

TOWN in FOCUS

DA eyes operation of 179 'Kadiwa ng Pangulo' sites in December p. 5



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Legarda cites women's crucial role in fight vs. climate change

By Wilnard Bacelonia

MANILA - Despite being disproportionately affected by climate change, Senator Loren Legarda acknowledged on Monday women as demonstrators of remarkable resilience and "powerful agents of change."

In her keynote

speech during the Philippine Resilience Awards held at SMX Manila here in Pasay City, Legarda said the knowledge, experience, and leadership of women are vital for building community resilience.

"This is why we must continue to amplify their voices, not only in the Continued on page 3...



Senator Loren Legarda (PNA photo by Avito Dalan)

Military lawyer found dead in Camp Aguinaldo

By Darryl John Esguerra

MANILA - The Armed Forces of the Philippines (AFP) has confirmed that Col. Rolando Escalona Jr. of the Judge Advocate General's Service (JAGS) was found dead in his quarters at Camp Aguinaldo in Quezon City.

In a statement sent to the Philippines News Agency Sunday, AFP spokesperson Col. Francel Margareth Padilla said the body of Escalona was found in the early hours of Nov. 22.

Padilla said the AFP and Philippine National are

conducting a "thorough investigation to determine the circumstances surrounding the incident."

She also extended the AFP's condolences to the bereaved family of Escalona.

"We extend our deepest condolences to the family of Colonel Escalona during this difficult time. The AFP is committed to ensuring a complete and impartial investigation to shed light on this matter," Padilla said.

JAGS provides legal services to the AFP. (With a report from Priam Nepomuceno/PNA)

PBBM trains spotlight on champion Filipino chorale groups

By Darryl John Esguerra

MANILA - President Ferdinand R. Marcos Jr. on Sunday feted champion chorale groups that have brought pride to the country for their remarkable musical prowess on the international stage.

In a ceremony in Malacañang, Manila, Marcos and First Lady Liza Marcos honored seven chorale groups that dominated various international competitions and presented Filipino music to the world.

The singing groups are the University of the Philippines Manila Chorale, Quezon City Performing Arts

Development Foundation Inc. Concert Chorus, Sola Gratia Chorale, University of Mindanao Chorale, Los Cantantes De Manila, IMUSICAPPELLA, and University of Santo Tomas Singers.

All groups were handed PHP200,000 each and certificates of appreciation.

In his speech, Marcos bared that her sister, Irene Marcos-Araneta, was behind the "Gintong Parangal: Honoring the Champion Choirs of 2024."

The President said he is hoping that the ceremony marks the "beginning of a Continued on page 3...

PH's Tan secures 3 medals in Singapore Open Artistic Swimming

By Jean Malanum

MANILA - US-based Filipina Georgia Francesca Carmina Tan bagged three medals, including one gold, in the 18th Singapore Open Artistic Swimming Championships which concluded Sunday at Singapore Aquatic Center.

Tan, born and raised in Bacolod City, Negros

Occidental but is now training in California, topped the Solo Free Group C Open Seniors class with a total of 96.6370 points, beating Shashani Fernando of Sri Lanka (95.3589).

The 16-year-old Tan, who is coached by Giella Sanchez, secured the silver medal in the Solo Tech Group C (15-19 Juniors) with 187.4137

points and got the bronze in the Solo Tech Group D (Open Seniors) with 130.9950 points.

"We celebrate this milestone for artistic swimming in the Philippines! Maraming salamat, Philippine Aquatics, Inc. (PAI)," Sanchez said.

Tan will also compete in the Southeast Asia Age Group Championships in Bangkok, Thailand on Dec. 6 to 8, along with Antonia Lucia Rafaelle and Zoe Lim.

Aside from artistic swimming, teams in swimming, diving, and water polo are also joining the Thailand trip.

In the swimming team are Ryian Zach Danzel, Reinielle Jan Mikos Trinidad, Peter Cyrus Dean, Jaydison Edrei Dacuycuy, Jamesray Mishael Ajido and Ivo Nikolai Enot, Micaela Jasmine Mojdeh, Shania Joy Baraquiell, Sophia Rose Garra, Riannah Chantelle Coleman, Maxene Hayley and Liv Abigail Florendo.

The boys' water polo Continued on page 3...



3 MEDALS. Georgia Francesca Carmina Tan performs during the 18th Singapore Open Artistic Swimming Championships at Singapore Aquatic Center on Sunday (Nov. 24, 2024). She bagged three medals. (Contributed photo)

Improving local access roads among priority DPWH projects



A portion of the recently opened Bacolod-Negros Occidental Economic Highway (File screenshot from Councilor Al Victor Espino Facebook video)

DOST...

from page 8

that the technology supports sustainable agriculture by improving soil health, enhancing crop yield, and minimizing the environmental impact associated with traditional plastic mulches.

The project is undergoing field trials, with another round of piloting activities planned to refine the product's properties.

The DOST-FPRDI recently signed a memorandum of agreement

with JC Del Mundo Sustainable Farming School in Agoncillo, Batangas, to serve as a demonstration farm, where residents will be trained in organic farming practices using the paper mulch.

DOST Secretary Renato Solidum Jr. said the paper mulch innovation addresses the increasing demand for sustainable materials and practices in agriculture.

"Paper mulch

technology is one of the innovations that is set to address the increasing demand for sustainable materials and practices in agriculture in our country. It will particularly help address the rising concerns about plastic pollution and soil degradation," Solidum said.

The initiative is poised to contribute to more sustainable and productive agricultural systems in the Philippines. (PNA)

DSWD...

from page 8

one-time cash assistance between PHP3,000 and P5,000 to eligible beneficiaries.

To qualify, families must have an income that falls below the poverty threshold and must not be receiving assistance from other government programs.

To date, more than 6.5 million Filipinos in "difficult circumstances" were provided with aid amounting to PHP40.9 billion through the AICS program in 2023.

The amount released under the AICS program in 2023 represented a 98.5

percent utilization of the fund worth over PHP41.5 million.

The number of clients served under the AICS in 2023 was more than four times the program's annual total target of 1,691,869 beneficiaries who are in need of assistance, such as medical, burial, transportation, education, food and other support services.

The Senate has removed the PHP39 billion proposed allocation for AKAP from the PHP6.352 trillion national budget for 2025.

Senator Imee Marcos

said the PHP26.7-billion AKAP was a House insertion in the 2024 budget's final version, where e-signatures of senators were attached after the fact.

"The President (Ferdinand R. Marcos Jr.) did not mention AKAP in the NEP (National Expenditure Program), nor was it in the bicameral version of the GAA, yet it appeared in the final, printed version," Senator Marcos said in a previous statement.

The senator instead proposed combining AICS and AKAP for a more effective aid distribution to Filipinos in need.

Instead of dividing the budget among many programs, she said it would be better to focus on programs that have long-term impacts and those that will make Filipinos feel that they are productive members of society.

The DSWD said more than four million "near poor" Filipinos benefitted from AKAP during its first year of implementation, or January to October 2024.

The AKAP program has demonstrated strong impact with PHP20.7 billion in funds, or 77.57 percent already utilized out of the total PHP26.7 billion budget

By Darryl John Esguerra

MANILA – The Department of Public Works and Highways (DPWH) is making headway in improving local access roads which have significant impacts, particularly in agriculture and trade.

According to DPWH Director Alex Bote, improving local roads is part of the government's thrust to build resilient and sustainable communities.

"We are into the improvement of local access roads na may (with) significant impact po sa ating (in our) agriculture, trade at (and) industries. May mga convergence program po tayo rito sa ibang line agencies of the government (We have convergence programs with other line agencies of the government in this initiative)," Bote said in a news forum in Quezon City Saturday.

"DPWH will continue to implement various programs that will make communities resilient and sustainable," he added.

The DPWH is one of the government line agencies leading the implementation of some Infrastructure Flagship Projects (IFPs) of the administration, under the "Build, Better, More."

Bote said the DPWH is currently leading at least 30 flagship projects from the list of priority projects, which

encompasses various sectors such as physical connectivity, water resources, agriculture, health, digital connectivity, power and energy, and education.

Flood mitigation

The DPWH also said flood mitigation should be a concerted effort between the government and the public.

The public, according to Bote, can help reduce the risk of flood through proper waste management and disposal.

"We do need a combination of all efforts, not only from the government side, but also doon sa mga kasamahan natin, kapwa kamasama natin, na be careful lang po sa pagmamane ng mga waste materials natin (the public, to be careful in managing waste materials)," Bote said.

Bote explained that while flood control structures are capable of handling a specific volume of water based on the engineering design, their efficiency diminish because of waste materials clogging the systems.

Meanwhile, three more packages of the multi-billion-peso Bataan-Cavite Interlink Bridge project, which will connect the provinces of Bataan in Central Luzon and Cavite in the Southern Tagalog Region, are set to be bid out this month or in December. (With a report from Ferdinand Patinio/PNA)

More...

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Burmese scholars may study agriculture, engineering, hospitality management, and education at the University of the Philippines-Los Baños (UPLB), Batangas State University (BatSU), Lyceum of the Philippines University-Batangas (LPU-Batangas), and Saint Louis University Baguio (SLU-Baguio).

USAID-Philippines Director of Office of Education Michelle Chen, meanwhile, said the program demonstrates the stability of ties between the US and the Philippines.

"The launch of USAID's Diversity and Inclusion Scholarship Program is a testament to the strength of collaboration between the United States and the Philippines. This program not only supports emerging young leaders from Myanmar but also showcases the power

of partnership in uplifting the region's youth," she said.

To date, the Philippines has the largest population of Burmese scholars under DISP, with 31 students enrolled in various higher education institutions (HEI) in the country.

They are distributed in BatSU, with 11 Burmese scholars taking up civil engineering, computer engineering, and electrical engineering; 11 in SLU-Baguio studying nursing, secondary and special needs education, and Master's in Inclusive and Language Education; five in LPU-Batangas under international travel and tourism management courses; and four in UPLB taking up a Master's degree in natural resource conservation and a graduate diploma in environmental planning. (PNA)



AID FOR MINIMUM WAGE EARNERS. Hundreds of beneficiaries of the Ayuda sa Kapos ang Kita Program queue up to obtain financial assistance from the Department of Social Welfare and Development in Davao City on Sept. 4, 2024. DSWD Secretary Rex Gatchalian on Saturday (Nov. 23) dismissed claims that the program is being used for political purposes. (PNA photo by Robinson Niñal Jr.)

allocation.

