

The ₱64.9-billion cent overall progress Light Rail Transit rate as of last month (LRT)-1 Cavite Extension, which was delayed for two decades, reported last July 20, has registered a 57 per-

Turn to page 2

Municipal council hears concerns of Kawit fishermen

The concerns Aquatic Resources of fishermen from Kawit, Cavite were presented to the Municipal Fisheries and

riculturist Ronaldo Lontoc led in hearing their plight.

"Patuloy rin lad ng mangroves ang ating pagbuo sa ating Kawit, na

ng mga inisyatibo para sa pangangalaga at pagpapaun-

magiging malaking tulong din sa mga kababayan- ang mangingisda."

G. Aguinaldo said in a Facebook post last July 21.

Among the Kawit Mayor Angelo

Turn to page 2



Over 100 residents evacuated in Tanza due to big waves

More than 100 residents away from the sea in Sitio Bijia in Cavite were evacuated last July 22 after big waves destroyed several houses in the town.

With the force of the waves brought by the southwest monsoon, the houses standing a few me-

ters away from the sea in Sitio Bijia in Barangay Calibuyo, Tanza were shattered. The breakwater was also damaged.

On the other hand, residents helped each other by bagging the sand that they

Turn to page 2

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Perlas ng SILANGAN BALITA

ISSN: 2651-8228

NESTOR S. BARCO
Publisher-EditorELISA B. BARCO
Sales, Marketing & Advertising Director

Perlas ng Silangan Balita is published weekly and circulated in the province of Cavite and throughout the Philippines. It has its editorial and business offices at Block 16 Lot 12 Good Family Homes Subdivision, Anabu I-A, City of Imus, Cavite. It is registered with the Department of Trade and Industry-Philippines under Certificate No. 04264737. Our landline is (045) 489-1878, cellphone is 0927-7989547 and e-mail is nestorsbarco@yahoo.com.ph

Subscription Rate:

1 month - P. 40.00
3 months - 120.00
6 months - 240.00
One year - 480.00

Advertising Rate:

Commercial- P200/col. cm.
Legal - 160.00/col. cm.

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(MUNICIPAL... from page 1)

moves to help fish- natin sa MFARMC
ermen is to register katulad ng gasolina,
those not registered sagwan, at iba pa.
yet to the Department Nananatiling bukas
of Agriculture (DA) po ang ating tang-
and the Philippine gapan para paking-
Coast Guard (PCG). gan at matugunan

"Siniguro naman ang pangangailan-
nating matugunan gan ng ating mga
ang pangangailan- #KapwaKawiteño,"
gan ng mga kasama Aguinardo added.

(OVER... from page 1)

blocked to protect ng allocation sa re-
other houses. location. Naglaan

"Nakikipag-ug- sila ng mga pondo
nayan na ang local para sa breakwater,"
government sa pro- said Tanza municipal
vincial government administrator John
na mabigyan kami Rodgie Sanariz.

(57%... from page 1)

The NEDA Invest- January 22, 2002.
ment Coordination The Right of Way
Committee approved (ROW) acquisition
the project on Au- started in 2007,
gust 25, 2000 and the with Congress giv-
NEDA Board gave it ing budget for the
the green light on project.

NGCP seeks ERC approval for interconnection project

The National Grid Corp. of the Philippines (NGCP) is seeking regulatory approval to build two interconnection projects worth over P22 billion.

Based on separate applications filed with the Energy Regulatory Commission (ERC),

NGCP is proposing to put up the Batangas-Mindoro Interconnection Project and the Quezon-Marinduque Interconnection Project (QMIP).

Both projects involve the laying down of submarine cable, installation of over-head transmission

lines and the development of substations. The grid operator has estimated a project cost of P16.87 billion and an implementation period of 110 months for the Batangas-Mindoro Interconnection Project.

Mindoro, which is the country's sev-

enth largest island, has been plagued by power issues, including frequent power interruption, heavily subsidized generation rates due to heavy dependence on diesel and bunker fuel, delays in proposed energy projects, un-

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PH CEOs brace for further revenue losses in 2021 due to COVID-19

Most chief executive officers (CEOs) surveyed by PwC Philippines are pinning their hopes of a business recovery on the government's vaccination program, but 73 percent are already bracing for further revenue losses this year due to the COVID-19 pandemic.

PwC Philippines partnered with the Management Association of the Philippines (MAP) to conduct a survey on 131 CEOs, 62 percent of whom represent large companies belonging to the top 0.5 percent of registered busi-

nesses. The rest of this year. Also, 40 percent of the respondents said their businesses had so far incurred actual losses ranging from 20 percent of their 2020 revenues to more than 50 percent. When asked to select the major factors behind the losses, most

of them pointed to lower sales because consumer demand got affected (44 percent) and because businesses closed in certain months of the year (34 percent). The majority of them, or 73 percent, expect to see further

revenue losses in 2021. Eleven percent expect their losses to be 20 percent to 30 percent of their 2020 revenues, while 7 percent expect a more severe decline of between 30 percent to 40 percent, and another 7 percent expect this to even go over 50 percent.

The survey was conducted around the time when the healthcare system got overwhelmed by a surge in COVID-19 infections, leading to a revert to the most stringent of quarantine restrictions that have wreaked havoc on the economy.

**REPUBLIC OF THE PHILIPPINES
FOURTH JUDICIAL REGION
REGIONAL TRIAL COURT
DASMARINAS CITY, CAVITE**

**HOME DEVELOPMENT MUTUAL FUND
(Otherwise known as PAG-IBIG Fund),**
Petitioner/Mortgagee,

File No. FC-DC-0006-15
EXTRA JUDICIAL FORECLOSURE
OF REAL ESTATE MORTGAGE
UNDER ACT 3135, AS AMENDED
BY ACT 4118

RITZIE A. GUESE married to
MARIBEL M. GUESE,
Respondents/Mortgagees.

NOTICE OF SHERIFF'S SALE

Upon extra-judicial petition for sale under Act 3135, as amended by Act 4118 filed by petitioner mortgagee, HOME DEVELOPMENT MUTUAL FUND (Otherwise known as PAG-IBIG Fund), a government financial institution duly organized and existing under and by virtue of Republic Act No. 9679, with postal address at 12th Floor JELP Business Solutions Center, No. 409 Shaw Boulevard, Mandaluyong City against respondents mortgagees, RITZIE A. GUESE married to MARIBEL M. GUESE, with postal addresses at Block 15 Lot 43 Phase 1 Tierra Vista Subdivision, Brgy. Langkaan, Dasmariñas City, Province of Cavite and/or Block 1 Lot 9 Phase 1 Villa Luisa Homes, Dasmariñas City, Province of Cavite and for the satisfaction of the mortgaged debt which as of 21 November 2014 amounts to **NINE HUNDRED EIGHTEEN THOUSAND SIX HUNDRED EIGHTY TWO PESOS & 21/100 (P91,882.21)**, inclusive of interest and penalty charges, exclusive of all legal fees and expenses incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on **August 26, 2021** at 10:00 o'clock in the morning or soon thereafter in the Court Room of Branch 90, Regional Trial Court located at the Ground Floor, Dasmariñas Community Affairs (DASCA) Building, Congressional Road, Buri I, Dasmariñas City, Province of Cavite to the highest bidder and for CASH or CERTIFIED CHECK, in Philippine Currency, the following described real property together with all the buildings and other improvements existing thereon, to wit:

Transfer Certificate of Title No. 057-2012020250

IT IS HEREBY CERTIFIED that certain land situated in the Municipality of Dasmariñas, Province of Cavite bounded and described as follows:

A PARCEL OF LAND (LOT 43 BLK 15 OF THE SUBD. PLAN PSD-04-208639 BEING A PORTION OF LOT 5951 IMUS ESTATE (REL-2433) LRC REC. NO. 8843), SITUATED IN BRGY. LANGKAAN, MUN. OF DASMARIÑAS, PROV. OF CAVITE, ISLAND OF LUZON, BOUNDED ON THE SW., ALONG LINE 1-2 BY LOT 46, ON THE NW., ALONG LINE 2-3 BY LOT 41 BOTH OF BLK 15, ON THE SE., ALONG LINE 3-4 BY RD. LOT 15 (8.00 M. WIDE), AND ON THE NE., ALONG LINE 4-1 BY LOT 45 BLK 15, ALL OF THE SUBD. PLAN BEGINNING AT A PT. MARKED "1" ON PLAN BEING N. 58 DEG. 31'E., 290.75 M. FROM MON. NO. 11, IMUS ESTATE; THENCE N. 31 DEG. 36'W., 4.00 M. TO PT. 2; THENCE N. 58 DEG. 24'E., 15.00 M. TO PT. 3; THENCE S. 31 DEG. 36'E., 4.00 M. TO PT. 4; THENCE S. 58 DEG. 24'W., 15.00 M. TO THE PT. OF BEGINNING, CONTAINING AN AREA OF SIXTY (60) SQ. 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 ORIGINAL SURVEY JULY 27, 1905-JUNE 1, 1908 AND THAT OF THE SUBD. SURVEY OCT. 6-31, 2008 AND WAS APPROVED ON DEC. 24, 2008

is registered in accordance with the provisions of the Property Registration Decree in the name of

RITZIE A. GUESE, Filipino, of legal age, Married to **Maribel M. Gue**

Prospective buyers and/or bidders are hereby enjoined to investigate for themselves the title of the said real 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 **September 02, 2021**, at the same time and place without further notice.

