

THE RECIPE FOR STARTING OVER



Melynda Decano at her lomi restaurant in Brgy Nanguma, Mabitac, Laguna, which she built with resilience and sustained by her cooking competence.

When the biggest changes come, and the road gets rough, some give up. But others find a new way forward. Melynda Decano, from Mabitac, Laguna, shows what resilience looks like when a setback comes at the least expected time.

Due to their family's financial scarcity, Melynda only completed secondary education. But as a risk-taker trying to earn a better income for a living, Melynda tried working as a domestic helper abroad when she turned 19. After six years of serving a family in a foreign country, she went back home.

In 2009, she met her partner and started a life with him. His partner's family ran a restaurant specializing in lomi (lomihan), a traditional noodle soup with rich broth and meat rolls. But when his father died, the lomihan was passed down to them. This allowed Melynda to learn how to cook a special pancit lomi for

the restaurant. Managing the lomihan with her partner, she also learned how to run a business through that experience.

For years, everything seemed to be going well. They have children, and they have a business that provides them with a livelihood. But life's unexpected twists came, like how other love stories end, Melynda and her partner broke up.

Things became blurry for a season, especially since they had two children relying on them. But Melynda picked herself up, took her children, and started life again. In 2021, she decided to open her own lomihan, a courageous but necessary decision.

Opening a space for lomi in their barangay in Nanguma, Mabitac, she improved the lomi recipe she learned years ago. And there, she started small.

That same year, Melynda became a client of CARD, Inc. (A Microfinance NGO). Her initial loan was worth PHP 5,000, which she solely used as capital for her new business.

The capital gave her the confidence and strength to keep the startup going. Melynda expanded her Lomihan little by little. People recognized her place and came to eat there. She kept cooking, serving, and managing the business. And Melynda continued to improve it. After availing additional loans from CARD, Inc., she expanded her menu to include goto and silog meals. Last year, she also started offering dishes for rice meals.

Just like other entrepreneurs, Melynda's business faced challenges. After years of operating her lomihan, other competitors in their barangay also opened the same venture, targeting the same customers. But Melynda just competes by treating her customers

WEDNESDAY CHRONICLE

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kindly, and cooking with her best to make her lomi's taste stand out. "Pasarapan na lang ng lomi," she said. Despite other spaces opening nearby, Melynda made sure her lomi and other foods were delicious and worth trying.

Today, Melynda works with her two staff and is opening another branch of lomihan in the next barangay of their town. To help her two children working abroad, she supports her three grandchildren in their studies.

Through her business, Melynda was able to acquire a lot of property and continuously save through CARD, Inc.

Melynda's advice to other aspiring entrepreneurs is to stay patient. "It's okay to start small, but don't use the business' money for personal expenses," she said.

Restarting her life after heartbreak, building her own livelihood, and continuously thriving despite business challenges, Melynda's journey reflects that resilience can be both quiet and steady. She showed that choosing a bold start, paired with dedication, can even lead to better opportunities.



DTI LAGUNA TRAINS 19 MSMEs TO STRENGTHEN BUSINESS COMPETITIVENESS



CALAMBA CITY, Laguna — The Department of Trade and Industry – Laguna Provincial Office (DTI Laguna), through the Negosyo Centers in Rizal and Mabitac, trained 19 micro, small, and medium enterprises (MSMEs) on visual merchandising, consumer education, and business operations and records management during a seminar on September 2, 2026, at the CLDD Training Center, Mercado de Calamba, Brgy. 5 Poblacion, Calamba City, Laguna.

The seminar, titled "Building Better Businesses: Strengthening Competitiveness through Visual Merchandising, Consumer Education and Business Operations & Records Management," focused on practical ways entrepreneurs can improve how they present their products, serve customers, and manage day-to-day business operations.

Negosyo Center Business Counselors Ms. Neliza C. Pitargue of Negosyo Center Rizal and Ms. April P.

Oblepias of Negosyo Center Mabitac served as resource speakers. They discussed visual merchandising techniques, including store layout and product arrangement, signage, lighting, branding, and creating displays that capture customers' attention.



Participants were also guided on business operations and records management, including planning, inventory management, customer service, and maintaining efficient day-to-day processes.

The seminar also covered basic consumer rights, business responsibilities, truthful advertising, and responsible customer service under the Consumer Act of the Philippines.

Through interactive discussions, practical exercises, and guided activities, participants assessed their current business practices and identified areas for

improvement in visual merchandising, business operations, records management, and customer service.



The activity reflects DTI Laguna's continuing efforts to provide MSMEs with practical knowledge and guidance to strengthen their businesses and promote fair, responsible, and competitive business practices. (NCOblepias, DTI Laguna)



For we walk by faith, not by sight

2 Corinthians 5:7

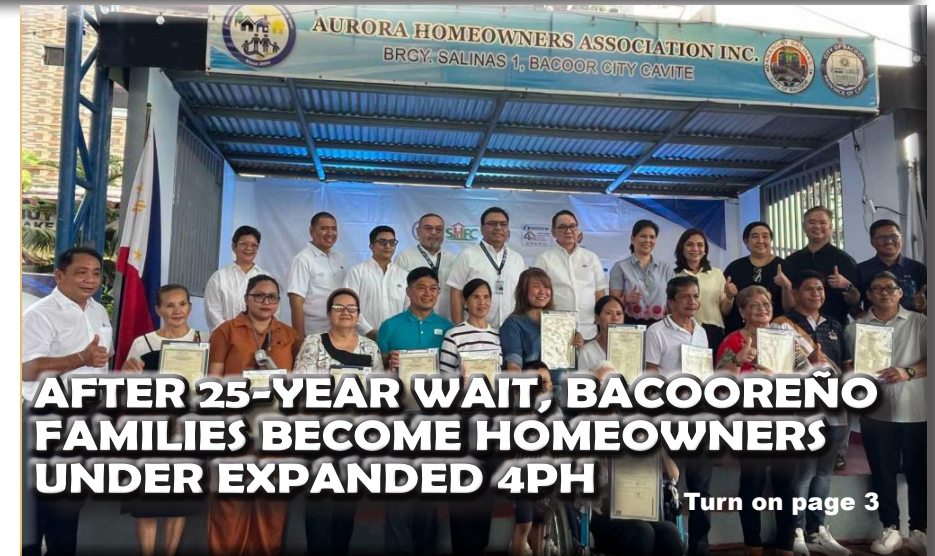
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WEDNESDAY CHRONICLE

