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Cavite eyeing P200-B bonds for new airport

The Cavite provincial government plans to issue P200 billion worth of bonds to raise funds for the proposed international airport in Sangley Point and meet the Transportation Department's deadline to resolve its financial issue.

"We're looking towards a bond float to start everything out with the province as one of the initiators of the bond float. We are looking towards a local consortium," Cavite Governor Jesus Crispin Catibayan Remulla said.

"Initially, we're looking at P200 billion. It should be enough,"



Department of Trade and Industry (DTI) Calabarzon Regional Director Marlon Q. Infedo says the need for micro, small and medium enterprises in the Calabarzon Region to be resilient through Business Continuity Plan and to boost knowledge and capacities to withstand business disruptions in times of disasters.

DTI trains Calabarzon MSMEs to be 'disaster resilient'

CALAMBA CITY, Laguna - Micro, small and medium enterprises (MSMEs) in the Calabarzon Region undertook a two-day capacity training under the Department of Trade and Industry's (DTI) business sustainability course to withstand future disruptions. The DTI Calabarzon, through its Negosyo Center and SME

Roving Academy in partnership with the Philippine Disaster Resilience Foundation (PDRF), led the training course from April 2 to 3 at its business one-stop-shop in Calamba City, Laguna. The DTI Negosyo Center program management staff based in said city served as facilitators for the vari-

Turn to page 3

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Perlas ng SILANGAN BALITA

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(CAVITE... from page 1)

he said. submit something that is not thoroughly vetted out. You have to really prepare properly and the first thing that comes to mind is the financial framework necessary for this to happen," he said.

Remulla, who will be leaving his office by June 30, claims his successor would definitely push through with Sangley airport.

He said, however, Remulla's brother Jonvic Remulla is running for governor of Cavite and will face former governor Erineo Maliksi.

The Cavite provincial government submitted to Neda the full feasibility study for the project on Dec. 17, 2018. Sangley International Airport is expected to cost more than P500 billion.

The planned Sangley airport can initially accommodate 50 million passengers.

"We cannot just

(DTI... from page 1)

MSMEs during the training.

The training on Business Continuity Plan (BCP) aims to promote and develop awareness, appreciation, and understanding of the business continuity management concepts, practices and requirements as applied to the MSME context.

"We, in the DTI, recognize the major role of our MSMEs in the country's economic development through income and job generation. Thus, in Calabarzon, we want to enable our MSMEs to understand the process in developing Business Continuity Plans (BCPs)," DTI Regional Director

Marilou Q. Toledo said. Toledo told the participating MSMEs from Cavite, Laguna, Batangas, Rizal and Quezon that business continuity planning serves as a very helpful tool to help them prepare for future disruptions to their businesses.

"After this training program, we want to transform our MSMEs to 'resilient MSMEs,'" Toledo added.

The modular training program was based on the simplified training module prepared by PDRF aligned with the Asia-Pacific Economic Cooperation (APEC) SME Guidebook on BCP.

This module covers introduction to the

Business Continuity Management Framework, overview of the BCP in the MSME context, risk assessment, business impact analysis, and the development and implementation of business continuity strategies and the BCP.

The training is in response to a survey conducted by its Bureau of SME Development and the Asian Disaster Preparedness Center, which revealed that only a minimal 6 percent of the 513 survey respondents from all over the Philippines have a BCP in place.

The regional trade and industry office expressed that training activities on BCP for

MSMEs have the potential to raise awareness on the importance of business continuity in private sector resilience and community resilience.

According to the DTI regional office, an efficient and effective business continuity program should be applicable to any enterprises for them to recover and survive after a disaster.

Since MSME development is one of the trade and industry department's core functions, it also strengthens the capacity and knowledge of its Negosyo Center staff to enable them to help enterprises to be resilient in times of disasters.

(ZALORA... from page 1)

pines Co-founder and Chief Executive Officer Paulo Campos III said it has partnered with Ayala-led AC Infrastructure Holdings Corp. (AC Infra) for the construction of a 40,000-square meter (sq.m.) New Fulfillment Center located on a 3.7-hectare property near the Muntinlupa-Cavite Expressway.

"We're experiencing really accelerating

growth and tremendous, (especially) on super peak days. We really have had to build out a new facility," Mr. Campos told reporters in a media roundtable discussion in Taguig City last March 27.

"It's a build-to-suit facility that will feature very innovative conveyor technology, some forms of automation, and increase the throughput."

The New Fulfill-

ment Center will have a capacity of 7.2 million items, six times more than its capacity of 1.2 million items at its Carmona warehouse.

"Our strategy is to retain the one fulfillment center strategy...We could use it (the Carmona site) for (Entrego's) expansion. We would potentially make use for it as an alternative site," Mr. Campos said, referring

to its last mile logistics service, Entrego.

AC Infra is funding the construction of the facility that is scheduled to be completed by December 2019. Zalora Philippines will then lease out the property from AC Infra.

The warehouse will also include a 5,000-sq.m. office space, which can employ up to 1,200 employees.

Tugade earlier said he would keep his options open for Sangley, adding that there was a similar unsolicited proposal from Solar Group's All-Asia Resources and Reclamation Corp. which was submitted to the department in 2016.

The AARC unsolicited proposal to build the Philippine Sangley

International Airport was estimated to cost \$12 billion.

A crucial portion of the AARC development plan is the rehabilitation of the Danilo Atienza Air Base and its transformation into a general aviation airport that can serve as an emergency alternative to the Ninoy Aquino International Airport

during the project development phase.

ARRC proposed a concession period of 50 years for the Sangley International Airport.

Under the proposal, the project will start with the reclamation of about 2,500 hectares of land north of the Sangley peninsula which will be used for the development of the airport in-

frastructure and a commercial establishment to complement the project.

Sangley airport would be designed with two parallel runways and sufficient airside and terminal capacity to accommodate future demand for the domestic and the international traffic, not only for the Philippines but also for Southeast Asia.

REPUBLIC OF THE PHILIPPINES
FOURTH JUDICIAL REGION
REGIONAL TRIAL COURT
BRANCH XC (90)
DASMARINAS, CAVITE

BANGKO SENTRAL NG PILIPINAS

Petitioner Mortgagee.

File No. FC-DC-1014-17
EXTRA JUDICIAL FORECLOSURE
OF REAL ESTATE MORTGAGE
UNDER ACT 3135, AS AMENDED
BY ACT 4118

SPOUSES BERNARDO C. ALEJO and ELVIRA R. ALEJO,

Respondent Mortgagee.

X-----X

NOTICE OF SHERIFF'S SALE

Upon extra-judicial petition for sale under Act 3135, as amended by Act 4118 filed by the petitioner/mortgagee, **BANGKO SENTRAL NG PILIPINAS**, a government instrumentality created and existing by authority of R.A. No. 7653, with postal address at BSP Building, A Mabini corner Pablo Ocampo, St. Streets, Malate, Manila against the respondents/mortgagees, **SPOUSES BERNARDO C. ALEJO and ELVIRA R. ALEJO**, with postal address at Apartment A-Gelle Compound, Aguinido Highway, Dasmariñas City, Cavite and for the satisfaction of the mortgaged debt which as of 15 September 2017 amounts to **ONE MILLION TWO HUNDRED FORTY FOUR THOUSAND FIFTY ONE PESOS & 31/100 (Php 1,244,051.51)**, exclusive of all legal fees and expenses incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on **15 MAY 2019** at 10:00 o'clock in the morning or soon thereafter in the Court Room of Branch 90, Regional Trial Court, Ground Floor, Dasmariñas Community Affairs (DASCA) Building, Congressional Road, Burel I, Dasmariñas City, Province of Cavite to the highest bidder and for **CASH or CERTIFIED CHECK**, in Philippine Currency, the following described real property together with all the buildings and other improvements existing thereon, to wit:

**Transfer Certificate of Title
No. T-316919**

A parcel of land (Lot 27, Blk. 2 of the cons. subd. plan, Pco-04-011646, being a portion of the cons. of Lot 3137, Imus Estate; Lot 3135-E & 3135-D, Pcd-00049, L.R.C. Reg. No. 3, situated in Brgy. Subang, Mun. of Dasmariñas, Prov. of Cavite. Bounded on the N., along line 1-2 by Road Lot 2 (6.50 m. wide); on the E., along line 2-3 by Lot 28, Blk. 2, both of the cons. subd. plan; on the S., along line 3-4 by (Parks & Playgrounds), Blk. 3, and on the W., along line 4-1 by Lot 26, Blk. 2, both of the cons. subd. plan. Beginning at a pt. marked "1" on plan, being N. 79 deg. 57E., 113.79 m. from Mon. 124, Imus Estate thence S. 84 deg. 30E., 7.25 m. to pt. 2, thence S. 03 deg. 30W., 8.00 m. to pt. 3, thence N. 84 deg. 30W., 7.50 m. to pt. 4, thence N. 07 deg. 15E., 5.00 m. to the pt. of beginning, containing an area of FIFTY NINE (59) SQUARE METERS. All pts. referred to are indicated on the plan and are marked on the ground by PS. cyl. voce. mons. 15x60 cms.; bearings true; date of the original survey, July 27, 1905-June 11, 1908 and that of the subd. survey, April 27-May 10, 1906 and was approved on July 30, 1906.

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

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

In the event the publication auction should not take place on the said date and time, it shall be held on **22 May 2019**, at the same time and place without further notice.

01 March 2019, Dasmariñas City, Province of Cavite.

(Sgd.) **ALVARO D. MILARES**
Sheriff

(Sgd.) **ATTY. MARCELA L. BAYRAY**
CLERK OF COURT

Copy furnished:

BANGKO SENTRAL NG PILIPINAS

BSP Building, A Mabini corner Pablo Ocampo, St. Street
Malate, Manila

SPOUSES BERNARDO C. ALEJO and ELVIRA R. ALEJO

Apartment A-Gelle Compound, Aguinido Highway, Dasmariñas City, Cavite

Notice posted at:

1. The Bulletin Board of Regional Trial Court, Dasmariñas City, Cavite
2. The Bulletin Board of Dasmariñas City Hall
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Publication : **PERLAS NG SILANGAN BALITA**
Dates : **March 25, April 1 & 8, 2019**

REPUBLIC OF THE PHILIPPINES
FOURTH JUDICIAL REGION
REGIONAL TRIAL COURT
BRANCH XC (90)
DASMARINAS, CAVITE

**AIR MATERIEL WING SAVINGS AND LOAN
ASSOCIATION, INC. (AMWSLAI), represented
by DAVID A. REPOLLO,**

Petitioner Mortgagee.

File No. FC-DC-0041-18
EXTRA JUDICIAL FORECLOSURE
OF REAL ESTATE MORTGAGE
UNDER ACT 3135, AS AMENDED
BY ACT 4118

**EFREN C. LABANG joined by his spouse,
EDNA LABANG,**

Respondent Mortgagee.

X-----X

NOTICE OF SHERIFF'S SALE

Upon extra-judicial petition for sale under Act 3135, as amended by Act 4118 filed by the petitioner/mortgagee, **AIR MATERIEL WING SAVINGS AND LOAN ASSOCIATION, INC. (AMWSLAI), represented by DAVID A. REPOLLO**, with postal address at Corner Bonny Serrano and 18th Avenues, Cubao, Quezon City, against the respondents/mortgagees, **EFREN C. LABANG joined by his spouse, EDNA LABANG** with postal address at Block 30, Lot 2 University Hills Estate, Brgy. Burel, Dasmariñas City, Cavite and for the satisfaction of the mortgaged debt which as of 03 October 2018 amounts to **TWO MILLION NINE HUNDRED FIFTY EIGHT THOUSAND FIVE HUNDRED THIRTY PESOS & 73/100 (Php 2,958,530.71)**, exclusive of all legal fees and expenses incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on **15 MAY 2019** at 10:00 o'clock in the morning or soon thereafter in the Court Room of Branch 90, Regional Trial Court, Ground Floor, Dasmariñas Community Affairs (DASCA) Building, Congressional Road, Burel I, Dasmariñas City, Province of Cavite to the highest bidder and for **CASH or CERTIFIED CHECK**, in Philippine Currency, the following described real property together with all the buildings and other improvements existing thereon, to wit:

**Transfer Certificate of Title
No. T-405755**

A parcel of land (Lot 2 Blk. 30 of the cons. subd. plan, Pco-04-011206, being a portion of the cons. of Lot 3892-B-3-A, 3892-B-3-B, & 3892-B-3-C, Pcd-042106-071004, L.R.C. Reg. No. 3, situated in the Brgy. of Burel, Mun. of Dasmariñas, Prov. of Cavite. Bounded on the NE., along line 1-2 by Lot 1, Blk. 30, on the SE., along line 2-3 by Rd. Lot 1, on the SW., along line 3-4 by Lot 3, Blk. 30, on the NW., along line 4-1 by Lot 5, Blk. 30, all of the cons. subd. plan. Beginning at a pt. marked "1" on plan being S. 79 deg. 59E., 190.17 m. thence N. 145, Imus Estate thence S. 56 deg. 49E., 11.45 m. to pt. 2, thence S. 48 deg. 26W., 4.01 m. to pt. 3, thence N. 50 deg. 49W., 11.81 m. to pt. 4, thence N. 53 deg. 11E., 4.00 m. to pt. of beginning, containing an area of FORTY SEVEN (47) SQ. METERS. All pts. ref. to are indicated on plan and are marked on the ground by PS. cyl. voce. mons. 15x60 cms.; bearings true; date of original survey, July 27, 1905 - June 11, 1908, and that of the cons. subd. survey, Sept. 3-29, 1905 and was approved on December 11, 1905.

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

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

In the event the publication auction should not take place on the said date and time, it shall be held on **22 May 2019**, at the same time and place without further notice.