The AKAP funds were allocated across all regions, with most areas achieving over 70 percent in fund obligations, like Regions 3 (Central Luzon), 5 (Bicol),

and 6 (Western Visayas).

The National Capital Region alone provided assistance to over 589,000 beneficiaries, showing the scale and reach of the program's impact. (PNA)

Imee calls for more transparency, dialogue in 2025 budget bicam



Photo Courtesy of PNA

By Wilnard Bacelonia

MANILA – Senator Imee Marcos is asking Senate President Francis Escudero and Finance panel chairperson Grace Poe to boost transparency during the bicameral conference meeting on the 2025 General Appropriations Bill (GAB) between the Senate and the House of Representatives.

In a statement on Monday, Senator Marcos said she proposed including all vice chairpersons of Finance sub-committees in the meeting and ensuring open discussions on budget amendments in a letter sent to Escudero and Poe.

She also stressed the need for pre-bicameral conference coordination with

the House to align priorities and address disagreements.

“It is critical that we adopt a collaborative and transparent approach in crafting the General Appropriations Bill. This isn’t just about numbers, it’s about shaping the future of our country,” Marcos said.

“All stakeholders must have the opportunity to weigh in on significant amendments to ensure we address the real needs of the Filipino people,” she added.

Marcos urged her colleagues to prioritize transparency and dialogue in the upcoming budget deliberations to avoid *“last-minute insertions and unpleasant surprises”* in the PHP6.532-trillion proposed budget for 2025. (PNA)

Saleslady’s daughter top 6 in veterinary licensure exams



Photo Courtesy of PIA

By Ruel Francisco

TRECE MARTIRES CITY, Cavite (PIA) — The daughter of a saleslady landed in the Top 10 with a passing rate of 86.98 in the veterinarian’s licensure examination last October.

Dr. Dei Anne Gatpandan Adona, 24, who graduated from Cavite State University-main campus, ranked sixth in the overall board exam of veterinary medicine.

The topnotcher is the daughter of saleslady, Marife Gatpandan Adona, who worked for more than 17 years at SM City-Trece Martires.

“I was surprised, as one would expect. It’s not out

of humility when I say that I didn’t expect the results at all. Although I had words of encouragement from my professors and friends around me about aiming to top the board exams, it wasn’t an active goal and I would’ve been happy just passing the exam. Managing to rank in the top 10 of the examinees is a much greater blessing, even if I hadn’t seen it coming,” Dei Anne said when the exam results came out.

Her parents shed tears of joy after the results came out while their neighbors and relatives shared in their celebration.

“She deserves to pass. But for her to be in the

Top 6 is a blessing from God. Even though we went through many trials in life, that did not hinder our daughter from finishing her education,” Dei Anne’s father, Deo said.

The newly-registered veterinarian looked back at the hardships faced by her family and became hopeful for a better shot at life.

“As always, everything that I do, I do for my family. We didn’t grow up in relative comfort and my family had to work hard to put me and my siblings through school, so I made a promise to myself to strive to ease their burdens and hopefully, give back even an ounce of what they sacrificed for us someday,” Dei Anne’s said.

The Cavite State University (CvSU) recorded 72 new licensed veterinarians for the October 2024 licensure exam, with an overall passing rate of 67.92 percent.

Nationwide, there were 633 out of 1,349 (46.92 percent) new veterinarians, the Professional Regulation Commission (PRC) said. (RBF/with reports from Sid Samaniego)

Legarda...

community but in decision-making processes at all levels of government,” Legarda urged, adding that women’s role is crucial for effective climate action.

During the event, the *“Journey to Climate Resilience: The Philippine Story”* and *“Filipina Changemakers”* video documentaries were also launched showcasing inspiring stories of women leading transformative climate action in the Philippines.

These include Nida Collado and Mila Boñgalbal, whom Legarda cited as proof that when women are empowered, they carry with them the entire community.

Collado, a 2023 awardee, is a farmer-leader of the Macatumbalen Community-Based Forest and Coastal Management Association in San Vicente, Palawan who mobilized community resources to strengthen forest protection against illegal logging.

On the other hand,

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Boñgalbal, president of the Joroan Farmers Association in Tiwi, Albay, trained 68 farmer members to be equipped in resilient practices, especially on food security, through sustainable livelihoods such as abaca drying, and livestock and vegetable farming.

“At the heart of this resilience are our women – women who have led with courage, compassion, and determination. The ‘Filipina Changemakers’ video documentaries tell the inspiring stories of women from all walks of life who are driving transformative climate action,” Legarda said.

The event, which was led by the Climate Change Commission, celebrated the Filipino spirit of overcoming adversity and showcased the remarkable achievements of women climate leaders.

Legarda called for continued collaboration and innovation to address climate change and ensure a resilient future for the Philippines. (PNA)

PBBM...

resurgence of the appreciation of Filipino artists by Filipinos.”

“This is world

from page 1

class, international level and Filipinos do not know about it. And they should because every other Pinoy

that will hear about this will be proud once again,” Marcos said.

He said that the recognition not only celebrates the victory of the country’s talented choirs but also recognizes their passion and discipline.

“I hope that tonight will be the first step where we recognize the true artists that are amongst us and the artists that have gone out and have been so committed to their art to present it to the rest of the world. And thank God, the rest of the world says it’s very, very good. You win. So congratulations to all of you,” he said. (PNA)

PH’s...

team is composed of Aishel Cid Evangelista, Elijah Caleb De Leon, Lance Edrick Adalin, Matthew Cameron Dasig, Julian Christi Malubag, Miel Joaquin Ugahan, Kenzzie Trey Dumanglas, Niklas Joaquin De Guzman, Andrei Karl Alagban, Joaquin Federico Mirasol, Alexandre Gabriel Establecida, Dave Russel Geda, and Sean Gabriel Enero; while in the girls’ squad are Sofia Isabel de Guzman, Ashly Ann Addison, Alexandra Raesher Dela Paz, Josie Ann Addison, Mitzie Ilegunas, Julia Ysabelle Basa, Aygana Ladip, Elizha Joyze Ferrer, Grazielle Faith Burgos, Shinloah Yve San Diego,

from page 1

Judith Margarette Morrison, Cyril Ann Espongia, and Samantha Janine Balagot.

“So, what we have here is a team composed of swimmers who showed their worth as serious competitors. And now it’s up to them to try and go beyond their current worth, and we, on the other hand, continue our monitoring and evaluation of their development. This is part of our program with the end goal of creating the next team of truly exceptional and big battle-ready athletes,” PAI secretary general and Batangas 1st District Rep. Eric Buhain, said. (PNA)



PINOY PRIDE. President Ferdinand R. Marcos Jr. and First Lady Liza Araneta-Marcos honor champion Filipino chorale groups in a ceremony in Malacañang, Manila on Sunday (Nov. 24, 2024). Dubbed “Gintong Parangal: Honoring the Champion Choirs of 2024,” the ceremony recognized the groups for bringing pride to the country. (RTVM screengrab)

EDITORIAL

Wake-up call for a warming planet

IF this year's super typhoons have taught us anything, it's that the climate crisis is no longer a distant threat—it's here, now, and wreaking havoc.

"Kristine," "Leo," "Marce," "Nina," "Ofel," "Pepito" — no, this isn't a roll call for a new teleserye cast. They are the names of a relentless series of super typhoons that battered the Philippines recently.

Each storm left a trail of destruction, marking this year as one of the most devastating for the archipelago. Beyond the tragic headlines, however, lies a far grimmer reality: these tempests are loud warnings from a planet in crisis.

At the heart of these monstrous storms is the ominous specter of climate change. Scientists have long warned that global warming is turbocharging tropical cyclones, making them stronger, wetter, and more destructive.

This year's UN climate summit (COP 29), held against the backdrop of yet another record-breaking year of global temperatures, has only fueled fears that we may already have breached the critical 1.5°C threshold above pre-industrial levels — a line often touted as the tipping point for catastrophic consequences.

To understand why super typhoons are intensifying, we need to dive into the ocean — literally. Warm waters are the fuel for typhoons, providing the energy these storms need to grow. Over the past century, human activities have caused the Earth's oceans to absorb over 90 percent of the heat trapped by greenhouse gases. As a result, ocean temperatures have risen steadily, creating a dangerous feedback loop: warmer seas mean stronger storms which, in turn, cause greater destruction and loss.

In the case of the Philippines, a country perched precariously on the typhoon belt, the consequences are staggering. Storms like "Kristine" and "Marce" don't just bring rain and wind; they unleash storm surges, catastrophic flooding, and landslides. They displace thousands, destroy livelihoods, and push communities already on the brink of poverty further into despair.

Moreover, the warming isn't just limited to the surface. Deep ocean layers are heating up, too, ensuring that even storms passing over cooler patches of water can maintain their strength longer. This year's string of super typhoons

is a clear manifestation of this trend.

The UN climate summit this year was supposed to be a rallying cry to rein in emissions and secure a livable future. Instead, it was a grim acknowledgement that the world may have already crossed into dangerous territory. The 1.5°C threshold isn't just a number — it represents a point beyond which the impacts of climate change become exponentially worse.

At this level of warming, scientists predict more frequent and intense heatwaves, rising sea levels, and yes, more devastating typhoons. For vulnerable countries like the Philippines, this means enduring even greater hardship. Entire communities may vanish under rising seas, and millions could be displaced.

The time for half-measures and empty promises is long gone. If this year's super typhoons have taught us anything, it's that the climate crisis is no longer a distant threat — it's here, now and wreaking havoc.

Global leaders must act with urgency to cut greenhouse gas emissions and transition to renewable energy. The Philippines, for its part, must demand accountability from the world's biggest polluters while strengthening its own climate resilience. This includes investing in robust infrastructure, improving disaster preparedness and protecting natural barriers like mangroves, which serve as critical defenses against storm surges.

At the individual level, every Filipino can contribute by reducing waste, supporting sustainable practices and pushing for systemic change. But let's be clear: this isn't just a local issue. Climate change is a global problem that requires a global solution.

"Kristine," "Leo," "Marce," "Nina," "Ofel," "Pepito" — these names will fade from the headlines, but their impact should not be forgotten. They are not isolated incidents; they are warnings that our planet is approaching the breaking point.

