

PhilHealth expands healthcare coverage for Filipinos with HIV



Four years after his HIV diagnosis, 32-year-old Philip, whose name has been changed in this news report to protect his privacy, struggles to consistently manage his health due to the high cost of healthcare and medication.

In an effort to address such financial barriers to accessing care, PhilHealth has nearly doubled the healthcare coverage for persons living with HIV (PLHIV), raising the annual benefit for HIV/AIDS treatment by 95 percent to

P58,500 from the previous P30,000 package.

"Maganda kasi alam ko na ngayon. Makakatulong 'to saakin para menos na sa bayad kasi minsan hindi ako nagpapa-lab at magastos," said Philip, expressing relief over the announced increase

in coverage.

(That's great because I'm now aware. This will help me reduce my expenses since I sometimes skip lab tests because they are costly.)

PhilHealth Acting President and CEO Dr. Edwin M. Mercado assured PLHIV of the agency's commitment to protecting their health and privacy, urging them to utilize the expanded benefits without fear or shame.

"Wala po kayong dapat ipag-alala, narito po ang PhilHealth upang tugunan ang inyong pangan-

gailangang medikal. Kaya huwag po kayong matakot o mahiyang magpagamot. Makakaasa kayo na po-pro-

tektahan namin ang inyong mga personal na impormasyon," said Dr. Mercado.

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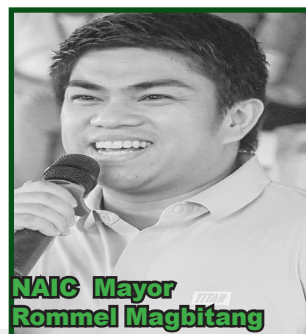
NAIC LGU:

Drug Abuse Prevention and Control Week 2025

The Naic LGU, headed by Mayor Rommel Magbitang, continues its commitment to building a safer and healthier community. This initiative was highlighted as Dr. Ma. Carolina Matel, our Municipal Health Officer, led the successful observance of the Drug Abuse Prevention and Control Week program last Wednesday, December 3, at the RHU Annex in Brgy. Halang, Naic, Cavite.

Officials from the DOH Tagaytay Treatment and Rehabilitation Center joined the event to underscore the importance of

rejecting illegal drugs, protecting one's health, and providing support to individuals seeking a fresh start and positive change in their lives. Our collective goal is to strengthen the community through proper education, guidance, and hope for a better future.



National Human Rights Consciousness Week, Ipinagdiriwang

TRECE MARTIRES CITY Cavite- Ang Linggo ng Kaarawan Pantao o Human Rights Consciousness Week ay ipinagdiriwang ngayong December

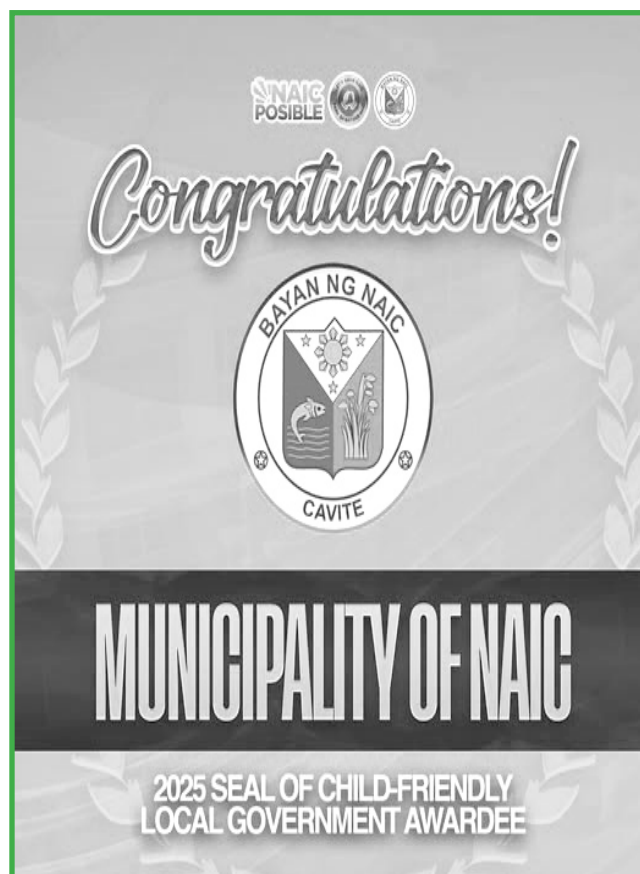
4-10 2025.

Ayon sa komisyon ng mga Karapatang Pantao, ito ay nakikiuso sa buong bansa sa pagdiriwang upang ipaalala na lahat ng mayroong mga karapatan na dapat sundin at igalang.

Ang tema ng pagdiriwang para sa taong ito ay "Karapatang Pantao: Kasama sa Araw-araw o Human Rights: Our Everyday Essentials."

