

# BOC logs over P1-B collection surplus in October

MANILA – The Bureau of Customs (BOC) exceeded its target revenue collection in October by over PHP1 billion.

Citing its latest data released on Friday, the bureau said it has collected PHP78.616 billion last month which translates to a PHP1.084 billion collection surplus as against its PHP77.532 billion target collection.

In a statement, Commissioner Bienvenido Rubio said this demonstrates the bureau's dedication to excellence, reinforcing its mandate to increase revenue collection and enhance trade facilitation in support of the country's economic development.

"Our relentless drive against smuggling and the implementation of trade efficiency measures significantly contributed to the increase in revenue collection. We are doubling our efforts to provide finan-

cial resources to support the government's programs and projects," the BOC chief added.

At the same time,

year. On Oct. 18, the BOC further boosted its trade facilitation efforts with the signing of a mem-



the bureau reported a total revenue collection of PHP739 billion from January to October this year.

This is 2.4 percent higher than the PHP721.717 billion target collection for the 10-month period.

The PHP739 billion revenue collection is also higher than the PHP713.522 billion collected by the BOC from January to October last

orandum of agreement (MOA) with the Philippine Postal Corp. aimed at expediting clearances, enhancing security controls, and simplifying customs procedures.

The bureau is also ramping up its digitalization efforts by developing new systems and modern facilities to further streamline procedures and reduce processing times in import and export transactions.



## Pinas 'di kailangan ng permit para mangisda sa sariling teritoryo - DFA

MANILA, Philippines — Hindi kailangan ng pahintulot mula sa ibang bansa para makapag-operate sa teritoryo ng teritoryo, ayon sa Department of Foreign Affairs sa isang pahayag nitong Huwebes.

Ang pahayag ay kasunod ng pagbatikos ng Chinese military sa pagdaan at operasyon ng Philippine Navy vessel na BRP Conrado Yap sa loob ng Exclusive Economic Zone (EEZ) ng Pilipinas noong Oktubre 30.

The Philippines' conduct of maritime patrols in the waters around Bajo de Masinloc is a legitimate and routine act of a sov-

ereign country in its teritoryo and territorial sea and is part of the Philippines' administrative responsibility," anang DFA.



Ayon pa sa DFA, walang obligasyon ang Pilipinas bilang isang sovereign state na humingi ng pag-apruba ng iba kapag naglalakbay sa sarili nitong teritoryo.

Ang China ay madaalas na pasimuno ng mga insidente sa West Philippine Sea, kabilang ang mga banggaan sa mga barko ng



Pilipinas at ang paggamit ng mga water cannon laban sa mga mangingisdang Pilipino.

Dalawang linggo na ang nakalilipas, hinara-

## PAGGAMIT NG PLASTIC AT STYROFOAM IPAGBABAWAL NA SA GEN. EMILIO AGUINALDO

I p a g b a w a l na simula sa darating na Nobyembre 6 ang paggamit ng mga plastic at styrofoam



bilang packaging sa mga dry goods alinsunod sa Municipal Ordinance No. 5-58 s. 2023.

Batay sa nasabing ordinansa, ang lahat

ng mga establisimiyento sa bayan ay kinakailangang gumamit ng mga biodegradable na materyales tin bilang pangalawa o pangunahing packaging material para sa mga tuyong pandinda. Mahigpit ding ipinagbabawal ang paggamit ng styrofoam bilang lalagyan ng mga pagkain, prutas, o gulay. "A n g isang pirasong plastic po ay maaaring umabot ng libo-libong taon bago tuluyang masira. Kaya naman muling ipinapaala8la ng ating Lokal na Pamahalaan ang pagsunod sa ordinansang ito upang maisulong natin ang mas malinis at maayos na kapaligiran para sa mga mamamayang Baileño." pahayag ni Mayor Dennis Glean.

Ipinagbabawal din ang paga-alok o pagbebenta ng mga plastic na gagami-



## Japan-funded transport projects 'on track' – DOTr chief



MANILA – Department of Transportation (DOTr) Secretary Jaime Bautista said a total of nine big-ticket projects are funded on the back of 1.315 trillion yen worth of Japanese aid – five railway, two aviation, and two maritime

projects.

In a statement, Bautista said a total of nine big-ticket projects are funded on the back of 1.315 trillion yen worth of Japanese aid – five railway, two aviation, and two maritime

projects. "Kishida would be happy to know that the Philippine side has lived up to its commitments, that despite challenges, we are on track to what we have

## PNP remains on alert to safeguard returning travelers

MANILA – Police personnel will remain on heightened alert until Nov. 6 to ensure the safety and security of the returning



travelers after a long weekend due to the conduct of the Barangay and Sangguniang Kabataan elections, and the observance of the All Saints' and All Souls' Days.

Philippine National Police (PNP) informa-

tion chief and spokesperson Col. Jean Fajardo on Thursday said the last day of the PNP's highest security alert status should have

been Nov. 2 to allow all policemen to rest and be with their families after a long duty that started last week as part of the preparations for the barangay elections. "But the commanders on the ground are given the discretion to

determine if there is still a need to maintain the full alert status. On the part of the National Headquarters, we will remain on heightened alert until Monday as part of the security measures for the return of those who went to the provinces and those who went on vacation," she said.

Fajardo said the police assistance desks they set up in all seaports and airports, as well as in the bus terminals and other places of convergence, will remain until such time that those who went out of town return. "Our personnel will remain manning our police assistance desks until Monday, the time when the last batches of travelers are expected to return to their homes and workplaces, especially in the metropolis," she said. (PNA)

## Go lauds successful BSKE, urges winners to serve people well



MANILA, Philippines — Sen. Bong Go has conveyed his gratitude to persons and entities responsible for the smooth and successful conduct of the barangay and Sangguniang Kabataan elections (BSKE).

Go exercised his right to vote in the barangay elections at the Buhangin Central Elementary School SPED Center in Davao City.

"We thank the teachers, principals and school officials who vol-

unteered to help so that we can have an orderly and peaceful election," he said in Filipino. "Now that the elections are finished, let us unite for the benefit of our communities. To those whose terms have ended, those whose terms have yet to start and those who will continue to serve our communities, thank you for your dedication in serving our country."

Go also took the opportunity to remind newly elected barangay officials of their fundamental duty to prioritize the needs and welfare of their constituents.

"Congratulations to all the winners of the recent barangay and SK elections. I challenge you to always prioritize the interest and welfare of your constituents with love and

concern," Go said.

"As you enter public service, always remember that public office is a public trust. Take good care of the trust of our countrymen." He underscored the value of entrusting responsible individuals, who genuinely care for the Filipino people, with barangay positions.

Go then elaborated on the critical role played by the barangays in the delivery of services in the communities, being frontliners and the first point of contact for citizens in times of need.

"You are the ones who know the everyday needs of your constituents – from their hospital bills, funerals, fire, floods, earthquakes, security, etc. As your senator, I will help in

See page 4...

## Pinangunahan ni Mayor Raffy Dualan ang pamamahagi ng tatlong-libong bread and pastry allowance mula sa TESDA para sa 48 na indibidwal



Nagpapasalamat naman ang Pamahalaang Bayan ng Naic sa ating TESDA sa walang sawa nitong pagtulong para sa pagkakaroon ng mga livelihood trainings sa mga mahal nating Naicqueños na magagamit nila upang magkaroon ng maayos na hanap buhay at pagkakakitaan.

