

LRT-1 Cavite Extension construction to start this year

Acting Transportation Secretary Giovanni Lopez assured that construction of the remaining portion of the LRT-1 Cavite Extension Project would begin this year.

Lopez gave the assurance to Las Piñas Rep. Mark Anthony Santos during a hearing on the proposed DOTr budget on Sept. 3. A Memorandum of Agreement (MOA) between the agency,



Villar Group, LRTA and LRMC was expected to be signed this September of-way. Station in Parañaque City was already operational, while the remaining section toward Cavite had yet to be built, including the planned stations in Las Piñas, Zapote and Niog.

Calabarzon police seize P13.3M worth of illegal drugs in a week

Police in Cavite, Laguna, Batangas, Rizal and Quezon arrested in 181 drug busts during the week. Police seized 1,922 grams of shabu (crystal methamphetamine), 1,973.97 grams of marijuana, and 61.72 grams of high-grade marijuana, locally known as “kush,” with a combined estimated value of P13,399,056. Calabarzon police reported on Sept. 7 that 228 suspects were

highlighted the seizure of P8,160,000 worth of shabu from two high-value drug suspects in Batangas City on Sept. 1 and 2. During August, police arrested 1,156 suspected drug traffickers and confiscated illegal drugs worth P13,399,056. The report

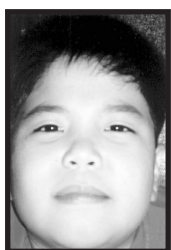
Turn to page 2

M

IKMIK'S

WORLD

Nehemiah Ezekiel B. Barco





Inc., while entering a market that largely serves travelers. Travelers also no longer needed to bring leftover foreign currency home, which would still to conversion charges and changes in foreign exchange rates, which could reduce the value of their refunds. are entitled to, directly in pesos through the GCash app they already use every day,” Bauza said.

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

TRANS-PHIL CREDIT CORPORATION,
Mortgagee,

FORECLOSURE CASE NO. F-451-26

-versus-

SPS. LEAN G. DIGMA AND
CHRISTOPHER S. DIGMA,
Mortgagors.
X-----X

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Petitioner- Mortgagee, **TRANS-PHIL CREDIT CORPORATION**, with business address at No. 1218 Pablo Ocampo corner Alfonso Street, Malate, Manila, against the Mortgagors, **SPS. LEAN G. DIGMA and CHRISTOPHER S. DIGMA**, with address at Lot 28 & Lot 29, Blk. 2 Elysian Fields, Phase 1, Brgy. Cabuco, Trece Martires, Cavite to satisfy the mortgage indebtedness which as of **May 12, 2026**, amounts to **ONE MILLION TWO HUNDRED FIFTY FIVE THOUSAND NINE HUNDRED FIFTY SEVEN PESOS and 16/100 (PhP1,255,957.16)**, Philippine Currency, inclusive of interest and penalty charges, attorney's fees as of said date, but exclusive of all legal fees and all other charges incidental to auction on sell at public this foreclosure sale, the undersigned Sheriff will sell at public auction on **September 29, 2026** at 10:00 o'clock in the morning until 12:00 o'clock noon at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder for **CASH** and in Philippine Currency, the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE NO. 077-2013002727

A parcel of land (Lot 28, Blk. 2, of the subd. plan, Psd-04-139936, being a portion of Lot 38, Blk. 5, Pcs-04-010642, L.R.C. Rec. No. ____), situated in the Bo. of Quintana, Mun. of Trece Martires, Prov. of Cavite, Is. of Luzon. Bounded on the NW., along line 1-2 by Rd. Lot 2; on the E., along line 2-3 by Lot 29, both of the subd., plan; on the SW., along lines 3-4-5 by Lot 37-1, Blk. 5, Pcs-04-010642; on the W., along line 5-1 by Lot 27, of the subd. plan. Beginning at a pt. marked "1" on plan. **x x x containing an area of SEVENTY FIVE (75) SQ. METERS x x**

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

In the event the public auction should not take place on the said date and time, it shall be held **October 6, 2026** without further notice.

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

Trece Martires City, August 28, 2026.

(Sgd.) **ANDRES B. ESPINA**
Sheriff IV

Copy furnished:

TRANS-PHIL CREDIT CORPORATION
No. 1218 Pablo Ocampo corner Alfonso Street, Malate, Manila

SPS. LEAN G. DIGMA & CHRISTOPHER S. DIGMA
Lot 28 & Lot 29, Blk. 2 Elysian Fields, Phase 1,
Brgy. Cabuco, Trece Martires, 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 : August 31, September 7 & 14, 2026

El Niño impact on rice harvest seen easing

The Department Secretary Francisco of Agriculture had Tiu Laurel Jr. said adjusted its rice recent rains from the production projections, southwest monsoon reducing the possible had filled dams, which decline caused by El could significantly Niño this year to about lessen the impact of 400,000 metric tons the coming dry spell on (MT). local rice production.

A g r i c u l t u r e “We were assuming

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

PHILIPPINE SAVINGS BANK,
Petitioner/Mortgagee,

FORECLOSURE CASE NO. F-482-26

-versus-

CHARRY JOYCE E. TANGARO,
Respondent/Mortgagor.
X-----X

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Petitioner/Mortgagee, **PHILIPPINE SAVINGS BANK** with business address at PSBank Center,777 Paseo de Roxas corner Sedeño Street, Makati City against the Respondent/Mortgagor, **CHARRY JOYCE E. TANGARO**, with given address Blk. 2, Lot 14, Adelfa St., Northern Plain Subd., Poblacion, Panabo, Davao, represented by **John Rey E. Tangaro**, with given address at 64 Narra Ave., Palmera Heights Subd., San Juan, Cainta, Rizal; and collateral address at Block 52, Lot 58, Anislag St., Bel Aldea Subdivision, Brgy. Del Fuego, General Trias Cavite, to satisfy the mortgage indebtedness which as of **June 10, 2026** amounts to **ONE MILLION FIVE HUNDRED TWENTY THREE THOUSAND THREE HUNDRED THIRTY NINE PESOS and 65/100 (PhP1,523,339.65)**, Philippine Currency, inclusive of interests and penalties as of said date but exclusive of all other charges incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on **September 29, 2026** at 10:00 o'clock in the morning until 12:00 o'clock noon, at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder for **CASH** and in Philippine Currency, the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE NO. 057-2025007892

A parcel of land (Lot 58, Blk. 52 of the cons-subd. Plan, Pcs-04-011869, being a portion of the cons. of Lots 2680-G-3 to 8, all of (LRC) Psd-222174, L6t 2640-J-2 (LRC) Psd-101732, Lots 2680-H, I & K, all of Psd-33619, L.R.C. Rec. No.____) situated in the Brgy. of De Fuego, Mun of Gen. Trias, Province of Cavite, Island of Luzon. Bounded on the SW., along line 1-2 by Lot 56, Blk. 52; on the NW., along line 2-3 by Road Lot 49 (6.50 M wide); on the NE., along line 3-4 by Lot 60; on the SE., along line 4-1 by Lot 57, both of Blk. 52, all of the cons.- subd. plan. Beginning at a pt. marked "1" on plan. **x x x containing an area of FORTY ONE SQ. METERS AND FORTY SEVEN SQ. DECIMETERS (41.47) 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 time and date, it shall be held on **October 6, 2026** without further notice.

