

Perlas ng SILANGAN BALITA

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Portion of Cavite-Laguna expressway to open next month

The first 10-km. Works and Highway under Laguna segment (LRT-1) Secretary of the Cavite-Laguna Black Villar said the Expressway (CALAB) Dept. 4 will open in October. Report this L.A. Department of Public Turn to page 1

LRT Cavite on track to start operations by Q4 of 2021

The mounting of piles as foundation for the Cavite extension of the Light Rail Transit Line 1 (LRT-1) started last Sept. 1, the Department of Transportation (DoTr) said.

In a statement last Sept. 2, the department said LRT-1 operator Light Rail Manila Corp. (LRMC) kicked off the piling works last Sept. 1, which covers the first phase of the Cavite extension from Redemptorist station to Dr. Santos station.

With the development, the DoTr said it is on-track to get the first phase of the LRT-1 extension operational



Piling works on the Light Rail Transit Line 1 Cavite extension began last Sept. 1. — CAVITE DEPARTMENT

by the fourth quarter of 2021.

The P64.9 billion LRT-1 Cavite Extension project aims to add an 11.7-kilometer

meter train line. It will have eight stations, namely: Redemptorist, MIA, Asiaworld, Ninoy Aquino, Dr. Santos,

Roces, Cavite in Las Piñas, Zapote and the existing 18.1-kilometer

of the first five stations of the remaining stretch from Redemptorist to Dr. Santos. The right

line are scheduled for completion in 2022, a year after the first phase opens.

Turn to page 2

Railway projects get 98% of DoTr infra budget, but require P191B more

Commuters can expect a slew of new trains to ride in the coming years as the Department of Transportation (DoTr) said last Sept. 5, explaining the allocations for its four sectors: railway, road, maritime, and aviation.

Out of the P108-billion budget for infrastructure projects in the DoTr's 2020 national expenditure program,

The transport agency presented its proposed budget of P147

billion budget to the House committee on appropriations last Sept. 5, explaining the allocations for its four sectors:

railway, road, maritime, and aviation.

Turn to page 2

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Perlas ng SILANGAN BALITA

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(PORTION... from page 1)

LAX Laguna portion as we will open this Interchange in Biñan next month, in October. We have several 'Build, Build, Build' projects that are up for completion next year, and please expect these," Tagaytay, Laguna Boulevard, Technopark and during a roadside inspection and drive through.

"Once completed

Villar, along with the DPWH technical team and the project contractor Metro Pacific Tollways Corporation subsidiary MP CALA Holdings Inc. executives and the media convoy conducted their wind-shield inspections and ongoing construction next month from the alignment starting from the Mamplasan Toll Barrier up to Silang East, Cavite interchange.

He said the CALAX is designed as a four-lane, 45-km tolled expressway that will connect Tagaytay Interchange to CAVITEX in Kawit to the way to Santa Rosa.

"Those coming from Laguna, going to CAVITEX in Kawit to

PH unemployment steady at 5.4%

An increase in hiring of workers in the services and agriculture sectors resulted in better employment levels for July compared to July 2019, the Philippines in July 2019 as well as lower underemployment.

This translates to the National Economic and Development Authority (NEDA) said last Sept. 3.

In a statement, NEDA said that the Labor Force Survey

ment rate was steady from 7.4% in 2018, at 5.4 percent, which remained to be the lowest recorded for all July rounds of the survey since 2009.

The total number of employed Filipinos reached nearly 43 million in July 2019 on account of stronger employment generation in the services (6.1% from 4.7% in 2018) and agriculture sectors (7.6% July 2019).

(RAILWAY... from page 1)

P106.7 billion was allotted to the railway sector, in line with the administration's Build, Build, Build infrastructure program.

P6 billion was allocated for locally-funded projects, while P100 billion went to foreign-assisted projects.

DOTR Undersecretary

travel faster and initially the DPWH is looking at some 10,000-traffic volume of road users who are expected to reach around 50,000 road users, once the new CALAX-Laguna portion becomes fully operational," the DPWH secretary said.

This would decongest the number of road users along the usual route at SLEX, going to Sta. Rosa City in Laguna and up to Silang and Tagaytay City and those passing through Governor's Drive, Aguinaldo Highway in Cavite.

The CALAX project is seen to benefit

- MRT3 Rehabilitation Project
- Mindanao Railway Project
- Philippine National Railway South Long Haul Project
- LRT1 Cavite Extension Project
- Subic Clark Railway Project

However, while the

railway sector got the bulk of the infrastructure budget, it still suffered a funding gap of P191 billion. The DoTr's proposed budget for foreign-assisted projects was P291.7 billion, but the Department of Budget and Management (DBM) only approved P100.6 billion.

(LRT... from page 1)

"To speed up construction, piling works will be done simultaneously in up to five different areas where right of way is made available," the DoTr said, noting it is working closely with the Metro Manila Development Authority, Light Rail Transit Authority and the local government of Paranaque City.

Once the Cavite extension opens, the DoTr expects the daily ridership of LRT-1 to increase to 800,000 from 500,000 at present, and reduce the travel time from Bacoor to 25 minutes from the current one to two hours.

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

HOME DEVELOPMENT MUTUAL FUND,
Mortgagee,
versus - **Foreclosure No. 2001-534**
For: Extra-judicial Foreclosure of
Real Estate Mortgag

GIL L. LEGARSE,
Mortgagor.

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135 as Amended by Act 4118 filed by the mortgagee, **HOME DEVELOPMENT MUTUAL FUND**, of 12th Floor JELP Business Solutions Center, No. 409 Shaw Boulevard, Mandaluyong City, and against the mortgagor, **GIL L. LEGARSE**, represented by his Atty-in-Fact **JOSEPHINE TAMARES**, of Blk. 4 Lot 8, CH-Springville South, Brgy. Molino, Bacoor, Cavite, to satisfy the mortgage indebtedness which as of February 2001, amounts to **SEVEN HUNDRED TWENTY SEVEN THOUSAND FIVE HUNDRED THIRTY FOUR PESOS & 85/100 (P727,534.85)**, Philippine Currency, inclusive of interest, penalties and other charges, the undersigned or her duly authorized representative will sell at the public auction on **OCTOBER 10, 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. T-515765

"A parcel of land (Lot 8 Blk. 4, of the cons./subd. plan, Pcs-842103-008978, being a portion of the cons. of Lots A, Psd-20199 & Lot 5804-F, Pls-1848, Imus Estate, I.R.C. Reg. No. 8843), situated in the Brg. of Molino, Mun. of Bacoor, Province of Cavite, X x x, containing an area of **EIGHTY FOUR (84) 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 **OCTOBER 17, 2019**, without further notice."