01 March 2019, Dasmariñas City, Province of Cavite.

(Sgd.) **ALVARO D. MILARES**
Sheriff IV

(Sgd.) **ATTY. MARCELA L. BAYRAY**
CLERK OF COURT VI

Copy furnished:

AIR MATERIEL WING SAVINGS AND LOAN ASSOCIATION, INC. (AMWSLAI),
represented by **DAVID A. REPOLLO**

Corner Bonny Serrano and 18th Avenues, Cubao, Quezon City

EFREN C. LABANG joined by his spouse, EDNA LABANG

Block 30 Lot 2 University Hills Estate, Brgy. Burel, Dasmariñas City, Cavite

Notice posted at:

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

Publication : **PERLAS NG SILANGAN BALITA**
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**REPORT OF THE PHILIPPINE
EXTRA JUDICIAL MORTGAGE
FINANCE TRIAL COURT
BRANCH NO. 001
DASMARINAS CITY, CAVITE**

**NATIONAL HOME MORTGAGE
FINANCE CORPORATION (NHMFC)**

Petitioner/Mortgagee

**FILE NO. EC-DC-0007-18
EXTRA JUDICIAL FORECLOSURE
OF REAL ESTATE MORTGAGE
UNDER ACT 3135, AS AMENDED
BY ACT 4118**

-vs-

RPR. IMELDA ANDAYA FRAN & SONNY G. FRAN

Respondents/Mortgagees

NOTICE OF SHERIFF'S SALE

Upon extra judicial petition for sale under Act 3135, as amended by Act 4118 filed by the petitioner/mortgagee, **NATIONAL HOME MORTGAGE FINANCE CORPORATION (NHMFC)**, a government owned and controlled corporation created under P.D. No. 1267, with postal address at the 104 Amerasia Street, Legaspi Village, Makati City against the respondents/mortgagees, **RPR. IMELDA ANDAYA FRAN & SONNY G. FRAN** with postal address at Unit 102, Dasmarinas III, Lot 43 Block 16, the following, Dasmarinas City, Cavite and on the 12-13th Street, VAR, Pasay City and for the satisfaction of the mortgaged debt which as of 30 June 2017 amounts to **ONE HUNDRED FIFTY NINE THIRYTHREE HUNDRED FIFTY TWO PESOS & 75/100 (Php 99,333.75)**, exclusive of penalty, all legal fees and expenses incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on **18 MAY 2019** at 10:00 o'clock in the morning or soon thereafter in the Court Room of Branch 90, Regional Trial Court located at the Ground Floor, Dasmarinas Community Affairs (DAMCA) Building, Congressional Road, Barid I, Dasmarinas City, Province of Cavite to the highest bidder and for **CASH** or **CERTIFIED CHECK**, in Philippine Currency, the following described real property together with all the buildings and other improvements existing thereon, to wit:

**Transfer Certificate of Title
No. T-476741**

A parcel of land (Lot 21 Block 16 of the consolidated plan, Pco-042106-000179, being a portion of the corner of Lots 37774-3-A, 37774-3-B & 37774-3-C, Pco-042106-000193, Lots 3768-A, 3768-B, 3768-C & 3768-D, Pco-040444 & Lot 43, Block 16 Pco-042106-000179, L.R.C. Record No. 1, situated in the Bigay Subdividing Map of Dasmarinas, Province of Cavite, Island of Luzon Bounded on the NW, along line 1-2 by Lot 21 Block 16, on the NE, along line 2-3 by Road 1 to 10, on the SE, along line 3-4 by Lot 25, & on the SW, along 4-1 by Lot 24 both Block 16 all of the consolidated plan. Beginning at a pt. marked "1" on plan, being N. 34 deg. 30'E., 904.87 m. from Main Hq. 171, Iron Estate, thence N. 85 deg. 17'E., 9.50 m. to pt. 2; thence S. 4 deg. 47'E., 5.75 m. to pt. 3; thence S. 85 deg. 11'W 9.50 m. to pt. 4; thence N. 4 deg. 49'W., 1.75 m. to the pt. of beginning, containing an area of **THIRTY FIVE SQ. M. & SIXTY TWO SQ. DM. (15.82)**. All pts. referred to are indicated on the plan and are marked on the ground by P.N. of corner monuments 19480 cm; bearings a true date of original survey, Jan. 13-15, 1948 and that of the consolidated survey, Oct. 5 Nov. 30, 1993 and was approved on March 28, 1994.

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

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

In the event the publication auction should not take place on the said date and time, it shall be held on **23 May 2019**, at the same time and place without further notice.

01 March 2019, Dasmarinas City, Province of Cavite

(Sgd.) **ALVARO D. MIRAFLORES**
Sheriff

(Sgd.) **ATTY. MARCELA L. BAYRAY**
CLERK OF COURT

Copy furnished:

NATIONAL HOME MORTGAGE FINANCE CORPORATION (NHMFC)
Nro. 104 Amerasia Street, Legaspi Village
Makati City

RPR. IMELDA ANDAYA FRAN & SONNY G. FRAN
Garden City - Dasmarinas III, Lot 23 Block 16
Bigay Subdividing, Dasmarinas City, Cavite

and/or

Nro. 12-13th Street
VAR, Pasay City

Notice posted at:

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

Publication - **PERLAS NG SILANGAN BALITA**
Date - **March 25, April 1 & 8, 2019**

**REPORT OF THE PHILIPPINE
EXTRA JUDICIAL MORTGAGE
FINANCE TRIAL COURT
BRANCH NO. 001
DASMARINAS CITY, CAVITE**

**NATIONAL HOME MORTGAGE
FINANCE CORPORATION (NHMFC)**

Petitioner/Mortgagee

**FILE NO. EC-DC-0007-18
EXTRA JUDICIAL FORECLOSURE
OF REAL ESTATE MORTGAGE
UNDER ACT 3135, AS AMENDED
BY ACT 4118**

-vs-

ROQUELDO S. QUINAGORAN married to EDNA M. QUINAGORAN

Respondents/Mortgagees

NOTICE OF SHERIFF'S SALE

Upon extra judicial petition for sale under Act 3135, as amended by Act 4118 filed by the petitioner/mortgagee, **NATIONAL HOME MORTGAGE FINANCE CORPORATION (NHMFC)**, a government owned and controlled corporation created under P.D. No. 1267, with postal address at the 104 Amerasia Street, Legaspi Village, Makati City against the respondents/mortgagees, **ROQUELDO S. QUINAGORAN married to EDNA M. QUINAGORAN** with postal address at Block 11 Lot 43 Villa Luisa Homes I, Bigay Subdividing, Dasmarinas City, Cavite and on the 968 Basilio Yungco Street, Mandabuyong City and for the satisfaction of the mortgaged debt which as of 31 May 2018 amounts to **ONE MILLION THIRTEEN THOUSAND TWO HUNDRED THIRTY SEVEN PESOS & 40/100 (Php 1,013,237.40)**, exclusive of penalty, all legal fees and expenses incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on **18 MAY 2019** at 10:00 o'clock in the morning or soon thereafter in the Court Room of Branch 90, Regional Trial Court located at the Ground Floor, Dasmarinas Community Affairs (DAMCA) Building, Congressional Road, Barid I, Dasmarinas City, Province of Cavite to the highest bidder and for **CASH** or **CERTIFIED CHECK**, in Philippine Currency, the following described real property together with all the buildings and other improvements existing thereon, to wit:

**Transfer Certificate of Title
No. T-556057**

A parcel of land (Lot 43 of the consolidated plan, Pco-042106-000117, being a portion of the corner of Lots 1 to 12, Block 11, Pco-042106-000117, L.R.C. Rec. No. 1, situated in the Bigay Subdividing Map of Dasmarinas, Province of Cavite, Island of Luzon Bounded on the SE, along line 1-2 by Lot 47, of the consolidated plan, on the SW, along line 2-3 by Road Lot 11, Pco-042106-000117 16.50 m. wide on the NW, along line 3-4 by Lot 43, on the NE, along line 4-1 by Lot 46, both of the consolidated plan. Beginning at a pt. marked "1" on plan, being N. 43 deg. 34'W., 551.23 m. from Main Hq. 146, Iron Estate, thence S. 66 deg. 10'W., 11.00 m. to pt. 2; thence N. 23 deg. 50'W., 6.50 m. to pt. 3; thence N. 66 deg. 10'E., 11.00 m. to pt. 4; thence S. 23 deg. 50'E., 6.50 m. to the pt. of beginning, containing an area of **SEVENTY EIGHT SQUARE METERS AND FIFTY SQ. DECIMETERS (71.50)**. All pts. referred to are indicated on the plan and are marked on the ground by P.N. of corner monuments 15600 cm; bearings true date of orig. survey, July 27, 1905-June 11, 1908 and that of the subd. survey, Chs. 17, 1993 & Feb. 4-3, 1992, and was approved on Feb. 28, 1992.

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

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

In the event the publication auction should not take place on the said date and time, it shall be held on **23 May 2019**, at the same time and place without further notice.

01 March 2019, Dasmarinas City, Province of Cavite

(Sgd.) **ALVARO D. MIRAFLORES**
Sheriff

(Sgd.) **ATTY. MARCELA L. BAYRAY**
CLERK OF COURT

Copy furnished:

NATIONAL HOME MORTGAGE FINANCE CORPORATION (NHMFC)
Nro. 104 Amerasia Street, Legaspi Village
Makati City

ROQUELDO S. QUINAGORAN married to EDNA M. QUINAGORAN
Block 11 Lot 43 Villa Luisa Homes I
Bigay Subdividing, Dasmarinas City, Cavite

and/or

Nro. 968 Basilio Yungco Street
Mandabuyong City

Notice posted at:

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

Publication - **PERLAS NG SILANGAN BALITA**
Date - **March 25, April 1 & 8, 2019**

REPUBLIC OF THE PHILIPPINES
FOURTH JUDICIAL REGION
REGIONAL TRIAL COURT
BRANCH XC (90)
DASMARIÑAS, CAVITE

BANGKO SENTRAL NG PILIPINAS,

Petitioner/Mortgagee,

-versus-

File No. FC-DC-0049-18
EXTRA JUDICIAL FORECLOSURE
OF REAL ESTATE MORTGAGE
UNDER ACT 3135, AS AMENDED
BY ACT 4118

GRACITA D. DESUYO,

Respondent/Mortgagor.

X-----X

NOTICE OF SHERIFF'S SALE

Upon extra-judicial petition for sale under Act 3135, as amended by Act 4118 filed by the petitioner/mortgagee, BANGKO SENTRAL NG PILIPINAS, a government instrumentality created and existing by authority of R.A. No. 7653, with postal address at BSP Building, A. Mabini corner Pablo Ocampo, Sr. Streets, Malate, Manila against the respondent/mortgagor, GRACITA D. DESUYO, with postal addresses at No. 1339 Agoncillo Street, Ermita, Manila and/or Buena Vista, Bacon, Sorsogon and for the satisfaction of the mortgaged debt which as of 30 November 2017 amounts to SEVEN HUNDRED ONE THOUSAND TWO HUNDRED FORTY SIX PESOS & 53/100 (Php 701,246.53), exclusive of all legal fees and expenses incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on 15 MAY 2019 at 10:00 o'clock in the morning or soon thereafter in the Court Room of Branch 90, Regional Trial Court, Ground Floor, Dasmariñas Community Affairs (DASCA) Building, Congressional Road, Buro I, Dasmariñas City, Province of Cavite to the highest bidder and for CASH or CERTIFIED CHECK, in Philippine Currency, the following described real property together with all the buildings and other improvements existing thereon, to wit:

**Transfer Certificate of Title
No. T-832481**

A parcel of land (Lot 34, Blk. 15 of the subd. plan, Psd-04-087052, being a portion of Lot 3255, Imus Estate (Rs-04-001977), and Lot 3306, Imus Estate (Rs-04-002048), L.R.C. Rec. No. 1, situated in the Brgy. of Sabang, Mun. of Dasmariñas, Province of Cavite, Island of Luzon. Bounded on the SW, along line 1-2 by Lot 33; on the NW, along line 2-3 by Lot 32, both of Blk. 15; on the NE, along line 3-4 by Road Lot 7; on the SE, along line 4-1 by Lot 36, Blk. 15, all of the subd. plan. Beginning at a pt. marked "1" on plan, being N. 11 deg. 20'W., 904.70 m. from Mon. No. 40, Imus Estate; thence N. 6 deg. 21'E. 4.00 m. to pt. 2; thence N. 83 deg. 39'E., 9.00 m. to pt. 3; thence S. 6 deg. 21'E., 4.00 m. to pt. 4; thence S. 83 deg. 39'W., 9.00 m. to the pt. of beginning, containing an area of THIRTY SIX (36) SQ. METERS. All pts. referred to are indicated on the plan and are marked on the ground by P.S. cyl. conc. mons. 15x40 cm.; bearings true; date of orig. survey, July 27, 1905-June 11, 1908 and that of the subd. survey, June 13-17, 1995, and was approved on Dec. 18, 1995.

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

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

In the event the publication auction should not take place on the said date and time, it shall be held on 22 May 2019, at the same time and place without further notice.

01 March 2019, Dasmariñas City, Province of Cavite.

(Sgd.) ALVARO D. MIJARES
Sheriff

(Sgd.) ATTY. MARCELA L. BAYBAY
CLERK OF COURT

Copy furnished:

BANGKO SENTRAL NG PILIPINAS

BSP Building, A. Mabini corner Pablo Ocampo, Sr. Street
Malate, Manila

BERNALDO DIRECTO & PO LAW OFFICES

18th Floor Cityland Condominium 10 Tower 1
6815 Ayala Avenue corner H.V. Dela Costa Street, Makati City

GRACITA D. DESUYO

No. 1339 Agoncillo Street, Ermita, Manila

and/or

Buena Vista, Bacon, Sorsogon

Notice posted at:

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

Publication : PERLAS NG SILANGAN BALITA
Dates : March 25, April 1 & 8, 2019

REPUBLIC OF THE PHILIPPINES
FOURTH JUDICIAL REGION
REGIONAL TRIAL COURT
BRANCH XC (90)
DASMARIÑAS CITY, CAVITE

NATIONAL HOME MORTGAGE

FINANCE CORPORATION (NHMFC),

Petitioner/Mortgagee,

-versus-

File No. FC-DC-0075-18
EXTRA JUDICIAL FORECLOSURE
OF REAL ESTATE MORTGAGE
UNDER ACT 3135, AS AMENDED
BY ACT 4118

JOSE JUMIL TUPAZ IGUBAN,

Respondent/Mortgagor.