27 September 2019*, Dasmariñas City, Province of Cavite.

(Sgd.) **ALVARO D. MIJARES**

Sheriff

(Sgd.) **ATTY. MARCELA L. BAYBAY**
Clerk of Court

Copy Furnished:

**HOME DEVELOPMENT MUTUAL FUND
(Otherwise known as PAG-IBIG Fund)**
12th Floor JELP Business Solutions Center
No. 409 Shaw Boulevard, Mandaluyong City

RITZIE A. GUESE married to **MARIBEL M. GUESE**
Block 15 Lot 43 Phase 1 Tierra Vista Subdivision
Brgy. Langkaan, Dasmariñas City, Province of Cavite

and/or
Block 1 Lot 9 Phase 1 Villa Luisa Homes, Dasmariñas City,
Province of Cavite

Notice posted at:

1. The Bulletin Board of Regional Trial Court, Dasmariñas City, Cavite
2. The Bulletin Board of Dasmariñas City Hall
3. The Bulletin Board of Dasmariñas City Post Office
4. The Bulletin Board of Dasmariñas City Public Market

Publication: PERLAS NG SILANGAN BALITA
Dates: July 12, 19 & 26, 2021

*Date of Judicial Raffle September 27, 2019

**REPUBLIC OF THE PHILIPPINES
FOURTH JUDICIAL REGION
REGIONAL TRIAL COURT
DASMARIÑAS CITY, CAVITE**

**HOME DEVELOPMENT MUTUAL FUND
(Otherwise known as PAG-IBIG Fund),**
Petitioner/Mortgagee,

File No. FC-DC-0780-15
EXTRA JUDICIAL FORECLOSURE
OF REAL ESTATE MORTGAGE
UNDER ACT 3135, AS AMENDED
BY ACT 4118

SALVADOR M. GUAM married to
SUSANA V. GUAM,
Respondents/Mortgagees.

NOTICE OF SHERIFF'S SALE

Upon extra-judicial petition for sale under Act 3135, as amended by Act 4118 filed by petitioner mortgagee, HOME DEVELOPMENT MUTUAL FUND (Otherwise known as PAG-IBIG Fund), a government financial institution duly organized and existing under and by virtue of Republic Act No. 9679, with postal address at 12th Floor JELP Business Solutions Center, No. 409 Shaw Boulevard, Mandaluyong City against respondents mortgagees, SALVADOR M. GUAM married to SUSANA V. GUAM, with postal addresses at Block 20 Lot 9 Green Breere Village 2, Brgy. Langkaan, Dasmariñas City, Province of Cavite and/or Block 13 Lot 28 Area 1, Municipality of General Mariano Alvarez, Province of Cavite and for the satisfaction of the mortgaged debt which as of October 05, 2013 amounts to **THREE HUNDRED EIGHTY FOUR THOUSAND SIX HUNDRED FORTY PESOS & 46/100 (P384,640.46)**, inclusive of interest and penalty charges, exclusive of all legal fees and expenses incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on **August 26, 2021** at 10:00 o'clock in the morning or soon thereafter in the Court Room of Branch 90, Regional Trial Court located at the Ground Floor, Dasmariñas Community Affairs (DASCA) Building, Congressional Road, Buri I, Dasmariñas City, Province of Cavite to the highest bidder and for CASH or CERTIFIED CHECK, in Philippine Currency, the following described real property together with all the buildings and other improvements existing thereon, to wit:

Transfer Certificate of Title No. T-175601

IT IS HEREBY CERTIFIED that certain land situated in the Municipality of Dasmariñas, Province of Cavite bounded and described as follows:

A parcel of land (Lot 9, Blk. 20, of the cons. subd. plan, PSD-04-001014, being a portion of the cons. of Lots 10 & 12, of Blk. 4, Rd. Lot 5, and Blk. 6, PSD-04-000752, LRC Rec. No. 8843), situated in the Brgy. of Langkaan, Mun. of Dasmariñas, Prov. of Cavite, Bounded on the SE. along line 1-2 by Rd. Lot 12, on the SW. along line 2-3 by Lot 8 Blk. 20, on the NW. along line 3-4 by Blk. 27, (legal easement), and on the NE. along line 4-1 by Lot 10, Blk. 20. All of the cons. and subd. plan. Beginning at a pt. marked 1 on plan, being N. 28 deg. 46'W. 1247.90 m. from L.M. No. 155, Imus Estate, thence S. 22 deg. 28'W. 10.00 m. to pt. 2; thence N. 67 deg. 32'W. 20.71 m. to pt. 3; thence N. 22 deg. 28'E. 10.00 m. to pt. 4; thence S. 67 deg. 32'E. 20.71 m. to the pt. of beginning, containing an area of TWO HUNDRED SEVEN (207) SQ. METERS. All pts. referred to are indicated on the plan and are marked on the ground by P.S. Cyl. Conc. Mons. bearings true, date of original survey, July 27, 1905-June 1, 1908 and that of the cons. and subd. survey, Feb. 3-20, 1982. Approved on Nov. 22, 1982.

is registered in accordance with the provisions of the Property Registration Decree in the name of

SALVADOR M. GUAM, Filipino, of legal age, Married to **Susana V. Guam**, of Lot 28, Blk. 15, Area 1, General Mariano Alvarez, Cavite.

Prospective buyers and/or bidders are hereby enjoined to investigate for themselves the title of the said real 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 **September 02, 2021**, at the same time and place without further notice.

27 September 2019*, Dasmariñas City, Province of Cavite.

(Sgd.) **ALVARO D. MIJARES**

Sheriff

(Sgd.) **ATTY. MARCELA L. BAYBAY**
Clerk of Court

Copy Furnished:

**HOME DEVELOPMENT MUTUAL FUND
(Otherwise known as PAG-IBIG Fund)**
12th Floor JELP Business Solutions Center
No. 409 Shaw Boulevard, Mandaluyong City

SALVADOR M. GUAM married to **SUSANA V. GUAM**
Block 20 Lot 9 Greenbreere Village 2
Brgy. Langkaan, Dasmariñas City, Province of Cavite

and/or
Block 13 Lot 28 Area 1, Municipality of General Mariano Alvarez,
Province of Cavite

Notice posted at:

1. The Bulletin Board of Regional Trial Court, Dasmariñas City, Cavite
2. The Bulletin Board of Dasmariñas City Hall
3. The Bulletin Board of Dasmariñas City Post Office
4. The Bulletin Board of Dasmariñas City Public Market

Publication: PERLAS NG SILANGAN BALITA
Dates: July 12, 19 & 26, 2021

*Date of Judicial Raffle September 27, 2019

**REPUBLIC OF THE PHILIPPINES
FOURTH JUDICIAL REGION
REGIONAL TRIAL COURT
DASMARIÑAS CITY, CAVITE**

**NATIONAL HOME MORTGAGE
FINANCE CORPORATION (NHMF),**
Petitioner/Mortgagee,

File No. FC-DC-0166-18
EXTRA JUDICIAL FORECLOSURE
OF REAL ESTATE MORTGAGE
UNDER ACT 3135, AS AMENDED
BY ACT 4118

MERIAM B. MALLORCA married to
GILBERTO M. MALLORCA,
Respondents/Mortgagees.

NOTICE OF SHERIFF'S SALE

Upon extra-judicial petition for sale under Act 3135, as amended by Act 4118 filed by petitioner mortgagee, NATIONAL HOME MORTGAGE FINANCE CORPORATION (NHMF), a government owned and controlled corporation created under P.D. No. 1287, with postal address at 104 Amoroso St., Legaspi Village, Makati City against respondents mortgagees, MERIAM B. MALLORCA married to GILBERTO M. MALLORCA, with postal addresses at Block 27 Lot 71 Golden City - Dasma, Brgy. Salawag, Dasmariñas City, Province of Cavite and/or No. 4193 Negros Street, Palanan, Makati City and for the satisfaction of the mortgaged debt which as of July 31, 2017 amounts to **ONE MILLION FOURTEEN THOUSAND THREE HUNDRED SIXTY EIGHT PESOS & 00/100 (P1,014,368.00)**, exclusive of all legal fees and expenses incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on **August 25, 2021** at 10:00 o'clock in the morning or soon thereafter in the Court Room of Branch 90, Regional Trial Court, Ground Floor, Dasmariñas Community Affairs (DASCA) Building, Congressional Road, Buri I, Dasmariñas City, Province of Cavite to the highest bidder and for CASH or CERTIFIED CHECK, in Philippine Currency, the following described real property together with all the buildings and other improvements existing thereon, to wit:

Transfer Certificate of Title No. T-394411

IT IS HEREBY CERTIFIED that certain land situated in the Mun. of Dasmariñas, Prov. of Cavite bounded and described as follows:

A parcel of land (Lot 71, Blk. 27 of the subd. plan, PSD-042106-058802, being a portion of Lot 5777-A-1, PSD-042106-057898 (L.R.C. Rec. No.), situated in the Brgy. of Salawag, Mun. of Dasmariñas, Prov. of Cavite, Is. of Luzon, Bounded on the NE., along line 1-2 by Lot 72, Blk. 27, on the SE., along line 2-3 by Rd. Lot 8, on the SW., along lines 3-4-5 by Rd. Lot 4, & on the NW., along line 5-1 by Lot 69, Blk. 27, all of subd. plan. Beginning at the pt. marked "1" on plan being S. 61 deg. 03'E., 992.42m. from Mon. 171, Imus Estate; thence S. 10 deg. 57'E., 5.75m. to pt. 2; thence S. 79 deg. 03'W., 8.09m. to pt. 3; thence N. 55 deg. 57'W., 2.00m. to pt. 4; thence N. 10 deg. 57'W., 4.34m. to pt. 5; thence N. 70 deg. 01'E., 9.50m. to pt. of beginning containing an area of FIFTY THREE SQ. M. & SIXTY THREE SQ. DECIMETERS (53.63). All pts. referred to are indicated on the plan and are marked on the ground by P.S. cyl. conc. mons. 15x60 cm.; bearings true, date of original survey, July 27, 1905-June 1, 1908 and that of the subd. survey, Sept. 14-30, 1992 and was approved on Nov. 27, 1992.

is registered in accordance with the provisions of the Property Registration Decree in the name of

MERIAM B. MALLORCA, married to **Gilberto M. Mallorca**, both of legal age, Filipino

Prospective buyers and/or bidders are hereby enjoined to investigate for themselves the title of the said real 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 publication auction should not take place on the said date and time, it shall be held on **September 01, 2021**, at the same time and place without further notice.

