

Public hearing on Calabarzon minimum wage adjustment set Aug. 8

MANILA – The Regional Tripartite Wages and Productivity Board (RTWPB) - Calabarzon will hold a public consultation on a possible minimum wage adjustment in the region next week.

In an advisory Thursday, the wage board said the public consultation would be held on Aug. 8 at 10 a.m. at the 2nd Floor Locator's Hall of the First Cavite Industrial Estate (FCIE) Administration Office in Dasmariñas City, Cavite.

Calabarzon is composed of the provinces of Cavite, Laguna, Batangas, Rizal and Quezon.

"The purpose of this consultation is to obtain comprehensive feedback from both management and



labor representatives to ensure the formulation of fair and effective wage policies for Calabarzon," the wage board said.

The RTWPB-Calabarzon called on all stakeholders including labor groups, employers to join the public consultations.

The last wage adjustment in Calabarzon took effect on Sept. 24, 2023.

Wage Order No.

IVA-20 provided a wage increase ranging from PHP35 to PHP50 for private sector workers.

The increase brought the new minimum wage rates in the region to PHP385-PHP520 in the non-agriculture sector; PHPP385-PHP479 in the agriculture sector; and PHPP385 for retail and service establishments employing not more than 10 workers. (PNA)

Villanueva to help capacitate DSWD in its disaster response



MANILA – Senator Joel Villanueva said on Friday he will continue to help the Department of Social Welfare and Development (DSWD) to improve its services, especially in times of disasters.

Villanueva made the assurance following the ceremonial turnover and inspection of 11 delivery trucks and heavy-duty forklifts at the DSWD Na-

tional Resource Operations Center (NROC) in Pasay City.

The NROC is a production resource center which can produce an average of 20,000 food packs a day. It basically serves the entire Luzon cluster, but can also provide augmentation supply to other regions in times of calamity.

"Kailangan talaga i-capacitate natin nang hus-

itional Resource Operations Center (NROC) in Pasay City.

"In this coming budget [deliberations], I will make sure that again, as always, I will be part of DSWD's vision na ma-capacitate sila at maging world-class yung kanilang serbisyo sa ating mga kababayan (to capacitate them and make their services for our people world-class)," Villanueva said in a media interview.

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Gamot sa lepto, tetano ipapalibre sa PhilHealth

MANILA, Philippines — Isusulong ni Cong. Erwin Tulfo at ng mga kasamahan niya sa ACT-CIS Partylist ngayong linggo na sagutin na ng PhilHealth ang pagpapagamot laban sa leptospirosis at tetano ng mga pasyente na biktima ng mga kalamidad tulad ng bagyo, baha at sunog.

Ayon kay Cong. Tulfo, malaking ginhawa ito sa mga pasyente lalo pa't kung biktima sila ng kala-midad sa kanilang lugar.

Aniya, "wala na nga makain dahil sa bagyo o pagbaha o naubos ang gamit dahil sa sunog tapos tatamaan pa ng leptospirosis o tetano...paano pa



magpapagamot ngayon?"

Isa pang problema anyo na tila nakakaligtan ng pamahalaan ay ang pagpapagamot ng libre sa mga biktima o mga residente na tinamaan ng sakit sa paghupa ng kalamidad.

"Naka-focus kasi ang effort natin during the typhoon o sunog, which is tama naman, pero when the water subsides and the smoke is clear...bahala na ang mga biktima sa pagpa-

pagamot sa sarili o kapamilya nila," dagdag pa ng Deputy Majority Leader.

Panukala ni Tulfo na sagutin ng PhilHealth ang pagpapaspasal sa mga tinamaan ng leptospirosis o tetano dahil sa pagbaha sa kanilang lugar.

"Walang gustong tamaan ng nakamamatay na leptospirosis o tetano, pero ang problema biktima na nga siya ng kalamidad, poproblemahin pa niya ang pagpapagamot," pahabol ni Tulfo.

DTI, DepEd forge deal to offer e-commerce track to SHS students



DEPARTMENT OF TRADE & INDUSTRY PHILIPPINES

MANILA – The Department of Trade and Industry (DTI), the Department of Education (DepEd), and Thames International School Inc. forged an agreement to offer and implement an e-commerce track to senior high school (SHS) students.

Outgoing DTI Secretary Alfredo Pascual,

DepEd Secretary Juan Edgardo Angara, and Thames International co-founder and president Jaime Noel Santos signed a memorandum of agreement (MOA) in Makati City Thursday that aims to build and strengthen the country's pool of talent in e-commerce.

"A dedicated e-commerce track in senior high school is a strategic step toward creating a future-ready workforce. We need to prepare our workforce for the emerging industry, which is digital and AI-driven," Pascual said.

He said the track will provide students with technical skills needed for the e-commerce industry, which is growing and supporting the Philippine economy.

He said this new track will prepare the students to be "job creators and innovators" since e-commerce opens new ways of doing business.

"The President's emphasis on a future-ready education system is our guiding light. This partnership is a concrete step towards achieving this vision. Together, we will build a robust e-commerce ecosystem that drives economic growth, empowers our youth, and propels Bagong Pilipinas onto the

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Bawas kontribusyon sa PhilHealth irerekomenda sa Pangulo

MANILA, Philippines — Irerekomenda ng Philippine Health Insurance Corporation kay Pangulong Ferdinand Marcos Jr. ang pagbabawas ng PhilHealth premium contribution rates.

Sa pagdinig ng Senate committee on health, sinabi ni PhilHealth President Emmanuel Ledesma Jr. na itataas nila ang kanilang rekomendasyon sa lalong madaling panahon.

Inihayag ito ni Ledesma matapos tanungin ni Sen. Bong Go kung irerekomenda sa Pangulo ang pagbawas ng kontribusyon.

"We will do it immediately as early as this



afternoon. I will convene our team and we will recommend for a reduction in the premium contribution rates to President Marcos, immediately," ani Ledesma.

Nauna rito, kinuwestiyon ng ilang senador ang reserbang pondo ng PhilHealth na hindi nagamit.

"Mabigat po ang kontribusyon na 'yan. Tapos makikita nila may natitira pang balanse," sabi ni Go.

Sinabi ni Go na hindi maintindihan ng mga ordinaryong Pilipino ang tungkol sa hindi nagagamit na pondo gayong problema nila ang pambayad sa ospital at gamot.

Noong Enero, inihayag ng PhilHealth na ang premium contribution ng mga miyembro nito ay tataas mula sa apat na porsyento hanggang limang porsyento sa 2024

MPT South brings "ALERTO KADA KILOMETRO" Road Safety Seminar to Tas Trans Corp.



Valuing the importance of road safety, Metro Pacific Tollways South (MPT South), a subsidiary of Metro Pacific Tollways Corporation (MPTC), organized the Drayberks Road Safety Seminar with the theme "ALERTO KADA KILOMETRO" for the employees of TAS Trans Corp. and Erjohn & Almark Transit Corp., who regu-

larly travel across the Manila-Cavite Expressway, or CAVITEX, last July 18, 2024.

During the event, MPT South representatives discussed expressway rules and regulations, focusing on RA 2000: The Limited Access Highway Act. Representatives from the Metro Manila Development Authority (MMDA), including

Mr. Eric Vergara, Information Officer and Lecturer from the Traffic Education Division, and Mr. Asnawi Disomimba, Assistant Head of the Deputation Program Unit, Traffic Discipline Office, shared substantial information on traffic rules in Metro Manila.

Drayberks participants pledged to prioritize road safety as their primary mission while traversing different expressways and public road networks, ensuring the commuting public's safety and well-being.

"The ALERTO KADA KILOMETRO Drayberks Road Safety Seminar organized by MPT

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DA assures food safety as it launches the Rice for All program

MANILA – The Department of Agriculture (DA) on Thursday assured food safety measures as it launched the Rice for All program, or the sale of cheaper rice for the general public, in four Kadiwa sites in Metro Manila.

Under the program, mixed local and imported commercial well-milled rice will be sold at PHP45 per kilogram at the DA's initial sites in Taguig City; Bureau of Plant Industry (BPI) in Manila; Pantao Fisherfolks Consumer Cooperative (PFCC) in Potrero, Malabon; and Llano Road in Calocan.

Its rollout comes alongside the large-scale trial of the DA's P29 program or the sale of the National Food Authority (NFA)'s aging but good quality rice at PHP29/kg to the vulnerable sector, including members of the



Pantawid Pamilyang Pilipino Program (4Ps), senior citizens, solo parents, and persons with disabilities (PWDs).

"Bukod doon sa ginagawang test ng NFA, ang BPI (Bureau of Plant Industry) ay nagsasagawarin ng mga ganitong procedure para matiyak natin iyong food safety ng ibinebenta sa (Besides the tests of the NFA, the BPI also conducts these procedures to ensure the food safety of our products in) Kadiwa," DA Assistant Secretary Arnel de Mesa said in an ambush interview.

He said teams are being deployed in participating Kadiwa sites to eliminate risks of "pesticide residue, chemical contamination, and microbiological contaminants" on its rice supply.

For the Rice for All program, De Mesa said rice is sourced from cooperatives and associations (FCAs), private traders, and importers.

Its volume, however, varies depending on the demand and supply availability per site, he said.

For the Kadiwa see page 9...

Over 120K students, parents benefit from Tara, Basa!



MANILA – A total of 120,359 college students, struggling and non-reader elementary learners, and parents have benefitted from the Department of Social Welfare and Development's (DSWD) expanded Tara, Basa! Tutoring Program.

DSWD spokesperson, Assistant Secretary Irene Dumlaog, made this announcement as the agency wrapped up the program for 2024.

"After 20 reading and Nanay-Tatay sessions, the DSWD, through the help of our trained college students, has assisted a total of 54,985 struggling and non-reader elementary learners and another 54,985 parents and guardians," Dumlaog said in a news release.

These college students, consisting of 8,000 tutors and 2,389 youth development workers (YDWs) were capacitated

and deployed in select elementary schools to help improve the reading proficiency of elementary students and conduct Nanay-Tatay teacher sessions for parents and guardians of the grade school beneficiaries, respectively.

"With the expansion of the tutoring program outside the National Capital Region (NCR), we can help more college students to defray their school expenses such as transportation expenses, school supplies, school projects, allowances, and other related expenses," Dumlaog said.