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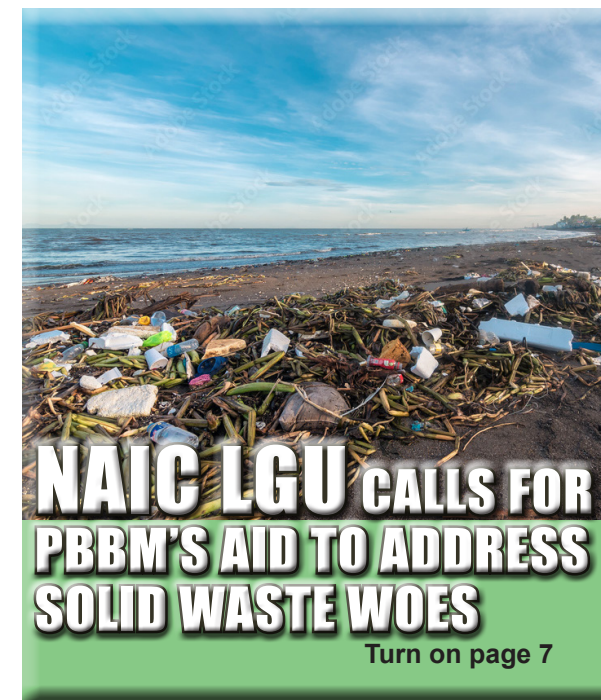
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AFTER 25-YEAR WAIT, BACOORENO FAMILIES BECOME HOMEOWNERS UNDER EXPANDED 4PH

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NAIC LGU CALLS FOR PBBM'S AID TO ADDRESS SOLID WASTE WOES

Turn on page 7



SSS LOANLITE NOW AVAILABLE THROUGH UNIONDIGITAL BANK MOBILE APP

Turn on page 4



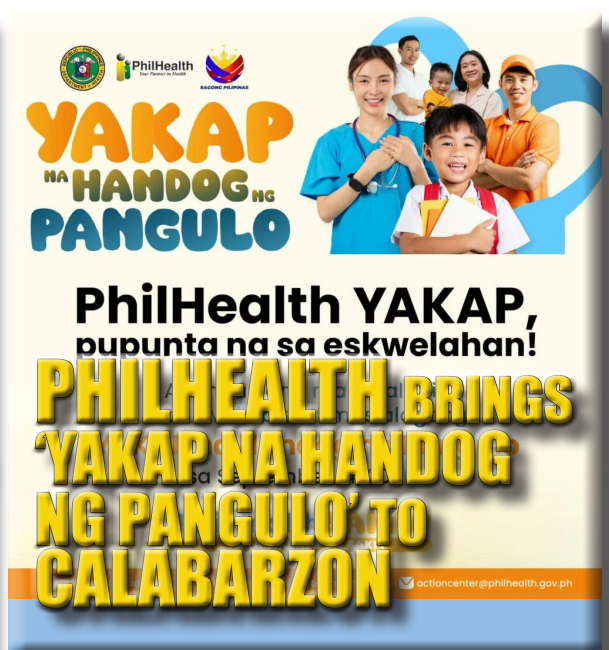
CAVITE BARANGAYS WELCOME SCHOLARSHIPS, GRANTS UNDER BAWAT BARANGAY MAKIKINABANG PROGRAM

Turn on page 2



CAYETANO URGES PUBLIC TO 'OPEN THEIR EYES' AMID ALLEGED THREATS VS SENATE MINORITY

Turn on page 3



PhilHealth YAKAP, pupunta na sa eskwelahan! PHILHEALTH BRINGS 'YAKAP NA HANDOG' NG PANGULO TO CALABARZON

CLIMATE CHANGE IS ALREADY AT OUR DOORSTEP

Climate change is no longer a distant threat that Filipinos need to prepare for someday. Its effects are increasingly being felt today—in flooded communities, damaged farms, extreme heat, disrupted classes, threatened livelihoods and families repeatedly forced to rebuild after severe weather.

Recent months have again demonstrated how vulnerable the Philippines remains. In August alone, tropical cyclones and the enhanced southwest monsoon caused widespread flooding and landslides, with reported agricultural damage exceeding P2.2 billion and infrastructure damage surpassing P6.3 billion.

But climate change is not simply about stronger storms or heavier rainfall. The country must also contend with rising temperatures, changing rainfall patterns, drought, water shortages and rising sea levels. PAGASA warns that these changes threaten agriculture, water resources, coastal com-

munities, infrastructure and public health.

For Filipino farmers, unpredictable weather can mean destroyed crops and lost income. For fishermen and coastal communities, stronger storm surges and rising seas threaten both homes and livelihoods. For ordinary workers, extreme heat can make outdoor work increasingly dangerous. And for children, repeated class suspensions and disasters can mean another interruption in an education already vulnerable to inequality.

The poorest families often carry the heaviest burden. They are more likely to live in flood-prone or vulnerable communities and have fewer resources to recover after disasters. The World Bank has warned that without adequate action, climate change could impose substantial economic and human costs on the Philippines, with poorer households particularly affected.

This is why climate action cannot remain

confined to speeches, conferences and environmental campaigns. Government must invest in climate-resilient infrastructure, better flood management, sustainable agriculture, reliable early-warning systems, responsible land-use planning and stronger protection of forests, watersheds and coastal areas.

Communities and individuals also have responsibilities—from reducing waste and protecting waterways to conserving resources and demanding environmentally responsible development.

Filipinos have learned to adapt to storms, floods and extreme heat. But adaptation should not become an excuse for accepting worsening conditions as inevitable.

Climate change is already changing the way Filipinos live. The question now is whether we will act quickly enough to protect the way future generations will live.