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

City of Bacoor, August 09, 2019.

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

Copy Furnished:

Ms. MERLYN P. MEDINA
12th Floor JELP Business Solutions Center,
No. 409 Shaw Boulevard, Mandaluyong City

Mr. GIL L. LEGARSE
Blk. 4 Lot 8, CH-Springville South,
Brgy. Molino, 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: September 2, 9 & 16, 2019

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

BDO UNIBANK, INC.,
Mortgagee.

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

- VICTIM -

F.C. CASE NO. 16878-19

ARIEL A. PADECIO,
Mortgagor.

NOTICE OF EXTRA-JUDICIAL SALE

Upon extra-judicial petition for sale under Act 3135 as amended by Act 4118 filed by **BDO UNIBANK, INC.**, Mortgagee, with principal place of business at BDO Corporate Center, 7899 Makati Ave., Makati City against **ARIEL A. PADECIO**, Mortgagor, with residential and postal address at No. 541 Prudencio Ruby Ville, Baesa, Caloocan City and Lot 51, Blk. 4, Lancaster Residences, Phase 5, Brgy. Alapan 2, Imus, Cavite to satisfy the mortgage indebtedness which as of July 05, 2019 amount to **SEVEN HUNDRED FORTY FIVE THOUSAND NINE HUNDRED NINETY TWO PESOS & 56/100 (P745,992.56)**, 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 **SEPTEMBER 24, 2019 at 10:00 A.M.** or soon thereafter at the main Entrance of the Office of the Clerk of Court, RTC Multiple Sals, Aguirado 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. 857-2014075354

"A parcel of land (Lot 51 Blk. 4 of the cons. and subd. Plan, Pcs-04-025430, being a portion of the cons. of Lots 1629 & 1630, Imus Estate I.R.C. Reg. No. 8843), situated in the Brgy. of Alapan 2, Mun. of Imus, Prov. of Cavite, is of Luzon. Bounded on the NW, along line 1-2 by Lot 50, Blk. 4; on the NE, along line 2-3 by Lot 53, Blk. 4; on the SE, along line 3-4 by Road Lot 3; and on the SW, along line 4-1 by Lot 49, Blk. 4; all of the cons./subd. Plan, x x x containing an area of **FOURTY (40) 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 **OCTOBER 01, 2019, at 10:00 A.M.**, 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, August 09, 2019.

(Sgd.) **WILMAR M. DE VILLA**
Sheriff IV

APPROVED:

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

COPY FURNISHED:

BDO UNIBANK, INC.
Risk Management Group-Remedial Management Unit
11th Floor, South Tower, BDO Corporate Center,
7899 Makati Ave., Makati City 0726

ARIEL A. PADECIO
No. 541 Prudencio Ruby Ville, Baesa, 1401 Caloocan City
and Lot 51, Blk. 4, Lancaster Residences, Phase 5,
Brgy. Alapan 2, Imus, Cavite

Publication: **PERLAS NG SILANGAN BALITA**
Dates: September 2, 9 & 16, 2019

LGUs allot funds to help farmers

The provincial local government units (LGUs) of the country's six top rice-producing provinces have allotted P1.6 billion to purchase palay from farmers to help them cope with the falling prices of the crop. This followed the call of Agriculture Secretary William Dar on local officials to directly involve themselves in the industry's value chain by bankrolling the buying, drying, milling and marketing of palay.

In a statement, the Department of Agriculture (DA) said initial commitments were made by Nueva Ecija Gov. Aurelio Umali (P250 million), Ilocos Norte Gov. Matthew Marcos Manotoc (P200 million), Ilocos Sur Vice Gov. Jeremias Singson (P200 million), Pangasinan Gov. Amado Espino III (P300 million) and La Union Vice Gov. Mario Ortega (P200 million).

Dar made the proposal after learning that the Isabela provincial government had been directly buying palay from local farmers in recent years.

For this year, the LGU of Isabela allotted P450 million for the acquisition program.

"With the buying price of palay at 14-percent moisture content set at P17 per kilo, these six provinces could procure roughly 91,176 metric tons (MT) of palay from farmers this wet season harvest," Dar said.

He added that the pooled funding from the six LGUs could help about 27,000 small-scale farmers following the current national palay harvest average at 4MT per hectare.

In addition, Sen. Cynthia Villar said last Sept. 3 that she was urging the Department of Social Welfare and Development to use its funding to purchase local rice instead of doling out money to its beneficiaries.

Villar said the agency receive an annual rice subsidy of P28 billion, which could be used to support the country's own palay producers.

Republic of the Philippines
Fourth Judicial Region
Regional Trial Court Of Cavite
Office of the Clerk of Court & Ex Officio Sheriff
New Justice Hall, J.P. Rizal Avenue, Kawitgut South, Tagaytay City

BDO UNIBANK, INC.
Mortgagee

versus
EJF NO. TG-19-071
FOR: Extrajudicial Foreclosure of Real
Estate Mortgage under Act No. 3135, As
Amended by Act 4118

