

# CARD MBA receives the Three Golden Arrows Award for Excellence in Corporate Governance



CARD MBA Chief Executive Officer Ms. Jocelyn D. Dequito beams with pride as she receives the Three Golden Arrow Award at Okada Manila. The award highlights CARD MBA's longstanding commitment to delivering reliable and efficient mutual benefit services, ensuring the security and well-being of its members.

CARD Mutual Benefit Association (CARD MBA), Inc. received the Three Golden Arrows Award from the Institute of Corporate Directors (ICD) on October 23, 2025, held at Okada Manila.

CARD MBA, one of the leading mutual benefit associations in the Philippines, received the awards in recognition of its firm adherence to the principles of good governance and continued efforts to deliver excellent service to its members.

"This recognition is not just for us as an organization, but also for every Ka-Seguro who has entrusted us with their future. It is a reflection of our shared commitment to transparency, excellence, and service that truly makes

a difference in the lives of our members," said CARD MBA Chief Executive Officer Ms. Jocelyn D. Dequito. Reaching this milestone represents CARD MBA's commitment to good governance and transparency. Its independent Board meetings, integrated sustainability reporting, and open disclosure of performance assessments show that CARD MBA is upholding the values of integrity, accountability, and sustainable development.

The Three Golden Arrows Award highlights CARD MBA's longstanding commitment to delivering reliable and efficient mutual benefit services, ensuring the security and well-being of its members.

This prestigious recognition affirms the association's leadership in promote.

## Rice Awareness Month, the Office of the City Agriculturist

In celebration of the 2025 Rice Awareness Month, the Office of the City Agriculturist will conduct an Agri Fair on November 17-18, 2025, from 8:00 a.m. to 5:00 p.m., at the parking area of the Dasmariñas City Arena.

This event serves as a meaningful platform to promote sustainable rice production and responsible consumption, as well as to bring together local farmers to showcase and sell their agricultural products.

In support of this national initiative, the City of Dasmariñas will actively participate by organizing the Agri Fair, which will feature the distribution and sale of rice at ₱20.00 per kilo for the vulnerable sector.

#OnwardForwardCityofDasmariñas  
#SulongNaSulongPaDasmariñas



## MPIC still keen on selling up to 30% of tollways unit

HONG KONG — Metro Pacific Investments Corp. (MPIC) is still keen on letting go of up to 30 percent of its interest in its tollways business. This is meant to help slash mounting debt that has already ballooned to P200 billion.

When asked about updates on its merger talks with another giant, San Miguel Corp. (SMC), MPIC chair Manuel V. Pangilinan said that it was put off the table given Metro Pacific Tollways Corp.'s (MPTC) rising debt stock.

He reiterated that business discussions with the Ramon Ang-led group would only become "serious" once they fix the tollways' financial health.

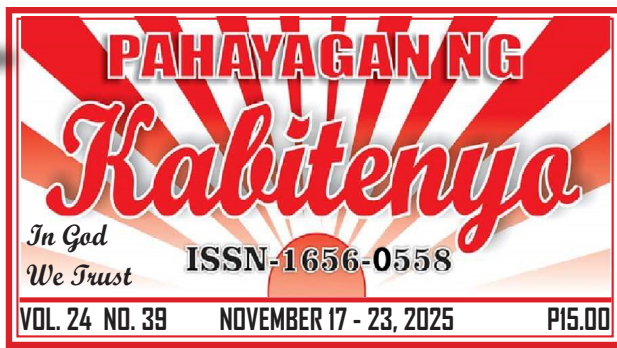
"For now, the main focus is managing the tollways better and strengthening the balance sheet," Pangilinan told reporters.

"There's nothing on the IPO (initial public offering) scenario because it's not ideal for MPTC these days. We have to look at either a strategic partner, one who has invested in tollways,

or a financial partner. So, coupled with the bond issuance, there will be an equity raising exercise, a private placement," he said. The conglomerate's plan to sell shares in the toll road operator was first floated earlier this year. But Pangilinan dialed down on this as the group hoped to explore new options to cut debt.

Sought for more details, Chaye Cabal-Revilla, MPIC chief financial, risk and sustainability officer, said the group was eyeing

two levels of private placement. These involve its units in Indonesia and the Philippines.



## 40TH YEAR OF MEKENI FOOD CORPORATION: A STORY OF STRUGGLE AND SUCCESS

In the quiet town of Porac, Pampanga, where families once relied on hard labor and the promise of a better tomorrow, a humble dream was born. It started with the family of Felipe and Imelda Garcia, who believed that quality food and honest work could change lives—not just theirs, but their whole community's.

The family began small—very small. With a borrowed capital and a makeshift production area in modern facilities, and beside their home, they produced local favorites like tocino and longganisa. They woke before dawn, mixing spices by hand, delivering orders themselves, and hoping each sale would bring them closer to stability.

Every peso mattered. Every customer counted. But for the Garcias, it wasn't just business. It was a mission: to give Kapampangans pride, to give Filipinos quality, and to give their community jobs. A Shattering Setback came when Mount Pinatubo's eruption in 1991 buried their homes, markets, and dreams. Many families fled Porac... but the Garcias stayed. Their facility was damaged, resources nearly gone, and their workers devastated.

Over the years, Mekeni transformed from a home-based venture into a full-scale food manufacturing company. There were competitors, market crises, and the daily struggles of keeping a young company alive. The Garcia family kept pushing, guided by values of family, integrity, and community empowerment. And success is sweetest when shared.

Prudencio "Pruds" Garcia, Mekeni Foods Corp. President, shares the story of their journey. The family, like many others, invested in modern facilities, and innovated products that Filipinos loved. Soon, Mekeni became known not just in Pampanga, but across the nation. In 2019, another storm hit—this time not from nature, but from controversy. A product issue shook public confidence and threatened to undo decades of hard work. It was a painful chapter—but one that showed their strength of character. Their products began reaching international markets—Japan, the U.S., Middle East, and beyond. From a backyard business to a globally recognized brand, Mekeni proved that success is not about avoiding failure—it's about rising every single time. Today, Mekeni Food Corporation stands as one of the Philippines' most respected food manufacturing companies. There were many stories—a testament to resilience, faith, and community-driven leadership. Mekeni's journey reminds us: Greatness begins in the humblest places. Struggles shape strength. And success is sweetest when shared.



Prudencio "Pruds" Garcia, Mekeni Foods Corp. President, shares the story of their journey.



## Grab Powers Cavite's Fast Rise as Digital Economy Hub, Accelerates Region's MSME Digitalization

Grab Philippines is fully geared to power Cavite's fast rise as a digital economy hub as it brings its flagship public-private initiative Grab Asenso: Digital Diskarte program to the province.