- Ang Kabitenya

CAVITE...

CARMONA CITY, Cavite (PIA) — Barangays across Cavite Province are looking forward to building safer communities where students can finish their studies without worrying about their safety and daily commutes.

During the Cavite leg of the Bawat Barangay Makikinabang Program last September 11, Toto Cantimbuhan, President of the Liga ng mga Barangay in Dasmarinas City, thanked President Ferdinand Marcos Jr. for launching an initiative that ensures government projects are responsive to community needs.

“Nagpapasalamat ako sa Pangulong Ferdinand Marcos Jr. para sa programang direktang ibinibigay sa mga barangay. Sana hindi lang ito ang simula at sana ay magtuloy-tuloy ito.”

Having served as a barangay official for 15 years, Cantimbuhan noted that this is the first time a national program brought benefits that were tailor-fit to their community needs.

“Napakasaya ng barangay namin dahil sa 15 taon na panunungkulan namin, first time nagkaroon ng programa ang Pangulo at ang pamahalaang nasyunal na direktang ibinababa sa barangay; mga programa

kung saan pangangailangan ng barangay ang inuuna.”

In partnership with the Office of the Executive Secretary, the Bawat Barangay Makikinabang Program is a national government initiative that provides direct financial assistance worth P200,000 to every barangay across the country.

The two-pronged financial grant allocates P100,000 for education through a scholarship for five college students, and another P100,000 for other priority infrastructure, security, and social projects.

Cantimbuhan also acknowledged the Office of the Executive Secretary for helping bridge the program for barangays.

“Nagpapasalamat kami sa Pangulong Ferdinand Marcos Jr. para sa programang direktang ibinibigay sa mga barangay. Sana hindi lang ito ang simula at sana ay magtuloy-tuloy ito. Kay Executive Secretary Ralph Recto naman, salamat sa inyong mensahe at kayo ang binigyan ng pagkakataon ng pangulo na maghatid nito sa amin.”

Meanwhile, Tanza Mayor Archangelo Matro noted that many barangays are prioritizing

service vehicle upgrades and scholarship grants to improve public service delivery.

“Sa meeting ng aming mga barangay, ang kanilang priority ay ‘yung mga scholarship at additional na mga sasakyan na kanilang magagamit sa pagseserbisyo sa kanilang lugar.”

“Maraming salamat po sa ating mahal na Pangulong Bongbong Marcos at kay Executive Secretary Ralph Recto. Napakalaking tulong nito sa aming lalawigan. Sana po ay ulanin pa kayo ng maraming biyaya para maipadala n’yo rin po dito sa aming lalawigan ng Cavite.”

Matro said he hopes that aside from social services, their town can also benefit from national housing projects, highlighting their vulnerability to severe weather and monsoons.

“Wish po namin na patuloy pong makapaghatid [ang Pangulo] ng tulong sa aming lalawigan, at sa bayan ng Tanza. Ang bayan ng Tanza ay daanan ng bagyo. Napakarami po naming mga evacuee kahit walang bagyo at habagat lang. Sana magkaroon kami ng housing projects na mapaglipatan po.” (PB-PIA CALABARZON)

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Republic of the Philippines
Fourth Judicial Region
Regional Trial Court of Cavite
Office of the Clerk of Court & Ex-Officio Sheriff
New Justice Hall, J.P. Rizal Avenue, Kaybagal South,
Tagaytay City
Email Address: rtc1tgtocc@judiciary.gov.ph
Contact Nos. 09676699985 / (046) 419-0464

IN THE MATTER OF THE
PETITION FOR CANCELLATION OF
ANNOTATION ON LEGITIMATION
IN THE CERTIFICATE OF LIVE
BIRTH OF MARC LOUISE
ESPIRITU, AND TO ALLOW
HIM TO CARRY THE SURNAME
OF HIS BIOLOGICAL FATHER
WILSON SALVADOR LAGUDA
WILSON SALVADOR LAGUDA
Petitioner,

-versus- **SP PROC CASE NO. TG-26-078**

THE LOCAL CIVIL REGISTRAR OF
TAGAYTAY CITY, LOCAL CIVIL
REGISTRAR OF ALFONSO CAVITE
AND THE PHILIPPINE STATISTICS
AUTHORITY,
Respondents.

x-----x

ORDER

The Court notes the petitioner's *Compliance* with the Order dated July 24, 2026, impleading the Local Civil Registrar of Alfonso Cavite, as a respondent in the instant petition.

Finding the Amended Petition filed by **WILSON SALVADOR LAGUDA** with residential address at No. 06 Molave St., Petron Compound, Ortigas Extension, Santo Domingo, Cainta, Rizal, praying that after due notice and hearing, an order be issued directing the Office of the Local Civil Registrar of Alfonso, Cavite and the Civil Registrar-General of the Philippine Statistics Authority to cancel the annotation of legitimation in the Certificate of Live Birth of Marc Louise Espiritu and to allow him to carry the surname of his biological father to be sufficient in form and in substance, the same is hereby given due course.

Notice is hereby given that the said Petition shall be heard on **October 28, 2026 at 2:00 o'clock in the afternoon at RTC Br. 18, Tagaytay City**, where all interested parties are cited to appear why the petition should not be granted.

Let the copy of this Petition and all its Annexes, together with this Order be furnished to the **Office of the Solicitor General, Civil Registrar-General of Philippine Statistics Authority, and the Local Civil Registrar of Silang** for their guidance, information and comments, as well.

Likewise, let a copy of this Order be posted by Mr. Hezel Adorable, Process Server of this Court, at the expense of the petitioner for a period of thirty (30) days prior to the date of hearing in the **Bulletin Board of the RTC of Tagaytay City and Bulletin Board of Municipal Building of Alfonso, Cavite**.

Further, as a jurisdictional requirement inter-alia, the Court directs the publication of this Order at the expense of the petitioner, once a week for three (3) consecutive weeks in a newspaper of general circulation in the province.

Finally, furnish a copy of this Order to the Office of the Clerk of Court of Tagaytay City for inclusion in the raffle of publication.