After the pilot implementation in Metro Manila last year, the agency partnered with the local government units (LGUs) in Regions 3 (Central Lu-

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Tips para maibsan ang nadaramang pagod

Payo ni Doc Ong



1. Magkaroon ng sapat na tulog sa gabi na pito hanggang walong oras.
2. Sundin and schedule ng pagtulog. Regular na matulog at gumising sa parehong oras araw-araw
3. Bigyan ang sarili ng oras para mag-relax. Humingi ng tulong sa iba kung masyado ng marami ang trabaho o pagod na.
4. I-organize ang pang-araw-araw na schedule. Unahin ang mas importante gawin. Okay lang na hindi tapusin lahat.
5. Alamin ang mga bagay na nagdudulot sa iyo ng stress. Bawasan o iwasan ito.
6. Subukang mag-ehersisyo sa umaga. Ang ehersisyo ay nagbibigay ng lakas.
7. Paramihin ang sariwang hangin sa iyong bahay at trabaho. Ang sariwang hangin ay nagbibigay ng lakas.
8. Balansehin ang iyong kakainin. Isama dito ang pagkain ng maraming prutas, gulay, at whole grain. Kumain ng masustansyang almusal at huwag magpalipas ng gutom.
9. Kung sobra sa timbang, magdiyeta ng dahan-dahan. Ngunit iwasan ang sobrang pagbawas sa pagkain dahil baka lalo ka manghina.
10. Uminom ng 8-10 basong tubig. Kung ang iyong ihi ay malinaw ang kulay, ibig sabihin ay sapat ang ininom na tubig, ngunit kung sobrang dilaw kinakailangan mo uminom ng mas maraming tubig.
11. Tingnan ang mga gamot na iniinom. May mga gamot ang may side effect na nagdudulot ng fatigüe.
12. Itigil ang paninigarilyo. Ang paninigarilyo ay nakapagpapataas ng lebel ng pagod.
13. Bawasan o itigil ang pag-inom ng alak at kape. Ang mga ito ay nakaapekto sa maayos na pagtulog.
14. Kung ang pagod ay patuloy pa rin kahit may sapat na pahinga at ito ay nagtagal ng dalawang linggo o higit pa, maaaring may ibang sakit na kailangang gamutin tulad ng anemia, cancer, low thyroid activity, diabetes, infection, alcoholic, heart problem, rheumatoid arthritis, sleep apnea at electrolyte imbalance.

Villanueva to help...

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he said. Gatchalian thanked Villanueva for prioritizing their request to be included in the General Appropriations Act (GAA) next year.

"Pinagtuunan niya [ito] ng pansin during the budget season (last year). Nilaban niya para magkaroon ng entrada sa GAA at ito na yung bunga ng kanyang paglaban para sa DSWD (He focused on this during the budget season last year. He fought for it to be included in GAA, and this is the result of his fight for DSWD)," Gatchalian said, referring to the additional equipment for the NROC.

The wing vans and forklifts are the second batch of equipment provided by Villanueva to the DSWD this year, following the earlier turnover of 14 mobile command vehicles.

"This is the biggest one-time investment in logistics of DSWD," Gatchalian said.

The occasion also marked a significant achievement, as the DSWD reinforced its disaster response capabilities alongside the mechanized production of family food packs using the mobile production system granted by the World Food Programme. (PNA)

The total project cost of the equipment was PHP46.6 million, which was funded through Villanueva's Disaster Response allocation.

DTI, DepEd forge...

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global digital stage," Pascual added.

Meanwhile, Santos said the MOA targets to enroll 1,000 students in the first year of the implementation of the e-commerce track and increase it to 50,000 SHS students in three to four years.

SHS employability

For his part, Angara said the E-Commerce Track would help ensure the employability of senior high school graduates, in line with the directives of President Ferdinand R. Marcos Jr.

Under the agreement, learners may be trained in areas of digital marketing, supply and logistics, data analytics, online security, and computer systems, among others.

"Malaki ang tyansa na makakakuha ng tabaho ang ating graduates kahit (there's a big chance that our graduates will land a job even after) Senior High School. At iyon ang pangako natin noong ipinasa natin ang (that's what

we have promised when we implemented the) K-12 (Kinder to Grade 12)," Angara said in an ambush interview.

Angara said the DepEd may inject the said track as part of the learners' immersion, which is timely for the ongoing review and revision of the SHS curriculum.

He also underscored the need for such innovation in the curriculum to boost learners' skills and interests.

"Maraming pumapasok diyan na makabagong industriya gaya ng (There are new industries coming in like) artificial intelligence, software development, game development, animation, iyong

hindi pangkaraniwan ba, hindi bahagi ng curriculum (those that are not common, which are not part of our curriculum)," Angara said.

"Nakikita natin na may potensyal para ipasok iyong ilang subjects diyan. Dahil marami diyan, hilig ng mga bata e (We are seeing its potential to be inserted in several subjects. Because many of those fall under the learners' interests)."

At least a thousand learners are expected to be accepted in the said track, with the first phase eyed in 50 schools in Metro Manila, Central Luzon, and Calabarzon, considering the concentration of e-commerce companies in the said regions. (PNA)



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DA assures...

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site in BPI, Malate, Manila alone, at least 10 tons arrived for the first day of the Rice for All program.

To avoid abuse, the DA has set a 25-kg daily purchase limit per buyer for the Rice for all; and a 10-kg monthly purchase limit in 5-kilo increments for P29.

DA Assistant Secretary Genevieve Velicaria-Guevarra, meanwhile, mentioned the finalization of P29 booklets for a more organized operation.

"Iyong booklet po ay aming pinapa-aprove. Ito ay nag-undergo pa ng revisions pero (The booklets are still subject to approval. It currently undergoes revisions but) definitely in the coming weeks, iro-rollout natin iyong ating (we will roll out our) booklets this August," she said.

At present, P29 beneficiaries are required to present valid IDs and list their names on Kadiwa sites.

De Mesa said these are all part of the DA's efforts to provide affordable and accessible rice and other agricultural commodities to Filipinos.

"Iyon ang konsepto ng Kadiwa na nababawasan iyong layers ng middlemen, traders, kaya iyong porsyento na iyon, iyong gap na iyon, nawawala. Definitely, mas lower iyong price dito sa Kadiwa (The concept of Kadiwa is to reduce the layers of middlemen, traders. That's why that percentage, that gap, is eliminated. Definitely prices are lower here in Kadiwa)," he added citing other products like vegetables and fish.

During the post-State of the Nation Address (SONA) forum, Agriculture Secretary Francisco Tiu Laurel Jr. said they are planning to establish "permanent" Kadiwa sites in 1,500 municipalities nationwide.

Program expansion

De Mesa, meanwhile, assured further expansion and sustainability of both Rice for All and P29 programs in isolated areas, in line with the directives of President Ferdinand R. Marcos Jr.

"Iyong sa mga kabundukan (For those in the mountains), we are coordinating with the different local government units so that they will identify sino talaga iyong magandang mabeneipsiyuhan (who are best to benefit from these)," he said.

"And gusto natin sa buong administrasyon ay maisakatuparan itong dalawang programa na ito (What we in the whole administration want is to implement these two programs)," De Mesa added.

As of Thursday, the P29 program operations have also started rolling in Antipolo City and Santa Rosa Laguna.

Guevarra disclosed target areas for expansion including Cebu and Maguindanao, with schedules earlier eyed in August to September.

Other existing Kadiwa sites with the P29 program include the Bureau of Animal Industry Dome and National Irrigation Administration in Quezon City; Bureau of Plant Industry in Malate, Manila; Food Terminal Inc. in Taguig City; Philippine Fiber Industry Development Authority in Las Piñas; Bayani Fernando Central Terminal or BFCT and Barangay Fortune in Marikina; as well as sites in Llano, Caloocan; Valenzuela; Pantao Fisherfolks Consumer Cooperative in Malabon; Navotas Institute in Navotas; San Jose del Monte, Bulacan; Bacoor, Cavite; and San Pedro City Hall in Laguna, operating every Thursday to Saturday. (PNA)

Over 120K ...

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zons, 7 (Central Visayas), 8 (Eastern Visayas), 10 (Northern Mindanao), 12 (Soccsksargen) and Calabarzon for the expansion of the tutoring program.

Each tutor and YDW receives cash-for-work, depending on the amount of minimum wage rate in their respective areas, in exchange for the 20 tutorial and parenting sessions they have conducted with the grade school learners and parents.

Participating schools in Central Visayas, Eastern Visayas, Northern Mindanao, and Soccsksargen have wrapped up the 20-day tutoring sessions as of Thursday, Dumlao said.

"Reading and parenting sessions in Central Luzon, Calabarzon, and National Capital Region were canceled due to the recent Super Typhoon Carina compounded by the southwest monsoon," she said.

The participating schools in the three regions will conduct make-up sessions for Tara, Basa! Tutoring Program until August 10. Gina Jambo Guerrero, a guardian of one of the elementary learners from Lingunan Elementary School in Valenzuela City, said the Nanay-Tatay teacher ses-

sions were a great help to parents and guardians as they realize the importance of having time with their children.

"Maraming salamat po sa Tara, Basa dahil nagkaroon po kami ng magandang asal sa aming mga anak. Marami po ang natutulungan na magulang na mas maging mabuting magulang at mas nasuportahan po namin ang aming mga anak sa pag-aaral. Natanggal na po namin ang mga maling gawain at napalawak pa po ang aming kaisipan (Thank you very much to the Tara, Basa because we learned etiquette towards our children. Several parents are guided to become better fathers and mothers and we were able to support our kids in school. We have removed our wrongdoings and we have broadened our minds)," Gina Guevarra said.

The Tara, Basa! Tutoring Program is the reformatted educational assistance program of the Department that creates an ecosystem of learning by training college students from low-income families who are in difficult situations to become tutors and YDWs. (PNA)

MPT South brings...

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South was an invaluable initiative that has equipped our drivers with crucial safety knowledge. We are deeply grateful for their commitment to improving consciousness on road safety in our transport community," said Mr. John Benedict Santiaguero, General Manager of Tas Group of Companies.

Arlette V. Capistrano, Vice President for Communications and Stakeholder Management of MPT South, stated, "MPT South will continue to partner with different organizations to ensure that road safety is well communi-

cated. As our top priority, we shall relentlessly advocate and educate on the vital role that each driver plays in ensuring overall safety for themselves and others on the road."

MPT South, in its mission to lead in providing a safe and convenient mobility experience for all travelers, is dedicated to ensuring that expressway drivers are conscious of road safety. The ALERTO KADA KILOMETRO & road safety seminar will continue throughout the year with CAVITEX and CALAX communities, transport groups, and allied services.