The program covers a tech- and AI-first learning caravan aimed at equipping thousands of local small businesses with mobile-first marketing knowhow, artificial intelligence (AI) tools, and new digital payment solutions.

Grab Philippines Vice President for Cities CJ Laacson shares, "True national progress is built on creating equitable growth beyond the capital. Cavite, strategically located adjacent to Metro Manila, exemplifies the high potential within our provincial economies. Our commitment, through Grab Asenso, is to co-build the digital tools and upskilling programs that connect these local



## SSS extends calamity loans to Tino-affected members in Cebu

QUEZON CITY - The Social Security System (SSS) announced that its members in Cebu affected by Typhoon Tino may avail of the Calamity Loan Program (CLP) starting today 6 November 2025 up to 5 December 2025 providing immediate financial relief as recovery efforts continue across the province.

SSS President and Chief Executive Officer Robert Joseph Montes de Claro said that the CLP provides qualified SSS members in Cebu with immediate access to emergency funds for their essential needs in tandem with recovery efforts undertaken by national and local government.

"We understand how life-changing the devastation brought by Typhoon Tino is to workers and their families in Cebu. Our priority is to provide immediate, accessible support to help them get back on their feet," De Claro said.

The National Disaster Risk Reduction and Management Council (NDRRMC) has placed all 53 cities and municipalities in Cebu under a state of calamity after Tropical Cyclone Tino struck the province last 4 November 2025.



NDRRMC estimates show more than 200,000 families and 700,000 individuals were affected, with more than 200,000 pre-emptively evacuated and more than 400,000 displaced.

CLP terms and eligibility Under the CLP, qualified members may borrow up to P20,000 at 7% interest rate with repayment period of 24 months. Applications can be submitted online via My.SSS facility.

De Claro said that once approved, loan proceeds will be credited directly to their enrolled disbursement account.

Major qualification requirements are:

## Educational Assistance Distributed to 2,542 Iskolang Lalawigan

A total of 2,542 Iskolang Lalawigan from Cavite State University-Carmona Campus received their educational assistance during the payout held on November 12, at the CarSiGMA Gymnasium in the City of Cavite.



## PhilHealth offers aid up to P135-K for premature babies

MANILA — The Philippine Health Insurance Corporation (PhilHealth) is providing financial support of up to PHP135,000 for premature babies born between 24 weeks and less than 32 weeks of gestational age under its Z Benefits package.

In an advisory Monday coinciding with the global observance of World Prematurity Day, PhilHealth said the Z Benefit aims to help parents manage the high medical costs associated with caring for extremely premature or small newborns.

## DA turns over P60-M rice processing system to Isabela farmers



MANILA — The Department of Agriculture (DA) has turned over a PHP60-million Rice Processing System II (RPS II) to farmers in Isabela as part of efforts to modernize the country's rice industry. In a statement on Monday, DA Secretary Francisco Tiu Laurel Jr. said the initiative aligns with the administration's goal of transforming the agriculture sector into a more progressive and technology-driven industry under the Bagong Pilipinas vision. "This is part of the government's broader effort to modernize the rice industry and support the Bagong Pilipinas vision of a more progressive and

## Malaking Korapsyon sa Pama-

EDITORIAL

## halaan: Isang Sugat na Kailangang Tuldukan

Sa loob ng mahabang panahon, tila hindi mawawala sa balita ang mga usapin ng malakihang korapsyon sa pamahalaan. Bago pa man tuluyang makabangon ang bansa mula sa kahirapan, naroon agad ang balitang may nawawalang pondo, overpriced na proyekto, ghost employees, at transaksyong kumakain sa kaban ng bayan. Paulit-ulit ang kuwento—nag-iiba lang ang pangalan, posisyon, at ahensya.

Ang masakit, ang talo rito ay hindi ang mismong mga opisyal na nagkamal ng yaman, kundi ang taumbayang araw-araw nagsusumikap para mabuhay. Bawat pisong ninanakaw ng tiwali ay katumbas ng pagkaantala ng serbisyo dapat ay para sa lahat: kalsadang hindi natapos, ospital na kulang sa kagamitan, eskwelahang sira-sira, at programang pangkabuhayang hindi naabot ng mga nangangailangan.

Hindi maikakaila na ang korapsyon ay isa sa pinakamalaking balakid sa pag-unlad ng Pilipinas. Hindi sapat ang pagiging masipag ng manggagawa, o ang galing ng mga negosyante, kung ang mismong sistema ay butas at madaling pasukin ng katiwalian. Hangga't kalakaran ang suhulan, padrino system, at cover-up, mananatiling mahirap ang bansa

### SSS extends calamity loans to Tino-affected members in Cebu

Have an online account with SSS (My.SSS) to file an online application; No past due loan accounts and no outstanding restructured loans;

Not have been granted any final benefit;

Of legal age and under 65 years of age at the time of the loan application;

### DA turns over P60-M rice processing system to Isabela farmers

technology-driven agriculture sector," Laurel said. The new RPS II, provided under the Rice Competitiveness Enhancement Fund (RCEF) Mechanization Program, was turned over to the Isabela Seed Growers' Multi-Purpose Cooperative on Nov. 6, 2025.

In particular, the state-of-the-art package includes a modern multi-stage rice mill and recirculating dryers, which are expected to increase milling efficiency, improve the quality of grain, and eventual-

kahit gaano pa kadami ang potensyal nito.

Ngunit may pag-asa. Sa panahon ngayon, mas mulat na ang mamamayan. Ang social media at citizen journalism ay nagbibigay-daan upang mabilis mabunyag ang anomalya.

Dumarami rin ang mga matitini-nong lingkod-bayan na ginagawang misyon ang paglilinis sa sistema.

Dapat manatiling matatag ang panawagan: transparency, accountability, at hustisiya. Ang pagsugpo sa malakihang korapsyon ay hindi lamang trabaho ng mga ahensya o ilang opisyal—tungkulin itong dapat pinagsasama-samang lakas ng pamahalaan at mamamayan. Kailangang igiit natin ang patas na pamamahala at parusa sa mga responsable, gaano man sila kalaki o kalakas.

Hindi tayo yayaman bilang bansa kung laging may kumakain sa ating yaman. Hindi aangang ang pamahalaan kung ang dapat ay lingkod-bayan ay nagiging panginoon sa kaban ng bayan. Panahon na para tuldukan ang sugat na mata-gal nang bumabalot sa ating lipunan.

Para sa tunay na pagbabago, hindi sapat ang galit—kailangan ng pagkilos. At ang unang hakbang: huwag tayong mapagod manindigan para sa katotohanan.

and Have not been disqualified due to fraud committed against the SSS.

In addition, SSS also activated a separate CLP for members who were affected by Tropical Storm Ramil in Roxas City and in the Municipality of Sigma in Capiz.

Qualified SSS members who live or work

in these areas may apply for calamity loan from 5 November 2025 up to 4 December 2025.