The question isn't whether we can afford to act on climate change — it's whether we can afford not to. If we continue to treat these super typhoons as mere weather events rather than symptoms of a much larger crisis, we risk sleepwalking into a future where such storms will be the norm, not the exception.



Photo Courtesy of The Daily Tribune.net.ph

KAPIRASONG kritika

Ni Teo S. Marasigan

Higit kay Gina at sa Mina

PART 2

ang operasyon. Sa isang banda, taliwas kay Lopez, walang maalab na paglalarawan at pagkondena si Velasco sa pagwasak sa kalikasan ng pagmimina. Sa kabilang banda, naipakita niyang tanging batayang ligal ang ginamit para sa kautusang ipatigil ang operasyon ng mga minahan. Sa isang banda, malinaw ang panawagan sa porum na ibasura ang mismong Mining Act of 1995. Sa kabilang banda, naipakita ni Velasco na kahit ang batas na ito na pumapabor sa mga kapitalista sa pagmimina ay nilalabag mismo ng naturang mga kapitalista.

Sa panig naman ni Dr. Giovanni Tapang, tagapangulo ng AGHAM-Advocates of Science and Technology for the People at propesor sa UP, ipinakita niya na ang pagkawasak ng kalikasan na dulot ng malakihang pagmimina sa kasalukuyan ay bahagi ng kalakaran ngayon ng ekonomiya ng bansa. Ang problema sa malakihang pagmimina sa ngayon, aniya, ay bahagi ito ng kalakaran naglilingkod sa mga dayuhan at iilan sa kapinsalaan ng masang katutubo, magsasaka at bayan.

Ani Tapang, ang malakihang pagmimina ngayon sa bansa ay: (1) kalakhang nakalaan sa eksport, sa pagtugon ng pangangailangan ng ibang bansa, hindi ng Pilipinas, (2) pag-aari ng, at naglilingkod sa, malalaking kapitalistang dayuhan at lokal, hindi ng

mamamayan, (3) nakasandig sa dayuhang kapital at teknolohiya, (4) walang karugtong sa ekonomiya pagdating sa pagpoproseso ng mga naminang mineral patungo sa kalakal, (5) hindi naglilingkod sa matinding pangangailangan ng mekanisasyon ng agrikultura, at (6) parte ng sistema ng produksyon kung saan ang Pilipinas ay tumatanggap ng maliit na dagdag na halaga o "low-value added" lang.

Aniya, posible na ang pagmimina ay maging bahagi ng pambansang pag-unlad, kung magiging bahagi ito ng mga programang magsusulong sa tunay na kaunlaran — ang tunay na reporma sa lupa at pambansang industriyalisasyon. Para rito, kailangan aniya na isabansa ang mismong industriya ng mineral sa bansa. Kailangan itong maglingkod sa agrikultura, kagyat ang paglikha ng mga traktora. Kailangan itong maging bahagi ng pagpapalakas sa mga industriyang magaan at mabigat, at ang huli ang maghahawan ng landas patungo ibayo pang pag-unlad.

Naging madiin si Tapang sa aspetong "bagay" ng usapin: mga mineral, mga kalakal na nililikha mula mineral sa ibang bansa, mga kalakal na bumabalik sa bansa na yari na, mga traktora at mga kalakal na na dapat likhain sa bansa, at iba pa. Mahalagang idagdag ang aspetong "tao" sa isyu: na ang malakihang pagmimina sa kasalukuyan ay karugtong

ng kalagayan ngayon ng lakas-paggawa ng bansa: migranteng manggagawa, magsasakang walang sariling lupa, empleyado ng Business Process Outsourcing, manggagawa sa sektor ng serbisyo, at iba pa.

Ibig sabihin, ganito ang mga kinasasadlakang trabaho ng mga Pilipino — naglilingkod sa mga dayuhan at iilan, mapagsamantala, at kumikitil sa mapanlikhang potensyal — dahil walang tunay na reporma sa lupa at pambansang industriyalisasyon sa ating bansa. Ibig sabihin, dapat makita ng mga estudyante ng mga kurso sa UP na karugtong ng pagmimina — na nag-iingay ngayon sa isyu — na ang kanilang hinaharap ay mahigpit na kaugnay ng hinaharap ng buong bayan; na ang isyu nila, hindi maiiwasan, ay isyu rin ng buong bayan.

Si Kong. Karlos Ysagani Zarate ng Bayan Muna naman, tinalakay ang People's Mining Bill bilang alternatiba sa Mining Act of 1995. Ipinaalala niya na noong 2004, sinabi na ng Korte Suprema na labag sa Konstitusyong 1987 ang Mining Act of 1995. Pero binaligtad din ang naturang hatol dahil sa presyur ni Gloria Macapagal-Arroyo, na noo'y presidente. Nabanggit niyang may mga aral na mahahalaw sa industriyalisasyon ng South Korea, na imbitasyon para palalimin ang pag-unawa sa karanasan ng iba't ibang bansa sa industriyalisasyon at pagmimina.

ipagpapatuloy...

Ang
CAVITENO
NEWSWEEKLY

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

HOME DEVELOPMENT MUTUAL FUND
(otherwise known as PAG-IBIG Fund),
M o r t g a g e e ,

FORECLOSURE CASE NO. F-1331-24

-versus-

ESTRELLA G. GUTIERREZ married to RAFAEL G. GUTIERREZ,
Mortgagor/s.

x-----x

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund), with business address at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, against the Mortgagor/s, ESTRELLA G. GUTIERREZ married to RAFAEL G. GUTIERREZ, with residence and postal address at 361 LOPEZ JAENA ST., LIBID, BINANGONAN, RIZAL and LOT 5 BLK 25 LA PAZ HOMES II BRGY. CABEZAS, TRECE MARTIRES CITY, CAVITE to satisfy the mortgage indebtedness as of

August 20, 2024 amounts to THREE HUNDRED FOURTEEN THOUSAND SEVEN HUNDRED FORTY NINE PESOS & 56/100 (P314,749.56), inclusive of interest and other charges of foreclosure, the undersigned Sheriff will set at public auction on December 20, 2024 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. T-24682

A parcel of land (Lot 5, of the cons./subd. plan, Psd-042122-009156, being a portion of the cons. of Lots 67 & 82, Blk. 25, Psd-042122-053619, LRC Rec. No.), situated in the Brgy. of Cabezas, Trece Martires City, Prov. of Cavite. Bounded on the SE., along line 1-2 by Lot 7, (Parks & Playground), of the cons./subd. plan; on the SW., along line 2-3 by Rd. Lot 22, Psd-042122-053619; on the NW., along line 3-4 by Lot 3; on the NE., along line 4-1 by Lot 6, both of the cons./subd. plan. Beginning at a pt. marked "1" on plan X X X containing an area of EIGHTY (80) SQUARE METERS. X X X

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 10, 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.

Trece Martires City, November 20, 2024.

JOSELITO L. ARANDA

Sheriff IV

Copy Furnished:

HOME DEVELOPMENT MUTUAL FUND
(otherwise known as PAG-IBIG Fund)
c/o ATTY. CAESAR S. EUROPA

Attorney-in-Fact, Legal Counsel, 24K ACCOUNTS CONSULTANT, INC.
3F Fass Inteli College Bldg., No. 11, Pittsburgh St., Brgy. Silangan, Cubao, Quezon City

ESTRELLA G. GUTIERREZ married to RAFAEL G. GUTIERREZ

361 LOPEZ JAENA ST., LIBID, BINANGONAN, RIZAL and LOT 5 BLK 25 LA PAZ HOMES II BRGY. CABEZAS, TRECE MARTIRES CITY, CAVITE

WARNING: IT IS ABSOLUTELY PROHIBITED TO REMOVE DEFACE, OR DESTROY THIS NOTICE OF EXTRA-JUDICIAL SALE ON OR BEFORE THE DATE OF SALE

Ang Caviteño Newsweekly
November 25, December 02 & 09, 2024

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

HOME DEVELOPMENT MUTUAL FUND
(otherwise known as PAG-IBIG Fund),
M o r t g a g e e ,

FORECLOSURE CASE NO. F-1150-24

-versus-

REYNANTE DELA CRUZ MAYO, married to ROSALIE MELCHOR MAYO,
Mortgagor/s.

x-----x

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund), with business address at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, against the Mortgagor/s, REYNANTE DELA CRUZ MAYO, married to ROSALIE MELCHOR MAYO, with residence and postal address at MB22 UNIT III, BCDA, USUSAN, TAGUIG CITY and LOT 26 BLOCK 10, BRISAS DE TANZA, BRGY. SAHUD ULAN, TANZA, CAVITE to satisfy the mortgage indebtedness as of August 12, 2024 amounts to FOUR HUNDRED TWO THOUSAND NINE HUNDRED

SEVENTY FOUR PESOS AND 86/100 (P402,974.86), inclusive of interest and other charges, the undersigned Sheriff will set at public auction on December 19, 2024 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. 057-2021017384

LOT NO: 26 BLOCK NO: 10 PLAN NO: PCS-04-029606
PORTION OF: LOT 1530-A, PSD-042120-075221, LOT 1531-A, PSD-042120-
LOCATION: SAHUD ULAN, TANZA, CAVITE

BOUNDARIES:

LINE	DIRECTION	ADJOINING LOT(S)
1-2	NW	ROAD LOT 11, PCS-04-029606
2-3	NE	LOT 27, BLOCK 10, PCS-04-029606
3-4	SE	LOT 45, BLOCK 10, PCS-04-029606
4-5	SE	LOT 46, BLOCK 10, PCS-04-029606
5-1	SW	LOT 25, BLOCK 10, PCS-04-029606

AREA: FIFTY FOUR SQUARE METERS (54), 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 09, 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.

Trece Martires City, November 20, 2024.