Kabilang sa mga nakikiisa sa pagdiriwang at nagtataguyod o nagtatanghal sa mga karapatang pantao ng mga mamamayan. Ang iba't ibang kagawaran ng pamahalaan kabilang ang Department of Education (DepEd), De-

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CAVITE NGAYON

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MEMBER:



28 Extension Worker ng DA-RFO IV-A, Nagtapos sa Unang Bahagi ng EBAEC Training

Nagtapos ang 28 Extension Worker mula sa DA-RFO IV-A sa unang bahagi ng Expanded Basic Agricultural Extension Course (EBAEC) na isinagawa noong Disyembre 1–5, 2025 sa DA-ATI CALABARZON. Idinisenyo ang isang

palakasin ang kanilang mahalagang kakayahan—gaya ng critical thinking, problem-solving, at epektibong komunikasyon—na kailangan sa pagbibigay-serbisyo sa mga magsasaka, magniniyog, at mangingisda sa rehiyon. Sa pamamagitan ng

mga lektura, workshop, at praktikal na aktibidad, lalo pang nahubog ang kanilang kakayahang maghatid ng makabagong kaalaman sa komunidad. Sa kanyang mensahe, binigyang-diin ni Gng. Sherylou C. Alfaro, Assistant Center Director, ang mahala-

gang papel ng mga extension worker bilang tulay ng mga programang pang-agrikultura at pangisdaan.

Inaasahang magpatuloy ang ikalawang bahagi ng EBAEC sa Pebrero 2026.



EDITORIAL

MALIGAYANG PASKO SA ATING LAHAT!!!!

Labing pito (17) araw na lang Pasko na! Napakabilis ng panahon.

Ang pagdiriwang ng Kapaskuhan o pagsilang ng Panginoong Hesukristong Anak ng Diyos na nagkatawang- tao ay isang banal na tradisyon ng mga Pilipino.

Kahit na ang sunod-sunod na trahedya, matinding pagbaha at malalakas na bagyo ay hindi makakapigil sa pagdiriwang.

Ang mga Pilipino ay bantog sa mga iba’t ibang dako ng daigdig dahil sa mga kakaibang (unique) mga gawi nito sa pamumuhay at pagsasagawa ng ilang universal activities o rituals.

Halimbawa, ang nalalapit na araw ng Pasko. Ang pagdiriwang ng Araw ng Kapanganakan ni Hesus, Anak ng Diyos na mnunubos ng Sangkatauhan, ay tuwing ika-25 ng Disyembre saan mang panig ng mundo.

Subalit ang mga Pinoy lamang sa buong daigdig ang nagdiriwang ng pinakamahabang (o pinakamatagal) na panahon ng kapaskuhan.

Onli in da Philippines. Setyembre pa lamang. Pasko na Pumapailanlang na sa himpapawid ang mga awiting pamasko, naglalagay na ng mga dekorasyon sa bawa’t bahay at maging sa iba’t ibang establisyemento, mga tanggapan, paaralan at halos sa lahat ng lugar. Ang mga department stores at mga pamilyan ay palaging puno ng mga taong nagki- Christmas shopping na. (Kaya sino ga ang may sabing naghihirap ang mga Pinoy?).At ang pagdiriwang ay nagtatapos sa unang Linggo ng bagong pasok na taon, tinatawag namang

"Three King's Day" o araw ng tatlong Haring Mago.

Apat (4) na buwan ang selebrasyon ng Pasko sa Pinas. Wala namang masama rito. Mas mabuti ngang, gawing araw-araw ay Pasko para maging mas Masaya at makulay ang buhay, kaya lang dapat ilagay sa tama, at ang pairalin ay ang tunay na diwa ng Pasko pag-ibig sa kapwa at pagbibigayan higit sa lahat ay ang pananalig sa Diyos.

Kapag panahon ng Kapaskuhan, lalong lumilitaw ang ilan sa magagandang tradisyon at katangian ng lahing Pinoy tulad ng Simbang Gabi, sama samang pagsisimba at pagdarasal ng mga kamag anak pagtutulungan at pagbibigayan, at marami pang iba. Kaya nga, madalas na nasasambit natin na "sana araw-araw Pasko".

Karamihan sa mga pamilya, sama-samang nagsisimbang-gabi ay sinikap na mabuo ang 9 na gabing nobena sa paniwalang ito ay nagdadala ng katu-paran sa kanilang mga hiling o dalangin.

Sana, panatilihin ang magagandang gawi at tradisyong Pinoy kung Pasko kahit hindi na Pasko. Kung para sa manipestasyon ng mga ito at sa pag-aalala sa Diyos, pagkilala kay Hesus at pakikibahagi sa kapwa, ay mas pahabain pa natin ang pagdiriwang ng kapaskuhan. Gawin na nating araw-araw ay Pasko, ang ating buong buhay.

At ilagay natin sa gitna ng ating buhay ang Diyos na makapangyarihan, upang ang anumang balakid, pagsubok o hadlang sa buhay ay makaya nat-ing harapin at malunasan.