De Claro emphasized that calamity loans act as bridge for affected members to tide them over and hasten recovery. #

Thank you and best regards,

Doc Willie Ong

### Solusyon sa dark circles sa ilalim ng mga mata

#### 1. Matulog ng 7-8 oras bawat gabi.

– Kapag sapat ang tulog, nabibigyan ng pagkatakataon ang katawan na mag-repair at bumalik sa normal ang sirkulasyon ng dugo sa ilalim ng mata.

#### 2. Kung hindi makatulog, humiga lang at ipikit ang mga mata.

– Kahit hindi agad makatulog, nakatutulong ang pagpapahinga sa katawan at mata upang mabawasan ang pagod at pamumula.

#### 3. Magpalamig ng ilang hiwa ng pipino. Ilagay ang pipino sa yelo o refrigerator. Ipikit ang mata at ipatong sa ibabaw ng mata ng 15 minuto. Palitan ang pipino kapag hindi na ito malamig.

– Ang malamig na pipino ay nakababawas ng pamamaga at nakapapreskong tingnan ang paligid ng mata.

#### 4. Puwede ring gumamit ng tea bags. Ilubog ang dalawang tea bags sa maligamgam na tubig. Pagkatapos ay palamigin ito sa refrigerator. Ipatong ang tea bags sa mata ng 15 minuto. Ang sangkap na tannin sa tea ay nakatutulong sa pagbabawas ng pamamaga at pangangitim ng mata.

– Nakakatulong din ito para marelaks ang mga ugat sa paligid ng mata at magmukhang mas buhay ang mga mata.

#### 5. Kung nagmamadali, kumuha ng yelo o pinalamig na kutsara at ipatong ito sa eye bags. Gawin ito ng ilang minuto lang habang malamig pa ang kutsara.

– Ang lamig ay pumipigil sa sobrang pamumuo ng dugo at nakababawas ng puffiness o pamamaga.

#### 6. Uminom ng 8-10 basong tubig bawat araw para hindi dehydrated ang katawan.

– Ang sapat na tubig ay tumutulong para manatiling hydrated at mas elastic ang balat, kaya hindi madaling mangitim ang ilalim ng mata.

#### 7. Umiwas sa nakaka-allergy na bagay o pagkain. Maaaring mamaga ang mata kapag may allergy.

– Kapag iwas-allergy ka, mas maiiwasan ang pangangati, pamumula, at pamamaga na nagdudulot ng dark circles.

#### 8. Iwasang ma-stress.

– Kapag relaxed ang isip at katawan, mas nagiging maayos ang tulog at mas nababawasan ang tensyon na nakakaapekto sa balat.

#### 9. Huwag sumimangot.

– Ang paulit-ulit na pagsimangot ay nagdudulot ng wrinkles at lalong nagpadark ng eye area.

#### 10. Panatilihin na laging maging masaya para gumanda at mabawasan ang eye bags.

– Ang pagiging masayahin ay nakatutulong sa kalusugan at nagpapabuti sa overall glow ng balat.

#### 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.



## Grab Powers Cavite's Fast Rise as Digital Economy Hub,.....

MSMEs to the wider digital economy. This is a foundational step toward an inclusive digital Philippines, ensuring growth, progress, and opportunities are shared across all regions for all businesses regardless of size."

#### A Hotbed for Digital Growth

Cavite is poised to be a dynamic digital economy powerhouse, fueled by a dense population and a booming landscape of diverse small businesses.

Grab's own records reveal the bullish digital adoption in the province. The platform's MSME community base in Cavite has grown at an average of 72% year-on-year from 2023 to 2025, fueling a staggering 152% jump in demand for GrabFood deliveries this year versus last year.

This growth is also marked by quality, as the province now accounts for 30% of all GrabFood 5-Star Eats merchants – a community of highly-rated MSME restaurants on the Grab platform – across the entire Greater Manila area, which includes Bulacan, Laguna, and Rizal

Local entrepreneurs are turning this digital adoption into tangible success by actively using the platform's growth tools, like Spotlight Campaigns. GrabFood 5-Star Eats merchant-partner Sarios Restaurant, owned by Liz and Benjamin Rufino, shared how they leveraged Grab's marketing and promotion features to scale their business.

"I made it a point to study all the promotional tools Grab offered," said Liz Rufino. "We started small with simple discounts, but once we saw how effective they were, we went all-in and fully utilized the marketing features. As a result, our sales doubled, and even tripled. It shows that Grab genuinely helps small merchants like us grow, not just the big brands."

Furthermore, Grab is introducing its "Tap & Scan To Pay" solution in the region. This feature turns any NFC-enabled smartphone into a device capable of accepting both credit cards and QR-PH payments.

This is seen as a breakthrough for MSMEs, as it removes the significant cost hurdle of renting or buying a separate, hardware-based payment terminal. Alongside this, Grab is also offering merchants on Tap & Scan to Pay the access to Income Protection Coverage, which ensures that during untoward force majeure, should merchants not be able to open, their supposed earnings for that day are cushioned

#### More than just Tech

The "Digital Diskarte" program aims to provide holistic support. Beyond the new AI and payment tools, Grab is also offering merchants access to the Merchant Quick Cash Loan, providing "dagdag-puhunan" (additional capital) for inventory and expansion, and Self-Serve Ads, which allow merchants to run their own "Spotlight Campaigns" to boost visibility within the Grab app.

This initiative is backed by government partners and aligns with the national digitalization agenda, particularly the Department of Information and Communications Technology (DICT)'s drive to create more "digital livelihoods" for Filipinos. PR

#### Write to NEWS & EJS

Grab Powers Cavite's Fast Rise as Digital Economy Hub, Accelerates Region's MSME Digitalization Cavite, Philippines, 12 November 2025 – Grab Philippines is fully geared to power Cavite's fast rise as a digital economy hub as it brings its flagship public-private initiative Grab Asenso: Digital Diskarte program to the province.

The program covers a tech- and AI-first learning caravan aimed at equipping thousands of local small

## GUHIT NG KAPALARAN

SCORPIO: (Okt. 24-Nob. 22) – Likhain ang vision of life. Mag-imagine ng sukduhan ng iyong success dahil mapapasakamay mo ito. Maaakit ang events na magpapasaya sa iyo at sa pamilya mo. Lucky numbers at color for the day ang 18, 28, 55, 46, 37, at crimson red.

SAGITTARIUS: (Nob. 23-Dis. 21) – Sikapin na makuha ang darating na opportunity. Lucky numbers at color for the day ang 55, 16, 45, 36, 26, at cinnamon brown.

CAPRICORN: (Dis. 22-Ene. 19) – Maaakit mo ang events na magdadala sa'yo sa landas ng tagumpay. Magsikap ka pa. Lucky numbers at color for the day ang 38, 17, 45, 57, 26, at ultra violet.

