

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

BDO UNIBANK, INC.,
Mortgagee,

FORECLOSURE CASE NO. F-357-26

-versus-

SPS. JERMAIN C. PONCARDAS
AND ROCHELLE B. PONCARDAS,
Debtors/Mortgagors.

x- - - - - x
NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, **BDO UNIBANK, INC.**, with business address at BDO Corporate Center, 33rd Floor, BDO Corporate Center Ortigas, No. 12 ADB Avenue, Mandaluyong City against the Debtors/Mortgagors, **SPS. JERMAIN C. PONCARDAS and ROCHELLE B. PONCARDAS**, represented by **Justin Joshua C. Poncardas**, as Attorney-in-Fact, with residence and postal addresses at (1) Rosal St., Lagman Subd., Brgy. Lagao, General Santos City, South Cotabato (currently occupied); and (2) Lot 76, Block 6, Phase 4 Manchester, Brgy. Navarro, Gen. Trias, Cavite (currently occupied by Mortgagors), to satisfy the mortgage indebtedness which as of **April 30, 2026** amounts to **TWO MILLION FIVE HUNDRED NINETY NINE THOUSAND ONE HUNDRED FIVE PESOS and 96/100 (PhP2,599,105.96)**, Philippine Currency, including interest, penalties and other charges as of said date but exclusive of all other expenses incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on 07 AUG 2026 at 10:00 o'clock in the morning until 12:00 o'clock noon at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder for **CASH** and in Philippine Currency, the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE No. 057-2016019235

Lot No. 76 **Block: 6** **Plan No. Psd-04-225691**
Portion of: Lot 1702, San Francisco de Malabon Estate (RS-04-0022731), Decreed No. 4270, LRC Rec. No. 5964
Location: Barangay of Navarro, Municipality of Gen. Trias, Province of Cavite, Island of Luzon
Boundaries:

LINE	DIRECTION	ADJOINING LOT(S)
1-2	NE	Lot 77, Block 6, Psd-04-225691
2--3-4	SW, SE	Lot 84, Block 6, Psd-04-225691
4-5	SW	Lot 75, Block 6, Psd-04-225691
5-6-1	NW	Road Lot 9, Psd-04-225691

Area: ONE HUNDRED TWENTY TWO SQUARE METERS (122), more or less

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

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

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

Trece Martires City, 07 AUG 2026


Andres B. Espina
Sheriff IV

Copy Furnished:

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

SPS. JERMAIN C. PONCARDAS & ROCHELLE B. PONCARDAS
MR. JUSTIN JOSHUA C. PONCARDAS
(1) Rosal St., Lagman Subd., Brgy. Lagao, General Santos City, South Cotabato
(2) Lot 76, Block 6, Phase 4 Manchester, Brgy. Navarro, Gen. Trias, Cavite

Publication: CN
Dates: JULY 14, 17 & 20, 2026

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