

Maynilad to invest P26.4-B for new STPs in 5 years

West Zone concessionaire Maynilad new Sewage Treatment Plants (STP) (Maynilad) will invest and lay sewer lines PHP26.4 billion in the

Turn to page 2

'Most modern' Cavite-Laguna road link secures P24.2-B loan

The construction of the 45-kilometer Cavite-Laguna Expressway (CalaEx) is expected to gain speed as its private sector concessionaire sealed a crucial loan deal.

A ceremonial signing was held last Jan. 24 night to close a P24.2-billion term loan agreement between a unit of Manuel V. Pangilinan-led Metro Pacific Investments Corp. and a group of banks composed of BDO Unibank Inc., Union Bank of the Philippines, Bank of the Philippine Islands, Rizal Commercial Banking Corp., Land Bank of the Philippines and Security Bank Corp.

CalaEx, which is



AirAsia Philippines CEO Capt. Dexter Comendador (second from left) with Basic Necessity founder Lyndon Tan (center) and AirAsia PH head of ancillary business Karlo Serafin Sanchez (second from right).

'Farm to air': AirAsia sources vegetables from Silang for inflight salads, wraps

"Farm-to-table" is a popular dining concept used by restaurants that source ingredients directly from farms. It's an efficient supply system that also assures freshness of ingredients, whether be it vegetables or animal meat.

AirAsia Philippines takes this concept to a different level, speci-

cally to the sky.

Recently, the low-cost airline introduced its "farm-to-air" inflight meals as part of its Santan Menu. It features a couple of healthy dishes that uses vegetables sourced directly from a farm in Silang, Cavite.

Since vegetables are highly perishable,

Turn to page 2

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(MOST... from page 1)

among the public-private partnership projects awarded under the previous administration, will link the South Luzon Expressway (SLEX) Mampasan Exit to the Cavite Expressway in Kawit, Cavite.

The project aims to cut the usual multi-hour travel time between Manila and Laguna to around 30 minutes.

CalaEx, which will be completed in 2020, was bagged by Metro Pacific unit MP CALA Holdings in 2015 following a rebidding exercise.

"The time has come to bring out the development potential of South Luzon," said Rodrigo Franco, CEO of Metro Pacific Tollways Corp. (MPTC), which serves as the tollroad arm of Metro Pacific. MPTC's other roads include Cavite Expressway, North Luzon Expressway (NLEX) and the Subic Clark Tarlac Expressway.

Roberto V. Bontia, who heads the CalaEx project, said the toll road would be serving 50,000 motorists every day from Laguna and Cavite.

The tollway has a total of eight interchanges, and is made up of two segments. The Laguna segment begins at the toll barrier coming from SLEX while the Cavite segment starts at the Silang Interchange.

The signing event was attended by Public Works and Highways Secretary Mark Villar, who called the project "the most modern expressway" that would boost economic growth in Cavite, Laguna, Batangas and Quezon.

MPTC is also building the C5 South Link, the NLEX-SLEX connector road and the Cebu-Cordova Link Expressway in Cebu. Its overseas portfolio includes toll roads in Indonesia, Thailand, and Vietnam.

Another dollar bonds issue in Q3 possible

Another issuance of dollar-denominated bonds may be in the offing by the third quarter on top of the country's return to the panda and samurai markets also this year, National Treasurer Rosalia V. de Leon said last Jan. 22.

De Leon told reporters after the T-bonds auction last Jan. 22 that in general, the Bureau of the Treasury was "watchful of opportunities" in the external market, including euro and even "green" bonds.

Early this month, the government sold \$1.5 billion in new, 10-year global bonds at 3.75 percent.

"If there is a compelling reason for us to go again to the dollar market [by the] third quarter given where the rates are, then we have to assess the opportunities ... I'm just saying that not because we're already finished with the dollar [bond issuance], we'll already stop looking," de Leon said.

As for panda bonds, she said the next offer of renminbi-denominated securities were already "on the table" as the Treasury had obtained pertinent clearances from the Bangko Sentral ng Pilipinas (BSP) Monetary Board as well as the Office of the President.

Along with yen-

denominated samurai bonds, a spread-out "breather" of 8 to 12 months was scheduled by the Treasury for the next round of offshore bond issuance, she said.

In March last year, 1.46 billion renminbi (P12 billion) in three-year panda bonds were sold by the Philippine government for the first time in China at a 5-percent yield.

Last August, the Philippines also sold 154.2-billion yen (P74 billion) in samurai bonds across three tenors, ending the country's eight-year absence in the Japanese debt market.

De Leon said the

Philippines was diversifying its source of foreign debt even as the borrowing mix for this year remained 75 percent domestic, 25 percent external.

The government's bias in favor of domestic borrowings through the sale of treasury bills and bonds was intended to minimize foreign exchange risks.

Besides offshore bond issuances, foreign borrowings will also come in the form of grants and loans or official development assistance (ODA) from multilateral and bilateral lenders.

(MAYNILAD... from page 1)

Caloocan, Las Piñas, Muntinlupa, and Kawit, Cavite.

These new facilities, which will have a combined treatment capacity of 320 million liters per day (MLD), will remove harmful substances from the wastewater generated by more than two million Maynilad customers, thus helping to reduce pollution loading into water bodies, it said in a statement.

Once completed in 2021, these new facilities will expand Maynilad's sewerage coverage to 47 percent, up from only 6 percent in 2006

Of the PHP26.4-billion budget allocation, about PHP16.3 billion will be spent for the laying of some 241 km. of new sewer lines, which will convey wastewater from households to Maynilad's new STPs for treatment.

Before Maynilad was privatized, the company aims to attain 100 percent sewerage coverage by the end of the concession period in 2037.

"So far, we have invested PHP23.3 billion to improve the wastewater infrastructure and expand coverage in the West Zone since 2007. By sustaining investments in wastewater projects, we do our part

in the clean-up and rehabilitation of Manila Bay, per the Supreme Court Mandamus," said Maynilad President and CEO Ramonito S. Fernandez, adding that the company is investing PHP11.4 billion for wastewater projects this year.

Maynilad is the largest private water concessionaire in the Philippines in terms of customer base.

For airlines, vegetable salads is one of the more difficult dishes to maintain. That's why it's important to keep it fresh and serve it at a certain time frame. According to the founder of Basic Necessity, Lyndon Tan, vegetables, especially salad greens, are considered fresh up to 24 hours after harvest.

(FARM... from page 1)

airline is exerting extra effort to ensure its freshness. The moment it leaves the farm, it gets delivered to a facility that packages the salad, then straight to AirAsia's facility and eventually on board.

This must be done within five to six hours.

"What we have, whatever's delivered early in the morning

like midnight, that's what we serve through the day so it's really fresh. In terms of the cold chain, we maintain it. So from the farm, going to our warehouse, it's under controlled temperature. From our warehouse to the plane, we have all these insulated boxes," explained AirAsia Philippines head of ancillary

business Karlo Serafin Sanchez.

The two dishes are Caesar salad and chipotle chicken wrap, priced at P120 and P100 respectively. The salad has a plain option (lettuce, tomatoes, eggs, croutons, parmesan cheese, and dressing) and a chicken option at an additional cost of P10.

