

Dizon orders faster repairs, construction of Manila-Cavite access road in Noveleta

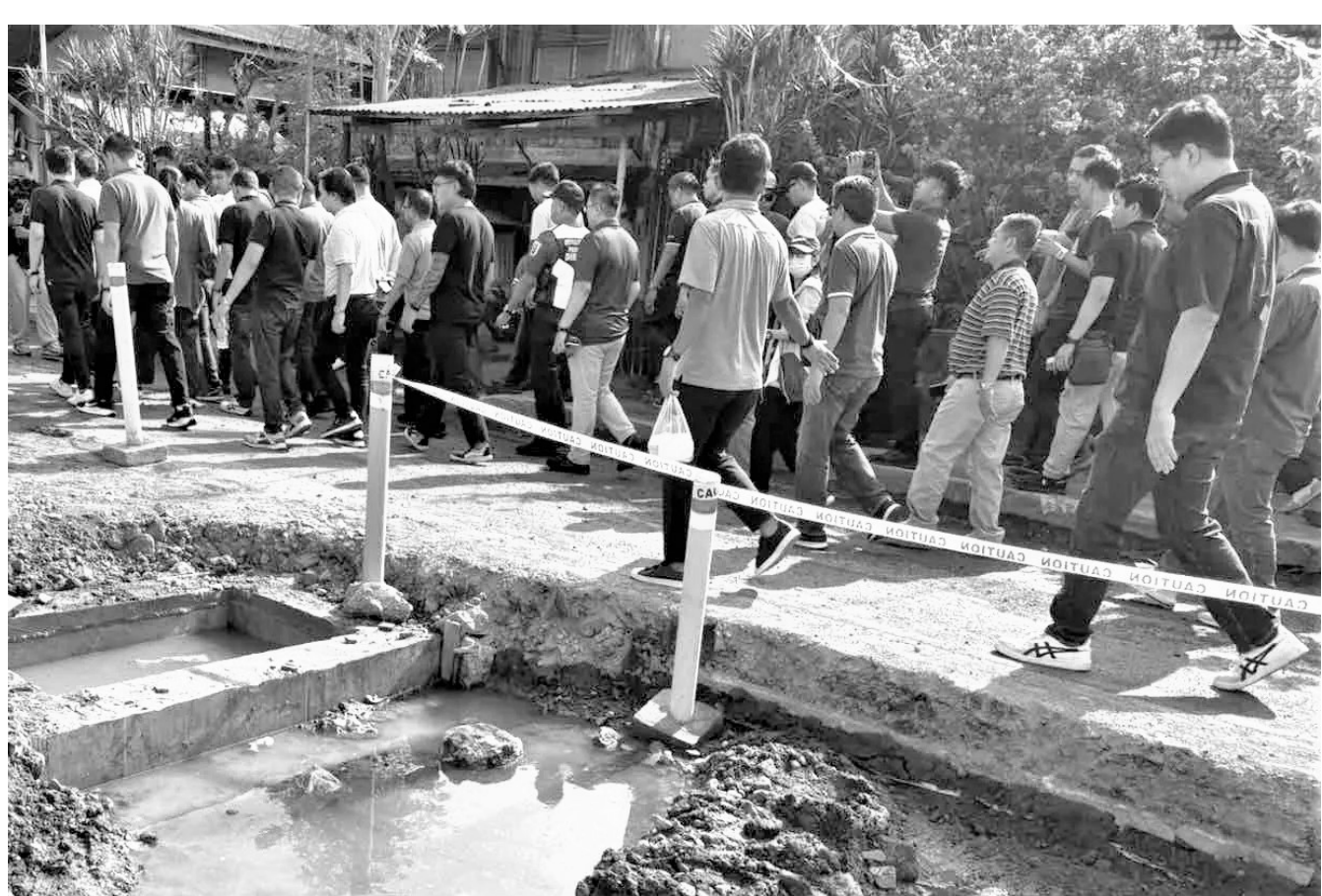
Department of connects several Public Works and localities in Cavite, Highways (DPWH) have circulated widely Secretary Vince Dizon on social media. Some on July 21 ordered the netizens have dubbed it the "Nove-late na" road or "Nove-l*ch*" because of the inconvenience it has caused.

heavy traffic caused by Because of the stop-unfinished rehabilitation and-go traffic scheme, works. several motorists said

The project, which a trip from Noveleta to Cavite City now takes up to two hours instead of the usual 20 minutes.

after water utility pipes were damaged during the DE, the contractor, construction, delaying and representatives from Maynilad, Dizon its completion.

Videos showing said they committed to fixing all the issues and finishing the project before December this



year. "Kailangan talaga mag-coordinate. Wala nang turuan. Ayusin niyo na yung dapat ayusin para magtuloy-tuloy na yung proyektong 'to,'" added Dizon. Dizon also inspected the so-called

Noveleta Expressway (NOVELEX), or the Manila-Cavite Bypass Road, which remains unfinished despite construction beginning in 2020.

The seven-kilometer project is intended to decongest the Manila-Cavite access road.

Like many stalled infrastructure projects across the country, Dizon said the delay was caused by poor budgeting and corruption.

Dizon said the DPWH has earmarked nearly ₱1 billion from this year's remaining funds and next year's budget to complete the road alignment by 2027.

Cavite City opens free solar powered EV charging station

CAVITE CITY, environmentally friendly Cavite – The city government launched a solar powered electric vehicle charging station on July 18 at the City Hall compound.

Mayor Denver Chua said the installation of the charging station is another step toward making Cavite City more modern, sustainable, and

p.m. on a first come, first served basis. Motorists only need to secure a tap card from the City Hall lobby to access the charging port.

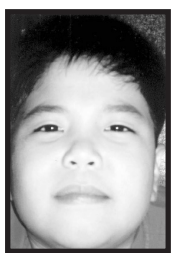
Because the station is powered by solar energy, Chua said charging is free while also supporting environmentally friendly transportation.

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Nehemiah Ezekiel B. Barco



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 Republic of the Philippines City of Tagaytay OFFICE OF THE SANGGUNIANG PANLUNGSOD  EXCERPTS FROM THE MINUTES OF THE 39TH REGULAR SESSION OF THE SANGGUNIANG PANLUNGSOD OF TAGAYTAY CITY HELD ON APRIL 13, 2026 AT THE SANGGUNIAN SESSION HALL, 2/F TAGAYTAY CITY HALL ANNEX BLDG. AKLE ST., KAYBAGAL SOUTH, TAGAYTAY CITY CITY ORDINANCE NO. 2026-603 AN ORDINANCE FURTHER STRENGTHENING AND INSTITUTIONALIZING THE IMPLEMENTATION OF CITY ORDINANCE NO. 2021-419 THROUGH THE ESTABLISHMENT OF THE BANTAY TAGAYTAY PROGRAM AS A LOCAL MONITORING AND RESPONSE MECHANISM AGAINST GENDER-BASED SEXUAL HARASSMENT IN THE CITY OF TAGAYTAY, AND FOR OTHER PURPOSES AUTHOR: HON. BIANCA CAMILLE U. PELLO, MPA WHEREAS, the City Government of Tagaytay recognizes its duty to uphold the dignity, safety, and fundamental rights of all persons, especially women, children, and other vulnerable sectors; WHEREAS, the Constitution mandates the State and its political subdivisions to promote social justice and ensure the protection of human dignity against all forms of abuse, violence, and gender-based discrimination; WHEREAS, City Ordinance No. 2021-419 was enacted to prevent and penalize acts of gender-based sexual harassment and to promote safe spaces within the City of Tagaytay; WHEREAS, Republic Act No. 11313, otherwise known as the “Safe Spaces Act,” mandates local government units to adopt measures to prevent and respond to gender-based sexual harassment in public and online spaces; WHEREAS, there is a need to strengthen and institutionalize the implementation of City Ordinance No. 2021-419 through a structured, coordinated, and sustainable mechanism; WHEREAS, the establishment of the Bantay Tagaytay Program will provide a systematic approach to monitoring, reporting, and responding to incidents of gender-based sexual harassment; WHEREAS, a multi-sectoral and community-based approach is necessary to ensure effective enforcement and sustained implementation of safe spaces policies; NOW, THEREFORE, on motion of Hon. Bianca Camille U. Pello, MPA seconded unanimously, BE IT ORDAINED by the Sangguniang Panlungsod of the City of Tagaytay, that: SECTION 1. TITLE This Ordinance shall be known as the “Bantay Tagaytay Ordinance of 2026.” SECTION 2. DECLARATION OF POLICY It is hereby declared the policy of the City Government of Tagaytay to protect the dignity and safety of all persons, ensure the effective implementation of City Ordinance No. 2021-419, and adopt a proactive, coordinated, and community-based approach in addressing gender-based sexual harassment. SECTION 3. DEFINITION OF TERMS	a. Bantay Tagaytay Program refers to the local monitoring, reporting, and response mechanism established under this Ordinance; b. Gender-Based Sexual Harassment refers to acts defined under Republic Act No. 11313; c. Monitoring Team refers to the body created under this Ordinance; d. Public Spaces refer to all places accessible to the public, including but not limited to streets, parks, schools, workplaces, and transportation terminals. SECTION 4. ESTABLISHMENT OF THE BANTAY TAGAYTAY PROGRAM. There is hereby established the Bantay Tagaytay Program, which shall serve as the City's official mechanism for monitoring compliance, receiving reports, coordinating response, and promoting awareness on safe spaces. SECTION 5. CREATION OF THE MONITORING TEAM. A Bantay Tagaytay Monitoring Team is hereby created, composed of representatives from the following: - City Social Welfare and Development Office - City Health Office - City Legal Office - Philippine National Police – Women and Children Protection Desk - Liga ng mga Barangay - Sangguniang Kabataan Federation - Local Youth Development Office - Such other offices or organizations as may be designated by the City Mayor SECTION 6. FUNCTIONS. The Monitoring Team shall: - Monitor compliance with this Ordinance and related laws; - Establish a reporting and documentation system; - Coordinate with appropriate enforcement agencies; - Recommend policies and programs to the Sangguniang Panlungsod; - Conduct consultations and information campaigns; - Submit periodic reports to the Sangguniang Panlungsod. SECTION 7. BARANGAY PARTICIPATION. All barangays are hereby encouraged to assist in the implementation of this Ordinance by designating focal persons, facilitating reporting, and coordinating with the Monitoring Team. SECTION 8. REPORTING MECHANISM. The City Government shall establish accessible reporting channels, including hotline numbers, online platforms, and barangay-based desks, subject to confidentiality requirements under existing laws. SECTION 9. INFORMATION AND EDUCATION CAMPAIGN. The City Government shall conduct continuous information and education campaigns on gender sensitivity, safe spaces, and prevention of harassment. SECTION 10. FUNDING. The implementation of this Ordinance shall be funded from the existing appropriations of concerned offices, subject to applicable budgeting, accounting, and auditing rules and regulations. SECTION 11. PENALTIES. Any violation of this Ordinance shall be penalized in accordance with City Ordinance No. 2021-419 and applicable provisions of Republic Act No. 11313 and other relevant laws. SECTION 12. SEPARABILITY CLAUSE. If any provision of this Ordinance is declared unconstitutional or invalid, other provisions not affected thereby shall remain in full force
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and effect.

SECTION 13. REPEALING CLAUSE. All ordinances, resolutions, rules, and regulations inconsistent with this Ordinance are hereby repealed or modified accordingly.

SECTION 14. EFFECTIVITY. This Ordinance shall take effect after compliance with publication requirements under applicable laws.

Enacted: 13th day of April 2026 at Tagaytay City

CERTIFIED CORRECT:

(SGD) JOEL B. TIBAYAN
Acting Secretary to the Sanggunian

APPROVED: April 22, 2026

(SGD) HON. AIZACK BRENT D. TOLENTINO
City Mayor

Publication : PERLAS NG SILANGAN BALITA
Date : July 20-26, 2026



Republic of the Philippines
City of Tagaytay
OFFICE OF THE SANGGUNIANG PANLUNGSOD



EXCERPTS FROM THE MINUTES OF THE 40TH REGULAR SESSION OF THE SANGGUNIANG PANLUNGSOD OF TAGAYTAY CITY HELD ON APRIL 20, 2026 AT THE SANGGUNIAN SESSION HALL, 2/F TAGAYTAY CITY HALL ANNEX BLDG. AKLE ST., KAYBAGAL SOUTH, TAGAYTAY CITY

CITY ORDINANCE NO. 2026-604

AN ORDINANCE AMENDING SECTION 5(b) OF CITY ORDINANCE NO. 2025-586, ENTITLED “AN ORDINANCE REGULATING THE USE OF VIDEOKE, KARAOKE, AND OTHER SIMILAR MACHINES, DEVICES OF INSTRUMENTS; AND ACTIVITIES USING AMPLIFIED DEVICES IN THE CITY OF TAGAYTAY AND PROVIDING PENALTIES IN VIOLATIONS THEREOF”

SPONSOR: HON. REYNOSO M. ESPIRITU

WHEREAS, Section 16 of Republic Act No. 7160, otherwise known as the Local Government Code of 1991 states that every local government unit shall exercise the powers expressly granted, those necessarily implied therefrom, as well as powers necessary appropriate or incidental for the efficient and effective governance, and those essential to the promotion of the general welfare. Within their respective territorial jurisdictions, local government units shall maintain peace and order, protect life, liberty and poverty, promote the general welfare and preserve control and convenience of their inhabitants;

WHEREAS, the Revised Penal Code of the Philippines, particularly Article 155, penalizes acts causing **alarms and scandals**, including disturbances in public places and acts that interrupt or disturb public tranquility;

WHEREAS, Article 287 of the Revised Penal Code of the Philippines penalizes **unjust vexation**, which includes acts that annoy or disturb others, such as excessive or unreasonable noise;

WHEREAS, Article 26 of the Civil Code of the Philippines

recognizes the right of every person to peace of mind and provides protection against acts that disturb or vex another;

WHEREAS, one of the objectives of the Safer Cities initiative is to promote peace and order within the community;

WHEREAS, the regulation of videoke, karaoke, and other amplified sound devices is a valid exercise of the City's police power to ensure public order, prevent noise pollution, and maintain harmonious relations among residents, businesses, and visitors;

WHEREAS, there is a need to establish a **uniform time limitation** for entertainment and amplified sound activities across residential, commercial, and mixed-use areas, while allowing reasonable flexibility for compliant establishments;

WHEREAS, the City recognizes the importance of balancing economic activity, tourism, and business operations with the rights of the community to rest and tranquility;

NOW, THEREFORE, on motion of Hon. Reynoso M. Espiritu, seconded by Hon. Juanito N. Ramos, be it ordained by the Sangguniang Panlungsod of Tagaytay, that:

SECTION 1. Amendment. Section 5(b) of City Ordinance No. 2025-586 is hereby amended to read as follows:

“Section 5(b). Regulation of Entertainment and Amplified Sound Activities in All Zones:

1. General Rule. All entertainment activities, including but not limited to videoke, karaoke, sing-along machines, live bands, concerts, and other activities utilizing amplified sound devices, whether conducted within **residential, commercial, or mixed-use areas**, shall **NOT be allowed from 10:00 o'clock in the evening (10:00 P.M.) up to 10:00 in the morning (10:00 A.M.)** regardless of the day of the week.

2. Exception (Conditional Extension). Entertainment activities may be **extended until 12:00 o'clock midnight (12:00 M.N.)**, provided that:

a. The activity is conducted **within a fully enclosed structure or venue**;

b. The establishment or venue is equipped with **adequate soundproofing or acoustic control measures** sufficient to prevent sound from being heard outside the premises; and

c. The operation **does not create disturbance, nuisance, or complaint** from neighboring residents or establishments, as determined by the proper authorities.

3. Compliance Requirement. All establishments intending to avail of the allowable extension shall comply with existing national and local regulations, including applicable guidelines of the Department of the Interior and Local Government (DILG) on noise regulation and public order.

SECTION 2. Applicability of Existing Penalties. Violations of this amendatory provision shall be penalized in accordance with the penalty provisions provided under City Ordinance No. 2025-586.

SECTION 3. Separability Clause. If any provision of this Ordinance is declared invalid or unconstitutional, the remaining provisions not affected thereby shall continue to be in full force and effect.

SECTION 4. Repealing Clause. All ordinances, rules, and regulations, or parts thereof, inconsistent with this Ordinance are hereby repealed or modified accordingly.

SECTION 5. Effectivity Clause. This Ordinance shall take effect after compliance with publication requirements under applicable laws.

ENACTED, 20th day of April, 2026, at the City of Tagaytay.