GUHIT NG KAPALARAN

LEO : (Hul. 23-Ago. 22) – Angkop ang pagpapayaman ng kaalaman at karanasan. Ang mga gintong aral sa buhay ay magagamit ngayon. Madaling malunasan ang dalang suliranin. Iwasan ang anumang uri ng paanyaya. Bigyan ng pansin ang kalusugan. Lucky numbers at color for the day ang 8, 12, 23, 32 at peach.

VIRGO: (Ago. 23-Set.23) – May kahirapan na pakibagayan ang mahal o kasamahan sa tahanan o sa trabaho. Kaila-ngan ng pang-unawa at mahabang pasensya. Lucky numbers at color for the day ang 13, 19, 23, 33 at lavender.

LIBRA: (Set. 24-Okt. 23) – Ang panahon ay umaayon sa mga binabalak, maliban ang isang mahalagang hakbang sa negosyo. Lucky numbers at color for the day ang 7, 10, 26, 38 navy blue.

SCORPIO: (Okt. 24-Nob. 22) – May masayang pangyayari ang magaganap. Ang kasama sa gawain ay maasahan. Maging alerto. Lucky numbers at color for the day ang 9, 11, 18, 21 at violet.

SAGITTARIUS: (Nob. 23-Dic. 21) – Ang nagmamadali sa pagpapasya ay malapit sa panganib, ito ang palaging isaisip. Huwag magtiwala sa mga bagong kakilala. Lucky numbers at color for the day ang 5, 8, 22, 28 at fuchsia.

CAPRICORN: (Dic. 22-Ene. 19) – Tuparin ang pangako para mapanatili ang dignidad at tiwala ng iba. Ang transaksyon sa negosyo ay isagawa sa umaga. Lucky numbers at color for the day ang 10, 15, 24, 40 at avocado green.

AQUARIUS: (Ene. 20-Peb. 18) – Magandang kapalaran ang naghihintay. Maaaring magpayo ang kaibigan sa kalagayang pinansiyal. Lucky numbers at color for the day ang 22, 29, 32, 35 at honey yellow.

PISCES: (Peb. 19-Mar. 20) – Bigyan ng masusing pag-aaral ang mga gumugol sa isipan. Kung hindi nakakasiguro sa gagawin, kumusulta sa nakakaalam. Lucky numbers at color for the day ang 7, 10, 32, 45 at indigo.

ARIES: (Mar. 21-Abr. 19) – Huwag kaagad-agad magdesisyon kung mahalagang bagay ang nakatayya. Dapat ang mag-ingat. Lucky numbers at color for the day ang 4, 10, 29, 42 at canary yellow.

TAURUS: (Abr. 20-May. 20) – Isang matalik na kaibigan ang may hatid na magandang balita. Matatamo ang respeto ng kapwa. Lucky numbers at color for the day ang 2, 8, 19, 32 at malachite green.

GEMINI : (May.21-Hun. 21) – May pagkataktaon na makakagawa ng bagay na pakikinaibangan ng sarili at ng pamilya. Lucky numbers at color for the day ang 8, 11, 31, 34 wine red.

CANCER: (Hun. 22-Hul. 22) – Iwasan ang maging masalita para 'di makasugat ng damdamin ng kapwa. Magiging abala ka sa tahanan. Lucky numbers at color for the day ang 3, 14, 33 at 43, purple.

Republic of the Philippines
Fourth Judicial Region
REGIONAL TRIAL COURT
Branch 90
City of Dasmariñas, Cavite

IN RE: IN THE MATTER OF THE
CANCELLATION OF ENTRY IN THE HUSBAND
PORTION IN THE CERTIFICATE OF MARRIAGE
UNDER REGISTRY NUMBER 1739,

JIMMY B. MACARAEG, AVIGAE
CELESTIAL MACARAEG AND
JAYVEE CELEMIN CELESTIAL,
Petitioners,

-versus

THE LOCAL CIVIL REGISTRAR OF
DASMARINAS CITY, CAVITE,
THE PHILIPPINE STATISTICS AUTHORITY
AND RENE C. CLUTARIO,
Respondents.

SP. PROC. CASE NO. DC-1586-24

X-----X

ORDER

This is a verified Petition for the Cancellation of Entry in the Husband Portion in the Certificate of Marriage under Registry Number 1739 filed on May 10, 2024, by the above-named Petitioners through counsel, Atty. Brilla S. Racal-Zulueta, praying for this Court that, after due notice and hearing, judgment be rendered: 1) Ordering the Respondent LCR to cancel the entries under the husband portion of the Certificate of Marriage registered under Registry No. 1739; 2) Ordering the Respondent LCR to cancel the Certificate of Marriage under Registry No. 1739.

Finding the petition to be sufficient in form and substance, the same is set for hearing for compliance with the jurisdictional requirements on August 13, 2024 at 2:00 in the afternoon.

Let this Order be published at the expense of the petitioner in a newspaper of general circulation which will be raffled by the Office of the Clerk of Court, City of Dasmariñas, Cavite, before the scheduled date of hearing at least once a week for three (3) consecutive weeks. The Clerk of Court of this Court is directed to include this Order in the raffle of notices of publication.

Further, let this Order be posted at the entrance of DASCA Bldg., at the Bulletin Board of the City Hall, Dasmariñas City, Cavite, Post Office of the City of Dasmariñas, Cavite, and at the City public market of the same city.

The Petitioner is also directed to furnish the Office of the Solicitor General and the Civil Registry of the City of Dasmariñas, Cavite with a copy of the petition and to show proof of compliance thereof.

SO ORDERED.

Dasmariñas City, Cavite, June 20, 2024.

FRANCISCO VICTOR L. COLLADO, JR.
Presiding Judge

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PAHAYAGAN NG KABITENYO
JULY 22, 29 & AUGUST 5, 2024

DTI vows to boost income, condition of MSMEs through digitalization

MANILA – The Department of Trade and Industry (DTI) had been tasked to uplift the condition and competitiveness of the country’s micro, small and medium enterprises (MSMEs) through digitalization and the use of technology, its acting chief said Saturday.

DTI Acting Secretary Cristina Roque said during the Saturday News Forum in Quezon City that President Ferdinand R. Marcos Jr.’s marching order is to boost income and MSME industry in general.

“For us in DTI, we will really do everything for the MSMEs to be able to grow their business. Doon kami naka-focus (We are focused there),” she said.

“We’re not in the business of just product development. We are in the business of selling these products and making a good income out of these products, kasi kapag lumakas itong produkto na ito (because using that product grows strong in the market), we will be able to give jobs to more people,” she added.

Roque, previously the Undersecretary for the MSME, stressed the need

to use digital platforms to make MSMEs competitive, considering the Philippines’ large population of 115.6 million, which will be a big market for their products.

MSMEs must take advantage of this, Roque said, adding that the country’s large population is actually attracting foreign investors to put their money in the Philippines.

“This is a very important sector of the businesses in our country because this comprises 99.5 percent of the labor force, therefore, this cannot be ignored,” Roque said of the MSMEs.

Roque also mentioned the DTI’s five-point strategy for the MSMEs that she plans to implement, including digitalization and artificial intelligence (AI), diversification, and the provision of funding.

“We must go digital and we must also use AI to be able to help us or to assist us, for example question-and-answer. So, instead of putting time and effort to answer questions or replying to different text messages or inquiries, we can use AI to be able to do this part while we focus on

growing our business,” she said.

In terms of diversification, Roque said businesses cannot rely on a single income and must have a second source to ensure security and profitability.

To fund MSME operations, the government has been extending easy loans with low-interest rates.

“When we started to come in SB (Small Business) Corp., we made loans easier for the MSME. Before, you needed to have a collateral,” Roque said of the financial assistance scheme to MSMEs.

Roque also previously served as chairperson of SB Corp., which funds the MSMEs.

“So, we have to understand that MSMEs don’t have collateral. They’re just actually -- some are startup, some are just getting started so definitely they don’t have collateral,” she said.

Roque officially assumed the role of Acting DTI Secretary during a turnover ceremony on Friday, attended by her, predecessor Alfred Pascual.

In her inaugural address, Roque outlined her vision for the agency and

highlighted the importance of collaboration with stakeholders to achieve sustainable economic growth and inclusive development.

Meanwhile, Pascual thanked the DTI for its support during his tenure and expressed confidence in Roque to drive the country’s economic growth and development.

“I extend my deepest gratitude to the entire Department as we worked on programs that complement President Ferdinand R. Marcos Jr.’s vision of a Bagong Pilipinas (New Philippines),” he said. “I am confident that under the leadership of Acting Secretary Roque, the DTI will continue to push forward programs that will empower businesses and consumers.”

During her time as Undersecretary, Roque also managed the Bureau of Marketing Development and Promotions, the OTOP (One Town, One Product) Program Management Office and the Comprehensive Agrarian Reform Program Management Office.

She also oversaw the operations of the Cooperative Development Authority. (PNA)

PCSO breaks ground for P2-B 'ultra-modern' corporate hub in Manila



MANILA – An “ultra-modern” corporate center of the Philippine Charity Sweepstakes Office (PCSO) will soon rise in Ermita, Manila to ensure the agency’s efficient and smooth delivery of services.

Executive Secretary Lucas Bersamin and PCSO general manager Mel Robles led the groundbreaking rites on Thursday for the PHP2.2-billion PCSO Corporate Center, which would serve as the permanent home for the agency’s employees and stakeholders and would ensure 24/7 operational capability for designated operations.

Robles said the project would significantly enhance the state lottery agency’s corporate image and strengthen its ability to fulfill its mandate of raising and providing funds for national health-related projects and charities.

“While the PCSO Offices are now housed in Mandaluyong City, it is still

not home to us. As such, at the outset of my tenure, I was with you in dreaming for a permanent place to call our very own. [The] PCSO Corporate Center will rise as a symbol of the dedication of PCSO officials and employees who dared to dream through the years. Allow me to recognize all of you for this vision, which now will become our legacy to our stakeholders, to our gaming patrons, to the public, and to all Filipinos,” Robles said in a news release.

The project is expected to be completed by October 2026.

Three separate major buildings will be linked to form the PCSO Corporate Center for efficient circulation, accessibility, and smooth operations.

The first structure is the Corporate Building, a seven-story facility with a concrete roof deck that will accommodate frontline services, medical and charity departments, other satellite

government offices, and additional spaces for employees’ well-being.

The second structure is the Gaming and Multi-Purpose Building with three floors dedicated to draw court and gaming operations, complemented by multi-purpose areas for social events.