## PWD LEARNERS NG PDAO, NAGWAGI SA GLOBAL IT CHALLENGE 2023 SA ABU DHABI, UAE

Ikinalulugod ko pong ibahagi sa lahat na nagwagi at kinilala ang mga PWD Learners ng Persons with Disability Affairs Office - Carmona Cavite na napiling kinatawan ng Pilipinas sa 2023 Global IT Challenge for Youth with Disabilities na ginanap sa Abu Dhabi, UAE. Congratulations po kina:

**Online Category:** • MARC RAVEN BALINTONG - Best/Gold Award (e-Smart Car Category), Finalist (ePresentation, eSpread Sheet, & eLife Map Categories)

• ADRIANA ROMINA DOMINGO - Finalist (ePresentation, eSpread Sheet, & eLife Map Categories)

On-Site Category: • MARK ANDREI MOLINA - Good/Bronze Award (e-Smart Car Category), Finalist (ePresentation, eSpread Sheet, & eLife Map Categories)

• VINCE ROBERT BANDING - Finalist (ePresentation, eSpread Sheet, & eLife Map Categories)



Pagbati rin sa kanilang mga coaches na sina Kristine Margaret Ancero at Ike Mofan para sa

kanilang patnubay at gabay na nagbunga ng tagumpay na ito. Congratulations at maraming salamat sa pagdala ng pangalan ng City of Carmona sa international stage!



## Sintomas ng menopause; Gamutan sa stress at nerbiyos

**Payo ni Doc Willie Ong**



**ANG menopause ay ang permanenteng pagtatapos ng regla at fertility o kakayahang magbuntis.**

Masasabing menopause ang babae kapag 12 buwan na nakalipas mula sa huling araw ng regla. Sa ibang kababaehan nangyayari ang menopause sa edad na 30s o 40s, habang sa iba naman ay 50s o 60s.

Ang menopause ay natural na proseso at hindi ito sakit. Ngunit ang pisikal at emosyonal na sintomas ng menopause ay maaaring makagambala sa iyong pagtulog, makapagpahina, at magdulot ng kalungkutan.

Tandaan na ang menopause ay hindi ibig sabihin na mababawasan ang iyong pagkababae at sekswalidad. Sa katunayan, maaari maging isa ka sa mga babaing puwedeng mag-enjoy ng pagtatalik na walang inaalaala na baka magbuntis pa.

Ang senyales at sintomas ay nararamdaman kung palapit na ang menopause. Kabilang dito ang:

1. Iregular na buwanang daloy.
2. Nababawasan ang pagiging fertile.
3. Panunuyo ng puwerta.
4. Hot flashes o mainit na pakiramdam.
5. Nagagambala ang pagtulog.
6. Pabagu-bago ang mood o emosyon.
7. Lumalaki at tumataba sa tiyan.

### Gamutan sa stress at nerbiyos

1. Relaxation Therapy—Ang relaxation therapy ay magagawa sa pamamagitan ng paghinga ng mabagal at malalim, pagmumuni-muni at pagpapalakas ng katawan.
2. Masahe—May mga pag-aaral na ang pagpapa-masahe ay nakatutulong para kontrolin ang stress at pagkabalisa sa pamamagitan ng pagpaparela ng muscles at pagpapakalma ng iyong isip.
3. Aromatherapy—Ang aromatherapy ay ginagamitan ng langis na nagmumula sa iba't ibang halaman para gamutin ang sakit. May paniniwala na ang compounds sa langis ay binubuhay ang ilang mga kemikal sa utak na mayroong pangpa-relax na epekto.
4. Art Therapy—Ang pag-drawing, painting, clay at sculpture ay makatutulong ipahayag ang mga saloobin at emosyon kung mahirap para sa kanila ang pag-usapan ito.
5. Music at pagkanta—Ang pakikinig sa musika, pagkanta at paglalaro ng musical instruments ay nakarerelaks at nagpapakalma.
6. Yoga—Ang regular na pagyo-yoga ay makatutulong bawasan ang pang-araw-araw na stress at pagkabalisa. Kundalini yoga, isang klase ng yoga na napag-aralan para sa pagkabalisa, samahan ng pag-pose ng katawan at technique sa paghinga.

## Gatchalian: Ease of Paying Taxes bill hihikayat sa dayuhang mamuhunan sa Pinas

MANILA, Philippines — Nakatitay si Senador Win Gatchalian na ang pagsasabatas ng panukalang Ease of Paying Taxes Act ay hihikayat sa foreign direct investments (FDIs) sa bansa at magpapahusay sa bentahe ng Pilipinas bilang isang investment destination.

Aprubado na ang bicameral conference committee ang panukala at naghihintay na lang ng lagda ng Pangulo.

"Inaasahan natin na mas maraming mamuhunan ang mahihikayat na magtatag ng negosyo sa bansa kung magiging mabilis at madali sa kanila ang paraan ng pagbabayad ng buwis," ani Gatchalian.

"Ang digitalization ay ang pinakamahalagang aspeto ng panukalang batas na ito. Layon din nito na imandato ang Bureau



of Internal Revenue na magtatag ng digitalization roadmap na isusumite sa Kongreso at regular na i-update," sabi ni Gatchalian sa ginanap na 2nd SGV Tax Symposium kamakailan.

Ayon sa senador, ang pag-institutionalize sa digitalization ng BIR ay nagtitiyak na ang pagpapad ng programa ay magpapatuloy sa mga susunod na taon.

Isa sa mga prayoridad na panukala na tinukoy ng Legislative-Executive Development Advisory Council (LEDAC), ang panukalang Ease of Paying Tax Act na naglalayong magbigay ng patas at pinasimpleng tax compliance requirements, itaguyod ang kapakanan ng taxpayers, at siguruhin ang patuloy na paglago ng kita.

Papasimplehin ng panukala ang paghahain ng buwis ng mga maliliit na negosyo. Magbibigay-daan din ito para sa electronic na pamamaraan ng paghahain ng tax, at pagpapabilis ng mga refund ng value-added tax (VAT) sa pamamagitan ng paglipat sa paggamit ng invoice system.



**EDITOR'S NOTE:**  
All comments and opinions submitted by our contributing writers and herein published shall remain as personal opinion of our column writers. Viewliner shall not be held liable to any legal issues related to any commentaries that may appear herein.



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## Bakit ba nag-a-alboroto ang makakaliwang mambabatas?

**By: Bonifacio Dacayanan**

May mga mambabatas sa mababang kapulungan at Senado na halos mabaliw sa tuwa sa resulta ng nakaraang OCTA SURVEY na kung saan bumaba ng anim na punto si PBBM at labing-dalawa naman si VP Sara. Ito ang naging larawan matapos ang walang humpay na atake kay VP Sara ng mga legal fronts ng CPP/NPA/NDF kabilang na ang mga kaalyado Speaker Martin Romualdez, pati na ang House Secretary General Reginald Velasco. Nakasentro ang kanilang batikos sa issue ng CIF o Confidential Intelligence Fund.