REPUBLIC OF THE PHILIPPINES
FOURTH JUDICIAL REGION
REGIONAL TRIAL COURT
OFFICE OF THE CLERK OF COURT
City of Bacoor

RCBC SAVINGS BANK,

Mortgagee,

- versus -

Foreclosure No. 2018-451

For: Extra-Judicial Foreclosure of
Real Estate Mortgage

SPS. RAUL L. SACASAN AND MARY JOY P.
SACASAN, as represented by Atty-in-Fact
MARY JOY PANELO SACASAN,

Mortgagors.

NOTICE OF EXTRA JUDICIAL FORECLOSURE

Upon Extra-judicial Petition for Sale under Act 3135 as Amended by Act 4118 filed by the mortgagee, **RCBC SAVINGS BANK**, of 31/F RCBC Savings Bank Corporate Center 26th & 25th Streets, Bonifacio Global City, Taguig City, and against the mortgagors, **SPS. RAUL L. SACASAN AND MARY JOY P. SACASAN, as represented by Atty-in-Fact MARY JOY PANELO SACASAN**, of Blk. 3 Lot 17 Villa C.P. Sta. Teresa Bagumbayan Taguig City, to satisfy the mortgage indebtedness which as of November 20, 2018, amounts to **ONE MILLION FOUR HUNDRED TEN THOUSAND FIVE HUNDRED TWENTY FOUR PESOS & 54/100 (P1,410,524.54)**, Philippine Currency, inclusive of interest, penalties and other charges, the undersigned or her duly authorized representative will sell at the public auction on **February 6, 2019 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 improvements thereon, to wit:

**TRANSFER CERTIFICATE OF TITLE
NO. 057-2013041324**

"A PARCEL OF LAND (LOT 3 BLOCK 3 OF THE SUBDIVISION PLAN, PSD-04-221362, BEING A PORTION OF LOT 302-N-12, PSD-04-17895 L.R.C. RECORD NO. 8643), SITUATED IN THE BARANGAY OF MOLINO, MUNICIPALITY OF BACOR, PROVINCE OF CAVITE, ISLAND OF LUZON, X X X, CONTAINING AN AREA OF EIGHTY EIGHT (88) SQUARE METERS."

"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 **February 13, 2019**, 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, January 7, 2019.

(Sgd.) **LIZAB VICTA**
Clerk of Court VI

Copy Furnished:

RCBC SAVINGS BANK,

31/F RCBC Savings Bank Corporate Center 26th & 25th Streets, Bonifacio Global City, Taguig City

Mr. & Mrs. SPS. RAUL L. SACASAN AND MARY JOY P. SACASAN

Blk. 3 Lot 17 Villa C.P. Sta. Teresa Bagumbayan Taguig City
Blk. 3 Lot 3 Centrus Heights 2, Expansion, Bacoor, 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**
Date: January 14, 21 & 28, 2019

REPUBLIC OF THE PHILIPPINES
FOURTH JUDICIAL REGION
REGIONAL TRIAL COURT
OFFICE OF THE CLERK OF COURT
City of Bacoor

RCBC SAVINGS BANK,

Mortgagee,

- versus -

Foreclosure No. 2018-453

For: Extra-Judicial Foreclosure of
Real Estate Mortgage

SPS. CONRADO H. GABOTERO AND
AZENITHCHERYL F. GABOTERO,
Mortgagors.

NOTICE OF EXTRA JUDICIAL FORECLOSURE

Upon Extra-judicial Petition for Sale under Act 3135 as Amended by Act 4118 filed by the mortgagee, **RCBC SAVINGS BANK**, of 31/F RCBC Savings Bank Corporate Center 26th & 25th Streets, Bonifacio Global City, Taguig City, and against the mortgagors, **SPS. CONRADO H. GABOTERO AND AZENITHCHERYL F. GABOTERO**, of Blk. 2 Lot 6 4th Ave., HHSB Gabiban Signal Village, Taguig City, to satisfy the mortgage indebtedness which as of November 20, 2018, amounts to **THREE MILLION TWO HUNDRED TWENTY FIVE THOUSAND NINE HUNDRED THIRTEEN PESOS & 59/100 (P3,225,913.59)**, Philippine Currency, inclusive of interest, penalties and other charges, the undersigned or her duly authorized representative will sell at the public auction on **February 6, 2019 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 improvements thereon, to wit:

**TRANSFER CERTIFICATE OF TITLE
NO. 057-2013008382**

"A PARCEL OF LAND (LOT 10 BLOCK 1 OF THE CONSULUBU PLAN, PCS 04-024384, BEING A PORTION OF LOTS 5805-E-1 TO 5805-E-8, PCS-04103-006360, L.R.C. RECORD NO. 1), SITUATED IN THE BARANGAY OF MOLINO, MUNICIPALITY OF BACOR, PROVINCE OF CAVITE, ISLAND OF LUZON, X X X, CONTAINING AN AREA OF ONE HUNDRED TWENTY (120) SQUARE METERS."

"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 **February 13, 2019**, 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, January 7, 2019.

(Sgd.) **LIZAB VICTA**
Clerk of Court VI

Copy Furnished:

RCBC SAVINGS BANK,

31/F RCBC Savings Bank Corporate Center 26th & 25th Streets, Bonifacio Global City, Taguig City

Mr. & Mrs. CONRADO H. GABOTERO AND AZENITHCHERYL F. GABOTERO

Blk. 2 Lot 6 4th Ave., HHSB Gabiban Signal Village, Taguig City
Blk. 1 Lot 30 Montecito St., Pasticillo Hills, Alabang Daang Hari, Bacoor, 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**
Date: January 14, 21 & 28, 2019

REPUBLIC OF THE PHILIPPINES
REGIONAL TRIAL COURT
OFFICE OF THE CLERK OF COURT
& EX-OFFICIO SHERIFF
IMUS, CAVITE

RDO UNIBANK, INC.,
Mortgagee,

- versus -
EXTRA JUDICIAL FORECLOSURE OF
REAL ESTATE MORTGAGE UNDER
ACT 3135 AS AMENDED BY ACT 4118

EC CASE NO. 16585-18

MARY ROSE WILMA QUINTOS MARTIN,
Mortgagor,

NOTICE OF EXTRA JUDICIAL SALE

Upon extra-judicial petition for sale under Act 3135 as amended by Act 4118 filed by **RDO UNIBANK, INC.**, Mortgagee, with principal place of business at 7899 Makati Avenue, Makati City against **MARY ROSE WILMA QUINTOS MARTIN**, mortgagor, with residence and postal address at No. 08 Marigold Ext., Rivera Vill., NALA, Pasay City or Block 21A Lot 1 Phase 3, Montefaro West, Brgy. Bucandala, Imus, Cavite, to satisfy the mortgage indebtedness which as of October 16, 2018 amounts to **ONE MILLION NINE HUNDRED SEVENTY THOUSAND THREE HUNDRED SEVENTY EIGHT PESOS AND 79/100 (P1,970,378.79)**, Philippine Currency, including interest and penalties, but excluding attorney's fees, sheriff's fees and all other charges incidental to this foreclosure and sale, the undersigned will sell at public auction on **FEBRUARY 17, 2019 at 10:00 o'clock** in the morning or soon thereafter at the main Entrance of the Office of the Clerk of Court, RTC Multiple Sala, Aguinaldo Highway, Imus, Cavite to the highest bidder, for CASH and in Philippine Currency, the following property with all improvements therein, to wit:

**TRANSFER CERTIFICATE OF TITLE
NO. 057-2016048545**

"A parcel of land (Lot 1, Blk. 21A of the cons. and subd. plan Pcs-04-024942, being a portion of the cons. of lots 1-56, Blk. 18; 1-47, Blk. 19; 1-46, Blk. 20; 1-46, Blk. 21; 1-46, Blk. 22; 1-46, Blk. 23; 1-46, Blk. 24; 1-32, Blk. 25; 1-31, 42-67, Blk. 26; 1-80, Blk. 28; 1-80, Blk. 29; 1-77, Blk. 30; Road Lots 19-26, 28-33 & 38, all of Pcs-04-023311, L.R.C. Rec. no. 8843) situated in the Brgy. of Bucandala, Mun. of Imus, Prov. of Cavite, Island of Luzon. Bounded on the SE, along line 1-2 by Lot 3 Blk. 21A; on the SW, & NW, along lines 2-3-4 by Road Lot 21A; on the NW, along line 4-5 by Road Lot 19A; and on the NE, along line 5-1 by Lot 2 Blk. 21A, all of the cons. and subd. plan, x x x containing an area of **ONE HUNDRED TWENTY NINE (129) 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, it shall be held on **February 19, 2019 at 10:00 o'clock** in the morning without further notice.

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

Imus, Cavite, Philippines, December 12, 2018.

(Sgd.) **EMMANUELLE H. FRANCISCO**
Sheriff IV

APPROVED:

(Sgd.) **REGALADO E. KUSEBIO**
Clerk of Court VI & Ex-Officio Sheriff

COPY FURNISHED:

RDO UNIBANK, INC.,

7899 Makati Avenue, Makati City

MARY ROSE WILMA QUINTOS MARTIN
Res. and postal address: Rivera Vill., NALA, Pasay City or

Block 21A Lot 1 Phase 3, Montefaro West, Brgy. Bucandala, Imus, Cavite

Publication: **PERLAS NG SILANGAN BALITA**
Date: January 14, 21 & 28, 2019

Republic of the Philippines
Fourth Judicial Region
REGIONAL TRIAL COURT
BRANCH 90
City of Dasmariñas, Cavite

IN RE: PETITION FOR CORRECTION
OF THE CERTIFICATE OF LIVE BIRTH
OF DANICA OMEGA SUBANG UNDER
REGISTRY NO. 2004-03509 OF THE
PHILIPPINE STATISTICS AUTHORITY

DANICA OMEGA SUBANG, rep. by
ROSITO C. SUBANG, JR.,
Petitioner,

- versus -

SP. PROC. NO. DC-1046-18

THE LOCAL CIVIL REGISTRAR OF
DASMARIÑAS CITY, CAVITE,
PHILIPPINE STATISTICS AUTHORITY
(PSA), and/or all persons who may have claim
or any interest which would be affected thereby.
Respondents.

ORDER

The verified petition for correction of entry in the Certificate of Live Birth of Danica Omega Subang under Registry No. 2004-03509 of the Philippine Statistics Authority, was filed on March 16, 2018, by the above-named petitioner, through counsel, praying that, after due notice, publication and hearing, judgment be rendered ordering the Local Civil Registrar of Dasmariñas City, Cavite to correct Entry No. 3-DATE OF BIRTH from "28 March 2004" to "15 February 2009".

Finding the instant petition to be sufficient in form and substance, this Court hereby sets the hearing thereof at the Dasmariñas Community Affairs (DASCA) Building, Brgy. Barul 1, Congressional Road, Dasmariñas City, Cavite on March 12, 2019 at 8:30 a'clock in the morning, whereby any interested persons may appear and show cause, if any, why the petition should not be granted.

Let this Order be published once a week for three (3) consecutive weeks in a newspaper of general circulation in the province, to be chosen by raffle pursuant to P.D. 1079, at the expense of the petitioner.

Let the Office of the Solicitor General and the City Civil Registrar of Dasmariñas City, Cavite, be furnished with the copy of the Petition and this Order.

SO ORDERED.

City of Dasmariñas, Cavite, December 15, 2018.

(Sgd.) ROMEO DIZON TAGRA
Assisting Judge

Publication : PERLAS NG SILANGAN BALITA
Dates : January 14, 21 & 28, 2019

Republic of the Philippines
Fourth Judicial Region
REGIONAL TRIAL COURT
BRANCH 90
City of Dasmariñas, Cavite

IN RE: PETITION FOR CORRECTION
OF ENTRY IN THE CERTIFICATE OF
MARRIAGE OF JEFFREY LANSANGAN
Y VILLANUEVA and ERIKA JANE
MANTELE Y TAGNONG

JEFFREY LANSANGAN y
VILLANUEVA,
Petitioner,

- versus -

SP. PROC. NO. DC-1046-18

THE LOCAL CIVIL REGISTRAR OF
DASMARIÑAS CITY, CAVITE, and
PHILIPPINE STATISTICS AUTHORITY,
and/or all persons who may have claim
or interest which would be affected thereby.
Respondents.

ORDER

The verified petition for correction of entry in the Certificate of Marriage of Jeffrey Lansangan y Villanueva and Erika Jane Mantele y Tagnong, was filed on March 20, 2018, by the above-named petitioner, through counsel, praying that, after due notice, publication and hearing, judgment be rendered ordering the Local Civil Registrar of Dasmariñas City, Cavite and the Philippine Statistics Authority to correct the entry in the Certificate of Marriage of Petitioner as to his citizenship from "American" to "Filipino" under Registry No. 2013-2124.

Finding the instant petition to be sufficient in form and substance, this Court hereby sets the hearing thereof at the Dasmariñas Community Affairs (DASCA) Building, Brgy. Barul 1, Congressional Road, Dasmariñas City, Cavite on February 19, 2019 at 8:30 a'clock in the morning, whereby any interested persons may appear and show cause, if any, why the petition should not be granted.

Let this Order be published once a week for three (3) consecutive weeks in a newspaper of general circulation in the province, to be chosen by raffle pursuant to P.D. 1079, at the expense of the petitioner.

Let the Office of the Solicitor General and the City Civil Registrar of Dasmariñas City, Cavite, be furnished with the copy of the Petition and this Order.

SO ORDERED.

City of Dasmariñas, Cavite, December 18, 2018.