Meanwhile, the Logistics and Parking Building is a five-story structure integrating multi-level parking, warehousing facilities, and printing operations to streamline logistics.

Some key features of the Corporate Center include the provision for Information and Communication Technology (ICT)-enabled facilities and the utilization of advanced engineering technology for earthquake resistance.

It also has an Integrated Facilities Management System (IFS) for efficient building operations and maintenance.

Bersamin said the groundbreaking is a testament to the PCSO’s vision and a beacon of progress.

“Given your efforts leading to today, this will surely positively impact the quality of your service to your stakeholders, to the gaming community, to the ever-growing patrons of the PCSO, and the general public,” Bersamin said.

CONGRATULATIONS, MUNICIPALITY OF NOVELETA!

Pormal na idineklarang Stable Internal Peace and Security (SIPS) Status ang Bayan ng Noveleta sa pangunganyan ng ating Punong bayan, Mayor Dino Reyes-Chua sa isinagawang Ceremonial Signing of the Memorandum of Understanding on the Declaration of SIPS kahapon, Hulyo 31. Ang deklarasyon na ito ay isang patunay na ang pamahalaang bayan at mamamayan ay nagkakaisa upang makamit ang isang ligtas at mapayapang komunidad.

Nakasama natin sa pagtitipon sina, First District Board Member, Davey Reyes Chua, Commander, Task Force Ugnyan,



Col. Ronald Jess S. Alcudia PA, Cavite Police Provincial Director, PCol. Eleuterio M. Ricardo Jr., DILG Cavite Provincial Director, Engr. Danilo A. Nobleza, LGOO VII Nencita N. Costelo, MGLOO Melita O. Villaruel, Noveleta Police Chief, Rene Dale G. Cairel, Sangguniang Bayan

members, Liga ng mga Barangay at Sangguniang Kabataan at Civil Society Organizations (CSO).

Ang Bayan ng Noveleta ang unang bayan sa Unang Distrito ng Cavite na ginawaran ng Stable Internal Peace and Security (SIPS) Status.

DepEd eyes more admin staff to ease teachers' workload



MANILA – The Department of Education (DepEd) on Thursday expressed plans to increase the number of administrative staff to further ease the non-teaching workload of public school teachers following the official opening of the school year 2024-2025.

In an ambush interview, DepEd Secretary Sonny Angara said the sector still lacks administrative assistants despite the deployment of 5,000 non-teaching staff.

“Na-o-overburden iyong administrative assistants dahil iyong iba tatlo iyong eskwelahan iyong pinupuntahan niya (Our administrative assistants are being overburdened because others are catering to three schools),” he said.

The DepEd has yet to determine the number of additional staff, as it conducts

a study on the reduction of teachers’ administrative workload.

“Hihingi pa kami ng additional na tulong dito sa (We will ask for additional help in our) manpower. But at the same time, siguro babawasan na rin namin iyong mga reports (we can maybe reduce our reports),” Angara said referring to non-teaching reports.

Meanwhile, the DepEd chief said there is still room for adjustments as some teachers were reportedly “being overwhelmed” during the pilot implementation of the MATATAG curriculum.

“There’ll be adjustment period kasi pilot pa lang siya. Iyon ang maganda dahil pilot pa lang siya kung may nais baguhin, madaling baguhin (because it’s still in the pilot phase. That’s what’s

good during the pilot phase because if you want to revise something, it can be easily done),” Angara said.

Overall, he said the DepEd only encountered minor issues during the opening of classes, considering the effects of the enhanced southwest monsoon and Super Typhoon Carina.

As of Thursday, 615 public schools have yet to open classes, affecting 454,082 learners in Metro Manila, Ilocos Region, Central Luzon, and Calabarzon. The said schools are expected to open their classes on August 5.

To date, the DepEd already hit 83 percent of its target enrollment from elementary to Senior High School level, in all public and private schools nationwide.

This accounts for 27,087,785 out of its 27,722,835 learners, including 256,643 alternative learning system (ALS) enrollees.

The highest number of enrollees was recorded in Calabarzon with 3.38 million enrollees, followed by Central Luzon and Metro Manila, with 2.45 million and 2.36 million enrollees, respectively. (PNA)

Back to School Promo. Hanapin ang limang bagay na kalimitang ginagamit ng mga estudyante sa pagpasok sa paaralan. Includes a word search grid.

SCREENING FOR THE MEMPHIS MISSION OF MERCY SURGICAL MISSION FEBRUARY 2025. Narito ang mga kondisyon na maaaring operahan sa surgical mission: Cleft Lip and Palate (Bingot), Hernia (Luslos), Gaiter. Includes an image of a surgical procedure.

DA-4A F2C2, sinanay ang 21 cluster ng mga magsasaka sa pagnenegosyo

Sinanay ng Department of Agriculture IV-CALABARZON (DA-4A) Farm and Fisheries Clustering and Consolidation (F2C2) Program ang 21 cluster ng mga magsasaka ukol sa entrepreneurial mind-setting simula noong ika-22 hanggang ika-23 ng Hulyo sa Los Baños, Laguna.

Ita ay upang ihanda ang mga cluster sa pagkakaroon ng bisyon sa pagnenegosyo sa tulong ng pag-alam sa mga katangian ng pagiging negosyante at pagbuo ng mga

ideya sa negosyo na nakasentro sa kanilang pag-unlad.

Binuo ang aktibidad ng 44 na mga kalahok na representante ng dalawang cluster mula sa High Value Crops Development Program, tatlo mula sa Livestock Program, pito mula sa Corn Program, at siyam mula sa Rice Program.

Ilan sa mga tinalakay ay ang pagpapalisensya ng negosyo, angkop na pakikipag ugnayan sa mga kustomer, at paggagawa ng business model canvas. Nagbigay inspirasyon din sa isang pananalita

REPUBLIC OF THE PHILIPPINES
REGIONAL TRIAL COURT
FOURTH JUDICIAL REGION
Branch 122
IMUS CITY, CAVITE
rtc1imu122@judiciary.gov.ph

CONCEPCION A. DESPABILADERAS,
assisted by her husband,
Plaintiff,

- versus -

SPS. BENCIO C. CAÑETE and
MARIDEL G. CAÑETE,
Defendants.

CIVIL CASE NO. 7244-22
FOR: Judicial Foreclosure
of Real Estate Mortgage

x-----x

ORDER

The court notes the Request for Certificate of Finality filed by Atty. Ramel A. Aguinaldo, counsel for the plaintiff Concepcion A. Despabiladeras. Atty. Aguinaldo stated that the Decision, dated 3 November 2023, has become final and executory it having been served to all parties in interest.

However, based on the Amended Sheriff's Report (Personal Service), dated 8 April 2024, filed by Sheriff Mhinard Santos, an error or mistake was made in his previously issued Report dated 13 March 2024. Sheriff Santos amended his report and stated that the defendant spouses Cañete were not served with the copy of the Decision, dated 3 November 2023, as it was only the caretaker of the house who was present.

Considering that the defendant has yet to be served with the copy of the Decision, dated 3 November 2023, the same is not yet final and executory.

Section 13, Rule 13 of the Revised Rules of Court is clear as to the service of judgments, final orders or resolutions issued by the courts, thus:

Section 13. Service of Judgments, Final Orders or Resolutions. - Judgments, final orders, or resolutions shall be served either personally or by registered mail. Upon *ex parte* motion of any party in the case, a copy of the judgment, final order, or resolution may be delivered by accredited courier at the expense of such party. **When a party summoned by publication has failed to appear in the action, judgments, final orders or resolutions against him or her shall be served upon him or her also by means of publication at the expense of the prevailing party.** (emphasis supplied)

Defendant Spouses Cañete was summoned in this case by publication, as shown by the *Summons by Publication*¹ dated 26 October 2022, the Affidavit of *Publication*², dated 29 December 2022 and the *Report on Service of Summons By Publication*³ dated 13 March 2023. For defendants' failure to file their Answer, they were declared in default on 24 March 2023, and has consistently failed to appear in the trial up to the issuance of the Decision. Considering that the efforts to personally serve the said Decision on the defendants failed, compliance with the abovequoted Decision is directed.

IN VIEW OF THE FOREGOING, the plaintiff's Request for Certificate of Finality is hereby DENIED. Plaintiff is directed to cause the publication of the subject Decision, dated 3 November 2023, once a week for three (3) consecutive weeks in a newspaper of general publication, as may be chosen by raffle.

SO ORDERED.

Imus City, Cavite, 11 June 2024.

LEA D. LLAVORE
Presiding Judge

Copy furnished:

Concepcion A. Despabiladeras,
Jose L. Despabiladeras
Plaintiff

No. 44 Diwa St., Phase 2B, Bahayang Pag-asa Subd.,
Brgy. Molino V, Bacoor City, Cavite

Atty. Ramel A. Aguinaldo
Aguinaldo & Aguinaldo-Baluya Law Offices
Counsel for the Plaintiff
2/F, RFC Mall, Brgy. Molino II
Bacoor City, Cavite
Email: raguin_101153@yahoo.com

Spouses Bencio C. Cañete
Maridel G. Cañete
Defendants

No. 16 Edades St., Phase 5, Brgy. Molino V,
Bacoor City, Cavite

Republic of the Philippines
Fourth Judicial Region
REGIONAL TRIAL COURT
City of Imus, Cavite
BRANCH 122

rtc1imu122@judiciary.gov.ph

CONCEPCION A. DESPABILADERAS,
assisted by her husband,
Plaintiff,

-versus-

SPS. BENCIO C. CAÑETE AND
MARIDEL G. CAÑETE,
Defendants.

Sp. Proc. No. 7244-22
For: Judicial Foreclosure
of Real Estate Mortgage

x-----x

DECISION

This case arose from the Complaint filed by plaintiff Concepcion A. Despabiladeras seeking that upon due notice and hearing, a judgment be rendered ordering the debtor/mortgagor/defendant Spouses Bencio C. Cañete and Maridel G. Cañete to pay, within the reglementary period, the principal sum of Php703,000.00, together with interest, at the modified rate of 15% per annum, from and after 5 October 2011, plus additional sums to cover attorney's fees (reduced to Php100,000.00) and litigation costs and expenses; and in default of said payment, that the mortgaged property be ordered sold to pay off the mortgage debt and the accumulated interests plus attorney's fees (at reduced amount of Php100,000.00) and litigation costs and expenses.

Based on the Sheriff's Return of Summons (Personal Service) (Exhibit "C"), dated 15 August 2022 and issued by Sheriff IV Mhinard Santos, the summons were not served on defendants.