Sa opinyon naman ni Cong. Aurelio "Dong" Gonzales Jr., ang katatapos lang na survey ng OCTA ay maituturing na isang batayan kung sang-ayon o hindi ang mga Pilipino sa ginawa ng Kongreso na realignment ng confidential funds.

Halos magdeliryo siya sa tuwa dahil sa tinamong anim na porcientong karagdagan punto sa rating ng Speaker of the House. Siya nga pala ... itong si Gonzales Jr. ay appointee ni Romualdez bilang kahalili ng dating pangulong at ngayon Congresswoman Gloria Macapagal Arroyo bilang Senior Deputy Speaker.

Ang CIF na tinutukoy dito ay iyong nakapaloob sa minumongkahing budget ng tanggapan

### 6 NA PANALO, NATAMO NG CAVITE TEAM SA PCAP

Sunod-sunod na panalo ang nakuha ng Cavite Spartans sa Professional Chess Association of the Philippines (PCAP) Wesley So Cup na ginanap nitong Sabado, October 28, 2023 via Chess.com.

Tinalo ng grupo ang mga teams ng Negros Oriental SAGAR Sports, 18-3; at Davao Durianburg Stallions, 13.5-7.5, na may finishing win-loss record na 11-3.

Third place ang Spartans sa Northern Con-

mahan niya dito, lumitaw na hindi alam ni Hontiveros na ang Siyudad ng Davao ay mas malaki pa sa buong Metro Manila. Aba'y kung ilagay mo ang Makati sa kalawakan ng Davao City, ito ay mistulang maliit na barangay lang.

Iniwasan din ni Hontiveros na malaman ng lahat na ang mabangis na teroristang CPP/NPA ay minsang namugad sa lungsod ng Dabaw at ginawa nila itong "killing field" ng Pilipinas. Nalimutan din ni Hontiveros na ang siyudad ng Davao ay naging biktima na ng terorismo na isin-tagawa ng lokal at dayuhang Islamic terrorists gaya ng Jemaah Islamiyah at Maute ISIS at secessionist fronts.

Nalimutan na marahil ng senadora, o talagang walang kamuwang-muwang sa mga madugong incidente sa pagsabog sa Davao Cathedral, Davao International Airport at maging ang Seaport nito at night market. Walang alam sa mga iniwang madugong bakas ng kasaysayan ng Davao sa kamay ng mga grupo ng terorista kasama diyan ang CPP/NPA.

NG dumating ang takdang araw nang umupo bilang Alkalde si Rodrigo Roa Duterte, gumugol ito ng napakalaking halaga sa intelligence at information gathering. Mabigat ang hamon sapagkat ang



matches against Negros Oriental and Davao were really tough," ayon kay Joel Delfin, miyembro ng coaching staff ng Spartans. Dagdag niya, ang winning margin sa blitz category na 6-1 lead ang isa sa factors kung bakit tuluyang nana-lo at nanguna ang Cavite Spartans.

## GUHIT NG KAPALARAN

**SCORPIO:** (Okt. 24-Nob. 22) – Kung gustong matapos ang gawain huwag tatamad-tamad, kumilos kahit mag-isa. Huwag aksayahin ang panahon kahit ang iba ay ayaw tumulong. Sariling kapakanan ang dapat bigyan ng prayoridad. Lucky numbers at color for the day ang 2, 12, 24, 39 at pink.

**SAGITTARIUS:** (Nob. 23-Dis. 21) – Ang problema sa relasyon kung patuloy na magbubulag-bulagan ay lalong lalaki. Kumilos agad para walang pagsisihan. Lucky numbers at color for the day ang 1, 13, 27, 39 at yellow.

**CAPRICORN:** (Dis. 22-Ene. 19) – Magingat sa binibitiwang salita. Baka hindi sinasadya, makasakit ka ng damdamin. Ma-buting maging tagapaki-nig. Lucky numbers at color for the day ang 6, 25, 31, 44 at blue.

**AQUARIUS:** (Ene. 20-Peb. 18) – Iwasang makagawa ng bagay na makakasakit ng kalooban ng minamahal. Dahil hahantong sa matagal na tumpuhan. Lucky numbers at color for the day ang 2, 17, 36, 45 at green.

**PISCES:** (Peb. 19-Mar. 20) – Isang tao ang aakit ng atensiyon. Bago mahulog ng lubos ang kalooban, alamin muna ang kanyang pagkatao. Lucky numbers at color for the day ang 12, 16, 29, 41 at brown.

**ARIES:** (Mar. 21-Abr. 19) – Kung may gustong sabihin, huwag idaan sa init ng ulo. Mahirap kang maunawaan ngayon at hindi ka makikinig sa iba. Lucky numbers at color for the day ang 3, 9, 26, 37 at navy blue.

**TAURUS:** (Abr. 20-May. 20) – Mananatili ang mataas na pagtingin ng kapwa. Suriing mabuti ang bawat panig bago gumawa ng konklusyon. Lucky numbers at color for the day ang 5, 18, 29, 38 at peach.

**GEMINI:** (May. 21-Hun. 21) – Isang tao na akala'y kaibigan pero kabaligtaran ang akala. May magtatraydor. Ngayon makikilala ang tunay na kaibigan. Lucky numbers at color for the day ang 12, 25, 37, 42 at fuchsia.

**CANCER:** (Hun. 22-Hul. 22) – Gawin ang bagay na dapat matapos. Ihuli ang makapaghihintay. Maraming gawain kaya huwag mataranta. Lucky numbers at color for the day ang 5, 10, 23, 35 at red.

**LEO:** (Hul. 23-Ago. 22) – Iwasan ang mga makukulit dahil sisi-rain ang iyong buong araw. Kahihiligan kang asarin kaya maging handa. Lucky numbers at color for the day ang 3, 17, 26, 41 at peach.

**VIRGO:** (Ago. 23-Set. 23) – Habaan ang pansensiya. Mainit man ang ulo, tiyakin na kontrolado ang emosyon. Mag-ingat sa tuwina. Lucky numbers at color for the day ang 8, 16, 29, 30 at cream.

**LIBRA:** (Set. 24-Okt. 23) – Sabihin kung ano ang gustong sabihin. Makakabuting ilabas ang sama ng loob kaysa patuloy na kinikimkim. Lucky numbers at color for the day ang 5, 16, 22, 30 at royal blue.

Republic of the Philippines  
Fourth Judicial Region  
REGIONAL TRIAL COURT  
OFFICE OF THE CLERK OF COURT  
AND EX-OFFICIO SHERIFF  
Dasmariñas City, Cavite

HOME DEVELOPMENT MUTUAL FUND  
(PAG-IBIG FUND),

Petitioner/Mortgagee,

-versus-

**GREVIL C. CASTILLO married to  
ROWENA V. CASTILLO**

Respondents / Mortgagors.

File No. FC-DC-1127-23

For: Extra-Judicial Foreclosure of  
Real Estate Mortgage under Act.

