

Deal to develop Puerto Azul residential project inked

Unicorn startup up a new resort and Revolution Precrafted residential complex Inc. has partnered in Puerto Azul Re- with publicly listed sort and Golf Club, a Boulevard Holdings sprawling golfing and Inc. (BHI) to devel-

Turn to page 2

Cavite extends deadline for airport bids

The Cavite government has pushed back the deadline for proposals to build a new \$10-billion international airport in Manila Bay as it hopes to lure more offers.

The original Nov. 25 deadline for the project dubbed the Sangley Point International Airport was moved to Dec. 17 this year, an extension of about three weeks, said Jesse Grepo, legal officer and secretary of the local government's public private partnership (PPP) selection committee.

"Some of the candidate JV (joint venture) partners request-

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BACOOR HOUSING PROJECT. Photo shows officials of Social Housing Finance Corp (SHFC) led by its president, lawyer Arnolfo Ricardo Cabling, Mayor Lani Mercado Revilla, Cavite 2nd District Rep. Stike Revilla (3rd to 5th from left, respectively) and other guests at the ceremonial groundbreaking ceremony for SHFC's housing project dubbed Ciudad de Stike 1 at Bantayan, Molino 1, Cavite held on Saturday (Nov. 23). The new project, which involves the construction of 20 three-story buildings, will benefit some 1,440 informal settlers living in Bacoor city's waterways.

Housing for Bacoor informal settlers to rise in 2021

BACOOR CITY, nounced that the project is "exclusively for Baco-

informal settler families or City's ISFs." During the ground-breaking rites last Nov. 23 of the project site, Revilla was joined by SHFC officials led by its president, lawyer Arnolfo Ricardo Cabling and Mayor Lani Mercado Revilla.

Cavite 2nd District As part of the Rep. Strike Revilla an-

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(DEAL... from page 1)

resort destination in Cavite, once dubbed as "Asia's Paradise" will feature a total of 783 luxurious condominium units, cluster homes, villas and curated units.

Robbie Antonio, Revolution Precrafted founder and chief executive officer, said the company has signed a development and sales contract with BHI for an integrated resort resort. He developed in the next residential project covering a 13-hectare property inside the famous Puerto Azul complex.

Initially named Rogue Resorts and Residences, an initial 3.4 hectare will be developed as part of the first phase. It

a popular destination for leisure and hospitality. We have plans to enter into an asset management agreement with the homeowners in case they want to lease their units to guests," he added.

Rogue Resorts and Residences is also being positioned as an eco-sustainable complex that will spearhead sustainability efforts and introduce eco-friendly amenities and tours.

BHI Senior Vice President for Hotel Operations Mike Panlilio

said the company is in continued talks with Revolution Precrafted for other portions of the expansive Puerto Azul property.

"The 13-hectare property for Rogue Residences and Residences is just the beginning of what we hope to be a long-term partnership. We are considering the expansion of this partnership in the years to come. This is in line with BHI's goal of strengthening our interests in leisure and hospitality," Panlilio said.

(CAVITE... from page 1)

ed the PPP selection committee to give them certain terms involving the participation of their JV partners, Grepo said in a text message.

Bidders sought as many as 60 days but the committee allowed a 22-day extension

"because of the project's tight development schedule," he added.

Seven firms, including a Chinese group and companies seeking to upgrade Sangley Airport, for and operate the nearby Ninoy Aquino International Airport (Nai), the country's congested main gateway, have ac-

quired joint-venture documents issued by the Cavite government.

However, in recent weeks, some of the groups said the Nov. 25 deadline was too tight for a project of this scale. Bidders also

(HOUSING... from page 1)

memorandum of understanding between the SHFC and the city government of Bacoor, Revilla said the Phase 1 component will accommodate some 1,440 BFs from Las Piñas and Parañaque cities.

"Sabi ko (to SHFC) hati tayo, ganun din dapat ang para sa de Strike 2, the Phase 1 project will involve the construction of 36 three-story buildings, accommodating some

cluded, state-run China Communications Construction Co., Manuel V. Pangilinan-led Metro Pacific Investments Corp., Lucio Tan's MacarAsia Corp., Marvel Villar's Prime Asset Ventures, and Philippine Airport Ground Support Solutions Inc. led by Immanuel Jefferson Cheng. The two other entities were Langham

The groundbreaking ceremony was held after the SHFC acquired the three-hectare lot where Ciudad de Sike 1 will rise, which is seen to provide decent, accessible and safe housing for some 1,440 families living in the city's waterways.

Just like in Ciudad de Strike 2, the Phase 1 project will involve the construction of 36 three-story buildings, accommodating some 1,440 families living in the city's waterways. Just like in Ciudad de Strike 2, the Phase 1 project will involve the construction of 36 three-story buildings, accommodating some

As part of the project, the Cavite govern-

72 families per building and the standard housing unit will have a floor area of 30 sq. m. with a room for a loft.

The project's estimated completion is some time in 2021. Revilla, the House committee chair on housing and urban development, said he hopes that the SHFC will consider providing a covered court, a health and daycare center, and an integrated

school within the housing project premises.

SHFC, a government controlled and controlled corporation (GOCC), is the lead agency assisting underprivileged communities to secure land tenure through shelter financial and development solutions by Building Adequate, Livable, Affordable and Inclusive (BALAI) Filipino communities.

The current Sangley Airport is currently being readied by the Department of Transportation to handle general aviation and turboprop operations.

The airport now has a 2,400-meter runway, a terminal for 160 passengers and an apron that can accommodate up to five turboprop planes.

REPUBLIC OF THE PHILIPPINES
FOURTH JUDICIAL REGION
REGIONAL TRIAL COURT
BRANCH 18, NAIC, CAVITE

NATIONAL HOME MORTGAGE
FINANCE CORPORATION
(NHMFC)

Mortgage Petitioner

ENC-2019-48

For: Extra-Judicial Foreclosure of Real
Estate Mortgage under Act 3135,
as Amended by Act 4118

MIGUEL PALLAVA ATIENZA
MARRIED TO
LILIBETH H. ATIENZA
Mortgage Respondents

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial petition for sale under Act 3135, as amended by Act 4118 filed by NEW POINTE REALTY AND DEVELOPMENT CORP. mortgage/petitioner, which same mortgage was acquired thru Purchase of Loan Agreement by the NATIONAL HOME MORTGAGE FINANCE CORPORATION (NHMFC), with postal address at #104 Amoroso St., Legaspi Village, Makati City against MIGUEL PALLAVA ATIENZA MARRIED TO LILIBETH H. ATIENZA with postal address Ceno St., Labac, Naic, Cavite; Villa Apolonia Lot 8 Bk. 1, Naic, Cavite to satisfy the mortgage indebtedness which as of July 31, 2019 amounts to FIVE HUNDRED THIRTY-FIVE THOUSAND THREE HUNDRED PESOS & 68/100 (P535,309.68) Philippine currency, inclusive of interest, penalties and other charges, the undersigned Sheriff will sell at public auction on December 16, 2019 at 10:00 o'clock in the morning or soon thereafter at the main entrance of the Office of the Ex-Officio Sheriff at the Hall of Justice formerly Mayor Macario B. Pena Memorial Hall, Naic, Cavite, to the highest bidder, for cash and in Philippine currency, the following described property with all the improvements existing thereon, to wit:

TRANSFER CERTIFICATE OF TITLE
NO. T-453728

A PARCEL OF LAND (LOT 8 BLK. 1 OF THE CONS.-SUBD. PLAN PCS-042115-008149, BEING A PORTION OF THE CONS. OF LOTS 1464-D-7, 1464-D-8 & 1464-D-9, PSD-04-007234, L.R.C. RECORD NO. 1), SITUATED IN THE BO. OF POBLACION, MUN. OF NAIC, PROV. OF CAVITE, BOUNDED ON THE NE., ALONG LINE 1-2 BY LOT 6, BLK. 1; ON THE SE., ALONG LINE 2-3 BY ROAD LOT 5; ON THE SW., ALONG LINE 3-4 BY LOT 10; AND ON THE NW., ALONG LINE 4-1 BY LOT 7, BOTH OF BLK. 1, ALL OF THE CONS.-SUBD. PLAN; AND ON THE SE., ALONG LINE 4-1 BY LOT 1469, NAIC ESTATE, CONTAINING AN AREA OF FORTY SQ. METERS & FIFTY SQ. DEC. (40.50) x xxx.

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

Prospective bidders or buyers are hereby enjoined to investigate for themselves, the title herein above-described and the encumbrances thereon, if any there be.

In case of the absence of any participating bidder at the above-scheduled date, said auction sale will be re-set and finally held on December 27, 2019 at the same place and time above-mentioned.

Naic, Cavite, October 21, 2019.