Plaintiff subsequently filed an Urgent Motion for Leave to Effect Service of Summons by Publication, which was granted in the Order, dated 12 October 2022. In compliance therewith, plaintiff filed her Report on Service of Summons by Publication (With Motion to Set Case for Hearing).

No responsive pleading was filed by defendants within the reglementary period, and a Motion To Declare Defendants in Default with Manifestation, was thereafter filed by the plaintiff, through counsel. It was subsequently granted, and the defendants were declared in default. The plaintiff was allowed to present her evidence *ex-parte*, before the Branch Clerk of Court, who was appointed as Commissioner, to receive the evidence. A clarificatory hearing was conducted, in which the petitioner testified.

Plaintiff Concepcion A. Despabiladeras testified, through her Judicial Affidavit (Exhibit "AA"). She declared therein that on 5 October 2011, a loan was obtained from her by defendant Maridel G. Cañete, as debtor/mortgagor, in the principal sum of Php703,000.00, bearing interest of 15% per annum. In consideration thereof, defendant Maridel G. Cañete executed in plaintiff's favor, the Deed of Real Estate Mortgage (Exhibit "O"), with incorporated Promissory Note, duly authorized by said defendant's husband/co-defendant Bencio Maridel C. Cañete, who executed the corresponding Special Power of Attorney (Exhibit "P") in favor of his wife. In the said Deed of Real Estate Mortgage (Exhibit "O"), defendants mortgaged the real property, with improvements thereon, situated at Lots 3 & 4, Block 2, Covina Subdivision, Barangay Tanzang Luma, Imus City, Cavite, covered by Transfer Certificates of Title nos. T-1174758 (Exhibit "Q") and T-1201234 (Exhibit "T"), respectively, both issued by the Register of Deeds for the Province of Cavite. The mortgage was registered with the Register of

Deeds, and annotated on the titles, as Entry No. 2013017870, on 17 April 2013 (Exhibits "Q-1" and "T-1").

Despite service of the formal demand (Exhibit "U"), the defendants have not paid any amount to plaintiff, whether, it be the principal obligation or the other obligations arising therefrom, which would be the accrued interests at modified rate of 15% per annum from 5 October 2011, and attorney's fees at 25% of the amount due, should mortgage be referred to a lawyer for collection or foreclosure.

Plaintiff was subsequently prevented from undertaking the extrajudicial foreclosure, due to the following condition in the Deed of Real Estate Mortgage (Exhibit "O"):

xxx if the MORTGAGOR, her heirs and/or assigns, shall well and truly pay and perform the obligations above stated according to the precise terms thereof, then this MORTGAGE shall be rendered NULL AND VOID; otherwise, it shall remain in full force and effect, and shall be enforceable in the manner provided for, by law, including the endorsement of this instrument for judicial or extrajudicial foreclosure xxx

No special power of attorney was issued in favor of plaintiff, for the extrajudicial foreclosure of the real estate mortgage.

Prior to the filing of the herein case and since the parties are both from Barangay Molino V, Bacoor City, Cavite, plaintiff filed a complaint with the office of said barangay, for estafa, collection and/or foreclosure against defendants. The conciliatory proceedings were futile and the Lupong Tagapamayapa issued the Certificate to File Action (Exhibit "Z").

Other than the parties herein, plaintiff has no knowledge of any other persons claiming any right or interest in the mortgaged properties, subordinate to plaintiff's and defendants' interests.

Plaintiff added that, on 7 June 2013, she filed a similar case for Judicial Foreclosure of Real Estate Mortgage against the same defendant, before the Regional Trial Court of Imus City, Cavite, Branch 20. However, she was then of the belief that the subject properties were located in Dasmariñas City, Cavite. In an Order (Exhibit "L"), dated 28 January 2014, the case was remanded to the Regional Trial Court of Dasmariñas City, Cavite, Branch 90. The said court then dismissed the case, without prejudice, in its Order (Exhibit "M"), dated 3 July 2015. The motion for reconsideration of plaintiff was not acted upon for a prolonged period of time, hence, she filed, on 2 March 2020, an Urgent Ex-Parte Motion to Withdraw All Pending Motions (Exhibit "N").

On clarificatory questioning, plaintiff maintained that she a claiming a ten percent interest per month. She claims possession of the mortgaged properties, since 2011, since she has possession of the corresponding titles, but she never physically occupied the properties, which are empty lots. She did not have any subsequent contact with the defendants. Defendants did not pay her any amount.

Based on the foregoing evidence, the plaintiff has shown that she is entitled to relief prayed for.

Section 1, Rule 68 of the Rules of Court provides, thus:

In an action for the foreclosure of a mortgage or other encumbrance upon real estate, the complaint shall set forth the date and due execution of the mortgage; its assignments, if any; the names and residences of the mortgagor and the mortgagee; a description of the mortgaged property; a statement of the date of the note or other documentary evidence of the obligation secured by the mortgage, the amount claimed to be unpaid thereon; and the names and residences of all persons having or claiming an interest in the property subordinate in right to that of the holder of the mortgage, all of whom shall be made defendants in the action. (1a)

Plaintiff has presented proof that defendant Maridel Cañete has failed to pay her loan, which was secured by the Deed of Real Estate Mortgage, dated 13 October 2011, consisting of the principal sum of Php703,000.00, with interest. She testified that the interest due is ten (10) % per month (TSN, 2 August 2023, p. 5) The pertinent portion of the Deed of Real Estate Mortgage (Exhibit "O") quoting the Promissory Note, on the other hand, reads, thus:

"FOR VALUE RECEIVED, I promise to pay CONCEPCION DESPABILADERAS or her order, without need of any demand, within one (1) year from today, 10/05/11, at her residence, the principal amount of PESOS: SEVEN HUNDRED THREE

**Relief operations ng mga
Cayetano, nagbigay pag-asa
sa mga biktima ng super
typhoon Carina**



Apat na komunidad sa Metro Manila at kalapit na mga lalawigan ay nabigyan ng bagong pag-asa nang maglunsad ang mga tanggapan nina Senador Alan Peter at Pia Cayetano ng serye ng mga relief operation upang suportahan ang mga naapektuhan ng super typhoon Carina.

Nitong Biyernes, Agosto 2, may kabuuang 1,150 grocery packs ang ipinamahagi ng Cayetano team sa mga beneficiary sa Valenzuela City (200), Quezon City (150), Province of Laguna (150), Meycauayan City (300), Paombong (300) sa probinsya ng Bulacan, at Antipolo sa probinsya ng Rizal (50) bilang tulong sa mga naapektuhan ng kalamidad.

Kasabay nito, namigay din ng kabuuang 350 hot meals ang Cayetano team para sa mga frontliner at volunteers sa pamamahagi ng tulong sa Valenzuela City (20), Quezon City (20), Manila City (100 para sa mga health center sa Sampaloc; 75 para sa mga fire volunteer at sa Bureau of Fire Protection Sampaloc Station), at sa 12th Civil-Military Operation Battalion sa Camp Aguinaldo sa Quezon City (75).

Ang lahat ng ito ay

pinakilos bilang bahagi ng adbokasiya ng magkapatid na Cayetano sa paglikha ng Emergency Response Department (ERD). Ang ERD Act o Senate Bill No. 66 ay isa sa mga panukalang inihain ni Senador Alan Peter Cayetano nitong 19th Congress. Naglalayon itong pag-isahin ang aksyon ng gobyerno para pahasayin ang disaster resilience, dahil na rin sa mataas na vulnerability ng bansa sa natural calamities at epekto ng climate change. Nitong nanalasa ang super typhoon Carina sa buong Luzon noong July 24, muling nanawagan ang senador sa pagtatatag ng ERD. Ito ay matapos magdulot ng malawakang pagbaha sa Metro Manila at mga kalapit na lalawigan si Carina. Habang ang panukala ay nakabinbin sa pagpasa, nananatili ang mga Cayetano na nakatuon sa paghahatid ng agarang tulong at suporta sa mga lugar na naapektuhan ng kalamidad sa pamamagitan ng mga operasyon ng ERD, na nagbibigay ng tulong at pagpapambungalik ng pag-asa sa mga komunidad na nahaharap sa mga krisis. ###



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

HOME DEVELOPMENT MUTUAL FUND
(Otherwise known as Pag-IBIG Fund),
Petitioner/Mortgagee,

-versus-

JOHNNY C. IYO married to MAURA IYO,
Respondent/Mortgagor.

File No. FC-DC-1426-24
EXTRA JUDICIAL FORECLOSURE OF
REAL ESTATE MORTGAGE UNDER
ACT 3135, AS AMENDED BY ACT 4118

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 The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City against respondent/mortgagor JOHNNY C. IYO married to MAURA IYO with postal addresses at No. 8 1st Ave., Crame, Quezon City and Lot 15 Block 34 Bahay Pangarap 1, Brgy. BuroI, Dasmariñas City, Cavite and for the satisfaction of the mortgaged debt which as of July 3, 2024 amounts to SEVEN HUNDRED SEVEN THOUSAND SIX HUNDRED NINETY TWO PESOS & 15/100 (Php707,692.15), exclusive of all legal fees and expenses incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on **September 05, 2024 at 10:00 o'clock in the morning** or soon thereafter in the Court Room of Branch 90, Regional Trial Court, Ground Floor, Dasmariñas Community Affairs (DASCA) Building, Congressional Road, BuroI II, 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-604823

A parcel of land (Lot 15, Blk. 34 of the subd. plan, Psd-042106-075257, being a portion of Lot 3891, Imus Estate (Rs-04-000059), L.R.C. Rec. No.), situated in the Brgy. BuroI, Mun.

of Dasmariñas, Prov. of Cavite, Island of Luzon. Bounded on the NW., along line 1-2 by Lot 14, Blk. 34; on the NE., along line 2-3 by Alley 35; on the SE., along line 3-4 by Alley 33; & on the SW., along line 4-1 by Lot 9, Blk. 34; all of the subd. plan. Beginning at a pt. marked "1" on plan, x x x containing an area of SIXTY FIVE SQ. METERS AND FIFTY FIVE SQ. DECIMETERS (65.55) SQ. METERS. x x x

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 public auction should not take place on the said date and time, it shall be held on **September 19, 2024** at the same time and place without further notice.

26 July 2024, Dasmariñas City, Province of Cavite.

RODRIGO S. ESTOGERO, JR.
Sheriff Sheriff IV

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

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. POMPEYO P. MAYNIGO
Vision Credit & Collection Services Inc.
JRDC Building 117 Sen. Gil J. Puyat Ave., Pasay City.