SO ORDERED.
In chambers, August 24, 2026.

(SGD)MINNELI S. ROCIO-CARVAJAL
Assisting Judge

Copy Furnished:

ATTY. CANDELARIA RIVAS
Counsel for the petitioner
candy.rivas@yahoo.com

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OFFICE OF THE ASSISTANT PROVINCIAL PROSECUTOR
2nd flr Hall of Justice Building
Tagaytay City

CIVIL REGISTRAR GENERAL
PHILIPPINE STATISTICS AUTHORITY
Vival Building West Triangle
Quezon City

OFFICE OF THE LOCAL CIVIL REGISTRAR
Alfonso Cavite
RTC-OCC of Tagaytay City
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Publication Dates: September 09, 16 & 23, 2026

LAGUNA YOUNG FARMER RECOGNIZED
AT 2026 COINS AWARDS

MAJAYJAY, Laguna — Alfred Justin D. Amorado of APA Farms in Majayjay, Laguna was recognized as a Promising Young Coconut Farmer-Entrepreneur Awardee during the 2026 Coconut Industry Sustainability (COINS) Awards.

APA Farms is a recognized Learning Site for Agriculture (LSA) of the Department of Agriculture–Agricultural Training Institute (DA-ATI) CALABARZON, serving as a venue for agricultural learning and the sharing of farming practices and technologies.

The recognition highlights Amorado's efforts as a young farmer-entrepreneur and his contribution to the continuing development of the coconut industry.

DA-ATI CALABARZON congratulated Amorado on the achievement and encouraged him to continue serving as an inspiration to other young farmers and aspiring agripreneurs in the region.

His recognition also underscores the important role of the younger generation in sustaining Philippine agriculture by combining farming, entrepreneurship and innovation to create new opportunities in rural communities.



NAIC...

NAIC, Cavite (PIA) — Faced with a rapidly growing population and solid waste management concerns, the Municipal Government of Naic has called for guidance from the national government in creating long-term solutions to its environmental challenges.

In a video message addressed to President Ferdinand Marcos Jr., Mayor Rommel Magbitang has called for guidance to address their town's waste disposal crisis.

“Mahal na Pangulong Ferdinand Marcos Jr., ako po ay nagpapakumbabang lumalapid sa inyo hindi bilang mayor, kundi bilang kinatawan ng isang bayan na matagal nang tumutulong sa ating pamahalaan. Kailangan po namin ang tulong ninyo. Ang hinihiling lang namin ay gabay at suporta upang makahanap kami ng pangmatagalang solusyon para sa problema sa basura.”

Naic currently hosts multiple government housing projects, including those under the Pambansang Pabahay Para sa Pamilyang Pilipino (4PH) and other agency-led relocations. Some of these developments, such as the Pasinaya Homes Series, were personally unveiled by the President.

While the town remained supportive of national housing projects, Magbitang emphasized that the growing population has significantly strained local waste management systems.

“Kasabay ng paglaki ng ating populasyon ang paglaki ng pangangailangan sa mga pangunahing serbisyo, at isa po sa pinakamabigat na hamon na kinakaharap natin

ngayon ay ang problema sa basura.”

Representative Anie-la Tolentino of Cavite's Eighth District backed Magbitang's appeal and called on the concerned agencies such as the Department of Environment and Natural Resources (DENR) and the Department of the Interior and Local Government (DILG) to help identify practical solutions to address the town's needs.

“The appeal of Naic, Cavite Mayor Rommel Magbitang for the national government's guidance and support deserves our attention not only because of the urgency of the situation, but more importantly because it reflects a problem confronting many of our local government units.”

Meanwhile, Magbitang assured that they will cooperate on solutions that the national government will propose.

Based on LGU records, Naic produces around 96.74 metric tonnes of waste daily, and up to 2,902 tonnes of waste each month or 35,310 tonnes in a year.

The Philippine Statistics Authority (PSA) classified Naic as a first-class income municipality and mainly a coastal and agricultural town with a population of 160, 987 based on the 2020 census.

But over the years, Naic's population ballooned to nearly 276,411 residents. Tolentino said the surge was driven by national relocations from Metro Manila which resulted in more resettlement housing and private residential development. (PB-PIA CALABARZON)

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

BDO UNIBANK, INC.,
Mortgagee,

-versus-

FORECLOSURE CASE NO. F-469-26

RENE SALVA MALUNES,
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 33rd Floor, BDO Corporate Center Ortigas, No. 12 ADB Avenue, Mandaluyong City against the Debtor/Mortgagor, **RENE SALVA MALUNES**, with postal addresses at (1) Lot 10, Block 10 Saint Joseph Village, Ridgeview, Barangay Langgam, San Pedro, Laguna (currently occupied); and (2) Lot 4, Block 16 Phase 7, Woodcross, Brgy. Tapia, Gen. Trias, Cavite (occupied by Mortgagor), to satisfy the mortgage indebtedness which as of May 29, 2026 amounts to **ONE MILLION THREE HUNDRED TWENTY FIVE THOUSAND FIVE HUNDRED EIGHTY TWO PESOS and 61/100 (Php1,325,582.61)**, 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 **September 29, 2026 at 10:00 o'clock in the morning until 12:00 o'clock noon** at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder for CASH and in Philippine Currency, the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE No.
057-2021065411

Lot No. 4 Block: 16 Plan No. Pcs-04-032361
Portion of: Lots 1912 (FRS-04-005438); 1918 (RS-04-004387); 1913, 1914, 1985 (FRS-04-006221); 3263, (FRS-04-006218) & 1915 SFDM Estate, LRC Record No. 5964, Decree No. 4270

Location: Barangay of Tapia, Municipality of General Trias, Province of Cavite, Island of Luzon

BOUNDARIES:	LINE	DIRECTION	ADJOINING LOT(S)
	1-2	NE	Lot 3, Block 16, Pcs-04-032361
	2-3	SE	Lot 6, Block 16, Pcs-04-032361
	3-4	SW	Road Lot 20, Pcs-04-032361
	4-1	NW	Lot 2, Block 16, Pcs-04-032361

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

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

In the event the public auction should not take place on the said date and time, it shall be held on **October 6, 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, August 28, 2026.