(Sgd.) MA. CAROLINA M. POTENTE
Sheriff IV

Copy furnished:

NATIONAL HOME MORTGAGE FINANCE
CORPORATION (NHMFC)
#104 Amoroso St., Legaspi Village, Makati City

MIGUEL PALLAVA ATIENZA MARRIED TO
LILIBETH H. ATIENZA
Ceno St., Labac, Naic, Cavite
Villa Apolonia Lot 8 Bk. 1, Naic, Cavite

Publication - PERLAS NG SILANGAN BALITA
Dates - November 25, December 7 & 9, 2019

REPUBLIC OF THE PHILIPPINES
FOURTH JUDICIAL REGION
REGIONAL TRIAL COURT
DASMARIÑAS CITY, CAVITE

NATIONAL HOME MORTGAGE
FINANCE CORPORATION (NHMFC)

Petitioner/Mortgagee

File No. FC-DC-0087-18

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

SPS. OLIMPIO ROMAN DATU
and ELVIRA E. DATU,

Respondents/Mortgagees

X-----X

NOTICE OF SHERIFF'S SALE

Upon extra-judicial petition for sale under Act 3135, as amended by Act 4118 filed by the petitioner/mortgagee, NATIONAL HOME MORTGAGE FINANCE CORPORATION (NHMFC), a government owned and controlled corporation created under P.D. No. 1267, with postal address at 104 Amoroso St., Legaspi Village, Makati City against the respondents/mortgagees, SPS. OLIMPIO ROMAN DATU and ELVIRA E. DATU, with postal addresses at Block 9 Lot 64 Golden City Darna-IV, Brgy. Salawag, Dasmariñas City, Province of Cavite and Block 9 Lot 5 St. John, Sta. Nito Village, Meycauayan, Province of Bulacan and for the satisfaction of the mortgaged debt which as of June 30, 2017 amounts to FOUR HUNDRED SIXTY NINE THOUSAND FOUR HUNDRED SIXTY EIGHT PESOS & 26/100 (Php 469,468.26), exclusive of all legal fees and expenses incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on January 15, 2020 at 10:00 o'clock in the morning or soon thereafter in the Court Room of Branch 90, Regional Trial Court, Ground Floor, Dasmariñas Community Affairs (DASCA) Building, Congressional Road, Barrio 1, Dasmariñas City, Province of Cavite to the highest bidder and for CASH or CERTIFIED CHECK, in Philippine Currency, the following described real property together with all the buildings and other improvements existing thereon, to wit:

TRANSFER CERTIFICATE OF TITLE NO. T-519048

IT IS HEREBY CERTIFIED that certain land situated in the Mun. of Dasmariñas, Province of Cavite bounded and described as follows:

A parcel of Land (Lot 64 Bk. 9 of the subd. plan, Pad-042106-068306, being a portion of Lot 5777-C-1, Pad-042106-059852, L.R.C. Rec. No. 1) situated in Brgy. Salawag, Mun. of Dasmariñas, Province of Cavite, Island of Luzon. Bounded on the E., along line 1-2 by Lot 63; on the S., along line 2-3 by Lot 66 both Bk. 9; on the W., along line 3-4 by Alley 9; & on the N., along line 4-1 by Lot 62 Bk. 9 all of the subd. plan. Beginning at a pt. marked "1" on plan, being S. 51 deg. 29'E., 654.92 m. from Mon. 171, 1mas Estate; thence DUE SOUTH 3.75 m. to pt. 2; thence N. 89 deg. 50'W., 9.50 m. to pt. 3; thence DUE north 3.75 m. to pt. 4; thence S. 89 deg. 50'E., 3.75 m. to the pt. of beginning containing an area of THIRTY FIVE Q. METERS AND SIXTY THREE SQ. DEC. (35.63). All pts. referred to are indicated on plan and are marked on the ground by P.S. cyl. conc. muns. 15x60 cm; bearings true; date of orig. survey; July 27, 1905-June 11, 1908 and that of the subd. survey; Oct. 1-Nov. 30, 1993 and was approved on Feb. 10, 1994.

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

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

In the event the publication auction should not take place on the said date and time, it shall be held on January 22, 2020 at the same time and place without further notice.

25 October 2019, Dasmariñas City, Province of Cavite

(Sgd.) ALVARO D. MELARES
Sheriff IV

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

Copy furnished:

NATIONAL HOME MORTGAGE FINANCE CORPORATION (NHMFC)

#104 Amoroso St., Legaspi Village, Makati City

SPS. OLIMPIO ROMAN DATU and ELVIRA E. DATU
Block 9 Lot 64 Golden City Darna-IV, Brgy. Salawag, Dasmariñas City, Province of Cavite
and
No. 8 St. John, Sta. Nito Village, Meycauayan, Province of Bulacan

Notice posted at:

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

Publication - PERLAS NG SILANGAN BALITA

Dates - December 2, 9 & 15, 2019

Poverty rate falls to 16.6%

As the creation of better-paying jobs offset the impact of last year's high inflation episode, the poverty incidence rate in the country dropped to 16.6 percent in 2018, the government reported last Dec. 6.

At a national poverty threshold—the minimum income required to meet basic food and non-food requirements—of P10,727 a month for every family of five, National Statistician Claire Dennis S. Mapa said the poverty rate declined from the updated 23.3 percent in 2015, based on 2012 prices.

The reduction in poverty incidence translated to 17.6 million poor Filipinos as of last year, lower than 2015's 23.5 million.

National Economic and Development Authority (Neda) Undersecretary and officer-in-charge Adoracion M. Navarro said 5.9 million Filipinos were lifted out of poverty between 2015 and 2018, a faster pace of poverty reduction as the government had targeted to bring down the rate to 14 percent by 2022 by improving the livelihood of six million Filipinos.

"With a poverty reduction rate of 2.23 percentage points per annum, we are not only on track to meet our PDP [Philippine Development Plan 2017-2022] target.

BIR to miss 2019 collection goal

The Bureau of Internal Revenue (BIR) conceded last Nov. 26 that it could not collect all of the P2.32 trillion in taxes programmed for this year due to low-target collections thus far from the excise taxes slapped on fuel revenue agency rose

10.1 percent year-on-year to P1.78 trillion, its actual tax take was 4.7-percent below the P1.87-trillion goal for the 10-month period.

Misajon noted that from 2016 to 2018, the BIR managed to collect 95-96 percent of its annual targets.

As for the 2019 target, Misajon said that while there was still a "fairly good chance" that this would be met,

the BIR eventually "may be slightly short," Committee chair and Abay Rep. Joey Salceda computed, a possible P100-billion shortfall for this year while Misajon said it could be "almost P150 billion" or even more.

Misajon said the BIR would likely collect 96-97 percent of its full-year 2019 target.

"But we will be exerting so much effort for

the rest of the year to meet our goal. The target is to meet or exceed the [programmed] collection.

Hopefully, with our programs we can have substantial take in the two remaining months," Misajon said.

According to Misajon, one reason for the below-target BIR collections so far this year included oil players' increasing gasoline imports.

REPUBLIC OF THE PHILIPPINES
FOURTH JUDICIAL REGION
REGIONAL TRIAL COURT
DASMARINAS CITY, CAVITE

NATIONAL HOME MORTGAGE
FINANCE CORPORATION (NHMFC),
Petitioner/Mortgagee,
-versus-
File No. FC-DC-0090-18
EXTRA JUDICIAL FORECLOSURE
OF REAL ESTATE MORTGAGE
UNDER ACT 3135, AS AMENDED
BY ACT 4118

FE ESTIPONA CAUBANG,
Respondent/Mortgagor.
X-----X

NOTICE OF SHERIFF'S SALE

Upon extra-judicial petition for sale under Act 3135, as amended by Act 4118 filed by the petitioner/mortgagee, NATIONAL HOME MORTGAGE FINANCE CORPORATION (NHMFC), a government owned and controlled corporation created under PD No. 1267, with postal address at 104 Amoroso St., Legaspi Village, Makati City against the respondent/mortgagor, FE ESTIPONA CAUBANG, with postal addresses at Block 9 Lot 46 Golden City Subdivision, Brgy. Salawag, Dasmariñas City, Province of Cavite and/or HPN Comm Unit, Roxas Boulevard, Pasay City and for the satisfaction of the mortgaged debt which as of June 30, 2017 amounts to SIX HUNDRED TWENTY FOUR THOUSAND ONE HUNDRED SEVENTY THREE PESOS & 17/100 (Php 624,173.17), exclusive of all legal fees and expenses incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on January 15, 2020 at 10:00 o'clock in the morning or soon thereafter in the Court Room of Branch 90, Regional Trial Court, Ground Floor, Dasmariñas Community Affairs (DASCA) Building, Congressional Road, Buro I, Dasmariñas City, Province of Cavite to the highest bidder and for CASH or CERTIFIED CHECK, in Philippine Currency, the following described real property together with all the buildings and other improvements existing thereon, to wit:

TRANSFER CERTIFICATE OF TITLE NO. T-442100

IT IS HEREBY CERTIFIED that certain land situated in the Mun. of Dasmariñas, Prov. of Cavite bounded and described as follows:

A parcel of Land (Lot 46, Bk. 9 of the subd. plan, Pcd-042106-061629, being a portion of Lot 5777-A-5, Pcd-042106-057898, LRC Rec. No. 1) situated in Brgy. Salawag, Mun. of Dasmariñas, Prov. of Cavite, is of Luzon. Bounded on the SW, along line 1-2 by Lot 45, on the NW, along line 2-3 by Lot 44, both Bk. 9, on the NE, along line 3-4 by Alley 6, on the SE, along line 4-1 by Lot 48, Bk. 9, all of the subd. plan. Beginning at a pt. marked "1" on plan, being S. 78 deg. 05'E., 722.04 m. from Mon. 171, then Estate, thence N. 10 deg. 37'W., 3.75 m. to pt. 2; thence N. 79 deg. 03'E., 9.50 m. to pt. 3; thence S. 10 deg. 57'E., 3.75 m. to pt. 4; thence S. 79 deg. 03'W., 9.50 m. to the pt. of beginning containing an area of THIRTY FIVE SQ. M. & SIXTY THREE SQ. DEC. (35.63). All pts. referred to are indicated on plan and are marked on the ground by P.S. cyl. conc. mon. 15x60 cm. bearings true, date of orig. survey, July 27, 1905-June 11, 1908 and that of the subd. survey, Feb. 8-27, 1993 and was approved on March 29, 1993.

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

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

In the event the publication auction should not take place on the said date and time, it shall be held on January 22, 2020, at the same time and place without further notice.