08 November 2019*, Dasmariñas City, Province of Cavite.

(Sgd.) **ALVARO D. MIJARES**

Sheriff IV

(Sgd.) **ATTY. MARCELA L. BAYBAY**
Clerk of Court

Copy Furnished:

**NATIONAL HOME MORTGAGE FINANCE
CORPORATION (NHMF)**
104 Amoroso St., Legaspi Village, Makati City

MERIAM MALLORCA married to **GILBERTO M. MALLORCA**
Block 27 Lot 71 Golden City - Dasma
Brgy. Salawag, Dasmariñas City, Province of Cavite

and/or
No. 4193 Negros Street, Palanan, Makati City

Notice posted at:

1. The Bulletin Board of Regional Trial Court, Dasmariñas City, Cavite
2. The Bulletin Board of Dasmariñas City Hall
3. The Bulletin Board of Dasmariñas City Post Office
4. The Bulletin Board of Dasmariñas City Public Market

Publication: PERLAS NG SILANGAN BALITA
Dates: July 12, 19 & 26, 2021

*Date of Judicial Raffle November 8, 2019

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

BDO UNIBANK, INC.,
Mortgagee.

Foreclosure Case No. F-021-21

-VERSUS-

ROSALINDA R. CUARTO represented by her
Attorney-in-Fact, RUEL C. ROSALES,
Mortgagee's.

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 BDO Corporate Center, 7899 Makati Avenue, Makati City against the Mortgagee's, ROSALINDA R. CUARTO represented by her Attorney-in-Fact, RUEL C. ROSALES with residence and postal address at: (1) Block 23, Lot 6, SS Brigade, Western Bicutan, Taguig; (2) Block 5, Lot 2, Phase 10, Kensington, Brgy. Navarre, General Trias, Cavite, to satisfy the mortgage indebtedness which as of 01 March 2021 amounts to ONE MILLION ONE HUNDRED SEVENTY THOUSAND TWO HUNDRED FOUR PESOS and 78/100 (P1,170,204.78), 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 **September 16, 2021** at 10:00 o'clock in the morning at the main entrance of the Government Center Bldg. located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder of CASH and in Philippine Currency, the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE
No. 957-2816042710

Lot No. 2 Block 2 Plan No. PSD-04-226211

PORTION OF: BLOCK 15, PCS-04-027752, DECREE NO. 4270, LRC REC. NO. 5964

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

BOUNDARIES:

LINE	DIRECTION	ADJOINING LOT(S)
1-2	SE	LOT 1, BLOCK 5, PSD-04-226211
2-3	SW	ROAD LOT 4, PSD-04-226211
3-4-5	NW	ROAD LOT 6, PSD-04-226211
5-1	NE	LOT 4, BLOCK 5, PSD-04-226211

AREA: FIFTY ONE SQUARE METERS (51), 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 **September 23, 2021** 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, **July 06, 2021.**

(Sgd.) RICARDO A. TOLEDO
Sheriff IV

Copy Furnished:

BDO UNIBANK, INC.,
RISK MANAGEMENT GROUP-REMEDIAL
MANAGEMENT UNIT
11th Floor, BDO South Tower, BDO Corporate Tower
7899 Makati Avenue, Makati City 0726

ROSALINDA R. CUARTO
represented by her Attorney-in-Fact, RUEL C. ROSALES
(1) Block 23, Lot 6, SS Brigade, Western Bicutan, Taguig;
(2) Block 5, Lot 2, Phase 10, Kensington, Brgy. Navarre,
General Trias, Cavite

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

Publication : PERLAS NG SILANGAN BALITA
Dates : July 12, 19 & 26, 2021

(NGCP.. from page 4)

rected by several party necessary actions for
lists representatives the immediate inter-
in 2020 to undertake connection of Mind-

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

NATIONAL HOME MORTGAGE FINANCE CORP.
(NHMFC)

Mortgagee.

Foreclosure Case No. F-028-21

-VERSUS-

OFELIA V. FULLANTE

Debtor-Mortgagee.

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, NATIONAL HOME MORTGAGE FINANCE CORP. (NHMFC), a government owned and controlled corporation created under P.D. No. 1267, with postal address at 104 Amoroso St., Lugaapi Village, Makati City against the Mortgagee, OFELIA V. FULLANTE, with postal address at CIUDAD ADELINA Lot 47, Block 2, BO. BUENAVISTA, GEN. TRIAS CAVITE / 699 E. BONI AVENUE, MANDALUYONG, METRO MANILA to satisfy the mortgage indebtedness as of 16 JUNE 2021 amounts to THREE MILLION SEVENTEEN THOUSAND ONE HUNDRED THIRTY PESOS & 39/100 (P3,017,130.39), Philippine Currency, including interest, penalties, and other charges as of said date but exclusive of all the other expenses incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on **September 16, 2021** at 10:00 o'clock in the morning at the main entrance of the Government Center Bldg. located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder of CASH and in Philippine Currency, the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE No. T-4289

A PARCEL OF LAND (LOT 47, BLOCK 2 OF THE SUBD. PLAN, PSD-042108-063910, BEING A PORTION OF LOT 5-A, PSD-042108-063909, LRC REC. NO.) SITUATED IN THE BO. OF BUENAVISTA, MUN. OF GEN. TRIAS, PROV. OF CAVITE, BOUNDED ON THE NW, ALONG LINE 1-2 BY LOT 46, BLK. -2; ON THE NE, ALONG LINE 2-3 BY ROAD LOT 3, ON SE ALONG LINE 3-4 BY LOT 48, & ON THE SW, ALONG LINE 4-1 BY LOT 20, BOTH OF BLK. 2, ALL OF THE SUBD. PLAN, BEGINNING AT A POINT MARKED "1" ON PLAN XXX CONTAINING AN AREA OF EIGHTY ONE (81) SQ. METERS XXX

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 **September 23, 2021** 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, **July 06, 2021.**

(Sgd.) ANDRES B. ESPINA
Sheriff IV

Copy Furnished:

NATIONAL HOME MORTGAGE FINANCE CORP.
(NHMFC)
104 AMOROSO ST., LUGAPI VILLAGE,
MAKATI CITY

OFELIA V. FULLANTE
CIUDAD ADELINA, Lot 47, Block 2
BO. BUENAVISTA, GEN. TRIAS, CAVITE
699 E. BONI AVENUE, MANDALUYONG,
METRO MANILA

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

Publication : PERLAS NG SILANGAN BALITA
Dates : July 12, 19 & 26, 2021

oro and Palawan to the supply in the Mindoro
Luzon grid to ensure island is the intercon-
reliable and affordable nection of the Mind-
electricity. oro to the Luzon Grid,

"The best and which will eventually
long-term solution to benefit Palawan," it
the inefficient power said.

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

HOME DEVELOPMENT MUTUAL FUND
Mortgagee.

FORECLOSURE CASE NO. F-0824-14

-VERSUS-

JIMMY NAZ AGUILAR
MARRIED TO MIRIAM L. AGUILAR
Mortgagee's.

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, HOME DEVELOPMENT MUTUAL FUND, with business address at 12th Floor JELP Business Solutions Center, No. 409 Shaw Boulevard, Mandaluyong City, against the Mortgagee's, JIMMY NAZ AGUILAR MARRIED TO MIRIAM L. AGUILAR with residence and postal address LOT 18 BLOCK 38 PHASE 1 PARKLANE COUNTRY HOMES, SANTIAGO, GENERAL TRIAS, CAVITE to satisfy the mortgage indebtedness which as of 11 November 2012 amounts to SEVEN HUNDRED EIGHTY FOUR THOUSAND TWO HUNDRED TEN PESOS AND 87/100 (P784,210.87), 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 **September 23, 2021** at 10:00 o'clock in the morning at the main entrance of the Government Center Bldg. 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. T-833527

A parcel of land (Lot 18, Blk. 38 of the subd. plan, Pcd-04-086693, being a portion of Lot 2582, S.F.M. Estate (Rs-04-002189), LRC Rec. No.), sit. In the Brgy. Santiago, Mun. of Gen. Trias, Prov. of Cavite. Bounded on the NW, along line 1-2 by Lot 16, on the NE, along line 2-3 by Lot 17; on the SE, along line 3-4 by Lot 20, all Blk. 38; on the SW, along line 4-1 by Alley 10, all of the subd. plan. Beginning at a pt. marked "1" on plan xxx containing an area of THIRTY SIX (36) SQ. METERS xxx.

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 **September 30, 2021** 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, **July 15, 2021.**

(Sgd.) LUCIO C. ALEJO III
Sheriff IV

Copy Furnished:

HOME DEVELOPMENT MUTUAL FUND
12th Floor JELP Business Solution Center,
No. 409 Shaw Boulevard, Mandaluyong City

JIMMY NAZ AGUILAR
MARRIED TO MIRIAM L. AGUILAR
LOT 18 BLOCK 38 PHASE 1 PARKLANE COUNTRY
HOMES, SANTIAGO, GENERAL TRIAS, CAVITE

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

Publication : PERLAS NG SILANGAN BALITA
Dates : July 19, 26 and August 2, 2021

Once connected several proposed re-
to the Luzon grid, the newable energy proj-
island can source ad- ects.
equate and reliable Meanwhile,
power supply, access NGCP said the QMIP
more competitive gen- is estimated to cost
eration sources, and P5.32 billion with
export power through
Turn to page 6

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

HOME DEVELOPMENT MUTUAL FUND
Mortgagee.