No. 3135 as amended by Act No. 4118

X-----X

**NOTICE OF SHERIFF'S SALE**

Upon extra-judicial petition for sale under Act No. 3135, as amended by Act No. 4118 filed by the petitioner/mortgagee, **HOME DEVELOPMENT MUTUAL FUND (PAG-IBIG FUND)**, a government financial institution duly organized and existing under and by virtue of Republic Act. No. 9679, with postal address at The Petron Mega Plaza Building No. 358 Sen. Gil Puyat Avenue, Makati City, in favor of the **DEVELOPMENT BANK OF THE PHILIPPINES**, a corporation duly organized and existing under and by virtue of the laws of the Republic of the Philippines with principal place of business at DBP Bldg., Sen. Gil Puyat Ave., Makati City, against the respondents/mortgagors, **GREVIL C. CASTILLO married to ROWENA V. CASTILLO**; with postal address at No. 1832-C Anak-Bayan St., Paco, Manila; Lot 4 Block 21, Acacia Homes, Bo. Bangkal, Dasmariñas, Cavite; and for the satisfaction of the mortgaged debt which as of 24 August 2023 amounts to **THREE HUNDRED FIFTY TWO THOUSAND SIX HUNDRED SEVENTY SIX PESOS AND 18/100 (Php352,676.18)** exclusive of legal fees and expenses incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on **November 24, 2023 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-605468**

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

A parcel of land (Lot 4, Blk. 21 of the cons.-subd. plan, PCS-042106-007835, being a portion of the cons. of Lots 8167-A & 8167-B, (LRC) PSD-21555 L.R.C. Rec. No. ), situated in the Bo. of Bangkal, Mun. of Dasmariñas, Prov. of Cavite. Bounded on the N., along line 1-2 by Lot 2, Blk. 2; on the E., along line 2-3 by Road Lot 18; on the S., along line 3-4 by Lot 6, Blk. 21 on the W., along line 4-1 by Lot 3, Blk. 21 all of the cons. subd. plan. Beginning at a pt. Marked "1" on plan, being N. 78 deg. 04'E., 3463.73 m. from Mon. No. 147, Imus Estate, thence S. 89 deg. 43'E, 10.00 m. to pt. 2; thence S. 0 deg. 17'W., 6.00 m. to pt. 3; thence N. 89 deg. 43'W., 10.00 m. to pt. 4; thence N. 0 deg. 17'E., 6.00 m. to pt. of beginning, **containing an area of SIXTY (60) SQ. METERS.** All pts. referred to are indicated on the plan and are marked on the ground by P.S cyl. Conc. Mons. 15x60 cm.; bearings true; date of orig. survey, approved July 27, 1905 – June 11, 1908 and that of the cons.-subd. survey, April 10-20, 1993, and was approved on Aug 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 to 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 December 8, 2023 at the same time and place without further notice.

Dasmariñas City, Province of Cavite, October 18, 2023.

Republic of the Philippines  
Fourth Judicial Region  
REGIONAL TRIAL COURT  
OFFICE OF THE CLERK OF COURT  
AND EX-OFFICIO SHERIFF  
Dasmariñas City, Cavite

HOME DEVELOPMENT MUTUAL FUND  
(PAG-IBIG FUND),

Petitioner / Mortgagee,

-versus-

**CHARITA LEGASPI married to  
EDILBERTO S. LEGASPI,**

Respondents / Mortgagors.

File No. FC-DC-1114-23

For: Extra-Judicial Foreclosure of  
Real Estate Mortgage under Act No.

3135 as amended by Act No.4118

X-----X

**NOTICE OF SHERIFF'S SALE**

Upon extra-judicial petition for sale under Act No. 3135, as amended by Act No. 4118 filed by the petitioner/mortgagee, **HOME DEVELOPMENT MUTUAL FUND (PAG-IBIG FUND)**, a government financial institution duly organized and existing under and by virtue of Republic Act. No. 9679, with postal address at The Petron Mega Plaza Building No. 358 Sen. Gil Puyat Avenue, Makati City against the respondent/mortgagor, **CHARITA LEGASPI married to EDILBERTO S. LEGASPI**, with postal address at 090 Joseph St., Taguig, Metro Manila; Lot 1 Blk 36, Golden City Dasmariñas 3, Bo. Salawag, Dasmariñas City, Cavite; and for the satisfaction of the mortgaged debt which as of 24 August 2023 amounts to **TWO HUNDRED TWENTY NINE THOUSAND FIVE HUNDRED EIGHTY SIX PESOS and 39/100 (Php229,586.39)**, exclusive of legal fees and expenses incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on **November 24, 2023 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-655183**

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 1, Blk. 36 of the cons./subd. plan, Pcs-042106-008379 being a portion of the cons. of Lots 5777-C-

**GERALD A. FARGAS**  
Sheriff IV

**ATTY. MARCELA L. BAYBAY**  
Clerk of Court VI & Ex-Officio Sheriff

Copy furnished:

Home Development Mutual Fund (PAG-IBIG Fund)  
The Petron Mega Plaza Building  
No. 358 Sen. Gil Puyat Avenue, Makati City

Atty. Rizaldy F. De Leon

Attorney-in-fact, Bernales & Associates  
Suites 6, 3rd Floor, A. Francisco Gold Condominium I,  
784 EDSA West Kamias District, Quezon City

**GREVIL C. CASTILLO/ROWENA V. CASTILLO**

No. 1832-C Anak-Bayan St., Paco, Manila,  
Lot 4 Block 21, Acacia Homes, Bo. Bangkal, Dasmariñas, 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

**PAHAYAGAN NG KABITENYO**  
**October 23, 30 & November 6, 2023**

3-A, 5777-C-3-B, 5777-C-3-E, PSD-042106-066093, Lots 5768-A, 5768-B, 5768-C, 5768-D, PSD-29504 & Lots 43, Blk 10, PCS-042106-008016, LRC Rec. No. ), situated in the Bo. of Salawag Mun. of Dasmariñas, Prov. of Cavite, Island of Luzon. Bounded on the SE., along line 1-2 by Lot 24 Blk. 36; on the SW., along line 2-3 by Alley 32; on the SW/NW., along line 3-4-5 by Alley 33; & on the NE., along line 5-1 by Lot 3, Blk. 36, all of the cons./subd. plan. Beginning at a pt. Marked "1" on the plan being S. 12 deg. 46'E., 983.09 m. from Mon. 171, Imus Estate; thence S. 85 deg. 11'W., 5.75 m. to pt. 2; thence N. 4 deg. 50'W., 8.09 m. to pt. 3; thence N. 40 deg. 10'E., 1.99 m. to pt. 4; thence N. 85 deg. 10'E., 4.34 m. to pt. 5; thence S. 4 deg. 50'E., 9.50 m. to the pt. of the beginning, **containing an area of FIFTY THREE SQ. M. & SIXTY TWO SQ. DEC. (53.62) SQ. METERS.** All pts referred to are indicated on the plan and are marked on the ground by PS Cyl. Conc. Mons. 15x60 cm.; bearings true; date of orig. survey, Jan. 12-13, 1948 & that of the cons./subd. survey, Oct. 3 - Nov. 30, 1993 & was approved on March 25, 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 December 8, 2023 at the same time and place without further notice.

Dasmariñas City, Province of Cavite, October 18, 2023.