25 October 2019, Dasmariñas City, Province of Cavite

(Sgd.) ALVARO D. MUJARES
Sheriff IV

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

Copy furnished:

NATIONAL HOME MORTGAGE FINANCE CORPORATION (NHMFC)
104 Amoroso St., Legaspi Village, Makati City

FE ESTIPONA CAUBANG

Block 9 Lot 46 Golden City Subdivision, Brgy. Salawag, Dasmariñas City, Province of Cavite and/or

HPN Comm Unit, Roxas Boulevard, Pasay City

Notice posted at:

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

Publication: PERLAS NG SILANGAN BALITA

Date: December 2, 9 & 16, 2019

REPUBLIC OF THE PHILIPPINES
FOURTH JUDICIAL REGION
REGIONAL TRIAL COURT
DASMARINAS CITY, CAVITE

HOME DEVELOPMENT MUTUAL FUND
(Otherwise known as Pag-IBIG Fund),
Petitioner/Mortgagee,
-versus-
File No. FC-DC-0124-18
EXTRA JUDICIAL FORECLOSURE
OF REAL ESTATE MORTGAGE
UNDER ACT 3135, AS AMENDED
BY ACT 4118

JUANITO F. ANGELES, JR. married to
JOSEPHINE E. ANGELES,
X-----X

NOTICE OF SHERIFF'S SALE

Upon extra-judicial petition for sale under Act 3135, as amended by Act 4118 filed by the petitioner/mortgagee, HOME DEVELOPMENT MUTUAL FUND (Otherwise known as Pag-IBIG Fund), a government financial institution duly organized and existing under and by virtue of Republic Act No. 9679, with postal address at 12th Floor JELP Business Solutions Center, No. 409 Shaw Boulevard, Mandaluyong City against the respondents/mortgagors, JUANITO F. ANGELES, JR. married to JOSEPHINE E. ANGELES, with postal addresses at Block 14 Lot 33 Phase 2 Lotus Street, Villa Luisa Homes, Brgy. Langkaan, Dasmariñas City, Province of Cavite and/or Block 8 Lot 50 Villa Luisa Homes I, Brgy. Langkaan, Dasmariñas City, Province of Cavite and for the satisfaction of the mortgaged debt which as of January 5, 2018 amounts to FOUR HUNDRED TWELVE THOUSAND PESOS and 69/100 (Php 412,000.69), exclusive of all legal fees and expenses incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on January 15, 2020 at 10:00 o'clock in the morning or soon thereafter in the Court Room of Branch 90, Regional Trial Court, Ground Floor, Dasmariñas Community Affairs (DASCA) Building, Congressional Road, Buro I, Dasmariñas City, Province of Cavite to the highest bidder and for CASH or CERTIFIED CHECK, in Philippine Currency, the following described real property together with all the buildings and other improvements existing thereon, to wit:

TRANSFER CERTIFICATE OF TITLE NO. T-710464

IT IS HEREBY CERTIFIED that certain land situated in the Mun. of Dasmariñas, Prov. of Cavite bounded and described as follows:

A parcel of land (lot 33, Bk. 14 of the subd. plan, Pcd-04-053125, being a portion of the lots of Lot 7-A, Pcd-04-059898, LRC Rec. No. 8843), situated in Brg. of Langkaan, Mun. of Dasmariñas, Prov. of Cavite. Bounded on the SE, along line 1-2 by lot 34, Bk. 14, on the SW, along line 2-3 by lot 31, Bk. 14, on the NW, along line 3-4 by Road Lot 12, on the NE, along line 4-1 by lot 35 Bk. 14, all of the subd. plan. Beginning at a point marked "1" on plan being N. 54 deg. 16'W., 1051.66 m. from Mon. No. 145, then Estate thence S. 71 deg. 31'W., 6.00 m. to pt. 2; thence N. 18 deg. 29'W., 10.00 m. to pt. 3; thence N. 71 deg. 31'E., 6.00 m. to pt. 4; thence S. 18 deg. 29'E., 10.00 m. to pt. of beginning, containing an area of SIXTY (60) SQUARE METERS. All points referred to are indicated on plan and are marked on the ground by P.S. cyl. conc. mon. 15 x 40 cm. bearing true date of original survey July 27, 1905-June 11, 1908 and that of the subd. survey Oct. 17-Jan. 14, 1992 and was approved on Feb. 11, 1992.

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

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

In the event the publication auction should not take place on the said date and time, it shall be held on January 22, 2020, at the same time and place without further notice.

25 October 2019, Dasmariñas City, Province of Cavite

(Sgd.) ALVARO D. MUJARES
Sheriff IV

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

Copy furnished:

HOME DEVELOPMENT MUTUAL FUND (Otherwise known as Pag-IBIG Fund)
12th Floor JELP Business Solutions Center, No. 409 Shaw Boulevard, Mandaluyong City

JUANITO F. ANGELES, JR. married to JOSEPHINE E. ANGELES

Block 14 Lot 33 Phase 2 Lotus Street,
Villa Luisa Homes, Brgy. Langkaan,
Dasmariñas City, Province of Cavite

and/or

Block 8 Lot 50 Villa Luisa Homes I,
Brgy. Langkaan, Dasmariñas City,
Province of Cavite

Notice posted at:

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

Publication: PERLAS NG SILANGAN BALITA

Date: December 2, 9 & 16, 2019

Inflation ended downtrend, inched up in November

Inflation inched modestly last month up to 1.3 percent year-on-year in November as base effects from last year's elevated rates wore out and prices of cigarettes and alcoholic drinks rose nationwide. November inflation picked up from the 42-month low of 0.8 percent in October but still lower than the 6 percent posted a year ago. As this developed,

the Bangko Sentral ng Pilipinas (BSP)—whose interest rate policy is one of the key determinants of the cost of goods and services—said it expected consumer prices to move higher in the final months of the year, but ease in the new year.

"The latest inflation outturn remains consistent with the BSP's prevailing assessment that

inflation has bottomed out in October and is expected to gradually approach the midpoint of the target range in 2020 and 2021," the central bank said.

"The risks to the inflation outlook are on the upside for 2020, but are tilted to the downside in 2021," it added.

In November, prices of alcoholic beverages

and tobacco jumped 17.6 percent, which National Statistician Claire Dennis Mapa attributed to the impact of higher excise slapped on these "sin" products under the Tax Reform for Acceleration and Inclusion Act.

Sin taxes would further rise in January as the Duterte administration's tax reform package "2 plus" was ex-

pected to be green-lit by Congress before the end of the year.

Inflation in Metro Manila last month was 1.5 percent, slower than the 3.6 percent a year ago but faster than the 1.3 percent a month ago.

Outside Metro Manila, Central Luzon posted the highest November inflation rate of 2.2 percent.

REPUBLIC OF THE PHILIPPINES
FOURTH JUDICIAL REGION
REGIONAL TRIAL COURT
DASMARINAS CITY, CAVITE

HOME DEVELOPMENT MUTUAL FUND
(Otherwise known as Pag-IBIG Fund)

Petitioner/Mortgagee,

File No. FC-DC-0129-18
EXTRA JUDICIAL FORECLOSURE
OF REAL ESTATE MORTGAGE
UNDER ACT 3135, AS AMENDED
BY ACT 4118

FELIX A. TAN CAAG married to
ISABELA A. TAN CAAG,

Respondent/Mortgagee,

X-----X

NOTICE OF SHERIFF'S SALE

Upon extra-judicial petition for sale under Act 3135, as amended by Act 4118 filed by the petitioner/mortgagee, HOME DEVELOPMENT MUTUAL FUND (Otherwise known as Pag-IBIG Fund), a government financial institution duly organized and existing under and by virtue of Republic Act No. 9679, with postal address at 12th Floor JELP Business Solutions Center, No. 409 Shaw Boulevard, Mandaluyong City against the respondent/mortgagee, FELIX A. TAN CAAG married to ISABELA A. TAN CAAG, with postal addresses at Block 15 Lot 9 Acacia Homes, Bangkok, Dasmariñas City, Province of Cavite and/or No. 3192 Interior 28, Pines, Tondo, Manila and for the satisfaction of the mortgaged debt which as of December 4, 2017 amounts to NINE HUNDRED TWENTY NINE THOUSAND FIFTY THREE PESOS & 29/100 (P92,953.29), exclusive of all legal fees and expenses incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on January 15, 2020 at 10:00 o'clock in the morning or soon thereafter in the Court Room of Branch 90, Regional Trial Court, Ground Floor, Dasmariñas Community Affairs (DASCA) Building, Congressional Road, Buro 1, Dasmariñas City, Province of Cavite to the highest bidder and for CASH or CERTIFIED CHECK, in Philippine Currency, the following described real property together with all the buildings and other improvements existing thereon, to wit:

TRANSFER CERTIFICATE OF TITLE NO. T-616506

IT IS HEREBY CERTIFIED that certain land situated in the Municipality of Dasmariñas, Province of Cavite bounded and described as follows:

A parcel of land (Lot 8, Blk. 15 of the consub. plan, Pco-04-2106-007835, being a portion of the area of Lots 8167-A & 8167-B, (L.R.C. Pcd-21-555 L.R.C. Rec. No. 1), situated in Bg. of Bangkok, Mun. of Dasmariñas, Prov. of Cavite. Bounded on the N., along line 1-2 by Lot 16, Blk. 15, on the SE., along lines 2-3-4 by Road Lot 5, on the S., along line 4-5 by Road Lot 4, on the W., along line 5-6 by Lot 6, Blk. 15, on the N., along line 8-1 by Lot 9, Blk. 15 all of the consub. plan. Beginning at a point marked "1" on plan being, N. 79 deg. 37E., 254.17 m. from Mon. No. 147, Imus Estate thence N. 89 deg., 43E., 8.04 m. to pt. 2, thence S., 19 deg., 16W., 4.29 m. to pt. 3, thence S. 52 deg., 10W., 2.55 m. to pt. 4; thence S. 82 deg., 10W., 6.05 m. to pt. 5, thence N. 0 deg. 37E., 107.2 m. to pt. 6, thence S. 89 deg. 43E., 3.00 m. to pt. of beginning, containing an area of NINETY FIVE (95) SQ. METERS. All points referred to are indicated on plan and are marked on the ground by P.S. cyl. conc. mon. 15x60 cm. bearing true date of orig. survey July 27, 1905-June 1, 1906 and that of the consub. survey, April 10-20, 1993 and was approved on August 12, 1993.