JOSELITO L. ARANDA

Sheriff IV

Copy Furnished:

HOME DEVELOPMENT MUTUAL FUND
(otherwise known as PAG-IBIG Fund)
c/o ATTY. KEVIN T. TANINGCO

Attorney-in-Fact, Summit Collection & Allied Services, Inc.
Suites 301-303 Summit One Tower, 530 Shaw Boulevard, Mandaluyong City

REYNANTE DELA CRUZ MAYO, married to ROSALIE MELCHOR MAYO

MB22 UNIT III, BCDA, USUSAN, TAGUIG CITY and LOT 26 BLOCK 10, BRISAS DE TANZA, BRGY. SAHUD ULAN, TANZA, CAVITE

WARNING: IT IS ABSOLUTELY PROHIBITED TO REMOVE DEFACE, OR DESTROY THIS NOTICE OF EXTRA-JUDICIAL SALE ON OR BEFORE THE DATE OF SALE

Ang Caviteño Newsweekly
November 25, December 02 & 09, 2024

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

HOME DEVELOPMENT MUTUAL FUND
(otherwise known as PAG-IBIG Fund),
M o r t g a g e e ,

FORECLOSURE CASE NO. F-1143-24

-versus-

SPS. RONIE O. ADORNA and CONSUELO O. ADORNA,
Mortgagor/s.

x-----x

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund), with business address at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, against the Mortgagor/s, SPS. RONIE O. ADORNA and CONSUELO O. ADORNA, with residence and postal address at BLK 1, LOT 11, ROSAS STREET, SAV-17, TALON, LAS PIÑAS and LOT 27 BLK 11 SUMMERCREST VILLAGE BRGY. SAHUD ULAN, TANZA, CAVITE to satisfy

the mortgage indebtedness as of August 12, 2024 amounts to ONE HUNDRED SEVENTY FOUR THOUSAND FIVE HUNDRED FORTY EIGHT PESOS & 78/100 (P174,548.78), inclusive of interest and other charges, the undersigned Sheriff will set at public auction on December 19, 2024 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. T-639311

A parcel of land (Lot 27, Blk. 11 of the subd. plan, Psd-04-077610, being a portion of Lot 2690, Sta. Cruz de Malabon Estate, LRC Rec. No.), situated in the Mun. of Tanza, Prov. of Cavite, Is. of Luzon. Bounded on the SE., along line 1-2 by Lot 25, Blk. 11; on the SW., along line 2-3 by Road Lot 8; on the W., along line 3-4 by Lot 29; & on the NE., along line 4-1 by Lot 32, both of Blk. 11, all of the subd. plan. Beginning at a pt. marked "1" on plan X X X containing an area of THIRTY FIVE (35) SQ. METERS X X X. 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 09, 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.

Trece Martires City, November 20, 2024.

ANDRES B. ESPINA

Sheriff IV
Copy Furnished:

HOME DEVELOPMENT MUTUAL FUND
(otherwise known as PAG-IBIG Fund)
c/o ATTY. CAESAR S. EUROPA
Attorney-in-Fact, Legal Counsel, 24K ACCOUNTS CONSULTANT, INC.
3F Fass Inteli College Bldg., No. 11, Pittsburgh St., Brgy. Silangan, Cubao, Quezon City

SPS. RONIE O. ADORNA and CONSUELO O. ADORNA
BLK 1, LOT 11, ROSAS STREET, SAV-17, TALON, LAS PIÑAS and
LOT 27 BLK 11 SUMMERCREST VILLAGE BRGY. SAHUD ULAN, TANZA, CAVITE

WARNING: IT IS ABSOLUTELY PROHIBITED TO REMOVE DEFACE, OR DESTROY THIS NOTICE OF EXTRA-JUDICIAL SALE ON OR BEFORE THE DATE OF SALE

Ang Caviteño Newsweekly
November 25, December 02 & 09, 2024

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

HOME DEVELOPMENT MUTUAL FUND
(otherwise known as PAG-IBIG Fund),
M o r t g a g e e ,

FORECLOSURE CASE NO. F-1206-24

-versus-

JAYVIE NEIL MALICK S. MALICDEM
married to JOSEPHINE L. MALICDEM,
Mortgagor/s.

x-----x

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund), with business address at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, against the Mortgagor/s, JAYVIE NEIL MALICK S. MALICDEM married to JOSEPHINE L. MALICDEM, with residence and postal addresses at 14H CALIFORNIA TOWNHOMES W. LOS ANGELES, SAN BARTOLOME NOVALICHES, QUEZON CITY and LOT 31 BLK 4 PHASE 3 LIORA HOMES SANTIAGO GEN. TRIAS, CAVITE 4107 to satisfy the mortgage indebtedness as of August 12, 2024 amounts to ONE MILLION ONE HUNDRED TWENTY

THOUSAND THREE HUNDRED FIFTY FOUR PESOS & 33/100 (P1,120,354.33), inclusive of interest and other charges of foreclosure, the undersigned Sheriff will set at public auction on December 20, 2024 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. 057-2019037183

LOT NO: 31 BLOCK NO: 4 PLAN NO: PCS-04-027824
PORTION OF: THE CONSOLIDATION OF LOTS 3161-A & 3161-B, PSD-04-004764 & LOT 2529-E, (LRA) PSD-426079; LRC REC. NO. 5964
LOCATION: BARANGAY OF SANTIAGO, MUNICIPALITY OF GEN. TRIAS, PROV. OF CAVITE, ISLAND OF LUZON
BOUNDARIES:

LINE	DIRECTION	ADJOINING LOT(S)
1-2	NE	LOT 32, BLOCK 4, PCS-04-027824
2-3	SE	LOT 33, BLOCK 4, PCS-04-027824
3-4	SW	ROAD LOT 2 (12.00 M. WIDE), PCS-04-027824
4-1	NW	LOT 29, BLOCK 4, PCS-04-027824

AREA: SEVENTY TWO (72) SQUARE METERS.
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 10, 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.

Trece Martires City, November 20, 2024.

JOANNAH AVIGAIL C. TIMKANG

Sheriff IV

Copy Furnished:

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

JAYVIE NEIL MALICK S. MALICDEM married to JOSEPHINE L. MALICDEM
14H CALIFORNIA TOWNHOMES W. LOS ANGELES, SAN BARTOLOME NOVALICHES, QUEZON CITY and
LOT 31 BLK 4 PHASE 3 LIORA HOMES SANTIAGO GEN. TRIAS, CAVITE 4107

WARNING: IT IS ABSOLUTELY PROHIBITED TO REMOVE DEFACE, OR DESTROY THIS NOTICE OF EXTRA-JUDICIAL SALE ON OR BEFORE THE DATE OF SALE

Ang Caviteño Newsweekly
November 25, December 02 & 09, 2024

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

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

M o r t g a g e e ,

FORECLOSURE CASE NO. F-1244-24

-versus-

ELVIE FESTIJO ISLETA married to FERDINAND PARADO ISLETA,

Mortgagor/s.

x-----x

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund), with business address at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, against the Mortgagor/s, ELVIE FESTIJO ISLETA married to FERDINAND PARADO ISLETA, with residence and postal addresses at U2022 CITYLAND VITO CRUZ TOWERS P. OCAMPO AVE., MALATE MANILA 1016 and LOT 28 BLK. 2 PH. 14 BRASSIA ST. (SS14) LANCASTER NEW CITY NAVARRO GEN. TRIAS, CAVITE to satisfy the mortgage indebtedness as of August 12, 2024 amounts to TWO MILLION FIVE HUNDRED EIGHT THOUSAND THREE HUNDRED FORTY FOUR PESOS & 55/100

(P2,508,344.55), inclusive of interest and other charges of foreclosure, the undersigned Sheriff will set at public auction on December 20, 2024 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. 057-2022000423

LOT NO: 28 BLOCK NO: 2 PLAN NO: PCS-04-028981
PORTION OF: THE CONS/SUBD OF LOTS 1, 2 & 3, PCS-04-011336; LOT 2457-B-3, PSD-04-024243; LOT 2469-A, PSD-04-233225; LOT 2457-A, LOT 2457-C, FLS-1228-D; LOT 2458, FRS-04-005325; LOT 2468 ALL OF SAN FRANCISCO, DE MALABON ESTATE, DECREED NO. 4270; LRC REC. NO. 5964
LOCATION: BARANGAY OF : NAVARRO, MUNICIPALITY OF : GEN. TRIAS, PROVINCE OF : CAVITE

BOUNDARIES:

LINE	DIRECTION	ADJOINING LOT(S)
1-2	SW	LOT 29, BLOCK 2, PCS-04-028981
2-3	NW	LOT 66, BLOCK 2, PCS-04-028981
3-4	NE	LOT 27, BLOCK 2, PCS-04-028981
4-1	SE	ROAD LOT 11, PCS-04-028981

AREA: ONE HUNDRED SQUARE METERS (100), 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 10, 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.

Trece Martires City, November 20, 2024.

JOANNAH AVIGAIL C. TIMKANG

Sheriff IV

Copy Furnished:

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

ELVIE FESTIJO ISLETA married to FERDINAND PARADO ISLETA
U2022 CITYLAND VITO CRUZ TOWERS P. OCAMPO AVE., MALATE MANILA 1016 and
LOT 28 BLK. 2 PH. 14 BRASSIA ST. (SS14) LANCASTER NEW CITY 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

Ang Caviteo Newsweekly
November 25, December 02 & 09, 2024

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

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

M o r t g a g e e ,

FORECLOSURE CASE NO. F-1323-24

-versus-

NOVIELYN A. MACARAEG,

Mortgagor/s.

x-----x

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund), with business address at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, against the Mortgagor/s, NOVIELYN A. MACARAEG, with residence and postal addresses at 23 INT B 3RD WEST CRAME SAN JUAN CITY METRO MANILA and LOT 7 BLOCK 17 PH 2 LUMINA TANZA, BARANGAY BAGTAS, TANZA, CAVITE to satisfy the mortgage indebtedness as of August 21, 2024 amounts to FIVE HUNDRED FOUR THOUSAND NINETY PESOS & 94/100 (P504,090.94),

inclusive of interest and other charges of foreclosure, the undersigned Sheriff will set at public auction on December 20, 2024 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. 057-2020045886

LOT NO: 7 BLOCK NO: 17 PLAN NO: PCS-04-239057
PORTION OF: THE CONS/SUBD OF LOT 2-B, PSD-04-239718 ; LRC RECORD NO. 5832

LOCATION: BARANGAY OF BAGTAS, MUNICIPALITY OF TANZA, PROVINCE OF CAVITE, ISLAND OF LUZON

BOUNDARIES:

LINE	DIRECTION	ADJOINING LOT(S)
1-2	NE	ALLEY LOT 51, PCS-04-239057
2-3	SE	LOT 8, BLOCK 17, PCS-04-239057
3-4	SW	LOT 22, BLOCK 17, PCS-04-239057
4-1	NW	LOT 6, BLOCK 17, PCS-04-239057

AREA: THIRTY SIX SQUARE METERS (36), 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 10, 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.