(SGD) 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

MR. RENE S. MALUNES

(1) Lot 10, Block 10 Saint Joseph Village, Ridgeview, Barangay Langgam, San Pedro, Laguna
(2) Lot 4, Block 16 Phase 7, Woodcross, Brgy. Tapia, Gen. Trias, Cavite

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

Publication: **Wednesday Chronicle News Publishing Services**
Dates: **September 02, 09 & 16, 2026**

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

CHINA BANK SAVINGS, INC.
Mortgagee,

-versus-

FORECLOSURE CASE NO. F-661-26

SPOUSES JOANNAH MEI C. ORDILLAS and
EDGAR J. ORDILLAS II,
Mortgagor/Borrower.
X- - - - - X

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Petitioner/Mortgagee, **CHINA BANK SAVINGS, INC.**, with business address at CBS Building, No. 314 Sen. Gil Puyat Avenue, Makati City against the Mortgagor/Borrower, **SPOUSES JOANNAH MEI C. ORDILLAS and EDGAR J. ORDILLAS II**, with known addresses at (1) 632 Sikatuna Bliss 1, Mapagkumbaba, Diliman, Quezon City; and (2) Block 69 Lot 82, Phirst Park Homes Tanza, PH2A, Batch 1, Governor's Drive, Brgy. Tanauan, Tanza, Cavite, to satisfy the mortgage indebtedness which as of July 6, 2026 amounts to **ONE MILLION THREE HUNDRED FIFTY SEVEN THOUSAND FIVE HUNDRED TWO PESOS AND 58/100 (Php1,357,502.58)**, Philippine Currency, inclusive of interest, penalties and other charges as of said date but exclusive of all other charges incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on **SEPTEMBER 29, 2026 at 10:00 o'clock in the morning until 12:00 o'clock noon**, at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder for CASH and in Philippine Currency, the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE No.
057-2021040360

Lot No. 82 Block No. 69 Plan No. PSD-04-247444
Portion of: LOT 37 BLOCK 70, PCS-04-030746
Location: BARANGAY OF TANUAN, MUN. OF TANZA, PROVINCE OF CAVITE, ISLAND OF LUZON

BOUNDARIES:	LINE	DIRECTION	ADJOINING LOT(S)
	1-2	SOUTH	LOT 81, BLOCK 69, PSD-04-247444
	2-3	WEST	LOT 80, BLOCK 69, PSD-04-247444
	3-4	NORTH	ROAD LOT 89, PSD-04-247444
	4-1	EAST	LOT 84, BLOCK 69, PSD-04-247444

Area: FORTY FOUR (44) SQUARE METERS, MORE OR LESS

All sealed bids must be submitted to the undersigned on the above-stated time and date.
In the event the public auction should not take place on the said time and date, it shall be held on **OCTOBER 06, 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, August 28, 2026.

(SGD) JOSELITO L. ARANDA
Sheriff IV

Copy furnished:

CHINA BANK SAVINGS, INC.
BUENAVENTURA PAGTAKHAN CONSTANTINO MAN-GROBANG
ROSELL AND ASSOCIATES
Counsel for the Mortgagee
12th Floor, China Bank Savings Building
314 Sen Gil Puyat Avenue, Makati City

SPOUSES JOANNAH MEI C. ORDILLAS and EDGAR J. ORDILLAS II
(1) 632 Sikatuna Bliss 1, Mapagkumbaba, Diliman, Quezon City;
(2) Block 69 Lot 82, Phirst Park Homes Tanza, PH2A, Batch 1, Governor's Drive, Brgy. Tanauan, 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

Publication: **Wednesday Chronicle News Publishing Services**
Dates: **September 02, 09 & 16, 2026**

NOTICE OF EXTRAJUDICIAL SETTLEMENT OF ESTATE
OF ROMEO B. MIRANDA

NOTICE IS HEREBY GIVEN that the intestate estate of the late **ROMEO B. MIRANDA**, who died on October 3, 2025 at San Juan de Dios Educational Foundation, Inc. Hospital, Pasay City, has been the subject of an EXTRA-JUDICIAL SETTLEMENT OF ESTATE executed by and among his lawful heirs, covering the following properties: A HOUSE AND LOT situated at Brgy. Bayanan, Bacoar City, Cavite, covered by **Transfer Certificate of Title (TCT) No. T-1234364**, containing an area of FORTY-EIGHT (48) SQUARE METERS; and One (1) **HYUNDAI EON 0.8 GLX 5MT** motor vehicle, bearing Plate No. DAC9395, Engine No. G3HAHM539241, Chassis No. MALA251AAJMS81580, and MV File No. 040100000656650. Under the said settlement, the motor vehicle was adjudicated to **MARY ANNE RIANO MATERA MIRANDA**, while the estate pertaining to the house and lot shall be shared equally among the lawful heirs, namely **MARY ANNE RIANO MATERA MIRANDA, ANDREW MATTHEW MATERA MIRANDA, CHARLES JOHN MATERA MIRANDA, and ISAIAH FRANCIS MATERA MIRANDA.** pursuant to Section 1, Rule 74 of the Rules of Court, as evidenced by an Extrajudicial Settlement of Estate, executed on May 13, 2026, before Notary Public **Atty. Ma. Sigrid R. Pinlac**, PTR No. 2933715, under Doc. No. 289; Page No. 59; Book No. III; Series of 2026.

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Trece Martires City, August 28, 2026.