CEBUANA LHUILLIER RURAL BANK, INC. PUBLISHED BALANCED SHEET (HEAD OFFICE AND BRANCHES) AS OF 30 SEPTEMBER 2025

	Current Quarter	Previous Quarter
Cash and Cash Items	45,723,165.14	46,829,082.18
Due from Bangko Sentral ng Pilipinas	206,935,704.74	238,065,657.44
Due from Other Central Banks and Banks - Net	470,417,777.52	360,540,870.06
Debt Securities at Amortized Cost - Net	1,335,975,162.36	1,379,115,724.28
Loans and Receivables - Others	7,885,096,618.53	7,522,506,038.71
Total Loan Portfolio (TLP) - Gross	7,885,096,618.53	7,522,506,038.71
Allowance for Credit Losses 2/	163,295,454.62	154,009,944.62
Total Loan Portfolio - Net	7,721,801,163.91	7,368,496,094.09
Bank Premises, Furniture, Fixture and Equipment-Net	155,021,895.83	153,080,953.03
Real and Other Properties Acquired-Net	108,797,519.39	22,203,858.42
Sales Contract Receivables - Net	1,346,912.61	1,346,912.61
Other Assets-Net	418,821,527.33	728,811,170.44
TOTAL ASSETS	10,464,840,828.83	10,298,490,322.55
Deposit Liabilities	8,995,218,854.60	8,995,218,854.60
Other Liabilities	160,516,271.11	239,926,097.34
TOTAL LIABILITIES	9,155,735,125.71	9,000,816,744.03
Stockholders' Equity		
Capital Stock	930,000,000.00	930,000,000.00
Undivided Profits	60,050,823.11	26,924,078.30
Retained Earnings	319,054,880.00	322,043,431.65
TOTAL STOCKHOLDERS' EQUITY	1,309,105,703.11	1,048,967,509.95
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	10,464,840,828.82	9,676,147,586.83
Contingent Accounts		
Others	248.00	248.00
TOTAL CONTINGENT ACCOUNTS	248.00	248.00
ASSET QUALITY		
Gross Non-Performing Loans (NPL) Ratio	6.28	6.10
Net NPL Ratio	5.17	4.92
Gross NPL Coverage Ratio	32.98	32.17
Net NPL Coverage Ratio	17.92	21.84
LIQUIDITY		
Minimum Liquidity Ratio 5/	37.16	37.14
PROFITABILITY		
Return on Equity (ROE)	6.98	10.44
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations		
Common Equity Tier 1 Ratio	11.43	9.93
Tier 1 Capital Ratio	11.43	9.93
CAR	12.25	10.48

1/ Common Equity Tier 1 is only applicable to all Universal and Commercial Banks and their subsidiary banks.

I hereby certify that all matters set forth in this Published Balance Sheet are true and correct to the best of my knowledge and belief.

JIMMY S. ANG
Authorized Signatory

CN: December 8-14, 2025

PhilHealth expands...pl

(You have nothing to worry about. PhilHealth is here to help meet your medical needs. That's why you shouldn't be scared or embarrassed to get treatment. You can rest assured that we will protect your personal information.)

The enhanced coverage package is a critical and timely measure in support of the Department of Health's (DOH) proposal for a declaration of a national public health emergency in light of the alarming increase in human immunodeficiency virus (HIV) cases.

On Nov. 27, 2025, the health department reported over 5,500 new HIV cases between July and September 2025 alone, highlighting the urgent need for expanded access to testing, treatment, and comprehensive care.

The PhilHealth benefit package for HIV management covers Antiretroviral Therapy (ART) for all individuals diagnosed with HIV by certified facilities, regardless of their current clinical or immunologic status. Moreover, it provides access to all essential services

required for sustained and effective HIV care, including counseling services, consultations, and laboratory examinations, among others.

To date, there are 234 PhilHealth-accredited and DOH-designated HIV treatment hubs across the country. Dr. Mercado emphasized that confidentiality remains a top priority, assuring PLHIV that their decision to seek treatment under the benefit package will be handled with the utmost discretion by accredited healthcare providers.

With confidentiality

Cavite Career Caravan draws strong turnout at Trece Martires City College

The Provincial Government of Cavite, through the Office of the Provincial Public Employment Service Manager (OP-PESM) led by Ms. Rizale P. Enero, spearheaded another successful leg of the Cavite Career Caravan on November 29, at Trece Martires City College. The initiative gathered jobseekers, partner employers, and national government agencies in a coordinated effort to broaden employment access and

strengthen the province's workforce development programs. A total of 88 jobseekers participated in the activity, with 16 applicants successfully hired on the spot. Fourteen employers took part in the caravan – 12 local companies and 2 overseas recruitment agencies – collectively offering 3,618 job vacancies across diverse fields and industries.