(Sgd.) ROMEO DIZON TAGRA
Assisting Judge

Publication : PERLAS NG SILANGAN BALITA
Dates : January 14, 21 & 28, 2019

EXTRA-JUDICIAL SETTLEMENT OF ESTATE OF THE LATE MARCELINO LAGRAMADA AND ESTRELLA LAGRAMADA

NOTICE is hereby given that the estate of the late MARCELINO LAGRAMADA who both died intestate on May 22, 2007 and on February 17, 2004 both at Dasmariñas, Cavite, and on a parcel of land located in LOT 11, BLK D-16, BRGY. SAN ANDRES II, DASMARIÑAS CITY, CAVITE, covered by TRANSFER CERTIFICATE OF TITLE NO. T-124400 with an area of ONE HUNDRED AND FOUR (104) SQUARE METERS has been adjudicated and extra-judicially settled by and among their heirs into pro-divided equal share on September 9, 2018 at the City of Dasmariñas, Cavite before Notary Public Atty. Magno V. Toribio, Jr. and entered in his Notarial Register at Doc. No. 336; Page No. 68; Book No. XV; Series of 2018.

(Sgd.) Affiant/Heirs

Publication : PERLAS NG SILANGAN BALITA
Dates : January 14, 21 & 28, 2019

EXTRAJUDICIAL SETTLEMENT OF ESTATE OF MARIO ANTONIO DANTE E. NAING

NOTICE is hereby given that the estate of the deceased MARIO ANTONIO DANTE E. NAING who died intestate on July 4, 2017, consisting of a motor vehicle the deceased owned in his lifetime, more particularly described as follows:

MAKE : HONDA
ENGINE NO. : KB509062456
CHASSIS NO. : KB509062453
MV FILE NO. : 0412-00000157740
PLATE NO. : QW4276
CR. NO. : 9271909-3

has been adjudicated ad extra-judicially settled by and between his heirs on January 4, 2019 at the City of Dasmariñas, Cavite before Notary Public Atty. Rizza M. Villa and entered in her Notarial Register at Doc. No. 455; Page No. 91; Book No. 311; Series of 2019.

(Sgd.) Both heirs (Allah Nicole A. Naing
represented by Leony A. Naing, mother guardian)

Publication : PERLAS NG SILANGAN BALITA
Dates : January 14, 21 & 28, 2019

Labor, tax concerns sour Japanese firms' expansion mood

Fewer Japanese companies want to expand in the Philippines in the next two years amid concerns over labor issues and tax reform, according to a survey by the Japan External Trade Organization (Jetro). [Compared to 2018], more companies will refrain from expansion," read the summary of the survey, which covered the sentiments of 127 Japanese companies based in the Philippines. Only 52 percent of respondents said they planned to expand their business in the country from 2019 to 2020, the report read, smaller than the 63 percent who said the same for 2018 to 2019. While the 2018 survey suggested that Japanese companies are not as bullish as

they were before, the 2017 survey had fewer respondents.

Jetro said the 2017 survey only had 73 respondents, of which 63 percent were manufacturers.

In the latest survey, 69 respondents were manufacturers, or around 54 percent of those interviewed. The rest were classified as nonmanufacturers.

It was conducted in October to November last year, amid talks in the Senate on the Tax Reform for Attracting Better and High-quality Opportunities (Trabaho) bill, the Duterte administration's second tax reform package that seeks to lower corporate income tax while rationalizing tax perks.

"We conducted

the survey during the discussion on the tax reform," said Takashi Ishihara, executive director of Jetro here in the Philippines. on the sidelines of an event last Jan. 21 late afternoon. He was referring to the Trabaho bill.

Japanese companies appreciate the current tax perks, scoring the highest at 40 percent when compared to the appreciation for tax perks in Indonesia (3.8 percent), Malaysia (13.8 percent), Thailand (12.5 percent), and Vietnam (9.5 percent).

"Many Japanese companies appreciate the current tax incentives and they are concerned about tax reform in the future," he said. The survey also showed that Japanese companies were concerned about labor issues in the country, such as wage increases. "Rising wage and ongoing labor issues are likely to reduce the advantage of [the Philippines] as an investment destination," the report read. The report said the annual wage in Indonesia's nonmanufacturing sector was more competitive than the Philippines and Vietnam because of the rupiah's "significant depreciation" against the US dollar. For those planning to expand, the report said this was because of increase in sales, the growth of the local market, and client requests.

REPUBLIC OF THE PHILIPPINES
REGIONAL TRIAL COURT
FOURTH JUDICIAL REGION
BRANCH 23
TRECE MARTIRES CITY

HOME DEVELOPMENT MUTUAL FUND,
Mortgagee,

- versus -

FORECLOSURE CASE NO. F-188-18

RONRON F. MARRA
married to MARISSA S. MARRA,
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, RONRON F. MARRA married to MARISSA S. MARRA, with residence and postal address at Lot 5, Block 6, Phase 1, ACM Woodstock Homes Alapan 1-A, Imus, Cavite to satisfy the mortgage indebtedness which as of December 4, 2017 amounts to **FOUR HUNDRED TWENTY THREE THOUSAND SIX HUNDRED TWO PESOS AND 76/100 (P423,602.76)** Philippine Currency, including interest and penalty charges as of said date but excluding foreclosure expenses and all other charges incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on **MAY 07, 2019** at 2:00 o'clock in the afternoon 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 property/ies with all the improvements thereon, to wit:

**TRANSFER CERTIFICATE OF TITLE
NO. T-90638**

A parcel of land (Lot 18, Blk. 7 of the subd. plan, Pcd-04-179158, being a portion of Lot 3617, S.F. de Malabon Estate, LRC Rec. No. 5964), situated in the Brgy. of Hugo Perez, City of Trece Martires, Is. of Luzon. Bounded on the NE., along line 1-2 by Rd Lot 12; on the SE., along line 2-3 by Lot 19, Blk. 7; both of the subd. plan; on the SW., along line 3-4 by Lot 3624, Pds-2234, S.F. de Malabon Estate; and on the NW., along line 4-1 by Lot 17, Blk. 7 of the subd. plan. Beginning at a pt. marked "1" on plan xxx containing an area of **FORTY (40) SQUARE METERS xxx**

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

In the event the public auction should not take place on the said date and time, it shall be held on **MAY 14, 2019**, without further notice.

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

Trece Martires City, JANUARY 14, 2019.

(Sgd.) LUCIO C. ALEJO III
Sheriff IV

Copy furnished:

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

RONRON and MARISSA S. MARRA
Lot 5, Block 6, Phase 1, ACM Woodstock Homes,
Alapan 1-A, Imus, 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 : January 21, 28 and February 4, 2019

REPUBLIC OF THE PHILIPPINES
REGIONAL TRIAL COURT
FOURTH JUDICIAL REGION
BRANCH 23
TRECE MARTIRES CITY

HOME DEVELOPMENT MUTUAL FUND,
Mortgagee,

- versus -

FORECLOSURE CASE NO. F-189-18

DENNIS MORINIL REZA N. GERVACIO,
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, DENNIS MORINIL REZA N. GERVACIO, with residence and postal address at Lot 30, Block 15, Ville De Palme Subd. Santiago, General Trias, Cavite to satisfy the mortgage indebtedness which as of December 4, 2017 amounts to **SEVEN HUNDRED THIRTY THOUSAND EIGHT HUNDRED NINETY TWO PESOS AND 84/100 (P730,892.84)** Philippine Currency, including interest and penalty charges as of said date but excluding foreclosure expenses and all other charges incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on **MAY 07, 2019** at 2:00 o'clock in the afternoon 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 property/ies with all the improvements thereon, to wit:

**TRANSFER CERTIFICATE OF TITLE
NO. T-1257506**

A parcel of land (Lot 30 Blk. 15 of the cons. & subd. plan, Pcs-04-020925, being a portion of the cons. of Lots 2565 & 2484 (Rs-04-002981), San Francisco de Malabon Estate, L.R.C. Rec. no. 5984), situated in Brgy. of Santiago, Mun. of Gen. Trias, Prov. of Cavite, Island of Luzon. Bounded on the SW., along line 1-2 by Lot 32 Blk. 15; on the NW., along line 2-3 by Road Lot 7; on the NE., along line 3-4 by Lot 28 Blk. 15; and on the SE., along line 4-1 by Lot 29 Blk. 15, all of the cons. & subd. plan. Beginning at a pt. marked "1" on plan xxx containing an area of **FORTY (40) SQUARE METERS xxx**

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

In the event the public auction should not take place on the said date and time, it shall be held on **MAY 14, 2019**, without further notice.

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

Trece Martires City, JANUARY 14, 2019.

(Sgd.) LUCIO C. ALEJO III
Sheriff IV

Copy furnished:

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

DENNIS MORINIL REZA N. GERVACIO
Lot 30, Block 15, Ville De Palme Subd. 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 : January 21, 28 and February 4, 2019

REPUBLIC OF THE PHILIPPINES
REGIONAL TRIAL COURT
FOURTH JUDICIAL REGION
BRANCH 23
TRECE MARTIRES CITY

HOME DEVELOPMENT MUTUAL FUND,
Mortgagee,

- versus -

FORECLOSURE CASE NO. F-190-18

MARINETTE BASA NAVATO
married to GENGHIS NAVATO,
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, MARINETTE BASA NAVATO married to GENGHIS NAVATO, with residence and postal address at Lot 8, Block 7, Phase 6, Tierra Nevada, San Francisco, General Trias, Cavite to satisfy the mortgage indebtedness which as of December 4, 2017 amounts to **TWO MILLION FOUR HUNDRED SEVENTY FOUR THOUSAND NINE HUNDRED NINETY SIX PESOS AND 45/100 (P2,474,996.45)** Philippine Currency, including interest and penalty charges as of said date but excluding foreclosure expenses and all other charges incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on **MAY 07, 2019** at 2:00 o'clock in the afternoon 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 property/ies with all the improvements thereon, to wit:

**TRANSFER CERTIFICATE OF TITLE
NO. T-1326479**

A parcel of land (Lot 8 Blk. 7 of the subd. plan, pcd-04-163594, being a portion of Lot 4 (LRC) Pcd-14064, situated in San Francisco, Gen. Trias, Cavite, Island of Luzon. Bounded on the NW., along line 1-2 by Lot 7 Blk. 7; on the NE., along line 2-3 by Rd Lot 6; on the SE., along line 3-4 by Lot 9 Blk. 7; on the SW., along line 4-5 by Lot 28 Blk. 7; on the SW., along line 5-6 by Lot 29 Blk. 7; on the SW., along line 6-1 by Lot 30 Blk. 7, all of the subd. plan. Beginning at a pt. marked "1" on plan xxx containing an area of **NINETY NINE (99) SQUARE METERS xxx**

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

In the event the public auction should not take place on the said date and time, it shall be held on **MAY 14, 2019**, without further notice.

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

Trece Martires City, JANUARY 14, 2019.

(Sgd.) LUCIO C. ALEJO III
Sheriff IV

Copy furnished:

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

MARINETTE and GENGHIS NAVATO
Lot 8, Block 7, Phase 6, Tierra Nevada,
San Francisco, 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 : January 21, 28 and February 4, 2019

Republic of the Philippines
Fourth Judicial Region
REGIONAL TRIAL COURT
OFFICE OF THE CLERK OF COURT
City of Bacoor

PNB SAVINGS BANK,

Mortgagee.

- versus -

Foreclosure No. 2018-490
For: Extra-Judicial Foreclosure of
Real Estate Mortgage

SPOUSES RUDY M. SIGUENZA AND REMEDIOS M. SIGUENZA,

Mortgagors.

NOTICE OF EXTRA JUDICIAL FORECLOSURE

Upon Extra-Judicial Petition for Sale under Act 3135 as Amended by Act 4118 filed by the mortgagee, PNB SAVINGS BANK, of PNB Financial Center Pres., Diosdado Macapagal Boulevard, Pasay City, and against the mortgagors, SPOUSES RUDY M. SIGUENZA AND REMEDIOS M. SIGUENZA, of Blk. 10 Lot 9, Phase 1, Cherry St., Cithomes Molino, Bacoor, Cavite, to satisfy the mortgage indebtedness which as of October 31, 2018, amounts to ONE MILLION SIX HUNDRED FORTY TWO THOUSAND SEVEN HUNDRED TWENTY EIGHT PESOS & 24/100 (P1,642,728.24), Philippine Currency, inclusive of interest, penalties and other charges, the undersigned or her duly authorized representative will sell at the public auction on **February 28, 2019 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 improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE
NO. (057-2014012758) 167-2016020648

"A PARCEL OF LAND (LOT 23 BLK. 4 OF THE SUBD. PLAN, PSD-04-21697, BEING A PORTION OF LOT 5834-B, FLS-945-D, L.R.C. REC. NO.), SITUATED IN THE BO. MOLINO, MUN. OF BACOR, PROVINCE OF CAVITE, X X X, CONTAINING AN AREA OF ONE HUNDRED TWENTY (120) SQUARE METERS."

"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 **March 7, 2019**, 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, Cavite, January 21, 2019.

(Sgd.) LIZA D. VICTA
Clerk of Court VI

Copy Furnished:

PNB SAVINGS BANK
PNB Financial Center, Pres. Diosdado Macapagal
Boulevard, Pasay City

SPOUSES RUDY M. SIGUENZA AND REMEDIOS M. SIGUENZA
-Blk. 10 Lot 9, Phase 1, Cherry St., Cithomes
Molino, Bacoor, Cavite
-Lot 23 Blk. 4, Phase 1, Palma St., Georgetown Heights,
Molino IV, Bacoor, 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 : January 28, February 4 & 11, 2019

REPUBLIC OF THE PHILIPPINES
REGIONAL TRIAL COURT
OFFICE OF THE CLERK OF COURT
& EX-OFFICIO SHERIFF
IMUS, CAVITE

CERTIFICATE OF SALE

KNOWN ALL MEN BY THESE PRESENTS:

IT IS HEREBY CERTIFIED that on the 26th day of May, 2009 by virtue of the LOAN AND MORTGAGE AGREEMENT (MEMBER) dated October 29, 1993 under Act 3135 as amended by Act 4118 executed by **GEORGE P. ALCASID**, Mortgagors, with residence and postal address at Opal Village Central Imus, Lot 2AA, along corner Marquee, Anaba, Imus, Cavite to satisfy the mortgage indebtedness which as of March 15, 2009 amounts to EIGHT HUNDRED SEVENTY THOUSAND THREE HUNDRED THIRTEEN PESOS AND 46/100 (P870,313.46), Philippine Currency, excluding interest and penalties, attorney's fees, sheriff's fees and all other charges incidental to this foreclosure and sale, the undersigned sold at public auction held at the main entrance of the Office of the Clerk of Court, RTC Multiple Salu, Aginaldo Highway, Imus, Cavite to **RENANTE B. ALFEREZ**, with residence address at Blk. 2, Lot 2AA, Diamond Vill-Golden City, Anaba 2-F, Imus, Cavite, the sole and highest bidder for the total sum of FOUR HUNDRED THIRTY FIVE THOUSAND PESOS (P435,000.00), Philippine Currency, the following property with all improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE
NO. T-429953

"A parcel of land (Lot 2-AA of the subd. Plan PSD-042109-060269, being a portion of Lot 2, Blk. 36, Pcs-04-006091 L.R.C. Rec. No. 8843) situated in the Brgy. of Anaba II, Mun. of Imus, Prov. of Cavite, Is. Of Luzon. Bounded on the SW, along line 1-2 by Blk. 39, Pcs-04-006191; on the NW, along line 2-3 by Lot 2-BB of the subd. plan; on the NE, along line 3-4 by Rd. Lot 29, Pcs-04-006191 (12.00 m. wide) & on the SE, along line 4-1 by Lot 2-Z of the subd. Plan. x x x containing an area of ONE HUNDRED SEVEN SQ. METERS AND 70 SQ. DECIMETER (107.70) x x x

This Certificate of Sale was issued to the highest bidder under the guarantees prescribed by law. The period of redemption of the above-mentioned real property will expire twelve (12) months from and after the registration of this Certificate of Sale in the Registry of Deeds for the Province of Cavite.

Imus, Cavite, Philippines, June 15, 2009.

(Sgd.) WILMAR M. DE VILLA
Sheriff IV

RECOMMENDING APPROVAL:

(Sgd.) REGALADO E. EUSEBIO
Clerk of Court VI &
Sheriff

APPROVED:

(Sgd.) NORBERTO J. QUISUMBING, JR.
Executive Judge

E.C. CASE NO. 7136-09

JDF OR #2991707A P9000.00
GF OR #2990734A P4570.00
Date of Issue - May 26, 2009

Publication : PERLAS NG SILANGAN BALITA
Dates : January 28, February 4 & 11, 2019

DEED OF REVOCATION

NOTICE is hereby given that **ALEJANDRA NATO-SAMUEL**, Filipino, of legal age, widow and as Attorney-In-Fact of **Januario Nato** married to **Myrna Reyes**, and with address at Anaba 1, Imus, Cavite, by these presents, declares that:

WHEREAS, sometime in 2004, a Deed of Sale was entered into between myself, my brother **Januario Nato** and **Vive Eagle Land, Inc.** over a parcel (Lot 1021 of Sta. Cruz de Malabon Estate, L.R.C. Rec. No. 6832) located at Tama, Cavite with an area of 15,305 square meters and covered by Transfer Certificate of Title No. 484835 of the Registry of Deeds for the Province of Cavite;

WHEREAS, on or March 1, 2007, **Vive Eagle Land, Inc.** has an unpaid obligation to us in the amount of Five Million One Hundred Fifty Two Thousand Five Hundred Fifty Pesos (P5,152,550.00);

WHEREAS, up to the present, **Vive Eagle Land, Inc.** has not expressed its intention to continue the acquisition of the aforesaid lot and could not be contacted anymore as its given address;

NOW THEREFORE, for and in consideration of the foregoing premises, I and in-behalf of my brother **Januario Nato**, hereby **REVOKE, RESCIND and DECLARE WITHOUT FORCE AND EFFECT the Deed of Sale** executed by us and **Vive Eagle Land, Inc.** sometime in 2004. This deed of Revocation will be published in a newspaper of general circulation in the Philippines.

on January 16, 2019 at Imus, Cavite, Philippines before Notary Public Atty. **Juel G. Gordola** and entered in his Notarial Register as Doc. No. 149; Page No. 30; Book No. 666-B, Series of 2018.

(Sgd.) **ALEJANDRA NATO-SAMUEL**, for herself
and in behalf of **Januario Nato**

Publication : PERLAS NG SILANGAN BALITA
Dates : January 28, February 4 & 11, 2019

DEED OF SELF-ADJUDICATION WITH SALE

NOTICE is hereby given that the late **ELSIE D. PERALTA**, who died intestate on January 30, 2012 at Chicago, USA, consisting of her conjugal share over a certain parcel of land situated at Brgy. Salawag, Dasmariñas, Cavite, denominated as Lot 23, Blk. 24 of the subdivision plan, containing an area of THIRTY FIVE SQ. METERS AND SIXTY THREE SQ. DEC. (35.63), and covered by TRANSFER CERTIFICATE OF TITLE NO. T-518756 has been self-adjudicated unto herself by her sole heir, **ALBINO U. PERALTA**, and hereby requests the Register of Deeds of the Province of Sorsogon to make effective without judicial proceedings the said self-adjudication; further for and in consideration of ONE HUNDRED FIFTY SIX THOUSAND NINE HUNDRED SEVENTY FIVE PESOS (Php156,975.00), paid to his complete satisfaction, he hereby CEDES, TRANSFERS AND CONVEYS, by way of ABSOLUTE SALE the whole property above-described, INCLUSIVE of his conjugal share, free from all liens and encumbrances, in favor of **JAMES BENEDICT C. ESTRELLADO**, of legal age, Filipino, single, and a resident of Dasmariñas, Cavite on March 15, 2018 at Guhat, Sorsogon, Philippines before Notary Public Atty. **Augusto Cesar E. Ermato** and entered in his Notarial Register as Doc. No. 133; Page No. 27; Book No. 1; Series of 2018.

(Sgd.) Sole heir

Publication : PERLAS NG SILANGAN BALITA
Dates : January 28, February 4 & 11, 2019

UN sees '19 PH growth at 6.5%

The United Nations economic Situation and Prospects 2019 report, the UN said the Philippines' gross domestic product (GDP) growth likely slowed to 6.3 percent in 2018 from 6.7 percent in 2017. It targets 6.5-6.9 percent growth for 2018, even

as actual GDP expansion averaged 6.3 percent during the first three quarters.

"In the Philippines, GDP growth in 2018 was affected by a slowdown in household spending due to a rapid increase in inflation," the UN said.

Last year, inflation or the rate of increase in prices of basic commodities hit a 10-year high of 5.2 percent due to new or higher excise taxes slapped on consumption. skyrocketing global oil prices during the third quarter, as well as domestic food supply bottlenecks that pushed prices higher, especially of rice. The UN noted that "surging inflationary pressures in the Philippines prompted its central bank to increase rates at a sharp pace," referring to the Bangko Sentral ng Pilipinas' (BSP) total of 175 basis points in interest rate hikes last year.