X-----X

NOTICE OF SHERIFF'S SALE

Upon extra-judicial petition for sale under Act 3135, as amended by Act 4118 filed by the petitioner/mortgagee, NATIONAL HOME MORTGAGE FINANCE CORPORATION (NHMFC), a government-owned and controlled corporation created under P.D. No. 1267, with postal address at No. 104 Amoroso Street, Legaspi Village, Makati City against the respondent/mortgagor, JOSE JUMIL TUPAZ IGUBAN with postal addresses at Golden City Subdivision, Lot 25 Block 15, Bo. Salawag, Dasmariñas City, Cavite and/or No. 95-A Magdalena Village, Kalibo, Aklan and for the satisfaction of the mortgaged debt which as of 30 June 2017 amounts to NINE HUNDRED EIGHTY EIGHT THOUSAND NINE HUNDRED FORTY PESOS & 10/100 (Php 888,940.10), exclusive of penalty, all legal fees and expenses incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on 15 MAY 2019 at 10:00 o'clock in the morning or soon thereafter in the Court Room of Branch 90, Regional Trial Court located the Ground Floor, Dasmariñas Community Affairs (DASCA) Building, Congressional Road, Buro I, Dasmariñas City, Province of Cavite to the highest bidder and for CASH or CERTIFIED CHECK, in Philippine Currency, the following described real property together with all the buildings and other improvements existing thereon, to wit:

**Transfer Certificate of Title
No. T-445502**

A parcel of land (Lot 25, Blk. 15 of the subd. plan, Psd-042106-061602, being a portion of Lot 5777-A-4, Psd-042106-057898, L.R.C. Rec. No. 1, situated in the Brgy. Salawag, Mun. of Dasmariñas, Prov. of Cavite, Is. of Luzon. Bounded on the SE, along line 1-2 by Lot 27, Blk. 15; on the SW, along line 2-3 by Road Lot 3; on the NW, along line 3-4 by Lot 23; & on the NE, along line 4-1 by Lot 26, Both Blk. 15, all of the subd. plan. Beginning at a point marked "1" on plan, being S. 68 deg. 18'E., 762.87 m. from Mon. 171, Imus Estate; thence S. 79 deg. 03'W., 9.50 m. to pt. 2; thence N. 10 deg. 57'W., 3.75 m. to pt. 3; thence N. 79 deg. 03'E., 9.50 m. to pt. 4; thence S. 10 deg. 57'E., 3.75 m. to the pt. of beginning, containing an area of THIRTY FIVE SQ. METERS AND SIXTY THREE SQ. DECIMETERS (35.63). All pts. referred to are indicated on the plan and are marked on the ground by P.S. cyl. conc. mons. 15x40 cm.; bearings true; date of orig. survey, July 27, 1905-June 11, 1908 and that of the subd. survey, Feb. 1-20, 1993 and was approved on March 11, 1993.

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

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

In the event the publication auction should not take place on the said date and time, it shall be held on 22 May 2019, at the same time and place without further notice.

01 March 2019, Dasmariñas City, Province of Cavite.

(Sgd.) ALVARO D. MIJARES
Sheriff

(Sgd.) ATTY. MARCELA L. BAYBAY
CLERK OF COURT

Copy furnished:

NATIONAL HOME MORTGAGE FINANCE CORPORATION (NHMFC)

No. 104 Amoroso Street, Legaspi Village
Makati City

JOSE JUMIL TUPAZ IGUBAN

Golden City Subdivision, Lot 25 Block 15

Bo. Salawag, Dasmariñas City, Cavite

and/or

No. 95-A Magdalena Village
Kalibo, Aklan

Notice posted at:

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

Publication : PERLAS NG SILANGAN BALITA
Dates : March 25, April 1 & 8, 2019

REPUBLIC OF THE PHILIPPINES
FOURTH JUDICIAL REGION
REGIONAL TRIAL COURT
BRANCH XC (90)
DASMARINAS CITY, CAVITE

NATIONAL HOME MORTGAGE
FINANCE CORPORATION (NHMFCA)

Petitioner Mortgagee,

File No. FC-DC-0076-18
EXTRA JUDICIAL FORECLOSURE
OF REAL ESTATE MORTGAGE
UNDER ACT 3135, AS AMENDED
BY ACT 4118

MARGIE LAYAOEN HUFANO married to RICARDO O. HUFANO,

Respondent Mortgagee,

X-----X

NOTICE OF SHERIFF'S SALE

Upon extra-judicial petition for sale under Act 3135, as amended by Act 4118 filed by the petitioner mortgagee, NATIONAL HOME MORTGAGE FINANCE CORPORATION (NHMFCA), a government-owned and controlled corporation created under P.D. No. 1267, with postal address at No. 104 Amorsolo Street, Legaspi Village, Makati City against the respondent mortgagee, MARGIE LAYAOEN HUFANO married to RICARDO O. HUFANO with postal addresses at Block 46 Lot 3 Summerwind Village IV, Brgy. San Agustin, Dasmariñas City, Cavite and/or B12 LO1 13th Street, Golden Gate, Las Pilas City and for the satisfaction of the mortgaged debt which as of 30 June 2017 amounts to ONE MILLION TWO HUNDRED FIFTY FIVE THOUSAND SIX HUNDRED SEVENTY EIGHT PESOS & 75/100 (Php 1,255,678.75), exclusive of penalty, all legal fees and expenses incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on 15 MAY 2019 at 10:00 o'clock in the morning or soon thereafter in the Court Room of Branch 90, Regional Trial Court located at the Ground Floor, Dasmariñas Community Affairs (DASCA) Building, Congressional Road, Barot I, Dasmariñas City, Province of Cavite to the highest bidder and for CASH or CERTIFIED CHECK, in Philippine Currency, the following described real property together with all the buildings and other improvements existing thereon, to wit:

**Transfer Certificate of Title
No. T-3420**

A parcel of land (Lot 3 of the cons.-subd. plan, Pcs-04-006178, being a portion of the cons. of Lots 1 to 13, Blk. 46, Pcd-04-045869, L.R.C. Rec. No. 1, situated in the Bn. of San Agustin, Mun. of Dasmariñas, Prov. of Cavite. Bounded on the NW, along line 1-2 by Lot 4, on the NE, along 2-3 by Lot 6 by Road Lot 33, Pcd-04-045869; on the SW, along line 6-7 by Lot 5, and on the NW, along line 7-1 by Lot 8, both of the cons.-subd. plan. Beginning at a pt. marked "1" on plan being N. 70 deg. 29' E., 1340.92 m. from Mon. No. 147, Iron Estate, thence N. 83 deg. 03' E., 6.40 m. to pt. 2; thence S. 06 deg. 57' E., 10.00 m. to pt. 3; thence S. 83 deg. 03' W., 3.00 m. to pt. 4; thence S. 83 deg. 03' W., 3.50 m. to pt. 5; thence S. 83 deg. 03' W., 1.10 m. to pt. 6; thence N. 06 deg. 57' W., 10.00 m. to pt. 7; thence S. 83 deg. 03' W., 1.10 m. to the pt. of beginning, containing an area of SEVENTY FIVE (75) SQ. METERS. All pts. referred to are indicated on the plan and are marked on the ground by P.S. cyl. conc. mms. 15x40 cm.; bearings true; date of orig. survey, July 27, 1905-June 11, 1908 and that of the cons.-subd. survey, Dec. 5-12, 1991 and was approved on Jan. 10, 1992.

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

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

In the event the publication auction should not take place on the said date and time, it shall be held on 22 May 2019, at the same time and place without further notice.

01 March 2019, Dasmariñas City, Province of Cavite.

(Sgd.) ALVARO D. MIJARES
Sheriff

(Sgd.) ATTY. MARCELA L. BAYBAY
CLERK OF COURT

Copy furnished:

NATIONAL HOME MORTGAGE FINANCE CORPORATION (NHMFCA)
No. 104 Amorsolo Street, Legaspi Village
Makati City

MARGIE LAYAOEN HUFANO married to RICARDO O. HUFANO
Block 46 Lot 3 Summerwind Village IV
Brgy. San Agustin, Dasmariñas City, Cavite

and/or

B12 LO1 13th Street, Golden Gate
Las Pilas City

Notice posted at:

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

Publication : PERLAS NG SILANGAN BALITA
Dates : March 25, April 1 & 8, 2019

REPUBLIC OF THE PHILIPPINES
FOURTH JUDICIAL REGION
REGIONAL TRIAL COURT
BRANCH XC (90)
DASMARINAS CITY, CAVITE

NATIONAL HOME MORTGAGE
FINANCE CORPORATION (NHMFCA)

Petitioner Mortgagee,

File No. FC-DC-0076-18
EXTRA JUDICIAL FORECLOSURE
OF REAL ESTATE MORTGAGE
UNDER ACT 3135, AS AMENDED
BY ACT 4118

JOSE ANGELITO DONATO BUHAIN,

Respondent Mortgagee,

X-----X

NOTICE OF SHERIFF'S SALE

Upon extra-judicial petition for sale under Act 3135, as amended by Act 4118 filed by the petitioner mortgagee, NATIONAL HOME MORTGAGE FINANCE CORPORATION (NHMFCA), a government-owned and controlled corporation created under P.D. No. 1267, with postal address at No. 104 Amorsolo Street, Legaspi Village, Makati City against the respondent mortgagee, JOSE ANGELITO DONATO BUHAIN with postal addresses at Golden City - Duma Lot 02 Block 37, Bn. Salawag, Dasmariñas City, Cavite and/or No. 7704 Jacinto Street, Makati City and for the satisfaction of the mortgaged debt which as of 30 June 2017 amounts to EIGHT HUNDRED TWENTY FIVE THOUSAND NINE HUNDRED EIGHTY ONE PESOS & 00/100 (Php 825,981.00), exclusive of penalty, all legal fees and expenses incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on 15 MAY 2019 at 10:00 o'clock in the morning or soon thereafter in the Court Room of Branch 90, Regional Trial Court located at the Ground Floor, Dasmariñas Community Affairs (DASCA) Building, Congressional Road, Barot I, Dasmariñas City, Province of Cavite to the highest bidder and for CASH or CERTIFIED CHECK, in Philippine Currency, the following described real property together with all the buildings and other improvements existing thereon, to wit:

**Transfer Certificate of Title
No. T-464350**

A parcel of land (Lot 2 Blk. 37 of the subd. plan, Pcd-042106-002550, being a portion of Lot 5777-A-2, Pcd-042106-002550 L.R.C. Rec. No. 1, situated in the Brgy. Salawag, Mun. of Dasmariñas, Prov. of Cavite. Island of Luzon. Bounded on the SW, along line 1-2 by Lot 1 Blk. 37 of the subd. plan, of the NW, along 2-3 by Rd. Lot 8 Pcd-042106-002550, on the NE, along line 3-4-5 by Rd. Lot 4, & on the SE, along line 5-1 by Lot 4 Blk. 37, both of the subd. plan. Beginning at a pt. marked "1" on plan being S. 54 deg. 14' E., 465.76 m. from Mon. 171, Iron Estate, thence N. 10 deg. 57' W., 5.75 m. to pt. 2; thence N. 79 deg. 03' E. 8.08 m. to pt. 3; thence S. 56 deg. 00' E., 2.00 m. to pt. 4; thence S. 10 deg. 57' W., 4.33 m. to pt. 5; thence S. 79 deg. 03' W., 4.50 m. to the pt. of beginning, containing an area of FIFTY THREE SQ. M. & SIXTY THREE SQ. DEC. (53.63) SQ. METERS. All pts. referred to are indicated on plan and are marked on the ground by P.S. cyl. conc. mms. 15x40 cm.; bearings true; dates of original survey, July 27, 1905 & June 11, 1908 and that of the subd. survey, November 3-28, 1992 and was approved on December 21, 1992.

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

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

In the event the publication auction should not take place on the said date and time, it shall be held on 22 May 2019, at the same time and place without further notice.

01 March 2019, Dasmariñas City, Province of Cavite.

(Sgd.) ALVARO D. MIJARES
Sheriff

(Sgd.) ATTY. MARCELA L. BAYBAY
CLERK OF COURT

Copy furnished:

NATIONAL HOME MORTGAGE FINANCE CORPORATION (NHMFCA)
No. 104 Amorsolo Street, Legaspi Village
Makati City

JOSE ANGELITO DONATO BUHAIN
Golden City - Duma Lot 02 Block 37
Bn. Salawag, Dasmariñas City, Cavite

and/or

No. 7704 Jacinto Street
Makati City

Notice posted at:

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

Publication : PERLAS NG SILANGAN BALITA
Dates : March 25, April 1 & 8, 2019

REPUBLIC OF THE PHILIPPINES
FOURTH JUDICIAL REGION
REGIONAL TRIAL COURT
BRANCH XC (90)
DASMARINAS CITY, CAVITE

NATIONAL HOME MORTGAGE
FINANCE CORPORATION (NHMFC),
Petitioner/Mortgagee,

File No. FC-DC-0079-18
EXTRA JUDICIAL FORECLOSURE
OF REAL ESTATE MORTGAGE
UNDER ACT 3135, AS AMENDED
BY ACT 4118

SPS. RONILO LLORENTE TANDOGON & MELISSA C. TANDOGON,
Respondents/Mortgagees.

X-----X

NOTICE OF SHERIFF'S SALE

Upon extra-judicial petition for sale under Act 3135, as amended by Act 4118 filed by the petitioner/mortgagee, NATIONAL HOME MORTGAGE FINANCE CORPORATION (NHMFC), a government-owned and controlled corporation created under P.D. No. 1267, with postal address at No. 104 Amorsolo Street, Legaspi Village, Makati City against the respondents/mortgagees, SPS. RONILO LLORENTE TANDOGON & MELISSA C. TANDOGON with postal addresses at Block 16 Lot 26 Diamond Village - Dasmariñas, Bo. Salawag, Dasmariñas City, Cavite and/or No. 1415-D Int. 3 Tuazon Street, Sampaloc, Manila and for the satisfaction of the mortgaged debt which as of 30 June 2017 amounts to ONE MILLION FIVE HUNDRED EIGHTY FOUR THOUSAND ONE HUNDRED FIFTY NINE PESOS & 96/100 (Php 1,584,159.96), exclusive of penalty, all legal fees and expenses incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on 15 MAY 2019 at 10:00 o'clock in the morning or soon thereafter in the Court Room of Branch 90, Regional Trial Court located at the Ground Floor, Dasmariñas Community Affairs (DASCA) Building, Congressional Road, Buro I, Dasmariñas City, Province of Cavite to the highest bidder and for CASH or CERTIFIED CHECK, in Philippine Currency, the following described real property together with all the buildings and other improvements existing thereon, to wit:

Transfer Certificate of Title
No. T-478452

A parcel of land (Lot 26 Blk. 16 of the cons./subd. plan, Pcs-042106-008016, being a portion of the cons. of Lot 5777-C-2, Pad-04-02106-059852 & Lots 5777-C-3-C & 5777-C-3-D, Pad-042106-066093, L.R.C. Rec. No.), situated in the Brgy. Salawag, Mun. of Dasmariñas, Prov. of Cavite, bounded on the NW, along line 1-2 by Lot 25; on the NE, along line 2-3 by Lot 24; both Blk. 16, on the SE, along line 3-4 by Rd. Lot 13; & on the SW, along line 4-1 by Lot 28, Blk. 16, all of the cons./subd. plan. Beginning at a point marked "1" on plan, being S. 28 deg. 27E., 638.53 m. from Mon. 171, Imus Estate, thence N. 36 deg. 11'E., 8.00 m. to pt. 2; thence S. 53 deg. 49'E., 11.00 m. to pt. 3; thence S. 36 deg. 11'W., 8.00 m. to pt. 4; thence N. 53 deg. 49'W., 11.00 m. to the pt. of beginning, containing an area of EIGHTY EIGHT (88) SQ. METERS. All points referred to are indicated on the plan and are marked on the ground by P.S. cyl. conc. mms. 15 x 60 cm.; bearings true; date of original survey, July 27, 1905-June 11, 1908 and that of the cons./subd. survey, April 20-June 20, 1993 and was approved on Jan. 6, 1994.