AQUARIUS: (Ene. 20-Peb. 18) – Ang patuloy na effort ay aakit ng success. Unti-unting matutupad ang mga pang-arap mo. Lucky numbers at color for the day ang 36, 55, 16, 48, 26, at sunyellow.

PISCES: (Peb. 19-Mar. 20) – Posible na magsimula ka ng bagong negosyo. Increasing ang income mo. Lucky numbers at color for the day ang 22, 44, 46, 52, 12, at scarlet red.

ARIES: (Mar. 21-Apr. 19) – Maaapektuhan sa resulta ng iyong project ang team. Good thing incentives ito. Lucky numbers at color for the day ang 17, 27, 35, 42, 53, at emerald green.

TAURUS: (Abr. 20-May. 20) – Magse-celebrate ka ng success. Dahil darating na ang pag-ani sa iyong mga pagsisikap. Lucky numbers at color for the day ang 12, 26, 56, 37, 46, at vanilla brown.

GEMINI: (May. 21-Hun. 21) – Ang iyong panalangin ay magbibigay sa iyo ng opportunity at maaakit mo ang tagumpay. Lucky numbers at color for the day ang 36, 25, 52, 28, 45, at lilac violet.

CANCER: (Hun. 22-Hul. 22) – Maging matulungin. Matatamo rito ang fulfilling na pakiramdam at mabe-bless ka pa lalo. Lucky numbers at color for the day ang 36, 27, 15, 55, at at mango orange.

LEO: (Hul. 23-Ago. 22) – Kung kaya naman, pagbigyan ang request ng iyong kaanak. Lucky numbers at color for the day ang 15, 36, 27, 45, 52, at pearl white.

VIRGO: (Ago. 23-Set.23) – Hanapin ang game of life. Sikapin na the best ka sa laro ng buhay. Lucky numbers at color for the day ang 15, 36, 27, 45, 52, at pearl white.

LIBRA: (Set. 24-Okt. 23) – Hanapin ang best result sa gawain. Dahil deserve ito ng best effort mo. Keep it up! Lucky numbers at color for the day ang 47, 32, 53, 12, 15, at shocking pink.



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

CHINA BANK SAVINGS, INC  
Mortgagee.

-versus-

SPS. JOSEPH L LLAGUNO AND  
DOMINICA ROWENA M. LLAGUNO,  
Mortgagors Borrowers.

FORECLOSURE CASE NO. F-617-25  
X-----X

#### NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Petitioner Mortgagee, **CHINA BANK SAVINGS, INC.**, with business address at CBS Building, No. 314 Sen. Gil Puyat Avenue, Makati City against the Mortgagors/Borrowers, **SPS. JOSEPH L LLAGUNO AND DOMINICA ROWENA M. LLAGUNO**, with residence and postal addresses at (1) Cluster 16-6H Cambridge Village Floodway, Brgy. San Andres, Cainta, Rizal and (2) Blk. 14, Lot 8, Phirst Park Homes Phase 3, Batch 2, Governor's Drive, Brgy. Tanauan, Tanza, Cavite to satisfy the mortgage indebtedness which as of August 15, 20025 amounts to ONE MILLION EIGHT HUNDRED SEVENTY ONE THOUSAND ONE HUNDRED SEVENTY PESOS and 64/100 (P1,871,170.64), Philippine Currency, inclusive of interest, penalties and other charges as of said date but exclusive of all other charges incidental to this foreclosure

and sale, the undersigned Sheriff will sell at public **December 10, 2025** at 10:00 o'clock in the morning until 12:00 o'clock noon, at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder for CASH and in Philippine Currency, the following described property with all the Improvements thereon, to wit:

#### TRANSFER CERTIFICATE OF TITLE 057-2024004590

Lot No.8 Block No. 14 Plan No. Psd-04-248018  
Portion of Block 20. Pes-04-030746  
Location: Barangay of Tanauan, Mun. of Tanza, Province of Cavite, Island of Luzon.

#### Boundaries:

LINE	DIRECTION	ADJOINING LOT(S)
1-2	EAST	Lot 6, Block 14, Psd-04-248018
2-3	SOUTH	Road Lot 4, Psd-04-248018
3-4	WEST	Lot 10, Block 14, Psd-04-248018
4-1	NORTH	Lot 7, Block 14, Psd-04-248018

**Area: SIXTY SIX (66) SQUARE METERS, more or less**

All sealed bids must be submitted to the undersigned on the above-stated time and date. In the event the public auction should not take place on the said time and date, it shall be held on December 23, 2025 without further notice.

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

executed and annotated in the title under entry no. 2025047319. Petitioner is praying that the court, after due notice and hearing, render judgment directing the Register of Deeds for the Province of Cavite, Bacoor City Branch to issue another Owner's Duplicate Copy of Transfer Certificate of Title No. T- 1210886 with the same force and effect in lieu of the loss one.

Finding the petition to be sufficient in form and substance, the same is set for initial hearing on **January 13, 2026 (Tuesday) at 9:00 in the morning** at 2a floor, Main Square Mall, Bacoor Boulevard (formerly Molino Boulevard) Barangay Bayanan, City of Bacoor, Cavite, at which date, place, and hour, any interested person may appear and show cause why the said petition should not be granted.

Petitioner is directed to cause the publication of the copy of this Order at their expense once a week for three (3) consecutive weeks in a newspaper of general circulation in the Cities and Province of Cavite at least thirty (30) days prior to the scheduled date of hearing.

Considering that this court has no appointed sheriff, the sheriff of the Office of the Clerk of Court, RTC Bacoor City, Cavite, is ordered to post this Order in six (6) conspicuous places in the Province of Cavite, where the subject property is situated at least one (1) month prior to the aforesaid date of hearing, particularly at the bulletin boards of the following: (1) the main entrance of the Provincial Building of Cavite; (2) the main entrance of the City Hall Building of Bacoor City, Cavite; (3) the Hall of Justice of Bacoor City; (4) 2nd floor, Main Square Mall, Bacoor Boulevard (formerly Molino Boulevard), Barangay Bayanan, City of Bacoor, Cavite; (5) the Registry of Deeds, Bacoor City, Cavite; and (6) the Barangay Hall where the property is situated.

SO ORDERED.

IN CHAMBERS, this 8th day of October, 2025 in the City of Bacoor, Cavite.