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

BDO UNIBANK, INC.,
Mortgagee,

-versus-

FORECLOSURE CASE NO. F-710-26

SARAH GRACE L. PAGALING,
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 33rd Floor, BDO Corporate Center Ortigas, No. 12 ADB Avenue, Mandaluyong City against the Debtor/Mortgagor, **SARAH GRACE L. PAGALING**, with postal addresses at (1) Lots 19 and 21 Block 6 Realville Subdivision Real 1, Bacoar, Cavite (currently occupied); and (2) Lot 1 Block 8 Kensington 28, Barangay Bacao-1, City of Gen. Trias, Cavite (currently occupied), to satisfy the mortgage indebtedness which as of July 17, 2026 amounts to **ONE MILLION FORTY FOUR THOUSAND EIGHT HUNDRED THIRTY EIGHT PESOS AND 40/100 (Php1,044,838.40)**, 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 **September 29, 2026 at 10:00 o'clock in the morning until 12:00 o'clock noon** at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder for CASH and in Philippine Currency, the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE No.
057-2019063515

Lot No. 1 Block: 8 Plan No.: PCS-04-030760
Portion of: BLOCK 11, PSD-04-226211; LOTS 1639 & LOT 1656, SFDM ESTATE (FRS-04-005861), DECREED NO. 4270, LRC REC. NO. 5964

Location: BARANGAY OF BACAO I, CITY OF GEN. TRIAS, PROVINCE OF CAVITE; ISLAND OF LUZON

BOUNDARIES:	LINE	DIRECTION	ADJOINING LOT(S)
	1-2	SW	LOT 3, BLOCK 8, PCS-04-030760
	2-4	NW, NE	ROAD LOT 17, PCS-04-030760
	4-5	NE	ROAD LOT 14, PCS-04-030760
	5-1	SE	LOT 2, BLOCK 8, PCS-04-030760

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

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

In the event the public auction should not take place on the said date and time, it shall be held on **October 6, 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, August 28, 2026.

(SGD) RICARDO A. TOLEDO
Sheriff IV

Copy Furnished:

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

SARAH GRACE L. PAGALING

(1) Lots 19 and 21 Block 6 Realville Subdivision Real 1, Bacoar, Cavite (currently occupied);
(2) Lot 1 Block 8 Kensington 28, Barangay Bacao-1, City of Gen. Trias, Cavite (currently occupied)

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

Publication: **Wednesday Chronicle News Publishing Services**
Dates: **September 02, 09 & 16, 2026**

AFTER...

BACOOOR CITY, Cavite (PIA) — After 25 years of waiting, residents of Salinas Bacoar, Inc. and Salinasville Phase II can finally call their government housing a home after receiving their Transfer Certificate of Title (TCT).

Last September 10, the Department of Human Settlements and Development (DHSUD) and Social Housing Finance Corporation (SHFC) led the distribution of TCTs to more than 200 individuals, as part of the government's bid to give informal settler families a permanent home.

DHSUD Secretary Jose Ramon Aliling and SHFC President Federico Laxa awarded the certificates to the families of Salinasville Homeowners Association Phase 2 and Bayanihan Homeowners Association. The program, which was part of the Enhanced Community Mortgage Program (ECMP) under the Expanded Pambansang Pabahay Para sa Pamilang Pilipino (4PH) Program, aimed to help families secure ownership over their homes.

Representative Lani Mercado-Revilla of Cavite's Second District, highlighted Bacoar City's housing challenges which was caused by relocation projects. Through the Enhanced Community Mortgage Program, the lawmaker underscored the government's commitment to provide decent and secure homes for every family.

“Isang malaking suliranin sa lungsod ng Bacoar ang relokasyon at resettlement. How can

we resettle and relocate if we do not have enough houses to build, at kung walang sapat na pondo and DHSUD?”

The lawmaker and thanked President Ferdinand Marcos Jr., whose flagship housing program paved the way for more Filipinos to claim ownership over their homes.

“Itong araw na ito ay patunay na matibay ang Samahan ng pabahay at ng local government unit ng lungsod ng Bacoor, and the national government sa tulong ng ating mahal na Pangulong Bongbong Marcos.”

The awarding of the TCTs marked the beginning of a new chapter for the Bayanihan Homeowners' Association Salinas after 25 years. For President Ruelito Garcia, they can finally call their houses their own.

“Ito ‘yung bunga nung pinaghirapan namin ng 25 years., at ipinagkaloob na ito sa amin. Dumaan tayo sa mga pagsubok, bilang homeowners association tulad ng mga monthly dues.”

Salinasville Homeowners Association Phase 2 and Bayanihan Homeowners Association are among the 47 approved ECMP project since the program was revived and expanded under the Expanded 4PH.

To date, the DHSUD has estimated 8,000 member-beneficiaries since the project's 2025 expansion. (PB-PIA CALA-BARZON, with reports from Department of Human Settlements and Urban Development, City Government of Bacoar)

CAYETANO...

MANILA — Senate Minority Leader Alan Peter Cayetano urged the public to “open their eyes to see the truth” as he questioned the timing of investigations and possible cases involving members of the Senate minority.

Speaking to reporters on September 14, Cayetano said opposition senators have increasingly faced legal and political pressure amid renewed discussions on the impeachment proceedings against Vice President Sara Duterte.

“Sino ba kinaka-suhan? Y’ung nasa oposisyon... Guys, alangan namang oposisyon ang mag-threaten sa kapwa oposisyon,” Cayetano said.

He cited the timing of investigations and threatened cases against him and other senators as discussions continue over the number of votes needed to convict an impeachable official. Under the Constitution, conviction requires the concurrence of two-thirds of all Senate members.

Cayetano also referred to the legal and investigative issues involving several senators,

while noting that he himself has faced allegations concerning projects in Taguig and renewed scrutiny related to the 2019 Southeast Asian Games.

Asked whether Malacañang was behind the alleged pressure, Cayetano stopped short of identifying any individual or group.

“Let’s open our eyes. If we want to see the truth, all we have to do is open our eyes,” he said.

In a Facebook livestream, Cayetano vowed to continue defending the Constitution, the rule of law and the rights of Filipinos despite what he described as continuing attacks against the minority.

He stressed that political disagreements should not lead to changing rules or applying laws differently depending on who is involved.

“Just follow the law. Apply it equally to everyone. Don’t bend the law,” Cayetano said, calling for equal protection of the rights of all Filipinos regardless of political affiliation or social status.

SSS...