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

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

In the event the publication auction should not take place on the said date and time, it shall be held on January 22, 2020, at the same time and place without further notice.

25 October 2019, Dasmariñas City, Province of Cavite

(Sgt.) ALVARO D. MIJARES
Sheriff IV

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

Copy furnished:

HOME DEVELOPMENT MUTUAL FUND (Otherwise known as Pag-IBIG Fund)
12th Floor JELP Business Solutions Center, No. 409 Shaw Boulevard, Mandaluyong City

FELIX A. TAN CAAG married to ISABELA A. TAN CAAG
Block 15 Lot 9 Acacia Homes, Bangkok, Dasmariñas City, Province of Cavite

and/or

No. 3192 Interior 28, Pines, Tondo, Manila

Notice posted at:

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

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

REPUBLIC OF THE PHILIPPINES
FOURTH JUDICIAL REGION
REGIONAL TRIAL COURT
DASMARINAS CITY, CAVITE

HOME DEVELOPMENT MUTUAL FUND
(Otherwise known as Pag-IBIG Fund)

Petitioner/Mortgagee,

File No. FC-DC-0138-18
EXTRA JUDICIAL FORECLOSURE
OF REAL ESTATE MORTGAGE
UNDER ACT 3135, AS AMENDED
BY ACT 4118

JOVEN C. BRILLANTES,

Respondent/Mortgagee,

X-----X

NOTICE OF SHERIFF'S SALE

Upon extra-judicial petition for sale under Act 3135, as amended by Act 4118 filed by the petitioner/mortgagee, HOME DEVELOPMENT MUTUAL FUND (Otherwise known as Pag-IBIG Fund), a government financial institution duly organized and existing under and by virtue of Republic Act No. 9679, with postal address at 12th Floor JELP Business Solutions Center, No. 409 Shaw Boulevard, Mandaluyong City against the respondent/mortgagee, JOVEN C. BRILLANTES, with postal addresses at Block 22 L or 23 Mahabag Homes 2000, Brgy. Paliparan, Dasmariñas City, Province of Cavite and/or No. 36 MC MBET 16 Fort Bonifacio, Makati City and for the satisfaction of the mortgaged debt which as of January 3, 2018 amounts to TWO HUNDRED THIRTY SIX THOUSAND TWO HUNDRED NINETY TWO PESOS & 89/100 (P236,292.89), exclusive of all legal fees and expenses incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on January 15, 2020 at 10:00 o'clock in the morning or soon thereafter in the Court Room of Branch 90, Regional Trial Court, Ground Floor, Dasmariñas Community Affairs (DASCA) Building, Congressional Road, Buro 1, Dasmariñas City, Province of Cavite to the highest bidder and for CASH or CERTIFIED CHECK, in Philippine Currency, the following described real property together with all the buildings and other improvements existing thereon, to wit:

TRANSFER CERTIFICATE OF TITLE NO. T-542673

IT IS HEREBY CERTIFIED that certain land situated in the Mun. of Dasmariñas, Prov. of Cavite bounded and described as follows:

A parcel of land (Lot 23, Blk. 32 of the subd. plan, Pco-042106-074555, being a portion of Lot 1, Pco-042106-008804, L.R.C. Rec. No. 1), situated in the Brgy. Paliparan, Mun. of Dasmariñas, Prov. of Cavite. Bounded on the SE., along line 1-2 by Lot 21, Blk. 32, on the SW., along lines 2-3 by FootPath 29, on the NW., along line 3-4 by Lot 25, & on the NE., along line 4-5 by Lot 22 both Blk. 32, all of the subd. plan. Beginning at a point marked "1" on plan being, S. 13 deg. 40E., 1845.68 m. from Mon. 163, Imus Estate thence S. 72 deg. 39W., 8.60 m. to pt. 2, thence N. 17 deg. 55W., 5.00 m. to pt. 3, thence N. 72 deg. 5E., 8.60 m. to pt. 4, thence S. 17 deg. 55E., 5.00 m. to the pt. of beginning, containing an area of FORTY THREE (43) SQ. METERS. All pts. referred to are indicated on the plan and are marked on the ground by P.S. cyl. conc. mon. 15x60 cm. bearings true; date of orig. survey, July 27, 1905-June 1, 1906 & that of the subd. survey, July 15-Aug. 10, 1994 & was approved on Nov. 21, 1994.

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

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

In the event the publication auction should not take place on the said date and time, it shall be held on January 22, 2020, at the same time and place without further notice.

25 October 2019, Dasmariñas City, Province of Cavite

(Sgt.) ALVARO D. MIJARES
Sheriff IV

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

Copy furnished:

HOME DEVELOPMENT MUTUAL FUND (Otherwise known as Pag-IBIG Fund)
12th Floor JELP Business Solutions Center, No. 409 Shaw Boulevard, Mandaluyong City

JOVEN C. BRILLANTES
Block 22 Lot 23 Mahabag Homes 2000, Brgy. Paliparan, Dasmariñas City, Province of Cavite

and/or

No. 36 MC MBET 16 Fort Bonifacio, Makati City

Notice posted at:

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

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

DOTr seeks to start massive Mindanao railway plan in early '20

The Department of Economic and Development Transportation (DOTr) Authority (Neda) Board wants to break ground on earlier gave its approval the first phase of the massive Mindanao Railway project, which involved a 100-kilometer train line between Tagum, Davao and Digos. DOTr, the first phase will have eight stations: Tagum, Carmen, Pana-

bo, Mudiang, Davao, Toril, Sta. Cruz and Digos. Phase 1 of the Mindanao Railway Project is designed to accommodate about 130,000 passengers a day in its first year of full operations. Once fully operational, it will cut travel

time between Tagum City to Digos City from more than three hours to about one hour and 20 minutes. Partial operations are targeted by the second quarter of 2022 for the Tagum-Davao line, while full operations for the Tagum-Davao-Digos line will be in the

fourth quarter of 2022. The DOTr said phase one would involve a 74-km at-grade section and a 26-km elevated commuter railway line. It is part of the planned 830-km Mindanao Railway Loop, which would connect key portions of Mindanao and would

likely be financed with a loan from China. Eymard Eje, DOTr Assistant Secretary for Mindanao Projects, said they were first working on the so-called project contract agreement before signing the official development assistance loan deal.

REPUBLIC OF THE PHILIPPINES
FOURTH JUDICIAL REGION
REGIONAL TRIAL COURT
DASMARINAS CITY, CAVITE

ASIA UNITED BANK CORPORATION,
Plaintiff-Mortgagee,

vs.

SPS. MERCED SAYLON DELA CUESTA
and HUNG KIN CHEW, Both represented by
ABIGAIL N. ALCANTARA

Respondents-Mortgagees.

NOTICE OF SHERIFF'S SALE

Upon extra-judicial petition for sale under Act 3135, as amended by Act 4118 filed by the petitioner-mortgagee, ASIA UNITED BANK CORPORATION, with postal address at 1st-Northing Center, No. 17 ADD Avenue, Ortigas Center, Pasig City against the respondents represented by ABIGAIL N. ALCANTARA, with postal address at Block 48 Lot 19 Pacific Palisades, Dasmarinas City, Province of Cavite and for the satisfaction of the mortgage debt which as of June 21, 2019 amounts to ONE MILLION NINE HUNDRED EIGHTY THREE THOUSAND FOUR HUNDRED EIGHTY SEVEN PESOS & 36/100 (Php 1,983,487.36), exclusive of all legal fees and expenses incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on **January 15, 2020 at 10:00 o'clock in the morning** or soon thereafter in the Court Room of Branch 90, Regional Trial Court, Ground Floor, Dasmarinas City, Community Affairs (DASCA) Building, Congressional Road, Barang 1, Dasmarinas City, Province of Cavite to the highest bidder and for CASH or CERTIFIED CHECK, in Philippine Currency, the following described real property, together with all the buildings and other improvements existing thereon, to-wit:

TRANSFER CERTIFICATE OF TITLE No. 057-2017060996

IT IS HEREBY CERTIFIED that certain land situated in BRGY. PALIPARAN MUN. OF DASMARINAS, PROVINCE OF CAVITE bounded and described as follows:

A PARCEL OF LAND (LOT 19 BLK. 48 OF THE CONS.-SUBD. PLAN, PCS-04-011328, BEING A PORTION OF THE CONS. OF LOTS 1-10, BLK. 1, 13-14, BLK. 6, 21-27, BLK. 36, 29, BLK. 19, 22, 30 & 32, BLK. 20, 26, 28, 30 & 31, BLK. 21, 29 & 33-35, BLK. 22, 24 & 26-28, BLK. 23, 24 & 26-28, BLK. 24, 1-14, BLK. 25, 1 & 2, BLK. 26, 1-10, BLK. 27, 1-48, BLK. 32, 1-10, BLK. 33, 1, BLK. 35, ROAD LOTS 1, 3, 5, 27-31, 36, 39 & 41, ALL OF PCS-04-011296, LOTS 7234-B, PSD-04-10547, BLK. 13, PCS-04-012348, LOT 1048-B, PSD-04-0109435, LOT 7237-A, PSD-04-070772, LOT 113RC PSD-35907 & LOT 1048-B, PSD-04-121629, L.R.C. REC. NO. 1 SITUATED IN THE BRGY. PALIPARAN, MUN. OF DASMARINAS, PROVINCE OF CAVITE, ISLAND OF LUZON, BOUNDED ALONG LINE 3-4 BY LOT 18, ALL BLK. 48, ON THE W. ALONG LINE 4-5 BY ROAD 5.80 M. FROM L.M. NO. 164, IMUS ESTATE, THENCE DUE NORTH 10.00 M. TO PT. 2, THENCE DUE SOUTH 1.00 M. TO PT. 1, THENCE DUE WEST 15.00 M. TO PT. 4, THENCE DUE NORTH 11.00 M. TO PT. 5, THENCE DUE EAST 15.00 M. TO THE PT. OF BEGINNING, CONTAINING AREA OF ONE HUNDRED SIXTY FIVE (165/100) METERS, ALL PTS. REFERRED TO ARE INDICATED ON THE PLAN AND ARE MARKED ON THE GROUND BY P.S. C.V. CONC. MONS. 15300 CM, BEARING'S TRUE, DATE OF ORIG. SURVEY, JULY 27, 1995-JUNE 11, 1998 AND THAT OF THE CONS.-SUBD. SURVEY SEPT. 1, 19, 1997 AND WAS APPROVED ON JULY 21, 1999.