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

Trece Martires City, August 28, 2026.

(Sgd.) **JOSELITO L. ARANDA**
Sheriff IV

Copy furnished:

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

MS. CHARRY JOYCE E. TANGARO / MR. JOHN REY E. TANGARO
1. Blk. 2, Lot 14, Adelfa St., Northern Plain Subd., Poblacion, Panabo, Davao
2. 64 Narra Ave., Palmera Heights Subd., San Juan, Cainta, Rizal
3. Block 52, Lot 58, Anislag St., Bel Aldea Subdivision, Brgy. Del Fuego, 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 : August 31, September 7 & 14, 2026

that the dams will have Tiu Laurel said the lower levels starting the worst-case scenario next planting season, could see the local but due to the habagat, palay or unmilled there’s hope that our rice harvest fall by earlier projections between 300,000 MT could be slashed by and 400,000 MT this half,” he added. year because of the

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

BDO UNIBANK, INC.,
Mortgagee,

FORECLOSURE CASE NO. F-515-26

-versus-

BIANNA MARIE V. PIMENTEL
Debtor/Mortgagor,
BRENARD MIGUEL V. PIMENTEL,
Co-Debtor.
X-----X

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, **BDO UNIBANK, INC.**, with business address at 33rd Floor, BDO Corporate Center Ortigas, No. 12 ADB Avenue, Mandaluyong City against the Debtor/Mortgagor, **BIANNA MARIE V. PIMENTEL** and against Co- Debtor, **BRENARD MIGUEL V. PIMENTEL**, with postal addresses at (1) Unit No. 4111, 41st Floor, Kalayaan Avenue corner Salamanca Street, The Gramercy Residences, Century City, Poblacion, Makati City (occupied by third party); (2) Lot 3, Block 19, Village Park Subd., Brgy. Langkaan 1, Dasmariñas, Cavite (occupied by third party) and (3) Lot 20, Block 13, Phase 2, Meridian Place, Brgy. Pasong Kawayan, General Trias, Cavite (abandoned property), to satisfy the mortgage indebtedness which as of **May 22, 2026** amounts to **ONE MILLION FOUR HUNDRED NINETY TWO THOUSAND SIX HUNDRED TWENTY SIX PESOS and 63/100 (PhP1,492,626.63)**, Philippine Currency, including interest, penalties and other charges as of said date but exclusive of all other expenses incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on **September 29, 2026** at 10:00 o'clock in the morning until 12:00 o'clock noon at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder for **CASH** and in Philippine Currency, the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE No. 057-2023063971

Lot No. 20 Block: 13 Plan No. Psd-04-245372
Portion of: Subdivision of Block 39, Pcs-04-029079
Location: Barangay of Pasong Kawayan, Municipality of Gen. Trias, Province of Cavite, Island of Luzon
Boundaries:

LINE	DIRECTION	ADJOINING LOT(S)
1-2	SE	Lot 18, Block 13, Psd-04-245372
2-3	SW	Road 14, Psd-04-245372
3-4	NW	Lot 22, Block 13, Psd-04-245372
4-1	NE	Lot 19, Block 13, Psd-04-245372

Area: SEVENTY FIVE SQUARE METERS (75), 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 6, 2026** without further notice.

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

Trece Martires City, August 28, 2026.

(Sgd.) **JOANNAH AVIGAIL C. TIMKANG**
Sheriff IV

Copy Furnished:

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

MS. BIANNA MARIE V. PIMENTEL
MR. BRENARD MIGUEL V. PIMENTEL
(1) Unit No. 4111, 41st Floor, The Gramercy Residences, Kalayaan Avenue corner Salamanca Street, Century City, Poblacion, Makati City
(2) Lot 3, Block 19, Village Park Subd., Brgy. Langkaan 1, Dasmariñas, Cavite
(3) Lot 20, Block 13, Phase 2, Meridian Place, Brgy. Pasong Kawayan, General Trias, Cavite

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prolonged dry spell. due to El Niño.

The new estimate The weather was an improvement disturbance, which was from the agency’s expected to continue previous projection of until early next year, a 700,000-MT decline Turn to page 4

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

BDO UNIBANK, INC.,
Mortgagee,

FORECLOSURE CASE NO. F-524-26

-versus-

MICHAEL GILBERT D. LACHICA,
Debtor/Mortgagor,
X-----X

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, **BDO UNIBANK, INC.**, with business address at 33rd Floor, BDO Corporate Center Ortigas, No. 12 ADB Avenue, Mandaluyong City against the Debtor/Mortgagor, **MICHAEL GILBERT D. LACHICA**, represented by **Jhelyn D. Lachica** as Attorney-in-Fact, with postal addresses at (1) 75 Seong Villanueva Street, Brgy. Ibaba, Malabon City (currently occupied by third party); and (2) Lot 48, Block 13 Phase 1, Savannah Fields, Brgy. San Francisco, General Trias, Cavite (occupied by Mortgagor), to satisfy the mortgage indebtedness which as of **May 22, 2026** amounts to **ONE MILLION ONE HUNDRED THIRTY THREE THOUSAND THREE HUNDRED NINETY TWO PESOS and 17/100 (PhP1,133,392.17)**, Philippine Currency, including interest, penalties and other charges as of said date but exclusive of all other expenses incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on **September 29, 2026** at 10:00 o'clock in the morning until 12:00 o'clock noon at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder for **CASH** and in Philippine Currency, the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE No. 057-2024042638

Lot No. 48 Block: 13 Plan No. Pcs-04-029377
Portion of: Lot 2608-C-2 to 2608-C-6 & 2608-C-8, Psd-04-029214 (OLT); and Lots 2608-D-4 & 2608-D-8, Psd-04-029216 (OLT)
Location: Barangay San Francisco, Municipality of Gen. Trias, Province of Cavite, Island of Luzon
Boundaries:

LINE	DIRECTION	ADJOINING LOT(S)
1-2	SW	Lot 47, Block 13, Pcs-04-029377
2-3	NW	Lot 50, Block 13, Pcs-04-029377
3-4	NE	Road Lot 16 (8.00 M wide R.O.W.), Pcs-04-029377
4-1	SE	Lot 46, Block 13, Pcs-04-029377

Area: SEVENTY SQUARE METERS (70), 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 6, 2026** without further notice.

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

Trece Martires City, August 28, 2026.