QUEZON CITY, 8 Sep-tember 2026 – The Social Security System (SSS) announced that Union-Digital Bank (UD) has officially began accepting applications for the SSS Micro Loan Program, also known as SSS LoanLite, though its mobile applica-tion, giving qualified SSS members a convenient and secure digital chan-nel to access short-term financial assistance.

SSS President and Chief Executive Officer Robert Joseph M. de Claro said UD is the first of the four participating financial in-stitutions (PFI) to make SSS LoanLite available through its digital plat-form.

“After months of prepa-ration, SSS LoanLite is finally here. Qualified members can now apply through the UnionDigital Bank mobile application, making access to short-term financial assistance more convenient and se-cure,” de Claro said. “We are also working with our other PFIs, which will soon make SSS LoanLite available through their re-spective digital platforms.”

SSS LoanLite is a digi-tal microloan facili-ty designed to provide qualified members with accessible, secure, and af-fordable short-term finan-cial assistance for immedi-ate needs. It is part of SSS’ continuing efforts to pro-mote financial inclusion, strengthen member ser-vices, and provide mem-bers a safer alternative to informal and potentially predatory lending ar-rangements.

First SSS loan facility for employed members with fully digital application

SSS LoanLite is the first SSS loan facility for em-ployed members that al-lows qualified private-sec-tor employees to apply through a PFI’s mobile application without the employer certification normally required for conventional SSS loans.

The application and re-lated transactions are fa-cilitated through the UD mobile application, elimi-nating the need for mem-bers to secure and submit the usual employer certi-fication for conventional SSS short-term loans.

Qualified members may apply for loans ranging from P1,000 to P20,000, depending on the average of their 12 latest Monthly Salary Credits. Available repayment periods are 15, 30, 60, or 90 days, with an interest rate of 8% per annum, equivalent to ap-proximately 0.67% per month.

The fully digital process is designed to make loan application more conve-nient and may allow eli-gible applications to be processed and approved within minutes, subject to the applicable SSS and PFI requirements, verification procedures, and system processing.

Eligibility and other re-quirements

To qualify for SSS Loan-Lite, members must meet the eligibility require-ments under SSS Circular No. 2026-005, including the applicable age, with at least 36 total contribu-tions, including at least six posted monthly contribu-tions within the 12-month period immediately pre-ceding the loan applica-tion, having no past-due Short-Term Member Loans or active SSS Mi-cro Loan, maintaining an account with the PFI en-rolled in its online facili-ty, and meeting the other requirements on existing loans, benefit claims, and SSS account status.

All eligibility require-ments under SSS Circular No. 2026-005 shall apply. Members are encouraged to review the Circular for the complete eligibility requirements, loan terms, conditions, and other pro-gram details. The Circular is available on the official SSS website.

Repayments will be col-lected according to the agreed schedule through an automatic debit ar-rangement, which will serve as the default col-lection mode. Deductions will mainly be made from the account where the loan proceeds were cred-ited. Members are encour-aged to repay on time to maintain good standing and remain eligible for future SSS LoanLite avail-ment, subject to applicable requirements.

Safer alternative to infor-mal lending

De Claro said SSS Loan-Lite is intended to help address members’ short-term financing needs while encouraging them to use formal financial services.

“SSS LoanLite is part of our broader effort to ex-pand access to formal financial services and protect our members from predatory lending. Through our partnership with UD, we are support-ing faster, safer, and more convenient access to credit for qualified members,” de Claro said.

SSS reminded members to use only the official UD mobile application when applying for SSS Loan-Lite and not to transact with individuals or third parties offering to process their loan applications.

Members are advised to carefully review the loan disclosure statement be-fore accepting the loan, including the applicable interest, fees, repayment schedule, and other terms and conditions.

SSS will continue to work with its other PFIs to make SSS LoanLite available through their respective digital platforms, provid-ing more qualified mem-bers with convenient ac-cess to formal short-term credit. #

PHILHEALTH...

CAVITE — Phil-Health brought essen-tial healthcare services closer to communi-ties in Cavite, Laguna and Quezon through the simultaneous con-duct of the “YAKAP na Handog ng Pangulo” on September 14, 2026.

The activity formed part of the nationwide Handog ng Pangulo 2026 initiative, which aims to provide Filipi-nos with greater access to essential health-care services, financial protection and health insurance benefits.

During the activity, PhilHealth Acting Re-gional Vice President Dr. Edwin M. Oriña emphasized the im-portance of compas-sionate public service, cooperation and col-lective action in ad-dressing the health-care needs of Filipinos.

“Serbisoyong may mala-sakit, pagkakaisang may layunin, at pa-gkilos para sa bawat Pilipino,” Oriña said.

The simultaneous ac-tivities across the

region highlighted efforts to make Phil-Health programs and benefits more acces-sible to communities while increasing public awareness of available healthcare assistance.

Through initiatives such as YAKAP na Handog ng Pangulo, PhilHealth continues to support the government’s goal of strengthening access to healthcare and pro-viding Filipinos with greater financial pro-tection against medical expenses.



YAKAP na HANDOG ng PANGULO



“YAKAP na Handog ng Pangulo reminds us that true public service is about reaching people with compassion, unity and action.

As we bring essential services closer to communities in Laguna, Cavite, and Quezon, let us remember that every service delivered, every family assisted, and every life touched is a meaningful contribution to nation-building.

Serbisoyong may malasakit, pagkakaisang may layunin, at pagkilos para sa bawat Pilipino.”

EDWIN M. ORIÑA, MD
Acting Regional Vice President
PhilHealth Regional Office IV-A

[PhilHealthOfficial](#) [teamphilhealth](#) [team_philhealth](#) [actioncenter@philhealth.gov.ph](#)



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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-528-26

-versus-

SPS. ARIEL J. RICAFUENTE and
JENNIFER B. RICAFUENTE,
Debtors/Mortgagors.