**GERALD A. FARGAS**  
Sheriff IV  
**ATTY. MARCELA L. BAYBAY**  
Clerk of Court VI & Ex-Officio Sheriff

Copy furnished:

Home Development Mutual Fund (PAG-IBIG Fund)  
The Petron Mega Plaza Building  
No. 358 Sen. Gil Puyat Avenue, Makati City  
Atty. Rizaldy F. De Leon

Attorney-in-fact, Bernales & Associates  
Suites 6 Third Floor, A. Francisco Gold Condominium I,  
784 EDSA West Kamias District, Quezon City  
**CHARITA LEGASPI/ EDILBERTO S. LEGASPI,**  
090 Joseph St., Taguig, Metro Manila  
Lot 1 Blk 36, Golden City Dasmariñas 3,  
BO. Salawag, Dasmariñas, 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

**PAHAYAGAN NG KABITENYO**  
**October 23, 30 & November 6, 2023**



**Pinas 'di...  
From page 8**

ng at binangga ng Chinese Coast Guard ang isang barkong kinontrata ng AFP sa isang resupply mission sa BRP Sierra Madre.

Sa pagbanggit sa internasyonal na batas, hinimok ng DFA ang Beijing na bawiin ang mga sasakyang pandagat nito sa West Philippine Sea. Matatandaan na sa kabila ng 2016 arbitral ruling na pumapabor sa Pilipinas, hindi kinikilala ng China ang soberanya ng Pilipinas sa West Philippine Sea at sa EEZ nito.

**BIR: Taxing influencers might take some time**

Collecting taxes from social media influencers "might take some time" as the Bureau of Internal Revenue (BIR) admitted that cashing in on the growing digital space remained a difficult task for the agency.

"We're engaging the social media influencers and we're trying to win their side," BIR Assistant Commissioner Jethro Sabariaga told reporters on the sidelines of a tax symposium hosted by SGV & Co.

"Of course, in the engagement process, the more that you can ask them to do voluntary compliance, that's the better process instead of being unfriendly to them. It might take some time but that is what we're doing," he noted.

Sabariaga did not provide data on how much revenues the BIR was expecting to generate from taxes on these influencers, especially those with legions of followers in a country that has been called the social media capital of the world.

Industry estimates showed that an influencer with a million followers could earn P100,000 to P150,000 for a single Instagram post.

Meanwhile, those who have less than a million followers get paid between P50,000 and P80,000, while content creators whose follower count falls below six digits commanded a rate between P25,000 and P40,000.

For Eleanor Roque, tax advisory head at accounting and auditing firm P&A Grant Thornton, the BIR could rely only on voluntary compliance for now as the income of social media influencers generally came from tech giants that are based abroad.

"So if the influencer does not voluntarily comply, the BIR needs to get information from foreign tax jurisdictions or foreign corporations to give them the needed information," Roque said.

She added that the BIR could also send letters to social media personalities requiring them to register with the bureau and comply with tax rules.

The increase in internet penetration fueled the

rapid growth of social media, which has now become a big influence on consumer spending.

Many social media users now use online platforms

own products; photo and video sales; digital courses, subscriptions and e-books, as well as podcasts and webinars.

The BIR said the taxable income of influenc-



to research and eventually buy products and services.

This has, in turn, led more companies to shift from traditional advertising toward social media, relying on—and paying— influencers to promote their products and services.

Influencers thus become a vital component of marketing, in the process making social media influencers earn substantial amounts from regular posts on popular social media apps such as Facebook, Instagram, YouTube and TikTok.

When the BIR noticed that many of the local social media influencers were not registered or paying taxes, it issued in August 2021 Revenue Memorandum Circular (RMC) No. 97-2021 to remind these influencers of their obligations under existing tax laws and the possible sanctions for their failure to pay taxes.

It said these influencers must pay income and business taxes—which may either be percentage tax or value-added tax (VAT)—since they were considered as self-employed individuals.

The memorandum defines social influencers as those who derive their income from sources such as the YouTube Partner Program, sponsored social and blog posts, display advertising, and becoming a brand representative or ambassador.

Crackdown These influencers can also earn through affiliate marketing, cocreating product lines and promoting their

ers would include payments received in consideration for services, irrespective of the manner or form of payment.

For instance, if an influencer receives free products in exchange for promotion, they must declare the fair value of such products as income.

The same is true for income treated as royalties originating from another country such as payments from YouTube and this must be included in the computation of the gross income.

However, the BIR immediately faced a hurdle after some big influencers deactivated their social media accounts for various reasons right after the issuance of RMC 97-2021.

The BIR said then that these influencers' digital footprint might still be traced by the BIR's information systems group.

The following month, the BIR said its crackdown on tax-delinquent influencers had started, targeting about 250 social media celebrities who were estimated to have earned millions of pesos and raked in freebies through their vlogs and social media posts.

The BIR said then that it had issued letters of authority (LOAs) to the unnamed influencers who, based on initial BIR investigation, belonged to the "top earners."

LOAs are an official BIR document which empowers revenue officers to examine and scrutinize taxpayers' books in order to determine their correct tax liabilities.

**Higit 3.8 milyon tumang-gap ng tulong sa DSWD**

MANILA, Philippines — May mahigit 3.8 milyong idibidwal ang nakatanggap ng iba't ibang uri ng tulong sa ilalim ng

Ayon kay DSWD Assistant Secretary Romel Lopez, may kabuuang 3,799,979 individual ang natulungan ng ahensiya

sa buong bansa.

Ang iba't ibang tulong na nakapaloob sa programa sa ilalim ng AICS program ay educational, medical, transportation, burial at food assistance. Nagkakaloob din ang DSWD ng hot meals, family food packs (FFPs), assistive devices at psychosocial support para dito.

Anyang, tuwing ikatlong buwan ng taon ay patuloy ang pagtaas ng bilang ng mga naayudahan ng DSWD na patunay lamang na maayos ang proseso alinsunod sa direktiba ni Pangulong Ferdinand R. Marcos Jr. sa kanyang nagdaang SONA.



Assistance to Individuals in Crisis Situation (AICS) program ng Department of Social Welfare and Development (DSWD).

mula January hanggang September 2023 sa pamamagitan ng AICS program sa DSWD Central Office at ibang sangay ng ahensiya

**Teens About Business: Business 101 for Youth**

Students from 11 schools in Imus participated in "Teens About Business: Business 101 for Youth"

LOOK: The first-ever "Teens About Business: Business 101 for the Youth" of the Imus City Government was held on October 11, 18, and 25, 2023 at the Imus City government Center.

In partnership with the Local Economic Development and Investment Promotions Office (LEDIPO) with the Local Council for the Protection of Children, selected students from 11 schools in Imus had the chance to learn how to properly run a business.

Participants learned the importance of financial empowerment,



entrepreneurship process, and creating an effective business plan with the help of Mr. Julios Tibayan and Ms. Hazel Bautista from De La Salle University – Dasmariñas and Ms. Rosario Reyes.

Students who participated in such a program were selected from 36 batches who submitted their Business Plan Proposals.

From Benedictine Institute of Learning, De La Salle Santiago Zobel School, Del Pilar Academy, Gen. Flaviano Yengko Senior High School (SHS), Gen. Pantaleon Garcia SHS, Gov. Juanito Reyes Remulla SHS, Imus Unida Christian School, International British Academy, Maranatha Christian School, Our Lady of the Pillar Catholic School, and Unida Christian Colleges are the chosen business plans.