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

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

In the event the publication auction should not take place on the said date and time, it shall be held on 22 May 2019, at the same time and place without further notice.

01 March 2019, Dasmariñas City, Province of Cavite.

(Sgd.) ALVARO B. MIJARES
Sheriff

(Sgd.) ATTY. MARCELA L. BAYBAY
CLERK OF COURT

Copy furnished:

NATIONAL HOME MORTGAGE FINANCE CORPORATION (NHMFC)
No. 104 Amorsolo Street, Legaspi Village
Makati City

SPS. RONILO LLORENTE TANDOGON & MELISSA C. TANDOGON
Block 16 Lot 26 Diamond Village - Dasmariñas, Bo. Salawag, Dasmariñas City, Cavite

and/or

No. 1415-D Int. 3 Tuazon Street, Sampaloc, Manila

Notice posted at:

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

Publication : PERLAS NG SILANGAN BALITA
Dates : March 25, April 1 & 8, 2019

REPUBLIC OF THE PHILIPPINES
FOURTH JUDICIAL REGION
REGIONAL TRIAL COURT
BRANCH XC (90)
DASMARINAS CITY, CAVITE

NATIONAL HOME MORTGAGE
FINANCE CORPORATION (NHMFC),
Petitioner/Mortgagee,

File No. FC-DC-0300-18
EXTRA JUDICIAL FORECLOSURE
OF REAL ESTATE MORTGAGE
UNDER ACT 3135, AS AMENDED
BY ACT 4118

SPS. ADORACION FAJARDO MANUIT & FRANCISCO M. MANUIT,
Respondents/Mortgagees.

X-----X

NOTICE OF SHERIFF'S SALE

Upon extra-judicial petition for sale under Act 3135, as amended by Act 4118 filed by the petitioner/mortgagee, NATIONAL HOME MORTGAGE FINANCE CORPORATION (NHMFC), a government-owned and controlled corporation created under P.D. No. 1267, with postal address at No. 104 Amorsolo Street, Legaspi Village, Makati City against the respondents/mortgagees, SPS. ADORACION FAJARDO MANUIT & FRANCISCO M. MANUIT with postal addresses at Block 20 Lot 36 Diamond Village - Dasmariñas, Bo. Salawag, Dasmariñas City, Cavite and/or No. 36 Oliveros Drive, Balintawak, Quezon City and for the satisfaction of the mortgaged debt which as of 31 May 2018 amounts to ONE MILLION FIVE HUNDRED SEVENTY ONE THOUSAND FOUR HUNDRED TWENTY THREE PESOS & 61/100 (Php 1,571,423.61), exclusive of penalty, all legal fees and expenses incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on 15 MAY 2019 at 10:00 o'clock in the morning or soon thereafter in the Court Room of Branch 90, Regional Trial Court located at the Ground Floor, Dasmariñas Community Affairs (DASCA) Building, Congressional Road, Buro I, Dasmariñas City, Province of Cavite to the highest bidder and for CASH or CERTIFIED CHECK, in Philippine Currency, the following described real property together with all the buildings and other improvements existing thereon, to wit:

Transfer Certificate of Title
No. T-478414

A parcel of land (Lot 36 Blk. 20 of the cons./subd. plan, Pcs-042106-008016, being a portion of the cons. of Lot 5777-C-2, Pad-04-02106-059852 & Lots 5777-C-3-C & 5777-C-3-D, Pad-042106-066093, L.R.C. Rec. No.), situated in the Brgy. Salawag, Mun. of Dasmariñas, Prov. of Cavite, bounded on the NE, along line 1-2 by Lot 34 Blk. 20; on the SE, along line 2-3-4 by Rd. lot 16; on the SW, along lines 4-5 by Rd. lot 12; on the NW, along line 5-6 by lot 38; on the NE, along line 6-7 by lot 35; along line 7-1 by lot 33, all of Blk. 20 all of the cons./subd. plan. Beginning at a pt. marked "1" on plan, being S. 27 deg. 04'E., 743.58 m. from Mon. 171, Imus Estate, thence S. 53 deg. 49'E., 11.00 m. to pt. 2; thence S. 36 deg. 11'W., 8.35 m. to pt. 3; thence S. 61 deg. 12'W., 2.56 m. to pt. 4; thence S. 86 deg. 12'W., 6.96 m. to pt. 5; thence N. 03 deg. 48'W., 11.00 m. to pt. 6; thence N. 56 deg. 28'E., 3.37 m. to pt. 7; thence N. 56 deg. 28'E., 3.78 m. to the pt. of beginning, containing an area of ONE HUNDRED FORTY EIGHT (148) SQ. METERS. All pts. referred to are indicated on the plan and are marked on the ground by P.S. cyl. conc. mms. 15x60 cm.; bearings true; date of orig. survey, July 27, 1905-June 11, 1908 & that of the cons./subd. survey, April 20-June 20, 1993 & was approved on Jan. 6, 1994.

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

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

In the event the publication auction should not take place on the said date and time, it shall be held on 22 May 2019, at the same time and place without further notice.

01 March 2019, Dasmariñas City, Province of Cavite.

(Sgd.) ALVARO B. MIJARES
Sheriff

(Sgd.) ATTY. MARCELA L. BAYBAY
CLERK OF COURT

Copy furnished:

NATIONAL HOME MORTGAGE FINANCE CORPORATION (NHMFC)
No. 104 Amorsolo Street, Legaspi Village
Makati City

SPS. ADORACION FAJARDO MANUIT & FRANCISCO M. MANUIT
Block 20 Lot 36 Diamond Village - Dasmariñas, Bo. Salawag, Dasmariñas City, Cavite

and/or

No. 36 Oliveros Drive
Balintawak, Quezon City

Notice posted at:

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

Publication : PERLAS NG SILANGAN BALITA
Dates : March 25, April 1 & 8, 2019

REPUBLIC OF THE PHILIPPINES
FOURTH JUDICIAL REGION
REGIONAL TRIAL COURT
BRANCH 90 (90)
DASMARINAS CITY, CAVITE

NATIONAL HOME MORTGAGE
FINANCE CORPORATION (NHMF)

Petitioner/Mortgagee

File No. PC-DC-0091-18
EXTRA JUDICIAL FORECLOSURE
OF REAL ESTATE MORTGAGE
UNDER ACT 3135, AS AMENDED
BY ACT 4118

ARCANGELITA ARCANGEL DIMAL

Respondent/Mortgagee

X X

NOTICE OF SHERIFF'S SALE

Upon extra-judicial petition for sale under Act 3135, as amended by Act 4118 filed by the petitioner/mortgagee, NATIONAL HOME MORTGAGE FINANCE CORPORATION (NHMF), a government-owned and controlled corporation created under P.D. No. 1267, with postal address at No. 104 Amoranto Street, Legaspi Village, Makati City against the respondent mortgagee, ARCANGELITA ARCANGEL DIMAL, with postal address at Block 43 Lot 17 Golden City Subdivision, No. Salawag, Dasmarinas City, Cavite and/or No. 72 C. Jose Street, Malibay, Pasaig City and for the satisfaction of the mortgaged debt which as of 31 May 2018 amounts to SEVEN HUNDRED EIGHTY FOUR THOUSAND TWO HUNDRED THIRTY SIX PESOS & 10/100 (Php 784,236.10), exclusive of penalty, all legal fees and expenses incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on 15 MAY 2019 at 10:00 o'clock in the morning or soon thereafter in the Court Room of Branch 90, Regional Trial Court located at the Ground Floor, Dasmarinas Community Affairs (DASMA) Building, Congressional Road, Board 1, Dasmarinas City, Province of Cavite to the highest bidder and for CASH or CERTIFIED CHECK, in Philippine Currency, the following described real property together with all the buildings and other improvements existing thereon, to wit:

Transfer Certificate of Title
No. T-427598

A parcel of land (Lot 17 Block 43) of the subdiv. plan, Pub-642106-661585, being a portion of Lot 5777-A-3, Pub-642106-661570, L.R.C. Plan No. 1, situated in the Brgy. Nalagan, Mun. of Dasmarinas, Prov. of Cavite. It is bounded on the NE, along line 1-2 by Lot 19, Block 43, on the SE, along line 2-3 by Alley 34, on the SW, along lines 3-4-5 by Alley 35, & on the NW, along line 5-6 by lot 15 and on the NE, along line 6-7 by Lot 18 Block 43 all of the subdiv. plan. Beginning at a pt. marked "1" on plan, being 5.49 deg. 20'28", 711.56 m. from Mon. 171, inner Estate, thence S. 10 deg. 57'38", 7.28 m. to pt. 2; thence N. 82 deg. 05'48", 8.61 m. to pt. 3; thence N. 46 deg. 11'48", 2.29 m. to pt. 4; thence N. 10 deg. 57'38", 6.68 m. to pt. 5; thence S. 79 deg. 07'48", 9.50 m. to pt. 6; thence S. 10 deg. 57'38", 3.75 m. to the pt. of beginning, containing an area of NINETEEN (19) SQ. METERS. All pts. referred to are indicated on the plan and are marked on the ground by P.S. of some, more 15x60 cm., bearings true; date of orig. survey, July 27, 1965-June 11, 1968, and that of the subdiv. survey, Jan. 4-23, 1997 and was approved on March 8, 1997.

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

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

In the event the publication auction should not take place on the said date and time, it shall be held on 22 May 2019, at the same time and place without further notice.

01 March 2019, Dasmarinas City, Province of Cavite.

(Sgt.) ALVARO D. MIJARES
Sheriff

(Sgt.) ATTY. MARCELA L. RAYBAY
CLERK OF COURT

Copy furnished:

NATIONAL HOME MORTGAGE FINANCE CORPORATION (NHMF),
No. 104 Amoranto Street, Legaspi Village,
Makati City

ARCANGELITA ARCANGEL DIMAL,
Block 43 Lot 17 Golden City Subdivision,
No. Salawag, Dasmarinas City, Cavite

and/or

No. 72 C. Jose Street,
Malibay, Pasaig City

Notice posted at:

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

Publication: PERLAS NG SILANGAN BALITA
Date: March 25, April 1 & 8, 2019

REPUBLIC OF THE PHILIPPINES
FOURTH JUDICIAL REGION
REGIONAL TRIAL COURT
BRANCH 90 (90)
DASMARINAS CITY, CAVITE

L & R CORPORATION
Petitioner/Mortgagee

File No. PC-DC-0091-18
EXTRA JUDICIAL FORECLOSURE
OF REAL ESTATE MORTGAGE
UNDER ACT 3135, AS AMENDED
BY ACT 4118

SHIRLEY E. AGUIRRE married to MANUEL P. AGUIRRE,
Respondent/Mortgagee

X X

NOTICE OF SHERIFF'S SALE

Upon extra-judicial petition for sale under Act 3135, as amended by Act 4118 filed by the petitioner/mortgagee, L & R CORPORATION, with postal address at 5/F Adhara Building, petitioner/mortgagee, L & R CORPORATION, with postal address at 5/F Adhara Building, 117 E. Rodriguez St. Avenue, Pasay City, against the respondent mortgagee, SHIRLEY E. AGUIRRE married to MANUEL P. AGUIRRE, with postal address at Block 44 Lot 7 Phase 4 Mabuhay City Subdivision, Paligaran 3, Dasmarinas City, Cavite and for the satisfaction of the mortgaged debt which as of 31 November 2018 amounts to TWO MILLIOPS FOUR HUNDRED TWENTY THREE THOUSAND EIGHT HUNDRED FIFTY EIGHT PESOS & 70/100 (Php 2,423,858.70), exclusive of all legal fees and expenses incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on 15 MAY 2019 at 10:00 o'clock in the morning or soon thereafter in the Court Room of Branch 90, Regional Trial Court, Ground Floor, Dasmarinas Community Affairs (DASMA) Building, Congressional Road, Board 1, Dasmarinas City, Province of Cavite to the highest bidder and for CASH or CERTIFIED CHECK, in Philippine Currency, the following described real property together with all the buildings and other improvements existing thereon, to wit:

Transfer Certificate of Title
No. T-1009764

A parcel of land (Lot 7 Block 44) of the subdiv. plan, Pub-64-612339, being a portion of Lot 6621-A, 6621-C, 6621-E (L.R.C. Plan, Pub-358499; Lots 6621-A, 6621-C, 6621-E, Pub-64-695758; Lots 6618-A, 6618-C, 6618-E, Pub-64-695759; Lot 5735-A, Pub-64-612669; Lot 5734-A, Pub-64-612661 and Lot 6348-B-2-B, Pub-64-699614, L.R.C. Plan No. 1, situated in the Brgy. of Paligaran, Mun. of Dasmarinas, Prov. of Cavite. Bounded on the S, along line 1-2 by Lot 8 of Block 44 of the subdiv. plan on the W, along line on the S, along line 1-2 by Lot 8 of Block 44 of the subdiv. plan on the W, along line 2-3 by Eastment, on the N, along line 3-4 by Alley 29, and on the E, along line 4-1 by Lot 5 of Block 44, of the subdiv. plan. Beginning at a pt. marked "1" on plan, being 5.64 deg. 55'38", 157.05 m. from Mon. No. 166, inner Estate, thence S. 82 deg. 44'48", 9.32 m. to pt. 2; thence N. 67 deg. 44'48", 9.06 m. to pt. 3; thence N. 83 deg. 48'38", 9.46 m. to pt. 4; thence S. 10 deg. 12'38", 9.00 m. to the pt. of beginning, containing an area of FIFTY FIVE (55) SQ. METERS. All pts. referred to are indicated on the plan and are marked on the ground by P.S. of some, more 15 x 60 cm., bearings true; date of orig. survey, July 27, 1965 - June 1, 1968 and that of the subdiv. survey, Dec. 2, 1996 Feb. 24, 1997 and was approved on May 9, 1997.

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

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

In the event the publication auction should not take place on the said date and time, it shall be held on 22 May 2019, at the same time and place without further notice.