CERTIFIED CORRECT:

(SGD) JOEL B. TIBAYAN
Acting Secretary to the Sanggunian

APPROVED: April 29, 2026

(SGD) HON. AIZACK BRENT D. TOLENTINO
City Mayor

Publication : PERLAS NG SILANGAN BALITA
Date : July 20-26, 2026



Republic of the Philippines
City of Tagaytay
OFFICE OF THE SANGGUNIANG PANLUNGSOD



EXCERPTS FROM THE MINUTES OF THE 40TH REGULAR SESSION OF THE SANGGUNIANG PANLUNGSOD OF TAGAYTAY CITY HELD ON APRIL 20, 2026 AT THE SANGGUNIAN SESSION HALL, 2/F TAGAYTAY CITY HALL ANNEX BLDG. AKLE ST., KAYBAGAL SOUTH, TAGAYTAY CITY

CITY ORDINANCE NO. 2026-605

AN ORDINANCE PROHIBITING PARKING WITHIN GOVERNMENT-OWNED BASKETBALL COURTS IN THE CITY OF TAGAYTAY AND PROVIDING PENALTIES THEREOF

SPONSOR: HON. JUANITO N. RAMOS

WHEREAS, basketball courts within the City of Tagaytay are primarily constructed and intended for sports, recreational activities, community gatherings, disaster response, and other public services;

WHEREAS, the use of basketball courts as parking spaces for motor vehicles obstructs their intended purpose, limits public access, and may cause damage to the facilities;

WHEREAS, during emergencies and calamities, basketball courts serve as evacuation centers and must remain accessible and unobstructed at all times;

WHEREAS, there is a need to regulate and prohibit the unauthorized use of basketball courts for parking to preserve their functionality and ensure public welfare;

WHEREAS, pursuant to Section 447(a)(1)(vi) and related provisions of Republic Act No. 7160, the Sangguniang Panlungsod is authorized to regulate the use of public places and enact ordinances to ensure public safety and convenience;

NOW, THEREFORE, be it ordained by the Sangguniang Panlungsod of the City of Tagaytay, in session duly assembled, that:

SECTION 1. Title. This Ordinance shall be known as the **“Basketball Court No-Parking Ordinance of the City of Tagaytay.”**

SECTION 2. Definition of Terms. For purposes of this Ordinance:

- a. **Basketball Court** – refers to any roofed or un-roofed multi-purpose court owned, operated, or maintained by the City Government or any of its barangays.
- b. **Parking** – refers to the act of leaving a motor vehicle stationary for any period of time, whether attended or unattended.
- c. **Motor Vehicle** – includes cars, motorcycles, trucks, vans, tricycles, and other similar modes of transport.

SECTION 3. Prohibited Acts. It shall be unlawful for any person to:

- a. Park or allow the parking of any motor vehicle within any basketball court within the territorial jurisdiction of the City of Tagaytay;
- b. Use basketball courts as garages, storage spaces for vehicles, or long-term parking areas;
- c. Obstruct entrances, exits, and access pathways of basketball courts with vehicles. Provided, that liability shall attach only to person who knowingly and actually parked or allow parking in violation of this ordinance.

SECTION 4. Exceptions. The prohibition shall not apply in the following cases:

- a. Authorized use by the City Government or barangay during official activities, emergency operations, disaster response, or medical missions;
- b. Temporary use for logistical purposes during events, provided prior written permission is secured from the City Government or concerned barangay;
- c. Vehicles of emergency responders such as ambulances, fire trucks, and law enforcement units while performing official duties.

SECTION 5. Penalties. After being notified and given the opportunity to be heard, any person found violating this Ordinance shall be penalized as follows:

- **First Offense** – Fine of One Thousand Pesos (₱1,000.00);
- **Second Offense** – Fine of Two Thousand Pesos (₱2,000.00);
- **Third and Subsequent Offenses** – Fine of Three Thousand Pesos (₱3,000.00).

In addition, the vehicle may be towed at the owner's expense.

SECTION 6. Enforcement. Enforcement shall be conducted in a uniform non-discriminatory manner and only by the following:

- Tagaytay Office of Public Safety (TOPS);
- Tagaytay City Component Police (TCCP); and
- Authorized barangay officials.

SECTION 7. Towing. All unattended vehicles parked within basketball court shall be coordinated by the concerned barangay official with the Tagaytay Office of Public Safety (TOPS) for towing.

SECTION 8. Information and Signage. The City Government or the barangay concerned shall install appropriate signage in all basketball courts informing the public of the prohibition and penalties under this Ordinance.

SECTION 9. Separability Clause. If any provision of this Ordinance is declared unconstitutional or invalid, other provisions not affected thereby shall remain in full force and effect.

SECTION 10. Repealing Clause. All ordinances, rules, and regulations inconsistent with this Ordinance are hereby repealed or modified accordingly.

SECTION 11. Effectivity. This Ordinance shall take effect after compliance with the publication or posting requirement, provided for under Section 59(b) of Republic Act 7160 and other applicable laws.

Enacted: 20th day of April 2026 at Tagaytay City

CERTIFIED CORRECT:

(SGD) JOEL B. TIBAYAN
Acting Secretary to the Sanggunian

APPROVED: April 29, 2026

(SGD) HON. AIZACK BRENT D. TOLENTINO
City Mayor

Publication : PERLAS NG SILANGAN BALITA
Date : July 20-26, 2026



EXCERPTS FROM THE MINUTES OF THE 41st REGULAR SESSION OF THE SANGGUNIANG PANLUNGSOD OF TAGAYTAY CITY HELD ON APRIL 27, 2026 AT THE SANGGUNIAN SESSION HALL, 2/F TAGAYTAY CITY HALL ANNEX BLDG. AKLE ST., KAYBAGAL SOUTH, TAGAYTAY CITY

CITY ORDINANCE NO. 2026-606

AN ORDINANCE PROHIBITING THE ACT OF BEING TOPLESS OR HALF-NAKED IN PUBLIC PLACES WITHIN THE JURISDICTION OF THE CITY OF TAGAYTAY, IN THE MANNER OFFENSIVE TO DECENCY, AND PROVIDING PENALTIES THEREFOR

AUTHOR & SPONSOR: HON. REYNOSO M. ESPIRITU

WHEREAS, Section 16 of Republic Act No. 7160, otherwise known as the Local Government Code of 1991 states that every local government unit shall exercise the powers expressly granted, those necessarily implied therefrom, as well as powers necessary, appropriate or incidental for the efficient and effective governance, and those essential to the promotion of the general welfare. Within their respective territorial jurisdictions, local government units shall maintain peace and order, protect life, liberty and poverty, promote the general welfare and preserve control and convenience of their inhabitants;

WHEREAS, public decency and morality are essential components of a peaceful, orderly, and respectable community;

WHEREAS, the City Government of Tagaytay is mandated to promote the general welfare and uphold public morals pursuant to the Local Government Code of 1991;

NOW, THEREFORE, on motion of Hon. Reynoso M. Espiritu, seconded by Hon. Jennfier R. Manguinao,

BE IT ORDAINED BY THE SANGGUNIANG PANLUNGSOD OF TAGAYTAY, THAT:

SECTION 1. Title. This Ordinance shall be known as the “**Anti-topless Ordinance of the City of Tagaytay.**”

SECTION 2. Declaration of Policy. It is hereby declared the policy of the City Government of Tagaytay to uphold moral standards, maintain public decency, and prevent acts that may offend community sensibilities.

SECTION 3. Prohibited Acts. It shall be unlawful for any person to go out topless or half naked or completely naked in public places within the City of Tagaytay;

SECTION 4. Definition of Terms. For purposes of this Ordinance:

- a) **Public Place** – refers to streets, sidewalks, parks, plazas, markets, public transportation, business establishments, and any place accessible to the general public;
- c) **Half-Naked** – refers to the absence of upper clothing or being topless.

SECTION 5. Exceptions. The following shall not be covered by this Ordinance:

- a) Indigenous cultural practices or performances duly recognized by proper authorities;
- b) Authorized sporting events or activities where such attire is customary and appropriate;
- c) Medical emergencies or circumstances beyond control;
- d) When changing shirts after jogging or cycling; and
- e) Within construction sites

SECTION 6. Penalties. Any person found violating this Ordinance shall be subject to the following

- **First Offense** – Fine of One Thousand Pesos (₱1,000.00);
- **Second Offense** – Fine of Three Thousand Pesos (₱3,000.00);
- **Third and Subsequent Offenses** – Fine of Three Thousand Pesos (₱3,000.00) or imprisonment of not more than one (1) year, or both, at the discretion of the court;

Provided, that if the act constitutes a violation of Article 200 of the Revised Penal Code, the offender may be prosecuted under said law without prejudice to the penalties imposed under this Ordinance.

SECTION 7. Enforcement. This Ordinance shall be enforced by the City Police, Barangay Officials, Tagaytay Office of Public Safety, and other authorized enforcement units of the City Government.

SECTION 8. Repealing Clause. All ordinances, rules, and regulations inconsistent with this Ordinance are hereby repealed or modified accordingly.

SECTION 9. Effectivity Clause. This Ordinance, upon its approval shall take effect immediately after ten (10) days from posting in three (3) conspicuous places and/or from publication in a newspaper of general circulation.

ENACTED, this 27th day of April, 2026, at the City of Tagaytay.

CERTIFIED CORRECT:

(SGD) JOEL B. TIBAYAN
Acting Secretary to the Sanggunian

APPROVED: (SGD) HON. AIZACK BRENT D. TOLENTINO City Mayor Publication : PERLAS NG SILANGAN BALITA Date : July 20-26, 2026  Republic of the Philippines City of Tagaytay OFFICE OF THE SANGGUNIANG PANLUNGSOD  EXCERPTS FROM THE MINUTES OF THE 41st REGULAR SESSION OF THE SANGGUNIANG PANLUNGSOD OF TAGAYTAY CITY HELD ON APRIL 27, 2026 AT THE SANGGUNIAN SESSION HALL, 2/F TAGAYTAY CITY HALL ANNEX BLDG. AKLE ST., KAYBAGAL SOUTH, TAGAYTAY CITY CITY ORDINANCE NO. 2026-607 AN ORDINANCE PROHIBITING THE CONSUMPTION OF LIQUOR IN PUBLIC PLACES, DEFINING PROHIBITED ACTS, PROVIDING EXCEPTIONS AND IMPOSING PENALTIES IN VIOLATION THEREOF AUTHOR: HON. GENER M. VERGARA SPONSOR: HON. REYNOSO M. ESPIRITU WHEREAS, the City Government of Tagaytay is mandated to promote the general welfare, including the protection of minors and the maintenance of peace and order; WHEREAS, Section 16 of Republic Act No. 7160, otherwise known as the Local Government Code of 1991 states that every local government unit shall exercise the powers expressly granted, those necessarily implied therefrom, as well as powers necessary appropriate or incidental for the efficient and effective governance, and those essential to the promotion of the general welfare. Within their respective territorial jurisdictions, local government units shall maintain peace and order, protect life, liberty and poverty, promote the general welfare and preserve control and convenience of their inhabitants; WHEREAS, Article 155 of the Revised Penal Code of the Philippines penalizes acts causing alarms and scandals, including disturbances in public places; WHEREAS, Article 287 of the Revised Penal Code of the Philippines penalizes unjust vexation, including acts that disturb or annoy others; WHEREAS, it has been observed that the consumption of alcoholic beverages, particularly in public places and uncontrolled environments, often leads to quarrels, physical altercations, and disturbances of public order; WHEREAS, studies and law enforcement reports likewise indicate that excessive alcohol consumption is a contributing factor in incidents of sexual harassment, abuse, and other forms of gender-based violence, especially in unregulated and public settings; WHEREAS, there is a need to regulate alcohol-related activities to ensure the safety of minors, prevent violence and abuse, and maintain peace, order, and public decency within the City; NOW, THEREFORE, on motion of Hon. Reynoso M. Espiritu, seconded by Hon. Jennfier R. Manguinao, BE IT ORDAINED BY THE SANGGUNIANG PANLUNGSOD OF TAGAYTAY, THAT:	SECTION 1. Title. This Ordinance shall be known as the “Anti-Public Liquor Intoxication Ordinance of Tagaytay City.” SECTION 2. Coverage. This ordinance shall be applicable to all persons within the territorial jurisdiction of the City of Tagaytay. SECTION 3. Definition of Terms. For purposes of this Ordinance: a. Alcoholic Beverages – Any drink containing alcohol, including beer, wine, liquor, and similar intoxicating drinks. b. Disturbances – an interruption to a state of peace, calm, order, or normal function, often resulting in noise, commotion, or emotional distress. c. Public Place – Any place open to the general public, including streets, sidewalks, parks, plazas, terminals, and similar areas. c. Roadside/Adjacent Areas – Areas along roads, sidewalks, alleys, and spaces immediately outside residential or commercial establishments visible to or accessible by the public. SECTION 4. Prohibited Acts. a. Public Drinking. It shall be unlawful for any person to drink or consume alcoholic beverages in public places, including but not limited to: - Streets, sidewalks, alleys, and roadsides; - Parks, plazas, terminals, and open public spaces; - The exterior or frontage of houses, stores, or establishments when such drinking is visible to or affects the public. b. Drinking in Adjacent or Open Residential Areas. Drinking of alcoholic beverages in areas adjacent to residences, including yards, sidewalks, or roadside spaces, in a manner that causes noise, disturbance, nuisance, or public inconvenience is hereby prohibited. SECTION 5. Authority of The City Government. The City Mayor, through the proper offices, may issue supplemental rules and guidelines identifying additional exempted activities or regulated occasions consistent with public safety, peace and order, and the general welfare of the residents of Tagaytay City. SECTION 6. Penalties. Any person found violating this Ordinance shall be subject to the following: - First Offense – Fine of ₱1,000.00; - Second Offense – Fine of ₱3,000.00 - Third Offense – Fine of ₱5,000.00 or imprisonment for a period of one (1) year, or both at the discretion of the court. SECTION 7. Enforcement. This Ordinance shall be enforced by the Philippine National Police (PNP), barangay officials, Tagaytay Office of Public Safety (TOPS), and other duly authorized personnel. SECTION 8. Repealing Clause. All ordinances, rules, and regulations or parts thereof inconsistent with this Ordinance are hereby repealed or modified accordingly. SECTION 9. Effectivity Clause. This Ordinance, upon its approval shall take effect immediately after ten (10) days from posting in three (3) conspicuous places and/or from
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publication in a newspaper of general circulation.

ENACTED, this 27th day of April, 2026, at the City of Tagaytay.

CERTIFIED CORRECT:

(SGD) JOEL B. TIBAYAN
Acting Secretary to the Sanggunian
APPROVED: April 29, 2026

(SGD) HON. AIZACK BRENT D. TOLENTINO
City Mayor

Publication : PERLAS NG SILANGAN BALITA
Date : July 20-26, 2026



EXCERPTS FROM THE MINUTES OF THE 41st REGULAR SESSION OF THE SANGGUNIANG PANLUNGSOD OF TAGAYTAY CITY HELD ON APRIL 27, 2026 AT THE SANGGUNIAN SESSION HALL, 2/F TAGAYTAY CITY HALL ANNEX BLDG. AKLE ST., KAYBAGAL SOUTH, TAGAYTAY CITY

CITY ORDINANCE NO. 2026-608

AN ORDINANCE PROHIBITING ANY PERSON BELOW EIGHTEEN (18) YEARS OF AGE FROM PURCHASING, POSSESSING, CONSUMING, OR DRINKING ALCOHOLIC BEVERAGES; PROHIBITING THE SALE, DISPENSING, DISTRIBUTION, OR DELIVERY OF ALCOHOLIC DRINKS TO MINORS; AND PROVIDING PENALTIES FOR VIOLATIONS THEREOF

SPONSOR: HON. REYNOSO M. ESPIRITU

WHEREAS, Section 15, Article II of the 1987 Philippine Constitution provides that the State shall protect and promote the right to health of the people and instill health consciousness among them;

WHEREAS, Section 13, Article II of the 1987 Philippine Constitution recognizes the vital role of the youth in nation-building and mandates the State to promote and protect their physical, moral, spiritual, intellectual, and social well-being;

WHEREAS, Section 16 of Republic Act No. 7160 empowers local government units to enact measures necessary to protect the health, safety, morals, and general welfare of their constituents;

WHEREAS, Republic Act No. 7610 declares that it is the policy of the State to provide special protection to children from all forms of abuse, neglect, cruelty, exploitation, and other conditions prejudicial to their development;

WHEREAS, Article 218 and related provisions of Presidential Decree No. 603 or the Child Welfare Code emphasize the responsibility of the State, family, and community to ensure the proper upbringing, development, and moral well-being of children and youth;

WHEREAS, Republic Act No. 9344, otherwise known as the Juvenile, Justice and Welfare Act (as amended), recognizes the role of local government units in promoting the welfare of children and preventing juvenile delinquency, including

exposure to harmful substances such as alcohol;

WHEREAS, Republic Act No. 10354 otherwise known as the Responsible Parenthood and Reproductive Health Act underscores the importance of adolescent health and development, including protection from harmful behaviors and substances;

WHEREAS, under existing national policies and public health standards, alcohol consumption by minors is recognized as harmful to physical and mental development, increases the risk of accidents, violence, and risky behaviors, and contributes to long-term health issues;

WHEREAS, the unrestricted access of minors to alcoholic beverages undermines parental authority, public order, and community safety, and necessitates stronger regulatory intervention at the local level;

WHEREAS, there is a compelling need for the City Government of Tagaytay to enact measures regulating access to alcoholic beverages and prohibiting underage drinking in order to safeguard the best interests of children and promote a healthy, disciplined, and productive citizenry;

BE IT ENACTED by the Sangguniang Panlungsod of the City of Tagaytay, in session duly assembled, that:

SECTION 1. Title. This Ordinance shall be known as the “**Anti-Minor Drinking and Alcohol Sales Prohibition Ordinance of the City of Tagaytay.**”

SECTION 2. Declaration of Policy. It is hereby declared the policy of the City Government of Tagaytay to protect minors from the harmful effects of alcohol consumption, preserve public health and safety, promote responsible business practices, and uphold the welfare of the youth pursuant to the Constitution, the Local Government Code of 1991, Republic Act No. 7610, and other related laws.

SECTION 3. Objectives. This Ordinance aims to:

a.

Prevent and deter underage drinking within the territorial jurisdiction of Tagaytay City;

b.

Prohibit the sale, distribution, and dispensing of alcoholic beverages to ensure minors are not granted access thereto;

c.

Impose accountability upon business establishments, vendors, and individuals who violate these regulations;

d.

Promote public awareness regarding the legal restrictions on alcohol consumption by minors.

SECTION 4. Definition of Terms. For purposes of this Ordinance:

a.

Minor – Any person below eighteen (18) years of age;

b.