(Sgd.) JOANNAH AVIGAIL C. TIMKANG
Sheriff IV

Copy Furnished:

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

MR. MICHAEL GILBERT D. LACHICA
MS. JHELYN D. LACHICA
(1) 75 Seong Villanueva Street, Brgy. Ibaba, Malabon City
(2) Lot 48, Block 13 Phase 1, Savannah Fields,
Brgy. 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.

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Dates : August 31, September 7 & 14, 2026

(EL...from page 3)

was likely to bring chances of stronger longer dry periods, typhoons, even as drought and intense overall rainfall was heat waves across much expected to decrease. of the country. “Overall, the Above-average habagat was helpful, ocean temperatures but I hope it doesn’t could also increase the drag on any longer,”

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

METROPOLITAN BANK & TRUST COMPANY,
Mortgagee,

FORECLOSURE CASE NO. F-627-26

-versus-

SPS. MARIA THERESA M. DE RAMOS AND
ROGENER R. DE RAMOS,
X-----X

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, **METROPOLITAN BANK & TRUST COMPANY** with business address at G.T. Tower International, 6813 Ayala Ave. Corner H.V. dela Costa St., Brgy. Bel-Air, Makati City 1227 against the Mortgagor-Debtor, **SPS. MARIA THERESA M. DE RAMOS AND ROGENER R. DE RAMOS**, with given addresses at (1) Blk 1 Lot 28 Kensington Phase 3, Lancaster New City, Barangay Navarro, Gen. Trias, Cavite; (2) #6 St. Francis St., Metrocor Southgate Homes, Almanza I, Las Piñas City, to satisfy the mortgage indebtedness which as of **June 25, 2026** amounts to **SEVEN HUNDRED SIXTY SIX THOUSAND ONE HUNDRED FIFTY SIX PESOS AND 18/100 (PhP766,156.18)** Philippine Currency, inclusive of interest and penalty charges as of said date, but exclusive of all other expenses incidental to this foreclosure sale, the undersigned Sheriff will sell at a public auction to be held on **September 29, 2026** at 10:00 o'clock in the morning until 12:00 o'clock noon at the main entrance of the Government Center Building, 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. 057-2015034901

Lot No. 28 Block No. 1 Plan No. PCS-04-027090
Portion of: LOTS 1681 (RS-04-002540) & 1682 (RS-04-002556), SAN FRANCISCO DE MALABON ESTATE;
Location: BARANGAY OF NAVARRO, MUNICIPALITY OF GEN. TRIAS, PROVINCE OF CAVITE
Boundaries:

LINE	DIRECTION	ADJOINING LOT(S)
1-2	NE	LOT 27, BLOCK 1, PCS-04-027090
2-3	SE	BLOCK 10, PCS-04-027090
3-4	SW	LOT 29, BLOCK 1, PCS-04-027090
4-1	NW	ROAD LOT 6, PCS-04-027090

Area: SIXTY FIVE SQUARE METERS (65), 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 6, 2026** without further notice.

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

Trece Martires City, August 28, 2026.

(Sgd.) JOSELITO L. ARANDA
Sheriff IV

Copy furnished:

METROPOLITAN BANK & TRUST COMPANY
Remedial and Administrative Services Division
2nd Floor, The Shops at Grand Central Park
7th Ave. Corner 36th & 38th Streets, Bonifacio
Global City, Taguig

SALGADO CABRERA & ASSOCAITES
4th Floor, PSBank Center
777 Paseo de Roxas cor. Sedeño Street, Makati City

SPS. MARIA THERESA M. DE RAMOS AND
ROGENER R. DE RAMOS
(1) Blk 1 Lot 28 Kensington Phase 3, Lancaster New City,
Barangay Navarro, Gen. Trias, Cavite;
(2) #6 St. Francis St., Metrocor Southgate Homes, Almanza I,
Las Piñas City

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Tiu Laurel added. with about 100,602 MT Recent storms, in losses across 81,383 along with the effects of hectares of farmland in the southwest monsoon, eight regions. had caused P4.13 billion Rice, high-value in agricultural damage, crops and fisheries

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

BDO UNIBANK, INC.,
Mortgagee,

FORECLOSURE CASE NO. F-659-26

-versus-

JOSEPH J. SAYSON, JR.,
Debtor/Mortgagor,
X-----X

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, **BDO UNIBANK, INC.**, with business address at 33rd Floor, BDO Corporate Center Ortigas, No. 12 ADB Avenue, Mandaluyong City against the Debtor/Mortgagor, **JOSEPH J. SAYSON, JR.**, with postal addresses at (1) 827 Jose Basa Street, Barangay 50, Tondo North, Manila (occupied by mortgagor); and (2) Lot 9 Block 9 Westwood Phase 6 Barangay Pasong Camachile, General Trias, Cavite (unoccupied/vacant), to satisfy the mortgage indebtedness which as of **July 03, 2026** amounts to **ONE MILLION SEVEN HUNDRED TWENTY FIVE THOUSAND SEVEN HUNDRED SIXTY FOUR PESOS AND 92/100 (PhP1,725,764.92)**, Philippine Currency, including interest, penalties and other charges as of said date but exclusive of all other expenses incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on **September 29, 2026** at 10:00 o'clock in the morning until 12:00 o'clock noon at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder for **CASH** and in Philippine Currency, the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE No. 057-2023053624

Lot No. 9 Block: 9 Plan No. PCS-04-032534
Portion of: LOT 1837-B, (LRC) PSD-105017, BLK. 15, PCS-04-030060, BLK. 17; 19; 20, PCS-04-032025, LOT 2, BLK. 17, PCS-04-030836; LOT 2090 & 2191 ALL OF SFDM ESTATE, LRC RECORD NO. 5964, DECREE NO. 4270
Location: BARANGAY OF PASONG CAMACHILE, MUNICIPALITY OF GEN. TRIAS, PROVINCE OF CAVITE, ISLAND OF LUZON
Boundaries:

LINE	DIRECTION	ADJOINING LOT(S)
1-2	NE	LOT 11, BLOCK 9, PCS-04-032534
2-3	SE	ROAD LOT 11, PCS-04-032534
3-4	SW	LOT 7, BLOCK 9, PCS-04-032534
4-1	NW	LOT 10, BLOCK 9, PCS-04-032534

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

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

In the event the public auction should not take place on the said date and time, it shall be held on **October 6, 2026** without further notice.

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

Trece Martires City, August 28, 2026.

(Sgd.) RICARDO A. TOLEDO
Sheriff IV

Copy Furnished:

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

JOSEPH J. SAYSON, JR.
(1) 827 Jose Basa Street, Barangay 50, Tondo North, Manila
(occupied by mortgagor);
(2) Lot 9 Block 9 Westwood Phase 6 Barangay Pasong
Camachile, General Trias, Cavite (unoccupied/vacant)

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

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were among those Niño. significantly affected The projected by the storms. reduction in output Tiu Laurel had could increase imports earlier said the country by around five million would need to import metric tons, with total rice after the harvest shipments already season to strengthen higher than last year’s supplies ahead of El 3.39 million MT.

