot 11, Block 1,Psd-04-225691
2-3-4	SW, NW	Lot 48, Block 1,Psd-04-225691
4-1	NE	Road Lot 4, Psd-04-225691

Area: ONE HUNDRED TWENTY ONE SQUARE METERS (121), 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 **November 24, 2026** 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, October 20, 2026

(Sgd.) JOANNAH AVIGAIL C.TIMKANG
Sheriff IV

Copy Furnished:

BDO UNIBANK, INC.
CONSUMER REMEDIAL MANAGEMENT
33rd Floor, BDO Corporate Center Ortigas
No.12 ADB Avenue, Mandaluyong City

MS.LIZZA MARIE GRACE E. VALENTOS
(1) # 1E,BLK.1,California Garden Square Libertad, Mandaluyong City
(2) Lot 12, Block 1 Phase 4 Manchester, Barangay Navarro, General Trias, Cavite

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

Publication: Cavite Times Journal
Dates: October 27, November 03 & 10, 2026

REPUBLIC OF THE PHILIPPINES
FOURTH JUDICIAL REGION
REGIONAL TRIAL COURT
OFFICE OF THE CLERK OF COURT
CITY OF IMUS, CAVITE

BDO UNIBANK, INC.
Mortgagee.

-versus- EXTRA-JUDICIAL FORECLOSURE OF REAL ESTATE MORTGAGE UNDER ACT 3135 AS AMENDED BY ACT 4118
FC CASE NO. 19954-26

MILANIE S. ESPIRITU,
Debtor-Mortgagor.
x----------x

NOTICE OF EXTRA-JUDICIAL SALE

Upon extra-judicial petition for sale under Act No. 3135 as amended by Act No. 4118 filed by **BDO Unibank, Inc.,** mortgagee, with principal office at 33rd Floor, BDO Corporate Center Ortigas ,No.12 ADB Avenue, Mandaluyong City against **MILANIE S. ESPIRITU,** mortgagor, with residence and postal address/es at No. 65 Kanlaon Street, Highway Hills, Mandaluyong City and /or Block 3 Lot 59 Phase 5, Lancaster Residences, Brgy. Alapan 2, Imus Cavite 4103 to satisfy the mortgage indebtedness which as of September 04,2026 amounts to **FOUR HUNDRED SEVENTY-THREE THOUSAND FIVE PESOS and 90/ 100 (P473,005.90),** Philippine Currency, including interest and penalty charges but excluding attorney's fees, and all other charges incidental to this foreclosure and sale, the undersigned Sheriff IV will sell at public auction on **November 24, 2026 at 10:00 a.m.** or soon thereafter at the main entrance of the Office of the Clerk of Court , Regional Trial Court, Hall of Justice, 2nd Floor, former South Supermarket Bldg., Aguinaldo Highway, Bayan Luma 7, Imus City, Cavite, to the highest bidder, for CASH and in Philippine Currency, the following properties with all the improvements therein, to wit:

TRANSFER CERTIFICATE OF TITLE NO. 057-2015047475

IT IS HEREBY CERTIFIED that certain land situated in BRGY. of ALAPAN-2, MUN.OF IMUS, PROV. OF CAVITE, ISLAND OF LUZON, bounded and described as follows:
A PARCEL OF LAND (LOT 59 BLK.3 OF THE CONS. AND SUBD. PLAN, PCS-04-025430, BEING A PORTION OF THE CONS. OF LOTS 1629 & 1630, IMUS ESTATE , L.R.C. REC. NO. 8843) SITUATED IN THE BRGY. OF ALAPAN-2, MUN.OF IMUS, PROV. OF CAVITE, ISLAND OF LUZON , BOUNDED ON THE NW., ALONG LINE (continued on next Page)
is registered in accordance with the provision of the Property Registration Decree in the name of
OWNER: MILANIE S. ESPIRITU, SINGLE, FILIPINO, OF LEGAL AGE
Address: # 65 KANLAON STREET, HIGHWAY HILLS, MANDALUYONG CITY, NCR
TECHNICAL DESCRIPTION (Continue from page 1)
1-2 BY LOT 58 BLK. 3; ON THE NE., ALONG LINE 2-3 BY LOT 61 BLK. 3; ON THE SE., ALONG LINE 3-4 BY ROAD LOT 2; AND ON THE SW., ALONG LINE 4-1 BY LOT 57 BLK. 3, ALL OF THE CONS. AND SUBD. PLAN BEGINNING AT A PT. MARKED "1" ON PLAN, BEING N. 04 DEG. 36'W., 949.88 M. FROM MON. NO. 6, IMUS ESTATE. THENCE N. 75 DEG. 56'E., 5.00 M. TO PT. 2; THENCE S. 14 DEG. 04'E., 8.00 M. TO THE PT. 3; THENCE S. 75 DEG. 56'W., 5.00 M. TO PT. 4; THENCE N. 14 DEG. 04'W., 8.00 M. TO THE PT. OF BEGINNING, CONTAINING AN AREA OF **FORTY (40) SQUARE METERS, MORE OR LESS.** ALL PTS. REFERRED TO ARE INDICATED ON THE PLAN AND ARE MARKED ON THE GROUND BY P.S. CYL. CONC.MONS. 15X40 CM; BEARINGS TRUE; DATE OF ORIG. SURVEY; JULY 27, 1905 TO JUNE 11, 1908 AND THAT OF THE CONS. AND SUBD. SURVEY; JUNE 1-15, 2008 AND WAS APROVED ON JULY 30, 2009.