FORECLOSURE CASE NO. F-498-15

-177580-

RANDY N. DELA CRUZ
MARRIED TO KAREN B. DELA CRUZ
Mortgagor/s

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, HOME DEVELOPMENT MUTUAL FUND, with business address at 12th Floor JELP Business Solutions Center, No. 409 Shaw Boulevard, Mandaluyong City, against the Mortgagor/s, RANDY N. DELA CRUZ MARRIED TO KAREN B. DELA CRUZ with residence and postal addresses #354 CLAVEL ST., SAN NICOLAS BINONDO MANILA, AND LOT 39, BLOCK 40, SUMMERFIELD SUBDIVISION, OSORIO, TRECE MARTIRES, CAVITE to satisfy the mortgage indebtedness which as of 07 August 2015 amounts to THREE HUNDRED SIX THOUSAND THREE HUNDRED EIGHTY FOUR PESOS AND 69/100 (P306,384.69), Philippine Currency, including interest, penalties, and other charges as of said date but exclusive of all other expenses incidental to this foreclosure and sale, the undersigned Sheriff will set at public auction on **September 23, 2021** at 10:00 o'clock in the morning at the main entrance of the Government Center Bldg. 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. T-92014**

A parcel of land (Lot 39, blk. 40 of the cons.-subd. plan, Pcs-04-012898, being a portion of the cons. of Lots 1-114, blk. 1; Lots 1, 2, 4, & 7, blk. 10; Lots 1-184, blk. 11; Lots 1-153, blk. 12; Lots 1-37, blk. 13; Lots 1-42, blk. 13-A; Lots 25-239, blk. 15; lots 1-45, blk. 19; Lots 1-36, blk. 20; Lot 1-27, blk. 21; Lots 1-20, blk. 22; Lots 1-13, blk. 23; Lot 1-10, blk. 24; Lot 1-10, blk. 25; Rd. Lots 10-13, Rd. Lots 15-36, Alleys 1, 8, 9, 15-17, 20-21, Creek Lots 1-4, Easement Lots Pcs-04-080194, LRC Rec. No.), situated in the Brgy. of Osorio, Mun. of Trece Martires, Prov. of Cavite. Bounded on the NE., along line 1-2 by Lot 40; on the SE., along line 2-3 by Lot 37, both of blk. 40; on the SW., along line 3-4 by Alley 34; & on the NW., along line 4-1 by Lot 41, blk. 40 all of the cons.-subd. plan. Beginning at a pt. marked "1" on plan xxx containing an area of THIRTY SIX (36) SQ. METERS xxx

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 **September 30, 2021** 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, **July 15, 2021.**

(Sgd.) LUCIO C. ALEJO III
Sheriff IV

Copy Furnished:

HOME DEVELOPMENT MUTUAL FUND
12th Floor JELP Business Solution Center,
No. 409 Shaw Boulevard, Mandaluyong City

RANDY N. DELA CRUZ
MARRIED TO KAREN B. DELA CRUZ
#354 CLAVEL ST., SAN NICOLAS BINONDO, MANILA,
AND LOT 39, BLOCK 40, SUMMERFIELD SUBDIVISION,
OSORIO, TRECE MARTIRES 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 : PERLAS NG SILANGAN BALITA
Dates : July 19, 26 and August 2, 2021

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

HOME DEVELOPMENT MUTUAL FUND
Mortgagee.

FORECLOSURE CASE NO. F-417-16

-177580-

SPOUSES RODRIGO V. DELOS REYES
and TERESITA D. DELOS REYES
Mortgagor/s

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, HOME DEVELOPMENT MUTUAL FUND, with business address at 12th Floor JELP Business Solutions Center, No. 409 Shaw Boulevard, Mandaluyong City, against the Mortgagor/s, SPOUSES RODRIGO V. DELOS REYES and TERESITA D. DELOS REYES with residence and postal addresses LOT 33, BLOCK 74, PHASE 2A, GRAND RIVERSIDE SUBDIVISION, PASONG CAMACHILE, GENERAL TRIAS, CAVITE, AND LOT 7, BLOCK 30, PHASE 2A, GRAND RIVERSIDE SUBDIVISION, PASONG CAMACHILE, GENERAL TRIAS, CAVITE to satisfy the mortgage indebtedness which as of 30 May 2016 amounts to TWO HUNDRED THIRTY FOUR THOUSAND SEVEN HUNDRED SIXTY ONE PESOS AND 48/100 (P234,761.48), Philippine Currency, including interest, penalties, and other charges as of said date but exclusive of all other expenses incidental to this foreclosure and sale, the undersigned Sheriff will set at public auction on **September 23, 2021** at 10:00 o'clock in the morning at the main entrance of the Government Center Bldg. 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. T-1292415**

A parcel of land (Lot 7 Blk. 50) of the cons. subd. plan Pcs-04-014561, being a portion of the cons. of Lots 1 Blk. 32; 1 Blk. 33 both of Pcs-04-017772; 1790-E, Pcs-04-031323; 1954-A, Pcs-04-109084; 1953 (Rs-04-002594) 3135 (Rs-04-002596) and 3379 all of the S.F.D.M. Estate, situated in the Bn. of Pasong Camachile, Mun. of Gen. Trias, Prov. of Cavite, Is. of Luzon. Bounded on the NE., along line 1-2 by Lot 26 Blk. 50; on the SE., along line 2-3 by Lot 8 Blk. 50; on the SW., along line 3-4 by Lot ALEY37, and on the NW., along line 4-1 by Lot 6 Blk. 50 all of the cons. subd. plan. Beginning at a pt. marked "1" on plan xxx containing an area of THIRTY SIX (36) SQ. 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 **September 30, 2021** 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, **July 15, 2021.**

(Sgd.) LUCIO C. ALEJO III
Sheriff IV

Copy Furnished:

HOME DEVELOPMENT MUTUAL FUND
12th Floor JELP Business Solution Center,
No. 409 Shaw Boulevard, Mandaluyong City

SPOUSES RODRIGO V. DELOS REYES
and TERESITA D. DELOS REYES
LOT 33, BLOCK 74, PHASE 2A, GRAND RIVERSIDE
SUBDIVISION, PASONG CAMACHILE,
GENERAL TRIAS, CAVITE
AND LOT 7, BLOCK 30, PHASE 2A, GRAND RIVERSIDE
SUBDIVISION, PASONG CAMACHILE, GENERAL TRIAS,
CAVITE

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

Publication : PERLAS NG SILANGAN BALITA
Dates : July 19, 26 and August 2, 2021

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

HOME DEVELOPMENT MUTUAL FUND
Mortgagee.

FORECLOSURE CASE NO. F-115-17

-177580-

MAY VILLANUEVA PANGANIBAN
married to ROMMEL MONIS PANGANIBAN
Mortgagor/s

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, HOME DEVELOPMENT MUTUAL FUND, with business address at 12th Floor JELP Business Solutions Center, No. 409 Shaw Boulevard, Mandaluyong City, against the Mortgagor/s, MAY VILLANUEVA PANGANIBAN married to ROMMEL MONIS PANGANIBAN with residence and postal addresses NO. 323 SHAW BLVD., MANDALUYONG CITY, AND LOT 22, BLOCK 93, TAHANANG YAMAN HOMES, BUENAVISTA, GENERAL TRIAS, CAVITE to satisfy the mortgage indebtedness which as of 25 October 2016 amounts to ONE HUNDRED TWENTY TWO THOUSAND SIX HUNDRED SIXTY THREE PESOS AND 56/100 (P122,663.56), Philippine Currency, including interest, penalties, and other charges as of said date but exclusive of all other and other charges as of said date but exclusive of all other expenses incidental to this foreclosure and sale, the undersigned Sheriff will set at public auction on **September 23, 2021** at 10:00 o'clock in the morning at the main entrance of the Government Center Bldg. 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. 957-014001588**

A PARCEL OF LAND (LOT 22 BLK. 93 OF THE CONSOLIDATION-SUBD. PLAN PCS-04-019767 BEING A PORTION OF THE CONS. OF LOTS 2628, 2644, 2645 OF SAN FRANCISCO DE MALAIBON ESTATE AND LOT 2649-A, PSD-04-163932, LRC REC. NO. SITUATED IN BRGY. BUENAVISTA, MUN. OF GEN. TRIAS, PROV. OF CAVITE. BOUNDED ON THE NORTH ALONG LINE 2-3 BY LOT 21 BLK. 93; ON THE EAST ALONG LINE 3-4-5-6-7 BY F PATH 77-A AND BLK. 92-A OPEN SPACE ON THE SOUTH ALONG LINE 7-1 BY LOT 23 BLK. 93; ON THE EAST ALONG LINE 1-2 BY LOT 7 BLK. 93 ALL THE CONSOLIDATION-SUBD. PLAN. BEGINNING AT A POINT MARKED "1" ON PLAN X X X CONTAINING AN AREA OF THIRTY EIGHT SQ. METERS (38) MORE OR LESS 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 **September 30, 2021** 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, **July 13, 2021.**

(Sgd.) LUCIO C. ALEJO III
Sheriff IV

Copy Furnished:

HOME DEVELOPMENT MUTUAL FUND
12th Floor JELP Business Solution Center,
No. 409 Shaw Boulevard, Mandaluyong City

MAY VILLANUEVA PANGANIBAN
married to ROMMEL MONIS PANGANIBAN
NO. 323 SHAW BLVD., MANDALUYONG CITY,
AND LOT 22, BLOCK 93, TAHANANG YAMAN HOMES,
BUENAVISTA, GENERAL TRIAS, CAVITE

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

Publication : PERLAS NG SILANGAN BALITA
Dates : July 19, 26 and August 2, 2021

(NGCP.. from page 5)

project implementa- that available genera-
tion of 54 months. tion in Marinduque,
It is forecasted which has a current

peak demand of 11.56 the power needs of the
MW, would no longer residential and busi-
be sufficient to meet nesses in the island.