Trece Martires City, November 20, 2024.

RICARDO A. TOLEDO

Sheriff IV

Copy Furnished:

HOME DEVELOPMENT MUTUAL FUND
(otherwise known as PAG-IBIG Fund)
c/o ATTY. CLARENCE LEE B. EVANGELISTA
Attorney-in-Fact, PCCS (Panlilio's Credit and Collections Services)
3rd Floor, Z-Executives Suites Bldg., 1132 Quezon Ave., Quezon City

NOVIELYN A. MACARAEG
23 INT B 3RD WEST CRAME SAN JUAN CITY METRO MANILA and
LOT 7 BLOCK 17 PH 2 LUMINA TANZA, BARANGAY BAGTAS, TANZA, CAVITE

WARNING: IT IS ABSOLUTELY PROHIBITED TO REMOVE DEFACE, OR DESTROY THIS NOTICE OF EXTRA-JUDICIAL SALE ON OR BEFORE THE DATE OF SALE

Ang Caviteo Newsweekly
November 25, December 02 & 09, 2024

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

HOME DEVELOPMENT MUTUAL FUND
(otherwise known as PAG-IBIG Fund),
M o r t g a g e e ,

FORECLOSURE CASE NO. F-1188-24

-versus-

JAZEL CATHERINE N. ABIOG,
Mortgagor/s.

x-----x

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund), with business address at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, against the Mortgagor/s, JAZEL CATHERINE N. ABIOG, with residence and postal addresses at B28, L28, NEON ST., GOLDEN PH10, SALAWAG DASMARIÑAS, CAVITE 4114 and LOT 37, BLOCK 75, GOLDEN HORIZON VILLAS, BARANGAY HUGO PEREZ (FORMERLY: BUENAVISTA), TRECE MARTIRES (FORMERLY: GEN. TRIAS), CAVITE 4109 to satisfy the mortgage indebtedness as of August 12, 2024 amounts to FOUR HUNDRED THIRTY SIX THOUSAND EIGHT HUNDRED ELEVEN PESOS AND

13/100 (P436,811.13), inclusive of interest and other charges of foreclosure, the undersigned Sheriff will set at public auction on December 20, 2024 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. 077-2021002281

LOT NO: 37 BLOCK NO: 75 PLAN NO: PCS-04-028989
PORTION OF: LOT 2841, SAN FRANCISCO DE MALABON ESTATE AND LOT 1, BLOCK 109, PSD-04-228808
LOCATION: BARANGAY OF HUGO PEREZ (FORMERLY: BUENAVISTA), MUNICIPALITY OF TRECE MARTIRES (FORMERLY: GEN. TRIAS) PROVINCE OF CAVITE
BOUNDARIES:

LINE	DIRECTION	ADJOINING LOT(S)
1-2	SE	LOT 38, BLOCK 75, PCS-04-028989
2-3	SW	LOT 35, BLOCK 75, PCS-04-028989
3-4	NW	ALLEY LOT 45, PCS-04-028989
4-1	NE	LOT 39, BLOCK 75, PCS-04-028989

AREA: FORTY SQUARE METERS (40), 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 10, 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.

Trece Martires City, November 20, 2024.

ANDRES B. ESPINA

Sheriff IV

Copy Furnished:

HOME DEVELOPMENT MUTUAL FUND
(otherwise known as PAG-IBIG Fund)
c/o ATTY. JEFFREY A. RAMIENTES, C.P.A.
GREATSOURCE CORPORATION
2546 A. Bonifacio St., Bangkal, Makati City

JAZEL CATHERINE N. ABIOG
B28, L28, NEON ST., GOLDEN PH10, SALAWAG DASMARIÑAS, CAVITE 4114 and
LOT 37, BLOCK 75, GOLDEN HORIZON VILLAS, BARANGAY HUGO PEREZ (FORMERLY: BUENAVISTA), TRECE MARTIRES (FORMERLY: GEN. TRIAS), CAVITE 4109

WARNING: IT IS ABSOLUTELY PROHIBITED TO REMOVE DEFACE, OR DESTROY THIS NOTICE OF EXTRA-JUDICIAL SALE ON OR BEFORE THE DATE OF SALE

Ang Caviteño Newsweekly
November 25, December 02 & 09, 2024

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

HOME DEVELOPMENT MUTUAL FUND
(otherwise known as PAG-IBIG Fund),
M o r t g a g e e ,

FORECLOSURE CASE NO. F-1229-24

-versus-

LANI ROSE DE LEON ONATES married to BRYAN M. ONATES,
Mortgagor/s.

x-----x

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund), with business address at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, against the Mortgagor/s, LANI ROSE DE LEON ONATES married to BRYAN M. ONATES, with residence and postal address at BLK. 7 LOT 8 LARK ST., PH. 2 VALLEJO PLACE PASONG BUAYA IMUS CAVITE and LOT 48 BLK. 1 PH. 1A NATANIA HOMES PASONG KAWAYAN II GEN. TRIAS, CAVITE 4107 to satisfy the mortgage indebtedness as of August 12, 2024 amounts to SEVEN HUNDRED EIGHTY NINE THOUSAND TWO HUNDRED SIXTY THREE PESOS

& 50/100 (P789,263.50), inclusive of interest and other charges, the undersigned Sheriff will set at public auction on December 20, 2024 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. 057-2023008393

LOT NO: 48 BLOCK NO: 1 PLAN NO: PCS-04-030153
PORTION OF: THE CONS/SUBD OF LOTS 3232-A TO 3232-E, PSD-04-237708
LOCATION: BARANGAY OF PASONG KAWAYAN 2 MUNICIPALITY OF GENERAL TRIAS, PROVINCE OF CAVITE, ISLAND OF LUZON
BOUNDARIES:

LINE	DIRECTION	ADJOINING LOT(S)
1-2	SE	LOT 47, BLOCK 1, PCS-04-030153
2-3	SW	ROAD LOT 6, PCS-04-030153
3-4	NW	LOT 49, BLOCK 1, PCS-04-030153
4-1	NE	LOT 4 (PARKS & PLAYGROUND), BLOCK 1, PCS-04-030153

AREA: FORTY EIGHT SQUARE METERS (48), 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 10, 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.

Trece Martires City, November 20, 2024.

JOANNAH AVIGAIL C. TIMKANG

Sheriff IV

Copy Furnished:

HOME DEVELOPMENT MUTUAL FUND
(otherwise known as PAG-IBIG Fund)
c/o ATTY. CAESAR S. EUROPA
Attorney-in-Fact, Legal Counsel, 24K ACCOUNTS CONSULTANT, INC.
3F Fass Inteli College Bldg., No. 11, Pittsburgh St., Brgy. Silangan, Cubao, Quezon City

LANI ROSE DE LEON ONATES married to BRYAN M. ONATES
BLK. 7 LOT 8 LARK ST., PH. 2 VALLEJO PLACE PASONG BUAYA IMUS CAVITE and
LOT 48 BLK. 1 PH. 1A NATANIA HOMES PASONG KAWAYAN II GEN. TRIAS, CAVITE 4107

WARNING: IT IS ABSOLUTELY PROHIBITED TO REMOVE DEFACE, OR DESTROY THIS NOTICE OF EXTRA-JUDICIAL SALE ON OR BEFORE THE DATE OF SALE

Ang Caviteño Newsweekly
November 25, December 02 & 09, 2024

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

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

FORECLOSURE CASE NO. F-1279-24

-versus-

JUNIE JARABE SUMAYANG,
Mortgagor/s.

x-----x

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund), with business address at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, against the Mortgagor/s, JUNIE JARABE SUMAYANG, with residence and postal addresses at LOT 5 BLOCK A1 LUZVIMINDA I, DASMARIÑAS, CAVITE and LOT 20 BLOCK 11 BRIA HOMES, INOCENCIO, TRECE MARTIRES CITY, CAVITE to satisfy the mortgage indebtedness as of August 30, 2024 amounts to FOUR HUNDRED FIFTY FIVE THOUSAND NINE HUNDRED EIGHTY SIX PESOS & 72/100 (P455,986.72), inclusive of interest and other charges

of foreclosure, the undersigned Sheriff will set at public auction on December 20, 2024 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. 077-2022001976

LOT NO: 20 BLOCK NO: 11 PLAN NO: PCS-04-031443
PORTION OF: LOTS 2629, 2632, 2633 AND 2216-N, FLS-290,
STA. CRUZ DE MALABON ESTATE
LOCATION: BARANGAY OF INOCENCIO, CITY OF TRECE
MARTIRES, PROVINCE OF CAVITE, ISLAND OF LUZON
BOUNDARIES:

LINE	DIRECTION	ADJOINING LOT(S)
1-2	NW	ROAD LOT 11, PCS-04-031443
2-3	NE	LOT 19, BLOCK 11, PCS-04-031443
3-4	SE	LOT 27, BLOCK 11, PCS-04-031443
4-1	SW	LOT 21, BLOCK 11, PCS-04-031443

AREA: THIRTY SIX SQUARE METERS (36), 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 10, 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.

Trece Martires City, November 20, 2024.