LIZA LALLANA ASKAR, AS REPRESENTED
BY HER ATTORNEY-IN-FACT, PEDRO
SANTOS LALLANA,

Debtor/Mortgagor

NOTICE OF EXTRA-JUDICIAL SALE

Upon extra-judicial petition for sale under Act 3135, as amended, filed on July 30, 2019 by BDO UNIBANK, INC., Petitioner/Mortgagee, a universal banking corporation duly organized and existing under the laws of the Republic of the Philippines, with principal office address at BDO Corporate Center, 7899 Makati Avenue, Makati City, pursuant to the terms and conditions of the Deed of Real Estate Mortgage dated April 3, 2017 that was executed by Pedro Santos Lallana, as attorney-in-fact of LIZA LALLANA ASKAR and her husband Mohamed Mahmood Ahmed Farag Askar, Debtor/Mortgagor, with postal address/es at: (1) 150 M. Gregorio Street, San Antonio, Cavite City, Cavite; (2) Lot 3 Block 3 Nazareth Street, Town & Country Subdivision, Barrio 1, Dumanitas, Cavite, and (3) Lot 3 Block 2 Creswicks Montreux Garden, Tagaytay City, Cavite, in favor of the Petitioner/Mortgagee, over a real estate property including improvements thereon, described in and covered by Transfer Certificate of Title No. 076-2017000535 of the Registry of Deeds for Tagaytay City, in order to satisfy the outstanding loan obligation of the Mortgagor/Debtor in the amount of **FOUR MILLION EIGHT HUNDRED THIRTY THOUSAND ONE HUNDRED NINETY THREE PESOS & 35/100 (P4,830,193.35) Philippine Currency**, inclusive of interest, penalties and other charges, as of July 1, 2019, the undersigned Clerk of Court & Ex-Officio Sheriff of the Regional Trial Court of Cavite thru her deputy, Sheriff Teodoro O. CRISS, hereby announces that on **OCTOBER 17, 2019 at 10:00 o'clock in the morning or soon thereafter**, at the New Hall of Justice of Tagaytay City, to the highest bidder for cash or Mortgage's Check and in Philippine Currency, the following property lies with all its improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE NO. 076-2017000535 Registry of Deeds for Tagaytay City

IT IS HEREBY CERTIFIED that certain land situated in THE CITY OF TAGAYTAY, PROV. OF CAVITE, IS. OF LUZON, bounded and described as follows.

LOT NO: 3, BLK. 2 OF THE CONS. SUBD. PLAN, PCS-04-027033,
BEING A PORTION OF THE BLOCK NO: 2 PLAN NO: PCS-04-027033
PORTION OF: LOT 4-E AND 4-F, (LRC) PSDI-282137.
LOCATION: THE CITY OF TAGAYTAY, PROV. OF CAVITE, IS. OF LUZON

BOUNDARIES:

LINE	DIRECTION	ADJOINING LOT(S)
1-3	SW	LOT 35, BLK. 2;
3-4	NW	LOT 4, BLK. 2;
4-10	NE	ROAD LOT 1;
10-1	SE	LOT 2, BLK. 2 ALL OF THE CONS. SUBD. PLAN

TIE POINT: BLM NO. 1, TAGAYTAY CITY, PROVINCE OF CAVITE

LINE	BEARING	DISTANCE
TO CORNER 1	S 21° 07' E	9516.83 M.
1-2	N 87° 55' W	11.69 M.
2-3	N 56° 55' W	12.13 M.

Phinma group drops exploration of Visayan, Camotes Sea area for oil, gas

Phinma Petroleum and Geothermal Inc. said last Sept. 4 that the Department of Energy (DOE) had approved their consortium's request to relinquish Service Contract No. 69, which covered a prospective petroleum area in the Visayan and Camotes Sea. In a regulatory filing, PPG said that the DOE had agreed but with the condition that SC 69 investors should first settle all remaining financial obligations

related to the contract. The company said this had already been provided for in its budget for 2019.

The company formerly known as Trans-Asia Petroleum Corp., along with partner Frontier Gasfields Pty. Ltd., took over SC 69 in 2016.

The former operator of SC 69, Otto

Energy Ltd., gave up its 79-percent stake in the project "after extensive evaluation work carried out over the [exploration] block, including 2D and 3D seismic acquisition and a comprehensive farm-out process that did not deliver an acceptable commercial outcome to Otto."

Otto said that 3D seismic data acquired

in 2011 confirmed the presence of three prospects, which were called Lampos, Lampos South and Managau East. This development put yet another damper

The DOE declared a force majeure on SC 69 in 2017, suspending activities related to the contract. The LGUs involved, instead of endorsing SC 69 and issuing the necessary permits, opposed the approaching deple-

tion of the Malampaya gas field off Palawan.

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

BDO UNIBANK, INC.

Mortgagor,

FORECLOSURE CASE NO. F-224-19

-versus-

SPS. GERRY C. ASYAO AND
MA. SALLY S. ASYAO.

Mortgagors.

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagor, BDO UNIBANK INC., with business address at BDO Corporate Center, 7899 Makati Avenue, Makati City against the Mortgagors, SPS. GERRY C. ASYAO and SALLY S. ASYAO, with residence and postal addresses at Blk. 05, Lot 16, Ph-2, Kensington, Brgy. Navaro, Gen. Trias, Cavite and No. 51-H Basahaw St., San Martin de Porres, Cubao, Quezon City to satisfy the mortgage indebtedness which as of June 4, 2019 amounts NINE HUNDRED SEVENTEEN THOUSAND SIX HUNDRED NINETEEN PESOS and 95/100 (P917,619.95) 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 October 16, 2019 at 10:00 o'clock in the morning at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder for CASH and in Philippine Currency, the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE No. 057-2016001812

Lot No. 16 Block: 5 Plan No. Pd-04-221811

Portion of Lot 16/2 San Francisco de Malabon Estate, RS-04-002851
Location: Barangay of Navaro, Municipality of Gen. Trias, Province of Cavite, Island of Luzon

Boundaries:

LINE	DIRECTION	ADJOINING LOT(S)
1-2	SW	Lot 15, Block 5, Pd-04-221811
2-3	NW	Road Lot 10, Pd-04-221811
3-4	NE	Lot 17, Block 5, Pd-04-221811
4-1	SE	Lot 1, Block 5, Pd-04-221811

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

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

In the event the public auction should not take place on the said date and time, it shall be held on October 23, 2019 without further notice.

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

Trece Martires City, September 10, 2019

(Sgd.) LUCIO C. ALEJO III

Sheriff IV

Copy furnished:

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

SPS. GERRY & MA. SALLY ASYAO
Blk. 05, Lot 16, Ph-2, Kensington, Brgy. Navaro, Gen. Trias, Cavite
and No. 51-H Basahaw St., San Martin de Porres, Cubao, Quezon City

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: September 9, 16 & 23, 2019

REPUBLIC OF THE PHILIPPINES
FOURTH JUDICIAL REGION
REGIONAL TRIAL COURT
BRANCH XIX
BACOOR, CAVITE

IN RE: PETITION FOR RE-ISSUANCE OF OWNER'S
DUPLICATE COPY OF TRANSFER CERTIFICATE
OF TITLE NO. I-267752 OF THE REGISTRY OF DEEDS
FOR THE PROVINCE OF CAVITE

LRC 8843 2019-17

GOVERNMENT SERVICE INSURANCE SYSTEM
(GSIS)

Petitioner:

NOTICE OF HEARING

There is a petition filed by petitioner for reissuance of owner's duplicate copy of Title No. I-267752 of the Registry of Deeds for the province of Cavite on the grounds alleged therein.