Complementing the employment opportuni-

ties, the activity also served as a one-stop hub for essential government services through the participation of national agencies, including DTI, TESDA, OWWA, HDMF (Pag-IBIG Fund), PHIC (PhilHealth), PSA, and SSS, along with legal assistance services offered by the provincial government.

The Cavite Career Caravan remains a vital component of the Provincial Government's commitment to job creation and workforce development. **Turn to page5**

Mayor Davey Reyes- Chua expresses gratitude to Gov. Abeng Remulla for continued support to Noveleta residents

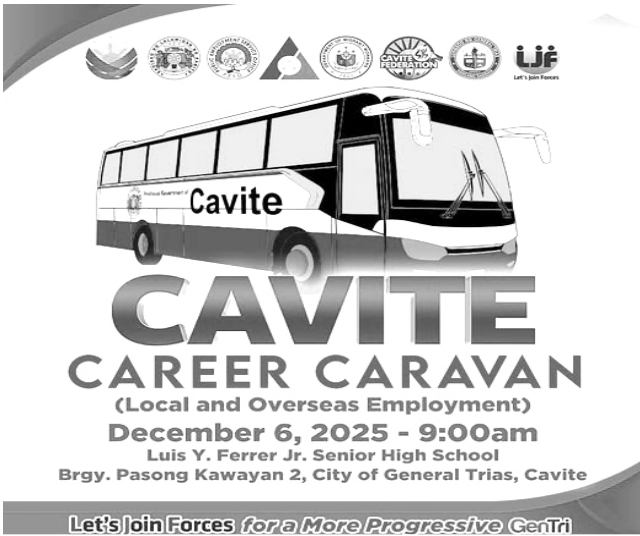
"Maraming salamat po, Governor Abeng Remulla, at hindi mo talaga nakakalimutan kami dito sa Bayan ng Noveleta. Sana mas marami ka pang mapasaya dito sa ating programang 'Ugnayan sa Barangay.'" – Mayor Davey Reyes-Chua to Governor Abeng Remulla

Joining Mayor Chua in this important event were First District Board Member Jgys Gandia and some mem-

bers of the Noveleta municipal council, who also showed their full support for the Ugnayan sa Barangay program. Their collective presence underscores the commitment of local leaders to work together with the provincial government to address the needs of the community.

Governor Abeng Remulla, together with Vice

Governor Ram Revilla-Bautista, extended their early Christmas gift to the residents of Noveleta, providing each attendee with 5kg of rice and snacks. This initiative highlights the ongoing commitment of the provincial leadership to support and uplift the communities of Cavite, especially during the holiday season.---F.Tamio



them and make them feel that they are not alone and that a future awaits them through early prevention and regular care under our YAKAP Clinics.)

In a pre-observance activity for World AIDS Day happening every December 1st, the DOH and the Quezon City Government partnered on Nov. 29, 2025, to provide free HIV testing, counseling, awareness campaigns, and Human Papillomavirus (HPV) services to more than

2,000 individuals. Aside from creating a supportive environment where every PLHIV feels safe to seek testing and treatment without fear of discrimination, the initiative also aims to ensure immediate linkage to care for those newly diagnosed and strengthen multi-sectoral collaboration to achieve the worldwide goal of eliminating AIDS as a public health threat by 2030. (JMP/PIA-NCR)

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-667-25

-versus-

JOHN RONALD C. MOLINA,
Debtor/Mortgagor.
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 Debtor/Mortgagor, **JOHN RONALD C. MOLINA**, with residence and postal addresses at (1) No. 674 Lupang Pari, Teachers Village, San Miguel, Pasig City (no such address existing)) and (2) Block 4, Lot 10, Road Lot 5 (now Bays Water Street), Kensington 11, Lancaster Estate, Brgy. Navarro, Gen. Trias, Cavite (occupied by Mortgagor), to satisfy the mortgage indebtedness which as of October 20, 2025 amounts to **ONE MILLION THREE HUNDRED EIGHT THOUSAND SIX HUNDRED NINETY TWO PESOS and 51/100 (P1,308,692.51)**, 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 **DECEMBER 22, 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
NO. **057-2017063721**

Lot No. 10 Block: 4 Plan No. Psd-04-226212
Portion of: Block 14, Pcs-04-027752, Decree 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 SE Lot 9, Block 4, Psd-04-226212
2-3 SW Lot 8, Block 4, Psd-04-226212
3-4 NW Road Lot 5, Psd-04-226212
4-1 NE Lot 12, Block 4, Psd-04-226212

Area: FORTY SQUARE METERS (40), more or less.

In the event the public auction should not take place on the said date and time, it shall be held on **JANUARY 05, 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, NOVEMBER 25, 2025.