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,

Kaybagal South, Tagaytay City

Email Address: rtc1tgtocc@judi@ciary.gov.ph

Contact Nos. 09676699985 / (046) 419-0464

HOME DEVELOPMENT MUTUAL FUND

(otherwise known as Pag-IBIG Fund),

Mortgagee,

EJF NO. TG-26-069

FOR: *Extra Judicial Foreclosure of Real Estate Mortgage under Act No. 3135, as amended by Act No. 4118*

-versus-

VIRMA BRAVO ROSOS,

Mortgagor,

X-----X

NOTICE OF EXTRA-JUDICIAL SALE

Upon extra-judicial petition for sale under Act 3135, as amended by Act No. 4118, filed by mortgagee, **HOME DEVELOPMENT MUTUAL FUND (otherwise known as Pag-IBIG Fund)**, a government financial institution duly organized and existing under and by virtue of Republic Act No. 9679, with principal office and place of business at BDO Life Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, pursuant to the terms and conditions of the Loan and Mortgage Agreement executed and notarized on April 3, 2018, by mortgagor **VIRMA BRAVO ROSOS**, single, of legal age, Filipino citizen, with postal addresses at (1) 750 Int. 6 Bohol Street, Barangay 581, Sampaloc, Manila, and (2) Lot 12-B PSD-E2017003344, Block 1, via Domus Amadeus Subdivision, Brgy. Dagatan, Amadeo, Cavite, in favor of the mortgagee, over a real estate property including improvements thereon, described in and covered by **TRANSFER CERTIFICATE OF TITLE NO. 076-2018002994** of the Registry of Deeds for Tagaytay City, in order to satisfy the outstanding loan obligation of the mortgagor in the amount of **TWO MILLION EIGHT THOUSAND TWO HUNDRED SEVENTEEN PESOS and 27/100 (P 2,008, 2.17.27)** as of June 15, 2026, the undersigned Clerk of Court & Ex-Officio Sheriff of the Regional Trial Court of Cavite thru her deputy, Baby Leem B. Maristela, will sell at public auction on **October 12, 2026 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 Manager's Check and in Philippine Currency, the following property with all its improvements thereon:

TRANSFER CERTIFICATE OF TITLE NO. 076-2018002994

Registry of Deeds for Tagaytay City

"IT IS HEREBY CERTIFIED that certain land situated in BARANGAY OF DAGATAN, MUNICIPALITY OF AMADEO, PROV. OF CAVITE, more particularly bounded and described as follows:

LOT No. 12-B PLAN NO. (LRA) PSD-E2017003344

PORTION OF: LOT 12, BLOCK 1, PCS-04-027143 FREE PATENT

LOCATION: BARANGAY DAGATAN, MUNICIPALITY OF AMADEO, PROV. OF CAVITE

BOUNDARIES:

LINE	DIRECTION	ADJOINING LOT (S)
1-2	WEST	LOT 12-A (LRA) PSD- E2017003344
2-3	NW	LOT 2984-D, CSD-04-031592
3-4	EAST	LOT 13, BLOCK 1, PCS-04-027143
4-1	SE	ROAD LOT 1 (10.00 M. WIDE) PCS-04-027143

TIE POINT: BLLM NO. 1, CAD 482-D, MUNICIPALITY OF AMADEO, PROVINCE OF CAVITE

LINE	BEARING	DISTANCE
TO CORNER 1	N. 27° 28'E	1865.20 M.
1-2	N. 02° 42' W	17.00 M.
2-3	N. 86° 31' E	3.97 M.
3-4	S. 03° 29' E	17.00 M.
4-1	S. 86° 31' W	4.20 M.

AREA: SIXTY NINE SQUARE METERS (69), MORE OR LESS

DSCRIPTION OF CORNERS: CORNERS 1-2 ARE PS AND THE REST ARE OLD PS CYL. CONC. MONS. 15 X 60 CMS.

is registered in accordance with the provision of Section 103 of the Property Registration Decree in the name of *

Owner: **VIRMA BRAVO ROSOS, SINGLE, OF LEGAL AGE, FILIPINO**

Address: 750 INT. 6 BOHOL STREET, BARANGAY 581, SAMPALOC, MANILA

In the event the public auction should not take place on the said date, it shall be held on **October 19, 2026** without further notice.

Prospective bidders or buyers are hereby enjoined to investigate and verify for themselves the **TRANSFER CERTIFICATE OF TITLE NO. 076-2018002994**, the encumbrances thereon, if any there be.

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

Tagaytay City, Philippines, September 4, 2026.

(Sgd.) **ATTY. VARBRA ANN A. VARIAS-DIMAYUGA**
Clerk of Court VI & Ex-Officio Sheriff

(Sgd.) **BABY LEEM B. MARISTELA**
Sheriff-in-Charge

WARNING:

IT IS ABSOLUTELY PROHIBITED TO REMOVE, DEFACE OR DESTROY THIS NOTICE OF SHERIFF'S SALE ON OR BEFORE THE DATE OF THE AUCTION SALE UNDER THE PENALTY OF LAW

Copy Furnished:

HOME DEVELOPMENT MUTUAL FUND

(otherwise known as Pag-IBIG Fund)

Mortgagee

BDO Life Mega Plaza Building,

No. 358 Sen Gil Puyat Avenue.

Makati City

ATTY. MAYBELLE JOY E. BERNALES

Counsel for the mortgagee

Anchor Collection Services, Inc.

2 Malakas St. Brgy. Pinyahan, Quezon City

VIRMA BRAVO ROSOS

1.750 INT. 6 Bohol St. Brgy. 581 Sampaloc Manila

2.Lot 12-B PSD-E2017003344, Block I, via

Domus Amadeus Subdivision, Brgy. Dagatan, Amadeo, Cavite

Publication : PERLAS NG SILANGAN BALITA

Dates : September 7, 14 & 21, 2026

3 in 4 in NCR booking more ride-hailing trips

Nearly three out of four Filipinos in Metro Manila had been using ride-hailing apps more often to travel around the region, with many willing to pay extra for convenience, particularly when they were in a hurry.

A survey by mobility app inDrive found that 74 percent of Metro Manila residents had booked a ride-hailing trip at least once during the previous three months.

The average use of ride-hailing apps in Metro Manila had also risen to three times a week, as respondents opted to pay more for comfort and to avoid the difficulties of regular commuting.

More than half of Filipinos surveyed said they booked a ride-hailing service when they were in a hurry, allowing them to avoid the usual long lines for buses and trains. The survey also showed that 49 percent paid for a private ride when weather conditions were severe.

The lack of dependable transportation in some districts was another factor driving demand for ride-hailing services. For safety reasons, 29 percent said they chose a private ride when traveling home late or visiting unfamiliar places.