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

HOME DEVELOPMENT MUTUAL FUND
Mortgagee,

FORECLOSURE CASE NO. F-136-17

RENATO P. SILVA
married to MYRA LYN M. SILVA
Mortgagor/s.

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, HOME DEVELOPMENT MUTUAL FUND, with business address at 12th Floor JELP Business Solutions Center, No. 409 Shaw Boulevard, Mandaluyong City, against the Mortgagor/s, RENATO P. SILVA married to MYRA LYN M. SILVA with residence and postal address LOT 56, BLOCK 5, CAMACHILIE SUBDIVISION, PASONG CAMACHILIE 1, GENERAL TRIAS, CAVITE, to satisfy the mortgage indebtedness which as of 25 October 2016 amounts to FOUR HUNDRED TWENTY FOUR THOUSAND TWO HUNDRED FIFTY SEVEN PESOS AND 29/100 (P424,257.29), Philippine Currency, including interest, penalties, and other charges as of said date but exclusive of all other expenses incidental to this foreclosure and sale, the undersigned Sheriff will set at public auction on September 23, 2021 at 10:00 o'clock in the morning at the main entrance of the Government Center Bldg. 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. 057-301200873

A PARCEL OF LAND (LOT 56, BLK. 5 OF THE CONS.-SUBD. PLAN, PCS-04-016688, BEING A PORTION OF LOT 1949 OF SAN FRANCISCO DE MALABON ESTATE, RS-04-002555, L.R.C. REC. NO. 5964), SITUATED IN THE BRGY. PASONG CAMACHILIE, MUN. OF GEN. TRIAS, PROVINCE OF CAVITE, BOUNDED ON THE SE., ALONG LINE 1-2 BY LOT 54; ON THE SW., ALONG LINE 2-3 BY ALLEY 24; ON THE NW., ALONG LINE 3-4 BY ALLEY 24; ON THE NE., ALONG LINE 4-5 BY ROAD LOT 5; ON THE E., ALONG LINE 5-6 BY LOT 57; ALONG LINE 7-1 BY LOT 55, ALL OF THE SUBD. PLAN, BEGINNING AT A PT. MARKED "1" ON PLAN X X X CONTAINING AN AREA OF SEVENTY SIX (76) SQ. 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 September 30, 2021 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, July 13, 2021.

(Sgd.) LUCIO C. ALEJO III
Sheriff IV

Copy Furnished:

HOME DEVELOPMENT MUTUAL FUND
12th Floor JELP Business Solution Center,
No. 409 Shaw Boulevard, Mandaluyong City

RENATO P. SILVA
married to MYRA LYN M. SILVA
LOT 56, BLOCK 5, CAMACHILIE SUBDIVISION,
PASONG CAMACHILIE 1, GENERAL TRIAS, CAVITE

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

Publication : PERLAS NG SILANGAN BALITA
Dates : July 19, 26 and August 2, 2021

EXTRA-JUDICIAL SETTLEMENT OF THE ESTATE OF LORETO FORMILLEZA MIJARES

NOTICE is hereby given that the estate of the late LORETO FORMILLEZA MIJARES, Filipino, resident of the City of Imus, Cavite, and who died intestate on April 10, 2020, consisting of pieces of real property, more technically described as follows:

A. LOT
Transfer Certificate of Title
No. T-113140
Registered Owners: SPOUSES LORETO MIJARES and ANGELITA G. MIJARES

A parcel of land situated in the Barrio of Bayan Luna, Municipality of Imus, Province of Cavite, containing an area of SIX HUNDRED EIGHT (608) SQUARE METERS

IMPROVEMENT (FAMILY HOME)
Tax Declaration No. 08-0009-06117
Owner: Sps. Loreto F. Mijares & Lita G. Mijares
Kind of Property: Building/1-Storey; House III-B

B. LOT
Transfer Certificate of Title
No. T-104293
Registered Owners: LORETO MIJARES married to ANGELITA G. MIJARES

A parcel of land situated in the Barrio of Panapan, Mun. of Bacoor, Province of Cavite, Island of Luzon, containing an area of ONE HUNDRED SEVENTY FOUR (174) SQUARE METERS, more or less

IMPROVEMENT
Tax Declaration No. 19-238-0033-00637
Owner: Mijares, Loreto MTO Mijares, Angelita C.
Kind of Property: Building/1-Storey; House (II-A)

C. LOT
Transfer Certificate of Title
No. T-250090
Registered Owners: LORETO F. MIJARES married to ANGELITA G. MIJARES

A parcel of land situated in the Bn. of Molino, Mun. of Bacoor, Prov. of Cavite, Is. of Luzon, containing an area of ONE HUNDRED EIGHTY (180) SQUARE METERS, more or less

NO IMPROVEMENT
LOT
Transfer Certificate of Title
No. T-240244
Registered Owners: LORETO F. MIJARES married to ANGELITA G. MIJARES

A parcel of land situated in the Bn. of Molino, Mun. of Bacoor, Prov. of Cavite, Is. of Luzon, containing an area of ONE HUNDRED EIGHTY (180) SQUARE METERS, more or less

NO IMPROVEMENT
has been adjudicated and extra-judicially settled by and among his exclusive compulsory heirs in equal shares on May 6, 2021 at City of Imus, Cavite before Notary Public Atty. Macy G. Saulog-Mansangan and entered in her Notarial Register as Doc. No. 338; Page No. 69; Book No. III; Series of 2021.

(Sgd.) Surviving Compulsory Heirs of LORETO FORMILLEZA MIJARES (CEREBYL LYN GAMOS MIJARES in her personal capacity and as representative of BARREL GAMOS MIJARES)

Publication : PERLAS NG SILANGAN BALITA
Dates : July 12, 19 & 26, 2021

EXTRA-JUDICIAL SETTLEMENT OF THE ESTATE OF ROBERTO VENTURA HEMBRADOR

NOTICE is hereby given that the estate of the late ROBERTO V. HEMBRADOR, of Filipino descent who died intestate on December 2, 2010 with permanent residence in Illinois, USA, consisting of a parcel of lot with improvements, which are all conjugal in nature, located in Imus, Cavite, more technically described as follows:

LOT
Transfer Certificate of Title No. T-193776
Registered Owners: ROBERTO HEMBRADOR married to Marie Fe Costes

A parcel of land situated in the Bn. of Tosing, Mun. of Imus, Prov. of Cavite, Is. of Luzon, containing an area of ONE THOUSAND FIFTY (1,050) SQ. METERS;

IMPROVEMENT (H)
Tax Declaration No. 239-0020-01368
Owner: Roberto Hembrador married to Marie Fe Costes
Kind of Property: Building/1-Storey, House III-B w/ Fence & Basement;

IMPROVEMENT (H2)
Tax Declaration No. 239-0020-01369
Owner: Roberto Hembrador married to Marie Fe Costes
Kind of Property: Building/1-Storey, Pantry II-A;

IMPROVEMENT (H3)
Tax Declaration No. 239-0020-01370
Owner: Roberto Hembrador married to Marie Fe Costes
Kind of Property: Building/Garage III-D
has been adjudicated and extra-judicially settled by and among his exclusive compulsory heirs in equal shares on June 3, 2021 in City of Imus, Cavite before Notary Public Atty. Macy G. Saulog-Mansangan and entered in her Notarial Register as Doc. No. 366; Page No. 75; Book No. III; Series of 2021.

(Sgd.) JUDITH H. BENZON
Attorney-in-Fact of Surviving Compulsory Heirs of ROBERTO V. HEMBRADOR

Publication : PERLAS NG SILANGAN BALITA
Dates : July 12, 19 & 26, 2021

Local governments' H1 revenue collections up by 4%

Tax and nontax Collections by the revenues collected by local governments in the first half of 2021 was P162.8 billion, inched up by about 4 percent year-on-year the Department of Finance's Bureau of Local Government Finance (BLGF), the local governments' end-June tax revenue rose to P135.1 billion from P130.9 billion last year.

Due to mandatory deadlines, the local governments' first quarter tax collections rose to P103.8 billion from P103 billion a year ago, while second quarter tax take grew to P32.1 billion from P27 billion. First-half real property tax collections went up to P56.9 billion from P46.9 billion a year ago. However, tax on businesses declined year-on-year to P71 billion from P78.9 billion. Other taxes collected by local governments during the same period rose to P7.1 billion from P5 billion. End-June nontax revenues also climbed to P33.9 billion from P31.9 billion a year ago. For 2021, the BLGF had programmed local governments revenue collections to reach P223.9 billion. Had the COVID-19 pandemic not happened, local governments were expected to generate up to P321.6 billion this year. Last year, local governments shored up their tax take, which were mostly based on 2019 or prepandemic gross receipts, but non-tax collections declined and pulled down total revenue to P253.8 billion from P253.8 billion in 2019. It was better than the downscaled goal of P193 billion for 2020.