AFFIDAVIT OF SELF ADJUDICATION

NOTICE is hereby given that the estate of the late **MAXIMO LASQUITE**, who died intestate on September 30, 1986 in Sorsogon, South Cotabato, consisting of a parcel of land located at Bldg. C-11, Lot 38, Brgy. San Luis I, City of Davao, Cavite, containing an area of One Hundred Twelve (112 sq.m.) square meters, more or less, has been self-adjudicated by his sole heir, **CONCORDIA D. LASQUITE**, on January 19, 2019 at City of Davao, Cavite before Notary Public Atty. Karen T. Hermosa and entered in her Notarial Register as Doc. No. 124; Page No. 25; Book No. 111; Series of 2019.

(Sgd.) Sole heir

Publication: PERLAS NG SILANGAN BALITA
Date: January 28, February 4 & 11, 2019

EXTRA JUDICIAL SETTLEMENT OF ESTATE WITH WAIVER OF RIGHTS

NOTICE is hereby given that the estate of the late **ORLANDO CACUT SR.**, who died intestate on August 1, 2017 at City of Davao, Cavite, consisting of certain real property situated at Bldg. 42, Lot 20, Brgy. Sta. Nita II, City of Davao, Cavite including improvements existing thereon, containing an area of Two Hundred (200) square meters, more or less, by virtue of Deed of Absolute Sale executed by Theolina Salazar on September 10, 1995 attested before Alberto Bermudez. It entered and registered in his notarial register as per Doc. No. 84; Page No. 48; Book No. IV; Series of 1995 has been adjudicated and extra-judicially settled by and among his heirs with waiver of rights, interest, and participation in the said parcel of land including the improvements existing thereon in favor of **GERALDINE CACUT-MENDOZA** married to **Ramond Mendoza** on January 22, 2019 at Davao City, Cavite before Notary Public Atty. Karen T. Hermosa and entered in her Notarial Register as Doc. No. 168; Page No. 38; Book No. 11, Series of 2019.

(Sgd.) Affiants/heirs

Publication: PERLAS NG SILANGAN BALITA
Date: January 28, February 4 & 11, 2019

EXTRA JUDICIAL SETTLEMENT OF ESTATE WITH SALE

NOTICE is hereby given that the estate of the late **JOAQUIN T. VENUS, JR.**, who died intestate on December 22, 2017 at Makati City, consisting of a certain real property together with improvements situated at Bldg. 99, Lot 1, Area G-2, Davao City, Cavite containing an area of one hundred (100 sq.m.) square meters has been adjudicated and extra-judicially settled by and between his heirs in pro indiviso equal shares; that further, for and in consideration of the sum of ONE HUNDRED THOUSAND PESOS (P 100,000.00), Philippine currency, hand paid to their satisfaction by **MERJAN BALANAY TOLENTINO**, they do hereby **SELL, CONVEY, and TRANSFER** by way of **TRANSFER OF RIGHTS** unto the said **MERJAN BALANAY TOLENTINO**, his heirs, assigns, and successors-in-interest, all their rights and interest and participation over the entire parcel of land including improvements existing thereon on January 24, 2019 at Davao City, Cavite before Notary Public Atty. Karen T. Hermosa and entered in her Notarial Register as Doc. No. 129; Page No. 46; Book No. 111, Series of 2019.

(Sgd.) Both heirs/vendors and vendee

Publication: PERLAS NG SILANGAN BALITA
Date: January 28, February 4 & 11, 2019

EXTRA JUDICIAL SETTLEMENT OF ESTATE WITH SALE

NOTICE is hereby given that the estate of the late **FRANCISCO BOLOCON** who died intestate on September 3, 2019 at City of Davao, Cavite, consisting of certain real property situated at Bldg. 26, Lot 9, G-1, St. Peter II, City of Davao, Cavite containing an area of One Hundred (100 sq.m.) square meters, more or less, has been adjudicated and extra-judicially settled by and between his heirs in pro indiviso equal shares; that further, for and in consideration of the sum of FIFTY THOUSAND PESOS (P 50,000.00), Philippine currency, hand paid to their satisfaction by **CATHERINE ROGAS-PINEDA** married to **ROLLY R. PINEDA**, they do **SELL, CONVEY, and TRANSFER** by way of **TRANSFER OF RIGHTS** the half portion of said lot equivalent to FIFTY (50 SQ.M.) SQUARE METERS unto said **CATHERINE ROGAS-PINEDA**, her heirs, assigns, and successors-in-interest on January 24, 2019 at Davao City, Cavite before Notary Public Atty. Karen T. Hermosa and entered in her Notarial Register as Doc. No. 240; Page No. 48; Book No. 111; Series of 2019.

(Sgd.) Heirs/vendors and buyer

Publication: PERLAS NG SILANGAN BALITA
Date: January 28, February 4 & 11, 2019

AFFIDAVIT OF SOLE ADJUDICATION BY HEIR OF THE ESTATE OF DECEASED PERSON

NOTICE is hereby given that the estate of the late **IGNACIO MARQUEZ ROMILLA**, a registered depositor of the Bank of the Philippine Islands (BPI), who died intestate in the City of Imus, Cavite on January 15, 2019, consisting of remaining Bank Deposit refund from BPI Imus Branch located at Nuevo Avenue, Imus City, Cavite has been self-adjudicated by his sole heir, **DEMETRIA M. ROMILLA**, who executed this Affidavit of Sole Adjudication for purposes of collecting the remaining Bank Deposit Refund from BPI Imus Branch located at Nuevo Avenue, Imus City, Cavite and to attest to the truth of the foregoing statements and for whatever purpose it may serve on January 24, 2019, in the City of Imus, Cavite, Philippines before Notary Public Atty. Angeline P. Ramos and entered in her Notarial Register as Doc. No. 380; Page No. 77; Book No. 111, Series of 2019.

(Sgd.) Sole heir

Publication: PERLAS NG SILANGAN BALITA
Date: January 28, February 4 & 11, 2019

BALANCE SHEET
(Head Office and Branches)
BANGKO MABUHAY (A RURAL BANK), INC.

A. Soriano Highway, Bgy. Dasing Amaya II, Tanza, Cavite
Telephone Nos. (046) 489-25-01 to 04; website: www.bangkomabuhay.com.ph
email address: info@bangkomabuhay.com.ph
as of December 31, 2018