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

JOHN RONALD C. MOLINA
(1) No. 674 Lupang Pari (Avocado St.), Teachers Village, San Miguel, Pasig City
(2) Block 4, Lot 10, Road Lot 5 (now Bays Water Street), Kensington 11, Lancaster Estate, Brgy. Navarro, Gen. Trias, 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: Cavite Ngayon
Dates: Dec. 1, 8 & 15, 2025

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

BANK OF THE PHILIPPINE ISLANDS
(SUCCESSOR-IN-INTEREST OF
ROBINSONS BANK CORPORATION)
Petitioner-Mortgagee,

FORECLOSURE CASE NO. F-419-25

-versus-

FELROS BARLITA VEA DE VERA,
Respondent/s-Mortgagor/s-Borrower/s.
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, **BANK OF THE PHILIPPINE ISLANDS (SUCCESSOR-IN-INTEREST OF ROBINSONS BANK CORPORATION)**, with business address at 27th Flr., BPI Buendia Center Bldg. 372 Sen. Gil Puyat Ave., Brgy. Bel-Air, Makati 1209, against the Respondent/s-Mortgagor/s-Borrower/s **FELROS BARLITA VEA DE VERA**, with residence and postal address at 360 De Gloria St. Batasan Hills Quezon City; Lot 5 Blk 25 Amaia Scapes Trece Martires Phase I Brgy Agapito-Conchu Trece Martires Cavite, and 10 H (B) Magat Salamat Street Concepcion Dos Marikina City, to satisfy the mortgage indebtedness as of May 2, 2025 amounts to **ONE MILLION SIX HUNDRED TWENTY FIVE THOUSAND SIX HUNDRED NINETY NINE & 14/100 ONLY (P1,625,699.14)** including interest, penal-

ties, expenses and other charges of foreclosure, the undersigned Sheriff will set at public auction on **DECEMBER 22, 2025** at 10:00 o'clock in the morning until 12:00 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. **077-2022005377**

LOT NO: 5 BLOCK NO: 25 PLAN NO: PSD-04-231572
PORTION OF: LOT 2946, SAN FRANCISCO DE MALABON ESTATE
LOCATION: BARANGAY OF CONCHU, CITY OF TRECE MARTIRES, PROVINCE OF CAVITE, ISLAND OF LUZON

BOUNDARIES:
LINE DIRECTION ADJOINING LOT(S)
1-2-3 SE ROAD LOT 30, PSD-04-231572
3-4 SW LOT 3, BLOCK 25, PSD-04-231572
4-5-6 NW LOT 10, BLOCK 25, PSD-04-231572
6-7 NW LOT 9, BLOCK 25, PSD-04-231572
7-1 NE LOT 6, BLOCK 25, PSD-04-231572

AREA: SIXTY SEVEN SQUARE METERS (67), 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 **JANUARY 05, 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, NOVEMBER 25, 2025.

National Human...p1

partment of Justice (DOJ), Department of Social Welfare and Development (DSWD), Department of Foreign Affairs (DFA), Department of Interior and Local Governments (DILG) Philippine National Police (PNP), at marami pang iba.

Ayon sa CHR o Commission on Human Rights, dapat ipagtanggol ng bawat isa ang kanyang mga karapatan bilang isang tao.

Kung nangangailangan ng tulong, huwag umanong mahiya o magdalawang- isip na lumapit sa CHR para matulungan sila.

DILG backs...from p6

DSWD, 15,000 individuals in street situations have already been profiled in Metro Manila. Of these, 10,000 have been reached and 8,000 have been reintegrated into their communities.

Remulla said the Pag- Abot Program is anchored on empathy, compassion, and purpose, designed to give people a fair chance to regain stability and dignity. He described the program as a critical tool to support those who have been left behind amid the nation’s reality of survival for the fittest and those who can best adapt.

DSWD Secretary

Rex Gatchalian affirmed that with the IRR now signed, the program’s expansion will move forward in major areas such as Metro Cebu and Metro Davao to reach more beneficiaries and strengthen access to social protection.

Also present during the signing ceremony were Technical Education and Skills Development Authority Secretary Jose Francisco Benitez, Pag-Abot National Program Director and DSWD Undersecretary Edu Punay, DILG Assistant Secretary Elizabeth Lopez De Leon, and other representatives from the Intera-gency Committee.

Transparency in action...from page 6

probe the budget bill on third reading this coming week, is prepared to maintain this transparency in the bicameral conference committee. "Hopefully the Senate will stand its ground.

The bicam is a give-and-take matter but this time, we will limit our discussions to what is contained in the Senate and House versions of the budget bill. And we will livestream the proceedings so there will be no chance for secret deals," he said.

He also reiterated that such transparency will encourage a sense of responsibility and accountability among those proposing amendments to the bill, since items that turn out to be substandard or ghost could be traced back to them.

"Even on matters of oversight, lawmakers who proposed amendments will guard the implementation because they will be held accountable if something goes wrong with the project," he added. Lacson also said he hopes lawmakers learn from the flood control scandal now that many of them face charges or jail over anomalous projects.