Alcoholic Beverage / Liquor – Any beverage containing alcohol, including but not limited to beer, wine, spirits, gin, rum, whiskey, vodka, brandy, cocktails, fermented liquor, and similar intoxicating drinks;

c.

Sell – To exchange alcoholic beverages for money or any consideration;

d.

Dispense / Distribute – To provide, serve, deliver, or furnish alcoholic beverages, whether for payment or free of charge;

e.

Establishment – Any store, bar, restaurant, convenience store, supermarket, resort, hotel, event venue, or business engaged in the sale or service of alcoholic beverages.

f.

Valid Identification – any government or school ID

showing proof of age SECTION 5. Prohibited Acts. The following acts are hereby prohibited: A. On the Part of Minors: - Purchasing or attempting to purchase alcoholic beverages; - Possessing alcoholic beverages in public places, business establishments, or during public events; - Drinking or consuming alcoholic beverages in any public or private establishment, except when prescribed for legitimate medical purposes. B. On the Part of Establishments, Vendors, or Adults: - Selling, serving, dispensing, furnishing, or delivering alcoholic beverages to minors; - Allowing minors to consume alcoholic beverages within their premises; - Failing to verify proof of age through valid government-issued identification; - Employing minors in the sale or service of alcoholic beverages, except where otherwise allowed by law; - Using false or fraudulent identification to purchase alcohol; - Minors purchasing alcohol on behalf of adults. SECTION 6. Mandatory Posting of Notice. All establishments selling or serving alcoholic beverages must conspicuously display a notice stating: “SALE OR SERVICE OF ALCOHOLIC BEVERAGES TO PERSONS BELOW 18 YEARS OF AGE IS STRICTLY PROHIBITED UNDER CITY ORDINANCE NO. 2026-608” Failure to post such notice shall constitute a violation. SECTION 7. Duties of Business Establishments. All covered establishments shall: - Require presentation of valid identification before selling or serving alcohol; - Refuse service to any person reasonably suspected to be underage; - Train employees regarding compliance with this Ordinance; - Cooperate with law enforcement and inspection authorities. SECTION 8. Penalties. A. For Minors: First Offense: - Verbal admonition; - Written warning issued in the presence of the parent or legal guardian; - Immediate referral to the City Social Welfare and Development Office (CSWDO) for assessment. Second and Succeeding Offenses: - Mandatory participation in intervention programs supervised by the CSWDO; - Attendance of parents or guardians in counseling or parental responsibility seminars; - Community-based intervention measures appropriate to the age and condition of the minor. All actions involving minors shall strictly comply with Republic Act No. 9344 (Juvenile Justice and Welfare Act), ensuring that no minor shall be subjected to punitive or custodial penalties.	B. Parent may be subjected to corresponding penalties under City Ordinance No. 2012-037. First Offense: - Fine of One Thousand Pesos (₱1,000.00) Second Offense: - Fine of Two Thousand Pesos (₱2,000.00) Third Offense: - Fine of Three Thousand Pesos (₱3,000.00) or imprisonment for a period not exceeding three (3) months, or both at the discretion of the court. No parent or guardian shall be held liable without prior notice and opportunity to be heard. C. For Vendors First Offense: - Fine of One Thousand Pesos (₱1,000.00); - Written warning. Second Offense: - Fine of Three Thousand Pesos (₱3,000.00); - Suspension of business permit for fifteen (15) days Third Offense: - Fine of Five Thousand Pesos (₱5,000.00); - Revocation of business permit or license to operate (for vendors) D. For Establishments: First Offense: - Fine of Three Thousand Pesos (₱3,000.00); - Written warning. Second Offense: - Fine of Five Thousand Pesos (₱5,000.00); - Suspension of business permit for fifteen (15) days. Third Offense: - Fine of Five Thousand Pesos (₱5,000.00); - Revocation of business permit or license to operate. E. For Use of Fraudulent Identification - Fine of Three Thousand Pesos (₱3,000.00); - Confiscation of false identification; - Referral for appropriate legal action. SECTION 9. Enforcement. This Ordinance shall be enforced by: - Philippine National Police (PNP); - Tagaytay Office of Public Safety (TOPS) - Barangay Officials; - City Health Office; - Business Permit and Licensing Office; - City Social Welfare and Development Office; - Other authorized local enforcement units. SECTION 10. Handling of Minors. Parents or guardians shall be notified by the Apprehending Officer. Minors found in violation of this ordinance shall not be detained in jail facilities. The minor shall be immediately brought to their residence or shall be turned-over to any barangay official at the barangay hall to be released to the custody of their parents. If necessary, shall be referred to the City Social Welfare Development Office for intervention. SECTION 11. Educational Campaign. The City Government, through the City Health Office shall conduct sustained public information campaigns in schools, barangays, and business establishments regarding: - Dangers of underage drinking; - Legal responsibilities of establishments; - Penalties under this Ordinance.
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SECTION 12. Parental Responsibility. Parents or legal guardians who knowingly permit or tolerate violations by minors may be required to attend parental responsibility seminars.

SECTION 13. Separability Clause. If any part or provision of this Ordinance is declared unconstitutional or invalid, other provisions not affected thereby shall continue in full force and effect.

SECTION 14. Repealing Clause. City Ordinance No. 98 series of 2015 and all other ordinances, resolutions, executive orders, or regulations inconsistent with this Ordinance are hereby repealed or modified accordingly.

SECTION 15. Effectivity Clause. This Ordinance shall take effect fifteen (15) days after publication in a newspaper of local circulation or posting in at least three (3) conspicuous places within the City of Tagaytay.

ENACTED, this 27th day of April, 2026, at the City of Tagaytay.

CERTIFIED CORRECT:

(SGD) JOEL B. TIBAYAN
Acting Secretary to the Sanggunian

APPROVED: April 29, 2026

(SGD) HON. AIZACK BRENT D. TOLENTINO
City Mayor

Publication : PERLAS NG SILANGAN BALITA
Date : July 20-26, 2026



EXCERPTS FROM THE MINUTES OF THE 41st REGULAR SESSION OF THE SANGGUNIANG PANLUNGSOD OF TAGAYTAY CITY HELD ON APRIL 27, 2026 AT THE SANGGUNIAN SESSION HALL, AT THE SANGGUNIAN SESSION HALL, 2/F TAGAYTAY CITY HALL ANNEX BLDG. AKLE ST., KAYBAGAL SOUTH, TAGAYTAY CITY

CITY ORDINANCE NO. 2026-609

AN ORDINANCE UPDATING CITY ORDINANCE NO. 2004-302, AN ORDINANCE ENFORCING CURFEW HOUR TO MINORS IN THE CITY OF TAGAYTAY

SPONSOR: HON. JUANITO N. RAMOS

WHEREAS, Section 16 of Republic Act No. 7160, otherwise known as the Local Government Code of 1991 states that every local government unit shall exercise the powers expressly granted, those necessarily implied therefrom, as well as powers necessary appropriate or incidental for the efficient and effective governance, and those essential to the promotion of the general welfare. Within their respective territorial jurisdictions, local government units shall maintain peace and order, protect life, liberty and poverty, promote the general welfare and preserve control and convenience of their inhabitants;

WHEREAS, one of the objectives of the Safer Cities initiative is to make communities safer, wherein people may freely

go about their daily lives without fear of being harmed;

WHEREAS, City Ordinance No. 2004-302 needs to be updated to conform with the current national directives and guidelines;

NOW THEREFORE, on motion of Hon. Juanito N. Ramos, seconded by Hon. Reynoso M. Espiritu, **BE IT ORDAINED BY THE SANGGUNIANG PANLUNGSOD OF TAGAYTAY, that:**

SECTION 1. Title. This ordinance shall be known as the **“Curfew Ordinance of Tagaytay City.”**

SECTION 2. This ordinance shall be applicable to all individuals under the age of eighteen (18) (hereinafter referred to as “Minors”) within the territorial jurisdiction of the City of Tagaytay.

SECTION 3. Prohibited Act. Minors shall be prohibited from staying, loitering, roaming on public roads from 10:00PM to 4:00AM.

SECTION 4. Exceptions. Minors under the following circumstances shall NOT be covered by the provisions of this ordinance:

- a) Those accompanied by their parents or guardian;
- b) Those attending to, or in experience of, an emergency situation such as conflagration, earthquake, hospitalization, road accident, and similar incidents;
- c) When the minor is engaged in an authorized employment activity, or going to or returning home from the same place of employment activity without any detour or stop;
- d) When the minor is in a motor vehicle or other travel accompanied by an adult;
- e) When the minor is involved in an emergency;
- f) When the minor is out of his/her residence attending an official school, religious, recreational, educational, social, community or other similar private activity sponsored by the city, barangay, school, or other similar private civic/religious organization/group (recognized by the community) that supervises the activity or when the minor is going to or returning home from such activity, without any detour or stop; and
- g) When the minor can present papers certifying that he/she is a student and was dismissed from his/her classes in the evening or that he/she is a working student.

SECTION 5. Handling of Minors. To guide enforcers and prevent improper custodial treatment, parents or guardians shall be notified by the Apprehending Officer. Apprehended minors found in violation of this ordinance shall be immediately brought to their residence or to any barangay official at the barangay hall to be released to the custody of their parents.

SECTION 6. The following shall be imposed for violation of this Ordinance.

- A. For Minors:**
- First Offense:**
- Verbal admonition;
 - Written warning issued in the presence of the parent or legal guardian;
 - Immediate referral to the City Social Welfare and Development Office (CSWDO) for assessment.
- Second and Succeeding Offenses:**
- Mandatory participation in intervention programs supervised by the CSWDO;

- WHEREAS**, Section 16 of Republic Act No. 7160, otherwise known as the General Welfare Clause, empowers local government units to promote the general welfare, including the enhancement of ecological balance, preservation

of natural resources, and maintenance of a healthy environment for their constituents;

WHEREAS, Section 447(a)(1)(vi) and related provisions of the same Code authorize local legislative bodies to enact ordinances necessary to protect the environment, regulate activities affecting public spaces, and promote cleanliness, safety, and aesthetic order within their territorial jurisdiction;

WHEREAS, trees within the City of Tagaytay serve as essential environmental assets that contribute significantly to air purification, climate regulation, soil protection, biodiversity conservation, and the scenic beauty that defines the City as a premier tourism destination;

WHEREAS, the indiscriminate posting, nailing, stapling, tying, hanging, or attaching of advertisements, promotional materials, campaign materials, business signages, logos, streamers, banners, and similar materials on trees causes physical damage, restricts tree growth, exposes trees to disease and infestation, and undermines the City's environmental preservation efforts;

WHEREAS, the misuse of trees as advertising platforms contributes to visual pollution, degrades public spaces, diminishes the natural landscape, and adversely affects the aesthetic and ecological integrity of the City of Tagaytay;

WHEREAS, the City Government recognizes its responsibility to preserve and protect all trees within its jurisdiction as part of its commitment to sustainable environmental governance, urban beautification, and ecological stewardship;

WHEREAS, there is a necessity to regulate and prohibit such environmentally harmful practices and impose appropriate penalties to ensure compliance and protect the City's natural resources for present and future generations;

NOW THEREFORE, BE IT ORDAINED by the Sangguniang Panlungsod of the City of Tagaytay, that:

SECTION 1. Title. This Ordinance shall be known as the **“Tree Protection Ordinance of Tagaytay City.”**

SECTION 2. Declaration of Policy. It is hereby declared the policy of the City Government of Tagaytay to:

- a) Protect and preserve trees as essential components of the environment;
- b) Promote ecological balance and environmental sustainability;
- c) Maintain the aesthetic beauty and tourism value of the city;
- d) Prevent practices that damage trees or contribute to visual pollution;
- e) Uphold the right to a balanced and healthful ecology.

SECTION 3. Scope and Coverage. This Ordinance shall apply to:

- a) All persons, natural or juridical;
- b) All business establishments, including hotels, restaurants, resorts, commercial entities;
- c) Political entities contractors, and advertisers;

Within the territorial jurisdiction of Tagaytay City

SECTION 4. Prohibited Acts. It shall be unlawful for any person or entity to:

- a) Post, attach, nail, tie, hang, display, paint, mark, or otherwise place any advertisement, logo, banner, streamer, tarpaulin, signage, symbol, or promotional material on any tree;
- b) Use trees as support, anchor, or structural component for any material;
- c) Cause damage, injury, or stress to any tree in the installation of such materials;
- d) Allow or tolerate such prohibited acts within property under their control.
- e) Paint, spray-paint, varnish, coat, whitewash, or apply any chemical, dye, ink, or coloring substance on any tree for advertising, promotional, commercial, political, decorative, directional, or unauthorized purposes;
- f) Write, carve, engrave, stencil, paste, or mark any symbol, name, logo, graffiti, notice, or message on any tree;
- g) Apply substances or materials that may obstruct the natural growth, respiration, or health of trees.

The painting or marking of trees shall only be allowed when undertaken by the City Government, DENR, CENRO, or duly authorized environmental personnel for legitimate purposes such as tree identification, inventory, disease control, hazard assessment, conservation activities, or officially approved environmental programs.

No permit or authority shall allow direct attachment to trees

SECTION 5. Responsibility of Business Establishments. All that is covered under this ordinance are required to:

- a. Remove any existing advertisements or signages attached to trees immediately from the effectivity of this Ordinance;
- b. Ensure promotional materials are placed only in authorized locations;
- c. Comply with environmental and zoning regulations; and
- d. Comply with necessary permits for signages;

SECTION 6. Enforcement and Implementing Structure. The implementation and enforcement of this Ordinance shall be carried out through a coordinated, multi-level mechanism, as follows:

- a) Frontline Enforcement - Barangay**
The **Barangay Environmental and Natural Resources Officer (BENRO)** and **Barangay Tanods** shall serve as the frontline enforcers and shall:
 - 1. Conduct regular monitoring and patrols within their respective jurisdictions;
 - 2. Identify and document violations of this Ordinance;
 - 3. Submit reports of violations to the City Environmental and Natural Resources Office (CENRO) within twenty-four (24) hours.
- b) Central Coordinating Authority – City Environment and Natural Resources Office (CENRO).** The **City Environmental and Natural Resources Office (CENRO)** shall serve as the central coordinating and monitoring office and shall:
 - 1. Receive and validate reports of violations;
 - 2. Cause the immediate removal of paints and prohibited materials, attached to trees;
 - 3. Maintain a centralized database of violators;
 - 4. Assess environmental impact and compliance

status; 5. Endorse verified violations to the Joint Inspection Team for appropriate action. c) Joint Inspection Team. A Joint Inspection Team is hereby created, composed of the following offices: • City Environmental and Natural Resources Office (CENRO); • Business Permits and Licensing Office (BPLO); • City Engineering Office (CEO); • City Planning and Development Office (CPDO); • Tourism and Cultural Development Office (TCDO). The Joint Inspection Team shall: 1. Conduct joint inspections and validation of reported violations; 2. Determine the extent of non-compliance; 3. Recommend appropriate administrative sanctions; 4. Ensure compliance with applicable environmental, zoning, engineering, and tourism standards. d) Administrative Enforcement Authority - Business Permits and Licensing Office (BPLO). The Business Permits and Licensing Office (BPLO) shall be the final authority for the imposition of administrative sanctions on business establishments and shall: 1. Issue Notices of Violation (NOV); 2. Impose fines and penalties in accordance with this Ordinance; 3. Issue orders of suspension or closure of business operations; 4. Deny issuance or renewal of business permits for non-compliance. e) Immediate Abatement. Notwithstanding the foregoing provisions, any prohibited material attached to trees shall be immediately removed without prior notice, in order to prevent further damage to the environment. f) Accountability of Implementing Offices. All offices and personnel tasked with enforcement shall be accountable for the proper implementation of this Ordinance. Failure to perform their duties may subject them to administrative sanctions in accordance with applicable laws, rules, and regulations. SECTION 7. Penalties. Any person or establishment found violating this Ordinance shall be penalized as follows: 1. For any individual or group of persons. First Offense: Fine of ₱ 1,000.00 and mandatory removal of the prohibited material Second and Succeeding Offense: Fine of ₱ 3,000.00 and mandatory removal of the prohibited material. At the discretion of the court, imprisonment of not less than three (3) days but not more than thirty (30) days, or community service, or both, may be imposed in accordance with applicable laws. 2. For establishments. The owner, manager, operator, or responsible officer shall be held administratively liable. Notice of Violation and proof of violation shall be sent to the concerned establishment stating corresponding penalty.	First Offense: Fine of ₱ 3,000.00 and mandatory removal of the prohibited material Second and Succeeding Offense: Fine of ₱ 5,000.00, mandatory removal of the prohibited material, and/or suspension of business permit for a period not exceeding seven (7) days, subject to due process 3. Additional Provisions: a. Each prohibited material or installation shall constitute a separate and distinct violation. b. A violation that remains uncorrected after due notice or issuance of a Notice of Violation (NOV), or after removal by the City shall be considered a continuing violation, and each day of non-compliance may be penalized as a separate offense, subject to applicable laws and principles of reasonableness. c. The imposition of penalties under this Ordinance shall be without prejudice to the application of the Tagaytay City Environment Code and other applicable laws. d. All prohibited advertisements, signages, logos, or promotional materials shall be subject to immediate removal by authorized City personnel without prior compensation. e. Costs incurred by the City Government for removal, restoration, or rehabilitation shall be charged to the violator. f. If the violator is a juridical entity, the owner, manager, operator, or responsible officer shall be held administratively liable. SECTION 8. Information and Education Campaign. The City Government shall conduct an information campaign to inform stakeholders and the general public about this Ordinance and the importance of tree protection. SECTION 9. Separability Clause. If any provision of the Ordinance is declared invalid or unconstitutional, the remaining provisions shall not be affected. SECTION 10. Repealing Clause. All ordinances, rules, and regulations inconsistent with this Ordinance are hereby repealed or modified accordingly. SECTION 11. Effectivity. This Ordinance shall take effect fifteen (15) days after posting in conspicuous places within the City Tagaytay. ENACTED: 25th day of May 2026, Tagaytay City CERTIFIED CORRECT: (SGD) JOEL B. TIBAYAN Acting Secretary to the Sanggunian APPROVED: April 29, 2026 (SGD) HON. AIZACK BRENT D. TOLENTINO City Mayor Publication : PERLAS NG SILANGAN BALITA Date : July 20-26, 2026
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Republic of the Philippines
City of Tagaytay