01 March 2019, Dasmarinas City, Province of Cavite

(Sgt.) ALVARO D. MIJARES
Sheriff

(Sgt.) ATTY. MARCELA L. RAYBAY
CLERK OF COURT

Copy furnished:

L & R CORPORATION
5/F Adhara Building, 117 E. Rodriguez St. Avenue, Pasay City

SHIRLEY E. AGUIRRE married to MANUEL P. AGUIRRE,
Block 44 Lot 7 Phase 4 Mabuhay City Subdivision,
Paligaran 3, Dasmarinas City, Cavite

Notice posted at:

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

Publication: PERLAS NG SILANGAN BALITA
Date: March 25, April 1 & 8, 2019

REPUBLIC OF THE PHILIPPINES
FOURTH JUDICIAL REGION
REGIONAL TRIAL COURT
BRANCH XC (90)
DASMARIÑAS CITY, CAVITE

BPI FAMILY SAVINGS BANK, INC.

Petitioner/Mortgagee,

File No. FC-DC-0427-18
EXTRA JUDICIAL FORECLOSURE
OF REAL ESTATE MORTGAGE
UNDER ACT 3135, AS AMENDED
BY ACT 4118

SPOUSES MARIA ELOISA C. HEREDIA (AIF)

and EDUARDO ROMEO M. HEREDIA,

Respondents/Mortgagors.

X-----X

NOTICE OF SHERIFF'S SALE

Upon extra-judicial petition for sale under Act 3135, as amended by Act 4118 filed by the petitioner/mortgagee, BPI FAMILY SAVINGS BANK, INC., with postal address at BPI Family Bank Center, Paseo de Roxas corner Dela Rosa Street, Makati City against the respondents/mortgagors, SPOUSES MARIA ELOISA C. HEREDIA (AIF) and EDUARDO ROMEO M. HEREDIA, with postal address at Block 11, Lot 16 Phase 2 Sta. Catalina Village, Barangay Salawag, Dasmariñas City, Cavite and for the satisfaction of the mortgaged debt which as of 20 November 2018 amounts to **THREE MILLION TWO HUNDRED SIXTY THOUSAND FOUR HUNDRED TWELVE PESOS & 02/100 (Pp3,260,412.02)**, exclusive of all legal fees and expenses incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on **15 MAY 2019** at 10:00 o'clock in the morning or soon thereafter in the Court Room of Branch 90, Regional Trial Court, Ground Floor, Dasmariñas Community Affairs (DASCA) Building, Congressional Road, Buro I, Dasmariñas City, Province of Cavite to the highest bidder and for **CASH or CERTIFIED CHECK**, in Philippine Currency, the following described real property together with all the buildings and other improvements existing thereon, to wit:

Transfer Certificate of Title
No. T-1221943

A parcel of land (Lot 16 Bk. 11 of the cons./subd. plan, Pcs-04-011814, being a portion of the cons. of Lots 1 & 2, Bk. 27, Pcs-04-017801, L.R.C. Rec. No. 8843) situated in the Bo. of Salawag, Mun. of Dasmariñas, Prov. of Cavite, Island of Luzon. Bounded on the SE., along line 1-2 by Lot 14 Bk. 11; on the SW., along line 2-3 by Rd. Lot 17; on the NW., along line 3-4 by Lot 18; on the NE., along line 4-5 by Lot 15; and along line 5-1 by Lot 11, all of Bk. 11, all of the cons./subd. plan. Beginning at a pt. marked "1" on plan, being S. 78 deg. 13'W., 675.35 m. from Mon. No. 174, Imas Estate; thence S. 50 deg. 52'W., 10.00 m. to pt. 2; thence N. 38 deg. 49'W., 12.50 m. to pt. 3; thence N. 50 deg. 52'E., 10.00 m. to pt. 4; thence S. 38 deg. 49'E., 2.00 m. to pt. 5; thence S. 38 deg. 49'E., 10.50 m. to the pt. of beginning, containing an area of ONE HUNDRED TWENTY FIVE (125) SQUARE METERS. All pts. referred to are indicated on the plan and marked on the ground by P.S. cyl. conc. mon. 15 x 40 cm; bearings true; date of orig. survey; Jan. 27, 1921 and that of the cons./subd. survey; Oct. 5-Nov. 5, 2002 and was approved on Jan. 14, 2003.

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

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

In the event the publication auction should not take place on the said date and time, it shall be held on **22 May 2019**, at the same time and place without further notice.

01 March 2019, Dasmariñas City, Province of Cavite.

(Sgd.) ALVARO D. MIJARES
Sheriff

(Sgd.) ATTY. MARCELA L. BAYBAY
CLERK OF COURT

Copy furnished:

BPI FAMILY SAVINGS BANK, INC.
BPI Family Bank Center
Paseo de Roxas corner Dela Rosa Street
Makati City

SPOUSES MARIA ELOISA C. HEREDIA (AIF) and EDUARDO ROMEO M. HEREDIA
Block 11, Lot 16 Phase 2 Sta. Catalina Village, Barangay Salawag, Dasmariñas City, Cavite

Notice posted at:

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

Publication: PERLAS NG SILANGAN BALITA

Dates: March 25, April 1 & 8, 2019

REPUBLIC OF THE PHILIPPINES
FOURTH JUDICIAL REGION
REGIONAL TRIAL COURT
BRANCH XC (90)
DASMARIÑAS CITY, CAVITE

AIR MATERIEL WING SAVINGS AND LOAN
ASSOCIATION, INC. (AMWSLAI), represented
by DAVIE A. REPOLLO,

Petitioner/Mortgagee,

File No. FC-DC-0454-18
EXTRA JUDICIAL FORECLOSURE
OF REAL ESTATE MORTGAGE
UNDER ACT 3135, AS AMENDED
BY ACT 4118

NILO MAROLLANO joined by his spouse,

VICTORIA MAROLLANO,

Respondents/Mortgagors.

X-----X

NOTICE OF SHERIFF'S SALE

Upon extra-judicial petition for sale under Act 3135, as amended by Act 4118 filed by the petitioner/mortgagee, AIR MATERIEL WING SAVINGS AND LOAN ASSOCIATION, INC. (AMWSLAI), represented by DAVIE A. REPOLLO, with postal address at Corner Bonny Serrano and 18th Avenues, Cubao, Quezon City, against the respondents/mortgagors, NILO MAROLLANO joined by his spouse, VICTORIA MAROLLANO with postal address at Block 11, Lot 43 University Hills Estate, Brgy. Buro I, Dasmariñas City, Cavite and for the satisfaction of the mortgaged debt which as of 09 May 2018 amounts to **FOUR MILLION NINE HUNDRED ELEVEN THOUSAND SIX HUNDRED THIRTY TWO PESOS & 59/100 (Pp4,911,632.59)**, exclusive of all legal fees and expenses incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on **15 MAY 2019** at 10:00 o'clock in the morning or soon thereafter in the Court Room of Branch 90, Regional Trial Court, Ground Floor, Dasmariñas Community Affairs (DASCA) Building, Congressional Road, Buro I, Dasmariñas City, Province of Cavite to the highest bidder and for **CASH or CERTIFIED CHECK**, in Philippine Currency, the following described real property together with all the buildings and other improvements existing thereon, to wit:

Transfer Certificate of Title
No. T-812285

A parcel of land (lot 43 blk. II of the cons./subd. plan, Pcs-04-011208, being a portion of cons./lot 3892-B-3-A, 3892-B-3-B, 3892-B-3-C, Pcd-042106-071004, L.R.C. Rec. No.), situated on Bgy. Buro I, Mun. of Dasmariñas, Prov. of Cavite bounded on SE., along line 1-2 by lot 42 on SW., along line 2-3 lot 45 on NW., along 3-4 Rd. lot 1 on NE., along 4-1 lot 41 all blk. II of the cons./subd. plan beginning at pt. marked "1" on plan being S., 76 deg. 35'E., 2015.52 m from mun. no. 145, Imas Estate.

thence S. 53 deg. 11'W., 6.07m. to pt. 2
thence N. 36 deg. 49'W., 9.71m. to pt. 3
thence N. 49 deg. 18'E., 6.03 m. to pt. 4
thence S. 36 deg. 49'E., 10.13 m. to pt. of

beginning, containing an area of SIXTY (60) SQ. METERS. All pts. referred to are indicated on plan and are marked on the ground by P.S. cyl. conc. mon. 15x40 cm, bearing true date of original survey, July 27, 1905 - June 11, 1908 & that of the cons./subd. survey Sept. 3-29, 1995, and was approved on Dec. 11, 1995."

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

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

In the event the publication auction should not take place on the said date and time, it shall be held on **22 May 2019**, at the same time and place without further notice.

01 March 2019, Dasmariñas City, Province of Cavite.

(Sgd.) ALVARO D. MIJARES
Sheriff IV

(Sgd.) ATTY. MARCELA L. BAYBAY
CLERK OF COURT VI

Copy furnished:

AIR MATERIEL WING SAVINGS AND LOAN ASSOCIATION, INC. (AMWSLAI),
represented by DAVIE A. REPOLLO
Corner Bonny Serrano and 18th Avenues, Cubao, Quezon City

NILO MAROLLANO joined by his spouse, VICTORIA MAROLLANO
Block 11, Lot 43 University Hills Estate, Brgy. Buro I, Dasmariñas City, Cavite

Notice posted at:

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

Publication: PERLAS NG SILANGAN BALITA

Dates: March 25, April 1 & 8, 2019

REPUBLIC OF THE PHILIPPINES
FOURTH JUDICIAL REGION
REGIONAL TRIAL COURT
BRANCH XC (90)
DASMARINAS, CAVITE

AIR MATERIEL WING SAVINGS AND LOAN
ASSOCIATION, INC. (AMWSLAI), represented
by DAVIE A. REPOLLO,

Petitioner/Mortgagee,

File No. FC-DC-0455-18
EXTRA JUDICIAL FORECLOSURE
OF REAL ESTATE MORTGAGE
UNDER ACT 3135, AS AMENDED
BY ACT 4118

-versus-

MADELYN D. MACEDA,

Respondent/Mortgagor.

X-----X

NOTICE OF SHERIFF'S SALE

Upon extra-judicial petition for sale under Act 3135, as amended by Act 4118 filed by the petitioner/mortgagee, AIR MATERIEL WING SAVINGS AND LOAN ASSOCIATION, INC. (AMWSLAI), represented by DAVIE A. REPOLLO, with postal address at Corner Bonny Serrano and 18th Avenues, Cubao, Quezon City, against the respondent/mortgagor, MADELYN D. MACEDA, with postal address at Block 31, Lot 4 University Hills Estate, Brgy. Buroi, Dasmariñas, Cavite and for the satisfaction of the mortgaged debt which as of 09 May 2018 amounts to THREE MILLION FIVE HUNDRED NINE THOUSAND THREE HUNDRED SIXTY SIX PESOS & 63/100 (P3,509,366.03), exclusive of all legal fees and expenses incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on 15 MAY 2019 at 10:00 o'clock in the morning or soon thereafter in the Court Room of Branch 90, Regional Trial Court, Ground Floor, Dasmariñas Community Affairs (DASCA) Building, Congressional Road, Buroi I, Dasmariñas City, Province of Cavite to the highest bidder and for CASH or CERTIFIED CHECK, in Philippine Currency, the following described real property together with all the buildings and other improvements existing thereon, to wit:

Transfer Certificate of Title
No. T-695768

A parcel of land (Lot 4, Blk. 31 of the cons. subd. plan, Pes-04-011208, being a portion of the cons. of Lots 3892-B-3-A, 3892-B-3-B, & 3892-B-3-C, Psd-042106-071004, L.R.C. Rec. No.), situated in the Brgy. of Buroi, Mun. of Dasmariñas, Prov. of Cavite. Bounded on the SE, along line 1-2 by Lot 3, Blk. 31; on the S., along line 2-3 by Lot 6, Blk. 31; on the NW, along line 3-4 by Rd. Lot 25; on the NE, along line 4-1 by Lot 2, Blk. 31, all of the cons. subd. plan. Beginning at a pt. marked "1" on plan, being S. 75 deg. 20'E., 1975.88 m. fr. Mon. No. 145, Imas Estate; thence S. 53 deg. 11'W., 4.00 m. to pt. 2; thence N. 36 deg. 9'W., 11.00 m. to pt. 3; thence N. 53 deg. 11'E., 4.00 m. to the pt. of beginning, containing an area of FORTY SEVEN (47) SQ. METERS. All pts. ref. to are indicated on the plan and are marked on the ground by P.S. cyl. conc. cons. 15x60 cm.; bearing true; date of original survey July 27, 1905 - June 11, 1908, and that of the cons.-subd. survey, Sept. 3-29, 1995, and was approved on December 11, 1995.

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

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

In the event the publication auction should not take place on the said date and time, it shall be held on 22 May 2019, at the same time and place without further notice.

01 March 2019, Dasmariñas City, Province of Cavite.

(Sgd.) ALVARO D. MIJARES
Sheriff IV

(Sgd.) ATTY. MARCELA L. BAYBAY
CLERK OF COURT VI

Copy furnished:

AIR MATERIEL WING SAVINGS AND LOAN ASSOCIATION, INC. (AMWSLAI),
represented by DAVIE A. REPOLLO
Corner Bonny Serrano and 18th Avenues, Cubao, Quezon City

MADELYN D. MACEDA

Block 31, Lot 4 University Hills Estate, Brgy. Buroi, Dasmariñas City, Cavite

Notice posted at:

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

Publication : PERLAS NG SILANGAN BALITA
Dates : March 25, April 1 & 8, 2019

REPUBLIC OF THE PHILIPPINES
FOURTH JUDICIAL REGION
REGIONAL TRIAL COURT
BRANCH XC (90)
DASMARINAS, CAVITE

AIR MATERIEL WING SAVINGS AND LOAN
ASSOCIATION, INC. (AMWSLAI), represented
by DAVIE A. REPOLLO,

Petitioner/Mortgagee,

File No. FC-DC-0456-18
EXTRA JUDICIAL FORECLOSURE
OF REAL ESTATE MORTGAGE
UNDER ACT 3135, AS AMENDED
BY ACT 4118

-versus-

Mr. DONALD ECLARINAL,

Respondent/Mortgagor.