ANDRES B. ESPINA
Sheriff IV

Copy Furnished:

BANK OF THE PHILIPPINE ISLANDS (SUCCESSOR-IN-INTEREST OF ROBINSONS BANK CORPORATION
27th Flr., BPI Buendia Center Bldg. 372 Sen. Gil Puyat Ave., Bel-Air, Makati 1209

FELROS BARLITA VEA DE VERA
360 De Gloria St. Batasan Hills Quezon City;
Lot 5 Blk 25 Amaia Scapes Trece Martires Phase I Brgy Agapito Conchu Trece Martires Cavite, and
10 H (B) Magat Salamat Street Concepcion Dos Marikina City

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

Publication: Cavite Ngayon
Dates: Dec 1, 8 & 15, 2025

HOME DEVELOPMENT MUTUAL FUND (HDMF)
Petitioner-Mortgagee,

FNC-2022-63

-versus-

JASMIN GONZALES FRANCISCO
Respondents-Mortgagors.
x-----x

NOTICE OF EXTRA-JUDICIAL SALE

WHEREAS, upon Extra-Judicial Petition for Sale under Act No. 3135 as amended by the Act No. 4118, filed by **HOME DEVELOPMENT MUTUAL FUND (HDMF)** Mortgagee, with post-al address at Petron Mega Plaza Building, No. 358 Sen Gil Puyat Avenue, Makati City, against **JASMIN GONZALES FRANCISCO** with postal address at #15336 ST FRANCIS ST., SAN AGUSTIN, PARAÑAQUE CITY, METRO MANILA, to satisfy the mortgage indebtedness which as of June 6, 2022, amounted to **THREE HUNDRED SEVENTY ONE THOUSAND SEVEN HUNDRED NINETY**

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

BANK OF THE PHILIPPINE ISLANDS
(SUCCESSOR-IN-INTEREST OF
ROBINSONS BANK CORPORATION)
Petitioner-Mortgagee-Creditor,

FORECLOSURE CASE NO. F-651-25

-versus-

PROTACIO ABUBO EMOCLING A.K.A.
PROTACIO ABUBI EMOCLING MARRIED TO
CATHERINE CRUZ EMOCLING, AND AIRRAH
KIEL CRUZ DE GUZMAN MARRIED TO RONNEL
SIMUNDO DE GUZMAN,
Respondents/Mortgagors/Borrowers/Debtors.
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-creditor, **BANK OF THE PHILIPPINE ISLANDS (SUCCESSOR-IN-INTEREST OF ROBINSONS BANK CORPORATION)**, with business address at Bank of the Philippine Islands, 28/F, Ayala Triangle Gardens Tower 2, Paseo de Roxas cor Makati Avenue, Bel-Air, Makati City, against the Respondents-Mortgagors-Borrowers- Debtors, **PROTACIO ABUBO EMOCLING A.K.A. PROTACIO ABUBI EMOCLING married to CATHERINE CRUZ EMOCLING AND AIRRAH KIEL CRUZ DE GUZMAN married to RONNEL SIMUNDO DE GUZMAN**, with residence and postal addresses at (1) 753 Int. 8, Raxabago St., Tondo, Manila; (2) 2509 Vitos St., Tondo, Manila (3) Lot 18, Block 18, Amaia Scapes Trece Martires Phase 1, Brgy. Agapito, Conchu, Trece Martires City, Cavite and (4) 509 Vit-as, Tondo, Manila to satisfy the mortgage indebtedness which as of September 24, 2025 amounts to **ONE MILLION THREE HUNDRED THIRTY FOUR THOUSAND TWO HUNDRED TWENTY EIGHT PESOS and 33/100 (P1,334,228.33)**, Philippine Currency, inclusive of interest, penalties and other charges as of said date but exclusive of other charges incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on **DECEMBER 22, 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
NO. **077-2022003309**

Lot No. 18 Block No. 18 Plan No. Psd-04-231572
Portion of: Lot 2946, San Francisco de Malabon Estate
Location: Barangay of Conchu, City of Trece Martires, Province of Cavite, Island of Luzon

Boundaries:
LINE DIRECTION ADJOINING LOT(S)
1-2-3-
4-5 SE, SW Road Lot 15, Psd-04-231572
5-6 SW Lot 17, Block 18, Psd-04-231572
6-7 NW Lot 12, Block 18, Psd-04-231572
7-8 NW Lot 11, Block 18, Psd-04-231572
8-1 SE Lot 19, Block 18, Psd-04-231572
Area: SEVENTY THREE SQUARE METERS (73), 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 **JANUARY 05, 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, NOVEMBER 25, 2025.