OFFICE OF THE SANGGUNIANG PANLUNGSOD

EXCERPTS FROM THE MINUTES OF THE 47TH REGULAR SESSION OF THE SANGGUNIANG PANLUNGSOD OF TAGAYTAY CITY HELD ON JUNE 08, 2026 AT THE SANGGUNIAN SESSION HALL, 2/F TAGAYTAY CITY HALL ANNEX BLDG. AKLE ST., KAYBAGAL SOUTH, TAGAYTAY CITY

CITY ORDINANCE NO. 2026-612

AN ORDINANCE AMENDING SECTIONS 41 AND 42, ARTICLE VI. OF CITY ORDINANCE NO. 2024-510, OTHERWISE KNOWN AS LOCAL ENVIRONMENT CODE OF TAGAYTAY CITY

SPONSOR: HON. ANNABELLE M. SOLIS

After due deliberation, on motion of Hon. Annabelle M. Solis, seconded by Hon. Reynoso M. Espiritu, **BE IT ENACTED BY THE SANGGUNIANG PANLUNGSOD OF TAGAYTAY, THAT:**

SECTION 1. AMENDMENT. Section 41 and 42, Article II of City Ordinance No. 2024-510, otherwise known as the Local Environment Code of Tagaytay City is hereby amended to read as:

Section 41. Specific Violations and Corresponding Penalties. The following acts shall constitute violations of Chapter II of the Code:

a. Failure to segregate waste at source into the prescribed categories and containers;

b. Littering, scattering throwing, or leaving solid waste in streets, sidewalks, parks, playgrounds, waterways, vacant lots, waiting sheds, terminals, and other public places;

c. Dumping of garbage, refuse, residual waste, construction debris, hazardous waste, or any solid waste in unauthorized areas, canals, drainage systems, creeks, rivers, public roads, and open spaces;

d. Placement of garbage for collection outside the prescribed collection schedule or in a manner that obstructs public passageways;

e. Failure of residential, commercial, institutional, and agricultural establishments to maintain cleanliness of their premises, fronting sidewalks and immediate surroundings;

f. Failure of business establishments, markets, institutions, and industries to provide proper waste receptacles, storage facilities, or waste segregation Systems as required by this Code;

g. Open burning of solid waste, residual waste, plastics, leaves, or any waste material prohibited under the Code and existing and environment laws;

h. Disposal food waste, grease, oils, chemicals, hazardous waste, infectious waste, or similar materials into drainage systems, waterways, or sewer lines;

i. Failure to properly store, handle, transport, or dispose of hazardous, infectious, special or toxic wastes in accordance with applicable laws and regulations;

j. Refusal to comply with lawful orders, notices of violations, of corrective measures issued by authorized enforcement officers.

Penalties. Any person found violating any of the foregoing provisions shall be penalized as follows:

• **First Offense:** fine of Three Thousand Pesos (P3,000.00) or community service of not less than one (1) day but not more than three (3) days, at the discretion of the court.

• **Second Offense:** Fine of Four Thousand Pesos (P4,000.00) or imprisonment of not less than three (3) days but not more than fifteen (15) days, or community service of not less than five (5) days, at the discretion of the court.

• **Third and Subsequent Offenses:** Fine of Five Thousand Pesos (P5,000.00) or imprisonment of not less than fifteen (15) days but not more than thirty (30) days, or community service of not less than ten (10) days but not more than twenty (20) days, at the discretion of the court.

For business establishments, corporations, institutions, or juridical entities, the responsible owner, manager, administrator, or officer-in-charge shall be held liable. In addition to the foregoing penalties, the City Government may suspend or recommend the non-renewal or cancellation of permits, licenses, or business permits after the third offense, without prejudice to prosecution under applicable national laws and environmental regulations.

Section 42. Enforcement. Implementation, of the provisions specified under Section 41 shall be undertaken by the following authorized personnel and offices:

a. Members of the Philippine National Police (PNP) assigned within the territorial jurisdiction of Tagaytay City;

b. Barangay Public Safety Officers/Barangay Patrol (BPATs), Barangay Environment and Natural Resources Officer (BENRO) and duly designated or deputized officers by their respective Punong Barangays;

c. Personnel of the City Environment and Natural Resources Office (CENRO);

d. Personnel of Tagaytay Office of Public Safety (TOPS); and

e. Other city government personnel who be duly authorized by the City Mayor or an Executive Order or Special Order.

The foregoing enforcement officers are hereby authorized to monitor compliance, conduct inspections, apprehend violators, issue citation tickets or notices of violation, document environment offenses, and initiate the filing of appropriate administrative, civil or criminal actions in accordance with this Code and existing laws.

For purposes of enforcement, the City Government may establish an Environmental Enforcement Unit or designate a Composite Task Force composed of representatives from the PNP, BPATs, CENRO, TOPS, the City Health Office, and other concerned offices to conduct joint operations and enforcement activities.

All citation tickets, notices of violation, apprehension reports, and recommendations for prosecution shall be submitted to **the City Environment and Natural Resources Office (CENRO)** for processing and disposition in accordance with applicable rules and procedures.

The City Mayor may, from time to time, may issue Executive Orders for the effective enforcement and implementation this Ordinance and its Implementing Rules and Regulations.

SECTION 3. Separability Clause. If any provision of this Ordinance is declared invalid or unconstitutional, the remaining provisions not affected thereby shall continue to be in full force and effect.

SECTION 4. Repealing Clause. All ordinances, rules, and regulations, or parts thereof, inconsistent with this Ordinance are hereby repealed or modified accordingly.

SECTION 5. Effectivity Clause. This Ordinance, upon its approval shall take effect immediately after seven (7) days from posting in three (3) conspicuous places and/or from publication in a newspaper of general circulation.

ENACTED, 8th day of June, 2026, at the City of Tagaytay.

CERTIFIED CORRECT:

(SGD) JOEL B. TIBAYAN
Acting Secretary to the Sanggunian

APPROVED: May 26, 2026

(SGD) HON. AIZACK BRENT D. TOLENTINO
City Mayor

Publication : PERLAS NG SILANGAN BALITA
Date : July 20-26, 2026

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

SECURITY BANK CORPORATION,
Mortgagee,

FORECLOSURE CASE NO. F-201-26

-versus-

SPS. JOHN JASONH NIVAR CHAVEZ and
ROWIELUZ CARINGAL CHAVEZ,
Debtors/Mortgagors.

x-----x

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Petitioner/Mortgagee, **SECURITY BANK CORPORATION**, with business address at Security Bank Centre, 6776 Ayala Avenue, Makati City, against the Debtors/Mortgagors, **SPS. JOHN JASONH NIVAR CHAVEZ and ROWIELUZ CARINGAL CHAVEZ**, with known addresses at (1) 38 D.P. Jimenez Street, Brgy. Wawa 1, Rosario, Cavite and (2) Lot 16, Block 23 Amaia Scapes Trece Martires, Brgy. Conchu, Trece Martires City, Cavite, to satisfy the mortgage indebtedness which as of **February 27, 2026** amounts to **ONE MILLION FIFTY THOUSAND ONE HUNDRED SIXTY PESOS and 49/100 (PhP1,050,160.49)**, Philippine Currency, inclusive of interest, penalties and other charges as of said date but exclusive of all other charges incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on **August 7, 2026** at 10:00 o'clock in the morning until 12:00 o'clock noon, at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder for **CASH** and in Philippine Currency, the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE 077-2022004197

Lot No. 16 Block No. 23 Plan No. Psd-04-231572
Portion of: Lot 2946, San Francisco de Malabon Estate
Location: Barangay of Conchu, City of Trece Martires, Province of Cavite, Island of Luzon
Boundaries:

LINE	DIRECTION	ADJOINING LOT(S)
1-2	SW	Lot 15, Block 23, Psd-04-231572
2-3	NW	Lot 5, Block 23, Psd-04-231572
3-4-5	NW	Lot 3, Block 23, Psd-04-231572
5-6	NE	Lot 17, Block 23, Psd-04-231572
6-7-1	SE	Road Lot 27, Psd-04-231572

Area: SIXTY EIGHT SQUARE METERS (68), 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 time and date, it shall be held on **August 20, 2026** without further notice.

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

Trece Martires City, July 3, 2026.

(Sgd.) **JOANNAH AVIGAIL F. CRISOLOGO-TIMKANG**
Sheriff IV

Copy furnished:

MIRALLES FULGENCIO REGONDOLA RODRIGUEZ
AYENTO & DE LEON
Counsel for the Mortgagee
6th Floor, Security Bank Centre Building
6776 Ayala Avenue, Makati City

SPS. JOHN JASONH N. CHAVEZ & ROWIELUZ C. CHAVEZ
(1) 38 D.P. Jimenez Street, Brgy. Wawa 1, Rosario, Cavite
(2) Lot 16, Block 23 Amaia Scapes Trece Martires, Brgy. Conchu, Trece Martires City, Cavite

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

Publication : PERLAS NG SILANGAN BALITA
Dates : July 6, 13 & 20, 2026

(LTFRB...from page 2)

only to taxi operators related charges, and units using digital and fees that are or app based booking not included in the platforms. approved fare structure

It also prohibits or electronic receipt. un a u t h o r i z e d Operators are likewise booking, platform, prohibited from or convenience fees, imposing arbitrary or duplicate booking dynamically generated

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

BDO UNIBANK, INC.,
Mortgagee,

FORECLOSURE CASE NO. F-231-26

-versus-

LOUELLA JOSIE F. FABELLO,
Debtor/Mortgagor.

x-----x

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, **BDO UNIBANK, INC.**, with business address at 33rd Floor, BDO Corporate Center Ortigas, No. 12 ADB Avenue, Mandaluyong City against the Debtor/Mortgagor, **LOUELLA JOSIE F. FABELLO**, with postal addresses at (1) No. 7051 Avocado Street, Comembo, Makati City (occupied by third party) and (2) Block 02, Lot 20 Kensington Phase 23, Brgy. Bacao 1, General Trias, Cavite (currently occupied by mortgagor), to satisfy the mortgage indebtedness which as of **March 12, 2026** amounts to **ONE MILLION FOUR HUNDRED NINETY EIGHT THOUSAND FOUR HUNDRED THIRTY THREE PESOS and 44/100 (PHP1,498,433.44)**, Philippine Currency, including interest, penalties and other charges as of said date but exclusive of all other expenses incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on **August 7, 2026** at 10:00 o'clock in the morning until 12:00 o'clock noon at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder for **CASH** and in Philippine Currency, the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE No. 057-2021000224

Lot No. 20 Block: 2 Plan No. Pcs-04-031422
Portion of: Lot 1648-A; 1648-B; 1648-C (LRC), PSD-303867 & 1649, San Francisco de Malabon Estate Decree No. 4270, LRC Record No. 5964
Location: Barangay of Bacao 1, City of General Trias, Province of Cavite, Island of Luzon
Boundaries:

LINE	DIRECTION	ADJOINING LOT(S)
1-2	SW	Road Lot 1, Pcs-04-031422
2-3	NW	Lot 19, Block 2, Pcs-04-031422
3-4	NE	Block 25, Pcs-04-031422
4-1	SE	Lot 21, Block 2, Pcs-04-031422

Area: FORTY (40) SQUARE METERS, more or less

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

In the event the public auction should not take place on the said time and date, it shall be held on **August 20, 2026** without further notice.

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

Trece Martires City, July 3, 2026.

(Sgd.) **JOANNAH AVIGAIL F. CRISOLOGO-TIMKANG**
Sheriff IV

Copy Furnished:

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

MS. LOUELLA JOSIE F. FABELLO
(1) No. 7051 Avocado Street, Comembo, Makati City
(2) Block 02, Lot 20 Kensington Phase 23, Brgy. Bacao 1, General Trias, Cavite

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

Publication : PERLAS NG SILANGAN BALITA
Dates : July 6, 13 & 20, 2026

booking charges electronic receipts without approval from or trip summaries, the LTFRB. and keep records

The agency directed of booking related operators and platform charges for inspection providers to clearly and audit. The LTFRB disclose all fare warned that operators, components before platform providers, or passengers confirm drivers who violate bookings, include all the circular may approved charges in face administrative

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

PHILIPPINE NATIONAL BANK,
(In its capacity as assignee-mortgagee
of PNB Savings Bank)

Mortgagee,

FORECLOSURE CASE NO. F-282-26

-versus-

SPS. MARIA JEANET L. OMIYA and
SHIGEMI OMIYA represented herein
by their Attorney-in-Fact ANTONIO
BOBIS LITE

Debtors/Mortgagors,

x-----x

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, **PHILIPPINE NATIONAL BANK**, (In its capacity as assignee-mortgagee of PNB Savings Bank) with business address at PNB Financial Center, Pres. Diosdado P. Macapagal Blvd., Pasay City against the Debtors/Mortgagors, **SPS. MARIA JEANET L. OMIYA and SHIGEMI OMIYA**, represented herein by their Attorney-in-Fact, **ANTONIO BOBIS LITE**, with postal addresses at (1) 122 Santan Street, Pingkian 3, Zone 3, Pasong Tamo, Quezon City, M.M. (2) 54-C Reparo Baesa, Kalookan City, M.M.; (3) Lot 33, Block 02 Brighton Phase 2, Barangay Pasong Camachile, General Trias, Cavite, and (4) Chiba Ken Chiba Shi, Wakabaku, Nakano Cho 1628, Japan, to satisfy the mortgage indebtedness which as of **February 28, 2026** amounts to **SEVEN MILLION THREE HUNDRED FIFTY FOUR THOUSAND EIGHT HUNDRED FIFTY FIVE PESOS and 74/100 (PhP7,354,855.74)**, Philippine Currency, including interest, penalties and other charges as of said date but exclusive of all other expenses incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on **August 7, 2026** at 10:00 o'clock in the morning until 12:00 o'clock noon at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder for **CASH** and in Philippine Currency, the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE 057-2021006309

Lot No. 33 Block No. 2 Plan No. Pcs-04-030363
Portion of: Lot 1838, San Francisco de Malabon Estate, (FRS-04-005700), Block 22, Pcs-04-029303 & Lot 1, Block 28, Pcs-04-029304, Decree No. 4270, LRC Record No. 5964
Location: Barangay of Pasong Camachile, Municipality of Gen. Trias, Province of Cavite, Island of Luzon
Boundaries:

LINE	DIRECTION	ADJOINING LOT(S)
1-2	NW	Road Lot 5, Pcs-04-030363
2-3	NE	Lot 32, Block 2, Pcs-04-030363
3-4	SE	Lot 73, Block 1, Pcs-04-029303
4-1	SW	Lot 34, Block 2, Pcs-04-030363

Area: SIXTY (60) SQUARE METERS, more or less

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

In the event the public auction should not take place on the said date and time, it shall be held on **August 20, 2026** without further notice.

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

Trece Martires City, July 3, 2026.

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

Copy Furnished:

S.P. MADRID & ASSOCIATES
Counsel for the Mortgagee
17th Floor Chatham House Condominium
Valero St. cor. V.A. Rufino Street, Makati City, M.M.

SPS. MARIA JEANET L. OMIYA & SHIGEMI OMIYA
MR. ANTONIO BOBIS LITE
(1) 122 Santan Street, Pingkian 3, Zone 3, Pasong Tamo, Quezon City, M.M.
(2) 54-C Reparo Baesa, Kalookan City, M.M.
(3) Lot 33, Block 02 Brighton Phase 2, Barangay Pasong Camachile, Gen. Trias, Cavite
(4) Chiba Ken Chiba Shi, Wakabaku, Nakano Cho 1628, Japan

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
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sanctions, including accreditation, and fines, suspension other penalties under or cancellation of existing laws and their franchise or regulations.

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

BDO UNIBANK, INC.,
Mortgagee,

FORECLOSURE CASE NO. F-314-26

-versus-

BABYLYN PARAQUISON CENTENO,
Debtor/Mortgagor.

x-----x

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, **BDO UNIBANK, INC.**, with business address at BDO Corporate Center, 33rd Floor, BDO Corporate Center Ortigas, No. 12 ADB Avenue, Mandaluyong City against the Debtor/Mortgagor, **BABYLYN PARAQUISON CENTENO**, with residence and postal addresses at (1) 451 Bayanihan Street, Barangay 181, Maricaban, Pasay City, CPO-Malibay, Pasay (unknown address) and (2) Lot 17, Block 27, Kensington 16, Brgy. Navarro, General Trias, Cavite (currently occupied), to satisfy the mortgage indebtedness which as of **April 17, 2026** amounts to **ONE MILLION THREE HUNDRED THIRTY TWO THOUSAND SIX HUNDRED FOUR PESOS and 97/100 (PhP1,332,604.97)**, Philippine Currency, including interest, penalties and other charges as of said date but exclusive of all other expenses incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on **August 7, 2026** at 10:00 o'clock in the morning until 12:00 o'clock noon at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder for **CASH** and in Philippine Currency, the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE No. 057-2018061448

Lot No. **17** Block: **27** Plan No. **Pcs-04-029826**
Portion of: the cons/subd of Lots 78 & 80 Block 2, Pcs-04-028598; Block 11, Pcs-04-028596 & Lot 1716 & 1717, San Francisco de Malabon Estate, Decreed No. 4270; LRC Rec. No. 5964
Location: Barangay of Navarro, Municipality of Gen. Trias, Province of Cavite
Boundaries:

LINE	DIRECTION	ADJOINING LOT(S)
1-2	SW	Lot 16, Block 27, Pcs-04-029826
2-3	NW	Lot 15, Block 27, Pcs-04-029826
3-4	NE	Road Lot 33, Pcs-04-029826
4-1	SE	Lot 19, Block 27, Pcs-04-029826

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

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

In the event the public auction should not take place on the said date and time, it shall be held on **August 20, 2026** without further notice.