Filipinos had also become more careful in selecting their ride-hailing provider, with 78 percent checking different apps to compare fares before making a booking.

The survey further found that 73 percent placed quality ahead of cost, with passengers also considering ride availability, booking flexibility and driver ratings.

Given these findings, inDrive Philippines country manager Sofia Guinto said Filipinos were beginning to make ride-hailing one of their main choices for daily transportation.

For services such as inDrive, Guinto said the growing use presented an opportunity to offer

Republic of the Philippines

REGIONAL TRIAL COURT

Fourth Judicial Region

Branch 15

Naic, Cavite

rtc1nac015@judiciary.gov.ph

rtcbranch15naiccavite@gmail.com

09171146230

In the Matter of the Petition for the Correction/Cancellation of Entries as to Certificate of Birth of Scott Denmark Dominisac Sala

SP. PROC. NO. NC-3-3-26

SCOTT DENMARK DOMINISAC,

Petitioner,

-versus-

THE OFFICE OF THE LOCAL CIVIL REGISTRAR OF NAIC, CAVITE, THE OFFICE OF THE PHILIPPINE STATISTICS AUTHORITY, MARILOU SAGUILO DOMINISAC, DINDO EDGARDO INTUD SALA, IRISH CLABELLE DOMINISAC AND ALL PERSONS/ENTITIES WHO/WHICH MAY BE AFFECTED THEREBY, Respondents.

X-----X

ORDER

Before this Court is an Amended Petition filed by petitioner Scott Denmark Dominisac through his counsel, Atty. Jocelyn A. Ong, praying that after due notice and publication, that the Certificate of Live Birth under Registry No. 2000-1487 of petitioner Scott Denmark Dominisac be corrected to provide the full name of petitioner as Scott Denmark Dominisac instead of Scott Denmark Dominisac Sala; that entries as to Questions No. 13,14,15,16 and 17 as to the information as Petitioner's father be cancelled; and that as to Question No. 18 as to date and marriage of Petitioner's parents be cancelled and the words not married be indicated.

Being sufficient in form and substance, the petition is hereby set for hearing on **October 7, 2026 at 8:30 in the morning**, on which date, hour and place.

At his expense, the petitioner is directed to publish a copy of this Order once for three (3) consecutive weeks in a newspaper of general circulation in the province of Cavite.

The Private Respondents, Naic Municipal Civil Registrar and any person having or claiming any interest under the entry whose correction is sought may, within fifteen (15) days from notice of the petition, or from the date of publication of such notice, file their opposition thereto.

Provide copy of this Order parties and counsels for their compliance as well as to the respondents and Office of the Solicitor General for their information.

SO ORDERED.

Naic, Cavite, July 15, 2026.

(Sgd.) **ROY E. CHENG**
Presiding Judge

Publication : PERLAS NG SILANGAN BALITA

Dates : August 24, 31 and September 7, 2026

more services suited period a year earlier.

to changing passenger “With more Filipinos needs. At the same time, relying on apps like the increasing adoption inDrive for their daily challenged providers to commuting, mobility improve their service providers need to quality. keep pace with what inDrive, considered passengers need and one of ride-hailing value,” Guinto said.

leader Grab’s biggest inDrive also challengers, had been charged drivers a 10 gaining more drivers percent commission, while passenger demand the lowest rate among also increased. The the companies cited, company recorded a compared with some 2.5-times rise in bookings industry competitors that during the first half deducted as much as 25 percent compared with the same percent.

EXTRAJUDICIAL SETTLEMENT OF ESTATE WITH WAIVER OF RIGHTS

NOTICE is hereby given that the estate of the late **Spouses ZOSIMO S. SALIBA** and **MILAGROS H. SALIBA** who died intestate on May 1, 2018 and on January 12, 2022, consisting of a certain real property situated in Brgy Sabang, Naic, **Cavite**, covered by Transfer of Certificate of Title No. 057-2016026793, containing an area of TWO HUNDRED FOUR SQUARE METERS (204.00), more or less, has been adjudicated and extrajudicially settled by and between their legal heirs in equal shares with Waiver of Rights in favor of JANETTE S. CALANTOG on January 24, 2026 at City of Manila before Notary Public Atty. Ernesto S. Bayog and entered in his Notarial Register as Doc. No. 311; Page No. 64; Book No. 6; Series of 2026.

(Sgd.) **Both Heirs**

Publication : PERLAS NG SILANGAN BALITA
Dates : August 24, 31 and September 7, 2026

EXTRAJUDICIAL SETTLEMENT

NOTICE is hereby given that the estate of the late **RHIA VILLANUEVA RODEROS** who died intestate on 28th March 2025 at North District Hospital at Hong Kong, consisting of a certain motor vehicle:

MAKE	:	TOYOTA
TYPE	:	SUV
ENGINE NO	:	2NRG526067
CHASSIS NO	:	MHKE8FF3PLK025155
FILE NO	:	1301-1571694
PLATE NO	:	NGA9984

has been adjudicated and extrajudicially settled by and among her living heirs, all residents of Green Estate 2 Ext. Block 9 Lot 2 Malagasang Street 1G, Imus, **Cavite**, who agree to transfer the above-described motor vehicle unto LOVELYN RODEROS PANGANIBAN, her heirs and assigns on January 21, 2026 at Cauayan City, Isabela before Notary Public Atty. Crisanto M. Mora, CPA and entered in his Notarial Register as Doc. No. 35; Page No. 08; Book No. 17; Series of 2026.

(Sgd.) **All Heirs**

Publication : PERLAS NG SILANGAN BALITA
Dates : August 24, 31 and September 7, 2026

EXTRAJUDICIAL SETTLEMENT OF ESTATE OF THE LATE SPS. CATALINO R. OSUNA, JR. AND ANASTACIA M. OSUNA

NOTICE is hereby given that the estate of the deceased **CATALINO R. OSUNA, JR.** and **ANASTACIA M. OSUNA** who both died intestate on October 31, 2001 and on November 1, 2011 both at Dasmariñas City, Cavite, respectively, consisting of a parcel of land including the improvement existing thereon situated in the Brgy. Langaan, Mun. of Dasmariñas, Province of **Cavite** with an area of SEVENTY-SIX (76) SQUARE METERS, more or less, and covered by Transfer Certificate of Title No. T-454085 has been adjudicated and extrajudicially settled by and among their heirs equally on August 26, 2026 at City of Dasmariñas, Cavite, before Notary Public Atty. Reina M. Villa and entered in her Notarial Register as Doc. No. 90; Page No. 18; Book No. 508; Series of 2026.