EXTRA-JUDICIAL SETTLEMENT OF THE ESTATES OF SPOUSES ARTEMIO MEDRANA FELIX and MARIA CUEVAS FELIX WITH WAIVER OF RIGHTS

NOTICE is hereby given that the estate of the late ARTEMIO M. FELIX, of Filipino descent, and MARIA C. FELIX, a Filipino, who both died intestate on December 9, 1995 and on July 14, 2005, both with permanent residence in Talaba, City of Bacoor, Cavite, respectively, consisting of several parcels of real property in the Philippines, more technically described as follows:

A. LOT
Transfer Certificate of Title No. T-74755
Registered Owners: ARTEMIO FELIX married to MARIA CUEVAS
A parcel of land situated in the Barrios of Malibit and Talaba, Municipality of Bacoor, Province of Cavite, containing an area of TWO HUNDRED SEVENTY FOUR (274) SQUARE METERS, more or less

IMPROVEMENT
Tax Declaration No. 19-238-0046-00039
Owner: Artemio Felix
Kind of Property: Building/Storey, House (III-B)

B. LOT
TRANSFER CERTIFICATE OF TITLE NO. T-267932
Registered Owners: MARIA C. FELIX married to ARTEMIO FELIX

A parcel of land situated on the Bo. of Ligan, Mun. of Bacoor, Prov. of Cavite, containing an area of ONE HUNDRED NINETY (190) SQ. Meters

NO IMPROVEMENT
has been adjudicated and extra-judicially settled by and among their exclusive compulsory heirs with waiver of rights and release absolutely and unconditionally of full interests over their share in the above-mentioned property in favor of SALOME C. FELIX on June 8, 2021 in City of Imus, Cavite before Notary Public Atty. Mary G. Sandoz-Marañan and entered in her Notarial Register as Doc. No. 370; Page No. 75; Book No. III; Series of 2021.

Surviving Compulsory Heirs of ARTEMIO FELIX and MARIA C. FELIX

(Sgd.) AURORA E. TOBIAS in her personal capacity and as representative of: ALICIA F. TORRES, AIDA F. VILLAMARIA, ALEXANDER C. FELIX, AZUCENA F. CONCEPCION, ANGELINA F. MATIKA, MARIA E. MIRANDA, RHODORA F. FILAPIL, EDGARDO C. FELIX and SALOME C. FELIX

Heirs of ABRAHAM C. FELIX
(Sgd.) LOLITA Q. FELIX and KENNARD Q. FELIX

Publication : PERLAS NG SILANGAN BALITA
Dates : July 12, 19 & 26, 2021

AFFIDAVIT OF ADJUDICATION BY SOLE HEIR

NOTICE is hereby given that the estate of the late SONIA TAPAWAN MEDINA, a widow, whose maiden name was Sonia Saguilayan Tapawan and was also known as Sonia Tapawan Barja, who died intestate on April 17, 2015 at Imus City, Cavite, consisting of a motor vehicle, particularly described as follows:

MV File No.:	0412-00000166358
Make/Serial:	HONDA TMX 125M9
Engine No.:	KRZ03E002591
Chassis No.:	KRZ03002583
Plate No.:	WU6836
Certificate of Registration (CR) No.:	8160726-0
Denomination:	TRICYCLE
Franchise No.:	2020-01751
Body No.:	1751
Line No.:	93 (GCIMTODA)

has been self-adjudicated by her sole heir LENIE TAPAWAN NAVARETTE on June 28, 2021 in Imus, Cavite before Notary Public Atty. Rafael Allan P. Pascual and entered in his Notarial Register as Doc. No. 09; Page No. 01; Book No. 02; Series of 2021.

(Sgd.) Sole Heir
Publication : PERLAS NG SILANGAN BALITA
Dates : July 12, 19 & 26, 2021

EXTRA-JUDICIAL SETTLEMENT OF ESTATE OF THE DECEASED SPS. TIMOTEO D. GUEVARA & VICTORIA S. GUEVARA WITH SPECIAL POWER OF ATTORNEY

NOTICE is hereby given that the estate of the deceased SPS. TIMOTEO GUEVARA & VICTORIA GUEVARA who both died intestate on December 8, 2005 and on April 22, 2017 in Quezon City, consisting of one-fifth (1/5) shares on a real property located at Bo. of Muzon, Naic, Cavite, covered by Transfer Certificate of Title No. T-269306, containing an area of Thirty Five Thousand One Hundred Sixty Seven (35,167) square meters has been adjudicated and extra-judicially settled by and between their heirs; further MA. TERESA S. GUEVARA-SALES, married and DELFIN BERITTO S. GUEVARA do hereby APPOINT, CONSTITUTE REYNALDO GUEVARA to be their true and lawful attorney-in-fact for them and in their name, place and stead, to SELL the above-mentioned property for and in behalf and to sign, execute, deliver all legal documents pertaining thereto on September 22, 2020 at Trece Martires City, Cavite before Notary Public Atty. Florimond C. Rosas and entered in his Notarial Register as Doc. No. 812; Page No. 146; Book No. XI; Series of 2020.

(Sgd.) Both Heirs and Attorney-in-Fact
Publication : PERLAS NG SILANGAN BALITA
Dates : July 19, 26 and August 2, 2021

EXTRA-JUDICIAL SETTLEMENT OF ESTATE OF THE DECEASED SPS. CONCEPCION GUEVARA & FERNANDO DAR WITH SPECIAL POWER OF ATTORNEY

NOTICE is hereby given that the estate of the deceased SPS. CONCEPCION GUEVARA & FERNANDO DAR who both died intestate on June 22, 2004 and on August 7, 2009 in Parañaque City, consisting of one-fifth (1/5) shares on a real property located at Bo. of Muzon, Naic, Cavite, covered by Transfer Certificate of Title No. T-269306, containing an area of Thirty Five Thousand One Hundred Sixty Seven (35,167) square meters has been adjudicated and extra-judicially settled by and between their heirs; further MARIBETH CONSUELO G. DAR and JESUS G. DAR, do hereby APPOINT, CONSTITUTE REYNALDO GUEVARA to be their true and lawful attorney-in-fact for them and in their name, place and stead, to SELL the above-mentioned property for and in behalf and to sign, execute, deliver all legal documents pertaining thereto on September 22, 2020 at Trece Martires City, Cavite before Notary Public Atty. Florimond C. Rosas and entered in his Notarial Register as Doc. No. 813; Page No. 146; Book No. XI; Series of 2020.

(Sgd.) Both heirs and Attorney-in-Fact
Publication : PERLAS NG SILANGAN BALITA
Dates : July 19, 26 and August 2, 2021

EXTRA-JUDICIAL SETTLEMENT OF ESTATE OF THE DECEASED MELANIA "MELY" CLARICIA GUEVARA WITH SPECIAL POWER OF ATTORNEY

NOTICE is hereby given that the estate of the deceased MELANIA "MELY" CLARICIA GUEVARA who died intestate on July 20, 2007 in Mandaluyong City, consisting of one-fifth (1/5) shares on a real property located at Bo. of Muzon, Naic, Cavite, covered by Transfer Certificate of Title No. T-269306, containing an area of Thirty Five Thousand One Hundred Sixty Seven (35,167) square meters has been adjudicated and extra-judicially settled by and between her heirs; further MARCELO D. GUEVARA and NORMAN C. GUEVARA do hereby APPOINT, CONSTITUTE REYNALDO D. GUEVARA to be their true and lawful attorney-in-fact for them and in their name, place and stead, to SELL the above-mentioned property for and in behalf and to sign, execute, deliver all legal documents pertaining thereto on September 22, 2020 at Trece Martires City, Cavite before Notary Public Atty. Florimond C. Rosas and entered in his Notarial Register as Doc. No. 814; Page No. 146; Book No. XI; Series of 2020.

Signed and Thumbmarked by Both Heirs and Attorney-in-Fact
Publication : PERLAS NG SILANGAN BALITA
Dates : July 19, 26 and August 2, 2021

EXTRA-JUDICIAL PARTITION

NOTICE is hereby given that the estate of the deceased RODRIGO F. BINONDO and PERLITA M. BINONDO who both died intestate on December 10, 2016 at 24 Adriatic St., Block 15 Lot 1 Bahayang Pag-asik Subd., Molino V, Bacoor City, Cavite, Philippines and on March 20, 1994 at Rosas, Palawan, Philippines, respectively, consisting of a parcel of land together with all the improvements thereon situated in Lot 1 Block 15 Bo. of Molino, Mun. of Bacoor, Prov. of Cavite, Island of Luzon, containing an area of TWO HUNDRED EIGHTY (280) square meters more or less, more or less, covered by Transfer Certificate of Title No. T-149784 has been adjudicated and extra-judicially settled by and among the heirs, their heirs, assignees and transferees in pro-indiviso partition as follows:

CATHERINE B. BLAS - 93 Square Meters;
MA. MORRETA M. BINONDO - 93 Square Meters;
MA. VICTORIA M. BINONDO - 94 Square Meters
on July 10, 2021 in the City of Bacoor, Cavite before Notary Public Atty. Roger A. Lunar and entered in his Notarial Register as Doc. No. 297; Page No. 90; Book No. I; Series of 2021.

(Sgd.) All Heirs
Publication : PERLAS NG SILANGAN BALITA
Dates : July 19, 26 and August 2, 2021

Growth forecasts kept but Delta variant threatens recovery

While Metro Manila and neighboring areas moved closer to achieving herd immunity, boosting hopes that the country could finally return to growth path, the more contagious Delta variant of COVID-19 may further slow down the reopening of the economy, think tanks said.

In a report, Pantheon Macroeconomics senior Asia economist Miguel Chanco said the economic impact of the Delta strain would likely be felt by the fourth quarter of this year. "The economy's prospects in the current quarter are likely to be spared, not least

because the government has demonstrated consistently an unwillingness to impose the stringent social-distancing measures needed until the very last minute ... It probably will take longer for Delta to take hold in the Philippines, due to the still-subdued levels of mobility," Chanco said.

Chanco, nonetheless, said that with or without the heightened risk coming from the

Delta variant, domestic demand would be "extremely challenging" as uncertainty due to the prolonged pandemic tempered consumer spending.