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

Trece Martires City, July 3, 2026.

(Sgd.) **REYNALDO L. SALOMA**
Sheriff IV

Copy Furnished:

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

MS. BABYLYN P. CENTENO
(1) 451 Bayanihan Street, Barangay 181, Mancaban, Pasay City, CPO-Malibay, Pasay
(2) Lot 17, Block 27, Kensington 16, Brgy. Navarro, General Trias, Cavite

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

Publication : PERLAS NG SILANGAN BALITA
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DOE says Semirara coal auction may resume this month

The government Consunji Group said the auction for continues to oppose the Semirara coal sharing company project may resume asset information this month as the with competing

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

BDO UNIBANK, INC.,
Mortgagee,

FORECLOSURE CASE NO. F-354-26

-versus-

SPS. MARCELITA L. MOJICA and
ZOSIMO S. MOJICA,
Debtors/Mortgagors.

RYAN JAY L. MOJICA and
EDRELIN G. MOJICA,
Co-Debtors

x-----x

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, **BDO UNIBANK, INC.**, with business address at BDO Corporate Center, 33rd Floor, BDO Corporate Center Ortigas No. 12 ADB Avenue, Mandaluyong City against the Debtors/Mortgagors, **SPS. MARCELITA L. MOJICA and ZOSIMO S. MOJICA**, and against Co-Debtors, **RYAN JAY L. MOJICA & EDRELIN G. MOJICA**, with residence and postal addresses at (1) Lots 28, 30 and 33, Block 13 Sugarland Estates, Brgy. Hugo Perez, Trece Martires City (currently occupied); and (2) No. 0850 Brgy. Hugo Perez, Trece Martires City, Cavite (currently occupied), to satisfy the mortgage indebtedness which as of **April 20, 2026** amounts to **FOUR MILLION SEVEN HUNDRED TWENTY ONETHOUSAND SIXTY NINE PESOS and 5/100 (PhP4,721,069.05)**, Philippine Currency, including interest, penalties and other charges as of said date but exclusive of all other expenses incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on **August 7, 2026** at 10:00 o'clock in the morning until 12:00 o'clock noon at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder for **CASH** and in Philippine Currency, the following described properties with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE No. 077-2022000046

A parcel of land (Lot 30, Block 13 of the consolidation subdivision plan, Pcs-04-026264, being a portion of the consolidation of Lots 1, 3, 5 & 7, Pcs-04-005190, Lots 3637-A & 3637-B, Psd- 04-051923, Lot 9-B, (LRA) Psd-364610, Lots 3633 (RS-04-000693), 3634 (RS-04-003585), 2921-N(RS- 04-003590) San Francisco de Malabon Estate, L.R.A. Record No.____) situated in the Barangay of Hugo Perez, City of Trece Martires, Province of Cavite, Island of Luzon. Bounded on the NE., along line 1-2 by Lot 29; on the SE., along line 2-3 by Lot 32, both of Blk. 13; on the SW., along line 3-4 by Road Lot 12; on the NW., along line 4-1 by Lot 28, Blk. 13, all of the cons-subd. plan. Beginning at a point marked "1" on plan **x x x containing an area of ONE HUNDRED TWENTY (120) SQUARE METERS, x x x**

TRANSFER CERTIFICATE OF TITLE No. 077-2022000047

A parcel of land (Lot 28, Block 13 of the consolidation subdivision plan, Pcs-04-026264, being a portion of the consolidation of Lots 1, 3, 5 & 7, Pcs-04-005190, Lots 3637-A & 3637-B, Psd- 04-051923, Lot 9-B, (LRA) Psd-364610, Lots 3633 (RS-04-000693), 3634 (RS-04-003585), 2921-N(Rs- 04-003590) San Francisco de Malabon Estate, L.R.A. Record No.____) situated in the Barangay of Hugo Perez, City of Trece Martires, Province of Cavite, Island of Luzon. Bounded on the SE., along line 1-2 by Lot 30, Blk. 13; on the SW., along line 2-3 by Road Lot 12; on the NW., along line 3-4 by Lot 26; on the NE., along line 4-1 by Lot 27, both of Blk. 13, all of the cons-subd. plan. Beginning at a point marked "1" on plan **x x x containing an area of ONE HUNDRED TWENTY (120) SQUARE METERS, x x x**

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

In the event the public auction should not take place on the said date and time, it shall be held on **August 20, 2026** without further notice.

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

Trece Martires City, July 3, 2026.

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

Copy furnished:

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

SPS. MARCELITA L. MOJICA & ZOSIMO S. MOJICA
RYAN JAY L. MOJICA & EDRELIN G. MOJICA
(1) Lots 28, 30 and 33, Block 13 Sugarland Estates, Brgy. Hugo Perez, Trece Martires City
(2) No. 0850 Brgy. Hugo Perez, Trece Martires City, Cavite

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

Publication : PERLAS NG SILANGAN BALITA
Dates : July 6, 13 & 20, 2026

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

MAYBANK PHILIPPINES, INC.,
Petitioner/Mortgagee,

FORECLOSURE CASE NO. F-408-26

-versus-

SPS. JOHN RAY EDURIA QUESTIN and
KAREN HAPOCH DE GRACIA QUESTIN,
Respondents/Mortgagors.

x-----x

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Petitioner/Mortgagee, **MAYBANK PHILIPPINES, INC.** with business address at Maybank Corporate Center, 7th Avenue corner 28th Street, Bonifacio Global City, Taguig City, against the Respondents/Mortgagors, **SPS. JOHN RAY EDURIA QUESTIN and KAREN HAPOCH DE GRACIA QUESTIN**, with given address at Brgy. 11 Nalvo, Pasiquin, Ilocos Norte and collateral address at Block 1, Lot 4 Woodcross Phase 5, Brgy. Tapia, Gen. Trias, Cavite, to satisfy the mortgage indebtedness which as of **May 29, 2026** amounts to **THREE MILLION ONE HUNDRED FOUR THOUSAND THREE HUNDRED FIFTY FOUR PESOS AND 37/100 (PhP3,104,354.37)**, Philippine Currency, inclusive of interests and penalties, service charge, attorney's fees as of said date but exclusive of all other charges incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on **August 7, 2026** at 10:00 o'clock in the morning until 12:00 o'clock noon, at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder for **CASH** and in Philippine Currency, the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE 057-2024030418

Lot No. **4** Block No. **1** Plan No. **Pcs-04-032697**
Portion of: Lot 2204, FRS-04-006227, SFDM Estate, Block 12 & 13, Pcs-04-032601, LRC Record No. 5964, Decree No. 4270
Location: Barangay of Tapia, Municipality of General Trias, Province of Cavite, Island of Luzon
Boundaries:

LINE	DIRECTION	ADJOINING LOT(S)
1-2	NE	Lot 3, Block 1, Pcs-04-032697
2-3	SE	Road Lot 1, Pcs-04-032697
3-4	SW	Lot 5, Block 1, Pcs-04-032697
4-1	NW	Lot 23, Block 1, Pcs-04-032697

Area: **SEVENTY NINE (79) SQUARE METERS, more or less**

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

In the event the public auction should not take place on the said time and date, it shall be held on **August 20, 2026** without further notice.

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

Trece Martires City, July 3, 2026.

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

Copy furnished:

ATTY. RAYMART A. HERNANDEZ
Counsel for the Mortgagee
c/o Maybank, Second Floor, Legaspi Towers 300
U. Ocampo St. Corner Roxas Blvd, Malate, Manila

SPS. JOHN RAY E. QUESTIN & KAREN HAPOCH DG. QUESTIN
(1) Brgy. 11 Nalvo, Pasiquin, Ilocos Norte
(2) Block 1, Lot 4 Woodcross Phase 5, Brgy. Tapia, Gen. Trias, Cavite

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

Publication : PERLAS NG SILANGAN BALITA
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bidders. She said the DOE Energy Secretary still needs to finalize Sharon Garin said changes and conduct the auction will consultations before most likely proceed moving forward.

this month once the According to Garin, Department of Energy the agency is still completes revisions determining the best to the bidding rules. Turn to page 17

Republic of the Philippines
Fourth Judicial Region
Regional Trial Court Of Cavite
Office of the Clerk of Court & Ex-Officio Sheriff
New Justice Hall, J.P. Rizal Avenue,
Kaybagal South, Tagaytay City
Email Address: rtc1tgtocc@judiciary.gov.ph
Contact Nos. 09676699985/ (046) 419-0464

IMUS RURAL BANK, INC.,
Mortgagee,

EJF NO. TG-26-053
FOR: EXTRA JUDICIAL
FORECLOSURE OF REAL ESTATE
MORTGAGE UNDER ACT NO. 3135,
AS AMENDED, IN RELATION TO
SECTION 78 OF REPUBLIC ACT NO.
337, AS AMENDED, REPUBLIC ACT
NO. 7353 AND OTHER APPLICABLE
LAW

-versus-

ELISEO B. SABAL, JR. married to
MARY GRACE S. SABAL,
Mortgagors,
X-----X

NOTICE OF EXTRA-JUDICIAL SALE

Upon extra-judicial petition for sale under Act 3135, as amended by Act No. 4118, filed by Mortgagee, **IMUS RURAL BANK, INC.**, a rural bank duly organized and existing under and by virtue of the laws of the Republic of the Philippines, with principal office at Imus, Cavite, pursuant to the terms and conditions of the Real Estate Mortgage ("MORTGAGE") executed and notarized on March 13, 2020 by mortgagors, **ELISEO B. SABAL, JR.** married to **MARY GRACE S. SABAL**, both of legal age, Filipino and with addresses at (1) 663 Arcedera St., Brgy. 43 (Pinagpala), Cavite City (2) 663 Arcedera St., San Antonio, Cavite City and (3) Brgy. Iruhin, Mun. of Tagaytay, Province of Cavite, in favor of the Mortgagee, over a real estate property including improvements thereon, described in and covered by **TRANSFER CERTIFICATE OF TITLE NO. 076-2013002145** of the Registry of Deeds for Tagaytay City, in order to satisfy the outstanding loan obligation of the Mortgagors in the amount of **TWO MILLION TWO HUNDRED NINETY-THREE THOUSAND ONE HUNDRED FORTY-FOUR PESOS AND 80/100 (Php2,293,144.80)**, inclusive of interest and penalty charges as of March 31, 2026, the undersigned Clerk of Court & Ex-Officio Sheriff of the Regional Trial Court of Cavite thru her deputy, Alex E. Martinez, will sell at public auction on **August 26, 2026 at 10:00 o'clock in the morning** or soon thereafter, at the **New Hall of Justice of Tagaytay City**, to the highest bidder, for Cash or Manager's Check and in Philippine Currency, the following property with all its improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE NO. 076-2013002145
Registry of Deeds for Tagaytay City

"IT IS HEREBY CERTIFIED that certain land situated in the BRGY. IRUHIN, MUN. OF TAGAYTAY, PROV. OF CAVITE, IS. OF LUZON, bounded and described as follows:

A PARCEL OF LAND (LOT 12 BLK. 4 OF THE SUBD. PLAN PSD-04-192511, BEING A PORTION OF LOT C-4-G-1, PSD-04-025887, LRC REC. NO. 34342), SITUATED IN BRGY. IRUHIN, MUN. OF TAGAYTAY, PROV. OF CAVITE, IS. OF LUZON. BOUNDED ON THE SE., & SW., ALONG LINE 1-6 BY RD. 2, ON THE NW., ALONG LINE 6-7 BY LOT BLK. 4, ON THE NE., ALONG LINE 7-8 BY LOT 14 BLK. 4, EASEMENT AND ON THE SE., ALONG LINE 8-1 BY LOT 13 BLK. 4 EASEMENT AREA, ALL OF THE SUBD. PLAN. BEGINNING AT A PT. MARKED "1" ON PLAN BEING S. 20'24"E., 10597.21 M. FROM BLLM NO. 1, MUN. OF SILANG THENCE S. 74'58"W., 7.68 M. TO PT. 2; S. 80'04' W., 1.07 M. TO PT. 3; N. 89'43"W., 1.07 M. TO PT. 4; N. 79'31"E., 15.00 M. TO THE PT. 5; N. 74'25"W., 12.61 M. TO PT. 6; N. 15'35"E., 15.00 M. TO PT. 7; S. 74'25"E., 22.68 M. TO PT. 8; S. 17'48"W., 10.26 M. TO PT. OF BEGINNING, CONTANING AN AREA OF THREE HUNDRED SEVENTEEN (317) SQ. M. ALL PTS. REFERRED TO ARE INDICATED ON THE PLAN AND ARE MARKED ON THE GROUND BY PS CYL. CONC., MONS, 15 X 40 CM., BEARINGS TRUE; DATE OF ORIG. SURVEY, NOV. 19, 1928 TO JUNE 10, 1937 & THAT OF THE SUBD. PLAN EXECUTED BY ROLANDO NATHANIEL S. PADA G. E. ON MARCH 1-10, 2007 & WAS APPROVED ON APRIL 2, 2007.

is registered in accordance with the provision of the Property Registration Decree in the name of
Owner: ELISEO B. SABAL, JR., SINGLE, OF LEGAL AGE, FILIPINO
Address: 663 ARCEDERA ST., SAN ANTONIO, CAVITE CITY

In the event the public auction should not take place on the said date, it shall be held on **September 2, 2026** without further notice.

Prospective bidders or buyers are hereby enjoined to investigate and verify for themselves the **TRANSFER CERTIFICATE OF TITLE NO. 076-2013002145** the encumbrances thereon, if any there be.

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

Tagaytay City, Philippines, July 14, 2026.

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

(Sgd.) **ALEX E MARTINEZ**
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:

IMUS RURAL BANK, INC.
Mortgagee
Imus, Cavite

ELISEO B. SABAL JR.
MARY GRACE S. SABAL
Mortgagors
(1) 663 Arcedera St., Brgy. 43 (Pinagpala), Cavite City
(2) 663 Arcedera St., San Antonio, Cavite City
(3) Brgy. Iruhin, Mun. of Tagaytay, Province of Cavite

Publication : PERLAS NG SILANGAN BALITA
Dates : July 20, 27 and August 3, 2026

EXTRAJUDICIAL SETTLEMENT OF ESTATE OF THE LATE ROSENDO A. AVILA WITH DEED OF ABSOLUTE SALE

NOTICE is hereby given that the estate of the deceased **ROSENDO A. AVILA** who died intestate on July 14, 2020 at Dasmariñas, City, Cavite, consisting of a parcel of land including the improvement existing thereon situated at Blk. 25 Lot 29 Zone 3, Brgy. Sampaloc IV, Dasmariñas City, **Cavite** has been adjudicated and extrajudicially settled by and among his heirs; that further for and in consideration of the sum of SEVEN HUNDRED THOUSAND PESOS (P700,000.00), they do hereby SELL, CONVEY and TRANSFER by way of EXTRAJUDICIAL SETTLEMENT OF ESTATE OF THE LATE ROSENDO A. AVILA WITH DEED OF ABSOLUTE SALE of the aforesaid parcel of land unto MAEGAN CRIS D. TAÑEDO, her heirs and assigns, all their rights and interest in the aforesaid parcel of land including the improvement existing thereon on June 10, 2026 at the City of Dasmariñas, Cavite before Notary Public Atty. Reina M. Villa and entered in her Notarial Register as Doc. No. 257; Page No. 53; Book No. 501; Series of 2026.

(Sgd.) **Heirs/Sellers with marital conformity and Buyer**

Publication : PERLAS NG SILANGAN BALITA
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(DOE...from page 16)

way to structure the bidding. The auction, bidding process for launched earlier this the country’s largest year, has remained coal mining site on on hold since late Semirara Island in April while the DOE Antique because of the addresses questions project’s complexity. raised by prospective The DOE is also bidders. Although coordinating with Garin acknowledged other government that SMPC has an agencies to determine advantage because how brownfield coal of its experience projects should be operating the mine, managed. Semirara the prolonged bidding Mining and Power process continues to Corp., led by the create uncertainty over Consunji Group, the company’s future currently operates the at the site. mine under a contract Last week, SMPC that expires in July sought court protection 2027. against the DOE’s

Instead of repeated requests to extending the disclose proprietary agreement requested information, including by the company, a detailed inventory of the DOE decided its assets, for sharing to offer the project with competing through competitive bidders.

EXTRA-JUDICIAL SETTLEMENT OF ESTATE WITH SALE

NOTICE is hereby given that the estate of the late **WILFREDO E. QUIRAO** who died intestate on July 17, 2015 in Dasmariñas, Cavite, consisting of a National Housing Authority (NHA) lot including improvements erected therein located at Blk. L, Excess Lot, Brgy. San Francisco II, City of Dasmariñas, **Cavite** containing an area of SEVENTY (70 sq. m.) square meters, by virtue of Deed of Sale with Transfer of Rights dated 26 September 2002 notarized before notary public Atty. Kareen T. Hermosa entered and registered in her notarial register as Doc. No. 408; Page No. 82; Book No. III; Series of 2002 has been adjudicated and extrajudicially settled by and among his heirs true lawful heirs in pro indiviso equal shares; that further, for and in consideration of the sum of ONE HUNDRED THOUSAND PESOS (PHP 100,000.00), Philippine Currency, they do hereby SELL, CEDE, CONVEY, and TRANSFER by way of SALE in a manner absolute and irrevocable the said house and lot including improvements erected therein unto LERY LATOGA SAN SEBASTIAN, her heirs, assigns, and successors-in-interests, all their rights and interest and participation over the entire property on July 1, 2026 in the City of Dasmariñas, Cavite before Notary Public Atty. Kareen T. Hermosa and entered in her Notarial Register as Doc. No. 57; Page No. 12; Book No. 173; Series of 2026.