(Sgd.) **Heirs (ADELFA OSUNA LOREGA for herself and as Atty-in-fact of Jasmin Osuna Lagman)**

Publication : PERLAS NG SILANGAN BALITA
Dates : August 31, September 7 & 14, 2026

PERA growth seen strengthening long-term savings pool

The fast growth of Personal Equity and Retirement Accounts (PERA) had expanded a way to build long-term domestic savings that could help fund businesses and infrastructure, although the voluntary retirement program remained small despite a nearly fivefold rise in contributors.

Presidential Legislative Liaison Office secretary Joey

Salceda said retirement accounts could have a wider economic role by directing savings toward productive investments while helping Filipinos prepare financially for old age.

“Retirement savings are also development capital. PERA funds can finance bonds, equities, infrastructure and business expansion while giving Filipino workers greater security

EXTRA-JUDICIAL SETTLEMENT OF ESTATE

NOTICE is hereby given that the estate of the late **VALENTINA QUILLAO PEREZ** who died intestate on 30 September 2025 in the City of Dasmariñas, Cavite, consisting of a property (house and lot) situated at Lot 2-B, Bo. San Agustin (now Sitio Pansol), City of Dasmariñas, **Cavite** containing a total area of Six Hundred Ninety-Three (693 sq.m.) square meters, embraced and covered by Transfer Certificate of Title (TCT) No. T-257612 of the Registry of Deeds for the Province of Cavite has been adjudicated and extra-judicially settled by and among her heirs in pro indiviso equal shares on May 25, 2026 in the City of Dasmariñas, Cavite before Notary Public Atty. Kareen T. Hermosa and entered in her Notarial Register as Doc. No. 288; Page No. 58; Book No. 172; Series of 2026.

(Sgd.) **Heirs/Affiants**

Publication : PERLAS NG SILANGAN BALITA
Dates : September 7, 14 & 21, 2026

AFFIDAVIT OF SELF-ADJUDICATION OF ESTATE BY SOLE HEIR

NOTICE is hereby given that the estate of the late **JOSE PERALTA SOMO** who died intestate on February 25, 2026 at Barcelona, Spain, consisting of a Saving Deposit at Bank of the Philippine Island (BPI), Aguinaldo Hi-way, Dasmariñas City, **Cavite** Branch under Account No. 0969537346 has been self-adjudicated by his only surviving heir Marita Bendong Cuaderno on August 27, 2026 at the City of Dasmariñas, Cavite before Notary Public Atty. Reina M. Villa and entered in her Notarial Register as Doc. No. 166; Page No. 34; Book No. 508; Series of 2026.

(Sgd.) **Affiant**

Publication : PERLAS NG SILANGAN BALITA
Dates : September 7, 14 & 21, 2026

EXTRAJUDICIAL SETTLEMENT OF ESTATE OF THE LATE REYNALDO M. VILLANUEVA, JR. WITH WAIVER OF RIGHTS

NOTICE is hereby given that the estate of the late **REYNALDO M. VILLANEVA, JR.** who died intestate on April 18, 2021 at Dasmariñas, City, Cavite, consisting of a Share of Stock at COL Financial Group, Inc. and which Share of Stock is more particularly described as follows, to wit:

Account No.	:	2001-5913
Account Name	:	Reynaldo M. Villanueva, Jr.
SCCP Type	:	LC 7-E
Date Opened	:	March 15, 2019

has been adjudicated and extrajudicially settled by and among his heirs with waiver of rights, interest and participation in favor of ATIENE ERI M. VILLANUEVA on September 2, 2026 at the City of Dasmariñas, Cavite before Notary Public Atty. Reina M. Villa and entered in her Notarial Register as Doc. No. 221; Page No. 45; Book No. 508; Series of 2026.

(Sgd.) **All Heirs**

Publication : PERLAS NG SILANGAN BALITA
Dates : September 7, 14 & 21, 2026

EXTRAJUDICIAL SETTLEMENT OF ESTATE OF MARITA CONSIGO EFREN WITH APPOINTMENT OF ATTY.-IN-FACT

NOTICE is hereby given that the estate of the late **MARITA CONSIGO EFREN**, married to ALFREDO R. EFREN JR., who died intestate on June 17, 2025 at City of Imus Doctors Hospital, Emilio Aguinaldo Highway, Anabu 1-B, City of Imus, Cavite, consisting of a certain parcel of land with improvements which she is the registered owner, situated in Barangay of Santiago, City of General Trias, Province of **Cavite**, covered by Transfer Certificate of Title No. 057-2016050213, containing an area of SIXTY-FIVE (65) SQUARE METERS, MORE OR LESS, with Housing Account No. 3470-0247-0713 under Pag-IBIG Fund Fund has been adjudicated and extrajudicially settled by and among her heirs with appointment of their true and lawful Attorney-in-fact JOHN KENNETH C. EFREN in order to settle the estate and facilitate the processing of the HOUSING LOAN INSURANCE CLAIMS/REFUND with Pag-IBIG on September 7, 2026 at Bacoor City, Cavite, Philippines before Notary Public Atty. Oliver P. Agustin and entered in his Notarial Register as Doc. No. 93; Page No. 20; Book No. 3; Series of 2026.

(Sgd.) **Heir-Husband and Heirs-Children**

Publication : PERLAS NG SILANGAN BALITA
Dates : September 7, 14 & 21, 2026

in old age,” Salceda said. Total contributions had likewise grown by 36.7 percent to P757.6 million from P554.1 million.

The number of PERA contributors had climbed by 385.3 percent to 30,055 as of end-June, up from 6,193 a year earlier, PERA is a voluntary savings and investment account established under Republic Act 9505 to

AUCTION SALE

LAJ JARO PAWNSHOP INC.-Head Office

Stall No.5, Pasillo G, Imus Public Market Tanzang Luma, Imus City, Cavite (4103) on September 25-27, 2026 at 9:00 a.m. for unredeemed pawned of April 2026.

LAJ JARO PAWNSHOP INC.-Trece Martirez City Branch

213 San Agustin St., Trece Martirez City (4109) on September 25-27, 2026 at 9:00 a.m. for unredeemed pawned of April 2026.

LAJ JARO PAWNSHOP INC.-Gen. Trias Branch

Block 43-A, Lot 4C, Brookside Lane, San Francisco Gen. Trias, Cavite (4107) on September 25-27, 2026 at 9:00 a.m. for unredeemed pawned of April 2026.

LAJ JARO PAWNSHOP INC.-Salawag Branch

Salawag, Dasmariñas City, Cavite (4114) on September 25-27, 2026 at 9:00 a.m. for unredeemed pawned of April 2026.

LAJ JARO PAWNSHOP INC.-Bayan Luma Branch

L 2, B 2 Dona Dionisia Subd., Bayan Luma II, Imus City, Cavite (4103) on September 25-27, 2026 at 9:00 a.m. for unredeemed pawned of April 2026.

LAJ JARO PAWNSHOP INC.-Imus Public Market Branch

Stall #14 & #16 Bakery Section, Imus Public Market Imus City, Cavite (4103) on September 25-27, 2026 at 9:00 a.m. for unredeemed pawned of April 2026.