JOSELITO L. ARANDA

Sheriff IV

Copy Furnished:

HOME DEVELOPMENT MUTUAL FUND
(otherwise known as PAG-IBIG Fund)
c/o ATTY. MELANIO A. BADENAS JR.
Attorney-in-Fact, GCCS & Associates Corp.
RM. 209 Megastate Bldg., No. 737 G. Araneta Ave., Tatalon,
Quezon City

JUNIE JARABE SUMAYANG
LOT 5 BLOCK A1 LUZVIMINDA I, DASMARIÑAS, CAVITE
and
LOT 20 BLOCK 11 BRIA HOMES, INOCENCIO, TRECE
MARTIRES CITY, CAVITE

WARNING: IT IS ABSOLUTELY PROHIBITED TO REMOVE
DEFACE, OR DESTROY THIS NOTICE OF EXTRA-
JUDICIAL SALE ON OR BEFORE THE DATE OF SALE

Ang Caviteo Newsweekly
November 25, December 02 & 09, 2024

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

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

FORECLOSURE CASE NO. F-1273-24

-versus-

ANNELIE ESTERA GONZALES (Principal Borrower)
married to
VINCENT ARISTOTLE ENRIQUEZ GONZALES (Co-
borrower),
Mortgagor/s.

x-----x

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund), with business address at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, against the Mortgagor/s, ANNELIE ESTERA GONZALES (Principal Borrower) married to VINCENT ARISTOTLE ENRIQUEZ GONZALES (Co-borrower), with residence and postal address at LOT 13 BLOCK 9 PHASE 3 LAVANYA SUBDIVISION, BACAO 2, GEN. TRIAS, CAVITE and LOT 11 BLOCK 22 PHASE 3 LAVANYA SUBDIVISION, BACAO,

GEN. TRIAS, CAVITE to satisfy the mortgage indebtedness as of August 12, 2024 amounts to ONE MILLION TWO HUNDRED EIGHTEEN THOUSAND TWENTY EIGHT PESOS & 34/100 (P1,218,028.34), inclusive of interest and other charges, the undersigned Sheriff will set at public auction on December 20, 2024 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. 057-2019014095

A PARCEL OF LAND (LOT 11, BLK. 22 OF THE CONS.-
SUBD. PLAN PCS-04-024868, BEING A PORTION OF THE
CONS. OF LOTS 3 & 4, BOTH OF PCS-04-023484, LRC
RECORD NO. 5964), SITUATED IN BRGY. OF BACAO, MUN.
OF GENERAL TRIAS, PROVINCE OF CAVITE, ISLAND OF
LUZON. BOUNDED ON THE W., ALONG LINE 1-2 BY LOT 9,
BLK. 22; ON THE N., ALONG LINE 2-3 BY ROAD LOT 21 (6.50
M. WIDE); ON THE E., ALONG LINE 3-4 BY LOT 13, BLK. 22;
AND ON THE S., ALONG LINE 4-1 BY LOT 12, BLK. 22, ALL OF
THE CONS.-SUBD. PLAN. BEGINNING AT A PT. MARKED "1"
ON PLAN X X X CONTAINING AN AREA OF THIRTY SIX (36)
SQUARE METERS. X X X

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 10, 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.

Trece Martires City, November 20, 2024.

JOANNAH AVIGAIL C. TIMKANG

Sheriff IV

Copy Furnished:

HOME DEVELOPMENT MUTUAL FUND
(otherwise known as PAG-IBIG Fund)
c/o ATTY. MELANIO A. BADENAS JR.
Attorney-in-Fact, GCCS & Associates Corp.
RM. 209 Megastate Bldg., No. 737 G. Araneta Ave., Tatalon,
Quezon City

ANNELIE ESTERA GONZALES (Principal Borrower)
married to
VINCENT ARISTOTLE ENRIQUEZ GONZALES (Co-
borrower)
LOT 13 BLOCK 9 PHASE 3 LAVANYA SUBDIVISION,
BACAO 2, GEN. TRIAS, CAVITE and
LOT 11 BLOCK 22 PHASE 3 LAVANYA SUBDIVISION,
BACAO, 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

Ang Caviteo Newsweekly
November 25, December 02 & 09, 2024

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

HOME DEVELOPMENT MUTUAL FUND
(otherwise known as PAG-IBIG Fund),
M o r t g a g e e ,

FORECLOSURE CASE NO. F-1338-24

-versus-

GEMMA D. CAPANGYARIHAN, married to
AGUSTIN P. CAPANGYARIHAN,
Mortgagor/s.

x-----x

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund), with business address at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, against the Mortgagor/s, GEMMA D. CAPANGYARIHAN, married to AGUSTIN P. CAPANGYARIHAN, with residence and postal addresses at NO. 2894 V.P. CRUZ ST., LOWER BICUTAN, TAGUIG CITY and LOT 7 BLOCK 74 PHASE 3 CARISSA HOMES-LA TRINIDAD, BRGY. QUINTANA TRECE MARTIRES CITY, CAVITE to satisfy the mortgage indebtedness as of August 12, 2024 amounts to FOUR

HUNDRED EIGHTY NINE THOUSAND SEVEN HUNDRED EIGHTY SEVEN PESOS & 82/100 (P489,787.82), inclusive of interest and other charges of foreclosure, the undersigned Sheriff will set at public auction on December 20, 2024 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. T-35617

A parcel of land (Lot 7, Blk. 74 of the cons./subd. plan, Pcs-04-011496, being a portion of the cons. of Lots 9, 11, 13, 15, 17, 21, 23 to 27, Blk. 27; 1 to 24, Blk. 28; 1,4,6 to 33,35,37,39 & 41, Blk. 29; 3,6,8,9,10,14,16 to 22,25 to 31,33,35,37 & 39, Blk. 30; 3 to 12,14,16,18,20 to 28,30,32,34,36 to 39, Blk. 31; 1-21, Blk. 46; 1-18, Blk. 47; 1 to 34, Blk. 48; 1-38, Blk. 52; 1-22, Blk. 53; 1-26, Blk. 54; 1-18, Blk. 55; 1-18, Blk. 57 & Rd. Lots 14, 16 to 21, all of (LRC) Psd-45360, LRC Rec. No.), situated in the Brgy. of Quintana, City of Trece Martires, Prov. of Cavite. Bounded on the SE., along line 1-2 by Lot 8; on the SW., along line 2-3 by Lot 9, both Blk. 74; on the NW., along line 3-4 by Main Rd. 8; & on the NE., along line 4-1 by Lot Blk. 74, all of the cons. subd. plan. Beginning at a pt. marked "1" on plan, x x x containing an area of FIFTY (50) SQ. METERS. x x x

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 10, 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.

Trece Martires City, November 20, 2024.

JOSELITO L. ARANDA

Sheriff IV

Copy Furnished:

HOME DEVELOPMENT MUTUAL FUND
(otherwise known as PAG-IBIG Fund)
c/o ATTY. POMPEYO P. MAYNIGO
Attorney-in-Fact, Vision Credit & Collection Services Incorporated
JRDC Building 117 Sen. Gil. J. Puyat Ave. Pasay City

GEMMA D. CAPANGYARIHAN, married to AGUSTIN P. CAPANGYARIHAN
NO. 2894 V.P. CRUZ ST., LOWER BICUTAN, TAGUIG CITY and
LOT 7 BLOCK 74 PHASE 3 CARISSA HOMES-LA TRINIDAD, BRGY. QUINTANA TRECE MARTIRES CITY, CAVITE

WARNING: IT IS ABSOLUTELY PROHIBITED TO REMOVE DEFACE, OR DESTROY THIS NOTICE OF EXTRA-JUDICIAL SALE ON OR BEFORE THE DATE OF SALE

Ang Caviteño Newsweekly
November 25, December 02 & 09, 2024

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

HOME DEVELOPMENT MUTUAL FUND
(otherwise known as PAG-IBIG Fund),
M o r t g a g e e ,

FORECLOSURE CASE NO. F-1247-24

-versus-

JIMMY MADELO FIRMALINO married to
MA. SHIELA MAR GIGANTE FIRMALINO,
Mortgagor/s.

x-----x

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund), with business address at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, against the Mortgagor/s, JIMMY MADELO FIRMALINO married to MA. SHIELA MAR GIGANTE FIRMALINO, with residence and postal addresses at 0054 DRACHMA ST., PHASE 8, NORTH FAIRVIEW, QUEZON CITY and LOT 10 BLK. 7D THE ROYAL PARK AT GROSVENOR PLACE BO. TAMBOL, TANZA, CAVITE to satisfy the mortgage indebtedness as of August 12, 2024 amounts to FOUR

HUNDRED THREE THOUSAND FOUR HUNDRED NINETY SEVEN PESOS & 30/100 (P403,497.30), inclusive of interest and other charges of foreclosure, the undersigned Sheriff will set at public auction on December 20, 2024 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. 057-2019028186

A PARCEL OF LAND (LOT 10 BLK. 7D OF THE SUBD. PLAN, PCS-04-015560, BEING A PORTION OF LOTS 2812-B, 2813-A, PSD-04-005467, LOTS-2814-2816, 2819, 2821, 2822, 2826, FLS-1821, STA. CRUZ DE MALABON ESTATE, LOTS 2820, 2823-2825, STA. CRUZ DE MALABON ESTATE L.R.C. REC. NO.), SITUATED IN THE BO. OF TAMBOL, MUN. OF TANZA, PROV. OF CAVITE. BOUNDED ON THE SW., ALONG LINE 1-2 BY 32; ON THE NW., ALONG LINE 2-3 BY ALLEY 8; ON THE NE., ALONG LINE 3-4 BY LOT 8 BLK. 7D; ON THE SE., ALONG LINE 4-1 BY LOT 9 BLK. 7D, ALL OF THE SUBD. PLAN. BEGINNING AT A PT. MARKED "1" ON PLAN, X X X CONTAINING AN AREA OF THIRTY TWO (32) SQ. M. MORE OR LESS. X X X

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 10, 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.

Trece Martires City, November 20, 2024.

RICARDO A. TOLEDO

Sheriff IV

Copy Furnished:

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

JIMMY MADELO FIRMALINO married to MA. SHIELA MAR GIGANTE FIRMALINO
0054 DRACHMA ST., PHASE 8, NORTH FAIRVIEW, QUEZON CITY and
LOT 10 BLK. 7D THE ROYAL PARK AT GROSVENOR PLACE BO. TAMBOL, TANZA, CAVITE

WARNING: IT IS ABSOLUTELY PROHIBITED TO REMOVE DEFACE, OR DESTROY THIS NOTICE OF EXTRA-JUDICIAL SALE ON OR BEFORE THE DATE OF SALE

Ang Caviteño Newsweekly
November 25, December 02 & 09, 2024

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

HOME DEVELOPMENT MUTUAL FUND
(PAG-IBIG FUND),
Mortgagee,

EXTRA-JUDICIAL FORECLOSURE OF REAL
ESTATE MORTGAGE UNDER ACT NO.
3135, AS AMENDED BY ACT NO. 4118

-versus-
PHOEBE LYN G. ATIENZA,
Mortgagors.