ASSETS	Current Quarter	Previous Quarter
Cash and Cash Items	P 33,106,565.02	P 29,192,563.72
Due from Bangko Sentral ng Pilipinas	51,981,873.78	49,716,809.81
Due from Other Banks	657,086,598.97	573,285,912.59
Held-to-Maturity (HTM) Financial Assets - Net	437,549,348.32	439,478,989.06
Loans and Receivables - Net	469,532,854.85	479,813,434.88
Loans and Receivables - Others	472,273,296.77	482,678,506.66
General Loan Loss Provision	2,740,441.92	3,095,073.80
Other Financial Assets	40,195,912.06	45,298,278.83
Bank Premises, Furniture, Fixture and Equipment-Net	47,517,151.23	47,795,486.92
Rent and Other Properties Acquired-Net	87,331,960.50	83,083,888.36
Other Assets-Net	42,839,176.60	37,042,569.46
TOTAL ASSETS	P 1,967,141,451.77	P 1,784,468,025.22
LIABILITIES		
Deposit Liabilities	P 1,521,156,286.21	P 1,462,672,615.78
Bills Payable	25,000,000.00	5,170,439.78
Other Financial Liabilities	4,078,473.96	24,552,543.63
Other Liabilities	24,089,954.29	24,552,543.63
TOTAL LIABILITIES	P 1,574,324,714.46	P 1,492,358,599.11
STOCKHOLDERS' EQUITY		
Capital Stock	215,691,631.00	215,691,631.00
Other Capital Accounts	24,471,698.44	23,705,414.18
Retained Earnings	52,675,377.87	52,675,377.87
TOTAL STOCKHOLDERS' EQUITY	P 292,838,707.31	P 292,072,423.05
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 1,967,141,451.77	P 1,784,468,025.22
TOTAL CONTINGENT ACCOUNTS		
ADDITIONAL INFORMATION		
Gross Total Loan Portfolio (TLP)	P 517,590,642.93	P 524,168,513.75
Specific allowance for credit losses on the TLP	P 45,317,348.16	P 41,490,005.08
Non-Performing Loans (NPL)		
a. Gross NPL	P 93,915,928.64	P 88,828,279.84
b. Ratio of gross NPL to gross TLP	18.14%	16.93%
c. Net NPL	P 65,407,894.97	P 58,855,133.52
d. Ratio of Net NPL to gross TLP	12.64%	11.19%
e. Ratio of Total Allowance for credit losses to gross NPL (%)	51.17%	51.43%
f. Ratio of specific allowance for credit losses to gross TLP, to NPL (%)	48.25%	47.89%
Classified Loans & Other Risk Assets	P 259,032,272.36	P 238,960,987.09
DOSRI loans and receivables, gross of allowance for credit losses	P 29,480.61	P 41,768.10
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP	0.01%	0.01%
Gross non-performing DOSRI loans and receivables	P -	P -
Ratio of gross non-performing DOSRI loans and receivables to TLP (%)	0.00%	0.00%
Percent Compliance with Magna Carta (%)		
a. 8% Small Enterprises	48.71%	60.82%
b. 2% for Medium Enterprises	21.02%	25.73%
Return on Equity (ROE)	8.53%	11.14%
Capital Adequacy Ratio (CAR) on Solo Basis, under BSP Circular 688		
a. Total CAR	17.67%	18.71%
b. Tier 1 CAR	17.49%	18.50%
Deferred Charges not yet Written Down	-	-
Unbooked Allowance for Probable Losses on Financial Instruments Received	-	-
Regulator of the Philippines:		
Tanza, Cavite	13.3	

We, **EDWIN S. FOJAS** and **IMELDA D. MONTENEGRO** of the above-mentioned bank do solemnly swear that all matters set forth in the above Balance Sheet are true and correct to the best of our knowledge and belief.

EDWIN S. FOJAS
President & General Manager

IMELDA D. MONTENEGRO
Assistant General Manager/Comptroller

SUBSCRIBED AND SWORN to before me this January 22, 2019 at Tanza, Cavite, affiants exhibiting their valid identification documents as follows:
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Imelda D. Montenegro SSS ID No. 03-8049892-1

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Series of 2019

(SGO) **GABRIEL B. OCTAVA**
NOTARY PUBLIC
UNTIL DECEMBER 31, 2019
PTR No. 7168838
January 3, 2019
Trece Martires City
MCLE V No. 0017882 (03-03-18)

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PERLAS NG SILANGAN BALITA-January 28 - February 3, 2019

PH missed 2018 GDP growth goal due to high prices

The Philippine economy grew 6.2 percent in 2018, missing the government's growth target as the increase in prices slowed consumer spending as well as business expansion last year.

The Philippine Statistics Authority (PSA) reported last Jan. 24 that

the gross domestic product (GDP) expanded by 6.1 percent in the fourth quarter of 2018, bringing the full-year average below the already downgraded 6.5-6.9 percent goal. Last year's GDP expansion was also lower than the 6.7 percent posted in 2017.

TRAIN, inflation barrel down on car importers' sales

A group of vehicle importers saw sales drop 17 percent in 2018, blaming it on a slew of factors including tax hikes and high inflation.

The Association of Vehicle Importers and Distributors, Inc. (Avid) sold 88,700 units last year, fewer than the 106,285 units it sold the previous year.

Avid sales fell slightly harder than the sales recorded by automotive and truck manufacturers last year, albeit the importers only accounted for a relatively small slice of the entire market.

Last year, the Chamber of Automotive Manufacturers of the Philippines, Inc. (Campi) and Truck Manufacturers Association (TMA) saw their sales drop 16 per-

cent, their worst full-year decline since the financial crisis in 1998.

A number of factors were responsible for the performance of the

industry last year, one of which was the Tax Reform for Acceleration and Inclusion (TRAIN) law, which made most cars more expensive due to higher excise taxes.

Inflation, which industry officials said made consumers more wary of choosing to buy cars over basic needs, pulled back sales as it hit record highs last year.

Avid blamed the weak sales on the "confluence of high inflation, rising borrowing costs, soaring oil prices and tax hikes."

With new product launches and economic

pressures seen abating moving forward, Avid president Ma. Fe Perez-Agudo said the industry should be able to recover this year.

Consumers bought fewer passenger cars and light commercial vehicles last year.

Avid's passenger car sales dropped 22 percent in 2018 to 39,721 units from 39,721 units in 2017. The light commercial vehicle segment, on the other hand, fell 14 percent in sales to 57,027 units in 2018 from 66,564 units the year prior.

Avid said commercial vehicles segment, so far handled by JAC Automobile International Philippines Inc., sold 713 units last year.



Q & A on Consumer Rights

Q:

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RIGHTS?**

A:

DAPAT

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Rice output growth falls short of targets

Unfavorable weather conditions pulled the agriculture sector's growth rate in 2018 down to 0.56 percent—way below the targets set by the Duterte administration and the Department of Agriculture (DA).

DA targeted an annual growth rate of 2.5 percent, while economic

managers had asked the agency to maintain a growth rate of at least 2 percent yearly.

Philippine Statistics Authority data showed that of the four agricultural subsectors, only livestock and poultry were able to post growth at 1.89 percent and 5.75 percent, respectively. The

crops and fisheries subsectors fell by 0.98 percent and 1.13 percent.

Nonetheless, the gross value of the sector's output at current prices hit P521.2 billion, up 4.05 percent from the previous year's level.

The series of typhoons that hit the country last year pulled

down palay output by 2.2 percent, leading to a significant drop in the overall growth of the sector.

The poultry and livestock sectors benefited from higher prices and output last year. Agriculture Secretary Emmanuel Piñol said they were banking on these subsectors to lift the industry

this year.

Meanwhile, the fisheries segment remained the sector's weakest link. Since 2014, the industry has yet to post a positive growth. Piñol said he had instructed regional offices to establish fish cages all over the country to boost fish pro-

duction by 28,000 metric tons.

"It was a challenging year for agriculture and we attribute that to the almost monthly tropical disturbances and typhoons punctuated by super typhoon Ompong, which really affected agricultural production," the secretary said.