LEDIPO has set to choose the Top 5 Best Business Proposals from 11 proposals that can be featured in the KIDpreneur Expo.



REPUBLIC OF THE PHILIPPINES REGIONAL TRIAL COURT FOURTH JUDICIAL REGION OFFICE OF THE CLERK OF COURT IMUS CITY, CAVITE

HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund) Mortgagee, -versus- CHRISTINA LYN D. GADDI, Mortgagor.

FC Case No. 18642-23 EXTRA-JUDICIAL FORECLOSURE OF REAL ESTATE MORTGAGE UNDER ACT 3135 AS AMENDED BY ACT 4118

NOTICE OF EXTRA-JUDICIAL SALE

Upon extra-judicial petition for sale under Act 3135 as amended by Act 4118 filed by HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund), mortgagee, with principal office at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, against CHRISTINA LYN D. GADDI, mortgagor, with residence and postal address 66-F Scout Ojeda Roxas Dist., Quezon City and/or Lot 14 Block 6, Mary Cris Homes, Ph. 2, Barrio Alapan, Imus, Cavite to satisfy the mortgage indebtedness which as of August 24, 2023 amounts to ONE HUNDRED SEVENTY FOUR THOUSAND ONE HUNDRED SEVENTY THREE PESOS and 34/100 (P174,173.34) Philippine Currency, including interest and penalty charges but excluding attorney's fees, sheriff's fees and all other charges incidental to this foreclosure and sale, the undersigned Sheriff IV will sell at public auction on November 28, 2023 at 10:00 a.m. or soon thereafter at the main entrance of the Office of the Clerk of Court, RTC-Imus, Bulwagan Ng Kata-rungan, Aguinaldo Highway, Imus, Cavite, to the highest bidder, for CASH and in Philippine Currency, the following property with all the improvements therein, to wit:

TRANSFER CERTIFICATE OF TITLE NO. T-630718 "A PARCEL OF LAND (Lot 14, Block 6) of the sub-division plan Psd-04-077815 being a portion of Lot 1337 Imus Estate, situated in the barrio of ALAPAN municipality of Imus, province of CAVITE, island of LUZON. Bounded on the NW, along line 1-2 by Alley 3, on the NE, along line 2-3 by Lot 15 Block 6, on the SE, along line 3-4 by Lot 4 Block 6, on the SW, along line 4-1 by Lot 13 Block 6, all of the subdivision plan. x x x containing an area of THIRTY SIX (36) SQ. METERS. x x x"

All sealed bid must be submitted to the undersigned on the above stated time and date. In the event the public auction should not take place on the said date, it shall be held on December 5, 2023 without prior notice.

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

Imus, Cavite, Philippines, October 11, 2023. ISRAEL S. MEDINA Sheriff IV APPROVED: ARMIE A. FRANCISCO Clerk of Court VI

Copy Furnished: HOME DEVELOPMENT MUTUAL FUND (otherwise known as Pag-Ibig Fund) The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City ATTY. RIZALDY F. DE LEON Attorney-In-Fact, Bernales & Associates Suite 6 Third Floor, A. Francisco Gold Condominium 1, 784 EDSA West Kamias District, Quezon City CHRISTINA LYN D. GADDI 66-F Scout Ojeda Roxas Dist., Quezon City and/or Lot 14 Block 6, Mary Cris Homes, Ph. 2, Barrio Alapan, Imus, Cavite

PAHAYAGAN NG KABITENYO October 23, 30 & November 6, 2023

REPUBLIC OF THE PHILIPPINES REGIONAL TRIAL COURT FOURTH JUDICIAL REGION OFFICE OF THE CLERK OF COURT CITY OF IMUS, CAVITE

HOME DEVELOPMENT MUTUAL FUND (PAG-IBIG FUND), Mortgagee, -versus- AUDIE S. TOCLOY, Mortgagor.

FC Case No. 18596-23 EXTRA-JUDICIAL FORECLOSURE OF REAL ESTATE MORTGAGE UNDER ACT 3135 AS AMENDED BY ACT 4118

NOTICE OF EXTRA-JUDICIAL SALE

Upon extra-judicial petition for sale under Act 3135 as amended by Act 4118 filed by HOME DEVELOPMENT MUTUAL FUND (PAG-IBIG FUND), mortgagee, with principal place of business at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, against AUDIE S. TOCLOY, mortgagors, with residential and postal address at 11813 Villa Alicia III, Condo P. Tuazon, Cubao, Quezon City and/or Lot 30 Blk 45 Hacienda La Joya Subd. Tanzang Luma, Imus, Cavite, to satisfy the mortgage indebtedness which as of July 4, 2023 amounts to ONE HUNDRED EIGHTY FIVE THOUSAND THREE HUNDRED EIGHTY FIVE PESOS AND 15/100 (Php185,385.15), Philippine Currency, including interest and penalties, but excluding attorney's fees, sheriff's fees and all other charges incidental to this foreclosure and sale, the undersigned will sell at public auction on November 28, 2023 at 10:00 o'clock in the morning or soon thereafter at the main entrance of the Office of the Clerk of Court, RTC-Imus Hall of Justice, Aguinaldo Highway, Imus City, Cavite to the highest bidder, for CASH and in Philippine Currency, the following property with all improvements therein, to wit:

TRANSFER CERTIFICATE OF TITLE No. 057-2018016036 "A PARCEL OF LAND (LOT 30 BLK. 45 OF THE CONS.-SUBD. PLAN PCS-04-017172, BEING A PORTION OF PLAN LOTS 5477, IMUS ESTATE, LOT 50, BLK. 48 & BLK. 42, PCS-04-015994 (LRC) REC. NO. 8843) SITUATED IN THE BRGY. OF TANZANG LUMA, MUN. OF IMUS, PROV. OF CAVITE, ISLAND OF LUZON. BOUNDED ON THE NE., ALONG LINE 1-2 BY LOT 29, BLK. 45; ON THE SE., ALONG LINE 2-3 BY LEGAL EASEMENT; ON THE SW., ALONG LINE 3-4 BY LOT 31 BLK. 45; ON THE NW., ALONG LINE 4-1 BY RD. LOT 49 ALL OF THE CONS.-SUBD. PLAN. x x x CONTAINING AN AREA OF SIXTY (60) SQUARE METERS. xxx."

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

In the event the public auction should not take place on the said date, it shall be held on December 5, 2023 at 10:00 o'clock in the morning without further notice.

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

City of Imus, Cavite, Philippines, October 6, 2023 EMMANUELLE H. FRANCISCO Sheriff IV Branch 4-FC APPROVED: ARMIE A. FRANCISCO Clerk of Court VI

COPY FURNISHED: HOME DEVELOPMENT MUTUAL FUND (PAG-IBIG FUND) The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City ATTY. JULIUS VOLTAIRE ROMMEL C. CUBELO Attorney-In-Fact, 24K Accounts Consultant, Inc. 3F Fass Inteli College Bldg., No. 11, Pittsburgh St., Brgy. Silangan, Cubao, Quezon City AUDIE S. TOCLOY 11813 Villa Alicia III, Condo P. Tuazon, Cubao, Quezon City and/or Lot 30 Blk 45 Hacienda La Joya Subd. Tanzang Luma, Imus, Cavite

PAHAYAGAN NG KABITENYO October 23, 30 & November 6, 2023

Japan-funded... From page 1

committed to deliver," he said. The five railway projects are the LRT Line 1 Cavite Extension, LRT Line 2 East Extension, MRT Line 3 rehabilitation and maintenance, the North-South Commuter Rail System, and the Metro Manila Subway Project (MMSP). Bautista also thanked Kishida for Japan's help in developing the country's railway sector. "With 150 years of experience in rail development, with 30,000 km. of rail, with 25 billion riders a year, there are no better senseis than these kind, compassionate, generous, hardworking and honest people," he said.