(Sgd.) **Heirs/Vendors and Vendee**

Publication : PERLAS NG SILANGAN BALITA
Dates : July 6, 13 & 20, 2026

EXTRAJUDICIAL SETTLEMENT OF ESTATE OF THE LATE ESSART GARCIA SONGALIA

NOTICE is hereby given that the estate of the deceased **ESSART GARCIA SONGALIA** who died intestate on January 12, 2026 at Dasmariñas City, Cavite, consisting of a parcel of land including the improvement existing thereon by virtue of Deed of Absolute Sale executed by Avida Land Corp before Notary Public Atty. Leilani N. De Leon and entered into her Notarial Register per Doc. 298; Page No. 60; Book No. CXXIII; series of 2023, situated in the Barrio of Paliparan, Mun. of Dasmariñas, Prov. of **Cavite** with an area of NINETY-EIGHT (98) SQUARE METERS, more or less, he owned in his lifetime has been adjudicated and extrajudicially settled by and between his heirs equally on July 1, 2026 at the City of Dasmariñas, Cavite before Notary Public Atty. Reina M. Villa and entered in her Notarial Register as Doc. No. 170; Page No. 34; Book No. 503; Series of 2026.

(Sgd.) **Both Heirs**

Publication : PERLAS NG SILANGAN BALITA
Dates : July 6, 13 & 20, 2026

EXTRA-JUDICIAL SETTLEMENT OF ESTATE WITH WAIVER OF RIGHTS

NOTICE is hereby given that the estate of the late **CESAR L. JABONETE** who died intestate on March 3, 2026 in the City of Dasmariñas, Cavite, consisting of a National Housing Authority (NHA) lot including improvements erected therein situated at Blk. P2, Lot 17, Brgy. Sta. Cristina I, City of Dasmariñas, Cavite, containing an area of One Hundred Fifty (150 sq.) square meters, by virtue of the hereto attached Deed of Sale executed by Lilia Bautista on March 16, 2001 notarized before notary public Miriam Clorina Rentoy entered and registered in her notarial register as Doc. No. 395; Page No. 49; Book No. 93; Series of 2001 has been adjudicated and extrajudicially settled by and among his true lawful heirs in pro indiviso equal shares with waiver of rights, interest and participation in the above property in favor of VENANCIA P. JABONETE on July 1, 2026 in the City of Dasmariñas, Cavite before Notary Public Atty. Kareen T. Hermosa and entered in her Notarial Register as Doc. No. 71; Page No. 15; Book No. 173; Series of 2026.

(Sgd.) **Heirs/Transferors and Heir/Transferee**

Publication : PERLAS NG SILANGAN BALITA
Dates : July 6, 13 & 20, 2026

EXTRA JUDICIAL SETTLEMENT WITH WAIVER OF RIGHTS

NOTICE is hereby given that the estate of the late **LUCINO G. CRUZ** who died intestate on 15 MAY 2024 in CIDH, Imus Cavite, consisting of a certain personal property particularly describe as Tricycle Unit with Franchise, are as follows, to wit;

TRICYCLE UNIT:
Make/Series : RUSI
Denomination : TRICYCLE
Body Type : MTC
Serial/Chassis No. : RWCLPP207BE236888
Year Model : 2011
Plate No. : AA0407
MV File No. : 0414-33364
Motor/Engine No. : RW157FMIHA036888
CR No. : 169061336
FRANCHISE:
Franchise No. : 2025-03711
Place : IMUS, CAVITE

has been adjudicated and extrajudicially settled by and between his legitimate heirs with waiver of rights to the said Tricycle Unit with Franchise in favor of DON P. CRUZ on July 1, 2026 at Imus City, Cavite before Notary Public Atty. Fatima J. Saquilayan and entered in her Notarial Register as Doc. No. 452; Page No. 92; Book No. V; Series of 2026.

(Sgd.) **Both Heirs**

Publication : PERLAS NG SILANGAN BALITA
Dates : July 6, 13 & 20, 2026

EXTRAJUDICIAL SETTLEMENT OF ESTATE OF THE LATE REGALADO O. DOGELIO WITH ABSOLUTE SALE

NOTICE is hereby given that the estate of the late **REGALADO O. DOGELIO** who died intestate on June 7, 2019, in Tagaytay City, Cavite, consisting of a certain property situated in Brgy. Buho, Municipality of Amadeo Province of **Cavite**, Island of Luzon, covered by Transfer Certificate of Title No. 076-2025009268, containing an area of Three Thousand Seven Hundred Twenty-Eight (3,728) Square Meters, more or less, has been adjudicated and extrajudicially settled by and among his heirs; FURTHERMORE, FOR AND IN CONSIDERATION OF the sum of THREE MILLION THREE HUNDRED THOUSAND PESOS (PHP 3,300,000.00) Philippine Currency, they do hereby sell, transfer and convey by way of Absolute Sale unto Paulo B. Baybay and Jean Jasmine R. Gebala, the Property described above, together with all improvements thereon, free from liens and encumbrances except those annotated on the title (if any).

FURTHERMORE, unless otherwise agreed, the Parties stipulate:

a. Estate Taxes / BIR requirements for settlement and Capital Gains Tax shall be borne by the HEIRS/SELLERS;

b. Documentary Stamp Tax and registration fees are to be borne by the BUYERS; and

c. Real property taxes up to date of this document shall be for the account of the HEIRS/SELLERS, and thereafter for the account of the BUYER, prorated if applicable

on July 1, 2026 at the Mun. of Silang, Cavite before Notary Public Atty. Erwin Joseph G. Velasco and entered in his Notarial Register as Doc. No. 394; Page No. 80; Book No. 2; Series of 2026.

Thumbmarked and Signed by Heirs/Sellers and Signed by Buyers

Publication : PERLAS NG SILANGAN BALITA
Dates : July 6, 13 & 20, 2026

EXTRAJUDICIAL SETTLEMENT OF ESTATE

NOTICE is hereby given that the estate of the late **MARIANO B. CLIDORO** who died intestate on 19 January 2025, in Manila, consisting of a savings deposit account with Philippine National Bank Bacoor-Aguinaldo Highway Branch with account number 242610006414 with a balance in the amount of ₱356,309.82 has been adjudicated and extrajudicially settled by and among his heirs EQUALLY on July 2, 2026 in the City of Imus, Province of Cavite, Philippines before Notary Public Atty. Epifanio M. Almeda, CPA, and entered in his Notarial Register as Doc. No. 33; Page No. 08; Book No. 117; Series of 2026.

Signed by Heirs/Principals and Thumbmarked by Danny Abalos Clidoro as Heir/Attorney-In-Fact

Publication : PERLAS NG SILANGAN BALITA
Dates : July 6, 13 & 20, 2026

EXTRAJUDICIAL SETTLEMENT OF ESTATE OF THE LATE MELBERT MORTEGA y SIBUYO

NOTICE is hereby given that the estate of the late **MELBERT SIBUYO MORTEGA** who died intestate on October 30, 2019 and at the time of his death was a resident of Blk 7 Lot 3 P1 Greengate Homes, Malagasang II-A, Imus City, **Cavite**, consisting of a Motor Vehicle and briefly described as follows:

A. Certificate of Registration No. 176393803	
MAKE: TOYOTA	ENGINE NO.: 2NZ6699244
FILE NO.: 1344-00000244010	SERIAL/CHASSIS NO.: NCP929069699
TYPE OF BODY: SEDAN	PLATE NO.: WJQ280
YEAR MODEL: 2013	SERIES: VIOS 1.3J LIMi
DENOMINATION: CARLIGHT	

has been adjudicated and extrajudicially settled by and among his heirs in pro indiviso equal shares on July 4, 2026 in Imus, Cavite, Philippines before Notary Public Atty. Marvyn L. Maristela and entered in his Notarial Register as Doc. No. 304; Page No. 62; Book No. CCI; Series of 2026.

(Sgd.) Surviving Spouse and Surviving Children (Raquel Bresenio Mortega for herself and as natural guardian of her minor children)

Publication : PERLAS NG SILANGAN BALITA
Dates : July 6, 13 & 20, 2026

DEATH NOTICE



JOSE MA. SINGSON VERSOZA passed away on August 10, 2003 at the age of 73 years old due to heart attack at Contreras Medical Clinic in Rosario, Cavite. He was married and a physician. He was a resident of Kilometer 42 Aguinaldo Highway, Silang, Cavite. He was buried at Manila Memorial Park in Dasmaríñas City, Cavite.

Publication : PERLAS NG SILANGAN BALITA
Dates : July 6, 13 & 20, 2026

EXTRA-JUDICIAL SETTLEMENT OF ESTATE WITH WAIVER OF RIGHTS

NOTICE is hereby given that the estate of the late **GENEROSO P. CALDERON** who died intestate on 17 September 2022, at Perpetual Help Medical Center, Nat'l Hi-way, Sto. Niño City of Biñan, Laguna, consisting of a certain parcel of land with improvements thereon situated at Block 4 Lot 20 Phase 3 Sunshine Homes, Brgy. Francisco De Castro GMA, **Cavite** covered by TRANSFER CERTIFICATE OF TITLE No. T-176636;

a Bank Account with the Land Bank of the Philippines (LBP) Dasmaríñas, Cavite Branch with Account Number: SA 2376 1289 06; and

car vehicle the said deceased is also the registered owner, more particularly described as follows;

Make	ISUZU	Series	MU-X 4X2 LS-AA
Denomination	SPORTS UTILITY VEHICLE	C.R NO.	228447004
Chassis No.	MPAUCR86GFT004503	Body Type	WAGON
Year Model	2015	Engine No.	4JK1NG0179

has been adjudicated and extrajudicially settled by and among his heirs with waiver of rights and they hereby agree and warrant as follows:

1. That the heirs hereby warrant title over the land above-described, with full right to dispose of the same, free from all liens and encumbrances, and that henceforth, full rights of ownership and possession of the parcel of land with improvements thereon situated at Block 4 Lot 20 Phase 3 Sunshine Homes, Brgy. Francisco De Castro GMA, Cavite covered by TRANSFER CERTIFICATE OF TITLE No. T-176636 shall now pertain exclusively to MIA ISABELLE C. PERALTA;

2. That the heirs hereby waive in full all their shares, rights and interests over the subject BANK ACCOUNT in favor of CECILIA D. CALDERON; and

3. That the heirs hereby waive in full all their shares, rights and interests over the subject CAR VEHICLE in favor of CECILIA D. CALDERON;

on July 6, 2026 in the Municipality of Gen. Mariano Alvarez, Cavite, Philippines before Notary Public Atty. Aldrin Jose M. Cana and entered in his Notarial Register as Doc. No. 385; Page No. 78; Book No. 11; Series of 2026.

(Sgd.) All Heirs (GENEROSO JR. D. CALDERON for himself and as representative of MARGRET ANNE D. CALDERON; MIA ISABELLE C. PERALTA for herself and as representative of GENE HERMIE D. CALDERON)

Publication : PERLAS NG SILANGAN BALITA
Dates : July 13, 20 & 27, 2026

DEED OF EXTRAJUDICIAL SETTLEMENT OF ESTATE WITH WAIVER OF RIGHTS

NOTICE is hereby given that the estate of the late **ISIDRO M. DELA CRUZ** who died intestate on June 27, 2026 at City of Dasmaríñas, **Cavite**, consisting of a Savings Account with the PHILIPPINE NATIONAL BANK, under Savings Account No: 242910151140, including all deposits, interests, and proceeds therein has been adjudicated and extrajudicially settled by and between his heirs with Waiver of Rights in favor of EDUARDO A. DE LA CRUZ on July 7, 2026 in the City of Dasmaríñas, Cavite before Notary Public Atty. Kareen T. Hermosa and entered in her Notarial Register as Doc. No. 128; Page No. 26; Book No. 173; Series of 2026.

Thumbmarked by Heir/Transferor and Signed by Heir/Transferee

Publication : PERLAS NG SILANGAN BALITA
Dates : July 13, 20 & 27, 2026

in the Visayas and Mindanao since the Mindanao as part of end of the COVID its goal of reaching pandemic.

5,000 branches Paterno added that nationwide. PSC will continue PSC chairman opening stores in Victor Paterno said the Luzon, although company, the exclusive competition among franchisee of 7-Eleven convenience store in the Philippines, has operators in the region been opening more has become more stores in the Visayas intense.

and Mindanao because He said there has of stronger sales. been a race to secure He said the locations ahead of company’s expansion competitors while has been focused continuing expansion on the Visayas and across Luzon.

EXTRAJUDICIAL SETTLEMENT OF ESTATE WITH WAIVER OF RIGHTS

NOTICE is hereby given that the estate of the late **PANAHOON C. DERAMAS** who died intestate on February 17, 2020 at Naic, Cavite, consisting of two (2) parcels of land (lot only) situated in the Brgy. of Lumban, Municipality of Naic, Province of Cavite, covered and embraced by Transfer Certificate of Title Nos. 057-2011000793 and T-1034328, which are more particularly described as follows:

Transfer Certificate of Title No. 057-2011000793

A parcel of land situated in the Brgy. of Lumban, Mun. of Naic, Prov. of Cavite, containing an area of One Hundred Forty One (141.50) square meters and Fifty decimeters, more or less, and

Transfer Certificate of Title No. T-1034328

A parcel of land situated in the Brgy. of Lumban, Mun. of Naic, Prov. of Cavite, containing an area of One Hundred Forty One (141.50) square meters and Fifty decimeters, more or less

has been adjudicated and extrajudicially settled by and among his heirs in pro-indiviso equal shares with waiver of rights, interests and participations over their shares in (2) parcels of land (lot only) situated in the Brgy. of Lumban, Municipality of Naic, Province of Cavite, covered and embraced by Transfer Certificate of Title Nos. 057-2011000793 and T-1034328 in favor of FELICITAS DERAMAS-COLADILLA, married to RAMIR COLADILLA on April 11, 2026 at Marikina City before Notary Public Atty. Vener C. Malabanan III and entered in his Notarial Register as Doc. No. 441; Page No. 89; Book No. 244; Series of 2026.

(Sgd.) Heirs/Donors and Heir/Donee

Publication : PERLAS NG SILANGAN BALITA
Dates : July 20, 27 and August 3, 2026

EXTRAJUDICIAL SETTLEMENT OF ESTATE WITH DEED OF ABSOLUTE SALE

NOTICE is hereby given that the estate of the late **JEAR V. MAHINAY** who died intestate on 25 December 2025 in General Trias, Cavite, consisting of a parcel of land the deceased was the absolute, registered owner, located at Phase 3, Block 84, Lot 13, Mary Cris Complex, Brgy. Pasong Camachile II, General Trias, Cavite, covered by Transfer Certificate of Title No. 057-2018013894 of the Registry of Deeds for the Province of **Cavite**, containing an area of THIRTY-SIX (36) SQUARE METERS, more or less, has been adjudicated and extrajudicially settled by and among his heirs in equal shares; that for and in consideration of the sum of THREE HUNDRED FIFTY THOUSAND PESOS (PHP350,000.00), Philippine Currency, the HEIRS/VENDORS do hereby SELL, CEDE, TRANSFER and CONVEY unto JOANNA MARIE S. EBUEN, married to Rufert B. Ebuén, his/her heirs, successors and assigns, the above-described parcel of land covered by Transfer Certificate of Title No. 057-2018013894, together with all the rights, interests, and improvements found thereon on July 10, 2026 in Imus, Cavite, Philippines before Notary Public Atty. Crisanto U. Pascual, Jr. and entered in his Notarial Register as Doc. No. 272; Page No. 55; Book No. XIV; Series of 2026.

(Sgd.) RACHEL P. MAHINAY for herself and as Natural Guardian of Minor Heirs and Vendee and Vendee’s spouse

Publication : PERLAS NG SILANGAN BALITA
Dates : July 20, 27 and August 3, 2026

AFFIDAVIT OF SELF-ADJUDICATION OF THE ESTATE OF THE LATE ANTONIO S. MONTEZA WITH DEED OF ABSOLUTE SALE

NOTICE is hereby given that the estate of the late **ANTONIO S. MONTEZA** who died intestate on 24 May 2015 in City of Dasmaríñas, Cavite, consisting of a parcel of land including improvements erected therein, located at Blk. 37, Lot 6, Brgy. San Isidro Labrador 1, City of Dasmaríñas, **Cavite**, containing an area of One Hundred Thirty-Three (133 sq.m.) square meters, embraced and covered by Transfer Certificate of Title (TCT) No. T-1177998 of the Registry of Deeds for the Province of Cavite has been self-adjudicated by his surviving spouse and the only heir; that for and in consideration of the sum of THREE HUNDRED FIFTY THOUSAND (PHP 350,000.00) PESOS, Philippine Currency, she does hereby SELL, TRANSFER, CONVEY in a manner absolute and irrevocable the said lot including improvements erected therein in favor of GLENN MARK B. AMADOR and ANGELINE B. AMADOR, their heirs, assigns and successors in interest free from all liens and encumbrances on July 15, 2026 in the City of Dasmaríñas, Cavite before Notary Public Atty. Kareen T. Hermosa and entered in her Notarial Register as Doc. No. 254; Page No. 51; Book No. 173; Series of 2026.