F.C. Case No. 19226-24
x-----x

NOTICE OF EXTRA-JUDICIAL SALE

Upon extra-judicial petition for sale under Act 3135 as amended by Act 4118 filed by HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG FUND), mortgagee, with principal place of business at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, against PHOEBE LYN G. ATIENZA, of legal age, Filipino citizens, mortgagors, with residential and postal address at 17F Legaspi Tower 300 Roxas Blvd Malate Manila and/or Lot 42 Blk 44 Greenplace Homes I, Malagasang 2, Imus, Cavite to satisfy the mortgage indebtedness which as of October 22, 2024 amounts to FIVE HUNDRED FORTY

THREE THOUSAND ONE HUNDRED THIRTY NINE PESOS AND 49/100 (Php543,139.49), Philippine Currency, including interest and penalties, but excluding attorney's fees, sheriff's fees and all other charges incidental to this foreclosure and sale, the undersigned will sell at public auction on January 14, 2025 at 10:00 o'clock in the morning or soon thereafter at the main entrance of the Office of the Clerk of Court, RTC-Imus Hall of Justice, Aguinaldo Highway, Imus City, Cavite, to the highest bidder, for CASH and in Philippine Currency, the following property with all the improvements therein, to wit:

TRANSFER CERTIFICATE OF TITLE NO. 057-2014081578

A PARCEL OF LAND (LOT 42, BLK 44 OF THE SUBDIVISION PLAN, PSD-04-202701, BEING A PORTION OF LOT 1870, IMUS ESTATE, L.R.C. REC. NO. 8843), SITUATED IN BARRIO OF MALAGASANG - 2, MUNICIPALITY OF IMUS, PROVINCE OF CAVITE, ISLAND OF LUZON. BOUNDED ON THE SW., ALONG LINE 1-2 BY LOT 44, BLK. 44; ON THE NW., ALONG LINE 2-3 BY ROAD LOT 44; ON THE NE., ALONG LINE 3-4 BY LOT 40, BLK 44 AND ON THE SE., ALONG LINE 4-1 BY LOT 41, BLK 44 ALL OF THE SUBDIVISION PLAN. X X X CONTAINING AN AREA OF THIRTY SIX (36) SQUARE METERS. MORE OR LESS. X X X.

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

In the event the public auction should not take place on the said date, it shall be held on January 21, 2025 at 10:00 o'clock in the morning without further notice.

Prospective bidders/buyers are hereby enjoined to investigate for themselves the title to the said property and encumbrance

therein if any there be.

City of Imus, Cavite, Philippines, November 6, 2024.

(SGD) MHINARD SANTOS

Sheriff IV

Branch 122
APPROVED BY:

(SGD) ARMIE A. FRANCISCO
Clerk of Court VI

COPY FURNISHED:
HOME DEVELOPMENT MUTUAL FUND (PAG-IBIG FUND)
The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City

ATTY. CAESAR S. EUROPA
Attorney-In-Fact, 24K ACCOUNTS CONSULTANT, INC.
3F Fass Intelli College Bldg., No. 11 Pittsburgh St., Brgy. Silangan, Cubao, Quezon City

PHOEBE LYN G. ATIENZA
17F Legaspi Tower 300 Roxas Blvd Malate Manila and/or Lot 42 Blk 44 Greenplace Homes I, Malagasang 2, Imus, Cavite

Ang Caviteño Newsweekly
November 25, December 02 & 09, 2024

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

HOME DEVELOPMENT MUTUAL FUND
(otherwise known as PAG-IBIG Fund),
M o r t g a g e e ,

FORECLOSURE CASE NO. F-1107-24

-versus-

DEL ROSARIO, RODOLFO JR., M. married to DEL ROSARIO, LIEZEL V.; RODOLFO M. DEL ROSARIO JR. is herein represented by his Attorney-in-Fact, LIEZEL V. DEL ROSARIO, Mortgagor/s.

x-----x

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund), with business address at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, against the Mortgagor/s, DEL ROSARIO, RODOLFO JR., M. married to DEL ROSARIO, LIEZEL V.; RODOLFO M. DEL ROSARIO JR. is herein represented by his Attorney-in-Fact, LIEZEL V. DEL ROSARIO, with residence and postal address at #42F PASACOLA ST., BRGY. NAGKAISANG NAYON AREA IX DIST. V. NOVALICHES QUEZON CITY and LOT 4 BLK. 41 PH. 3 WELLINGTON TANZA

RESIDENCES TRES CRUSES TANZA, CAVITE 4108 to satisfy the mortgage indebtedness as of August 12, 2024 amounts to SIX HUNDRED FIFTY THOUSAND TWO HUNDRED FORTY SEVEN PESOS & 59/100 (P650,247.59), inclusive of interest and other charges, the undersigned Sheriff will set at public auction on December 19, 2024 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. 057-2019018553

LOT NO: 4 BLOCK NO: 41 PLAN NO: PCS-04-028445
PORTION OF: LOTS 1,2,3, & 4 (LRA) (PCS-31859 & LOTS 3731, 3732, & 3733, FLS-2424;
LOCATION: BARANGAY OF TRES CRUSES, MUNICIPALITY OF TANZA, PROVINCE OF CAVITE, ISLAND OF LUZON
BOUNDARIES:

LINE	DIRECTION	ADJOINING LOT(S)
1-2	SW	LOT 29, BLOCK 41, PCS-04-028445
2-3	NW	LOT 5, BLOCK 41, PCS-04-028445
3-4	NE	ROAD LOT 42, PCS-04-028445
4-1	SE	LOT 3, BLOCK 41, PCS-04-028445

AREA: THIRTY SIX SQUARE METERS (36), 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 09, 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.

Trece Martires City, November 20, 2024.

RICARDO A. TOLEDO

Sheriff IV

Copy Furnished:

HOME DEVELOPMENT MUTUAL FUND
(otherwise known as PAG-IBIG Fund)
c/o ATTY. CAESAR S. EUROPA
Attorney-in-Fact, Legal Counsel, 24k ACCOUNTS CONSULTANT, INC.
3F Fass Inteli College Bldg., No. 11, Pittsburgh St., Brgy. Silangan, Cubao, Quezon City

DEL ROSARIO, RODOLFO JR., M. married to DEL ROSARIO, LIEZEL V.; RODOLFO M. DEL ROSARIO JR. is herein represented by his Attorney-in-Fact, LIEZEL V. DEL ROSARIO
#42F PASACOLA ST., BRGY. NAGKAISANG NAYON AREA IX DIST. V. NOVALICHES QUEZON CITY and LOT 4 BLK. 41 PH. 3 WELLINGTON TANZA RESIDENCES TRES CRUSES TANZA, CAVITE 4108

WARNING: IT IS ABSOLUTELY PROHIBITED TO REMOVE DEFACE, OR DESTROY THIS NOTICE OF EXTRA-JUDICIAL SALE ON OR BEFORE THE DATE OF SALE

Ang Caviteño Newsweekly
November 25, December 02 & 09, 2024

DBM: 9-month infra spending up nearly 12% in 2024

By Darryl John Esguerra

MANILA – The expenditures of the national government for infrastructure grew to PHP1.142 trillion from January to September, the Department of Budget and Management (DBM) said Nov.26, 2024.

Citing its latest data, the DBM said this is 11.9 percent higher than the PHP1.021 trillion recorded in the same period last year.

The department added that the figure is

also higher than the PHP595 billion nine-month infrastructure spending in 2020; PHP807 billion in 2021; and PHP911.6 billion in 2022.

Likewise, the figure is 75.6 percent of the total PHP1.501 trillion allocation for infrastructure this year, according to the DBM.

The Marcos administration's Build, Better, More program aims to expand the country's infrastructure by developing road, rail, mass transport, and flood control infrastructure projects to allow for growth in remote municipalities. (PNA)

EXTRAJUDICIAL SETTLEMENT OF ESTATE

Notice is hereby given that the estate of the late ERNESTO SR. DE GRANO UMALI who died intestate on DECEMBER 10, 2023 at Poblacion 8, Talisay Batangas who left a parcel of land covered by TRANSFER CERTIFICATE OF TITLE NO. T-45812, Pin 129-00-031-010-102 and APRN AD-00031-01199 located at Sungay West, Tagaytay City. Cavite which has been extra judicially settled by his heirs namely, RENATO B. UMALI, JOSE ANDRES B. UMALI, ROMULO B. UMALI, ERNESTO JR. B. UMALI, ARTURO B. UMALI, JOSELITO B. UMALI, JULIUS P. UMALI, AND MARIA LOUISA P. UMALI as per Doc. No. 168, Page No. 35, Book Number VI, Series of 2024, Notary Public Atty. Juan Paolo O. Luna.

Caviteño Newsweekly
November 11, 18, & 25, 2024

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

HOME DEVELOPMENT MUTUAL FUND
(PAG-IBIG FUND),
Mortgagee,

EXTRA-JUDICIAL FORECLOSURE OF REAL
ESTATE MORTGAGE UNDER ACT NO.
3135, AS AMENDED BY ACT NO. 4118

-versus-

NELSON D. ASPILLAGA married to
JOY C. ASPILLAGA,
Mortgagors.

F.C. Case No. 19233-24
X-----X

NOTICE OF EXTRA-JUDICIAL SALE

Upon extra-judicial petition for sale under Act 3135 as amended by Act 4118 filed by HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG FUND), mortgagee, with principal place of business at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, against NELSON D. ASPILLAGA married to JOY C. ASPILLAGA, of legal age, Filipino citizens, mortgagors, with residential and postal address at No. 3546 D. Vigan St., Sta. Mesa, Manila City and/or Lot 75 Block 11 Greenplace Homes 2, Brgy. Malagasang II-A, Imus, Cavite to satisfy

the mortgage indebtedness which as of September 24, 2024 amounts to FIVE HUNDRED SEVENTY FOUR THOUSAND TWO HUNDRED TWENTY SEVEN PESOS AND 38/100 (Php574,227.38), Philippine Currency, including interest and penalties, but excluding attorney's fees, sheriff's fees and all other charges incidental to this foreclosure and sale, the undersigned will sell at public auction on January 14, 2025 at 10:00 o'clock in the morning or soon thereafter at the main entrance of the Office of the Clerk of Court, RTC-Imus Hall of Justice, Aguinaldo Highway, Imus City, Cavite, to the highest bidder, for CASH and in Philippine Currency, the following property with all the improvements therein, to wit:

TRANSFER CERTIFICATE OF TITLE NO. 057-2014018344

A PARCEL OF LAND (LOT 75, BLK. 11 OF THE CONS. AND SUBD. PLAN, PCS-04-024955, BEING A PORTION OF THE CONS. OF LOTS 1846-A, PSD-28429 & 1845-A-2, (LRC) PSD-223425, L.R.C. RECORD NO. 8843), SITUATED IN THE BRGY. OF MALAGASANG-2, MUN. OF IMUS, PROVINCE OF CAVITE, ISLAND OF LUZON. BOUNDED ON THE SE., ALONG LINE 1-2 BY LOT 76, BLK. 11; ON THE SW., & NW., ALONG LINES 2-3-4-5-6 BY ROAD LOT 15; ON THE NW., ALONG LINE 6-7 BY ROAD LOT 11 AND ON THE NE., ALONG LINE 7-1 BY LOT 73, BLK. 11 ALL OF THE CONS. SUBD. PLAN. X X X CONTAINING AN AREA OF FORTY NINE (49) SQUARE METERS. MORE OR LESS. X X X.