JOHNNY C. IYO married to MAURA IYO
No. 8 1st Ave., Crame, Quezon City and
Lot 15 Block 34 Bahay Pangarap 1,
Brgy. BuroI, Dasmariñas City, Cavite.

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

PAHAYAGAN NG KABITENYO
JULY 29, AUGUST 5 & 12, 2024

DBM orders swift issuance of guidelines for gov't pay hike

MANILA – Budget Secretary Ameha Pangandaman on Saturday ordered the swift issuance of guidelines for the salary adjustments of government workers.

This was after President Ferdinand R. Marcos Jr. on Friday signed Executive Order (EO) 64, which grants a salary increase and medical allowance to government employees.

"I already instructed our concerned DBM (Department of Budget and Management) officials to swiftly complete the guidelines for the approved salary increase," Pangandaman said in a statement.

"We will rush the implementing guidelines so that government employees will see their first round of



salary increases this 2024," she added.

Pangandaman said approximately PHP36 billion from the Miscellaneous Personnel Benefits Fund (MPBF) under the 2024 General Appropriations Act would be allotted for the implementation of the first tranche of salary increase.

She added that DBM has earmarked around PHP70 billion under the

2025 MPBF to cover the additional cost requirements for both first and second tranches.

Pangandaman said the first tranche of salary increase would be retroactively given to government personnel this year.

The second, third and fourth tranches will be implemented on Jan. 1 of 2025, 2026, and 2027, respectively.

"Secured po ang increase this year at may increase din next year (The increase this year and next year is already secured)," Pangandaman said.

"Ang computation po para sa initial tranche natin ay (The computation for our initial tranche is) retroactive to Jan. 1, 2024, so merong (there would be) salary differential or back pay," she added.

Pangandaman expressed gratitude to Marcos for making her dream to increase government workers' salaries "finally become a reality."

Government workers will also receive PHP7,000 worth of medical allowance annually beginning 2025, according to EO 64. (PNA)

REPUBLIC OF THE PHILIPPINES
FOURTH JUDICIAL REGION
REGIONAL TRIAL COURT
Branch 90
DASMARIÑAS CITY, CAVITE

HOME DEVELOPMENT MUTUAL FUND
(Otherwise known as PAG-IBIG Fund),
Petitioner/Mortgagee,
-versus-
FE O. RAMOS,
Respondent/Mortgagor.

File No. FC-DC-1410-24
EXTRA JUDICIAL FORECLOSURE OF
REAL ESTATE MORTGAGE UNDER
ACT 3135, AS AMENDED BY ACT 4118

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 The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City against respondents/mortgagors, FE O. RAMOS with postal address at (1) 1755 Taft Ave., Malate, Manila; and (2) Lot 4 Block 21, Solar Homes, Phase 2, BO. Langaan, Dasmariñas, Cavite 4114 and for the satisfaction of the mortgaged debt which as of May 07, 2024 amounts to ONE HUNDRED NINETY SEVEN THOUSAND TWO HUNDRED TWENTY TWO PESOS AND 92/100 (Php197,222.92), exclusive of all legal fees and expenses incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on SEPTEMBER 17, 2024 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:

Transter Certificate of Title No T-578662

A parcel of land (Lot 4 Blk. 21 of the subd. plan Psd-042106-065358, being a portion of Lot 3826.-New, Imus Estate, L.R.C. Rec. No.) situated in the Brgy. of Langaan, Mun. of Das-

marinas, Prov. of Cavite, Island of Luzon. Bounded on the NW., along line 1-2 by Lot 5; on the NE., along line 2-3 by Lot 2 both of Blk. 21; on the SE., along line 3-4 by Road Lot 15, and on the SW., along line 4-1 by Lot 6, Blk. 21, all of the subd. plan. Beginnii at a pt. marked "1" on plan, x x x containing an area of THIRTY SIX (36) SQ. METERS. x x x

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 that the public auction should not take place on the said date and time, it shall be held on OCTOBER 01, 2024, at the same time and place without further notice.

Dasmariñas City, Cavite, July 22, 2024.

ARLYN P. BARCELON
Sheriff IV

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

Copy furnished:

HOME DEVELOPMENT MUTUAL FUND
(Otherwise known as PAG-IBIG Fund)
The Petron Mega Plaza Bldg., No. 358
Sen. Gil Puyat Ave., Makati City

MARIA VICTORIA D. CAPIRAL
PAULINO E. CASES, JR.

Cases Collection & Associates Law Offices
6th Floor, JELP Business Solutions Building,
409 Addition Hills, Shaw Boulevard, Mandaluyong City

FE O. RAMOS

(1) 1755 Taft Ave., Malate, Manila;
(2) Lot 4 Block 21, Solar Homes, Phase 2,
BO. Langaan, 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
JULY 29, AUGUST 5 & 12, 2024

DepEd, Khan Academy partner to capacitate PH learners in math

MANILA – The Department of Education (DepEd) on Friday inked a memorandum of agreement (MOA) with the Khan Academy to utilize educational technology to aid learners in the Philippines, particularly in mathematics.

Khan Academy is a global non-profit organization that intends to provide free education in mathematics, science, reading, art, computer programming, and economics, among others.

"It's really an amazing tool, one of the amazing phenomena of our time. What's really amazing is not only what it actually does when it operates, but it helps our students, helps our parents, helps our teachers," DepEd Secretary Sonny Angara said in a speech, citing positive feedback during Khan Academy's initial platform usage in 33 schools in the country.

Under the said platform, learners have access to educational videos and practice tests in math subjects of Grades 1, 4, 5, and 7.

Angara expressed optimism on how the tool can help improve learners' performance in the Programme for International Student Assessment (PISA).

"Definitely makakatulong ito sa PISA natin (This will definitely help us in our PISA), if not 2025, 2029 dahil nakabase siya doon sa learner e. Dahil kung mahina ang learner, marami siyang makukuha doon sa (because it's based on learners. If the learner is weak, there's many things to learn from the) software," Angara said.

In the 2022 PISA, the country landed in the bottom 10 out of 81 participating nations in mathematics, reading comprehension, and science; and second to the last in creative thinking.

Khan Academy Philippines President and Chief Executive Geraldine Acuña-Sunshine, meanwhile, assured further improvements to make the platform even more appropriate for Filipino

learners, especially with the MATATAG curriculum pilot implementation.

"Initial data trends have shown a correlation between consistent platform usage and increased math scores. Ang aming hangarin ngayon ay magpatuloy ang positive trends na ito habang nagpapalawak sa iba pang rehiyon sa mga bansa (Our aim right now is to continue these positive trends while expanding in other regions in the country)," she added, adding that their tools are both "safe and fun" for learners.

Angara, likewise, expressed that these tools may also be used for blended or online learning as they alleviate the impact of teachers and classroom shortages.

"I think so. I think it's perfect for that kind of thing. And then mayroon din silang (they also have) Khan, which is a tutorial," he said.

The Khan Academy is eyeing to benefit one million learners in the country by 2028.

Opening of classes Angara, meanwhile, said that the first week of classes for school year 2024-2025 has been good. "Ang ganda nung three to four schools na binisita namin. All were outstanding in their own way. Pero may ilang schools pa na hindi nagbubukas (but some schools have not opened yet)," he said referring to 615 schools that postponed school opening in Metro Manila, Ilocos Region, Central Luzon, and Calabarzon.

Angara expressed hopes to open classes in the said schools on August 5, as 454,082 learners are reportedly affected.

As of Friday, the DepEd has logged 23,340,101 enrolled learners from elementary to senior high school level, in all public and private schools nationwide.

In terms of reducing teachers' workload, Angara said they are eyeing to hire 10,000 additional administrative staff for their non-teaching tasks. (PNA)

REPUBLIC OF THE PHILIPPINES
FOURTH JUDICIAL REGION
REGIONAL TRIAL COURT
Branch 90
DASMARIÑAS CITY, CAVITE

HOME DEVELOPMENT MUTUAL FUND
(Otherwise known as PAG-IBIG Fund),
Petitioner/Mortgagee,
-versus-
FE O. RAMOS,
Respondent/Mortgagor.

File No. FC-DC-1410-24
EXTRA JUDICIAL FORECLOSURE OF
REAL ESTATE MORTGAGE UNDER
ACT 3135, AS AMENDED BY ACT 4118

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 The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City against respondents/mortgagors, FE O. RAMOS with postal address at (1) 1755 Taft Ave., Malate, Manila; and (2) Lot 4 Block 21, Solar Homes, Phase 2, BO. Langaan, Dasmariñas, Cavite 4114 and for the satisfaction of the mortgaged debt which as of May 07, 2024 amounts to ONE HUNDRED NINETY SEVEN THOUSAND TWO HUNDRED TWENTY TWO PESOS AND 92/100 (Php197,222.92), exclusive of all legal fees and expenses incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on SEPTEMBER 17, 2024 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:

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ARLYN P. BARCELON
Sheriff IV

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

Copy furnished:

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New PhilHealth package rate for hemodialysis now available in eClaims

MANILA – The Philippine Insurance Health Insurance Corporation (PhilHealth) on Friday said the new package rate for hemodialysis (HD) is now available in its electronic claims submission system (eClaims).

In an advisory, the PhilHealth said the new rate of PHP4,000 per session of treatment is part of the 156 HD coverage expansion.

"In order for the HFs (health facilities) and the IT (information technology) service providers to adjust to the system update on HD expansion, those HD sessions that are already on the 60th day and due for submission covering the period

of July 1 to 15, 2024 shall not be considered of late filing and shall be accorded with extension provided they submitted the same within August 1 to 25, 2024," the PhilHealth said.

It added that current submission modalities of HD sessions through eClaims still applies and changes in the mode of filing will be announced.

On July 1, the PhilHealth increased the benefit package rate for HD from PHP2,600 to PHP4,000 per session.

This covered the laboratory tests, administrative fees, drugs or medicines, and supplies used by the patients in HD centers.

Advertisement for Eldar's Birthday Treat Promo. Features an illustration of an elderly wizard character. Text includes: 'Eldar's BIRTHDAY TREAT PROMO July 28 to August 31, 2024. Buy one (1) Regular Day Pass, Get one (1) Eldar's Purple Brew! For only Php1,200. Book now via Online Store to get one (1) Php100 discount voucher for Eldar-branded merchandise! Terms and conditions apply. DTI Laguna Permit No. 844-Lap-5-07-158 series of 2024.

