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 Vitas, Tondo, Manila to satisfy the mortgage indebtedness which as of September 24, 20025 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 DEC 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 057-2022003309

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 JAN 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, NOV 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. EMEOCLING
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 Vitas, Tondo, Manila

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

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