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

In the event the public auction should not take place on the said date, it shall be held on **DECEMBER 1, 2026** at 10:00 a.m. without prior notice.

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

Imus City, Cavite, Philippines, October 7, 2026.

(Sgd.) BRYAN C. CERVANTES
Sheriff IV

APPROVED:

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

Copy Furnished:

BDO UNIBANK, INC.
CONSUMER REMEDIAL MANAGEMENT
33rd Floor BDO Corporate Center Ortigas
No.12 ADB Avenue, Mandaluyong City

MILANIE S. ESPIRITU
No.65 Kanlaon Street, Highway Hills
Mandaluyong City and/ or
Block 3, Lot 59 Phase 5, Lancaster Residences
Brgy. Alapan 2 Imus, Cavite 4103

Publication: Cavite Times Journal
Dates: October 27, November 03 & 10, 2026



DEED OF EXTRA-JUDICIAL SETTLEMENT OF ESTATE WITH ADJUDICATION OF MOTOR VEHICLE

NOTICE IS HEREBY GIVEN TO THE PUBLIC That we **I, MARY ANN EUFEMIANO COLLAMAT,** of legal age, Filipino, widowed, and residing at **Blk 16 Lot 7 The Village, Bayan Luma 3, Imus Cavite.** Hereinafter referred to as the **SURVIVING SPOUSE,** hereby state:

WITNESSETH: WHEREAS, my husband, **RYAN CALAGOS COLLAMAT,** died on May 14, 2026 at East Avenue Medical Center, Quezon City;

WHEREAS, the deceased left an asset consisting of a motor vehicles described as follows:

. Make /Brand: Mitsubishi

. Model: Mirage G4 GLS

. Year Model: 2019

. Plate Number: NDP1531

. Engine Number: 3A92UHS9070

. Chassis Number: PAEA13TXKKA007022

. Certification of Registration (CR) No.36245544-6

. Official Receipt (OR) No. : 3001-000001626573

WHEREAS, the above-described motor vehicle forms part of the estate of the deceased, subject to verification of its ownership and any applicable property rights of the surviving spouse;

WHEREAS, I am the surviving spouse of the deceased and seek to settle to estate in accordance with Philippine Law and subject to the rights of all other lawful heirs, if any;

NOW, THEREFORE, subject to compliance with applicable legal requirements, the parties entitled to inherit hereby agree that the above-described motor vehicle shall be adjudicated to **MARY ANN E. COLLAMAT,** subject to the lawful hereditary shares and rights of all other heirs, if any.

The undersigned shall comply with the applicable requirements of the Bureu of Internal Revenue (BIR) the Land Transportation Office (LTO), and other concerned government agencies for the transfer of ownership of the motor vehicle. This has been the subject of **DEED OF EXTRA -JUDICIAL SETTLEMENT OF ESTATE WITH ADJUDICATION OF MOTOR VEHICLE** duly executed on October 23,2026 at Makati City, Before Notary Public **ATTY. RYAN ANTHONY G. PEREÑA** as per Doc. No.278; Page No. 56; Book No. XLII; Series of 2026.