(Sgd.) Vendor and Vendees

Publication : PERLAS NG SILANGAN BALITA
Dates : July 20, 27 and August 3, 2026

Strong sales drive 7-Eleven expansion across Visayas and Mindanao

Philippine Seven continue expanding Corp. (PSC) will its store network

PSC aims to open year as part of its about 500 new stores expansion beyond nationwide in 2026, Metro Manila.

allowing the company PSC president and to reach its 5,000th chief executive officer store before the end of Richard Lee said the the year. The company company remains on has already opened track to achieve its 422 new stores this Turn to page 22

R.A. Form No. 10.1 (LCRO)
(Devised 18 Aug. 2001)

Republic of the Philippines
Local Civil Registry Office
Province: Cavite
City of: Cavite

JUNE 4, 2026

NOTICE FOR PUBLICATION

In compliance with section 5 of R.A. No. 9048 a notice is hereby served to the public that **MA. CRISANTA A. MURILLO** has filed with this Office a petition for **Change of First name** from “MARIA CRISANTA” to “**MA. CRISANTA**” in the Birth Certificate of **MARIA CRISANTA L. ARGONZA** who was born on **APRIL 8, 1977** in **OLONGAPO CITY, ZAMBALES** and whose parents are **ROMEO FRANCISCO ARGONZA** and **EVANGELINE G. LALLANA**.

Any person adversely affected by said petition may file his written opposition with this Office.

(Sgd.) **FLORDELIZA M. ALEJO**
OIC-City Civil Registrar

Publication : PERLAS NG SILANGAN BALITA
Dates : June 15 & 22, 2026

ERRATUM

As per Notice of Publication in petition for **Change of First name** in the Birth Certificate of **MARIA CRISANTA L. ARGONZA** filed by **MA. CRISANTA A. MURILLO** with the Local Civil Registry Office, City of: Cavite, Province: Cavite published in the two (2) consecutive issues of **PERLAS NG SILANGAN BALITA** dated June 15-21, 2026 and June 22-28, 2026, the place of birth should have read: **OLONGAPO CITY, ZAMBALES** and the name of father should have read: **ROMEO FRANCISCO ARGONZA**.

– *The Editor*

BIR clarifies rules for one time property transactions

The Bureau of Internal Revenue has released a guide clarifying the rules covering one time property tax transactions. Through Revenue Memorandum Circular 75-2026, the BIR answered frequently asked questions on the issuance and processing of the Electronic Certificate Authorizing Registration (eCAR) and the One Time Transaction (ONETT) Computation Sheet (OCS) for transactions involving real property, shares of stock, donations, and estates. The eCAR is a required document before the Registry of Deeds and other government offices can register the transfer of ownership of taxable properties.

It is issued after the BIR confirms compliance with applicable tax requirements, making it an important step in transferring real property and certain shares of stock. The ONETT covers tax assessments involving transfers of real property, shares of stock not listed on the Philippine Stock Exchange, donations, and estate transfers. The circular serves as a consolidated guide explaining applicable taxes, payment procedures, documentary requirements, and the offices responsible for processing applications. The BIR said the guide aims to provide taxpayers with clearer information on ONETT transactions, promote consistent implementation of existing policies, and speed up the processing of OCS and eCAR applications.

PBS_Solo

BALANCE SHEET

Solo Basis

BANGKO MABUHAY (A RURAL BANK), INC.

(Head Office and Branches)

A. Soriano Highway, Bgy. Daang Amaya III, Tanza, Cavite

website: www.bangkomabuhay.com.ph

As of June 30,2026

045327
Bank Code

A S S E T S	Account Code		Amount	
			Current Quarter	Previous Quarter
			C0010	C0020
Cash and Cash Items	108000000000000000	R0010	27,935,856.26	25,355,474.41
Due from Bangko Sentral ng Pilipinas	105150000000000000	R0020	12,052,871.77	11,183,952.26
Due from Other Central Banks and Banks - Net	105220000000000000	R0030	379,973,459.08	380,152,407.17
Debt Securities at Amortized Cost - Net	195241000000000000	R0060	597,085,692.17	577,694,396.09
Loans and Receivables - Others	140150300000000000	R0100	612,662,804.57	622,150,750.55
Total Loan Portfolio (TLP) - Gross	499020000000000000	R0120	612,662,804.57	622,150,750.55
Allowance for Credit Losses 2/	499800000000000000	R0130	23,348,226.27	24,696,179.21
Total Loan Portfolio - Net	195400000000000000	R0070	589,314,578.30	597,454,571.34
Bank Premises, Furniture, Fixture and Equipment - Net	195500500000000000	R0150	82,770,749.64	81,543,032.77
Real and Other Properties Acquired - Net	195501000000000000	R0160	93,058,675.03	90,826,579.35
Sales Contract Receivables - Net	195451500000000000	R0170	31,391,757.37	30,043,430.92
Non-Current Assets Held for Sale	150150000000000000	R0180		
Other Assets - Net	152500000000000000	R0190	48,680,847.43	47,693,524.32
TOTAL ASSETS	100000000000000000	R0210	1,862,264,487.05	1,841,947,368.63

Liabilities and Stockholders' Equity

	Account Code		Amount	
			Current Quarter	Previous Quarter
			C0010	C0020
Liabilities				
Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/	208000000000000000	R0010		
Deposit Liabilities	215000000000000000	R0020	1,417,010,317.20	1,415,790,782.42
Due to Other Banks	220050000000000000	R0030		
Bills Payable	220100000000000000	R0040		
BSP (Rediscounting and Other Advances)	220100001500000000	R0050		
Interbank Loans Payable	220100002000000000	R0060		
Other Borrowings, including Deposit Substitutes	220100003500000000	R0070		
Bonds Payable-Net	295201500000000000	R0090		
Unsecured Subordinated Debt - Net	295202000000000000	R0100		
Redeemable Preferred Shares	220250000000000000	R0110		
Other Liabilities	240200000000000000	R0120	36,146,636.49	27,828,156.25
TOTAL LIABILITIES	200000000000000000	R0140	1,453,156,953.69	1,443,618,938.67
Stockholders' Equity				
Capital Stock	305000000000000000	R0150	188,879,800.00	188,879,800.00
Additional Paid-In Capital	305200000000000000	R0160	26,811,831.00	26,811,831.00
Undivided Profits	315150000000000000	R0220	18,606,245.91	7,062,385.63
Retained Earnings	315000000000000000	R0170	136,324,343.95	134,761,075.33
Other Capital Accounts	335200000000000000	R0180	38,485,312.50	40,813,338.00
Assigned Capital	325200000000000000	R0190		
TOTAL STOCKHOLDERS' EQUITY	300000000000000000	R0200	409,107,533.36	398,328,429.96
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	905000000000000000	R0210	1,862,264,487.05	1,841,947,368.63

CONTINGENT ACCOUNTS

	Account Code		Amount	
			Current Quarter	Previous Quarter
			C0010	C0020
Guarantees Issued	405000000000000000	R0010		
Financial Standby Letters of Credit	410050000000000000	R0020		
Performance Standby Letters of Credit	410100000000000000	R0030		
Commercial Letters of Credit	415000000000000000	R0040		
Trade Related Guarantees	420000000000000000	R0050		
Commitments	425000000000000000	R0060	6,864,555.96	5,632,205.50
Spot Foreign Exchange Contracts	430000000000000000	R0070		
Securities Held Under Custodianship by Bank Proper	495220000000000000	R0080	908.00	766.00
Trust Department Accounts	495250000000000000	R0090		
Derivatives	435000000000000000	R0100		
Others	440000000000000000	R0110		
TOTAL CONTINGENT ACCOUNTS	400000000000000000	R0120	6,865,463.96	5,632,971.50

FINANCIAL INDICATORS (in %)

FINANCIAL INDICATORS (in %)	Account Code		Amount	
			Current Quarter	Previous Quarter
			C0010	C0020
ASSET QUALITY				
Gross Non-Performing Loans (NPL) Ratio	499150500000000000	R0010	7.69	7.12
Net NPL Ratio	499151000000000000	R0020	5.30	4.74
Gross NPL Coverage Ratio	499152500000000000	R0030	49.58	55.74
Net NPL Coverage Ratio	499153000000000000	R0040	37.72	43.77
RELATED PARTY TRANSACTIONS				
Ratio of Loans to Related Parties to gross TLP	499401000000000000	R0060		
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	499401500000000000	R0070		
Ratio of DOSRI Loans to gross TLP	499451000000000000	R0090		
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	499451500000000000	R0100		
LIQUIDITY				
Liquidity Coverage Ratio 4/	499550500000000000	R0110		
Net Stable Funding Ratio 4/	499551000000000000	R0120		
Minimum Liquidity Ratio 5/	499551500000000000	R0130	86.51	85.78
PROFITABILITY				
Return on Equity (ROE)	499350000000000000	R0140	9.24	7.01
Return on Assets	499351000000000000	R0150	1.98	1.51
Net Interest Margin	499351500000000000	R0160	9.05	8.95
CAPITAL ADEQUACY				
Common Equity Tier 1 Ratio	499650501500000000	R0170	26.24	25.67
Tier 1 Capital Ratio	499650501000000000	R0180	26.24	25.67
CAR	499650500500000000	R0190	26.62	26.04
LEVERAGE				
Basel III Leverage Ratio 4/	499850000000000000	R0200		
Deferred Charges not yet Written Down	499700000000000000	R0210		

Board of Directors

Misael P. Santos
Edwin S. Fojas
Raymundo A. Del Rosario
Joselito C. Fojas
Elena J. Malabanan
Purificacion N. Garcia
Cynia J. Fojas
Emmanuel P. Santos
Maria Criselda M. Fojas
Sonia N. Fojas
Roberto U. Teo

Chairperson
Director/ President & General Manager
Director/ Vice President
Director/ Treasurer
Director
Director
Director
Director
Director
Independent Director

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

(SIGNED) IMELDA D. MONTENEGRO
Assistant General Manager/Comptroller
SUBSCRIBED AND SWORN to before me this 23rd day of July, , 2026
valid identification documents as follows:
Imelda D. Montenegro
Marites T. Luis

(SIGNED) MARITES T. LUIS
Accounting Manager
at Tanza, Cavite, affiants exhibiting their
SSS ID No. 03-8049892-1
UMID no. 0111-0693799-5

(Signed) Atty. Cesario G. Gonzales Jr.
NOTARY PUBLIC
APPT. NO. TMNP-024-24
EXTENDED UNTIL DECEMBER 31,2026
PTR NO. CAV 0889076 B, JAN.05,2026(GENTRIAS)
PTR NO. CAV 9832588 , JAN.05,2026(TANZA CAVITE)
ROLL OF ATTORNEY NO.56976
IBP Member NO. 012897 (06-26-2014)
MCLE No. VVV-0025268 (03-27-2025)

Doc. No. **116**
Page No.**25**
Book No. **182**
Series of **2026**

For concerns or inquiries, call hotline number, (046) 489-20-03 or email us at consumercare@bangkomabuhay.com.ph
Bangko Mabuhay (A Rural Bank), Inc. is regulated by the Bangko Sentral ng Pilipinas/ <https://www.bsp.gov.ph>
A Proud Member of BancNet. Deposits are insured by PDIC up to P 1,000,000 per depositor.

Publication : PERLAS NG SILANGAN BALITA
Date : July 20-26, 2026

Form 2B (Revised June 2014)

LOLC BANK PHILIPPINES INC (A THRIFT BANK)

Name of Bank

PUBLISHED BALANCED SHEET

(Head Office and Branches)

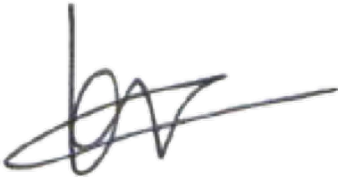
As of June 30,2026

CONTROL PROOFLIST

	Account Code	Current Quarter	Previous Quarter
Cash and Cash Items	108000000000000000	16,467,653.65	16,278,422.62
Due from Bangko Sentral ng Pilipinas	105150000000000000	33,728,637.35	33,871,559.99
Due from Other Banks	105200000000000000	250,811,919.42	319,262,084.27
Financial Assets at Fair Value through Profit or Loss	112000000000000000	0.00	0.00
Available-for-Sale Financial Assets-Net	195200000000000000	0.00	0.00
Held-to-Maturity (HTM) Financial Assets-Net	195250000000000000	0.00	0.00
Unquoted Debt Securities Classified as Loans-Net	195300000000000000	0.00	0.00
Investments in Non-Marketable Equity Security-Net	195350000000000000	0.00	0.00
Loans and Receivables - Net	195400000000000000	730,734,837.33	706,005,116.03
Other Financial Assets	148000000000000000	0.00	0.00
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	195452500000000000	0.00	0.00
Bank Premises, Furniture, Fixture and Equipment-Net	195500500000000000	26,161,198.98	30,283,518.53
Real and Other Properties Acquired-Net	195501000000000000	61,915,802.15	96,378,996.45
Non-Current Assets Held for Sale	150150000000000000	0.00	0.00
Other Assets-Net	152000000000000000	41,157,827.85	99,872,379.59
Net Due from Head Office/Branches/Agencies, if any (Phil. branch of a foreign bank)	155250000000000000	0.00	0.00
TOTAL ASSETS	100000000000000000	1,160,977,876.73	1,301,952,077.48
Financial Liabilities at Fair Value through Profit or Loss	208000000000000000	0.00	0.00
Deposit Liabilities	215000000000000000	774,622,812.87	784,819,294.02
Due to Other Banks	220050000000000000	0.00	0.00
Bills Payable	220100000000000000	0.00	0.00
Bonds Payable-Net	295201500000000000	0.00	0.00
Unsecured Subordinated Debt-Net	295202000000000000	0.00	0.00
Redeemable Preferred Shares	220250000000000000	0.00	0.00
Special Time Deposit	220300000000000000	0.00	0.00
Due to Bangko Sentral ng Pilipinas	230350000000000000	0.00	0.00
Other Financial Liabilities	240050000000000000	0.00	0.00
Other Liabilities	240100000000000000	146,527,460.28	159,818,009.75
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	230850000000000000	0.00	0.00
TOTAL LIABILITIES	200000000000000000	921,150,273.15	944,637,303.77
TOTAL STOCKHOLDERS' EQUITY	300000000000000000	239,827,603.58	357,314,773.71
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	905000000000000000	1,160,977,876.73	1,301,952,077.48
TOTAL CONTINGENT ACCOUNTS	400000000000000000	1,309.00	1,328.00
ADDITIONAL INFORMATION			
Gross total loan portfolio (TLP)	499020000000000000	1,037,239,948.25	999,797,117.10
Specific allowance for credit losses on the TLP	499300000000000000	307,784,622.83	277,779,269.31
Non-Performing Loans (NPLs)			
a. Gross NPLs	499100500000000000	341,591,797.73	323,086,976.11
b. Ratio of gross NPLs to gross TLP (%)	499150500000000000	32.93%	32.32%
c. Net NPLs	499101000000000000	44,889,752.71	54,136,099.62
d. Ratio of Net NPLs to gross TLP (%)	499151000000000000	4.33%	5.41%
e. Ratio of total allowance for credit losses to gross NPLs (%)	499151500000000000		
f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%)	499152000000000000	90.10%	90.96%
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations			
a. Total CAR (%)	499650500500000000	15.70	20.91
b. Tier 1 Ratio (%)	499650501000000000	15.23	20.08
c. Common Tier 1 Ratio (%) ^{1/}	499650501500000000	4.78	10.83

1/ Common Equity Tier 1 is only applicable to all Universal and Commercial Banks and their subsidiary banks.

I hereby certify that all matters set forth in this Published Balance Sheet are true and correct, to the best of my knowledge and belief.