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

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

In the event the publication auction should not take place on the said date and time, it shall be held on **January 22, 2020** at the same time and place without further notice.

25 October 2019, Dasmarinas City, Province of Cavite

(Sgd.) ALVARO D. MELARES
Sheriff IV

(Sgd.) LATTY MARCELA L. RAYBAY
CLERK OF COURT

Copy furnished:

ASIA UNITED BANK CORPORATION
1st-Northing Center, No. 17 ADD Avenue, Ortigas Center, Pasig City

SPS. MERCED SAYLON DELA CUESTA and HUNG KIN CHEW
Both represented by ABIGAIL N. ALCANTARA
Block 48 Lot 19 Pacific Palisades, (Dasmarinas City, Province of Cavite)

Notarized at:

1. The Notary Board of Regional Trial Court, Dasmarinas City, Cavite
2. The Notary Board of Dasmarinas City, Cavite
3. The Notary Board of Dasmarinas City, Cavite
4. The Notary Board of Dasmarinas City, Cavite

Publication: PERLAS NG SILANGAN BALITA
Date: December 7, 9 & 12, 2019

No extension, upsizing of P3-B 'premyo' bonds offer seen

Those who wanted 90 percent of investors provident funds and to buy premyo bonds were individuals, she trust entities (except better do it sooner than added. collective investment

later as the Bureau of De Leon had also schemes or CIS, mutual the Treasury is not noted an increasing funds and UTTFs). likely to extend the on- number of online buy- Premyo bonds going three-week offer ers through state-run will give bondholders nor upsize the volume. lenders Development a chance to win up to

National Treasur- Bank of the Philip- P1 million and non- er Rosalia V. de Leon pines (DBP) and Land cash prizes such as a said last Dec. 6 that the Bank of the Philippines condominium unit or a Treasury has "no inten- (Landbank) as well as house-and-lot package tion for now" to sell First Metro Securities during the quarterly more than P3 billion Brokerage Corp. raffle.

nor extend the offering The other selling Each premyo bond beyond Dec. 13 or Fri- agents offering premyo costs P500 and can be day this week. bonds over-the-coun- bought in such mul-

As for the offer pe- ter included BDO Uni- multiples. A bond will be riod, De Leon earlier bank Inc., BDO Capital equivalent to one raffle said the Treasury did not and Investment Corp. entry.

want to burden banks China Banking Corp., However, the Trea- with additional work China Bank Capital sury capped the maxi- ahead of the Christmas Corp., First Metro In- mum number of tickets holidays so an extension vestment Corp. and per investor to 20,000 was unlikely. Metropolitan Bank and bonds worth P10 mil-

During the first Trust Co. lion. eight days of the premyo Eligible to invest These premyo bonds sale that started are individuals, as bonds will be issued last Nov. 25, small in- associations (such as on Dec. 18, hence will vestors already strapped non-stock and loan as- mature on Dec. 18

up more than P2 billion. accountants as well as next year. The interest worth of the one-year employee associations), rate of 3 percent will be JOUs, De Leon said. cooperatives, employ- subject to 20-percent

The bulk of 93 in retirement funds, final tax.

MRT 7 on track for partial opening in 2021

The Department partial operations by sued by the Quezon of Transportation 2021. City Regional Trial

(DOTr) and conglom- The DOTr said last Court (RTC) Branch

erate San Miguel Corp. Nov. 27 that work on 92 and 98.

(SMC) took control the 20-hectare depot. The development,

of a property in Que- where unused trains which also made use

zon City to be used for were parked or were of Republic Act No.

the Metro Rail Transit being repaired, started 10752, or the Right of

(MRT) 7 train depot— on Nov. 26 after they Way Act, ensures con-

removing a key ob- obtained favorable tinued progress for the

stacle as they aim for writs of possession is- MRT 7, a 23-kilometer

line that will link San Jose del Monte in Bu-

lacan and North Av- enue in Quezon City.

Once finished by 2022, MRT 7 will cut

travel time from Manila to Bulacan from two

hours to 34 minutes. MRT 7 will also

connect to the DOTr's massive Quezon City more than a dot in the

common station proj- ect, a transport gate-

way that will also house the judiciary work

stations for the MRT 3, hand in hand with the

Light Rail Transit Line 1 and eventually the

Metro Manila subway, we are able to pick up

when it opens in 2021. speed in delivering in-

frastructure develop-

ment to the Filipino people."

Republic of the Philippines
Fourth Judicial Region
Regional Trial Court of Cavite
Office of the Clerk of Court & Ex-Officio Sheriff
New Annex Hall, 17 Rural Avenue, Karagang South, Tagaytay City

BANK OF THE PHILIPPINE ISLANDS,
Mortgagee.

EJENO, TG-19408
FOR: Extrajudicial Foreclosure of Real Estate Mortgage under Act No. 3155, as amended

CRIMSON HOLDINGS, INC.,
Mortgagee.

VTM QUILTS COLLECTION, INC.,
Borrower.

NOTICE OF EXTRA-JUDICIAL SALE

Upon extra-judicial petition for sale under Act 3155, as amended, filed on October 24, 2019 by **BANK OF THE PHILIPPINE ISLANDS**, Petitioner-Mortgagee, a banking institution duly organized and existing under and by virtue of the laws of the Republic of the Philippines, with principal office address at 15th Floor, Ayala North Exchange Tower, 6796 Ayala Avenue corner Salcedo Street, Legaspi Village, Makati City, pursuant to the terms and conditions of the Real Estate Mortgage (the "Mortgage Agreement") dated November 27, 2007 that was executed by **CRIMSON HOLDINGS, INC.**, Mortgagee, with principal office at No. 3 Farley Street, Valle Verde 6, Pasig City, and **VTM QUILTS COLLECTION, INC.**, with office address at 54 Cordillera Street, Mandaluyong City, Borrower in favor of the Petitioner-Mortgagee, over a real estate property including improvements thereon, described in and covered by Transfer Certificate of Title No. T-990761 (10150) of the Registry of Deeds for the Province of Cavite (now with the Registry of Deeds for Tagaytay City), in order to satisfy the outstanding loan obligation of the Mortgagee and Borrower in the amount of SIX MILLION SEVEN HUNDRED NINETY ONE THOUSAND TWO HUNDRED FIFTY PESOS (Php6,791,250.00) Philippine Currency, inclusive of interest, penalties and other charges, as of August 19, 2019, the undersigned Clerk of Court & Ex-Officio Sheriff of the Regional Trial Court of Cavite thru her deputy, Sheriff Teodoro O. Criss, hereby announces that on **JANUARY 16, 2020 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 lies with all its improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE NO. T-990761 (10150)

Registry of Deeds for the Province of Cavite

*A parcel of land (Lot 22 of the consub. plan, Pco-04-101277, being a portion of the area of Lots 4, 6, 8, 10, 12, 13, 14, 16, 18, 20, 22, 24, & 26, Bk. 6, Pcd-

04-118463, LRC No. 112237), situated in the Bn. Ayala, Mun. of Silang, Province of Cavite, is of Lason. Bounded on the NE, along line 1-2 by Lot 20 of the consub. plan, on the SE, along line 2-3 by Rd. Lot 8, Pcd. 04-118463, on the SW, along line 3-4 by Lot 24 of the consub. plan, and on the NW, along line 4-1 by Lot 23, Bk. 6, Pcd. 04-118463. Beginning at a pt. marked "1" on plan being N. 70 deg. 22'11", 5781.33 m. from BLEM No. 1, Mun. of Silang, Cavite; thence S. 20 deg. 33'11", 35.33 m. to pt. 2; thence S. 69 deg. 26'W, 16.43 m. to pt. 3; thence N. 20 deg. 37'W, 35.10 m. to pt. 4; thence N. 69 deg. 34'E, 16.40 m. to the pt. of beginning, containing an area of FIVE HUNDRED EIGHTY (580) SQUARE METERS. All pts. referred to are indicated on the plan and are marked on the ground by PS c/L cone, mon. 15 x 40 cm., bearings true, date of orig. survey, Sept. 24-28, 1915 & that of the consub. survey, June 2-4, 1999 and was approved on June 28, 1999 in accordance with the provisions of the Property Registration Decree in the name of CRIMSON HOLDINGS INC. *

In the event the public auction should not take place on the said date, it shall be held on **JANUARY 23, 2020** without further notice.

Prospective bidders or buyers are hereby enjoined to investigate and verify for themselves the Condominium Certificate of Title No. 079-2016000652, 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, November 22, 2019.

(Sgt.) **ATTY. VAREBRA ANNA VARIAS-DIMAYAGA**
Clerk of Court & Ex-Officio Sheriff

(Sgt.) **TEODORO O. CRISS**
Sheriff In Charge

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

Copy Furnished:

**RPL LEGAL AFFAIRS AND DISPUTE
RESOLUTION DIVISION**

Counsel for Petitioner-Mortgagee

RPL Buena Vista Center, 777 Floor, RPL Buena Vista Center Building,
172 Sen. Gil Puyat Avenue, Brgy. Bel-Air, Makati City 1209

CRIMSON HOLDINGS, INC.

No. 3 Farley Street, Valle Verde 6, Pasig City

AND

VTM QUILTS COLLECTION, INC.