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THOUSAND (P703,000.00). Philippine currency, plus interest of ten percent (10%) per month based on the outstanding principal, with the interest for the first (1st) and up to (12th) month to be paid, every 5th day of the month starting November 5, 2011, and thereafter, with penalty of ten percent (10%) per month on any delayed payment, whether interest or principal amount due. FURTHERMORE, should there be a need to refer this NOTE to a lawyer collection, I bind myself to indemnify CONCEPCION A. DESPABILADERAS the additional amount by way of Attorney's Fee corresponding to 10% of amount due from me if no legal action is yet filed, or 25% of the amount due from me should a court action be filed to enforce any of my obligations in this note."

Based on the subject Complaint (Exhibit "A") however, plaintiff is only seeking the payment of interest at 15 % per annum, and attorney's fees of Php100,000.00. Defendants failed to pay their outstanding obligation, despite demands made by plaintiff. While plaintiff pleaded Bencio Cañete, as co-defendant, the Deed of Real Estate Mortgage clearly indicated that defendant Maridel Cañete is the sole mortgagor and she alone executed the Promissory Note quoted therein.

The Deed of Real Estate Mortgage, which was executed by the plaintiff and defendant Maridel Cañete is considered the law between them and it should be complied with, in good faith.

It is observed however, that the interest of 15% per annum demanded by plaintiff, is contrary to law. The interest indicated in the Deed of Real Estate Mortgage is likewise excessive. In Leticia Y. Medel, et al. vs. Court of Appeals, et al., G.R. No. 131622, 27 November 1998, the Supreme Court reduced the interest imposed on the loan, by rationalizing, thus:

We agree with petitioners that the stipulated rate of interest at 5.5% per month on the P500,000.00 loan is excessive, iniquitous, unconscionable and exorbitant. 13 However, we can not consider the rate "usurious" because this Court has consistently held that Circular No. 905 of the Central Bank, adopted on December 22, 1982, has expressly removed the interest ceilings prescribed by the Usury Law 14 and that the Usury Law is now "legally in-existent". 15

In Security Bank and Trust Company vs. Regional Trial Court of Makati, Branch 61 16 the Court held that CB Circular No. 905 "did not repeal nor in anyway amend the Usury Law but simply suspended the latter's effectivity." Indeed, we have held that "a Central Bank Circular can not repeal a law. Only a law can repeal another law." 17 In the recent case of Florendo vs. Court of Appeals 18, the Court reiterated the ruling that "by virtue of CB Circular 905, the Usury Law has been rendered ineffective". "Usury has been legally non-existent in our jurisdiction. Interest can now be charged as lender and borrower may agree upon." 19

Nevertheless, we find the interest at 5.5% per month, or 66% per annum, stipulated upon by the parties in the promissory note iniquitous or unconscionable, and, hence, contrary to morals ("contra bonos mores"), if not against the law. 20 The stipulation is void. 21 The courts shall reduce equitably liquidated damages, whether intended as an indemnity or a penalty if they are iniquitous or unconscionable. 22

The interest of 12% per annum would be consistent with the pronouncement of the court in Salvador Chua, et al. vs. Rodrigo Timan, et al., G.R. no. 170452, 13 August 2008, which reads, to wit:

The stipulated interest rates of 7% and 5% per month imposed on respondents' loans must be equitably reduced to 1% per month or 12% per annum. 8 We need not unsettle the principle we had affirmed in a plethora of cases that stipulated interest rates of 3%⁹ per month and higher 10 are excessive, iniquitous, unconscionable and exorbitant. Such stipulations are void for being contrary to morals, if not against the law.¹¹ While C.B. Circular No. 905-82, which took effect on January 1, 1983, effectively removed the ceiling on interest rates for both secured and unsecured loans, regardless of maturity,¹² nothing in the said circular could possibly be read as granting carte blanche authority to lenders to raise interest rates to levels which would either enslave their borrowers or lead to a hemorrhaging of their assets.¹³

The defendant Maridel Canete is however, afforded a grace period to pay for the indebtedness, as stated in the succeeding provision of the abovequoted Rule, which reads, thus:

Section 2. Judgment on foreclosure for payment or sale. - If upon the trial in such action the court shall find the facts set forth in the complaint to be true, it shall ascertain the amount

due to the plaintiff upon the mortgage debt or obligation, including interest and other charges as approved by the court, and costs, and shall render judgment for the sum so found due and order that the same be paid to the court or to the judgment obligee within a period of not less than ninety (90) days nor more than one hundred twenty (120) days from the entry of judgment, and that in default of such payment the property shall be sold at public auction to satisfy the judgment. (2a)

Pursuant to the abovequoted provision, the period of ninety (90) days from Entry of Judgment is sufficient for defendant Maridel Cañete to pay the judgment obligation. In case she fails to satisfy the judgment obligation, within the period prescribed, the subject property shall be sold at a public auction, to satisfy judgment in accordance with the abovecited provision of the Rules of Court. The mortgaged properties are registered under the name of defendant Bencio C. Canete, but he executed the corresponding Special Power of Attorney (Exhibit "P"), in his wife's favor, and he gave his marital conformity to the Deed of Real Estate Mortgage (Exhibit "O").

While it is recognized that the parties may stipulate on the amount of attorney's fees to be paid, the following provision grants the court discretionary power to reduce it:

Art. 1229. The judge shall equitably reduce the penalty when the principal obligation has been partly or irregularly complied with by the debtor. Even if there has been no performance, the penalty may also be reduced by the courts if it is iniquitous or unconscionable.

The amount of Php100,000.00, as attorney's fee is excessive, and thus, it is hereby reduced to Ten Thousand Pesos (Php10,000.00), under the circumstances in the case at bar. (See Medco Industrial Corporation, et al. vs Court of Appeals, et al., G.R. No. 84610, 24 November 1988)

WHEREFORE, premises considered, judgment is hereby rendered as follows:

1. Ordering defendant Maridel G. Cañete to pay plaintiff Concepcion A. Despabiladeras, within a period of ninety (90) days from the Entry of Judgment, the amount of Seven Hundred Three Thousand Pesos (Php703,000.00), and interest of twelve percent (12%) per annum, from 5 October 2011;

2. Ordering defendant Maridel G. Cañete to pay plaintiff Concepcion A. Despabiladeras, the amount of Ten Thousand Pesos (Php10,000.00), as and by way of attorney's fees;

3. Ordering defendant Maridel G. Cañete to pay the costs of suit, and;

4. Ordering the sale of the subject properties, covered by Transfer Certificates of Title nos. T-1174758 and T-1201234, in a public auction, in accordance with the provisions of Rule 68 of the Rules of Court, provided that defendant Maridel G. Cañete failed to satisfy the judgment obligation, upon the expiration of the grace period of ninety (90) days from the Entry of Judgment.

SO ORDERED.

3 November 2023, Imus City, Cavite.

LEA D. LLAVORE
Presiding Judge

Copy Furnished:

1. ATTY. RAMEL A. AGUINALDO
Counsel for the Plaintiff
AGUINALDO & AGUINALDO-BALUYA
2/F RFC Mall, Brgy. Molino II Bacoor City, Cavite 4102

2. CONCEPCION A. DESPABILADERAS
JOSE L. DESPABILADERAS
Plaintiffs
No. 44, Diwa St., Phase 2B, Bahayang Pag-asa Subd., Brgy. Molino V, Bacoor City, Cavite

3. SPS. BENCIO C. CAÑETE AND MARIDEL G. CAÑETE
Defendants
No. 16, Edades St., Phase 5
Brgy. Molino V, Bacoor City, Cavite

PAHAYAGAN NG KABITENYO
JULY 22, 29 & AUGUST 5, 2024

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

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

-versus-
ANGELINO B. PELAYO, JR., Married to
MA. SOCORRO H. PELAYO,

Mortgagors,
FC CASE NO. 19110-24
EXTRA-JUDICIAL FORECLOSURE
OF REAL ESTATE MORTGAGE UNDER
ACT 3135 AS AMENDED BY ACT 4118
X-----X

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 place of business at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Ave., Makati City 1200, against ANGELINO B. PELAYO, JR., married to MA. SOCORRO H. PELAYO, mortgagors, with residential and postal address at Lot 15 Block 35 Green Estate, 1 Barangay Malagasang 1-G, Imus, Cavite, and/or 276 E Crystal St., Golden Acres, Talon 5, Las Piñas City to satisfy the mortgage indebtedness which as of June 25, 2024 amounts to FIVE HUNDRED SIXTY FIVE THOUSAND SIX HUNDRED SIXTY SIX PESOS & 11/100 (P565,666.11), 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 August 20, 2024 at 10:00 A.M. or soon thereafter at the main entrance of the Office of the Clerk of Court, RTC-Imus Hall of Justice, Aguinaldo Highway, Imus, 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. 057-2016036315
"A PARCEL OF LAND (LOT 15, BLOCK 35 OF THE CONSOLIDATION-SUBDIVISION PLAN, PCS-04-026285, BEING A PORTION OF THE CONSOLIDATION OF LOT 1877 IMUS ESTATE (RS-04-004971), LOT 1880 IMUS ESTATE (RS-04-004970) & LOT 1876-A (LRC) PSD-6794, LRC RECORD NO. 8843), SITUATED IN THE BARANGAY OF MALAGASANG, MUNICIPALITY OF IMUS, PROVINCE OF CAVITE, ISLAND OF LUZON, BOUNDED ON THE SW., ALONG LINE 1-2 BY LOT 16; ON THE NW., ALONG LINE 2-3 BY LOT 17, BOTH OF BLOCK 35; ON THE NE., ALONG LINE 3-4 BY ROAD LOT 38; AND ON THE SE., ALONG LINE 4-1 BY LOT 13, BLOCK 35, ALL OF THE CONSOLIDATION-SUBDIVISION PLAN. X X X CONTAINING AN AREA OF THIRTY SIX (36) 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 August 27, 2024 at 10:00 A.M. without further notice.

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

Imus, Cavite, July 18, 2024.