NOTICE IS HEREBY GIVEN THAT said petition has been set for hearing on September 28, 2019 at 8:30 in the morning, in this Court, on which date, hour and place, any person interested is cited to appear and show cause why the same should not be granted.

Let this Notice be published once a week for three (3) consecutive weeks in a newspaper of general circulation in the Cities and Province of Cavite.

Let a copy of this Notice and that of the petition be submitted to the Register of Deeds, Bacoor Branch, Bacoor City, Cavite and the same be posted by the sheriff of this Court in three (3) conspicuous places where the property is located.

WITNESS THE HONORABLE EXECUTIVE JUDGE MATIAS M. GARCIA II, Judge of this Court this 14th day of June, 2019 at Bacoor City, Cavite, Philippines.

(Sgd.) ATTY. MELLY C. HERMOSURA-VISTA
Branch Clerk of Court

Publication: PERLAS NG SILANGAN BALITA

Date: August 26, September 2 & 9, 2019

Philippine Stock Ex. other investors.

change last Sept. 4.

The transaction is expected to be settled lowest coupon and yield ever paid for a US dollar-denominated bond from the Philippines and the lowest credit spread ever paid by a Philippine bank.

The offering was oversubscribed by over four times the base offer, with the order book allocated predominantly to Asia, and the rest to Europe.

By investor type, more than half of the offering was allocated to asset managers and fund managers, about one-third to banks, financial institutions and private banks, and the remainder to insurance companies, pension funds and

under the Asean Green Bond label.

BPI Capital was the sole global coordinator for the transaction while BPI Capital, Bank of America Merrill Lynch, Citigroup, Credit Suisse, Mizuho Securities and UBS were the joint lead managers and bookrunners.

This offshore debt deal marks a drawdown from BPI's recently updated \$2-billion medium-term notes (MTN) program.

Under an MTN program, an issuer can generate constant cash flows from debt issuance, typically with tenors of five to 10 years. This will allow this issuer to tailor its borrowing to meet its financing needs. These securities can be continuously offered by a company to investors through a dealer, with investors being able to choose from differing maturities.

BPI recently bagged from global credit watchdog Standard & Poor's a credit grade that is at par with the Philippine government's all-time investment grade rating of BBB+, just one notch away from A territory rating. This was the first credit rating assigned by S&P to BPI, making it the first private domestic bank in the Philippines to achieve investment grade ratings of BBB+ in both issuer credit rating and stand-alone credit profile.

BPI offshore bond offering raises \$300M

Ayala-led Bank of the Philippine Islands (BPI) has raised \$300 million from a fresh offering of five-year offshore debt paper, the first US dollar-de-

nominated Asean (Asian Nations) green bond issued by a Philippine bank.

The bonds were priced at 99.641 with a reoffer yield of 2.577 percent. They will carry a coupon of 2.5 percent a year payable semi-annually and will mature on Sept. 10, 2024, the bank disclosed to the

asset managers and fund managers, about one-third to banks, financial institutions and private banks, and the remainder to insurance companies, pension funds and

Commission has confirmed that the bonds comply with the requirements under the Asean Green Bonds circular and as such are qualified to be issued

REPUBLIC OF THE PHILIPPINES
FOURTH JUDICIAL REGION
REGIONAL TRIAL COURT
BRANCH XIX
BACOOR, CAVITE

IN RE: PETITION FOR RE-ISSUANCE OF OWNER'S DUPLICATE COPY OF TRANSFER CERTIFICATE OF TITLE NO. T-126194 OF THE REGISTRY OF DEEDS FOR THE PROVINCE OF CAVITE.

LRC 8843 2019-18

GOVERNMENT SERVICE INSURANCE SYSTEM (GSIS)

Petitioner:

NOTICE OF HEARING

There is a petition filed by petitioner thru counsel for re-issue of owner's duplicate copy of Title No. T-126194 of the Registry of Deeds for the province of Cavite on the grounds alleged therein.

NOTICE IS HEREBY GIVEN THAT said petition has been set for hearing on September 20, 2019 at 8:30 in the morning, in this Court, on which date, hour and place, any person interested is cited to appear and show cause why the same should not be granted.

Let this Notice be published once a week for three (3) consecutive weeks in a newspaper of general circulation in the Cities and Province of Cavite.

Let a copy of this Notice and that of the petition be furnished the Register of Deeds, Bacoor Branch, Bacoor City, Cavite and the same be posted by the sheriff of this Court in three (3) conspicuous places where the property is located.

WITNESS THE HONORABLE EXECUTIVE JUDGE MATIAS M. GARCIA II, Judge of this Court this 14th day of June, 2019 at Bacoor City, Cavite, Philippines.

(Sgd.) ATTY. MELY C. HERMOSURA-VISTA
Branch Clerk of Court

Publication: PERLAS NG SILANGAN BALITA
Date: August 26, September 2 & 9, 2019

Metro Pacific unit secures water distribution deal in Dumaguete

Metro Pacific In- investment of P700 mil- vestments Corp. (MPIC) lion on the part of Met- said last Sept. 4 that its roPac Water.

wholly owned water sub- A joint venture cor- sidiary had signed a joint poration shall be orga- nized and shall implement venture agreement with Dumaguete City Water the project including the District (DCWD) for a right to bill and collect P1.62-billion project.

MetroPac Water In- and wastewater services vestments Corp. signed provided to the DCWD up for the rehabilita-

tion, operation, main- The water district nance and expansion of supplies 38 million liters DCWD's existing water per day (MLD) of potable water to more than development of waste- 32,000 customers in Du- water facilities. mague City as well as

The agreement is good for 25 years and involves an initial equity

DEED OF EXTRAJUDICIAL SETTLEMENT OF ESTATE

NOTICE is hereby given that the estate of the late EUNTAQUO DE AMA JR., a resident of Blk. 9 Lot 15 Japan St., San Mamerto Salawing, Dumanhut, Cavite who died intestate on February 10, 2006, consisting of his original share in a parcel of land, with improvement situated in the Blgy. of Salawing, Mun. of Dumanhut, Prov. of Cavite, is of record, covered by Transfer Certificate of Title No. T-457490 of the Register of Deeds for Province of Cavite, containing an area of FIFTY (50) SQ. METERS which Loans and Mortgage is evidenced by a Loan and Mortgage Agreement dated on May 25, 1994 acknowledged before Notary Public O. Sison and entered in his/her Notarial Register as Doc. No. 479, Page No. 96, Book No. 62 Series of 1994, duly annotated in TCT No. T-457490 issued by the Register of Deeds for Province of Cavite, under Entry No. M015 has been adjudicated and extrajudicially settled by and among his heirs equally, appearing and designating GLORYSHIEL, PLERO DELA CRUZ as their true and lawful attorney-in-fact to perform for them and in their name, place and stead the following:

1. To negotiate and execute on their behalf a Deed of Sale with assumption of mortgage over the Property;

2. Negotiate, agree on, or enter, under such terms acceptable to their attorney-in-fact, with Badikatan Housing Finance, Inc. ("BHFI") or Bahay Financial Services, Inc. ("BFSI") or their assigns or successors-in-interest into any amendment, modification, refinancing, restructuring, settlement, purchase or sale of the rights and obligations, including the division of the property involved;

3. Under the Loan and Mortgage Agreement dated May 25, 1994 and secured by a real estate mortgage over the property covered by Transfer Certificate of the Title No. T-457490 of the Register of Deeds for Province of Cavite, and all related loan documents, and;

3. To hold them as principal borrowers or co-borrowers with joint and several liability under any such amendment, modification, refinancing, restructuring, settlement or any other transaction stated above, and;

4. Execute, perform, sign, make, deliver, and/or receive any and all documents, receipts, agreements, or papers, including Conditional Subtenancy Commitments, Refinancing Agreements, Assignments of Loan Agreements, Deed of Defer and the receipt of the original owner's duplicate copy of the Transfer Certificate of Title No. T-457490 issued by the Register of Deeds of Province of Cavite;

HEREBY GIVING AND GRANTING unto their said attorney-in-fact full power and authority to do and perform all and every act whatsoever requisite or necessary or proper to carry into effect the foregoing authority, in fully to all intents and purposes as they might or could lawfully do if personally present, with full power of substitution and revocation, and hereby ratifying and confirming all that their said attorney-in-fact or his/her substitute shall do or cause to be done under and by virtue of these presents on August 7, 2019 in City of Dumanhut, Cavite before Notary Public Atty. Miriam S. Clerma and entered in her Notarial Register as Doc. No. 446, Page No. 90, Book No. 291, Series of 2019.

(Sgd.) Heirs

Publication: PERLAS NG SILANGAN BALITA
Date: August 26, September 2 & 9, 2019

EXTRAJUDICIAL SETTLEMENT OF ESTATE OF ROMEO C. PASTELERO WITH WAIVER OF RIGHTS

NOTICE is hereby given that the estate of the deceased ROMEO C. PASTELERO who died intestate on November 14, 2018 at Dumanhut, Cavite, consisting of a parcel of land including the improvement existing thereon situated in the Barangay Paliput, Mun. of Dumanhut, Prov. of Cavite under TCT No. T-547139 with a total area of FIFTY THREE (53) SQ. METERS, more or less, has been adjudicated and extrajudicially settled by and among his heirs with waiver of rights, interest and participation over the above-mentioned parcel of land including the improvement existing thereon in favor of ROMEO C. PASTELERO JR., his heirs before Notary Public Atty. Reina M. Villa and entered in his Notarial Register as Doc. No. 125, Page No. 25, Book No. 334, Series of 2019.

(Sgd.) Heirs / Transferees and Heir/Transferee

Publication: PERLAS NG SILANGAN BALITA
Date: August 26, September 2 & 9, 2019

EXTRAJUDICIAL SETTLEMENT OF ESTATE WITH DEED OF ABSOLUTE SALE

NOTICE is hereby given that the estate of the deceased PONCIANO L. FAUSTI who died intestate on June 16, 2004, consisting of a parcel of land including the improvement existing thereon situated in the Barangay Salitron, Mun. of Dumanhut, Prov. of Cavite with an area of TWO HUNDRED (200) SQUARE METERS and covered by Transfer Certificate of Title No. T-321097 has been adjudicated and extrajudicially settled by and among his heirs, that further he and in consideration of the sum of ONE MILLION FOUR HUNDRED THOUSAND PESETAS (P1,400,000.00), they do hereby SELL, CONVEY and TRANSFER by way of EXTRAJUDICIAL SETTLEMENT OF ESTATE WITH DEED OF ABSOLUTE SALE, the ONE HUNDRED SEVENTY FIVE (175) SQUARE METERS the aforesaid parcel of land including the improvement existing thereon unto JOHANNA JOYCE R. FAUSTI, her heirs and assigns, all their rights and interest in the aforesaid parcel of land together with the improvement existing thereon on August 19, 2019 at the City of Dumanhut, Cavite before Notary Public Atty. Reina M. Villa and entered in her Notarial Register as Doc. No. 240, Page No. 50, Book No. 334, Series of 2019.

(Sgd.) Vendors and Vendee

Publication: PERLAS NG SILANGAN BALITA
Date: August 26, September 2 & 9, 2019

DEED OF EXTRA-JUDICIAL PARTITION WITH WAIVER OF RIGHTS

NOTICE is hereby given that the estate of the deceased SESA LAGANCIA DEL ROSARIO who died intestate on April 10, 2010 at Medical Center Inn, Diversion Rd., Palisa 4, Tibus, Cavite, consisting of a parcel of land situated in the Blgy. Molino, Mun. of Bacoor, Prov. of Cavite, Island of Luzon, containing an area of EIGHTY EIGHT SQ. METERS & FIFTY 50 DECIMETROS (88.50), covered by Transfer Certificate of Title No. T-534499 has been adjudicated and extrajudicially settled by and among his heirs in pro-individual partition with waiver of rights in favor of EMILIANO S. DEL ROSARIO JR. on August 19, 2019 in the City of Bacoor, Cavite, Philippines before Notary Public Atty. Roger S. Lamur and entered in his Notarial Register as Doc. No. 64, Page No. 11, Book No. 33, Series of 2019.

(Sgd.) Heirs

Publication: PERLAS NG SILANGAN BALITA
Date: August 26, September 2 & 9, 2019

Over the life of the MPIC's water business joint venture, the es- platform outside its estimated population of cession with the Met- DCWD's service areas is expected to expand byropolitan Waterworks almost half to 242,000 in and Sewerage System through Maynilad Wa- 2044 from about 166,000 ter Services Inc. this year.