Bautista noted that when Kishida was still Japan's foreign affairs minister in 2017, he was already "a backer of our country's drive to modernize our transportation system."

"To us, Prime Minister Kishida has always been a member of the Philippine railways team. He's all aboard," he said.

Kishida arrived in the Philippines on Friday for a two-day official visit to boost defense, security, and economic cooperation between the two countries.

He is scheduled to visit the MMSP depot and its train simulator room in Valenzuela City on Nov. 4.

To date, civil works for the 33-km. MMSP and its 17 stations are ongoing.

Once completed, the MMSP will reduce the travel time between the Ninoy Aquino International Airport Terminal 3 and Valenzuela City from the usual 1 hour and 30 minutes to just 35 minutes. (PNA)

Go lauds... From page 1

whatever way I can," he added. When asked about the conduct of elections, Go provided positive feedback on the peaceful nature of the elections in Davao City. He further expressed hope that the citizens have chosen candidates who are responsible and genuinely concerned about the welfare of the people.

In a bid to strengthen barangay governance, Go has filed Senate Bill (SBN) 197, or the Magna Carta for Barangays. He said policymakers must first be able to strengthen and support the basic unit of government at the barangay level to be able to promote good governance and bring public services closer to those in need.

"If this proposal is passed into law, barangay officials may hopefully be given benefits similar to regular government employees. Moreover, if approved, it also aims to allocate sufficient resources for the improvements of public services at the barangay level," he explained.

Meanwhile, Go also filed SBN 427 or the Barangay Health Workers Compensation Bill. If enacted into law, the proposal seeks to provide barangay health workers a monthly honorarium, coupled with other benefits such as allowances, job security, consistent training and opportunities for skill development.

Go also continues to exert efforts to bridge the gap between government employees serving at the grassroots and those at the national level.

"Barangay services are very important, they bring the service closer to the citizens because not all of those can be delivered by the LGU, the mayor and the governor. It is important that good governance starts at the barangay level," he said.

Republic of the Philippines Fourth Judicial Region REGIONAL TRIAL COURT OFFICE OF THE CLERK OF COURT City of Bacoor Email: rtcbcrocc@judiciary.gov.ph Telephone No. 09273707489

HOME DEVELOPMENT MUTUAL FUND (Otherwise known as Pag-IBIG Fund), Mortgagee. -versus- SPS. ALEXANDER D. CAMPUS and EMELINDA T. CAMPUS, Mortgagors.

Foreclosure No. 2023-303 For: Extra-Judicial Foreclosure of Real Estate Mortgage

NOTICE OF EXTRA JUDICIAL FORECLOSURE

Upon Extra-judicial Petition for Sale under Act 3135 as Amended by Act 4118 filed by the mortgagee, HOME DEVELOPMENT MUTUAL FUND (otherwise known as Pag-IBIG Fund), at The Petron Mega Plaza Bldg., No. 358 Sen Gil Puyat Avenue, Makati City and against the mortgagors SPS. ALEXANDER D. CAMPUS and EMELINDA T. CAMPUS at 430 Maganda St., Sta. Mesa Manila City and Lot 7 Blk. 31 Phase 2, Wood Estate Village Molino, Molino, Bacoor, Cavite, to satisfy the mortgage indebtedness which as of August 15, 2023, amounts to TWO HUNDRED FORTY THOUSAND FOUR HUNDRED FIFTY EIGHT PESOS & 38/100 (P240,458.38), Philippine Currency, inclusive of interest, and penalty charges but exclusive of other fee incident to this foreclosure, the undersigned or her duly authorized representative will sell at the public auction on November 21, 2023 at 10:00 o'clock in the morning or soon thereafter, at the main entrance of the Hall of Justice of Bacoor City, Cavite, to the highest bidder for CASH and In Philippine Currency, the following described property with all the improvements thereon, to wit: TRANSFER CERTIFICATE OF TITLE NO. T-669076 "A Parcel of Land (Lot 7, Blk. 31 of the cons. subd. plan, Pcs-042103-008724, being a portion of the cons. of Lots 5570, 5526, Imus Exatae & Lot 5971-A, Fls-1059, LRC Rec. No. ), situated in the Bo. of Molino, Mun. of Bacoor, Prov. of Cavite, Is. of Luzon. all of the cons. subd. plan. Beginning at a pt. marked "1" on plan X x x, Containing an area of THIRTY FIVE (35) SQ. METERS."

"All sealed bid must be submitted to the undersigned on the above stated time and date." "In the event the public auction should not take place on the said date, it shall be held on November 28, 2023, without further notice."

Prospective buyers or bidders are hereby enjoined to investigate for themselves the title to the said property and encumbrances, if any there be. City of Bacoor, October 9, 2023. MELY C. HERMOSA-VISTA Clerk of Court VI By: REGIDOR R. VISMANOS Sheriff IV

Copy Furnished: HOME DEVELOPMENT MUTUAL FUND (otherwise known as Pag-IBIG Fund) The Petron Mega Plaza Bldg., No. 358 Sen Gil Puyat Avenue, Makati City PAULINO E. CASES, JR. c/o Cases Chun & Associates Law Offices 6th Floor JELP Business Solution Building, 409 Addition Hills, Shaw Blvd. Mandaluyong City SPS. ALEXANDER D. CAMPUS and EMELINDA T. CAMPUS 430 Maganda St., Sta. Mesa Manila City Lot 7 Blk. 31 Phase 2, Wood Estate Village Molino, Molino, Bacoor, Cavite

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

PAHAYAGAN NG KABITENYO October 23, 30 & November 6, 2023

Republic of the Philippines Fourth Judicial Region REGIONAL TRIAL COURT OFFICE OF THE CLERK OF COURT City of Bacoor Email: rtcbcrocc@judiciary.gov.ph Telephone No. 09273707489

HOME DEVELOPMENT MUTUAL FUND (otherwise known as Pag-IBIG Fund), Mortgagee. -versus- EDUARDO P. ERESE married to ROSEMARIE M. ERESE, Mortgagors.