LAJ JARO PAWNSHOP INC.-Palico IV Branch

Palico IV, Imus City, Cavite (4103) on September 25-27, 2026 at 9:00 a.m. for unredeemed pawned of April 2026.

LAJ JARO PAWNSHOP INC. - Silang Branch

#007 Madlangasacay Street, Silang Cavite on September 25-27, 2026 at 9:00 a.m. for unredeemed pawned of April 2026.

LAJ JARO PAWNSHOP INC.-Golden City Branch

In Front of Golden City 3, 4, & 5 gate, Imus City, Cavite (4103) on September 25-27, 2026 at 9:00 a.m. for unredeemed pawned of April 2026.

LAJ JARO PAWNSHOP INC.- Area G Branch

B61 L 3, Area G-2, Brgy. San Juan, Dasmariñas City, Cavite (4114) on September 25-27, 2026 at 9:00 a.m. for unredeemed pawned of April 2026.

LAJ JARO PAWNSHOP INC. - Alapan Branch

Unit D, Lot 1-E, Alapan 1-A, Imus City, Cavite on September 25-27, 2026 at 9:00 a.m. for unredeemed pawned of April 2026.

LAJ JARO PAWNSHOP INC. - Marycris Branch

Ph. 1 B57 Lot 7, Marycris Complex, Gen. Trias Cavite (4107) on September 25-27, 2026 at 9:00 a.m. for unredeemed pawned of April 2026.

LAJ JARO PAWNSHOP INC. - Buhay na Tubig Branch

106 Buhay na Tubig, Imus City, Cavite (4103) September 25-27, 2026 at 9:00 a.m. for unredeemed pawned of April 2026.

LAJ JARO PAWNSHOP INC. - Bacoor Branch

Unit D, Navarrete Compound Aguinaldo Hi-way 17 Panapaan, Bacoor City, Cavite on September 25-27, 2026 at 9:00 a.m. for unredeemed pawned of April 2026.

LAJ JARO PAWNSHOP INC. - Bayanan Branch

678 Terminal Express Stall #4 Bldg. D, Molino, Blvd. cor. Brgy. Mambog IV Rd. Bayanan, Bacoor City, Cavite on September 25-27, 2026 at 9.00 a.m. for unredeemed pawned of April 2026.

LAJ JARO PAWNSHOP INC. - Manggahan Branch

343 Crisanto St. Manggahan, Gen. Trias, Cavite on September 25-27, 2026 at 9:00 a.m. for unredeemed pawned of April 2026.

LAJ JARO PAWNSHOP INC. - Puregold Branch

Puregold Aguinaldo Hiway, Anabu Coastal, Imus City, Cavite on September 25-27, 2026 at 9:00 a.m. for unredeemed pawned of April 2026.

LAJ JARO PAWNSHOP INC. - Bucandala Branch

Brgy. Bucandala, Imus City, Cavite on September 25-27, 2026 at 9:00 a.m. for unredeemed pawned of April 2026.

LAJ JARO PAWNSHOP INC. - Citihomes Branch

B15 L38 Citihomes Resortville, Langaan 2, Dasmariñas City, Cavite on September 25-27, 2026 at 9:00 a.m. for unredeemed pawned of April 2026.

LAJ JARO PAWNSHOP INC. - Malagasang Branch

104 Malagasang 1-C, Imus City, Cavite (4103) on September 25-27, 2026 at 9:00 a.m. for unredeemed pawned of April 2026.

Julio R. Peña - Auctioneer

supplement pensions Government policies from the Social Security System, Government Service Insurance System and employers. Contributions may be placed in accredited financial products, while qualified savers receive tax incentives.

Government policies had aimed to make the program easier to access and encourage companies to help their employees build retirement savings. Under the Capital Markets Efficiency Promotion Act, qualified

Turn to page 7

BSP plans one-year pause on new payment system operators

The Bangko Sentral ng Pilipinas (BSP) had planned to suspend the registration of new payment system operators for one year as part of stronger safeguards meant to make merchant payments traceable and help prevent fraud and illicit transactions.

Under a draft circular, the central bank would stop accepting and processing applications from operators of payment systems. OPS are entities that operate arrangements allowing payments and fund transfers.

“The suspension is being imposed to facilitate the BSP’s holistic review of the OPS taxonomy and licensing framework, including the attendant risk management and regulatory considerations,” the BSP said.

Applications that had been received before the suspension would still be evaluated, but none would be approved or denied until the suspension was lifted. The proposed pause would last for 12 months from the circular’s effectivity.

During that period, entities would not be allowed to start activities that required registration unless the BSP authorized them under existing regulations.

The draft also called for a centralized database of merchants accepting quick response (QR) code payments, along with stricter rules for payment arrangements involving intermediaries between financial institutions and sellers.

One key requirement would be for BSP-supervised institutions (BSIs) to determine the actual merchant behind a payment and the person or entity ultimately entitled to receive the proceeds.

“A BSI authorized to engage in merchant acquisition shall not process or continue to process a transaction, where the merchant cannot be identified or where the transaction cannot be attributed and reconciled to the same merchant,” the BSP said. Merchant acquisition refers to accepting and processing payments for sellers and transferring the proceeds to them. The proposal would generally require this service to be handled through a direct relationship between the authorized institution and the merchant.

Some businesses could only be accepted through direct arrangements and would be subject to additional background checks, closer monitoring and transaction and settlement limits based on their risks. Settlement refers to the transfer of payment proceeds to the merchant.

These businesses included casinos and other gambling operators, gaming-related providers directly handling player funds or gaming proceeds, lawful adult-oriented businesses, regulated virtual asset service providers and money service businesses such as remittance companies and money changers.

Institutions would not be allowed to maintain merchant relationships involving illegal activities or regulated businesses that were operating without the necessary authorization.

For other merchants, arrangements involving intermediaries could still be allowed if institutions were able to identify the parties involved, trace funds and maintain proper oversight.

Under the proposal, payments for several merchants could go through a shared account, platform or QR-enabled channel only when every transaction could be tied to a unique merchant identifier and separately monitored, investigated and reconciled.

Institutions would be required to reject or suspend an affected transaction or merchant if merchant information was missing, inaccurate or inaccessible. An exception would apply to temporary technical problems covered by documented safeguards approved under their incident management framework.

Intermediaries would also be prohibited from transferring or subcontracting merchant acquisition to another party, including by adding another intermediary level. Ancillary support services could still be outsourced under applicable BSP rules.

High-risk layered arrangements would need approval from the institution’s board or equivalent body, management or compliance reviews at least quarterly and independent assurance at least annually.

Separately, the proposed National QR Code Merchant Database would bring together information on businesses accepting payments through the national QR code standard.

The database would contain merchant identities, business registration and licensing details, payment providers, settlement accounts, owners and risk classifications. It would also show whether a merchant was active, restricted, suspended or terminated.