ANDRES B. ESPINA
Sheriff IV

Copy furnished:

BPI LEGAL DIVISION
Counsel for the Petitioner- Mortgagee
BPI BUENDIA CENTER
27th Floor, BPI Buendia Center Bldg.
372 Sen. Gil Puyat Ave., Brgy. Bel-Air, Makti City

SPS. PROTACIO A, EMOCLING & CATHERINE C. EMOCLING SPS. AIRRAH KIEL C. DE GUZMAN & RONNEL S. DE GUZMAN (1) 753 Int. 8, Raxabago St., Tondo, Manila
(2) 2509 Vitos St., Tondo, Manila
(3) Lot 18, Blk. 18, Amaia Scapes Trece Martires Ph-1, Brgy. Conchu, Trece Martires City, Cavite
(4) 509 Vit-as, Tondo, Manila

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

Publication: Cavite Ngayon
Dates: Dec. 1, 8 & 15, 2025

REPUBLIC OF THE PHILIPPINES
REGIONAL TRIAL COURT
FOURTH JUDICIAL REGION
NAIC CAVITE
OFFICE OF THE CLERK OF COURT
AND EX-OFFICIO SHERIFF

FIVE PESOS & 37/100 PESOS (P371,795.37) Phiilppine Currency, excluding penalties, Attorney’s Fees and expenses of the foreclosure, the undersigned authorized Sheriff IV, will sell at public auction on **DECEMBER 22, 2025** at 9:00 in the morning or soon thereafter at the Regional Trial Court, Naic, Cavite, to the highest bidder in CASH or MANAGER’S CHECK and in Philippine Currency the properly with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE NO. **057-2016063080**

IT IS HEREBY CERTIFIED that certain land situated in BARANGAY TIMALAN, MUNICIPALITY OF NAIC, PROVINCE OF CAVITE, ISLAND OF LUZON, bounded and described as follows: A PARCEL OF LAND (LOT 51 BLOCK 6 OF THE CONSOLIDATION SUBD. PLAN PCS-04-025949, BEING A PORTION OF LOT 2967 FLS-966-D, NAIC ESTATE (VS-04-000597); LOT 2968-A-2, PSD-04-213184, L.R.C. RECORD NO. 8340, SITUATED IN BARANGAY TIMALAN, MUNICIPALITY OF NAIC, PROVINCE OF CAVITE, ISLAND OF LUZON. BOUNDED ON THE SE ALONG LINE 1-2 BY ROAD LOT 19 (6.50 M. ROW); ON THE SW ALONG LINE 2-3 BY LOT 30 BLOCK 6, ON THE NW ALONG LINE 3-4 BY LOT 6 BLOCK 6 AND ALONG LINE 4-5 BY LOT 5 BLOCK 6; AND ON THE NE ALONG LINE 5-1 BY LOT 32 BLOCK 6, ALL OF THE CONSOLIDATION SUBDIVISION PLAN. BEGINNING AT A POINT MARKED “1” ON PLAN, BEING S. 52 DEG. 41'E, 2286.86 M. FROM MON. NO. 17 NAIC ESTATE, THENCE S 44 DEG. 10'W, 6.00 M. TO POINT 2; N 45 DEG. 50'W 9.00 M. TO POINT 3; N 44 DEG. 10'E, 5.35 M. TO POINT 4; N 44 DEG. 10'E, 0.65 M. TO POINT 5; S 45 DEG. 50'E, 9.00 M. TO POINT OF BEGINNING, CONTAINING AN AREA OF FIFTY FOUR (54) SQUARE METERS. ALL POINTS REFERRED TO ARE INDICATED ON THE PLAN AND ARE MARKED ON THE GROUND BY P.S. CYL. CONC. MONS. 15X40 CMS.; BEARING

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MAYOR STRIKE REVILLA...page6

opportunities to provide improved housing options, initially focusing on the needs of 50 informal settler families (ISFs) from Bacoor.

The signing event was attended by key officials including Hon. Strike B. Revilla (Mayor of City of Baco-or), Hon. Emmanuel R. Olaño (Chairman, Committee on Housing and Resettlement), Hon. Nina Ricci A. Ynares (Governor, Province of Rizal), Hon. Wilfredo C. Robles (Mayor, Baras), Hon. Kath-rine B. Robles (Vice Mayor, Baras), and Mr. Dang Malon-zo (Rizal Provincial Housing

Department). The ceremony, emceed by Ms. Toni Grace F. Ocampo, also included local government officials and representatives from both Baras and Bacoor

The Tripartite MOA outlines the collaborative efforts of the three parties to explore and implement solutions for providing safe and secure housing. This partnership underscores the commitment of the City Government of Baco-or, the Municipality of Baras, and the NHA to working together to improve the lives of constituents through innovative housing initiatives.

Cavite Career...p2

cial Government's continuing efforts to enhance economic opportunities and streamline frontline services by bringing accessible employment and government support programs closer to communities throughout Cavite.--R.Dones

AFFIDAVIT OF LOSS

Notice is hereby given that BANGIE R. PANGAN the buyer and current owner of a parcel of land with TCT NO. (057-209036407) now 167-2021005419 is executing this Affidavit of Loss to attest to the fact that said Owner's Duplicate Copy of Certificate of Title of above-mentioned property was lost as per Doc. No. 241, Page No. 49, Book No. 07 Series of 2025 of Notary Public Atty. Gerald C. Sergio

Sgd. By the Affiant

CN: Dec. 1, 8 & 15, 2025

TRUE; DATE OF ORIGINAL SURVEY: JULY 7, 1931 AND JAN. 1907 AND THAT OF THE CONSOLIDATION SUBDIVISION PLAN EXECUTED BY EDGARDO A. AGBADA, GEODETIC ENGR. ON OCT. 16 TO 30, 2009 AND WAS APPROVED ON JULY 12, 2010.