LASAN LAKMAL
HEAD OF FINANCE

PUBLISHED BALANCE SHEET
Solo Basis
ONE UNIFIED RURAL BANK OF CAVITE, INC.
(Head Office and Branches)
As of June 30, 2026

ASSETS	Account Code		Amount	
			Current Quarter	Previous Quarter
			C0010	C0020
Cash and Cash Items	108000000000000000	R0010	19,925,999.91	17,565,710.73
Due from Bangko Sentral ng Pilipinas	105150000000000000	R0020	764,575.37	913,961.57
Due from Other Central Banks and Banks - Net	105220000000000000	R0030	572,997,784.13	565,535,514.52
Financial Assets at Fair Value through Profit or Loss (FVPL) 1/	113000000000000000	R0040		
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	195210000000000000	R0050		
Debt Securities at Amortized Cost - Net	195241000000000000	R0060	313,861,000.47	313,877,308.19
Loans to Bangko Sentral ng Pilipinas	140050000000000000	R0080		
Interbank Loans Receivable	140100000000000000	R0090		
Loans and Receivables - Others	140150300000000000	R0100	399,122,244.88	372,394,205.01
Loans and Receivables Arising from RA/CA/PR/SLB	140200000000000000	R0110		
Total Loan Portfolio (TLP) - Gross	499020000000000000	R0120	399,122,244.88	372,394,205.01
Allowance for Credit Losses 2/	499800000000000000	R0130	22,832,632.60	23,021,078.15
Total Loan Portfolio - Net	195400000000000000	R0070	376,289,612.28	349,373,126.86
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	195452500000000000	R0140		
Bank Premises, Furniture, Fixture and Equipment - Net	195500500000000000	R0150	42,512,760.95	43,517,379.66
Real and Other Properties Acquired - Net	195501000000000000	R0160	164,089,397.34	160,526,183.15
Sales Contract Receivables - Net	195451500000000000	R0170	33,436,587.65	38,472,791.68
Non-Current Assets Held for Sale	150150000000000000	R0180		
Other Assets - Net	152500000000000000	R0190	10,854,772.58	10,564,315.52
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	155250000000000000	R0200		
TOTAL ASSETS	100000000000000000	R0210	1,534,732,490.68	1,500,346,291.88

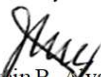
Liabilities and Stockholders' Equity

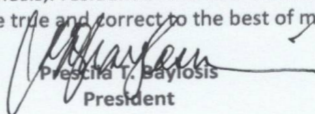
	Account Code		Amount	
			Current Quarter	Previous Quarter
			C0010	C0020
Liabilities				
Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/	208000000000000000	R0010		
Deposit Liabilities	215000000000000000	R0020	1,188,700,841.78	1,144,869,715.97
Due to Other Banks	220050000000000000	R0030		
Bills Payable	220100000000000000	R0040	-	-
BSP (Rediscounting and Other Advances)	220100001500000000	R0050		
Interbank Loans Payable	220100002000000000	R0060		
Other Borrowings, including Deposit Substitutes	220100003500000000	R0070		
Bonds Payable-Net	295201500000000000	R0090		
Unsecured Subordinated Debt - Net	295202000000000000	R0100		
Redeemable Preferred Shares	220250000000000000	R0110		
Other Liabilities	240200000000000000	R0120	18,847,028.69	12,298,640.59
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	230850000000000000	R0130		
TOTAL LIABILITIES	200000000000000000	R0140	1,207,547,870.47	1,157,168,356.56
Stockholders' Equity				
Capital Stock	305000000000000000	R0150	151,730,900.00	151,730,900.00
Additional Paid-In Capital	305200000000000000	R0160	56,266,567.98	56,266,567.98
Undivided Profits	315150000000000000	R0220	16,912,322.43	18,321,960.53
Retained Earnings	315000000000000000	R0170	102,274,829.80	116,858,506.81
Other Capital Accounts	335200000000000000	R0180		
Assigned Capital	325200000000000000	R0190		
TOTAL STOCKHOLDERS' EQUITY	300000000000000000	R0200	327,184,620.21	343,177,935.32
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	905000000000000000	R0210	1,534,732,490.68	1,500,346,291.88

FINANCIAL INDICATORS (in %)

FINANCIAL INDICATORS (in %)	Account Code		Amount	
			Current Quarter	Previous Quarter
			C0010	C0020
ASSET QUALITY				
Gross Non-Performing Loans (NPL) Ratio	499150500000000000	R0010	6.64	7.02
Net NPL Ratio	499151000000000000	R0020	1.84	1.81
Gross NPL Coverage Ratio	499152500000000000	R0030	86.11	88.11
Net NPL Coverage Ratio	499153000000000000	R0040	72.63	75.57
RELATED PARTY TRANSACTIONS				
Ratio of Loans to Related Parties to gross TLP	499401000000000000	R0060		
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	499401500000000000	R0070		
Ratio of DOSRI Loans to gross TLP	499451000000000000	R0090		
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	499451500000000000	R0100		
LIQUIDITY				
Liquidity Coverage Ratio 4/	499550500000000000	R0110		
Net Stable Funding Ratio 4/	499551000000000000	R0120		
Minimum Liquidity Ratio 5/	499551500000000000	R0130	88.20	91.79
PROFITABILITY				
Return on Equity (ROE)	499350000000000000	R0140	5.17	5.34
Return on Assets	499351000000000000	R0150	1.10	1.22
Net Interest Margin	499351500000000000	R0160	2.62	0.80
CAPITAL ADEQUACY				
Common Equity Tier 1 Ratio	499650501500000000	R0170	23.96	26.02
Tier 1 Capital Ratio	499650501000000000	R0180	23.96	26.02
CAR	499650500500000000	R0190	24.22	26.27
LEVERAGE				
Basel III Leverage Ratio 4/	499850000000000000	R0200		
Deferred Charges not yet Written Down	499700000000000000	R0210		

1/ This account is comprised of Financial Assets Held for Trading (HFT), Debt Securities Designated at FVPL, and Other Financial Assets Mandatorily Measured at FVPL.\n 2/ This account is comprised of Specific Allowance for Credit Losses and General Loan Loss Provision.\n 3/ This account is comprised of Financial Liabilities Held for Trading, and Financial Liabilities Designated at FVPL.\n 4/ Only applicable to All Universal and Commercial Banks and their subsidiary banks.\n 5/ Only applicable to All Stand-alone TBs, RBs, and CoopBanks


Joselyn B. Alvarez
General Manager

PBS_Solo		Balance Sheet (Head Office and Branches) - Solo		
		RURAL BANK OF NAIC, INC.		
		as of June 30, 2026		
ASSETS				
A S S E T S	Account Code		Amount	
			Current Quarter C0010	Previous Quarter C0020
Cash and Cash Items	108000000000000000	R0010	10,157,336.20	10,851,975.65
Due from Bangko Sentral ng Pilipinas	105150000000000000	R0020	544,061.93	607,308.77
Due from Other Central Banks and Banks - Net	105220000000000000	R0030	53,049,816.52	51,112,327.89
Debt Securities at Amortized Cost - Net	195241000000000000	R0060	136,640,542.81	136,677,542.93
Loans and Receivables - Others	140150300000000000	R0100	269,006,739.46	261,600,497.99
Total Loan Portfolio (TLP) - Gross	499020000000000000	R0120	269,006,739.46	261,600,497.99
Allowance for Credit Losses 2/	499800000000000000	R0130	14,183,212.02	14,183,212.02
Total Loan Portfolio - Net	195400000000000000	R0070	254,823,527.44	247,417,285.97
Bank Premises, Furniture, Fixture and Equipment - Net	195500500000000000	R0150	4,941,074.93	4,931,439.57
Real and Other Properties Acquired - Net	195501000000000000	R0160	16,790,427.26	16,834,119.49
Sales Contract Receivables - Net	195451500000000000	R0170	104,139.44	482,657.67
Other Assets - Net	152500000000000000	R0190	4,315,333.88	3,913,863.35
TOTAL ASSETS	100000000000000000	R0210	481,366,260.41	472,828,521.29
Liabilities and Stockholders' Equity				
	Account Code		Amount	
			Current Quarter C0010	Previous Quarter C0020
Liabilities				
Deposit Liabilities	215000000000000000	R0020	402,759,288.59	394,876,131.18
Other Liabilities	240200000000000000	R0120	8,726,746.70	10,161,915.74
TOTAL LIABILITIES	200000000000000000	R0140	411,486,035.29	405,038,046.92
Stockholders' Equity				
Capital Stock	305000000000000000	R0150	45,798,000.00	45,798,000.00
Retained Earnings	315000000000000000	R0170	24,082,225.12	21,992,474.37
TOTAL STOCKHOLDERS' EQUITY	300000000000000000	R0200	69,880,225.12	67,790,474.37
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	905000000000000000	R0210	481,366,260.41	472,828,521.29
FINANCIAL INDICATORS (in %)				
FINANCIAL INDICATORS (in %)	Account Code		Amount	
			Current Quarter C0010	Previous Quarter C0020
ASSET QUALITY				
Gross Non-Performing Loans (NPL) Ratio	499150500000000000	R0010	5.40	6.76
Net NPL Ratio	499151000000000000	R0020	0.28	1.49
Gross NPL Coverage Ratio	499152500000000000	R0030	97.60	80.19
Net NPL Coverage Ratio	499153000000000000	R0040	95.19	78.21
Minimum Liquidity Ratio 5/	499551500000000000	R0130	55.45	55.98
PROFITABILITY				
Common Equity Tier 1 Ratio	499650501500000000	R0170	18.99	18.91
Tier 1 Capital Ratio	499650501000000000	R0180	18.99	18.91
CAR	499650500500000000	R0190	19.08	19.01
1/ This account is comprised of Financial Assets Held for Trading (HFT), Debt Securities Designated at FVPL, and Other Financial Assets				
Republic of the Philippines) Province of Cavite)S.S. Municipality of Naic)				
I, Prescila T. Baylosis, President of the above mentioned bank do solemnly swear in the above balance sheet are true and correct to the best of my knowledge and belief.				
 Prescila T. Baylosis President				
Publication : PERLAS NG SILANGAN BALITA Date : July 20-26, 2026				

Government seeks P9 billion for new LRT 2 trains

Commuters may soon experience shorter waiting times on the Light Rail Transit Line 2 if the government secures P9 billion to purchase additional train sets.

The Light Rail Transit Authority is renewing efforts to obtain more trains to improve service efficiency and reduce passenger waiting times.

LRTA administrator Hernando Cabrera said the agency has received support from the Department of Transportation in securing nearly P9 billion for the purchase of 10 train sets.

The LRTA currently operates a maximum of 10 train sets during peak hours, limiting its ability to meet growing passenger demand along Metro Manila’s eastern

and western corridors. Passenger traffic on LRT 2 increased by 15 percent to 31.75 million as of June, compared with 27.53 million during the same period last year.

The agency remains on track to reach its 2026 target of 60.62 million passengers.

Commuters currently wait about 12 to 14 minutes between trains on LRT 2, compared

with less than four minutes on LRT 1 and MRT 3.

The LRTA aims to reduce waiting times to four to six minutes by adding 10 new train sets.

The railway previously operated as many as 18 train sets, but eight have already been retired after reaching the end of their service life. Train manufacturer Hyundai Rotem Co. advised that

Pag-IBIG emergency loan releases reach P5.82 billion

The Pag-IBIG Fund has released P5.82 billion under its emergency loan program as of July 22 to help members manage financial difficulties brought about by the Middle East conflict.

In a statement, the state run housing lender said 803,769 members had availed themselves of the Special Assistance for Financial Emergencies (SAFE) Loan within six weeks after its launch on June 10.

Under the program, qualified members may borrow up to P10,000 or 90 percent of their total Pag-IBIG savings,

whichever is lower. The loan carries a 5.95 percent annual interest rate, offers repayment terms of up to three years, and includes a three month grace period before monthly payments begin.

Applications will be accepted until Sept. 8.

Pag-IBIG Fund chief executive officer Marilene Acosta said members who need additional financial support may also apply for the agency’s Multi Purpose Loan if they have sufficient loanable amounts based on their savings.

restoring those train sets is no longer practical.

In 2021, the LRTA proposed spending P11.03 billion to acquire 14 train sets to support increasing demand following the opening of the Marikina Pasig and Antipolo stations.

However, the proposal did not move forward after the government redirected the funds to cover the LRTA’s budget shortfall.

Cabrera said the agency will continue pursuing the purchase even as it moves ahead with plans to privatize the railway’s operations and maintenance through a public private partnership.

According to the PPP Center, the Department of Transportation plans to seek proposals for a P41.9 billion project covering the management, rehabilitation, and expansion of the 17.6 kilometer railway from Recto to Antipolo.

(STRONG...from page 18)

store expansion target by year end.

He added that while the company seeks opportunities to open stores anywhere in the country, logistics remain an important consideration to ensure efficient product delivery and customer service.

Ilocos Norte farmer sees higher harvest from high zinc rice

A high zinc rice variety grown in Ilocos Norte produced a harvest nearly twice the national average, as the Philippine Rice Research Institute (PhilRice) continues promoting alternatives that can support efforts to address child stunting and micronutrient deficiency.

In Barangay Sta. Cecilia, San Nicolas, farmer Ricky de Guzman harvested 8.14 tons per hectare from NSIC Rc 648, also known as Zinc Rice 2. The harvest exceeded the national average palay yield of 4.07 tons per hectare recorded during the first quarter of this year and was also higher than the variety’s reported yield potential of four to 7.4 tons per hectare under favorable conditions.

Child stunting remains a major nutrition concern after the 2025 Updating Survey of the Department of Science and Technology Food and Nutrition Research Institute found that the rate among children under five rose to 25.3 percent in 2025 from 23.6 percent in 2023.

De Guzman, who planted high zinc rice for the first time, volunteered to grow the variety after learning about its nutritional value. He usually harvests seven to 10 tons per hectare from other rice varieties.

He said he was surprised by the variety’s high yield and believes it can compete with other high yielding inbred rice varieties when supported by proper irrigation, fertilization, and crop management.

NSIC Rc 648 matures in 122 days and performs best in irrigated lowland areas during both the dry and wet seasons.

PhilRice Batac Healthier Rice Program focal person Anielyn Alibuyog said the results show that farmers can produce more nutritious rice without sacrificing productivity.

She said the variety combines added nutritional value with competitive yields, making it a promising option for both farmers and consumers.

Alibuyog also explained that while zinc is an essential micronutrient that supports immunity, child growth, cognitive development, and maternal health, the variety is not a stand alone solution to stunting. However, it can help improve zinc intake through the country’s staple food.

PhilRice Batac purchased De Guzman’s harvest for promotional stocks to encourage wider adoption of healthier rice varieties in Region I.

Encouraged by the results, De Guzman plans to plant NSIC Rc 460, or Zinc Rice 1, during the coming wet season to help increase the supply of high zinc rice.

Farmers interested in growing high zinc rice may coordinate with the nearest PhilRice branch for information on seed availability and production guidelines.

GSIS raises stake in Megawide to 9.5 percent

The Government Service Insurance System (GSIS) has increased its investment in Megawide Construction Corp., becoming one of the company’s major local institutional investors.

GSIS acquired a total of 111.94 million Megawide shares through a series of block transactions over the past 60 days, raising its ownership to 9.5 percent or 191.71 million common shares.

Megawide said the investment reflects GSIS’ support for the company’s nation building initiatives and future growth.

Megawide chairman and chief executive officer Edgar Saavedra said the investment represents another vote of confidence in the company’s vision of helping build a first world Philippines through government programs and public private partnerships focused on critical social and transport infrastructure.

Saavedra said this includes Megawide’s participation in constructing socialized housing units under the expanded 4PH program using mechanized and modern construction methods based on a precast system.

Last September, the Pag-IBIG Fund, through the Department of Human Settlements and Urban Development, partnered with Megawide to build more than 7,000 socialized housing units under the government’s expanded 4PH program.

Aside from housing projects, Saavedra said Megawide is also developing several transport related projects to modernize and improve the country’s public transportation system.

These include the Baguio City Integrated Terminal, the South Luzon Integrated Terminal Exchange, and the Cavite Bus Rapid Transit System as part of its expanding transport focused portfolio.

Megawide said the GSIS investment represents renewed government support for the company and further strengthens confidence in its nation building efforts and long term value creation goals.

The company expects profit growth to continue this year and in 2027, supported by its strong pipeline of projects.

Megawide projects net income of about P1.2 billion in 2026 and between P1.8 billion and P2 billion in 2027.

In 2025, the company posted a 24 percent increase in net income to P669 million, with construction remaining its biggest source of revenue, followed by property development through PH1 World Developers.

Megawide also reported a strong start to the year after posting a 26 percent year on year increase in net income to P265 million during the first quarter, driven by its construction business.

Delta Air Lines to resume nonstop Manila to Los Angeles flights in 2027

Delta Air Lines announced that it will begin nonstop flights between Manila and Los Angeles next year. The airport operator also welcomed the airline’s return, saying it adds to the growing number of international carriers expanding services to Manila.

The Department of Tourism also welcomed the new route. Tourism Secretary Dita Angara-Mathay said many Filipino Americans see traveling to the Philippines as returning home rather than simply taking a vacation.

The DOT added that it will continue working with local and international airlines to expand connectivity, open new routes, and encourage more people to visit the country.

The agency is also developing travel experiences for balikbayans and second and third generation Filipino Americans who wish to reconnect with their Filipino heritage.

Delta previously operated Manila flights through its Tokyo Narita hub before ending the service in 2020.

Delta Air Lines nonstop flights expected to make trips home more convenient for overseas Filipino workers and the Filipino American community while providing another gateway for American visitors to the Philippines.

Angara-Mathay said many Filipino Americans see traveling to the Philippines as returning home rather than simply taking a vacation.

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Philippine Q2 growth seen slowing to more than 17 year low

The Philippine economy may have slowed to as low as 1.42 percent in the second quarter, potentially recording its weakest quarterly growth in more than 17 years as the effects of the Middle East conflict pushed up energy costs, according to the Congressional Policy and Budget Research Department (CPBRD).

In its latest report, the House of Representatives’ policy research unit estimated second quarter gross domestic product growth to range from 1.42 percent to 4.07 percent.

Only one forecasting model projected growth above four percent, while most estimates fell between two and three percent, resulting in a median forecast of 2.68 percent.

If the lowest estimate is realized, it would mark the country’s weakest quarterly growth since the 1.1 percent expansion recorded in the first quarter of 2009, excluding the pandemic years.

It would also fall below the administration’s revised 2026

growth target of 3.5 percent to 4.5 percent.

The CPBRD said the forecasts could still be revised lower after considering the broader effects of the US Iran conflict, including weaker demand and higher production costs.

The report noted that the oil price shock began affecting domestic prices in March, with its greater impact on inflation and business costs expected during the second quarter.

It added that the Philippines remains particularly vulnerable because it is a net importer of energy.

According to the report, the resulting energy crisis is expected to further weaken household consumption, one of the country’s main drivers of economic growth.

Household spending contributed only 2.2 percentage points to first quarter GDP, its weakest performance since the third quarter of 2010 outside the pandemic period.

The report also said these pressures have added to elevated

inflation, which has remained above the government’s target range of 2 percent to 4 percent since the conflict began, reducing the purchasing power of Filipino households.

It estimated that the value of the peso declined by about 20 percent between 2020 and 2025.

The lower growth scenario would also represent another slowdown from the 2.8 percent expansion recorded in the first quarter, marking a fourth straight period of weaker economic growth since the third quarter of 2025.

The CPBRD said the country’s slowing growth has become more deeply rooted, adding that the energy crisis has intensified existing economic challenges rather than caused them.

The report pointed to years of declining investor confidence, rising production costs, and accumulated inflationary pressures, which have affected investments, consumer spending, overall economic activity, and job creation.