MetroPac Water is currently bills 269 MLD

MPIC's expansion plans for its water investment portfolio include reaching a total of 393 MLD in the Philippines and 660 MLD in Vietnam. According to MPIC, MetroPac Water's contribution to the total business is "currently immaterial," but is

MetroPac Water is expected to become major as planned projects are realized.

**EXTRAJUDICIAL SETTLEMENT OF ESTATE
OF THE LATE EDGAR FORTICH
WITH WAIVER OF RIGHTS**

NOTICE is hereby given that the estate of the late **EDGAR FORTICH** who died intestate on May 9, 2018 at the City of Dasmariñas, Cavite, consisting of a parcel of land including the improvement existing thereon situated at Blk. 15 Lot 3, Brgy. Fatima 1, City of Dasmariñas, Cavite has been adjudicated and extra-judicially settled by and among his heirs with waiver of rights, interest and participation over the above-mentioned parcel of land including the improvement existing thereon in favor of **CECILIA S. FORTICH** on July 31, 2019 at the City of Dasmariñas, Cavite before Notary Public Atty. Reina M. Villa and entered in her Notarial Register as Doc. No. 54; Page No. 17; Book No. 333; Series of 2019.

(Sgd.) Heirs

Publication : PERLAS NG SILANGAN BALITA
Dates : September 2, 9 & 16, 2019

**DEED OF EXTRA-JUDICIAL SETTLEMENT
OF ESTATE**

NOTICE is hereby given that the estate of the late **MATILDE ILAGAN GATDULA** and **LOPE GATDULA** who both died intestate on December 19, 2015 in Dasmariñas, Cavite and on April 22, 2016 in Trece Martires City, Cavite, respectively, consisting of a real property including improvements existing therein (of which both the deceased are the co-owners) situated at Barandó, Indang, Cavite containing an area of Four Hundred (400 sq.m.) square meters under Tax Declaration No. 100009 00491 has been adjudicated and extra-judicially settled by and among their heirs in pro indiviso equal shares on August 17, 2019 at Dasmariñas City, Cavite, before Notary Public Atty. Karen T. Hermosa and entered in her Notarial Register as Doc. No. 442; Page No. 84; Book No. 118; Series of 2019.

(Sgd.) Heirs

Publication : PERLAS NG SILANGAN BALITA
Dates : September 2, 9 & 16, 2019

**EXTRA JUDICIAL SETTLEMENT OF ESTATE
WITH WAIVER OF RIGHTS**

NOTICE is hereby given that the estate of the late **GERARDO IL ZAPANTA** who died intestate on April 10, 2017 in the City of Dasmariñas, Cavite, consisting of a certain real property situated at Block B3, Lot 8, San Francisco II, City of Dasmariñas, Cavite containing an area of One Hundred Ten (110 sq.m.) square meters, more or less, 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 improvements erected therein in favor of **LEONILA QUINTANA-ZAPANTA** on August 22, 2019 at Dasmariñas City, Cavite before Notary Public Atty. Karen T. Hermosa and entered in her Notarial Register as Doc. No. 22; Page No. 05; Book No. 119; Series of 2019.

(Sgd.) Transferee/Heir signing for herself
in behalf of her minor children, LJ Q. Zapanta and
Michael Q. Zapanta and Transferees/Heirs

Publication : PERLAS NG SILANGAN BALITA
Dates : September 2, 9 & 16, 2019

EXTRA JUDICIAL SETTLEMENT OF ESTATE

NOTICE is hereby given that the estate of the late **EMILIANO CAPCO MATAWARAN** who died intestate on June 4, 2010 in Quezon City, Metro Manila, consisting of a certain real property situated at Lot 7, Blk. 37 Bahay Pangamp Subd, Brgy. Barul (Sampaloc IV), City of Dasmariñas, Cavite containing an area of Thirty Six (36 sq.m.) square meters, embraced and covered by Transfer Certificate of Title (TCT) No. T-572460 of the Registry of Deeds for the Province of Cavite has been adjudicated and extra-judicially settled by and among his heirs in equal shares on August 30, 2019 at Dasmariñas City, Cavite before Notary Public Atty. Karen T. Hermosa and entered in her Notarial Register as Doc. No. 140; Page No. 28; Book No. 119; Series of 2019.

(Sgd.) Affiants/Heirs

Publication : PERLAS NG SILANGAN BALITA
Dates : September 9, 16 & 23, 2019

**EXTRAJUDICIAL SETTLEMENT OF ESTATE
with Sale**

NOTICE is hereby given that the estate of the deceased **GABRIEL C. MONTOYA, SR.**, who died intestate on January 10, 2016 in San Diego, California, USA, consisting of his conjugal share (or 50%) of the following parcels of land registered in the name of Gabriel C. Montoya married to Aida H. Montoya which, except for TCT No. T-761031 which has improvements thereon, are without improvements thereon, more particularly described as follows:

**Transfer Certificate of Title No. 296523
of the Registry of Deeds for Quezon City**

A parcel of land situated in the Dist. of Cubao, Q. City, containing an area of THREE HUNDRED (300) SQUARE METERS

**Transfer Certificate of Title No. T-761031
of the Registry of Deeds for the Province of Cavite**

A parcel of land situated in the Brgy. of Poblacion, Municipality of Imus, Prov. of Cavite, containing an area of ONE HUNDRED TWENTY-THREE (123) SQUARE METERS

**Transfer Certificate of Title No. T-761032
of the Registry of Deeds for the Province of Cavite**

A parcel of land situated in the Brgy. of Poblacion, Municipality of Imus, Prov. of Cavite, containing an area of TWENTY-NINE (29) SQUARE METERS

**Transfer Certificate of Title No. T-280747
of the Registry of Deeds for the Province of Cavite**

A parcel of land situated in the Mun. of Imus, Prov. of Cavite, containing an area of TWO HUNDRED EIGHTY (280) SQ. METERS

**Transfer Certificate of Title No. T-867626
of the Registry of Deeds for the Province of Cavite**

A parcel of land situated in Poblacion, Mun. of Imus, Prov. of Cavite, containing an area of FOUR HUNDRED SIX (406) SQUARE METERS

**Transfer Certificate of Title No. T-45286
of the Registry of Deeds for the Province of Cavite**

Lot No. 5335 of the Imus Estate Subdivision, Province of Cavite, containing an area of ONE THOUSAND ONE HUNDRED NINETEEN (1,119) SQUARE METERS

and his conjugal share (or 50%) of 1/3 of the following parcels of land which he co-owned:

**Transfer Certificate of Title No. T-761030
of the Registry of Deeds for the Province of Cavite**

A parcel of land situated in the Brgy. of Poblacion, Municipality of Imus, Prov. of Cavite, containing an area of THIRTY-TWO (32) SQ. METERS

**Transfer Certificate of Title No. T-261032
of the Registry of Deeds for the Province of Cavite**

A parcel of land situated in the Brgy. of Poblacion, Municipality of Imus, Prov. of Cavite, containing an area of TWENTY-NINE (29) SQUARE METERS

has been adjudicated and extra-judicially settled by and among his heir **EQUALLY** with the Deed of Absolute Sale, for and in consideration of the amount of **ONE MILLION FOUR HUNDRED THOUSAND PESOS (P1,400,000.00)**, of conjugal estate of **GABRIEL C. MONTOYA**, without improvements thereon, covered by TCT No. T-280747, situated in the Mun. of Imus, Prov. of Cavite, containing an Area of **TWO HUNDRED EIGHTY (280) SQ. METERS** in favor of Spouses **JEFFREY MAXIMO ARGUELLES** and **MARY JILL ETCUBAN ARGUELLES**

on September 3, 2019, in the City of Imus, Province of Cavite, Philippines before Notary Public Atty. Epifanio M. Almeda, CPA, and entered in his Notarial Register as Doc. No. 136; Page No. 29; Book No. LXXV; Series of 2019.

(Sgd.) **EDGARDO H. MONTOYA**
For himself and as the AIF of **AIDA H. MONTOYA**,
GRACE MONTOYA HOWARD, **GABRIEL H. MONTOYA, JR** and **EMIL H. MONTOYA**

Publication : PERLAS NG SILANGAN BALITA
Dates : September 9, 16 & 23, 2019

AUCTION SALE

Ang sumunaw na mga sanggunian ng GRIJ JARO PAWNSHOP CDRP ay magpapagawa ng subasta mula ika-16 hanggang ika-28 ng SETYEMBRE 2019 para sa labas ng hindu natutuwa na sangguniwa buwan ng AGOSTO 2019. JULIO R. PEÑA Auctioneer

1. ALFONSO BRANCH : Poblacion II, Alfonso, Cavite, 9:00 am
2. ANABU BRANCH : Brgy. Anabu I-C, Imus City, Cavite, 9:00 am
3. BINAKAYAN BRANCH : Binakayan Binakayan Kawit, Cavite, 9:00 a.m.
4. BINAKAYAN KAWIT, CAVITE BRANCH 2 : Tresna Highway, Trencina Bantayan, Binakayan, Kawit, Cavite, 9:00 am
5. BAILEN BRANCH : Real St, Poblacion 2 General Emilio Aguinaldo Hi Way, Cavite, 9:00 am
6. BACLARAN BRANCH : 0061 Quirino Ave, Bacoor, Paranaque City, 9:00 am
7. BACLARAN, PARANAQUE CITY BRANCH : C-Side Corner J.C. A. Guardia St. corner Roxas Blvd., Bacoor, Paranaque City, 9:00 am
8. BINAN CITY, LAGUNA BRANCH : Capimpo St, Poblacion Binan City, Laguna, 9:00 am
9. BURAY NATUBIG Subay na tubig Imus City, Cavite, 9:00 am
10. BUHACANDALA BRANCH : FCRS Building Bucandala II, Imus City, Cavite, 9:00 am
11. CANVITE CITY BRANCH : 654 P. Burgos Ave, Ciudad Cavite City, Cavite, 9:00 am
12. AREA D BRANCH : Blk 9 Lot 2 Chester A. Braga, Las Piñas 1, Dasmariñas City, Cavite, 9:00 a.m.
13. AREA E BRANCH : Congressional Road Sta. Cruz II DBB Area E, Dasmariñas, Cavite, 9:00 am
14. AREA G BRANCH : Congressional Road, North Brgy. Sta. Lucia, Dasmariñas, Cavite, 9:00 am
15. BASMA BAYAN BRANCH : 109 G/F, CM Plaza Bldg., #811 Don P. Campos Zone III Dasmariñas, Cavite, 9:00 a.m.
16. MALIBON BRANCH : Brgy. Pinzon General Trias, Cavite 9:00 am
17. INDANG BRANCH : A. Mahni St, Poblacion III, Indang, Cavite, 9:00 a.m.
18. IMUS NUGUID : Appliance 6 & 5 Imus, Public Market Imus, Cavite, 9:00 am
19. IMUS PUBLIC MARKET BRANCH 2 : Imus Public Market, Taftang Luma 1, Imus City, Cavite, 9:00 am
20. IMUS PUBLIC MARKET, CAVITE BRANCH : Drygoods 48 Imus Public Market, Taftang Luma 1, Imus, Cavite, 9:00 am
21. KADIWA, DASMARIÑAS CITY, CAVITE BRANCH : Congressional North Avenue, Brgy. HQ, Dasmariñas City, Cavite, 9:00 am
22. KADIWA BRANCH 2 : Blk 2 Lot 1 Santillan Sikap Brgy. Bandal I Dasmariñas, Cavite, 9:00 am
23. LIPA 2 BRANCH : Blk 3, 15 V. Malahanan St, Brgy. 2 Lipa City Batangas, 9:00 am
24. LIPA 3 BRANCH : Samsondo Bldg. P. Torres St, Brgy. 3 Lipa City Batangas, 9:00 am
25. LEMERY BRANCH : Sanggaing St, Magallan, Lemery, Batangas, 9:00 am
26. LAS PIÑAS BRANCH : 4250 Aguirre Ave Palang Lipa Dos Las Piñas City 1740, 9:00 am
27. LAS PIÑAS 1 BRANCH : 1 G/F Gachanga Bldg., 404 Alabang-Zapote Road, Talon Uno, Las Piñas City, 9:00 am
28. LAS PIÑAS CITY BRANCH 1 : 425 Alabang-Zapote Road Talon 1, Las Piñas City, 9:00 am
29. LAS PIÑAS BRANCH : 112 Saeng St, CAA BF International, Las Piñas City 1740, 9:00 am
30. LAS PIÑAS CITY BRANCH 2 : Davao 2 G/F Robetan Bldg. 1, CV Star Ave., Pampanga Div., Las Piñas City, 9:00 am
31. MANGGAHAN 1 BRANCH : 100 Governor's Drive, Brgy. Manggaahan, General Trias, Cavite, 9:00 a.m.
32. MANGGAHAN 2 BRANCH : Crisanto M. Delos Reyes Ave, Brgy. Manggaahan, General Trias, Cavite, 9:00 a.m.
33. MALAGASANG IMUS, CAVITE BRANCH : Malagaang B-A Imus, Cavite, 9:00 am
34. MOLINDI 1 BRANCH : 278 Molino Rd, Molino 3, Bacoor, Cavite, 9:00 am
35. MOLINO BRANCH : Infiniti of Camella Springville Molino III, Bacoor, Cavite 4102, 9:00 am
36. MOLINO BACOOR CITY, CAVITE BRANCH 3 : Molino Road, Molino 1 Bacoor City, Cavite, 9:00 am
37. NAIC BRANCH : Pascual Poblacion St Cor, Zamora St Calamba Nac, Cavite 4110, 9:00 am
38. NAIC CAVITE BRANCH 1 : Capt. C. Nazareno Naic, Cavite, 9:00 am
39. NASUGBU BRANCH : 168 J.P. Laurel St, Brgy. Tanambang Batangas, 9:00 am
40. NOVELETAS 2 BRANCH : Poblacion, Noveteas, Cavite, 9:00 am
41. PALIPARAN BRANCH : Paliparan Wet & Dry Market, Paliparan III, Dasmariñas, Cavite, 9:00 a.m.
42. PALIPARAN BRANCH 2 : Sta. #2 Bautista Bldg. Dela Cuarta St., Sto. Domingo, Paliparan, Cavite, 9:00 am
43. PALA PALA DASMARIÑAS CITY, CAVITE BRANCH : Riva Bldg. Aguirre Highway, Brgy. Sampaloc 1, Dasmariñas City, Cavite, 9:00 am
44. PASAY BRANCH : 688 Andrews Avenue Villamor Air Base, Brgy. 183 NCR Fourth District Pasay City 1300, 9:00 am
45. RETIRO BRANCH : #75 Ans Amorsolo St Ave, Pasig, Bonifacio Quezon City, 9:00 am
46. SALITRAN DASMARIÑAS CITY, CAVITE BRANCH : Jose Abad Santos Ave., Brgy. Sampaloc 1, Dasmariñas City, Cavite, 9:00 am
47. SILANG BRANCH : 55 P. Montoya St., Poblacion V, Silang, Cavite, 9:00 am
48. STA. ROSA 1 BRANCH : Unit 4 Blk 111 Ciudad Grande Subd. Makati Area, Sta. Rosa City, Laguna, 9:00 am
49. STA. ROSA 2 BALIBAGO BRANCH : G/F JMBI Bldg. E, Brgy. 31, Balibago Sta. Rosa City, Laguna, 9:00 am
50. STA. ROSA 3 : #1601 Puntuk 5 National Highway Dilao Sta. Rosa Laguna, 9:00 am
51. BALIBAGO 2 : #1478 National Hi Way Balibago Sta. Rosa Laguna, 9:00 am
52. TANZA, CAVITE BRANCH : A Serians Highway, Daang Amaya 1, Tanza, Cavite, 9:00 a.m.
53. TANZA CAVITE BRANCH 2 : Camia St, De Roma Subd. Daang Amaya 1, Tanza, Cavite, 9:00 am
54. TRECE MARTIRES BRANCH : 5-B Extension West Public Market, San Agustin, Trece Martires City, Cavite, 9:00 a.m.
55. TRECE BRANCH 1 : Puntuk 7, Brgy. San Agustin Trece Martires City, Cavite, 9:00 am
56. TRECE BRANCH 3 : Brgy. Hugo Perez Trece Martires City, Cavite, 9:00 am
57. ZAPOTE, BACOOR CITY, CAVITE BRANCH : Sta. #2 HDR Bacoor Public Market Zapote IV, Bacoor City, Cavite, 9:00 am
58. ZAPOTE BRANCH 2 : Zapote IV, Bacoor, Cavite, 9:00 am