Citing results of the Bangko Sentral ng Pilipinas' latest consumer expectations survey (CES), he said sentiment, while improving, remained below prepandemic levels and "still isn't rising fast enough for households to open their

wallets." tend to buy big-ticket items ... continued to consumers who in-

Turn to page 9

DEED OF EXTRA JUDICIAL PARTITION
WITH WAIVER OF RIGHTS

NOTICE is hereby given that the estate of the deceased **CESAR D. FELIZARTA and JOSEFINA R. FELIZARTA** who both died intestate on August 10, 2019 and on March 24, 2021, consisting of a parcel of land together with all the improvements thereon situated in Lot 7 Bis of Mifino, Mun. of Bacor, Prov. of Cavite, Island of Luzon, containing an area of Ninety (90) Square Meters, more or less, covered by Transfer Certificate of Title No. 148034 has been adjudicated and extra-judicially settled by and among their heirs in pro-indiviso partition and have hereunto agreed, together with their heirs, assignees and transferees to have the above-specified property assigned, waived, ceded and/or transferred in favor of **MARIAT DELACRUZ married to JAVIER L. DELACRUZ** on July 12, 2021 in the City of Bacor, Cavite, Philippines before Notary Public Atty. Ruper A. Lunar and entered in his Notarial Register as Doc. No. 301, Page No. 81, Book No. 1, Series of 2021.

(Sgd.) All Heirs

Publication : PERLAS NG SILANGAN BALITA
Dates : July 19, 26 and August 2, 2021

EXTRA JUDICIAL SETTLEMENT OF ESTATE

NOTICE is hereby given that the estate of the late **OSCAR V. LANOPA** who died intestate on March 20, 2021 in Pulitan, San Agustin, Isabela, with last known address at Bldg. 65, Lot 3, Phase D, Winward Hills Subd., Buro I, City of Dasmariñas, Cavite, consisting of real property (house and lot) situated at Bldg. 65, Lot 3, Phase D, Winward Hills Subd., Buro I, City of Dasmariñas, Cavite, containing an area of One Hundred (100 sq.m.) square meters, embraced and covered by Transfer Certificate of Title (TCT) No. T-951330 of the Registry of Deeds for the Province of Cavite has been adjudicated and extra-judicially settled by and between his heirs in pro indiviso equal shares on July 9, 2021 at Dasmariñas City, Cavite before Notary Public Atty. Karen T. Hermosa and entered in her Notarial Register as Doc. No. 380, Page No. 73, Book No. 137, Series of 2021.

(Sgd.) All Heirs/Heirs

Publication : PERLAS NG SILANGAN BALITA
Dates : July 19, 26 and August 2, 2021

(GROWTH... from page 8)

decline in the second quarter, hitting a new low," he noted. "The rebuilding of savings following last year's drawdown continues to hold back discretionary spending." The second-quarter CES showed that the share of households with savings rose to 28.3 percent from 24.7 percent in the third quarter of last year. "This is still 10 percentage points off the previous level, as many we still not in any position to set aside savings," he added. In the meantime, the Asian Development Bank's (ADB) Asian

Development Outlook Supplement report kept the Manila-based multilateral lender's 2021 gross domestic product (GDP) growth forecast for the Philippines at 4.5 percent, below the government's 6-7 percent target range. "Sustained government spending on infrastructure and social assistance programs is supporting recovery, as did a gradual pickup in household spending aided by strong remittances. Private investment remained sluggish, but indicators such as PMI (purchasing managers' index), industrial production and imports

Republic of the Philippines
City of Makati

Republic of the Philippines
City Civil Registration Office
National Capital Region
City of Makati

Petition No. CFN- 1811

PETITION FOR CHANGE OF FIRST NAME

U. C.A. CYTHOR BUNO CABALTEA of legal age, Filipino and a resident of 14 Sampaguita St., Lakeview Homes, Putatan, Marikina City after having been duly sworn to in accordance with law, hereby declare that:

- 1) I am the petitioner seeking the change of first name to: **my Certificate of Live Birth**
- 2) I was born on **25 March 1994 at Makati, Metro Manila, Philippines.**
- 3) The birth was recorded under registry number: **94-1003**
- 4) The first name to be changed is from: **CA CYTHOR to C.A. CYTHOR**
- 5) The grounds for filing this petition are the following:
I have habitually and continuously used **C.A. CYTHOR** and I am publicly known in the community with that first name;
- 6) I submit the following documents to support this petition: **Certificate of Live Birth CCRO and PSA Copy, NBI Clearance, PNP Clearance, Affidavit of Unemployment and Non-Pending Case, School Records, Voter's Certification**
- 7) I have not filed any similar petition and that, to the best of my knowledge, no other similar petition is pending with any LCRO, Court or Philippine Consulate.
- 8) I am filing this petition at the LCRO of Makati, Metro Manila in accordance with RA 9048 and its implementing rules and regulations.

(Sgd.) C.A. CYTHOR BUNO CABALTEA - Petitioner

Publication : PERLAS NG SILANGAN BALITA
Dates : July 26 and August 2, 2021

EXTRA JUDICIAL SETTLEMENT OF ESTATE

NOTICE is hereby given that the estate of the late **GUILLERMO SLAVINGCO CABOÑAS and ESTRELLA MAHIPIT CABOÑAS** who both died intestate on October 24, 2017 and on March 12, 2021 both at Trece Martires City, Cavite, respectively, consisting of a National Housing Authority lot situated at Bldg. 58, Lot 13, Area D3, Phase 2, DBB Project, Bautista Property, Sampaoc IV, Dasmariñas City, Cavite containing an area of Fifty (50 sq. m.) square meters has been adjudicated and extra-judicially settled by and between their heirs on July 13, 2021 at Dasmariñas City, Cavite before Notary Public Atty. Karen T. Hermosa and entered in her Notarial Register as Doc. No. 401, Page No. 81, Book No. 137, Series of 2021.

(Sgd.) Both Affiliates/Heirs

Publication : PERLAS NG SILANGAN BALITA
Dates : July 26, August 2 & 9, 2021

EXTRA JUDICIAL SETTLEMENT OF ESTATE
WITH WAIVER OF RIGHTS

NOTICE is hereby given that the estate of the late **RAMIR B. MALATBALAT** who died intestate on June 4, 2021 in Bldg. 30, Lot 19, University Hills Estate, Sampaoc IV, City of Dasmariñas, Cavite, consisting of two (2) properties:

A.) lot including improvements created thereon situated at Bldg. 30, Lot 19, University Hills Estate, Sampaoc IV, City of Dasmariñas, Cavite containing an area of Forty (40 sq.m.) square meters, embraced and covered by Transfer Certificate of Title (TCT) No. T-813302 of the Registry of Deeds for the Province of Cavite; and

B.) lot situated at Bldg. 5, Lot 24, Brgy. Dita, City of Tacloban, Leyte containing an area of One Hundred Twenty (120 sq.m.) square meters embraced and covered by Transfer Certificate of Title (TCT) No. 4859 of the Registry of Deeds for the Tacloban City

has been adjudicated and extra-judicially settled by and among his heirs with waiver of rights, interest, and participation in the said properties in favor of **AMABELLE L. MALATBALAT** on July 17, 2021 at Dasmariñas City, Cavite, Philippines before Notary Public Atty. Karen T. Hermosa and entered in her Notarial Register as Doc. No. 469, Page No. 93, Book No. 137, Series of 2021.

(Sgd.) Heir/Transferee and Both Heirs/Transferees

Publication : PERLAS NG SILANGAN BALITA
Dates : July 26, August 2 & 9, 2021

UnionBank
gets digital
banking
license

Aboliz-led Union Bank of the Philippines has obtained approval from the Bangko Sentral ng Pilipinas (BSP) to establish a wholly owned digital banking subsidiary to be known as Union Digital Bank.

As it had entered the digital banking business through platform EON long before the issuance by the banking regulator of the framework to govern this new distinct classification of banks, UnionBank is expected to fold EON into this new subsidiary.

Specially designed for digital commerce, EON started as a debit card product over a decade ago but launched as a mobile-only platform in

2016. This was meant to be UnionBank's primary product for bringing to formal banking channels the unbanked and underbanked segments through its partnerships with cooperatives and local governments for loans and aid disbursement.

Since then, EON has enlisted over a million cardholders. It also operates small lending activities on an experimental basis.

By getting its own banking license, EON can operate as a distinct banking platform without having to start from scratch.

EON was the first electronic money product in the Philippines with a "selfie banking" feature, which employs facial recognition for account opening.

By issuing the framework for digital banking late last year, the BSP recognized the role of digital platforms in driving greater efficiency of financial products and services and in expanding the reach of the banking system to a broader market.

The BSP defines a digital bank as one that offers financial products and services that are processed end-to-end through a digital platform and/or electronic channels with no physical branch/subbranch or branch-light unit offering such products and services.

improved gradually," to more than 250,000 jobs daily, improving the prospects that

It said the government's vaccination community protection in Metro Manila

could be achieved by year-end.

London-based Capital Economics, however, remained less bull-

ish on its outlook for the Philippines even as it projected GDP growth this year at 6 percent.

EXTRAJUDICIAL SETTLEMENT OF ESTATE

NOTICE is hereby given that the estate of the deceased **SENENA BELLORES AUSTRIA** who died intestate on August 4, 2020 in City of Imus, Cavite, consisting of **BANK OF PHILIPPINE ISLANDS (BPI)** accounts at Nuno Ave., City of Imus, Cavite she owned at the time of her death, detailed below:

ACCOUNT TYPE	ACCOUNT NUMBER	CURRENCY	CURRENT/ AVAILABLE BALANCE
Savings	001283-3138-63	Pesos (P)	642,296.32
Savings	001284-0508-82	USD (\$)	6,486.99

has been adjudicated and extrajudicially settled by and among her heirs **EQUALLY** on July 23, 2021 in the City of Imus, Province of Cavite, Philippines before Notary Public Atty. Epifanio M. Almada, CPA and entered in his Notarial Register as Doc. No. 220; Page No. 45; Book No. LXXXVIII; Series of 2021.