54 Cordillera Street, Mandaluyong City

Publication: PERLAS NG SILANGAN BALITA

Date: December 2, 9 & 16, 2019

Asian markets mixed after US shares forge new highs

BEIJING – Shares the Hang Seng in Hong Kong were mostly higher in Asia last Nov. 27 after a fresh set of record highs on Wall Street, but the Shanghai Composite index lost 0.3% by encouraging signs on trade talks. Shares fell in Malaysia but rose in Taiwan and elsewhere in Japan's Nikkei advanced 0.4% to 4,571.57 while the Wall Street, ASX 200 climbed to 6,833.20. South Korea's Kospi gained 0.2% to 2,127.21 and power the modest rally,

which adds to the market's solid start to the week. Only energy, banks and health care sector stocks ended with losses. Bond prices rose, sending yields lower. President Donald Trump said last Nov. 26 that "We're in the final throes of a very deal. I guess you could say one of the most important deals in trade ever." That followed Investors have

grown more hopeful about the prospects for over trade negotiations as the world's two largest economies continue to keep their rhetoric in check. That's a clear difference from earlier this year when a sharp comment from either side would seemingly silence any ongoing talks and worsen relations.

"Generally, you can kind of look at the commentary coming out and I'd say it leans in the direction of progress being made, albeit at a fairly slow pace," said Jason Pride, chief investment officer of private wealth at Glenmede Trust.

The S&P 500 index rose 0.2% to 3,140.52. The benchmark index is on a three-day winning streak. The Dow Jones Industrial Average gained 0.2% to 28,121.68.

The Nasdaq composite added 0.2% to 8,647.93. The Russell 2000 index of smaller company stocks picked up 0.1% to 1,624.23.

The major stock indexes are on track for strong gains this year. The S&P 500 is up by more than 25%, while the Dow is up by more than 20%. The Nasdaq, meanwhile, is now up by more than 30%.

Surprisingly good corporate earnings, solid economic data, interest-rate cuts by the Federal Reserve and more optimism on the part of investors

a U.S.-China trade deal have helped spur the market higher since late October.

The latest signals indicating that both sides are continuing to pursue a deal have been particularly encouraging, as new U.S. tariffs are set to hit Dec. 15 on many Chinese-made items on holiday shopping checklists, such as smartphones and laptops.

Investors hoping that Washington and Beijing can agree on terms of a deal that halts their trade dispute, or at least stops it from escalating.

Traders also got a new read on the U.S. consumer last Nov. 26. The Conference Board said its closely watched consumer confidence index fell slightly for the fourth consecutive month to 125.5. Still, the reading remains elevated ahead of the holiday shopping season.

Investors will have several other economic reports to assess on Wednesday, including home sales data, a key measure of inflation and the government's latest quarterly estimate of economic growth.

In energy trading, benchmark crude oil lost 19 cents to \$58.22 per barrel in electronic trading on the New York Mercantile Exchange.

DEED OF EXTRA-JUDICIAL SETTLEMENT OF REAL PROPERTY WITH WAIVER AND RENUNCIATION OF RIGHTS

NOTICE is hereby given that the estate of the late **PLATON C. CONSORIO** who died intestate in Dasmariñas City, Province of Cavite on January 14, 2013, consisting of a certain real property situated in the Bldg. of Bagong Bayan, Mun. of Dasmariñas, Prov. of Cavite, containing an area of **ONE HUNDRED FIFTY-NINE (159) SQ. Meters** more or less has been adjudicated and extra-judicially settled by and among his heirs in pro-indiviso sharing with Waiver and Renunciation of Rights in favor of **RONALD C. CONSORIO**, his heirs and assigns the full ownership and possession of the above-described property on November 22, 2019 in the City of Dasmariñas, Province of Cavite, Philippines before Notary Public Atty. Karen T. Hermosa and entered in her Notarial Register as Doc. No. 357, Page No. 72, Book No. 122, Series of 2019.

(Sgd.) Heirs

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

EXTRA JUDICIAL SETTLEMENT OF ESTATE

NOTICE is hereby given that the estate of the late **ZENaida ARSENIO JOSE** who died single without an issue on November 09, 2017 in Quezon City, Metro Manila, consisting of a certain real property situated at Bldg. 24, Lot 3-B, Phase 1, St. Charles South, Brgy. Salitan, City of Dasmariñas, Cavite containing an area **One Hundred Seven square meters and Fifty square decimeters (107.50)** embraced and covered by Transfer Certificate of Title (TCT) No. T-649193 of the Registry of Deeds for the Province of Cavite has been adjudicated and extra-judicially settled by and among her heirs in pro indiviso equal shares on November 22, 2019 at Dasmariñas City, Cavite before Notary Public Atty. Karen T. Hermosa and entered in her Notarial Register as Doc. No. 358; Page No. 72; Book No. 122; Series of 2019 and on November 28, 2019 at Quezon City before Notary Public Atty. Rogelio J. Bolivar and entered in his Notarial Register as Doc. No. 222; Page No. 46; Book No. 15B, Series of 2019.

(Sgd.) Affiants/Heirs

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

EXTRA JUDICIAL SETTLEMENT OF ESTATE WITH WAIVER OF RIGHTS

NOTICE is hereby given that the estate of the late **LINA MARTINEZ NAZ and CONGUNDO NAZ** who both died intestate on June 18, 2018 and on September 3, 2011 both in City of Dasmariñas, Cavite, respectively, consisting of a property located at Bldg. 39, Lot 4, Brgy. San Miguel (Area A-1), City of Dasmariñas, Cavite containing an area of **One Hundred Forty (140 sq.m.)** more or less including improvements erected therein embraced and covered by Transfer Certificate of Title (TCT) No. 057-2019015365 of the Registry of Deeds for Province of Cavite has been adjudicated and extra-judicially settled by and between their heirs in pro indiviso equal shares with waiver of rights, interest, and participation in the said parcel of land including improvements erected therein in favor of **GENE VIB AZUL MARTINEZ** on December 4, 2019 at Dasmariñas City, Cavite before Notary Public Atty. Karen T. Hermosa and entered in her Notarial Register as Doc. No. 19; Page No. 04; Book No. 123; Series of 2019.

(Sgd.) Thumbmarked by Affiant/Transferor and signed by Affiant/Transferee

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

EXTRA JUDICIAL SETTLEMENT OF ESTATE WITH SALE

NOTICE is hereby given that the estate of the late **DANILO ALCANTARA MARTINEZ** who died intestate on 29 April 2017 in Osmen, Mangaldan, Pangasinan, consisting of a certain real property situated at Block 1, Lot 92, City of Dasmariñas, Cavite containing an area of **One Hundred (100 sq.m.)** square meters has been adjudicated and extra-judicially settled by and between his heirs in pro indiviso equal shares; that further, for and in consideration of the sum of **TWO HUNDRED FIFTY THOUSAND PESOS (P 250,000.00)**, Philippine currency, they do hereby **SELL, CONVEY, and TRANSFER** by way of **TRANSFER OF RIGHTS** unto **WAKIN MACAINDIG MACATIGOS** married to Enayay Surip Dumawal, their heirs, assigns, and successors-in-interests, all their rights and interest and participation over the entire parcel of land including improvements existing therein on November 28, 2019 at Dasmariñas City, Cavite before Notary Public Atty. Karen T. Hermosa and entered in her Notarial Register as Doc. No. 437; Page No. 88; Book No. 122; Series of 2019.

(Sgd.) Heirs/Sellers and Buyer

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

EXTRA JUDICIAL SETTLEMENT OF ESTATE WITH SALE

NOTICE is hereby given that the estate of the late **BIENVENIDO CABILLAN and ERLINDA E. CABILLAN** who both died intestate on March 8, 2006 and January 11, 2019 both in Dasmariñas City, Cavite, respectively, consisting of a certain real property situated at Bldg. E-32, Lot 19, San Mateo, City of Dasmariñas, Cavite containing an area **One Hundred (100 sq.m.)** square meters, more or less, has been adjudicated and extra-judicially settled by and among their heirs in pro indiviso equal shares; that further, for and in consideration of the sum of **ONE HUNDRED THOUSAND PESOS (P100,000.00)**, Philippine currency, they do hereby **SELL, CONVEY, and TRANSFER** by way of **TRANSFER OF RIGHTS** the half portion of said property equivalent to **FIFTY (50 SQ.M.)** square meters of said property including improvements erected on the said portion of lot unto **BELLE E. CABILLAN**, her heirs, assigns, and successors-in-interests, all their rights and interest and participation over the said portion of lot including improvements existing therein on November 28, 2019 at Dasmariñas City, Cavite before Notary Public Atty. Karen T. Hermosa and entered in her Notarial Register as Doc. No. 446; Page No. 90; Book No. 122; Series of 2019.

(Sgd.) Heirs/Sellers and Buyer

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

ERRATUM

As per Notice of Sheriff's Sale For Foreclosure of Real Estate Mortgage filed by **ELENA LOAN AND CREDIT COMPANY, INC.** against **BETTY JACQUELINE D. INOLINO**, Mortgagor and Debtor and **JANEL ANN GUERZON**, Debtor, in **SC-C-GMA 2018-83** published in the three (3) consecutive issues of **PERLAS NG SILANGAN BALITA** dated November 4-10, 2019; November 11-17, 2019 and November 18-24, 2019, the technical description of the mortgaged property/ies with all the improvements thereon should have read:

"A PARCEL OF LAND (Lot 28 Bldg. C-3 E of the subdivision plan: Psa 04-080283) being a portion of: Lot A, B & G, Psd-11882, Lots 1-A-4 & 1-A-5, Psd-19953, Bldgs. C-3-CL & C-12-CL, (LRC) Psd-217418 & Road Lot 1-B, Psd-1750, L.R.C. Plan No. 1, situated in the Bldg. of San Gabriel, Mun. of Carmona, Prov. of Cavite, bounded on the SE, along line 1-2 by Lot 21, Bldg. C, 1 E, on the SW, along line 2-3 by Lot 27, Bldg. C-3 E, on the NW, along line 3-4 by Road Lot 15 and on the NE, along line 4-1 by Alley Lot C-3 E, all of the consubd. plan, beginning at a pt. marked '1' on plan, being S. 81 deg. 25' 00" E. 110.94 m. to form B.L.L. 34, 12, Carmona Cadastre, thence S. 25 deg. 04' 00" E. 12.98 m. to pt. 2, thence S. 85 deg. 42' 00" E. 12.50 m. to pt. 3, thence N. 25 deg. 07' 00" E. 13.47 m. to pt. 4, thence S. 63 deg. 21' 00" E. 12.00 m. to the pt. of beginning, containing an area of **ONE HUNDRED FIFTY NINE (159) SQUARE METERS**. All pts. referred to are indicated on the plan and are marked on the ground by PS, 1st class. Mon. (1/4m) conc. bearings true (date of original survey: May 26-28, 1923 & 30-June 1-3, 1926) and that of the same, subd. survey (date: Dec. 18, 1928 and appended on Jan. 7, 1930).