Publication: Cavite Times Journal
Dates: October 27, November 03 & 10, 2026

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

PHILIPPINE NATIONAL BANK,
Mortgagee,

-versus- **Foreclosure No. 2026-107**
For: Extra-Judicial Foreclosure of Real Estate Mortgage

SPS. RONALDO M. TIMAN AND CECILIA S. TIMAN, represented herein by their Attorney-in Fact, CYNTHIA S. RAMIREZ,
Mortgagors.
x----------x

NOTICE OF EXTRA JUDICIAL FORECLOSURE

Upon Extra-judicial Petition for Sale under Act 3135 as Amended by Act 4118 filed by the mortgagee, **PHILIPPINE NATIONAL BANK,** at PNB Financial Center, President Diosdado Macapagal Boulevard ,Pasay City, and against the mortgagors CYNTHIA S. RAMIREZ, as Attorney-in-Fact of **SPS. RONALDO M. TIMAN AND CECILIA S. TIMAN** at Lot 14 Block 7, Road Lot 8, Bellefort Estates, Phase 2,Brgy. Molino, Bacoor City, Cavite; Block 9 Lot 18, Phase 3, Mary Homes Subd., Molino 4, Bacoor City, Cavite, to satisfy the mortgagee indebtedness which as of August 31,2026, amounts to **SEVEN MILLION THREE HUNDRED TWENTY SIX THOUSAND THIRTEEN PESOS & 91 / 100 (P7,326,013.91),** Philippine Currency, inclusive of interest, and penalty charges but exclusive of other fees incident to this foreclosure, the undersigned or her duly authorized representative will sell at the public auction on **November 26, 2026 at 10:00 o'clock in the morning** or soon thereafter, at the main entrance of the Hall of Justice of Bacoor City, Cavite, to the highest bidder for CASH and in Philippine Currency, the following described property with all the improvement thereon, to wit;

TRANSFER CERTIFICATE OF TITLE NO. (057-2017001306) 167-2020005440

LOT NO: 14 BLOCK NO: 7 PLAN No: PCS-04-028263
PORTION OF : LOT 7485 & 7486, FLS-2384, IMUS ESTATE AND LOT 7480-C, (LRC) PSD-197451 DECREED NO. 101200; LRC REC. NO. 8843
LOCATION: BARANGAY OF MOLINO, MUNICIPALITY OF BACOOR, PROVINCE OF CAVITE, ISLAND OF LUZON.
AREA : ONE HUNDRED TEN SQUARE METERS (110), MORE OR LESS

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

"In the event the public auction should not take place on the said date, it shall be held on **December 3, 2026,** without further notice."

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

City of Bacoor, October 5, 2026.

(Sgd.) MELY C. HERMOSURA- VISTA
Clerk of Court VI
By:
(Sgd.) DANMARC LUSUEGRO
Sheriff IV

Copy Furnished:

PHILIPPINE NATIONAL BANK
REMEDIAL MANAGEMENT DIVISION IV
RAMG 5th Floor, PNB Financial Center,
President Diosdado Macapagal Boulevard, Pasay City, 1300

SPS. RONALDO M. TIMAN AND CECILIA S. TIMAN
Lot 14 Block 7, Road Lot 8, Bellefort Estates, Phase 2, Brgy.Molino, Bacoor City, Cavite;
Block 9 Lot 18, Phase 3, Mary Homes Subd., Molino 4, Bacoor City, Cavite
Block 9 Lot 17, Phase 3, Mary Homes Subd., Molino 4, Bacoor City, 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: October 20, 27 & November 03, 2026

Congresswoman... (FROM PAGE 1)

Caviteños, making her one of the most respected leaders in the province.

In her acceptance, Congresswoman Barzaga expressed gratitude for the recognition, emphasizing that true leadership is measured not by position but by the lives touched and the communities empowered. Her journey continues to inspire women and men alike to embrace service with compassion and integrity.

The event was successfully mounted by Regional Director Ms. Sandra Oranza, whose dedication and vision brought together distinguished personalities for a night of celebration and empowerment. Her leadership in organizing such a meaningful gathering earned admiration from attendees, reinforcing the importance of recognizing individuals who make a difference in society.

The Top Empowered Men & Women 2026 celebration highlighted the values of excellence, service, and empowerment, reminding everyone that leadership is about creating positive change and leaving a lasting impact on people's lives.

Congratulations once again to Congresswoman Jennifer "Jenny" Austria-Barzaga and Regional Director Sandra Oranza for this remarkable milestone in leadership and empowerment.

City of Imus... (FROM PAGE 1)

The Buhay na Tubig eco park features landscaped greenery, shaded walkways, and recreational areas perfect for family gatherings, friendly catch-ups, or quiet relaxation.