Trece Martires City, 11 NOV 2925

JOANNAH AVIGAIL TIMKANG  
Sheriff IV

Copy furnished

**BUENAVENTURA DANTING PAGTAKHAN  
CONSTANTINO MANGROBANG  
ROSELL AND ASSOCIATES**

Counsel for the Mortgagee  
12 Floor, China Hank Savings Building  
314 Sen Gil Puyat Avenue, Makti City

**SPS. JOSEPH L LLAGUNO &  
DOMINICA ROWENA M. LLAGUNO**

(1) Cluster 16-6H Cambridge Village Floodway, Brgy. San Andres, Cainta, Rizal  
(2) Bik. 14, Lot 8, Phirst Park Homes Phase 3, Batch 2, Governor's Drive, Brgy. Tanauan, Tanza, Cavite

PUBLICATION: Panapaan ng Kabitenyo  
DATES: November 17, 24 & December 1, 2025

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



NIKKI ROSE DELA/PENA ESPERANZA  
Presiding Judge

Copy Furnished:

**MASAITO DEVELOPMENT CORPORATION**  
Petitioner  
11th Floor Phil. AXA Building, Sen.  
Gil Puyat Ave. cor. Tindalo St., Makati City

**ENGR. MARVIN M. MEJICO**  
Representative  
11th Floor Phil. AXA Building, Sen.  
Gil Puyat Ave. cor. Tindalo St., Makati City

**REGISTRY OF DEEDS - BACOR CITY**  
Public Respondent  
Bacoor Government Center

**REGISTRY OF DEEDS - CAVITE**  
Public Respondent  
Provincial Capitol  
Trece Martires, City, Cavite

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**SHERIFF - RTC OCC (6 copies)**  
RTC OCC (1 copy)  
2/F Old City Hall, Bacoor City, Cavite

Publication was awarded to: PAHAYAGAN NG KABITENYO  
Date of Publication: **NOVEMBER 10, 17 & 24, 2025**

## Groundbreaking Ceremony: Park Inn by Radisson Dasmariñas

The event reached new heights as it was graced by influential leaders from SM Hotels and Conventions Corp (SMHCC), each bringing their own brand of expertise, innovation, and leadership.

At the forefront was the ever-visionary Engr. Kiko Francisco, Senior Assistant Vice President of PMTSS, whose strategic foresight and technical mastery have long guided SMHCC's pursuit of excellence.

Alongside him was the dynamic Nian Rigor, Assistant Vice President for Public Relations, whose dedication to elevating the brand and fostering meaningful connections has been pivotal in strengthening the corporation's public presence.

Adding to the distinguished roster was the forward-thinking Mr. Neil Rumbaoa, Vice President for Business Development, whose innovative mind-



set continues to shape new opportunities and expansion initiatives for SMHCC. Equally notable was the presence of Ms. Cathy Nepomuceno, the operations powerhouse and Executive Vice President for Operations, whose strong leadership and commitment to operational excellence consistently raise the bar across all SMHCC properties.

Completing the ensemble of esteemed executives was the strategic mastermind Mr. Eric Sy Uy, Senior Vice President

for Project Management & Technical Support Services. His expertise in overseeing complex developments and ensuring top-tier technical standards reflects SMHCC's dedication to quality, innovation, and long-term sustainability.

Together, these exceptional leaders not only brought prestige to the event but also embodied SMHCC's unwavering commitment to visionary leadership, collaborative growth, and transformative impact within the hospitality industry.

## CEREMONIAL TURNOVER OF LAPTOP FOR DICT'S PROJECT CLICK



Matagumpay na idinaos ang Ceremonial Signing of Deed of Donation at Turnover ng mga bagong laptop mula sa Department of Information and Communications Technology (DICT) para sa Project CLICK. Maraming salamat sa ating nakasama na si Atty. Christina Faye M. Condez-De Sagon, MNSA, DICT Undersecretary for Special Concerns and Chief-of-Staff, na nanguna sa nasabing programa sa ngalan ni DICT Secretary Henry Aguda kasama si Engr. Kenneth A. Benedicto, OIC Provincial Officer ng DICT CALA-

BARZON. Kasabay nito ay iginawad din ang Certificate of Recognition sa mga kawani ng Pamahalaang Lungsod ng Carmona na sumailalim sa Project CLICK Training kung saan ibinahagi ang kaalaman sa mga Microsoft Application gaya ng PowerPoint, Excel, at Word. Ang naturang programa ay sa pangunguna ng Office of the City Information Technology Officer.

Maraming salamat, DICT sa mga device na ito na tunay na makakatulong para mabigyang access sa mga kagamitang ito.

Noong Marso 25, 2019, pormal na binuksan sa publiko ang Promenade Des Dasmariñas, isang riverpark na nagsisilbing libreng pasyalan at tambayan para sa mga dasmarineño. Sa loob ng pasyalan, tiyak na mae-enjoy ng mga bata ang iba't ibang atraksyon at pasilidad na nakalaan para sa kanila. Naroon ang castle playground, pirate ship playground, at mga laruan gaya ng seesaw, animal rider, maze, at swings na nagbibigay ng saya at aktibong paglalaro para sa kabataan. Para naman sa mga nakatatanda at health-conscious, may mga nakahandang kagamitan para sa ehersisyo na maaaring gamitin nang libre upang mapanatiling malusog at masigla ang kanilang pangangatawan.

ALAM MO BA



PROMENADE DES  
DASMARIÑAS



## PhilHealth offers aid up to P135-K for premature babies

For newborns delivered between 32 and less than 37 weeks of gestation, PhilHealth will provide benefits ranging from PHP24,000 to PHP71,000, depending on the baby's condition and treatment needs.

The agency also detailed Z Benefits for expectant mothers at risk of preterm delivery, with assistance from PHP600 to PHP4,000 to help prevent complications such as preterm labor, vaginal bleeding, PPRM (Preterm Premature Rupture of Membranes), preeclampsia and eclampsia.

The benefit in-



cludes coordinated referral and transfer to higher-level health facilities when necessary.

PhilHealth added that premature infants born with congenital anomalies, including congenital heart disease or cleft lip/palate,

may also qualify for additional PhilHealth support.

Prematurity remains one of the leading causes of death worldwide, underscoring the need for timely medical care and financial protection for affected families. (PNA)

**ANO ANG PADAYON MICROFINANCE?**

Ang Padayon Microfinance Inc. (PMI) ay isang non-profit organization na nagbibigay ng abot-kayang financial assistance sa mga mag-aaral, kabataan, at batang negosyante — kabilang ang nasa agrikultura at out of school youth.

Layunin nilang matulungan silang makapagpatuloy sa pag-aaral at mapaunlad ang kabuhayan.

<https://www.facebook.com/CARDMFIofficial>

**CARD MFI**



### Palace bullish on PH economic recovery as peso stabi-lizes

The Department of Health (DOH) and the World Health Organization (WHO) are ramping up efforts to eliminate tuberculosis (TB) in the Philippines, aiming to screen 12 million Filipinos nationwide by 2026.

In a news release Wednesday night, the DOH said the initiative is under the newly approved Philippine Strategic TB Elimination Plan Phase 2 2025 to 2030.