WILMAR M. DE VILLA
Sheriff IV
BRANCH 21
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 Ave., Makati City 1200
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 1102
SPS. ANGELINO B. PELAYO, JR. AND
MA. SOCORRO H. PELAYO
276 E. Crystal St., Golden Acres, Talon 5, Las Piñas City
and/or Lot 15 Block 35, Green Estate,
1 Barangay Malagasang 1-G, Imus, Cavite,

PAHAYAGAN NG KABITENYO
JULY 29, AUGUST 5 & 12, 2024

THOUSAND (P703,000.00). Philippine currency, plus interest of ten percent (10%) per month based on the outstanding principal, with the interest for the first (1st) and up to (12th) month to be paid, every 5th day of the month starting November 5, 2011, and thereafter, with penalty of ten percent (10%) per month on any delayed payment, whether interest or principal amount due. FURTHERMORE, should there be a need to refer this NOTE to a lawyer collection, I bind myself to indemnify CONCEPCION A. DESPABILADERAS the additional amount by way of Attorney's Fee corresponding to 10% of amount due from me if no legal action is yet filed, or 25% of the amount due from me should a court action be filed to enforce any of my obligations in this note."

Based on the subject Complaint (Exhibit "A") however, plaintiff is only seeking the payment of interest at 15 % per annum, and attorney's fees of Php100,000.00. Defendants failed to pay their outstanding obligation, despite demands made by plaintiff. While plaintiff pleaded Bencio Cañete, as co-defendant, the Deed of Real Estate Mortgage clearly indicated that defendant Maridel Cañete is the sole mortgagor and she alone executed the Promissory Note quoted therein.

The Deed of Real Estate Mortgage, which was executed by the plaintiff and defendant Maridel Cañete is considered the law between them and it should be complied with, in good faith.

It is observed however, that the interest of 15% per annum demanded by plaintiff, is contrary to law. The interest indicated in the Deed of Real Estate Mortgage is likewise excessive. In Leticia Y. Medel, et al. vs. Court of Appeals, et al., G.R. No. 131622, 27 November 1998, the Supreme Court reduced the interest imposed on the loan, by rationalizing, thus:

We agree with petitioners that the stipulated rate of interest at 5.5% per month on the P500,000.00 loan is excessive, iniquitous, unconscionable and exorbitant. 13 However, we can not consider the rate "usurious" because this Court has consistently held that Circular No. 905 of the Central Bank, adopted on December 22, 1982, has expressly removed the interest ceilings prescribed by the Usury Law 14 and that the Usury Law is now "legally in-existent". 15

In Security Bank and Trust Company vs. Regional Trial Court of Makati, Branch 61 16 the Court held that CB Circular No. 905 "did not repeal nor in anyway amend the Usury Law but simply suspended the latter's effectivity." Indeed, we have held that "a Central Bank Circular can not repeal a law. Only a law can repeal another law." 17 In the recent case of Florendo vs. Court of Appeals 18, the Court reiterated the ruling that "by virtue of CB Circular 905, the Usury Law has been rendered ineffective". "Usury has been legally non-existent in our jurisdiction. Interest can now be charged as lender and borrower may agree upon." 19

Nevertheless, we find the interest at 5.5% per month, or 66% per annum, stipulated upon by the parties in the promissory note iniquitous or unconscionable, and, hence, contrary to morals ("contra bonos mores"), if not against the law. 20 The stipulation is void. 21 The courts shall reduce equitably liquidated damages, whether intended as an indemnity or a penalty if they are iniquitous or unconscionable. 22

The interest of 12% per annum would be consistent with the pronouncement of the court in Salvador Chua, et al. vs. Rodrigo Timan, et al., G.R. no. 170452, 13 August 2008, which reads, to wit:

The stipulated interest rates of 7% and 5% per month imposed on respondents' loans must be equitably reduced to 1% per month or 12% per annum. 8 We need not unsettle the principle we had affirmed in a plethora of cases that stipulated interest rates of 3%⁹ per month and higher 10 are excessive, iniquitous, unconscionable and exorbitant. Such stipulations are void for being contrary to morals, if not against the law.¹¹ While C.B. Circular No. 905-82, which took effect on January 1, 1983, effectively removed the ceiling on interest rates for both secured and unsecured loans, regardless of maturity,¹² nothing in the said circular could possibly be read as granting carte blanche authority to lenders to raise interest rates to levels which would either enslave their borrowers or lead to a hemorrhaging of their assets.¹³

The defendant Maridel Canete is however, afforded a grace period to pay for the indebtedness, as stated in the succeeding provision of the abovequoted Rule, which reads, thus:

Section 2. Judgment on foreclosure for payment or sale. - If upon the trial in such action the court shall find the facts set forth in the complaint to be true, it shall ascertain the amount

due to the plaintiff upon the mortgage debt or obligation, including interest and other charges as approved by the court, and costs, and shall render judgment for the sum so found due and order that the same be paid to the court or to the judgment obligee within a period of not less than ninety (90) days nor more than one hundred twenty (120) days from the entry of judgment, and that in default of such payment the property shall be sold at public auction to satisfy the judgment. (2a)

Pursuant to the abovequoted provision, the period of ninety (90) days from Entry of Judgment is sufficient for defendant Maridel Cañete to pay the judgment obligation. In case she fails to satisfy the judgment obligation, within the period prescribed, the subject property shall be sold at a public auction, to satisfy judgment in accordance with the abovecited provision of the Rules of Court. The mortgaged properties are registered under the name of defendant Bencio C. Canete, but he executed the corresponding Special Power of Attorney (Exhibit "P"), in his wife's favor, and he gave his marital conformity to the Deed of Real Estate Mortgage (Exhibit "O").

While it is recognized that the parties may stipulate on the amount of attorney's fees to be paid, the following provision grants the court discretionary power to reduce it:

Art. 1229. The judge shall equitably reduce the penalty when the principal obligation has been partly or irregularly complied with by the debtor. Even if there has been no performance, the penalty may also be reduced by the courts if it is iniquitous or unconscionable.

The amount of Php100,000.00, as attorney's fee is excessive, and thus, it is hereby reduced to Ten Thousand Pesos (Php10,000.00), under the circumstances in the case at bar. (See Medco Industrial Corporation, et al. vs Court of Appeals, et al., G.R. No. 84610, 24 November 1988)

WHEREFORE, premises considered, judgment is hereby rendered as follows:

1. Ordering defendant Maridel G. Cañete to pay plaintiff Concepcion A. Despabiladeras, within a period of ninety (90) days from the Entry of Judgment, the amount of Seven Hundred Three Thousand Pesos (Php703,000.00), and interest of twelve percent (12%) per annum, from 5 October 2011;

2. Ordering defendant Maridel G. Cañete to pay plaintiff Concepcion A. Despabiladeras, the amount of Ten Thousand Pesos (Php10,000.00), as and by way of attorney's fees;

3. Ordering defendant Maridel G. Cañete to pay the costs of suit, and;

4. Ordering the sale of the subject properties, covered by Transfer Certificates of Title nos. T-1174758 and T-1201234, in a public auction, in accordance with the provisions of Rule 68 of the Rules of Court, provided that defendant Maridel G. Cañete failed to satisfy the judgment obligation, upon the expiration of the grace period of ninety (90) days from the Entry of Judgment.

SO ORDERED.

3 November 2023, Imus City, Cavite.

LEA D. LLAVORE
Presiding Judge

Copy Furnished:

1. ATTY. RAMEL A. AGUINALDO
Counsel for the Plaintiff
AGUINALDO & AGUINALDO-BALUYA
2/F RFC Mall, Brgy. Molino II Bacoor City, Cavite 4102

2. CONCEPCION A. DESPABILADERAS
JOSE L. DESPABILADERAS
Plaintiffs
No. 44, Diwa St., Phase 2B, Bahayang Pag-asa Subd., Brgy. Molino V, Bacoor City, Cavite

3. SPS. BENCIO C. CAÑETE AND MARIDEL G. CAÑETE
Defendants
No. 16, Edades St., Phase 5
Brgy. Molino V, Bacoor City, Cavite

PAHAYAGAN NG KABITENYO
JULY 22, 29 & AUGUST 5, 2024

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

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

-versus-
ANGELINO B. PELAYO, JR., Married to
MA. SOCORRO H. PELAYO,

Mortgagors,
FC CASE NO. 19110-24
EXTRA-JUDICIAL FORECLOSURE
OF REAL ESTATE MORTGAGE UNDER
ACT 3135 AS AMENDED BY ACT 4118
X-----X

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 place of business at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Ave., Makati City 1200, against ANGELINO B. PELAYO, JR., married to MA. SOCORRO H. PELAYO, mortgagors, with residential and postal address at Lot 15 Block 35 Green Estate, 1 Barangay Malagasang 1-G, Imus, Cavite, and/or 276 E Crystal St., Golden Acres, Talon 5, Las Piñas City to satisfy the mortgage indebtedness which as of June 25, 2024 amounts to FIVE HUNDRED SIXTY FIVE THOUSAND SIX HUNDRED SIXTY SIX PESOS & 11/100 (P565,666.11), 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 August 20, 2024 at 10:00 A.M. or soon thereafter at the main entrance of the Office of the Clerk of Court, RTC-Imus Hall of Justice, Aguinaldo Highway, Imus, 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. 057-2016036315
"A PARCEL OF LAND (LOT 15, BLOCK 35 OF THE CONSOLIDATION-SUBDIVISION PLAN, PCS-04-026285, BEING A PORTION OF THE CONSOLIDATION OF LOT 1877 IMUS ESTATE (RS-04-004971), LOT 1880 IMUS ESTATE (RS-04-004970) & LOT 1876-A (LRC) PSD-6794, LRC RECORD NO. 8843), SITUATED IN THE BARANGAY OF MALAGASANG, MUNICIPALITY OF IMUS, PROVINCE OF CAVITE, ISLAND OF LUZON, BOUNDED ON THE SW., ALONG LINE 1-2 BY LOT 16; ON THE NW., ALONG LINE 2-3 BY LOT 17, BOTH OF BLOCK 35; ON THE NE., ALONG LINE 3-4 BY ROAD LOT 38; AND ON THE SE., ALONG LINE 4-1 BY LOT 13, BLOCK 35, ALL OF THE CONSOLIDATION-SUBDIVISION PLAN. X X X CONTAINING AN AREA OF THIRTY SIX (36) 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 August 27, 2024 at 10:00 A.M. without further notice.

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

Imus, Cavite, July 18, 2024.

WILMAR M. DE VILLA
Sheriff IV
BRANCH 21
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 Ave., Makati City 1200
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 1102
SPS. ANGELINO B. PELAYO, JR. AND
MA. SOCORRO H. PELAYO
276 E. Crystal St., Golden Acres, Talon 5, Las Piñas City
and/or Lot 15 Block 35, Green Estate,
1 Barangay Malagasang 1-G, Imus, Cavite,

PAHAYAGAN NG KABITENYO
JULY 29, AUGUST 5 & 12, 2024