(Sgd.) All Heirs (**BABYLYN AUSTRIA ROY**
signing for herself and as Attorney-in-Fact of **MELINDA AUSTRIA MILLER**)

Publication : **PERLAS NG SILANGAN BALITA**
Dates : July 26, August 2 & 9, 2021

Transact only with registered payment system operators, BSP tells public

The central bank urged the public last July 19 to deal only with legitimate payment system operators when making financial transactions to help ensure that their rights as consumers are fully protected.

In a statement, the Bangko Sentral ng Pilipinas (BSP) said Filipinos should deal with, entertain product offerings, or carry out financial transactions only with BSP-registered Operators of Payment Systems.

Under BSP regulations, operators of payment systems include cash-in service providers, bills payment service providers, and entities such as payment gateways, platform providers, payment facilitators, and merchant acquirers that enable sellers of goods and services to accept

payments, in cash or digital form. The registration of a payment system operator allows the central bank to have oversight of the payment system it operates to ensure that it functions safely, efficiently, and reliably by itself and in relation to the National Payment System, consistent with the regulator's objectives of consumer protection and financial stability.

All payment system operators must register with the BSP pursuant to Circular 1049 which provides for the rules and regulations on the registration of operators of payment systems.

According to the central bank rules, when a payment system operator is found to be operating without registration, the Monetary Board shall issue a di-

rective to the entity to comply with the registration requirements.

If the payment system remains unregistered, the Monetary Board shall issue an order for the entity to stop from operating a payment system without registration and to take immediate action to register.

The central bank may coordinate with other regulators and concerned government agencies to inform them that the entity is operating a payment system without registration, and may be subjected to enforcement actions by the regulator.

At present, there are 150 accredited payment system operators, with the oldest having been accredited since late 2019 and the newest receiving central bank imprimatur only earlier this month.

BSP reminds banks to ease services for PWD clients

The Philippine central bank wants financial institutions in the country to make it easier for persons with disabilities to transact with them by providing additional services to aid those who are visually impaired as well as those with mobility limitations.

Refusal to accept government-issued PWD ID cards for account opening and other transactions

Turning away blind people who are trying to open accounts

Requiring blind people to open only joint accounts with those who are not visually impaired

Aside from putting in place mobility ramps and the Braille system in bank premises and automated teller machines, financial institutions are also reminded to provide express lanes for PWDs—similar to those reserved for senior citizens and pregnant women—within their premises.

To further support the welfare of PWDs, the BSP introduced enhanced tactile marks in Philippine banknotes to aid the elderly and the visually impaired in identifying denominations in July 2020.

Further, the BSP is now exploring the addition of Braille func-

tional to Philippine banknotes, which aims to benefit as many as 2.5 million visually impaired Filipinos.

The BSP highlighted the importance of empowering PWDs through digital financial inclusion during a recent online seminar marking the 43rd National Disability Prevention and Rehabilitation Week.

"The BSP lauds the National Council on Disability Affairs and other stakeholders for upholding the rights of the PWD sector," Diokno said. "Rest assured the BSP is committed to continuously engage the sector and better respond to the needs of PWDs."

"Empowering vulnerable sectors has always been an underlying objective of the BSP's efforts," he added. "For this reason, we are stepping up our financial inclusion efforts to ensure financial services are within easy reach for all Filipinos, including PWDs."

DOF to review rule imposing 12% VAT on exporters' local purchases

The Department of Finance (DOF) is currently reviewing a policy that charges exporters in economic zones a 12-percent value added tax (VAT) whenever they buy local supplies and services, but a lawmaker says the department already agreed to suspending the tax.

During the online general membership meeting of business group Financial Executives Institute of the Philippines (Finex) last July 21, Finance Secretary Carlos Dominguez III said they were already reviewing Revenue Regulation No. 9-2021, which took effect last month. He did not categorically say whether or not the tax would be suspended.

Albay Rep. Joey Salceda said, however, "the

DOF agreed [July 19] to suspend RR 9-2021 pending new legislation that will correct the rule from the [Tax Reform for Acceleration and Inclusion Law or TRAIN Law]."

Recovery and Tax Incentives for Enterprises Act, exempted them from this same tax, only to bring it back in 2022 without even the implementing rules and regulations. He said he held talks with both the DOF and the Bureau of Internal Revenue over the other weekend. "We were supposed to have a hearing on Monday, but we deferred the briefing to Wednesday out of deference to [Dominguez], whose decision was to suspend the regulation first pending corrective legislation."

Exporter groups representing companies in economic zones have called for the repeal of the BIR policy.

Salceda proposed to "just reiterate CREATE and defer the implementation of the TRAIN provisions to the next administration, when we have time to study and create more thorough system. CREATE seems pretty clear, so we definitely have to implement its provisions on allowing [registered business enterprises] zero-rating for local inputs."

He said, "the exporters are already up in arms about this sudden chance," while admitting that the policy "will affect the administration's chances in 2022 without even generating incremental revenues. In theory, we will only generate revenues here if exporters are unable to pursue refund claims."

In the same forum last July 19, Dominguez acknowledged the conflicting provisions, saying: "Yes, we will review [the revenue regulation], and we will implement it according to the law. The law, unfortunately, is not very fair. There is one law in TRAIN and there is another provision in CREATE. We will implement it strictly as we are sworn to do."

In a follow-up message to reporters, he said the review would be done this month.

More postpaid users shifting to VoLTE, says Globe

Globe Telecom said 4G/LTE devices. Compared to calls on more dated 2G and 3G networks, VoLTE has more capacity, allowing the network to accommodate more callers at the same time. It also allows faster call set-ups, clearer voice quality, and lower instances of dropped calls.

The network expansion and the larger number of subscribers using 4G devices meant that 30 percent of their postpaid customers were now using VoLTE, said Globe chief commercial officer Issa Guevarra-Cabreira.

Since VoLTE works on wifi networks, Globe said this also addresses poor mobile signal in indoor locations.

"Depending on the capacity and signal strength of their wifi service and a VoWiFi-capable mobile phone, VoWiFi can resolve these concerns because customers can use their existing wifi connection to make phone calls,"

Globe said. The company added that network upgrades were underway to bring VoLTE coverage to 100 percent of towns in the country.

"We are seeing a consistent monthly growth rate of around 8 percent in terms of customer adoption," she said in a statement.

"We are optimistic that more customers will latch on to this new service in the coming months because it provides a great customer experience for them and once again gives them the power to choose what works best for them," Cabreira added.

P42.83 to a dollar? No way, says BSP

The central bank may probe deeper into reports that the peso appreciated sharply on July 20 — as shown in unofficial currency converter quotes on Google — despite Philippine financial markets being closed due to the Eid al-Adha holiday.

This early, however, Bangko Sentral ng Pilipinas (BSP) Governor Benjamin Diokno said regulators doubted if any legitimate transaction was made at the peso's supposed peak of P42.83 to \$1, which represented a 15-percent appreciation from the currency's previous official close of P50.34.

"That someone would be willing to

trade at these off-market prices using these apps can warrant further investigation," he said in a mobile phone message to reporters.

The central bank chief explained that the reported abrupt peso appreciation was captured by the currency quotes from Google and a certain social media platform.

"We would like to highlight that the source feed is not Bloomberg nor the Bankers Association of the Philippines (BAP)," he said.

"The official sources are the Bloomberg and BAP only."

The central bank said it believed that the apps that showed

the drastic drop in the peso-dollar exchange rate had an error in its source feed.

"July 20 was a Philippine holiday and domestic markets were shut," Diokno said. "This means that there was no live official data source for the spot market."

He cited the prevailing rule that, on holidays, the official exchange rate would be the rate of the previous business day.

The regulator added that it monitored other foreign exchange platforms, such as Reuters, for its market data sources and none showed this drastic movement.



Self-employed, voluntary SSS members up 20%

The number of self-employed and voluntary members (SEVMs) of the state-run Social Security System (SSS) rose 20 percent to 8.43 million as of end-May, making up one in every five members of the provident fund's 40.52 million membership base.

Based on the latest labor statistics, around 3.73 million Filipinos remain unemployed due to the recession.

"Being part of the 3.73 million unemployed individuals, they are deemed as the most vulnerable members of society. SSS coverage is the most affordable form

SEVMs and provide social security benefits to individuals displaced by the pandemic. Similar to their regular counterparts, SEVMs are entitled to apply for social security on sickness, maternity, disability, retirement, death and funeral. SEVMs are also qualified to secure loans for salary, calamity and education, as well as pension by the time they retire.

Peso bills to be enhanced to aid visually impaired

The Bangko Sentral ng Pilipinas (BSP) plans to add Braille functionality to banknotes to benefit around 2.5 million visually impaired Filipinos as it continues to support the welfare of persons with disabilities (PWDs).

Braille is a system of raised dots that can be read

with the fingers by people who are blind or who have weak vision.

In July last year, the BSP introduced enhanced tactile marks in Philippine banknotes to aid the elderly and the visually impaired in identifying denominations.

"Rest assured the BSP is

committed to continuously engage the sector and better respond to the needs of PWDs," BSP Governor Benjamin Diokno said.

"Empowering vulnerable sectors has always been an underlying objective of the BSP's efforts. For this reason, we are stepping up our finan-

cial inclusion efforts to ensure financial services are within easy reach for all Filipinos, including PWDs," he said.

BSP Deputy Governor Chuchi Fonacier earlier reminded banks to strictly comply with laws and regulations against discriminatory practices to-

ward PWDs.

Fonacier said BSP-supervised financial institutions (BSFIs) should take into account the needs of PWDs, including those with learning difficulties, deaf or hard of hearing, and the visually impaired.

"This is to ensure that their rights as PWDs to

participate fully in the social life and enjoyment of opportunities available to other citizens are upheld at all times," Fonacier said.

"All BSFIs are sternly reminded to adhere to laws and regulations against discriminatory practices toward PWDs," Fonacier added.