X-----X

NOTICE OF SHERIFF'S SALE

Upon extra-judicial petition for sale under Act 3135, as amended by Act 4118 filed by the petitioner/mortgagee, AIR MATERIEL WING SAVINGS AND LOAN ASSOCIATION, INC. (AMWSLAI), represented by DAVIE A. REPOLLO, with postal address at Corner Bonny Serrano and 18th Avenues, Cubao, Quezon City, against the respondent/mortgagor, DONALD ECLARINAL with postal address at Block 30, Lot 8 University Hills Estate, Brgy. Buroi, Dasmariñas City, Cavite and for the satisfaction of the mortgaged debt which as of 09 May 2018 amounts to THREE MILLION ONE HUNDRED NINETY SIX THOUSAND EIGHT HUNDRED EIGHTY NINE PESOS & 95/100 (P3,196,889.95), exclusive of all legal fees and expenses incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on 15 MAY 2019 at 10:00 o'clock in the morning or soon thereafter in the Court Room of Branch 90, Regional Trial Court, Ground Floor, Dasmariñas Community Affairs (DASCA) Building, Congressional Road, Buroi I, Dasmariñas City, Province of Cavite to the highest bidder and for CASH or CERTIFIED CHECK, in Philippine Currency, the following described real property together with all the buildings and other improvements existing thereon, to wit:

Transfer Certificate of Title
No. T-813256

A parcel of land (Lot 8 Blk. 30 of the cons./subd. plan, Pes-04-011208, being a portion of the cons. of Lots 3892-B-3-A, 3892-B-3-B, & 3892-B-3-C, Psd-042106-071004, L.R.C. Rec. No.), situated in the Brgy. of Buroi, Mun. of Dasmariñas, Prov. of Cavite. Bounded on the NE, along line 1-2 by Lot 7, Blk. 30; on the SE, along line 2-3 by Lot 6, Blk. 30; on the SW, along line 3-4 by Road Lot 24; on the NW, along line 4-1 by Lot 10, Blk. 30, all of the cons./subd. plan. Beginning at a pt. marked "1" on plan, being S. 77 deg. 03'E., 1979.95 m. from Mon. No. 145, Imas Estate; thence S. 36 deg. 49'E., 4.00 m. to pt. 2; thence S. 53 deg. 11'W., 10.0 m. to pt. 3; thence N. 36 deg. 49'W., 4.00 m. to pt. 4; thence N. 53 deg. 11'W., 10.0 m. to the pt. of beginning, containing an area of FORTY (40) SQ. MS. All pts. referred to are indicated on plan and are marked on the ground by P.S. cyl. conc. cons. 15x60 cm.; bearings true; date of orig. survey, July 27, 1903 - June 11, 1908 & that of the cons. & subd. survey, Sept. 3-29, 1995, & was approved on Dec. 11, 1995.

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

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

In the event the publication auction should not take place on the said date and time, it shall be held on 22 May 2019, at the same time and place without further notice.

01 March 2019, Dasmariñas City, Province of Cavite.

(Sgd.) ALVARO D. MIJARES
Sheriff IV

(Sgd.) ATTY. MARCELA L. BAYBAY
CLERK OF COURT VI

Copy furnished:

AIR MATERIEL WING SAVINGS AND LOAN ASSOCIATION, INC. (AMWSLAI),
represented by DAVIE A. REPOLLO
Corner Bonny Serrano and 18th Avenues, Cubao, Quezon City

DONALD ECLARINAL

Block 30, Lot 8 University Hills Estate, Brgy. Buroi, Dasmariñas City, Cavite

Notice posted at:

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

Publication : PERLAS NG SILANGAN BALITA
Dates : March 25, April 1 & 8, 2019

REPUBLIC OF THE PHILIPPINES
FOURTH JUDICIAL REGION
REGIONAL TRIAL COURT
BRANCH XC (98)
DASMARINAS, CAVITE

AIR MATERIEL WING SAVINGS AND LOAN
ASSOCIATION, INC. (AMWSLAI), represented
by DAVIE A. REPOLLO,

Petitioner/Mortgagee,

File No. FC-DC-0040-19

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

vs. RUPERT E. GAMBAN,

Respondent/Mortgagee.

X-----X

NOTICE OF SHERIFF'S SALE

Upon extra-judicial petition for sale under Act 3135, as amended by Act 4118 filed by the petitioner/mortgagee, AIR MATERIEL WING SAVINGS AND LOAN ASSOCIATION, INC. (AMWSLAI), represented by DAVIE A. REPOLLO, with postal address at Corner Bonty Serrano and 18th Avenues, Cubao, Quezon City, against the respondent/mortgagee, RUPERT E. GAMBAN with postal address at Block 10, Lot 13 University Hills Estate, Brgy. Buntal, Dasmarinas City, Cavite and for the satisfaction of the mortgaged debt which as of 03 October 2018 amounts to **THREE MILLION NINE HUNDRED SEVEN THOUSAND FIVE HUNDRED SEVENTEEN PESOS & 26/100 (Php 3,907,517.26)**, exclusive of all legal fees and expenses incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on **15 MAY 2019** at 10:00 o'clock in the morning or soon thereafter in the Court Room of Branch 90, Regional Trial Court, Ground Floor, Dasmarinas Community Affairs (DASCA) Building, Congressional Road, Buntal I, Dasmarinas City, Province of Cavite to the highest bidder and for **CASH or CERTIFIED CHECK**, in Philippine Currency, the following described real property together with all the buildings and other improvements existing thereon, to wit:

**Transfer Certificate of Title
No. T-825158**

A parcel of land (Lot 13), of the cons./subd. plan, Pcs-04-012067, being a portion of the cons. of Lots 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, Bk. 10, Pcs-04-011252, L.R.C. Rec. No. 1, situated in the Brgy. of Buntal, Mun. of Dasmarinas, Prov. of Cavite. Bounded on the NE., along line 1-2-3 by Rd. Lot 21, Pcs-04-011232, on the SE., along line 3-4 by Lot 12, of the cons./subd. plan; on the SW., along lines 4-5-6 by Lot 13, Bk. 10, Pcs-04-011252; on the NW., along line 6-5 by Lot 14, of the cons./subd. plan. Beginning at a pt. marked "1" on plan being S. 79 deg. 17' N., 1988.30 m. from Mon. No. 145, Imus Estate; thence S. 36 deg. 49' E., 4.00 m. to pt. 2; thence S. 36 deg. 49' E., 2.00 m. to pt. 3; thence S. 53 deg. 11' W., 10.00 m. to pt. 4; thence N. 36 deg. 49' W., 2.00 m. to pt. 5; thence N. 36 deg. 49' W., 4.00 m. to pt. 6; thence N. 53 deg. 11' E., 10.00 m. to the pt. of beginning, containing an area of SIXTY (60) SQ. METERS. All pts. referred to are indicated on plan and are marked on the ground by Old P.S. cyl. conc. mms. 15000 cms., bearings true; date of orig. survey, and that of the cons./subd. survey, Aug. 6-8, 1996 and was approved on Nov. 11, 1996.

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

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

In the event the public auction should not take place on the said date and time, it shall be held on **22 May 2019**, at the same time and place without further notice.

01 March 2019, Dasmarinas City, Province of Cavite.

(Sgd.) ALVARO D. MIJARES
Sheriff IV

(Sgd.) ATTY. MARCELA L. BAYBAY
CLERK OF COURT VI

Copy furnished:

AIR MATERIEL WING SAVINGS AND LOAN ASSOCIATION, INC. (AMWSLAI),
represented by DAVIE A. REPOLLO
Corner Bonty Serrano and 18th Avenues, Cubao, Quezon City

RUPERT E. GAMBAN
Block 10 Lot 13 University Hills Estate, Brgy. Buntal, Dasmarinas City, Cavite

Notice posted at:

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

Publication: PERLAS NG SILANGAN BALITA
Date: March 25, April 1 & 8, 2019

REPUBLIC OF THE PHILIPPINES
Office of Atty. Wilfredo P. Saquilayan
Notary Public for Dasmarinas City, Province of Cavite

UNION BANK OF THE PHILIPPINES,

Mortgagee,

vs.

AILEEN M. MENDOZA, single

Mortgagee,

CASE NO. FC-DC-0045-19
EXTRAJUDICIAL FORECLOSURE
OF REAL ESTATE MORTGAGE
UNDER ACT NO. 3135, AS AMENDED

NOTICE OF EXTRAJUDICIAL SALE

Pursuant to the terms of the Real Estate Mortgage dated and notarized on August 5, 1996, executed by AILEEN M. MENDOZA, single, with residence and postal address at 49-9, Higuan Road, Palim Subdivision, Quezon City, Mortgagee, in favor of UNION BANK OF THE PHILIPPINES, Mortgagee, to satisfy the mortgage indebtedness in the total amount of **PESOS: EIGHTY THOUSAND SEVEN HUNDRED THIRTY NINE & 94/100 (PHP 80,739.94)** Philippine Currency, exclusive of accrued interest as of February 9, 2019, including attorney's fees, expenses of foreclosure sale and other charges, the undersigned Notary Public for Dasmarinas City, Province of Cavite, hereby gives notice to all parties concerned and to the public in general that on **16 May 2019 at 2:00 p.m.**, or soon thereafter at the main entrance lobby of the City Municipal Hall of Dasmarinas City, Province of Cavite, he/she will sell at public auction to the highest bidder and for cash, in Philippine Currency, the property covered by **Transfer Certificate of Title No. T-458209** issued by Registry of Deeds for Province of Cavite, including the improvements thereon and more particularly described as follows:

**REGISTRY OF DEEDS FOR THE PROV. OF CAVITE
Transfer Certificate of Title
No. T-458209**

A parcel of land (Lot 33) of the cons. subd. plan, Pcs-04-0109266, being a portion of the cons. of lot 3-32, Bk. 4, Pcs-04-0109065/18, L.R.C. Rec. No. 1, situated in the Brgy. of Salitan, Mun. of Dasmarinas, Prov. of Cavite. Bounded on the SW., along line 1-2 by Rd. Lot 5 (L.R.C. Pcs-20146); on the NW., along line 2-3 by Lot 48, Alley; on the NE., along line 3-4 by lot 34; on the SE., along line 4-1 by lot 27, all of the cons. subd. plan. Beginning at a pt. marked "1" on plan being N. 16 deg. 19' W., 1372.01 m. from Mon. No. 137, Imus Estate; thence N. 26 deg. 12' W., 4.75 m. to pt. 2; thence N. 63 deg. 49' E., 8.00 m. to pt. 3; thence S. 26 deg. 12' E., 4.75 m. to pt. 4; thence S. 63 deg. 49' E., registered in accordance with the provisions of the Property Registration Decree in the name of AILEEN M. MENDOZA of legal age, single, Filipino.

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 **24 May 2019 at 2:00 p.m.** or soon thereafter at the same place without further notice.

Pursuant to law, copies of this Notice shall be posted for not less than twenty (20) days in at least three (3) public places in the City/Municipality where the mortgaged property is located and shall be published once a week for a least three (3) consecutive weeks in a newspaper of general circulation before the date of the foreclosure sale.

Dated at Dasmarinas City, Province of Cavite, 15 March 2019.

(Sgd.) ATTY. WILFREDO P. SAQUILAYAN
Notary Public

Copy Furnished:

ASSET RECOVERY GROUP
UNION BANK OF THE PHILIPPINES
UnionBank Plaza, Mendocino Avenue Corner
Quezon & Suppleon Roads, Origas Center, Pasig City

AILEEN M. MENDOZA, single
46 H. Higuan Road, Palim Subdivision, Quezon City

Warning: It is absolutely prohibited to remove, deface or otherwise mutilate the instant notice form, and its place until after the date of the public auction sale.

Publication: PERLAS NG SILANGAN BALITA
Date: March 25, April 1 & 8, 2019

Make protest vs China public, Gatchalian urges Locsin

Foreign Secre- Island in the West Phil- ers.
tary Teodoro Locsin appine Sea, a senator "In the spirit of
[t. should publicly said last April 3. transparency, it will be
disclose the contents "He made a state- better if the (Depart-
of the government's ment already that he will ment of Foreign Ai-
diplomatic protests issue notes verbale and fairs) will upload the
against China in con- I trust [Foreign] Secre- notes verbale in their
nection with the pres- tary [Teodoro] Locsin website so that we can
ence of hundreds of [t.] that he will do what see the actions taken
Chinese fishing vessels he said." Sen. Sherwin by the government," he
near Pag-as (Thitu) Gatchalian told report- added.

REPUBLIC OF THE PHILIPPINES
FOURTH JUDICIAL REGION
REGIONAL TRIAL COURT
BRANCH 13
TRINIDAD CITY

EAST-WEST BANKING CORPORATION,
Mortgagee.

FORECLOSURE CASE NO. F-056-19

SPT. JAN MICHAEL FULGENCIO BERMUDEZ
AND MA. CYRENE CELINE VIDAL BERMUDEZ,
Mortgagors.

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, EAST-WEST BANKING CORPORATION, with business address at East-West Corporate Center, The Boulevard, 5th Ave. cor. 23rd St., Bonifacio Global City, Taguig City against the Mortgagors, SPT. JAN MICHAEL FULGENCIO BERMUDEZ AND MA. CYRENE CELINE VIDAL BERMUDEZ, with residence and postal address at Blk. 05, Lot 04, Somerset 6, Brgy. Navotas, Gen. Trias, Cavite and/or 529 Celia St., Pangsey Balagtas (BGC-AAA), Bulacan, to satisfy the mortgage indebtedness which as of December 28, 2018 amounts to **TWO MILLION ONE HUNDRED FORTY SEVEN THOUSAND SIX HUNDRED FORTY ONE & 28/100 (P2,147,641.20)** Philippine Currency, inclusive of interest and penalty charges as of said date but excluding the foreclosure and other necessary expenses incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on **May 21, 2019 at 10:00 o'clock** in the morning at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trinidad 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. 857-201607314

Lot No. 4 Block 5 Plan No. Pcs-04-028063

Portion of: Lot 1706-H, 1706-L, BSD-04-000333, Lot 1706-F-1, Pcs-04-028063, Lot 1, Block 12, Pcs-04-028063 & Block 13, Pcs-04-028063, Decree No. 4270, LRC Rec. No. 9964 CLOA.

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

Boundaries:

LINE	DIRECTION	ADJOINING LOT(S)
1-2	SW	Lot 2, Block 5, Pcs-04-028063
2-3	NW	Lot 6, Block 5, Pcs-04-028063
3-4	NE	Lot 8, Block 5, Pcs-04-028063
4-1	SE	Road Lot 5, Pcs-04-028063

Area: ONE HUNDRED SQUARE METERS (100), 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 **May 28, 2019** 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.

Trinidad City, March 19, 2019

(Sgt.) LUCIO C. ALERJO III
Sheriff IV

Copy furnished:

ONA PAMFILO & RUBAN LAW OFFICES

Counsel for the Mortgagee
6th Floor, East-West Corporate Center
5th Ave. cor. 23rd St., Bonifacio Global City, Taguig City 1634

SPT. JAN MICHAEL & MA. CYRENE CELINE BERMUDEZ

Blk. 05, Lot 04, Somerset 6, Brgy. Navotas, Gen. Trias, Cavite
and/or 529 Celia St., Pangsey Balagtas (BGC-AAA), Bulacan

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: March 21, April 1 & 8, 2019

to settle within the target range for 2019 and 2020."