- The Editor

New and 'modern' BIR building to rise by 2022

To better serve quarters in Quezon City taxpayers, the Bureau City.

The new BIR building of Internal Revenue (BIR) next year will start construction of a new national office building among its 20 new, high-rise national office building Guballa said.

Construction of the new facility will be expected to be operational by 2022.

Deputy Commissioner Arnel Guballa said last Nov. 2019 issued by Internal Revenue Commissioner Caesar R. Dulay last

that the "modern" 24-storey building will replace the existing facility currently housing the BIR's national head-

quarters. The BIR had included the construction of a new national office building among its 20 priority programs and projects for 2020 under Revenue Memorandum Circular (RMC) 123-2019 issued by Internal Revenue Commissioner Caesar R. Dulay last

month. The other priority programs identified to further shore up the BIR's tax take next year were the fol-

lowing: Run After Tax Exemptions (Rate), Qulian Kapadado; broadening of the tax base; intensified audit and investigations; enhanced implementation of the arrears management program in the regional offices; development of online registration and update system (Orus); tax education campaign/public awareness program/consulting/information dissemination; ease of doing business and efficient implementation of internal revenue system; integrated system of processing and issuing tax receipts and eTIS; (Iris) formerly eTIS; reporting and contact center solution; subscription of ICT software (chatbot); effective recruitment, capacity development, career advancement, succession planning and retention strategies; and budget utilization program.

For 2020, the BIR had been tasked to collect P2.576 trillion in taxes, higher than the P2.322-trillion target for this year.

ERRATUM

As per Notice of Extra-judicial Foreclosure of Real Estate Mortgage filed by HOME DEVELOPMENT MUTUAL FUND against GIL L. LEGARSE in Foreclosure No. 2001-NG SILANGAN BALITA dated September 2-8, 2019, September 9-15, 2019 and September 16-22, 2019, the date of mortgage indebtedness should have read as of June 4, 2001.

- The Editor

ERRATUM

As per Notice of Sheriff's Sale in Extra-judicial Foreclosure of Real Estate Mortgage filed by HOME DEVELOPMENT MUTUAL FUND (Otherwise known as Pag-Ibig Fund) against ROGELIO LUIS TENEDORA LIWANAG PC-1121-16 published in the three (3) consecutive issues of PERLAS NG SILANGAN BALITA dated October 21-27, 2019, October 28-November 3, 2019 and November 4-10, 2019, the technical description of the mortgaged real property with all the buildings and other improvements thereon should have read:

TRANSFER CERTIFICATE OF TITLE NO. T-1254197

A parcel of land (Lot 6, Block 2 of the subdivision plan, Pld-04-164512 being a portion of Lot 6624; Fls-456-D (RS-04-002945), L.R.C. Record No.) situated in the Barangay Paliparan, Municipality of Damarinas, Province of Cavite, Island of Luzon, bounded on the NE along line 1-2 by Lot 7, Block 2; on the SE along line 2-3 by Footpath 18; on the SW along line 3-4 by Road 1 and on the NW along line 4-1 by Lot 5, Block 2; all of the subdivision plan. Beginning at a pt. marked "1" on plan xxx containing an area of FORTY SIX (46) SQ. METERS. xxx

- The Editor

ERRATUM

As per Notice of Sheriff's Sale For Foreclosure of Real Estate Mortgage filed by HOME DEVELOPMENT MUTUAL FUND against NORINA LEAL married to AMANDO LEAL JR. in SC-C-GMA-2019-18 published in the three (3) consecutive issues of PERLAS NG SILANGAN BALITA dated November 4-10, 2019, November 11-17, 2019 and November 18-24, 2019, the technical description of the mortgaged property/ies with all the improvements thereon should have read:

"A PARCEL OF LAND (Lot 38 Bk. 2 (Parcel 1) of the subd. plan, Pld-04-004652, being a portion of Lot 8, Pcs-04-006708, L.R.C. Rec. No. 2156), situated in the B.O. of Gen. M. Alvarez, Mun. of Carmona, Province of Cavite. Bounded on the NW, along line 1-2 by Lot 15 and along line 2-3 by Lot 16; on the NE, along line 3-4 by Lot 37, all of Bk. 2; on the SE, along line 4-5 by Road Lot 1 and on the SW, along line 5-1 by Lot 35, Bk. 2, all of the subd. plan. Beginning at a pt. marked "1" on plan, being N. 39 deg. 56'W., 1027.95 m. from BLM 14, M.P. of Carmona, Cavite; thence N. 67 deg. 26'E., 5.00 m. to pt. 2; thence N. 67 deg. 26'E., 3.00 m. to pt. 3; thence S. 24 deg. 13'E., 17.68 m. to pt. 4; thence S. 67 deg. 26'W., 10.00 m. to pt. 5; thence N. 24 deg. 13'W., 17.68 m. to the pt. of beginning; containing an area of ONE HUNDRED SEVENTY-SEVEN (177) SQ. METERS. All pts. referred to are indicated on the plan and are marked on the ground by P.S. cyl. conc. mss., bearings true, date of the original survey, April 14, 1940-July 31, 1941 and that of subd. survey, March 30-April 15, 1983 and approved on June 15, 1983."

- The Editor

PSEi may hit 9,000 next year - BPI Securities

The local stock barometer may climb to as high as 9,000 in the coming year, setting a new index record as robust earnings and macroeconomic growth fuel investor optimism, said the local stock brokerage arm of Bank of the Philippine Islands.

In an investors briefing, BPI Securities president Haj Narvaez said the companies constituting the Philippine Stock Exchange index (PSEi) may sustain a growth of 12 percent next year, matching this year's likely full-year level.

Banks, property, and the resurgent consumer sector are the counters that BPI Securities expects to outperform in the coming year.

"We are currently

asset class and provide cushion against slower global growth.

"The country's macroeconomic picture for 2020 looks promising. We believe that the uptick in government spending and continued rise in consumption will drive the country's GDP (gross domestic product) growth, with PSEi earnings growth expected to replicate this year's figure of around 12 percent. It is also worth noting that lower rates tend to be supportive of equities," said Narvaez.

Despite the positive prospects for next year, Narvaez said that volatility may still be expected due to the US-China trade war. He advised investors to focus on stocks that offered growth and value.

In the same briefing, BPI lead economist Emilio Neri projected that Philippines GDP could grow at a faster pace of 6.3 percent next year from a likely full-year growth of 5.9 percent this year.

The economist expects global growth to recover in the second half of next year.

In the first nine months of this year, the domestic economy grew by 5.8 percent, weighed down by the delayed passage of the national budget that in turn curbed government spending early in the year.

Apart from easing the reserve requirement ratio on banks, Neri sees further monetary accommodation in the form of a 25-basis point cut in the BSP's overnight borrowing rate next year to 3.75 percent.

Inflation is seen to rise slightly to 3 percent next year from 2.5 percent this year but still in line with the BSP's inflation target range of 2-4 percent.

On foreign exchange, Neri sees a "manageable" depreciation of the peso against the US dollar to P52.90 against the US dollar from a projected rate of P51.30:\$1 by the end of this year.

AUCTION SALE

Ang sumusunod na mga sangay ng **GRUJARO PAWNSHOP CORP.** ay magmamagana ng saknang mula ita - 16 hanggang ita - 20 ng **DESYEMBRE 2019** para sa lahat ng hindi natatagpuan sa sangay para sa buwan ng **HULYO 2019**. **JULIO R. PENA, Auctioneer**