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

In the event the public auction should not take place on the said date, it shall be held on January 21, 2025 at 10:00 o'clock in the morning without further notice.

Prospective bidders/buyers are hereby enjoined to investigate for

themselves the title to the said property and encumbrance therein if any there be.

City of Imus, Cavite, Philippines, November 6, 2024.

(SGD) MHINARD SANTOS

Sheriff IV

Branch 122

APPROVED BY:

(SGD) ARMIE A. FRANCISCO
Clerk of Court VI

COPY FURNISHED:

HOME DEVELOPMENT MUTUAL FUND (PAG-IBIG FUND)
The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City

POMPEYO P. MAYNIGO

Vision Credit & Collection Services Incorporated
JRDC Building 117 Sen Gil J. Puyat Ave., Pasay City

NELSON D. ASPILLAGA married to JOY C. ASPILLAGA
No. 3546 D. Vigan St., Sta. Mesa, Manila City and/or Lot 75 Block 11 Greenplace Homes 2, Brgy. Malagasang II-A, Imus, Cavite

Ang Caviteño Newsweekly
November 25, December 02 & 09, 2024

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

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

File No. FC-DC-1498-24
EXTRA JUDICIAL FORECLOSURE
OF REAL ESTATE MORTGAGE
UNDER ACT 3135, AS AMENDED
BY ACT 4118

-versus-

ALLAN C. ROBEDILLO,
Respondent/Mortgagor.

X-----X

NOTICE OF SHERIFF'S SALE

Upon extra-judicial petition for sale under Act 3135, as amended by Act No. 4118 filed by the petitioner/mortgagee, HOME DEVELOPMENT MUTUAL FUND (Otherwise known as PAG-IBIG Fund), a government financial institution duly organized and existing under and by virtue of Republic Act No. 9679, with postal address at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, against respondents/mortgagors, ALLAN C. ROBEDILLO with postal address at (1) No. 42 Mangga St., Camarin Novaliches; and 2) Lot 30 Blk. 19, Solar Homes, PH1, Brgy. Langcaan, Dasmariñas, Cavite and for the satisfaction of the mortgaged debt which as of SEPTEMBER 23, 2024 amounts to TWO HUNDRED FIVE THOUSAND THREE HUNDRED SEVENTY TWO PESOS AND 35/100 (Php205,372.35), exclusive of all legal fees and expenses incidental to this foreclosure and sale, the undersigned

Sheriff will sell at public auction on DECEMBER 17, 2024 at 10:00 o'clock in the morning or soon thereafter in the Court Room of Branch 90, Regional Trial Court, Ground Floor, Dasmariñas Community Affairs (DASCA) Building, Congressional Road, Buro I, Dasmariñas City, Province of Cavite to the highest bidder and for CASH or CERTIFIED CHECK, in Philippine Currency, the following described real property together with all the buildings and other improvements existing thereon, to wit:

TRANSFER CERTIFICATE OF TITLE NO. T-575508

IT IS HEREBY CERTIFIED that certain land situated in the Municipality of Dasmariñas, Province of Cavite, bounded and described as follows:

A parcel of land (Lot 30, Blk. 19 of the subd. plan, Psd-042106-065358, being a portion of Lot 3826-New, Imus Estate, L.R.C. Rec. No.), situated in the Brgy. of Langcaan, Mun. of Dasmariñas, Prov. of Cavite, Is. of Luzon. Bounded on the SW., along line 1-2 by Lot 32, Blk. 19; on the NW., along line 2-3 by Road Lot 16; on the NE., along line 3-4 by Lot 28; and on the SE., along line 4-1 by Lot 29, both of Blk. 19, all of the subd. plan. Beginning at a pt. marked "1" on plan, being S. 42 deg. 45'E., 870 m. from Mon. No. 144, Imus Estate, thence N. 20 deg. 58'W., 9.50 m. to pt. 2; thence N. 69 deg. 02'E., 3.75 m. to pt. 3; thence S. 20 deg. 58'E., 9.50 m. to pt. 4; thence S. 69 deg. 02'W., 3.75 m. to the pt. of beginning, containing an area of THIRTY SIX (36) SQ. METERS. All pts. referred to are indicated on the plan and are marked on the ground by P.S. cyl. conc. mons. 15x60 cm.; bearings true; date of orig. survey; July 27, 1905 to June 1, 1908 and that of the subd. survey, March 5-15, 21-27, & April 14-20, 1993, which was approved on Sept. 16, 1993.

is registered in accordance with the provision of the Property Registration Decree in the name of

ALLAN C. ROBEDILLO, single, of legal age, Filipino.

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

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

In the event the public auction should not take place on the said date and time, it shall be held on JANUARY 7, 2025 at the same time and place without further notice.

Dasmariñas City, Cavite, November 4, 2024.

(Sgd.) ARLYN P. BARCELON
Sheriff IV

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

Copy furnished:
HOME DEVELOPMENT MUTUAL FUND
(Otherwise known as PAG-IBIG Fund)
The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City

MARIA VICTORIA D. CAPIRAL
JEFFREY A. RAMIENTAS, C.P.A
GREATSOURCE CORPORATION
2546 A. Bonifacio St., Bangkal, Makati City

ALLAN C. ROBEDILLO
(1) No. 42 Mangga St., Camarin Novaliches;
(2) Lot 30 Blk. 19, Solar Homes, PH1, Brgy. Langcaan, Dasmariñas, Cavite

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

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More Burmese refugees to access PH higher education

By Stephanie Sevillano

MANILA – More Burmese refugees or victims of the armed conflict in Myanmar can access quality higher education in the Philippines through the United States Agency for International Development (USAID)'s Diversity and Inclusion Scholarship Program (DISP), which is in partnership with the Commission on Higher Education (CHED).

The DISP is a five-year scholarship initiative of USAID wherein scholars from Myanmar are provided higher education opportunities in the Philippines, Burma, Cambodia, India, Indonesia, Thailand, and Sri Lanka.

“The Philippines has always been a beacon of hope and opportunity, not just for Filipinos, but for those seeking refuge and a fresh start,” CHED Chairperson J. Prospero de Vera III said in a statement late Nov. 19, 2024.

“Through the USAID Diversity and Inclusion Scholarship Program, we reaffirm our commitment to equitable, quality, and inclusive higher education, aiming to empower students from all backgrounds. This initiative stands as a testament to the power of international collaboration in creating a more inclusive and equitable society.”

In particular, *Continued on page 2...*



BURMESE SCHOLARS. Commission on Higher Education Chairperson J. Prospero de Vera III delivers a speech highlighting the Diversity and Inclusion Scholarship Program (DISP) under the United States Agency for International Development on Monday (Nov. 18, 2024). Under the DISP, more scholars from Myanmar, who are victims of armed conflict, can access quality higher education in the Philippines. (Photo courtesy of CHED)

DSWD chief dismisses claims programs being used for politics

By Zaldy De Layola

MANILA – Department of Social Welfare and Development (DSWD) Secretary Rex Gatchalian on Saturday dismissed claims that two major protective services program, Assistance to Individuals in Crisis Situation (AICS) and the Ayuda para sa Kapos ang Kita Program (AKAP), are being used for political purposes, including vote buying.

“Let me reiterate that all the DSWD’s Field Offices across the country serve people in need, whether they are walk-in clients or were referred to by local government unit (LGU) officials. The DSWD continues to process applications and distribute assistance through AICS and AKAP to qualified beneficiaries,” Gatchalian said in a news release.

The DSWD applies a *“stringent verification and validation process”* for clients who seek financial

assistance, even the referrals from legislators and other local government unit (LGU) officials, he added.

“The assessment being done by our licensed social workers is critical to avoid the overlapping of assistance with the other DSWD programs,” he said.

Gatchalian noted that while the DSWD actively coordinates with LGU officials to organize payout activities, the funding for AKAP and AICS come from the agency’s budget as provided under the General Appropriations Act (GAA).

“There is no GAA line item that entitles any congressional district or LGU to have an allocation in any amount and lodged this with the DSWD that could benefit their constituents. Referrals from legislators and local executives are entertained pursuant to existing DSWD guidelines,” he said.

The AKAP provides *Continued on page 2...*

DOST develops biodegradable paper mulch for sustainable farming

By Pot Chavez

LOS BAÑOS, Laguna – The Department of Science and Technology-Forest Products Research and Development Institute (DOST-FPRDI) has developed biodegradable paper mulch from waste materials to reduce reliance on

synthetic and polymer-based materials in farming.

Engr. Cesar Austria, DOST-FPRDI’s senior science research specialist and project leader, said in an interview Thursday that the eco-friendly material is expected to benefit organic vegetable farmers and other agricultural practitioners

who rely on plastic mulch.

“Mass production is the main goal of this project, subject to the results of the field trials. Should field tests be successful, we expect to benefit organic vegetable farmers and other agricultural field practitioners dependent on plastic mulch,” Austria told the Philippine News Agency.

The paper mulch, which took two years to develop, is made from locally sourced biodegradable materials, consisting of 20 percent abaca-stripping waste and 80 percent old corrugated cartons. It breaks down easily in soil, providing nutrients to crops, reducing weed growth and pest populations, conserving soil moisture, and maintaining stable temperatures compared to synthetic alternatives.

Austria highlighted *Continued on page 2...*



SUSTAINABLE FARMING. The Department of Science and Technology-Forest Products Research and Development Institute (DOST-FPRDI) has developed biodegradable paper mulch from waste materials to promote sustainable farming. Made of 20 percent abaca-stripping waste and 80 percent old corrugated cartons, the mulch helps improve soil health, boost crop yield, and reduce plastic waste. (Photo courtesy of DOST-FPRDI)