Developed in line with President Ferdinand R. Marcos Jr.'s directive to intensify the fight against TB – from prevention to treatment – the plan aims to expand the reach and efficiency of TB services.

The DOH's proposed 2026 budget under the National Expenditure Program allocates PHP4.2 billion for TB programs, nearly double the PHP2.6 billion earmarked in 2025.

Health Secretary Teodoro Herbosa said the country is leveraging technology and innovation to accelerate TB detection and treatment.

Ultra-portable AI-powered chest X-rays and WHO-recommended Nucleic Acid Amplification Tests are being used to quickly screen and diagnose TB cases.

He added that an innovative all-oral regimen for drug-resistant TB cuts treatment time from two years to only six months.

The DOH also reported a more than 50 percent increase in enrollment for Tuberculosis Preventive Treatment (TPT) in 2024, boosted by shorter TPT regimens and expanded contact investigation.

The TPT program has been extended to cover contacts of drug-resistant TB cases and is now under advanced programmatic implementation.

Children with non-severe, drug-susceptible TB are now benefiting

from shortened treatment courses – four months instead of six – under the 2HRZE/2HR regimen.

The DOH continues to promote awareness and early treatment through expanded social and behavior change campaigns, including the TPTodo caravans, which educate communities on preventive treatment and the importance of early care-seeking.

The national campaign is guided by the Philippine Acceleration Action Plan for Tuberculosis, which unites government agencies, civil society, and private partners in the goal of eliminating TB by 2035.

WHO acting representative to the Philippines Dr. Eunyong Ko described tuberculosis as a global challenge and progress in any country as a means of bringing the world closer to ending the disease.

He said that the WHO remains steadfast in its support for the DOH at both the central and subnational levels as places like Guimaras aim to become the country's first TB-free island.

Globally, an estimated 10.7 million TB cases were recorded in 2024, with 6.8 percent in the Philippines, equivalent to 625 Filipinos developing TB per 100,000 population.

Despite TB remaining one of the leading causes of death in the country, claiming about 98 lives daily, the figure marks a 3 percent reduction from the previous year.

Through stronger funding, innovative screening technologies, and sustained community engagement, the DOH and WHO reaffirmed their commitment to curb TB transmission, improve treatment outcomes, and move closer to ending tuberculosis in the Philippines by 2030. (PNA)

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

BANK OF THE PHILIPPINE ISLANDS  
(SUCCESSOR-IN-INTEREST OF  
BPI FAMILY SAVINGS BANK, INC.),  
Petitioner-Mortgagee,  
-versus-

SPOUSES DIONESIO S. GAHUM JR.  
A.K.A. DIONESIO SOLON GAHUM JR.,  
AND JOIE M. GAHUM  
A.K.A. JOIE MOJICA GAHUM,  
Respondents-Mortgagors-Borrowers

File No. FC-DC-1965-25  
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, BANK OF THE PHILIPPINE ISLANDS (SUCCESSOR-IN-INTEREST OF BPI FAMILY SAVINGS BANK, INC.) with postal address at BPI Buendia Center 27th Flr., BPI Buendia Center Bldg., 372 Sen. Gil Puyat Ave., Brgy. Bel-Air, Makati 1209 against the mortgagors SPOUSES DIONESIO S. GAHUM A.K.A. DIONESIO SOLON GAHUM JR., AND JOIE M. GAHUM A.K.A. JOIE MOJICA GAHUM, with postal address at (1) #48 Marahan 1 (Maran 1), Alfonso, Cavite; (2) Block 6 Lot 27, Phase 1, The Villas at Dasma Highlands, Brgy. San Agustin 1, Dasmariñas, Cavite; and for the satisfaction of the mortgaged debt which as of SEPTEMBER 29, 2025 amounts to ONE MILLION ONE HUNDRED TWENTY FIVE THOUSAND SEVENTY NINE PESOS AND 98/100 (Php 1,125,079.98), exclusive of all legal fees and expenses incidental to this foreclosure and sale, the undersigned sheriff will sell at public auction on DECEMBER 09, 2025 10:00 o'clock in the morning or soon thereafter in the lobby of Branch 90, Regional Trial Court, Ground Floor, Dasmariñas Community Affairs (DASCA) Building, Congressional Road, Buro I, Dasmariñas City, Province of Cavite to the highest bidder and for CASH or CERTIFIED CHECK, in Philippine Currency, the following described real property together with all the buildings and other improvements existing thereon, to wit

TRANSFER CERTIFICATE OF TITLE NO. 057-2020008155

A PARCEL OF LAND (LOT 17, BLK. 6 OF THE CONSOLIDATION SUBDIVISION PLAN, PCS-04-025907, BEING A PORTION OF THE CONSOLIDATION OF LOT 3829 (RS-04-005086) & LOT 6159 IMUS ESTATE, LRC RECORD NO. SITUATED IN THE BARANGAY OF SAN AGUSTIN, CITY OF DASMARIÑAS, PROVINCE OF CAVITE, ISLAND OF LUZON. BOUNDED ON THE NE., ALING LINE 1-2 BY LOT 6 BLK. 6, ON THE SE., & SW., ALINES 2-3-4-5-6 BY ROAD LOT 10 (8.00 M. W.), ON THE SW., ALONG LINE 6-7 BY ROAD LOT 12 (8.00 M. W.), AND ON THE NW., ALONG LINE 7-1 BY 28 BLK. 6, ALL OF THE CONSOLIDATION-SUBDIVISION PLAN. BEGINNING AT A POINT MARKED "1" ON PLAN. BEINT S. 59. 18' W., 458.61 M. FROM PLM NO. 145., IMUS ESTATE., THENCE S. 25 DEG. 32' E., 8.27 M. TO POINT 2, THENCE S. 52 DEG. 23' W., 7.54 M. TO POINT 3, THENCE S. 69 DEG. 24' E., 1.76 M. TO POINT 4, THENCE N. 76 DEG. 35' W., 1.76 M. TO POINT 5, THENCE N. 42 DEG. 33' W., 1.76 M. TO POINT 6, THENCE N. 25 DEG. 32' W., 6.92 M. TO POINT 7, THENCE N. 64 DEG. 28' E., 11.00 M. TO THE POINT OF THE BEGINNING, CONTAINING AN AREA OF ONE HUNDRED (100) SQUARE METERS MORE OR LESS. ALL POINTS REFERRED TO ARE INDICATED ON THE PLAN AND ARE MARKED ON THE GROUND BY P.S.,CYL. CONC. MONS 15X40 CMS; BEARINGS TRUE; DATE OF ORIGINAL SURVEY JULY 27, 1905 TO JUNE 11, 1908 AND THAT OF THE CONSOLIDATION-SUBDIVISION SURVEY AUGUST 1-15 2069 &