GSIS offers emergency dengue loans

The Government

Service Insurance System (GSIS) has offered emergency loans to active members and pensioners in areas reeling from a surge in dengue fever cases.

GSIS loan window was opened for members and pensioners from Samar province, Panayandigan and Sigma town in Cebu province and Soltosay Es patola town in Palawan province. These areas had been declared calamity-stricken because of dengue.

In a statement, the pension fund said it allocated almost P653 million for emergency loans to members in these areas. Loan applications would be accepted until Sept. 22 for Panayandigan, Sigma and Soltosay Es

patola.

Active members with no existing emergency loans and old age pensioners may apply for a P20,000 loan. Those who have not yet fully paid their emergency loan may apply for a P10,000 loan, from which the outstanding balance will be deducted.

Qualified to apply are active members who are working or residing in the calamity-declared areas, not on leave of absence without pay, have no arrears in paying monthly mandatory life insurance or social insurance premiums contributions, and have no unpaid loans for more than six months.

They should also have a minimum net

take-home pay of P5,000.

Active members may apply through the GSIS wireless automated processing system kiosks at all GSIS branches and extension offices, provincial capitols, city halls, selected municipal offices, large government agencies such as the Department of Education, Robinsons Malls, and selected SM City Branches in North EDSA, Manila, Paranaque, Cebu, SM Aura in Taguig, SM Southmall in Las Pinas, and Mall of Asia in Pasay City.

Old age pensioners must file their application over the counter to safeguard their identity.



Q & A on Consumer Rights

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Millennials drive up demand for insurance products

Insurance plans protecting critical illnesses with additional provisions for critical illnesses like cancer, stroke, heart attack, renal failure and brain tumors are gaining traction among millennials, according to Best Life insurer Pru Life UK.

In terms of Pru Life's new business, 52 percent now consist of people

millennials, Pru Life president and CEO Antonio de Rosas said last Sept. 5 at the signing of a new partnership with premier health care provider, St. Luke's Medical Center.

"I noticed that the millennials, especially those starting their

family, are getting more and more responsible. This was unlike during my time—I'm the last of the baby boomers—when it was harder to sell protection [to young people]."

About half of Pru Life's 35,000-strong agency force likewise consist

ed of millennials. "Usually, it's the millennials who can sell to millennials," De Rosas said.

Pru Life's new protection business grew by 34 percent in the first half, beating flat industry performance for the period.

As more and more people recognize that without insurance coverage, critical illness could be disastrous to the financial position of any family, De Rosas said almost half of Pru Life's business now consisted of insurance solutions with critical illness riders.