It reflects the city's commitment to balancing modernization with environmental stewardship.

Mayor Advincula emphasized the importance of these projects:

"Ang ating mga eco park ay hindi lamang lugar ng pahingahan, kundi simbolo ng ating pangako na maglaan ng mga espasyo para sa bawat Imuseño. Patuloy tayong magtatayo ng mga pampublikong lugar na magbibigay saya, kalusugan, at pagkakaisa sa ating komunidad," he said.

Vice Mayor Saquilayan also expressed his support, noting that the eco parks are vital in promoting wellness and strengthening community ties. City officials echoed this sentiment, affirming their dedication to expanding public spaces that residents can truly enjoy.

With three eco parks now established, Imus continues to set the standard for progressive and people-centered governance in Cavite. The City of Imus Park - Buhay na Tubig stands as a testament to the administration's vision of a greener, healthier, and more livable city.

Mayor SM... (FROM PAGE 1)

government's deep commitment to education and youth empowerment:

"Ang ating mga kabataan ang pag-asa ng bayan. Sa pamamagitan ng programang ito, nais nating ipakita na ang pamahalaang bayan ng Tanza ay handang tumulong at maglaan ng suporta upang matiyak na walang batang Tanzeño ang maiiwan sa pag-abot ng kanilang pangarap," he said.

The program was made possible through the collective effort of city officials and community leaders, including Councilors Derek Matro, Alexis Dones, Ryan Mintu, Sheryl Langit-Gervacio, ABC President Orly Gozo, SKF President Patrick Bocalan, Atty. Ayra Clamosa, and barangay captains and youth leaders from Capipisa and neighboring communities.

Their participation underscored the unity of Tanza's leadership in prioritizing education.

The launch of the educational assistance program marks a significant milestone for Tanza, setting the tone for future initiatives that place service and compassion at the heart of governance. With Mayor SM Matro's vision, the municipality continues to champion projects that uplift families and invest in the future of its youth.

SSS, DICT... (FROM PAGE 1)

development and expanded social security coverage for Filipino freelancers.

"A key objective of the MOU is to increase awareness, registration, membership and compliance with Republic Act No. 11199, or the Social Security Act of 2018, among freelancers and online workers, ensuring broader access to social security protection," he said.

Limlingan emphasized the importance of extending social security protection to freelancers and virtual assistants, noting that they play an increasingly vital role in the country's digital economy.

"Freelancers and virtual assistants are an important and growing segment of our workforce. By bringing them into the SSS coverage, we ensure that they, too, can access the same protection and benefits enjoyed by other workers—whether in times of sickness, maternity, disability, retirement, or even death," Limlingan said.

He added that the partnership reflects the SSS' commitment to leave no worker behind.

"Our goal is simple: no Filipino worker should be left without social security protection. Through this MOU with DICT, we are taking a significant step toward making social security more accessible, more relevant, and more responsive to the needs of our digital workforce," Limlingan said.

Through the partnership, freelancers and virtual assistants will be encouraged to register as self-employed SSS members, making them eligible for benefits such as sickness, maternity, disability, retirement, funeral and death benefits.

As self-employed members, they may also apply for SSS loan programs, including salary loans, the Emergency Loan Program and the SSS Micro Loan Program. Members may likewise obtain additional coverage under the Employees' Compensation (EC) Program for work-related sickness, disability or death.

The SSS contribution rate currently stands at 15%. For self-employed members, the Monthly Salary Credit used to determine contributions ranges from P5,000 to P35,000.

Limlingan said the lowest monthly contribution is P760, consisting of P750 for the regular SSS contribution and P10 for the Employees' Compensation contribution.

"The highest monthly contribution is P5,280, composed of P3,000 for the regular SSS contribution, P30 for the EC contribution and P2,250 for the Mandatory Provident Fund," he said.

Under the MOU, the SSS and DICT will also explore joint initiatives on freelancer education, partnerships, job creation and matching, advocacy activities and the monitoring of program outcomes to support the growth and sustainability of the freelancing ecosystem. ***(JOHN D. OBLANCA)***

Carmona... (FROM PAGE 1)

The event underscored the unity of Carmona's leaders and citizens in keeping traditions alive while ensuring safety and order.

Congressman Loyola expressed his gratitude to the community and emphasized the importance of collective remembrance:

"Ang Undas ay hindi lamang paggunita sa ating mga mahal sa buhay, kundi pagkakataon din upang ipakita ang malasakit at pagkakaisa ng ating komunidad.