At the same time, however, the new central bank chief raised the likelihood of resurgence in inflation rate due to "the possibility of a stronger and prolonged El Niño episode together with the continued rise in global crude oil prices" which would "provide upside price pressures over the near term."

On the other hand, Diokno said "the potential slowdown in domestic economic activity due to the budget impasse as well as continued uncertainty in the global economic environment could present downside risks to inflation."

Last April 5, the Philippine Statistics Authority (PSA) announced that March inflation rate had dropped to its lowest level in 15 months, since the 2.9 percent recorded in December 2017.

PSA data showed price increases in seven commodity groups decelerated last month, namely: food and non-alcoholic beverages; alcoholic beverages and tobacco; housing, water, electricity, gas, and other fuels; furnishing, household equipment, and routine maintenance of the house; health, communication; and restaurant and miscellaneous goods and services.

In the first quarter of 2019, headline inflation averaged 3.8 percent - within the government's 3-4 percent target range.

Diokno had earlier advocated looser monetary policy - possibly through a reduction in banks' reserve requirements or a cut in the BSP's overnight borrowing rate.

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

HOME DEVELOPMENT MUTUAL FUND
(otherwise known as PAG-IBIG FUND)
Mortgagee.

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

P.C. No. 16795-19

DIVINA C. QUEBRAL,
Mortgagor.

X-----X

NOTICE OF EXTRA-JUDICIAL SALE

Upon extra-judicial petition for sale under Act 3135 as amended by Act 4118 filed by PAG-IBIG FUND OR HOME DEVELOPMENT MUTUAL FUND, Mortgagee, with principal place of business at 12th Floor JELP Business Solutions Center, No. 409 Shaw Boulevard, Mandaluyong City, against DIVINA C. QUEBRAL, mortgagor with residence and postal address at Lot 44, Block 2, Regency Townhouses, Sampaloc II, Dasmariñas, Cavite or Lot 39, Block 16, The Istana Subdivision, Maligangang I, Imus, Cavite to satisfy the mortgage indebtedness which as of December 8, 2018 amounts to **FIVE HUNDRED SIXTY THOUSAND TWO HUNDRED FORTY FIVE PESOS & 87/100 (P560,245.87)**, 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 **May 2, 2019 at 10:00 o'clock in the morning** at the Office of the Clerk of the Court, RTC, Multiple Sala, Agumaldo Highway, Imus, Cavite to the highest bidder, for CASH and in Philippine Currency, the following property with all improvements thereon, to wit:

**TRANSFER CERTIFICATE OF TITLE
NO. 957-201815762**

"A parcel of land (Lot 39 Block 16 of the com.-subd. plan, Pcs-04-024408, being a portion of Lot 2382-E, LRC) Pcs-04-024408, Lot 2384-A, Pcs-04-09262 and Lot 5896, Imus Estate (R-04-094664) situated in Maligangang I, Imus, Cavite, Island of Luzon. Bounded on the NE, along line 1-2 by Road Lot 21, on the SE, along line 2-3 by Lot 40, Block 16, both of com.-subd. plan, on the SW, along line 3-4 by Lot 2384-B, Pcs-04-09262, on the NW, along line 4-1 by Lot 38 Block 16 of the com.-subd. plan, s.s.s containing an area of THIRTY SIX (36) SQUARE METERS" s.s.s.

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 **May 14, 2019 at 10:00 o'clock in the morning** without further notice.

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

Imus, Cavite, Philippines, March 13, 2019

(Sgt.) EMMANUELLE H. FRANCISCO
Sheriff IV

APPROVED:

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

COPY FURNISHED:

PAG-IBIG FUND or HOME

12th Floor JELP Business Solutions Center, No. 409 Shaw Boulevard, Mandaluyong City

DIVINA C. QUEBRAL

Lot 44, Block 2, Regency Townhouses, Sampaloc II, Dasmariñas, Cavite or
Lot 39, Block 16, The Istana Subdivision, Maligangang I, Imus, Cavite

Publication: PERLAS NG SILANGAN BALITA
Date: April 8, 15 & 22, 2019

BSP noncommittal on policy easing despite lower March inflation

The central bank monetary policy tightened it implemented last year to combat surging prices for the fifth straight month in March, but stopped short of committing to reverse the

(BSP) Governor Benjamin Diokno said the 3.3 percent inflation rate for last month was "consistent" with authorities' expectations that inflation will continue

US envoy says China activities near Philippines 'of concern'

The presence of other claimants as well as large numbers of Chinese vessels near is-

lands and islets occupied by the Philippines is "a concern," a senior U.S. defense official said April 5.

The Philippine government protested the Chinese ship movements last April 4 after its military monitored more than 200 Chinese vessels from January-March in a disputed area named Sandy Cay, which is near the Philippine-occupied island of Pag-asa.

Asked about the situation while on a visit to Bangkok, Joseph Felter, deputy assistant secretary of defense for South and Southeast Asia, told reporters that the U.S. is troubled "by any aggressive activity by any country in the South China Sea, in this case China. We see that as of concern."

"In this case, China's activities are of concern. It seems to be somewhat aggressive and provocative and we feel that they're unnecessary and unwarranted," said Felter, who was in Thailand to attend a meeting of defense officials of the Association

tions, or ASEAN.

He noted that the U.S. does not take a stance on various conflicting claims in the South China Sea. But the U.S. commitment to the Indo-Pacific region involves working with allies and partners to keep the seas free and open and ensure that "no country's sovereignty is undermined," he said.

"We expect every country to be able to sail, fly and operate wherever international law allows."

The Philippines regards a chain of islands and islets, nine of which it occupies, in the Spratly archipelago in the South China Sea as a municipality it calls Kalayaan

under its western province of Palawan. That claim conflicts with the larger territorial claims of China, Vietnam, and three other governments in a long-simmering Asian dispute.

Chinese boats have swarmed around Sandy Cay, a chain of three sandbars between Pag-asa and a Chinese man-

made island called Subi, since 2017. Such practice could be meant to pressure other governments into abandoning their islands.

A 2002 accord between China and the 10-nation ASEAN aims to prevent armed confrontation in the busy waterway, where much of Asia's oil and trade transits.

Felter said the meetings he attended also addressed the lingering threat from the extremism and the Islamic State group in Southeast Asia and the U.S. looks forward to working with regional partners on counterterrorism.

"It's a threat. We've degraded ISIS in the Middle East significantly as far as its territory but importantly, it's still able to recruit and inspire individuals to participate in attacks, which we've seen recently and sadly we probably haven't seen the last of this," he said.

Republic of the Philippines
Fourth Judicial Region
Regional Trial Court/CF Circuit
Office of the Clerk of Court & Ex-Officio Sheriff
New Justice Hall, 117 Road Avenue, Kaytagai South, Taguig City

HOME DEVELOPMENT MUTUAL FUND
(otherwise known as PAG-IBIG FUND)
Mortgagee

REF NO: PG-25-044
FOR: Extrajudicial Foreclosure of Real Estate Mortgage under Act No. 3235, as Amended by Act No. 4138

MINDA E. SAN PABLO, married to
DIONISIO B. SAN PABLO,
Mortgagee

NOTICE OF EXTRA-JUDICIAL SALE

Open Extrajudicial Foreclosure sale under Act No. 3235, as amended by Act No. 4138, 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. 477 with principal office address at The Power Map Plaza Building, No. 338 Sen. Gil Puyat Avenue, Makati City against Mortgagee, MINDA E. SAN PABLO, married to DIONISIO B. SAN PABLO, with postal address at No. 117 Merrimont Street, Better Living Subdivision, Parangue City, Metro Manila, to satisfy the mortgage indebtedness which as of January 28, 2019 amounts to TWO MILLION TWO HUNDRED FIFTY NINE THOUSAND FOUR HUNDRED TWENTY THREE PESOS & 19/100 (P2,259,423.29) Philippine Currency, inclusive of interest and penalty charges, the undersigned Clerk of Court & Ex-Officio Sheriff of the Regional Trial Court of Cavite, for deputy, Sheriff Teodoro O. Criss, will sell at public auction on May 23, 2019 at 10:00 o'clock in the morning or soon thereafter, at the New Hall of Justice of Taguig City, to the highest bidder, for cash or Mortgagee's Check and in Philippine Currency, the following property with all its improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE NO. T-68047 Registry of Deeds for the Province of Cavite

"A portion of Lot 1, Bk. 1, of the subdiv. plan, Pgd-04-076724, being a portion of Lot 4-B, Pgd-04-0771, L.R.C. Bk. No. 1, situated in the Hgty. of Baglim, Mun. of Silang, Province of Cavite, Island of Luzon. Bounded on the SW, along line 1-2 by Lot 2, Bk. 3, on the NW, NE, along line 2-3 by Road Lot 1, on the NE, along line 4-5 by Road Lot 1, & on the SE, along line 5-1 by Lot 3, Bk. 1, all of the subdiv. plan. Beginning at a pt. marked "1" on plan, being S. 48 deg. 40' W., 125.47 m. then N. 60 deg. 10' E., 125.47 m. to pt. 2, thence N. 60 deg. 10' E., 125.47 m. to pt. 3, thence N. 60 deg. 10' E., 125.47 m. to pt. 4, thence S. 48 deg. 40' W., 125.47 m. to pt. 1, thence S. 48 deg. 40' W., 125.47 m. to the pt. of beginning, containing an area of 10,000 (10,000) SQ. METERS. All pts. referred to are indicated on the plan and are marked on the ground by 25-cm. zinc nails. (Shed 6 cm., bearings true, date of orig. survey Jan. 11, 1942, and that of the subdiv. survey, May 5-13, 1944 and was approved on Dec. 15, 1944) is registered in accordance with the provisions of the Property Registration Decree in the name of MINDA E. SAN PABLO, Wife of Dionisio B. San Pablo."

In the event the public auction should not take place on the said date, it shall be held on May 30, 2019 without further notice.

Prospective bidders or buyers are hereby required to investigate and verify for themselves the TRANSFER CERTIFICATE OF TITLE NO. T-68047, for recordation purposes, if any there be.

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

Taguig City, Philippines, March 29, 2019

(Sgt.) ATTY. VARRA ANN A. VARRAS-DEMAYUGA
Clerk of Court & Ex-Officio Sheriff

(Sgt.) TEODORO O. CRISS
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
The Power Map Plaza Building,
No. 338 Sen. Gil Puyat Avenue, Makati City

AND

One Floor JRP Business Solutions Center,
No. 406 Shaw Boulevard, Mandaluyong City

MINDA E. SAN PABLO, married to DIONISIO B. SAN PABLO
Mortgagee
No. 117 Merrimont Street, Better Living Subdivision,
Parangue City, Metro Manila

AND

Lot 11 Block 1 Francisco Executive Homes,
Baglim, Silang, Cavite

PUBLICATION: PERLAS NG SILANGAN BALITA
Date: April 8, 13 & 22, 2019

AFFIDAVIT OF SELF ADJUDICATION

NOTICE is hereby given that the estate of the late **DOLORES LAYUG CHAVEZ** who died intestate on March 12, 2014 in Dasmariñas City, Cavite who is the sole heir of Benito A. Dada who died on October 19, 1981 in Manila City and Rosario Coup who died on August 1, 2006 in Dasmariñas City, Cavite who left upon their death a National Housing Authority (NHA) lot including improvements existing therein situated at Blk. A-6, Lot 8, Brgy. Luviminda 1, Dasmariñas City, Cavite containing an area of thirty-five (35 sq.m.) square meters, more or less, has been self-adjudicated by her sole heir, JULIETA C. VILLAMOR, on March 7, 2019, at Dasmariñas City, Cavite before Notary Public Atty. Karen T. Hermosa and entered in her Notarial Register as Doc. No. 47, Page No. 10, Book No. 113, Series of 2019.

(Sgd.) Sole heir

Publication: PERLAS NG SILANGAN BALITA
Dates: March 25, April 1 & 8, 2019

EXTRA JUDICIAL SETTLEMENT OF ESTATE WITH SALE

NOTICE is hereby given that the estate of the late **CANDIE G. MORATA** who died intestate on August 21, 2007 in Dasmariñas City, Cavite, consisting of a house and lot situated at Block L10, Lot 8, Brgy. San Francisco II, City of Dasmariñas, Cavite, containing an area of One Hundred (100 sq.m.) square meters, more or less by virtue of Deed of Sale of Untitled Property with Transfer of Rights executed by Sps. Rodolfo D. Talero and Natividad D. Talero on 06 September 2002 notarized before Amalyn T. Marcelo entered and registered in her Notarial Register as per Doc. No. 414, Page No. 83, Book No. XIX, Series of 2002 has been adjudicated and extra-judicially settled by and between her heirs in pro indiviso equal shares; that further, for and in consideration of the sum of TWO HUNDRED THOUSAND PESOS (P200,000.00), Philippine currency, do hereby SELL, CONVEY, and TRANSFER by way of TRANSFER OF RIGHTS unto **FERDINAND S. MADERA**, his heirs, assigns, and successors-in-interest, all their rights and interest and participation over the entire parcel of land including improvements existing therein on March 18, 2019 at Dasmariñas City, Cavite, before Notary Public Atty. Karen T. Hermosa and entered in her Notarial Register as Doc. No. 253, Page No. 51, Book No. 113, Series of 2019.

(Sgd.) Heirs/assigns and buyer

Publication: PERLAS NG SILANGAN BALITA
Dates: March 25, April 1 & 8, 2019

Philippine dollar reserves rise for fifth straight month in March

A steady inflow of foreign currency deposits, foreign currency boosted the Philippines dollar reserves in March, marking its fifth straight month of increases, the central bank said last April 5.

In a statement, Bangko Sentral ng Pilipinas Governor Benjamin Diokno said preliminary data showed that the country's gross international reserves rose to \$83.2 billion as of end-March 2019 from \$82.78 billion as of end-February 2019.

"The GIR level rose due mainly to inflows arising from the national government's net for-

ign currency deposits, BSP's foreign exchange operations and income from its investments abroad," he said. This increase in reserves was tempered partially by payments made by the national government for servicing its foreign exchange obligations as well as revaluation losses from the BSP's gold holdings, resulting from the decrease in the price of gold in the international market.