Any changes in a merchant’s status would be shared with other payment service providers that maintained relationships with the same business, prompting them to conduct their own reviews and apply appropriate safeguards.

An interim secure merchant information repository would have to be set up within 90 calendar days of effectivity. The complete database would need to be operational within 12 months, while all active merchant records would have to be migrated and validated within 15 months.

The draft would also require material fraud or scam incidents, sanctions breaches, cybersecurity or data access breaches, unlicensed activity and illegal merchant activity to be reported within 24 hours of detection.

A full incident report would have to be submitted within five business days. If an investigation could not reasonably be finished within that period, an interim report would be required, followed by the full report within a period approved by the supervising department.

(PERA...from page 6)

private employers could receive an additional tax deduction equal to 50 percent of their actual contributions to employees’ PERA accounts.

The BSP had also expanded digital access to PERA and recently remained at an early stage compared with the country’s overall savings base.

Data from the Philippine Statistics Authority showed gross national saving reached P8.4 trillion in 2025. Gross national saving refers to the part of the country’s disposable income left after household and government consumption.

Savings had recently received greater attention after BSP Governor Eli Remolona Jr. told senators that increasing the national savings rate was part of the long-term response to the country’s external imbalances.

He said dollar earnings from overseas Filipino remittances and the business process outsourcing industry were insufficient to offset the money leaving the economy.

When the Philippines invested more than it saved, the gap had to be covered through borrowing or foreign investments. This created a continuing need for foreign currency and could put additional pressure on the peso over time.

Philippines may post above 4% growth in Q4, UA&P says

The Philippine economy could grow by more than four percent in the fourth quarter, helped by a recovery in infrastructure spending and stronger demand, according to the University of Asia and the Pacific (UA&P).

“While we expect GDP (gross domestic product) growth in Q3 (third quarter) much like the tepid 2.3 percent Q2 (second quarter) gain amid August floodings and delayed infrastructure spending, some green shoots have emerged,” UA&P said in the August edition of The Market Call Capital Markets Research.

The university said the record employment figure, export performance and overseas Filipino workers’ remittances in June were expected to help protect the economy from temporary disruptions during the third quarter.

“These, together with a huge rebound in infrastructure spending in the fourth quarter, should bring the economy back to above four percent growth path,” UA&P said.

It also expected economic growth to improve in 2027. “The return of government infra spending, softer crude oil prices and better demand conditions are tailwinds to watch out for,” UA&P said.

The economy had expanded by 2.6 percent in the first half, falling below the government’s revised 3.5 to 4.5 percent growth target for the year.

For 2027, the government was aiming for its adjusted growth target of five to six percent.

Although the country recorded a record 50.8 million employed workers in June, UA&P expected employment gains to slow as the historic minimum wage increase in the National Capital Region raised labor costs and made firms less willing to hire additional workers.

The group said the wage increase, together with uncertain Middle East negotiation procedures, agricultural losses from heavy rains and a potentially strong El Niño, could keep inflation above target through 2027.

Inflation had eased to 6.1 percent in August from 6.2 percent in July.

After the Bangko Sentral ng Pilipinas (BSP) raised interest rates by 25 basis points to five percent at its previous meeting, UA&P said it expected another 25-basis-point increase before the year ended.

For remittances, UA&P expected growth to remain in the low single digits for the rest of the year.

“If lingering host-country inflation and Middle East deployment friction persist, annual inflows may face downside risks relative to the BSP full-year cash remittance growth target of 2.7 percent (\$36.6 billion),” it said.

Cash remittances during the first half had reached \$17.15 billion, 2.4 percent higher than the \$16.75 billion recorded during the same period the previous year.

For the peso, the group said short-term pressure from oil price changes and trade deficits could push the local currency to 63 per dollar.

Inflation cools to 6.1 percent in August

Inflation had eased further in August to its lowest level in five months, mainly due to slower increases in food prices, according to the Philippine Statistics Authority (PSA).

In a press conference, National Statistician Dennis Mapa said headline inflation, or the yearly change in prices of goods and services commonly purchased by Filipinos, had slowed to 6.1 percent in August from 6.2 percent in July.

This was the lowest inflation reading since the 4.1 percent recorded in March.

Although inflation had declined from the previous month, the August figure was still much higher than the 1.5 percent recorded during the same month last year.

The latest inflation figure was within the Bangko Sentral ng Pilipinas (BSP)’s forecast range of 5.5 to 6.5 percent for August.

The continued slowdown in overall inflation was mainly supported by slower annual growth in food and non-alcoholic beverage prices, which stood at 4.6 percent in August compared with 5.2 percent in July.

Food inflation alone also eased to 4.6 percent in August from 5.3 percent in July. This was largely due to slower vegetable inflation, which fell to 3.4 percent from the previous month’s 8.4 percent increase.

Despite the easing in overall food inflation, rice inflation increased to 19.4 percent in August from 17.1 percent in July.

Mapa said the August rice inflation figure was the highest since July 2024, when rice inflation reached 20.9 percent.

Another factor behind the slower overall inflation was the housing, water, electricity, gas and other fuels group, whose inflation eased to 7.9 percent in August from 8.2 percent in July.

Core inflation, which leaves out selected food and energy items, also declined to 4.1 percent in August from 4.2 percent in July.

From January to August, average inflation stood at 5.2 percent, remaining above the government’s two to four percent target for the year.

“While the overall figure remained stable, the moderation in key drivers such as food inflation gives us confidence that we are moving in the right direction,” Department of Economy, Planning and Development (DEPDev) Secretary Arsenio Balisacan said.

Mapa said the heavy rains and flooding in recent weeks could still affect inflation.

“As we noticed in the previous months and years, there is a direct effect from disasters like flooding. This has an impact first on food products, particularly vegetables,” he said.

While vegetable inflation had declined in August, Mapa said the trend could reverse in September.

He also said the El Niño episode expected in the latter part of the year could influence prices and inflation.

“El Niño is a factor. It has an impact, and of course the intervention of our national government particularly in providing rice to the public at a lower price would impact the prices,” Mapa said.

The BSP, for its part, said it would continue monitoring the effects of recent developments in the Middle East and weather-related disturbances.

“Going forward, the BSP will remain guided by incoming data and its assessment of risks to the inflation outlook,” the central bank said.

ING regional research head for Asia-Pacific Deepali Bhargava said inflation risks remained tilted upward, with rice inflation expected to keep increasing and El Niño conditions becoming firmly established.

On monetary policy, she said ING expected one more 25-basis-point rate increase during the fourth quarter.

At its previous policy meeting in August, the BSP had raised the benchmark interest rate by 25 basis points to five percent. “Uncertainty surrounding the severity and duration of El Niño, higher oil prices, depreciating PHP and the extent of wage pass-through is unlikely to be fully resolved before then,” Bhargava said.