Foreclosure No. 2023-347 For: Extra-Judicial Foreclosure of Real Estate Mortgage

NOTICE OF EXTRA JUDICIAL FORECLOSURE

Upon Extra-judicial Petition for Sale under Act 3135 as Amended by Act 4118 filed by the mortgagee, HOME DEVELOPMENT MUTUAL FUND (otherwise known as Pag-IBIG Fund), at The Petron Mega Plaza Bldg., No. 358 Sen Gil Puyat Avenue, Makati City and against the mortgagors EDUARDO P. ERESE married to ROSEMARIE M. ERESE at 705 M. T. Halli St., Sampaloc Manila City, Metro Manila and Lot 55 Blk. 6 Mary Homes Subd., Brgy. Molino, Bacoor, Cavite, to satisfy the mortgage indebtedness which as of August 15, 2023, amounts to TWO HUNDRED SIXTY TWO THOUSAND SEVEN HUNDRED TWENTY TWO PESOS & 12/100 (P262,722.12), Philippine Currency, inclusive of interest, and penalty charges but exclusive of other fee incident to this foreclosure, the undersigned or her duly authorized representative will sell at the public auction on November 28, 2023 at 10:00 o'clock in the morning or soon thereafter, at the main entrance of the Hall of Justice of Bacoor City, Cavite, to the highest bidder for CASH and In Philippine Currency, the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE NO. T-772835 "A Parcel of Land (Lot 55, Blk. 6 of the cons.-subd. plan, Pcs-04-011346, being a portion of the cons. of Lots 1-36, Blk. 2, 1-33, Blk. 3, 1-29, Blk. 4, 1-44, Blk. 5, 1-44, Blk. 6, 1-44, Blk. 7, 1-28, Blk. 8, 1-28, Blk. 9, 1-28, Blk. 10, 1-36, Blk. 11, 1-36, Blk. 12, 1-36, Blk. 13, 1-36, Blk. 14, 1-36, Blk. 15, 1-27, Blk. 16, 1-14, Blk. 17, Blk. 18, 1-40, Blk. 19, 1-28, Blk. 20, 1-27, Blk. 21, 1-17, Blk. 22, 1-15, Blk. 23, 1-24, Blk. 24, 1-20, Blk. 25, 1-17, Blk. 26, 1-16, Blk. 27, 1-16, Blk. 28, 1-13, Blk. 29, Blk. 30, 1-15, Blk. 31, 1-28, Blk. 32, 1-28, Blk. 33, 1-32, Blk. 34, Blk. 35, 1-20, Blk. 36, 1-20, Blk. 37, 1-20, Blk. 38, 1-36, Blk. 39, 1-12, Blk. 40, 1-44, Blk. 41, 1-28, Blk. 42, 1-14, Blk. 43, Blk. 44, Alley 1-25, Rd. lots 1-20, all Pcs-04-008896, lot 1, Blk. 2, Pcs-04-009924, lot 1, Blk. 1, Pcs-04-009924, & lot 24, Blk. 19, Pcs-04-009924, LRC Rec. No. ), situated in the Brgy. Molino, Mun. of Bacoor, Prov. of Cavite, all of the cons.-subd. plan. Beginning at a pt. marked "1" on plan, X x x, Containing an area of FIFTY FOUR (54) SQ. METERS."

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

"In the event the public auction should not take place on the said date, it shall be held on December 7, 2023, without further notice."

Prospective buyers or bidders are hereby enjoined to investigate for themselves the title to the said property and encumbrances, if any there be. City of Bacoor, October 16, 2023. MELY C. HERMOSA-VISTA Clerk of Court VI By: DANILO B. BERLON Sheriff IV

Copy Furnished: HOME DEVELOPMENT MUTUAL FUND (otherwise known as Pag-IBIG Fund) The Petron Mega Plaza Bldg., No. 358 Sen Gil Puyat Avenue, Makati City PAULINO E. CASES, JR. c/o Cases Chun & Associates Law Offices 6th Floor JELP Business Solution Building, 409 Addition Hills, Shaw Blvd. Mandaluyong City EDUARDO P. ERESE married to ROSEMARIE M. ERESE 705 M. T. Halli St., Sampaloc Manila City, Metro Manila Lot 55 Blk. 6 Mary Homes Subd., Brgy. Molino, Bacoor, Cavite

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

PAHAYAGAN NG KABITENYO October 23, 30 & November 6, 2023

Republic of the Philippines Fourth Judicial Region REGIONAL TRIAL COURT OFFICE OF THE CLERK OF COURT City of Bacoor Email: rtcbcrocc@judiciary.gov.ph Telephone No. 09273707489

HOME DEVELOPMENT MUTUAL FUND (otherwise known as Pag-IBIG Fund), Mortgagee. -versus- ANGELI FAMENTERA married to ROY FAMENTERA, Mortgagors.

Foreclosure No. 2023-342 For: Extra-Judicial Foreclosure of Real Estate Mortgage

NOTICE OF EXTRA JUDICIAL FORECLOSURE

Upon Extra-judicial Petition for Sale under Act 3135 as Amended by Act 4118 filed by the mortgagee, HOME DEVELOPMENT MUTUAL FUND (otherwise known as Pag-IBIG Fund), at The Petron Mega Plaza Bldg., No. 358 Sen Gil Puyat Avenue, Makati City and against the mortgagors ANGELI FAMENTERA married to ROY FAMENTERA at 74 Ud-ings Compd., Alabang Muntinlupa City, Metro Manila and Lot 20 Block 6, Camella Homes Springville East 2, Phase 2, Bo. Molino, Bacoor, Cavite, to satisfy the mortgage indebtedness which as of August 15, 2023, amounts to FOUR HUNDRED TWENTY THREE THOUSAND ONE HUNDRED FORTY PESOS & 92/100 (P423,140.92), Philippine Currency, inclusive of interest, and penalty charges but exclusive of other fee incident to this foreclosure, the undersigned or her duly authorized representative will sell at the public auction on November 28, 2023 at 10:00 o'clock in the morning or soon thereafter, at the main entrance of the Hall of Justice of Bacoor City, Cavite, to the highest bidder for CASH and In Philippine Currency, the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE NO. T-607479 "A Parcel of Land (Lot 20, Blk. 6 of the cons. subd. plan, Pcs-042103-001877, being a portion of the Lot 7368-D, Psd-20147, lots 8147-C, 8147-D, (LRC) Psd-267739, LRC Rec. No. ), situated in the Bo. of Molino, Mun. of Bacoor, Prov. of Cavite, all of thecons. subd. plan. Beginning at a pt. marked "1" on plan X x x, Containing an area of FIFTY FIVE SQ. M. (55) SQ.M."

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

"In the event the public auction should not take place on the said date, it shall be held on December 7, 2023, without further notice."

Prospective buyers or bidders are hereby enjoined to investigate for themselves the title to the said property and encumbrances, if any there be. City of Bacoor, October 16, 2023. MELY C. HERMOSA-VISTA Clerk of Court VI By: ALLISON ROMAN D. LABIAGA Sheriff IV

Copy Furnished: HOME DEVELOPMENT MUTUAL FUND (otherwise known as Pag-IBIG Fund) The Petron Mega Plaza Bldg., No. 358 Sen Gil Puyat Avenue, Makati City PAULINO E. CASES, JR. c/o Cases Chun & Associates Law Offices 6th Floor JELP Business Solution Building, 409 Addition Hills, Shaw Blvd. Mandaluyong City ANGELI FAMENTERA married to ROY FAMENTERA 74 Udings Compd., Alabang Muntinlupa City, Metro Manila Lot 20 Block 6, Camella Homes Springville East 2, Phase 2, Bo. Molino, Bacoor, Cavite

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

PAHAYAGAN NG KABITENYO October 23, 30 & November 6, 2023