Diokno said the end-March 2019 dollar reserve level "serves as an ample external liquidity

EXTRA JUDICIAL SETTLEMENT OF ESTATE OF THE LATE SAMUEL G. ZUÑIGA

NOTICE is hereby given that the estate of the late **SAMUEL G. ZUÑIGA** who died intestate on August 8, 2018 in Quezon City, Metro Manila, consisting of the following property/ies and Savings Account:

1) House and Lot located at Blk. 33, Lot 8, Wensley St., Cluster Place, Brgy. Bural Mam, City of Dasmariñas, Cavite containing an area of One Hundred (100 sq.m.) square meters embraced and covered by Transfer Certificate of Title (TCT) No. 057-2016004193 of the Registry of Deeds for the Province of Cavite;

2) Tricycle with the following descriptions:

MAKE/TYPE:	MOTOPOSHMTC
CHASSIS NO.	L82PCJL40F321K349
ENGINE NO.	BT156FM2V1501R159
MV FILE NO.	1303-0000046747
PLATE NO.	NO36450
CR NO.	216359661

3) Motor vehicle with the following descriptions:

MAKE/TYPE:	TOYOTA/WAGON
CHASSIS NO.	KUN405102756
ENGINE NO.	2KDS284738
MV FILE NO.	1356-00000151373
PLATE NO.	VRD411
CR NO.	189607832

4) Savings Account deposit with Banco De Oro (BDO), 747 SM Marketmall Dasmariñas, City of Dasmariñas, Cavite under Savings Account No. 007670087843 has been adjudicated and extra-judicially settled by and among his heirs in pro indiviso equal shares on March 18, 2019 at Dasmariñas City, Cavite, before Notary Public Atty. Karen T. Hermosa and entered in her Notarial Register as Doc. No. 221, Page No. 45, Book No. 113, Series of 2019.

(Sgd.) Maria Edesa Arcilla-Zuñiga for herself and in behalf of her minor children

Publication: PERLAS NG SILANGAN BALITA
Dates: March 25, April 1 & 8, 2019

AFFIDAVIT OF SELF-ADJUDICATION

NOTICE is hereby given that the estate of the late **ILAN LUBITZ** who died intestate on December 07, 2018 at P. Niogan, Mabini, Batangas, consisting of a certain motor vehicle more particularly described as follows:

MAKE & TYPE:	Hyundai/Van/Grace
Motor no.	D4BAR764470
Chassis no.	KMJD37APPU094588
Plate no.	WSL494

has been self-adjudicated by his sole heir, MANUELA B. LUBITZ, on January 24, 2019 at Batangas City before Notary Public Atty. Sofronio A. Hernandez and entered in her Notarial Register as Doc. No. 32, Page No. 08, Book No. 193, Series of 2019.

(Sgd.) Sole heir

Publication: PERLAS NG SILANGAN BALITA
Dates: March 25, April 1 & 8, 2019

EXTRA JUDICIAL SETTLEMENT OF ESTATE OF THE LATE BENJAMIN DE GUZMAN with WAIVER OF RIGHTS

NOTICE is hereby given that the estate of the late **BENJAMIN G. DE GUZMAN** who died intestate on April 13, 2011 in Dasmariñas City, Cavite, consisting of a house and lot situated at Blk. A-14, Lot 11, San Luis 2, Dasmariñas City, Cavite has been adjudicated and extra-judicially settled by and among his heirs in pro indiviso equal shares with waiver of rights, interest, and participation in the said land including the improvements therein in favor of **ELVIRA DE GUZMAN-ONE** on March 20, 2019 at Dasmariñas City, Cavite before Notary Public Atty. Karen T. Hermosa and entered in her Notarial Register as Doc. No. 277, Page No. 56, Book No. 113, Series of 2019.

(Sgd.) Signed and thumbmarked by affiants/heirs

Publication: PERLAS NG SILANGAN BALITA
Dates: April 1, 8 & 15, 2019

AFFIDAVIT OF SELF-ADJUDICATION

NOTICE is hereby given that the estate of the late **LUCAS DALANON** and **PERFECTA SERAMINES-DALANON** who both died intestate on February 11, 2001 and on February 15, 2019 both in Dasmariñas City, Cavite, respectively, consisting of a parcel of land located at Lot 6446 C-5, Brgy. Bural III, Dasmariñas City, Cavite consisting of an area of Two Thousand Three Hundred Eighty (2,380 sq.m.) square meters embraced and covered by TCT No. T-630789 of the Registry of Deeds for the Province of Cavite has been self-adjudicated by their sole heir, **ALEX S. DALANON**, on March 21, 2019 at Dasmariñas City, Cavite before Notary Public Atty. Karen T. Hermosa and entered in her Notarial Register as Doc. No. 356, Page No. 72, Book No. 113, Series of 2019.

(Sgd.) Sole heir

Publication: PERLAS NG SILANGAN BALITA
Dates: April 1, 8 & 15, 2019

China Bank set to raise P75B via bond offer

Sy family-led China Bank is setting up a P75-billion bond program for the next three years, joining the bandwagon of banks tapping the bond market to fund robust lending activities.

Such a bond program gives Chinabank more options to raise funds and reduce reliance on deposits.

Chinabank's fund-raising exercise of up to P75 billion will be done in several tranches for the next three years.

These may be in the form of retail bonds and/or commercial paper.

Retail bonds are long-term debt paper while commercial paper are short-term unsecured promissory notes or IOUs.

"The proceeds shall be used to support the bank's strategic initia-

tives and expansion programs. This in line with the bank's intention to be an active participant in the ongoing economic expansion of the country and the government's infrastructure initiatives," the bank said in a disclosure to the Philippine Stock Exchange last April 4.

Chinabank has secured board approval to issue these IOUs.

The BSP recently issued new rules that made it easier for banks to issue bonds.

Previously, the BSP required banks that would like to offer bonds to back up 100 percent of these bonds with government securities as collateral.

If the bank won't use government securities as collateral, then the value of collateral must exceed that of the issue size.

buffer" and is equivalent to 7.3 months' worth of imports of goods and payments of services and primary income.

It is also equivalent to five times the country's short-term external debt based on original maturity and 3.4 times based on residual maturity.

Net international reserves — which refers to the difference between the BSP's gross reserves and total short-term liabilities — likewise increased by \$420 million to \$83.19 billion as of end-March 2019 from the end-February 2019 level of \$82.77 billion.

At its lowest level in October last year, the country's dollar reserves dipped to \$74.7 billion, reversing only after the central bank completed its aggressive string of anti-inflation interest rate hikes, thus making peso-denominated assets attractive once more for investors and fund managers.

DOF: Record current account deficit could weaken peso

The peso could weaken amid a widening current account deficit even as it strengthened against the US dollar in the first quarter thanks to solid macro fundamentals, the Department of Finance (DOF) said last April 5.

In an economic bulletin, DOF Undersecretary and chief economist Gil S. Beltran said the peso appreciated by 0.01% versus the greenback as of end-

March as the domestic currency "tracked its peers in Southeast Asia in gaining strength against the US dollar."

The Chinese yuan, Indian rupee, Indonesian rupiah, Malaysian ringgit, Singaporean dollar, Thai baht, and Vietnamese dong also gained against the US dollar year-to-date as of March 29.

On the other hand, the Hong Kong dollar, Japanese yen, New Tai-

wan dollar, and South Korean won were weaker than the greenback during the first three months.

The peso was also stable, as its volatility, measured by the coefficient of variation, was 0.56 percent.

A currency's volatility refers to the magnitude of its fluctuation against the US dollar.

Moving forward, Beltran said "the outlook for the peso re-

mains tilted towards the downside owing to a growing current account deficit, which, in turn, is on account of increased importation of capital goods."

The current account deficit ballooned to a record \$7.9 billion last year as more dollars were being spent on imports.

Economic managers had said that with the ambitious "Build, Build, Build" infrastruc-

ture program of the Duterte administration in full swing, demand for imports of mostly capital goods would remain strong in the near term.

But despite this downward pressure on the peso, Beltran said "the country's external stance remains generally strong."

"First, it has ample buffers against heightened external headwinds; its gross in-

ternational reserves remain high at \$82.9 billion, equivalent to 7.3 months of imports of goods and services," Beltran said.

"Second, it has prudently trimmed its external debt exposure. External debt-to-GDP [gross domestic product] ratio as of end-2018 remains comfortably low at 23.9 percent in 2018, significantly down from 59.7 percent in 2005," he added.

Indonesia's Honda Brio to be exported to Philippines, Vietnam

Honda sole agent in Indonesia PT Honda Prospect Motor (HPM) kicked off last April 2 the production of the export-oriented All New Honda Brio cars at its factory in Karawang, West Java.

Speaking at the event, Trade Minister Airlangga Hartarto praised HPM's effort to increase the exports of its products, including the All New Brio cars.

"The maiden export of the All New Brio in 2019 is planned to the

Philippines and Vietnam with a total export value of Rp 1 trillion (US\$70.34 million)," said Airlangga as quoted by Antara, adding that the local content of the All New Brio was 89 percent.

Airlangga said HPM had exported 11 models of completely knocked-down (CKD) car since 2013 to 12 countries in Asia and America. Total exports up to 2018 were recorded at Rp 12 trillion and targeted to reach Rp 25.5 trillion in 2021.

HPM had so far produced some 1.3 million vehicles.

Currently, the company has two manufacturing factories that can produce 200,000 cars annually and employ about 6,900 people. This year, the company plans to invest about Rp 4.2 trillion.

HPM had also reportedly exported the completely built-up (CBU) Honda Freed, which was also produced at the Karawang factory between 2011 to 2014, to Thailand and Malaysia.

Airlangga said the Trade Ministry supported HPM's ambition to export 1.5 million cars by 2020.

Honda Motor's chief operating officer for Asia and Oceania Masayuki Igarashi said Indonesia was an important market for Honda Motor.

He said the company had a strong commitment to improving facilities to support the development of various models to fulfill the market demand in the country.

Hari sees up to 27% growth in sales in '19

The official distributor of Hyundai vehicles in the country targets to sell up to 45,000 units this year, a 27-percent growth that will enable the company to recover sales volume losses in 2018.

Hyundai Asia Resources Inc. (Hari) president and CEO Ma Fe Perez-Agudo said on the sidelines of the Manila International Auto Show (MIAS) last April 4 that sales rose by 16 percent in the first two months of the year.

Perez-Agudo said during the event that Hyundai's latest additions to its lineup, which she called "rock stars," included the Palisade, the biggest SUV yet, and the Kona Electric, the country's first electric sports utility vehicle, which were both

launched last April 4.

Wearing a leather jacket with the word "queen" written in sparkling purple, the company chief said Hyundai had been doing great so far.

"We're doing great. We had a 16-percent increase [in the first two months of the year]. We'll try to achieve about 40,000 to 45,000 [unit sales] this year," she told reporters.

In 2018, Hari's sales fell by 6 percent,

reflecting the decline in the total sales of the industry given the impact of elevated inflation and high excise auto taxes on demand for new vehicles.

Hyundai sold 35,401 units last year, lower than the 37,678 units sold in 2017.

Filipino workers in Indonesia mine site landslide safe -DFA

There were no Filipino casualties in a landslide that hit a mine site in Indonesia, the Department of Foreign Affairs (DFA) said last April 5.

In a statement, Philippine Consulate

General in Manado and Acting Head of Post Manuel Ayap said that all 48 Filipinos working at the mine site are safe.

"The Consulate General was also able to contact the Filipinos in PT Freeport, who con-

firmed that they are all safe and were not affected by the landslide," DFA said in a statement.

DFA said a landslide at a mine of PT Freeport Indonesia in Tembagapura in Papua, Indonesia killed two

Indonesian miners and injured two others on April 3.

Ayap also advised Filipinos to be extra vigilant and to observe their company's contingency plan in cases of emergencies.



UN unit sees PH economy growing by 6.5% in '19

The United Nations Economic and Social Commission for Asia and the Pacific (Unescap) expects the Philippine economy to grow by 6.5 percent this year despite slowing growth across the region amid trade tensions between the United States and China.

In the Asean, the gross domestic product (GDP) growth forecast for the Philippines was exceeded by Myanmar's 7.2 percent, Cambodia's 7 percent, Laos' 6.8 percent and Vietnam's 6.7 percent, according to Unescap's flagship "Economic and Social Survey of Asia and the Pacific 2019: Ambitions beyond growth" report which was released last April 4.

Unescap's updated growth forecast for the Philippines was higher

than last year's actual GDP growth of 6.2 percent and in the midrange of the government's downgraded 6-7 percent target. It is, however, lower than the 6.9 percent projection in its 2018 flagship report.

To recall, the Cabinet-level Development Budget Coordination Committee (DBCC) last month slashed its GDP growth target for this year to 6-7 percent from 7-8 percent previously as the government operated on a reenacted budget in the first quarter, limiting spending on public goods and services.

The Department of Finance said the other week that in the first two months of the year, the government was unable to disburse P43.7 billion for its priority programs and projects, including

infrastructure, as the impasse on the proposed P3.757-trillion 2019 national budget dragged in Congress. The 2019 budget is now up for President Duterte's approval.

In 2020, Unescap expects the Philippine economy to grow slightly faster at 6.6 percent, which is also within the government's downgraded 6.5-7.5 percent target range for next year.

After headline inflation hit a 10-year high of 5.2 percent last year, Unescap sees an easing in the rate of increase in the prices of basic commodities, projecting an average of 4 percent this year and 3.5 percent next year, returning within government target range of 2-4 percent.



Q & A on Consumer Rights

Q:

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INFORMATION	CONSUMER EDUCATION	
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IRR for rice tariffication law out; cheaper rice prices seen

Rice prices are expected to be cheaper by up to P7 per kilo with the release of the implementing rules and regulations (IRR) for the law easing importation to guide trade of the Filipino staple food.

The IRR of Republic Act No. 11203 or the rice tariffica-

tion law was contained in the 31-page Joint Memorandum Circular 01-2019 signed by Agriculture Secretary Emmanuel F. Piñol, Socioeconomic Planning Secretary Ernesto M. Pernia, and Acting Budget Secretary Janet B. Abuel.

The IRR will take

effect 15 days upon publication.

But RA 11203 already took effect last March 5, under which its self-executing provisions, including the following tariff rates, now apply: 35 percent if rice was imported from within Asean; 40 percent if within the

minimum access volume (MAV) of 350,000 metric tons for imports coming from countries outside Asean; and 180 percent if above the MAV and from a non-Asean country.

Previously, rice had an import quota dubbed "quantitative restrictions" (QR) aimed at protecting local farmers.

The QR had put the burden of rice supply and demand to the government, while market forces were limited by the quota system.

But economic managers had deemed that private sector-led importation will allow market forces to determine prices and bring

them down.

When the government imposed a quota on rice imports, domestic prices were vulnerable to shocks resulting from meager supply, as what happened last year when stocks got depleted, contributing to the 10-year high inflation of 5.2 percent in 2018.