1. ALFONSO BRANCH : Publikon II, Alfonso, Cavite, 9:00 am
2. ANAHU BRANCH : Brgy. Anahu I.C., Imus City, Cavite, 9:00 am
3. BINAKAYAN BRANCH : Balahar Binakayan Kawit, Cavite, 9:00 am
4. BINAKAYAN KAWIT, CAVITE BRANCH 2 : Terna Highway, Terna Binakayan, Binakayan, Kawit, Cavite, 9:00 am
5. BAILLEN BRANCH : Road St. Publikon 2 General Emilio Aguinaldo Hi Way, Cavite, 9:00 am
6. BACLARAN BRANCH : 0061 Quirino Ave. Bacalaran, Pangasinan City, 9:00 am
7. BACLARAN, PARAQUE CITY BRANCH : C-Side Corner 5th Ave. & Guano St. Corner Roxas Blvd., Bacalaran, Pangasinan City, 9:00 am
8. BIRAN CITY, LAGUNA BRANCH : Capinpin St. Publikon Biran City, Laguna, 9:00 am
9. BUBAY NA TUBIG: Bubay sa tubig from City, Cavite, 9:00 am
10. BUCANDALA BRANCH : JCBS Building Bucandala II, Imus City, Cavite, 9:00 am
11. CAVITE CITY BRANCH : 454 P. Burgos Ave. Cavite City, Cavite, 9:00 am
12. AREA D BRANCH : Bk 2 Lot 2 Cluster A, Brgy. Luviminda I, Dasmariñas City, Cavite, 9:00 am
13. AREA D BRANCH : Bk A-1 Lot 1 Luviminda I, Dasmariñas City, 9:00 am
14. AREA E BRANCH : Congressional Road Sta. Cruz II DDB Ana T. Dasmariñas, Cavite, 9:00 am
15. AREA G BRANCH : Congressional Road, North Brgy. Sta. Lucia, Dasmariñas, Cavite, 9:00 am
16. DASMA HAYAN BRANCH : 108 GF, CM Plaza Bldg., 461 Don P. Campos Zone III Dasmariñas, Cavite, 9:00 am
17. MALABON BRANCH : Brgs. Frisco, General Tron, Cavite, 9:00 am
18. INDANG BRANCH : A, Mahini St. Publikon III, Indang, Cavite, 9:00 am
19. IMUS NUGUD : Appliance 6 & 5 Imus, Public Market Imus, Cavite, 9:00 am
20. IMUS PUBLIC MARKET BRANCH 2 : Imus Public Market, Tanza Luma I, Imus City, Cavite, 9:00 am
21. IMUS PUBLIC MARKET, CAVITE BRANCH : Drygoods, 48 Imus Public Market, Tanza Luma I, Imus, Cavite, 9:00 am
22. KADIWA, DASMARIÑAS CITY, CAVITE BRANCH : Congressional North Avenue, Brgy. H2, Dasmariñas City, Cavite, 9:00 am
23. KADIWA BRANCH 2 : Bk 2 Lot 1 Saling Sikap Brgy. Bursi I Dasmariñas, Cavite, 9:00 am
24. LIPA 2 BRANCH : Bk 2, 15 V. Malabanan St. Brgy. 4 Lipa City Batangas, 9:00 am
25. LIPA 3 BRANCH : Second Bldg. P. Torres St. Brgy. 5 Lipa City Batangas, 9:00 am
26. LEMERY BRANCH : Sangalang St., Maguahan, Lemery, Batangas, 9:00 am
27. LAS PIÑAS BRANCH : 4230 Aguilar Ave. Palang Lapa Dos Las Piñas City 1740, 9:00 am
28. LAS PIÑAS 1 BRANCH : 01 GF Gochengco Bldg., 404 Alabang-Zapote Road, Talon Lim, Las Piñas City, 9:00 am
29. LAS PIÑAS CITY BRANCH 1 : 425 Alabang-Zapote Road Talon I, Las Piñas City, 9:00 am
30. LAS PIÑAS BRANCH : 132 Sagang St., CAA BF International, Las Piñas City 1740, 9:00 am
31. LAS PIÑAS CITY BRANCH 2 : Door 2 GF Rabinas Bldg. I, CV Start Ave., Pampolito Dos, Las Piñas City, 9:00 am
32. MANGGAHAN 1 BRANCH : 083 Governor's Drive, Brgy. Manggahan, General Tron, Cavite, 9:00 am
33. MANGGAHAN 2 BRANCH : Crisanta M. Delos Reyes Ave. Brgy. Manggahan, General Tron, Cavite, 9:00 am
34. MALAGASANG (MIS, CAVITE) BRANCH : Malagang II, A Imus, Cavite, 9:00 am
35. MOLINO 1 BRANCH : 278 Molino Rd. Molino I, Bacoor, Cavite, 9:00 am
36. MOLINO BRANCH : Interior of Camella Springsville Molino II Bacoor, Cavite 4102, 9:00 am
37. MOLINO BACOR CITY, CAVITE BRANCH : Molino Road, Molino I, Bacoor City, Cavite, 9:00 am
38. NAE BRANCH : Pasigulay Pubina St Cor., Zamora St Gumbaba - Nae, Cavite 4110, 9:00 am
39. NAE CAVITE BRANCH 1 : Cape C. Nae Nae, Cavite, 9:00 am
40. NAE CAVITE BRANCH 2 : 108 J.P. Laurel St. Brgy. 3 Nae Nae, Cavite, 9:00 am
41. NOVELTAT BRANCH : Publikon, Noveltat, Cavite 9:00 am
42. PALIPARAN BRANCH : Paliparan Wet & Dry Market, Paliparan II, Dasmariñas, Cavite, 9:00 am
43. PALIPARAN BRANCH 2 : 900 02 Baccant Bldg. Dela Cuarta II, Alibutong/Alibut, Paliparan II, Dasmariñas, Cavite, 9:00 am
44. PALA PALA DASMARIÑAS CITY, CAVITE BRANCH : 2105 Bldg. Aguilera Highway, Brgy. Sempuloc I, Dasmariñas City, Cavite, 9:00 am
45. PANGAY BRANCH : 008 Andrews Avenue Villamor Air Base, Brgy. 131 NCR Fourth District Pany City 1301, 9:00 am
46. RETIRO BRANCH : 075 ANS Monument Rd. Ave. Pang Bantak Quinson City, 9:00 am
47. SALTIRAN DASMARIÑAS CITY, CAVITE BRANCH : Jose Abad Santos Ave., Brgy. Sempuloc I, Dasmariñas City, Cavite, 9:00 am
48. SLANG BRANCH : 55 P. Moravia St. Publikon V, Slang, Cavite, 9:00 am
49. STA. ROSA 1 BRANCH : Unit 420 111 Ciudad Grande Field, Market Area, Sta. Rosa City, Laguna, 9:00 am
50. STA. ROSA 2 BALIBAGO BRANCH : GF IMH Bldg. F, Reyes St. Balibago, Sta. Rosa City, Laguna, 9:00 am
51. STA. ROSA 3 : 4103 Purok 3 National Highway Dola Sta. Rosa, Laguna, 9:00 am
52. BALIBAGO 2 : 41478 National Hi Way Balibago Sta. Rosa, Laguna, 9:00 am
53. TANZA, CAVITE BRANCH : A Soriano Highway, Dzung Araya I, Tanza, Cavite, 9:00 am
54. TANZACAVITE BRANCH 2 : Casita St., De Roman Subd. Dzung Araya I, Tanza, Cavite, 9:00 am
55. TRECE MARTIRES BRANCH : 5-B Eusebio West Public Market, San Agustin, Trece Martires City, Cavite, 9:00 am
56. TRECE BRANCH 2 : Purok 5, Brgy. San Agustin Trece Martires City, Cavite, 9:00 am
57. TRECE BRANCH 3 : Brgy. Hugo Perez Trec Martires City, Cavite, 9:00 am
58. ZAPOTE, BACOR CITY, CAVITE BRANCH : Soil #2, HDR Baccor Public Market Zapote IV Bacoor City, Cavite, 9:00 am
59. ZAPOTE BRANCH 2 : Zapote IV, Bacoor, Cavite, 9:00 am

PH-Korea free-trade deal delayed

The Philippines will not sign a free-trade agreement with South Korea this year; a disappointing end that came months after both sides vowed to sign a deal last Nov. 25 at an international summit in Busan, South Korea.

Instead, both countries will sign what Trade and Industry Secretary Ramon Lopez called an "early achievement package," which is essentially a progress report on the free-trade agreement (FTA).

This is not what both the government and the business sector expected, especially after the two countries expressed confidence to finish the FTA in just a matter of months. FTAs—which involve sensitive issues such as further opening a lo-

cal industry to foreign competition—usually take years to finalize.

Back in April, both the Philippines and South Korea announced that they would pursue a bilateral FTA, which they targeted to be signed at the Asean Republic of Korea Commemorative Summit.

The signing would have coincided with the 70th anniversary of the two countries' diplomatic relations.

The early achievement package to be signed on the sidelines of the summit simply means "agreeing to continue the discussion for next year, which means we won't be signing [an FTA] this 2019," Lopez told reporters recently, noting that the negotiations is still in a "stalemate."

The delay in the FTA talks did not come as a surprise.

Back in October, Lopez told reporters that they were still confident when the start of the negotiations was announced. But a lot changed on the negotiating table since then, including South Korea's refusal to bring down the tariff on Philippine bananas within a five-year timeframe.

Philippine bananas currently have to pass a 30-percent tariff to enter South Korea. While the Philippines is South Korea's biggest supplier of bananas, the 30-percent market share is up from 20 percent in 2010. American countries, which enjoy zero tariff, begin to increase their exports.



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E-commerce giant Alibaba's shares jump 7% in Hong Kong debut

HONG KONG — Chinese e-commerce giant Alibaba's shares jumped 6.6% in their debut on the Hong Kong Stock Exchange last Nov. 26, an auspicious start at a time when the former British colony is reeling from political unrest.

Alibaba closed at 187.60 Hong Kong dollars

(HK\$) per share after trading as high as 189.50 Hong Kong dollars. Its offering price was 176 Hong Kong dollars.

The company's shares already are listed in New York, where its 2014 IPO set a record at \$25 billion.

This offering of 300 million new shares raised more than \$11 billion in

Hong Kong's biggest listing since 2010 — a rare boost for the city after months of political unrest.

Charles Li, executive director and chief executive of Hong Kong Stock Exchange, praised the company for carrying out the listing.

"I am very thank-

ful that Alibaba after five years of traveling abroad, finally came home. I'm also grateful that they choose to come despite the difficulties. Despite the challenges that we are going through here in Hong Kong," Li said.

The closing price last Nov. 25 for Alibaba New York traded shares

was \$190.45 per share. Each of the U.S. shares is the equivalent of eight Hong Kong shares, which would put the price in Hong Kong terms at 188.36 Hong Kong dollars per share.

"The largest listing of the year comes at a very trying time for Hong Kong, but everything appears to

have gone very smoothly," Craig Eiland of CIBC said in a commentary.

"This was an opportunity to show that, despite the protests that have brought Hong Kong to a standstill and wreaked havoc on the economy, its business as usual for the stock exchange," he said.