X- - - - - X

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, BDO UNIBANK, INC., with business address at 33rd Floor, BDO Corporate Center Ortigas, No. 12 ADB Avenue, Mandaluyong City against the Debtors/Mortgagors, **SPS. ARIEL J. RICAFUENTE and JENNIFER B. RICAFUENTE**, represented by **Salve J. Santiago** as Attorney-in-Fact, with postal addresses at (1) No. 313 D. Savio Red Palm, Don Bosco, Parañaque City (occupied by third party); and (2) Block 69, Lot 77 Phase 2, Phirst Park Homes Tanza, Governor’s Drive, Brgy. Tanauan, Tanza, Cavite (vacant lot), to satisfy the mortgage indebtedness which as of June 19, 2026 amounts to **ONE MILLION SEVEN HUNDRED NINETY EIGHT THOUSAND TWO HUNDRED FOUR PESOS and 74/100 (Php1,798,204.74)**, 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 **September 29, 2026 at 10:00 o’clock in the morning until 12:00 o’clock noon** at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder for CASH and in Philippine Currency, the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE No.
057-2023063461

Lot No. 77	Block: 69	Plan No. Psd-04-247444
Portion of: Lot 37, Block 70, Pcs-04-030746		
Location: Barangay of Tanauan, Municipality of Tanza, Province of Cavite, Island of Luzon		
Boundaries:		
LINE	DIRECTION	ADJOINING LOT(S)
1-2	EAST	Lot 79, Block 69, Psd-04-247444
2-3	SOUTH	Road Lot 87, Psd-04-247444
3-4	WEST	Lot 75, Block 69, Psd-04-247444
4-1	NORTH	Lot 78, Block 69, Psd-04-247444

Area: FORTY FOUR (44) SQUARE METERS, more or less

All sealed bids must be submitted to the under-signed 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 **October 6, 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, August 26, 2026.

(SGD) JOANNAH AVIGAIL C. TIMKANG
Sheriff IV

Copy Furnished:

BDO UNIBANK, INC.
CONSUMER REMEDIAL MANAGEMENT

33rd Floor, BDO Corporate Center Ortiga
No. 12, ADB Avenue, Mandaluyong City

SPS. ARIEL J. RICAFUENTE & JENNIFER B. RICAFUENTE
MS. SALVE J. SANTIAGO
(1) No. 313 D. Savio Red Palm, Don Bosco, Parañaque City
(2) Block 69, Lot 77 Phase 2, Phirst Park Homes Tanza, Governor’s Drive, Brgy. Tanauan, Tanza, Cavite

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

Publication: **Wednesday Chronicle News Publishing Services**
Dates: **September 02, 09 & 16, 2026**

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-525-26

-versus-

ELLY ROSE-ANN REYES SALONGA,
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 33rd Floor, BDO Corporate Center Ortigas, No. 12 ADB Avenue, Mandaluyong City against the Debtor/Mortgagor, **ELLY ROSE-ANN REYES SALONGA**, with postal addresses at (1) #125 J. Pineda Street, San Matias, Santo Tomas, Pampanga (currently occupied) and (2) Lot 16, Block 38 Phase 2, Amaia Scapes General Trias, Brgy. Santiago, General Trias, Cavite (abandoned property), to satisfy the mortgage indebtedness which as of May 29, 2026 amounts to **THREE MILLION FORTY ONE THOUSAND THREE HUNDRED FORTY ONE PESOS and 1/100 (Php3,041,341.01)**, 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 **September 29, 2026 at 10:00 o’clock in the morning until 12:00 o’clock noon** at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder for CASH and in Philippine Currency, the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE No. **057-2024047606**

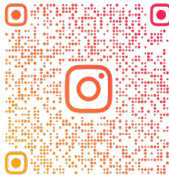
Lot No. 16	Block: 38	Plan No. Psd-04-236903
Portion of: Lot 5-C, Psd-042108-066707,		
Location: Barangay of Santiago, Municipality of Gen. Trias, Province of Cavite, Island of Luzon		
Boundaries:		
LINE	DIRECTION	ADJOINING LOT(S)
1-2	SE	Road Lot 12, Psd-04-236903
2-3	SW	Lot 17, Block 38, Psd-04-236903
3-4	NW	Lot 12, Block 38, Psd-04-236903
4-5	NW	Lot 14, Block 38, Psd-04-236903
5-1	NE	Lot 15, Block 38, Psd-04-236903

Area: NINETY TWO SQUARE METERS (92), more or less

All sealed bids must be submitted to the under-signed 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 **October 6, 2026** without further notice.

Prospective bidders/buyers are hereby enjoined to investi-



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gate for themselves the title to the said property and encum-brances thereon, if any there be.

Trece Martires City, August 26, 2026.

(SGD) JOANNAH AVIGAIL C. TIMKANG
Sheriff IV

Copy Furnished:

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

MS. ELLY ROSE-ANN R. SALONGA
(1) #125 J. Pineda Street, San Matias, Santo Tomas, Pam-panga
(2) Lot 16, Block 38 Phase 2, Amaia Scapes General Trias, Arnaldo Highway
Brgy. Santiago, General Trias, Cavite

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

Publication: **Wednesday Chronicle News Publishing Ser-vices**
Dates: **September 02, 09 & 16, 2026**

NOTICE OF EXTRAJUDICIAL SETTLEMENT OF ESTATE
OF JAY NATO SAN JOSE

NOTICE IS HEREBY GIVEN that the estate of the late JAY NATO SAN JOSE, who died intestate on April 20, 2021, has been extrajudicially settled by his surviving spouse and heirs.

The estate consists of bank deposits with Banco De Oro, particularly: Dollar Account No. 103540152592, Baco-or Puregold Panapaan Branch, under the account name KTI Equipment Trading Services, with a stated balance of USD 97,802.10; and Peso Account No. 010100076335, Tagaytay Wind Residences Branch, under the account name Jay San Jose, with a stated balance of PHP 50,067.01.

The heirs agreed to partition and adjudicate the estate among themselves as provided in the instrument, with the correspond-ing release, waiver and quitclaim therein, pursuant to Section 1, Rule 74 of the Rules of Court, as evidenced by an Extrajudicial Settlement of Estate, executed on May 13, 2026, before Notary Public **Atty. Jhuddle C. Sampang-Diaz**, PTR No. 2935642/05 under Doc. No. 108; Page No. 23; Book No. 4; Series of 2026.

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