Sa sama-samang paggunita, mas lalo nating pinatitibay ang ating ugnayan bilang Carmoneño."

The local government extended heartfelt thanks to the PNP, BFP, Red Cross Carmona, Rotaract and JCI Carmona, the Samahan ng Nagkakaisang Kababaihan ng Carmona, Inc. (SNKCI), and all organizations and volunteers who dedicated their time and service to maintain peace, safety, and order during the observance.

This year's Undas highlighted not only the enduring Filipino tradition of honoring the departed but also the living values of love, compassion, and unity that continue to strengthen Carmona's community bonds.

Cavite OTOP Hubs Offered Consumer-Friendly Products through Diskwento Caravan in Celebration of the Consumer Welfare Month 2026

Bacoor City, Dasmariñas City, & Tagaytay City | October 16, 2026 — The Department of Trade and Industry (DTI) Cavite, through its Consumer Protection Division (CPD), brought the Consumer Welfare Month 2026 Diskwento Caravan to the province's One Town, One Product (OTOP) Hubs located in different cities across Cavite.



Held as part of the celebration of Consumer Welfare Month 2026, the activity offered consumers special discounts, bundled products, and other consumer-friendly deals, providing shoppers with more value while promoting proudly Cavite-made products.

The Diskwento Caravan also served as an avenue to support local businesses by encouraging consumers to discover and purchase products from Cavite's local entrepreneurs.

Through initiatives like this, DTI Cavite continues to promote informed, empowered, and confident consumers while supporting the growth of local enterprises.

5 Kilos of Rice for Every Household: Mayor GenTed Carranza Leads Relief Distribution in Silang

Silang, Cavite - In response to the rising cost of basic commodities, the Municipal Government of Silang has rolled out a relief program distributing 5 kilos of rice per household across several barangays, ensuring that no family is left behind during this time of economic challenge.



The distribution covered Barangays Narra 1, 2, 3; Banaba; Bulihan; Anahaw 1 and 2; Ipil 1 and 2; and Acacia, with the assurance that households yet to receive their share will be assisted through their respective barangay officials.

The initiative was spearheaded by Mayor GenTed Carranza, who emphasized the importance of extending tangible support to families affected by the crisis. "We know how difficult it is with the rising prices of goods, and through this program, we hope to ease the daily burden of our people, even in a simple way," Mayor Carranza stated.

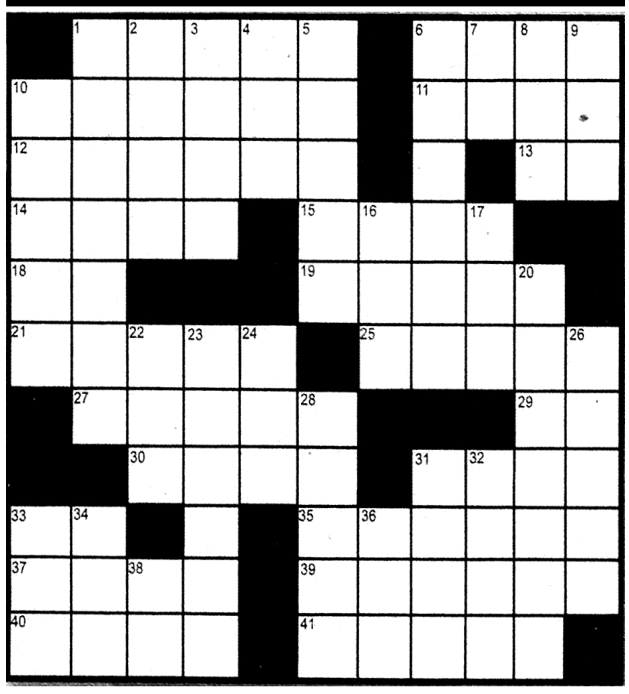
The relief operation was made possible through the collective efforts of notable leaders and partners:

- Board Member Aidel Belamide
- Board Member Ivee Reyes
- Councilor Carlo Madlansacay
- Councilor Ari Velazco
- Councilor Ara Loyola
- SKF President Neil Buso
- Former Councilor Junjang Batingal
- Former Councilor Peping Desingaño

Their participation highlighted the spirit of unity and shared responsibility in addressing the needs of the community.

This program reflects the administration's commitment to "Serbisyong Ramdam, Tulong na Para sa Lahat" — a governance approach that prioritizes compassion, inclusivity, and direct assistance to every Silangueño household.