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 **JANUARY 05, 2026** at the same time and at the same place mentioned above without further notice.

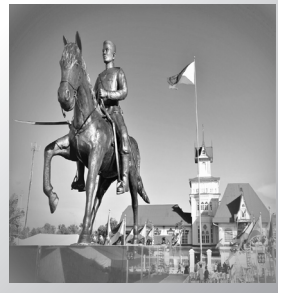
Prospective bidders/buyers are hereby enjoined to investigate for themselves the title to the said property and encumbrances thereon if any there be.

Municipality of Naic, Province of Cavite, October 1, 2025

JANELLE V. LAGADON, MBA
Sheriff IV

Copy furnished:
HOME DEVELOPMENT MUTUAL FUND (HDMF) - Petron Mega Plaza Building, No. 358 Sen Gil Puyat Avenue, Makati City
JASMIN GONZALES FRANCISCO - #15336 ST FRANCIS ST., SAN AGUSTIN, PARAÑAQUE CITY, METRO MANILA
LOT 31 BLK 6 CIUDAD NUEVO PH 5, TIMALAN, NAIC, CAVITE 4110
CRISTINA A. ESTEPA C/O ATTY. CAESAR S. EUROPA, Attorney-in-Fact, 24K ACCOUNTS CONSULTANT, INC.
3F Fass Inteli College Bldg., No. 11, Pittsburgh St., Brgy. Silangan, Cubao, Quezon City

CHN: Dec. 1, 8 & 15, 2025



Transparency in Action: Lacson Encourages Public to Check 2026 Budget Bill on Senate Website

MAYOR STRIKE REVILLA LEADS BACoor IN COLLABORATIVE HOUSING INITIATIVE WITH BARAS AND NHA



**BACoor City Mayor
Strike Revilla**

Baras, Rizal – December 4, 2025 – The City Government of Bacoor, under the leadership of Mayor Strike B. Revilla, the Municipality of Baras, Rizal, and the National Housing Authority (NHA) today formalized a collaborative partnership to address

housing needs. A Tripartite Memorandum of Agreement (MOA) and a Deed of Donation and Acceptance (DODA) were signed at ceremonies held at the New

Baras Municipal Building and the Municipal Conference Room in Sitio Soro-Soro, Barangay Santiago. This agreement will explore

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Senate President Pro Tempore Panfilo "Ping" M. Lacson on Saturday encouraged the public to see how the Senate put transparency in action in its version of the P6.793-trillion proposed national budget by visiting the

Senate website. Lacson said the Budget Transparency Portal reflects the reforms undertaken by the Senate in the budget process, including livestreaming the proceedings from committee hearings to the floor deliberations.

"Overall, the crafting of the budget in the Senate was very good. I would encourage you, the public, to check the Senate web-

site. You will see the individual amendments of each senator. Everything is on record, unlike before when we cannot trace who made what amendment because the amendments were merely whispered to the committee chairman," he said in Filipino in an interview on DZMM radio.

The Senate website (senate.gov.ph) contains the livestream videos of the

**Senate President Pro
Tempore Panfilo
"Ping" M. Lacson**

deliberations, while the budget portal (budget-transparency-portal.senate.gov.ph) contains additional details including documents and transcripts of the hearings.

Lacson said the Senate, which is set to ap-

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DILG backs DSWD's Pag-Abot Program

The Department of the Interior and Local Government (DILG) on Tuesday expressed its full support for the Department of Social Welfare and Development's (DSWD) Pag-Abot Program during the ceremonial signing of its Implementing Rules and Regulations at the DSWD Central Office.

"This interagency is committed to making sure that no one will be left behind. For those who fall in

the cracks in society, those cracks will be spread open so that they will be picked up, brought back, and made a productive member of society," DILG Secretary Jonvic Remulla said. Secretary Remulla serves as Vice Chairperson of the Interagency Committee, which is chaired by the DSWD.

The Pag-Abot Program strengthens the whole-of-nation approach in delivering social protection

services to disadvantaged individuals, in line with President Ferdinand Marcos Jr.'s vision of a Bagong Pilipinas where every Filipino is seen, supported, and included. This enhanced system ensures that even those in street situations receive the assistance needed to rebuild their lives.

Institutionalized through Executive Order No. 52 series of 2024, the Pag-Abot Program estab-

lishes a unified delivery of social services for children, individuals, and families in street situations.

As Vice Chairperson of the Interagency Committee, the DILG mobilizes local government units and leads policy coordination to ensure that the implementation of Pag-Abot reaches communities and families at the local level.

According to the
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**DILG Secretary
Jonvic Remulla**