TRANSFER CERTIFICATE OF TITLE NO. 057-2020008155

A PARCEL OF LAND (LOT 17, BLK. 6 OF THE CONSOLIDATION SUBDIVISION PLAN, PCS-04-025907, BEING A PORTION OF THE CONSOLIDATION OF LOT 3829 (RS-04-005086) & LOT 6159 IMUS ESTATE, LRC RECORD NO. SITUATED IN THE BARANGAY OF SAN AGUSTIN, CITY OF DASMARIÑAS, PROVINCE OF CAVITE, ISLAND OF LUZON. BOUNDED ON THE NE., ALING LINE 1-2 BY LOT 6 BLK. 6, ON THE SE., & SW., ALINES 2-3-4-5-6 BY ROAD LOT 10 (8.00 M. W.), ON THE SW., ALONG LINE 6-7 BY ROAD LOT 12 (8.00 M. W.), AND ON THE NW., ALONG LINE 7-1 BY 28 BLK. 6, ALL OF THE CONSOLIDATION-SUBDIVISION PLAN. BEGINNING AT A POINT MARKED "1" ON PLAN. BEINT S. 59. 18' W., 458.61 M. FROM PLM NO. 145., IMUS ESTATE., THENCE S. 25 DEG. 32' E., 8.27 M. TO POINT 2, THENCE S. 52 DEG. 23' W., 7.54 M. TO POINT 3, THENCE S. 69 DEG. 24' E., 1.76 M. TO POINT 4, THENCE N. 76 DEG. 35' W., 1.76 M. TO POINT 5, THENCE N. 42 DEG. 33' W., 1.76 M. TO POINT 6, THENCE N. 25 DEG. 32' W., 6.92 M. TO POINT 7, THENCE N. 64 DEG. 28' E., 11.00 M. TO THE POINT OF THE BEGINNING, CONTAINING AN AREA OF ONE HUNDRED (100) SQUARE METERS MORE OR LESS. ALL POINTS REFERRED TO ARE INDICATED ON THE PLAN AND ARE MARKED ON THE GROUND BY P.S.,CYL. CONC. MONS 15X40 CMS; BEARINGS TRUE; DATE OF ORIGINAL SURVEY JULY 27, 1905 TO JUNE 11, 1908 AND THAT OF THE CONSOLIDATION-SUBDIVISION SURVEY AUGUST 1-15 2069 &

WAS APPROVED ON DECEMBER 13, 2011.  
Prospective buyers or bidders are hereby enjoined to investigate for themselves the title to the said property and encumbrances, if any there be.  
"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 22, 2025, without further notice."  
Dasmariñas City, Cavite, October 27, 2025

ARLYN P. BARCELON  
Sheriff IV  
ATTY. MARCELA L. BAYBAY  
Clerk of Court VI & Ex-Officio Sheriff

Copy Furnished:  
BANK OF THE PHILIPPINE ISLANDS  
BPI Buendia Center 27th Flr., BPI Buendia Center Bldg., 372 Sen. Gil Puyat Ave., Brgy. Bel-Air, Makati 1209  
DIONESIO SOLON GAHUM JR., AND JOIE M. GAHUM A.K.A. JOIE MOJICA GAHUM (1) #48 Marahan 1 (Maran 1), Alfonso, Cavite; (2) Block 6 Lot 27, Phase 1, The Villas at Dasma Highlands, Brgy. San Agustin 1, Dasmariñas, Cavite  
WARNING: It is absolutely prohibited to remove, deface or destroy this notice of Extra-judicial Sale on or before the date of sale

Publication was awarded to: PAHAYAGAN NG KABITENYO  
Date of Publication: NOVEMBER 3, 10 & 17 2025

### EXTRAJUDICIAL SETTLEMENT

Notice is hereby given that the estate of the deceased JACINTO SAPANGHILA DE LEON, who died on March 18, 2025, in Philippine General Hospital, Metro Manila, that the said deceased died intestate, without a will or testament and without any outstanding debts in favor of any person or entity, that at the time of his death the deceased left certain personal properties and assets, to wit, Shares of Stocks in Manila Electric Company, Capital Contribution in Meralco Employees Saving & Loan Association, Inc. (MESALA) Savings Under Account No. 10000100152418, Account Name: De Leon, Jacinto Sapanghila - 1001011849, issued on New 15 June 2021 at Operations Bldg., Meralco Center, Ortigas Avenue, Brgy. Ugong, Pasig City, Saving in Meralco Employees Saving & Loan Association, Inc. (MESALA) under Account No. 10000200153408, Account Name: De Leon, Jacinto Sapanghila - 1001011849, issued on New 15 June 2021, Saving Account in Philippine Veterans Bank under Passbook Series No. 654262, was the subject of this ExtraJudicial Settlement of Estate among the legal heirs of the said deceased in the said instrument, executed before a Notary Public Atty. Ricardo B. De Leon, Sr under Doc. No. 138, Page No. 29, Book No. CXLIV, Series of 2025.

PAHAYAGAN NG KABITENYO  
NOVEMBER 3, 10 & 17, 2025



Republic of the Philippines  
Fourth Judicial Region  
Regional Trial Court Of Cavite  
Office of the Clerk of Court & Ex-Officio Sheriff  
New Justice Hall, J.P. Rizal Avenue, Kaybagal  
South, Tagaytay City

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

LOLITA O. RAMOS,  
Mortgagor,

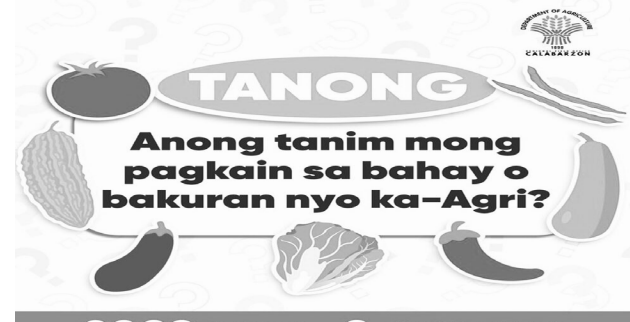
EJF NO. TG-24-075  
FOR: Extra-Judicial Foreclosure  
of Real Estate Mortgage under Act  
No. 3135 as amended by Act No. 4118  
X-----X

### NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-judicial foreclosure sale under Act 3135, as Amended by Act No. 4118, filed by Mortgagee, HOME DEVELOPMENT MUTUAL FUND (otherwise known as Pag-BIG Fund), a government financial institution duly organized and existing under and by virtue of Republic Act No. 9679, with principal office and place of business at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, pursuant to the terms and conditions of the Loan and Mortgage Agreement ("MORTGAGE") executed and notarized on July 24, 1997 by Mortgagor, LOLITA O. RAMOS, single, of legal age, Filipino citizen, with residence and postal addresses at (1) Bld. 2 Lot 39, Area K, Gen. Mariano Alvarez, Cavite and (2) Lot 16 Blk. 13, Phase 1, Franceville Executive Homes, Bo. Bulihan, Silang, Cavite, in favor of the Mortgagee, over a real estate property including improvements thereon, described in and covered by TRANSFER CERTIFICATE OF TITLE NO. (T-734489) of the Registry of Deeds for Tagaytay City, in order to satisfy the outstanding loan obligation of the Mortgagor in the amount of THREE HUNDRED SIXTY-FOUR THOUSAND NINETY-SIX PESOS & 70/100 (PHP 364,096.70) inclusive of interest and other charges, as of May 7, 2024, the undersigned Clerk of Court & Ex-Officio Sheriff of the Regional Trial Court of Cavite thru her deputy, Oliver N. Mendoza, will sell at public auction on February 19, 2026 at 10:00 o'clock in the morning or soon thereafter, at the New Hall of Justice of Tagaytay City, to the highest bidder, for Cash or Manager's Check and in Philippine Currency, the following property with all its improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE NO. (T-734489)  
Registry of Deeds for the Province of Cavite

A parcel of land (Lot 16 of the cons.- subd. plan Pcs-042118-008678, being a portion of the cons. of Lots 1 to 20, Blk. 13, Pcs-04-005492, L.R.C. Rec. No. ), situated in the Bo. of Bulihan, Mun. of Silang, Province of Cavite: Bounded on the SW., along line 1-2 by Lot 18 of the cons.-subd. plan; on the NW., along line 2-3-4 by Road Lot 10, Pcs-04-005492; on the NE., along line 4-5 by Lot 17; & on the SE., along line 5-1 by Lot 15, both of the cons.- subd. plan. Beginning at a pt. marked "1" on plan, being S. 49 deg. 01 W., 7430.68 m. from BLBM No. 1, Mun. of Carmona, Cavite, thence N. 66 deg. 54W., 12.00 m. to pt. 2; thence N. 22 deg. 41'E., 0.20 m. to pt. 3; thence N. 22 deg. 41' E., 4.00 m. to pt. 4; thence S. 66 deg / 54'E., 12.00 m. to pt. 5; thence S. 22 deg. 41'W., 4.20 m. to the pt. of beginning,



containing an area of FIFTY SQ. METERS AND FORTY SQ. DECIMETERS (50.40). All pts. referred to are indicated on the plan and are marked on the ground by P.S. cyl. conc. mons. 15x40 cm.; bearings true; date of orig. survey, June 1-15, 1943 and that of the cons.-subd. survey, May 1-15, 1994 and was approved on June 2, 1994. is registered in accordance with the provisions of the Property Registration Decree in the name of" LOLITA O. RAMOS, Filipino, of legal age, single.

In the event the public auction should not take place on the said date, it shall be held on February 26, 2026 without further notice.

Prospective bidders or buyers are hereby enjoined to investigate and verify for TRANSFER CERTIFICATE OF TITLE NO. (T-734489) the encumbrances thereon, if any there be.

All sealed bids must be submitted to the undersigned on the above stated time and date.  
Tagaytay City, Philippines, October 28, 2025.

ATTY. VARBRA N 1. VARIAS-DIMAYUGA  
Clerk of Court VI & Ex-Officio Sheriff  
OLIVER N. MENDOZA  
Sheriff-In-Charge

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

MARIA VICTORIA D. CAPIRAL  
C/O ATTY. SIMEON P. MADRID  
Attorney-In-Fact of Mortgagee  
5th Floor Bedrock Building, Kayumanggi Center,  
Commonwealth Ave., Matandang Balara, Quezon City

LOLITA O. RAMOS  
Mortgagor-Borrower  
(1) Bld. 2 Lot 39, Area K, Gen. Mariano Alvarez, Cavite  
(2) Lot 16 Blk. 13, Phase 1, Franceville Executive Homes,  
Bo. Bulihan, Silang, Cavite

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

Publication was awarded to: PAHAYAGAN NG KABITENYO  
Date of Publication: NOVEMBER 10, 17 & 24, 2025

### Malaysia among countries with cheapest internet per gigabyte

BAKU, Azerbaijan – Malaysia has some of the cheapest internet rates per gigabyte, reflecting the government's continued efforts to ensure affordable and inclusive digital connectivity for the people, according to Communications Minister Datuk Fahmi Fadzil.

He said Malaysia also managed to roll out its 5G network at an exceptionally rapid pace, and as a result, the country now has the fastest 5G network in Southeast Asia and the second fastest in the Asia-Pacific region, after South Korea.

"We are one of the 10 countries where (internet rates) per gigabyte, the cost is about 2 cents," he said during a reception with Malaysian Diaspora at Rumah Malaysia, here on Sunday.

"I think we have not really, before this, seen a situation where the Malaysian telcos can sit together at one table and come to some kind of consensus," he added.

The minister is in Baku from Nov 16 to 19 to lead the Malaysian delegation to the World Telecommunication Development Conference 2025 (WTDC-25).

Fahmi said his participation in the conference is part of efforts to retain Malaysia's seat on the International Telecommunication Union (ITU) Council for the 2027-2030 term, following the announcement of Malaysia's candidacy for re-election to the council in July.

He also updated the Malaysian diaspora on the successful hosting of the 47th ASEAN Summit and Related Summits in October, noting that it showcased the country's diplomatic strength.

"I think we have reset people's perception about not only Malaysia

but also ASEAN. As a region with a population of 660 million, ASEAN is approximately one and a half times larger than the European Union.

"And we have a very bright future if we are able to hold together, build up an ASEAN community, and also ensure peace and stability within the region," he said.

The reception was attended by Senior Advisor of International Affairs of Malaysian Communications and Multimedia Commission (MCMC), Tan Sri Mohd Annuar Zaini, and the Malaysian Ambassador to Azerbaijan, Ahmad Kamrizamil Mohd Riza.

Meanwhile, Ahmad Kamrizamil, in his speech, said Fahmi's participation in WTDC-25 demonstrates the government's strong commitment to strengthening bilateral relations between Malaysia and Azerbaijan.

"The conference not only provided an opportunity to discuss strategic issues, but also to expand cooperation in the fields of communication, technology and digital," he said.

Kelvin Chong, a Malaysian residing in Azerbaijan for 18 years, expressed excitement about the event, saying he looked forward to meeting the minister and learning more about Malaysia's latest developments.

"He shares with us a lot of updates and new information. The country (Malaysia) is developed, and we are so proud and so happy with that," said the chef, who is also the founder of the Culinary Arts Centre of Azerbaijan (CASA).

He also expressed hope that more Malaysians will come to Azerbaijan to experience the beauty of the country and learn more about its culture. (BERNAMA)