PALAISIPAN



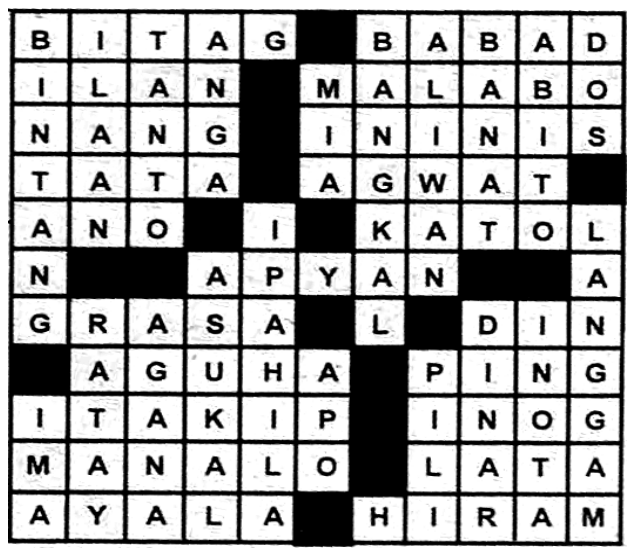
PAHALANG

1 Pitis
6 Kahoy sa unang hanay
10 Bantog
11 Barya sa kasal
12 Bulungan
13 3.1416
14 Paraluman
15 Kuwatro
18 Sambit ng naginhawahan
19 Tuntong
21 Sariling atin
25 Kurap
27 Kawalan ng Liwanag
29 Rita Avila
30 Paningin
31 Mando
33 La Union
35 Park sa Manila
37 Lapat
39 Leksiyon
40 Pahayag
41 Raya

PABABA

1 Pagsang-ayon
2 Mataas na baraha
3 Marka ng bugbog
4 Unlapi
5 Bayan sa Rizal
6 Natalo
7 Simbolo ng argon
8 Kantang patula
9____ Taulava
10 Pagkakaroon ng malaking halaga
16 Tunog ng sampal
17 Tanggal sa pagkakatahi kapag inulit
20 Katabi
22 Atienza o Chiu
23 Disipulo
24 Liter;daglat
26 karga sa balikat
28 Masid
31 Puti sa balat
32 Damit
33 ___ Pinas o Vegas
34 Butas
36 Klase
38 Tawag sa ina

SAGOT SA NAKARAAN



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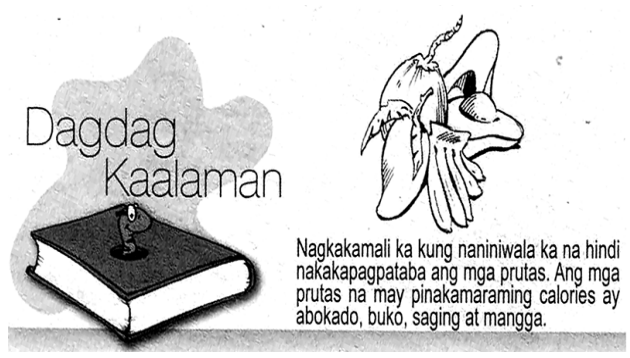

Provincial Government of Cavite

Payment of Real Property Tax for 2027

Notice

Quarterly Payment Deadline	
1st Installment	on or before March 31
2nd Installment	on or before June 30
3rd Installment	on or before September 30
4th Installment	on or before December 31

Provincial Ordinance No. 339-2021: Section 2B. 06 discount for advanced and prompt payment. If both the annual basic real property tax and additional SEF tax are paid in full on or before January 20, the taxpayer shall be entitled to a twenty percent (20%) discount. Provided, further, that such discounts shall only be granted to properties without any delinquency: provided, finally, that payment of the basic or the SEF tax only shall not entitle the taxpayer to any discount provided herein. (Sec. 251. LGC)

Other Taxes

Annual Fixed Tax	on or before January 20
Franchise Tax	on or before January 20
Business of Printing and Publication	on or before January 20
Professional Tax	on or before January 31
Amusement Tax	on or before the 20th day of the following month
Sand, Gravel and Other Quarry Resources	upon application
Tax on Transfer of Real Property Ownership	within 60 days of the Deed's execution or from the date of the property owner's death

Please pay your taxes on time to avoid penalties.

Sgd. ADELINA M. MARTAL
Provincial Treasurer

Sgd. FRANCISCO GABRIEL D. REMULLA
Governor

SOCOTEC ISO 9001
Certificate Number: SCP000093Q

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