CALAX IS NOW APPROACHING FULL COMPLETION



WEDNESDAY CHRONICLE
NEWS PUBLISHING SERVICES
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VOL. IV • NO. 03 • Oct. 14 - Oct. 20, 2026 • P 10.00

MPCALA Holdings, Inc. is nearing completion of the Cavite-Laguna Expressway (CALAX), marking substantial progress toward the full operation of the 45-kilometer, four-lane expressway with two lanes in each direction, connecting Cavite and Laguna.



Construction continues on the remaining 18.5 kilometers of CALAX, covering Subsections 1 and 2, with active works focused on mainline road pavements, bridge superstructures, drainage systems, interchange ramps, and other associated infrastructure.



CALAX currently operates continuously from Mamplasan, Binan to Governors Drive in General Trias. Completion of Subsections 1 and 2 will extend the expressway through Open Canal to Kawit, completing the CALAX corridor and connecting it to CAVITEX through the CAVITEX-CALAX Link (CCLink).

This will give motorists a more direct route across the Cavite-Laguna corridor and toward Metro Manila, providing an alternative route to major local roads and improving access to residential, commercial, industrial, and economic centers across the region. The interconnected network will also provide a more seamless expressway connection, supporting the movement of people and goods and strengthening access to key destinations across the region.

The completed CALAX will further support logistics and business activity by strengthening connections between industrial areas, warehouses, distribution hubs, commercial centers, and major markets in Cavite, Laguna, and Metro Manila. Improved expressway connectivity can provide logistics and delivery operators with more efficient routes for transporting cargo, raw materials, finished products, and other goods across key economic centers and supply networks.

For businesses, improved accessibility can facilitate the movement of workers, goods, and supplies while supporting stronger links to industrial and commercial areas. More broadly, the integrated expressway network is expected to contribute to regional mobility, logistics connectivity, and economic activity across Cavite and Laguna.

The Cavite-Laguna Expressway (CALAX) is a Public-Private Partnership (PPP) project with the Department of Public Works and Highways (DPWH) serving as the government grantor, and MPCALA Holdings, Inc., a subsidiary of Metro Pacific Tollways Corporation, acting as the private concessionaire.

MPT SOUTH MANAGEMENT CORPORATION | CALAX CAVITEX

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CAYETANO TO FELLOW LEADERS: MAKE INTEGRITY THE CENTER OF LEADERSHIP

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DA-ATI CALABARZON SHOWCASES AGRICULTURAL PARTNERS AT AGRILINK 2026

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CITY OF BACOOR PROVINCE OF CAVITE

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WEDNESDAY CHRONICLE
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DENR...

From Page 1

TRECE MARTIRES CITY, Cavite (PIA) — The Department of Environment and Natural Resources (DENR) has called for the protection of watersheds which act as natural shields during dry spells.

Hernan Curod, Forester III at the DENR's Cavite Provincial Environment and Natural Resources Office (PENRO), emphasized the importance of healthy watersheds during periods of reduced rainfall.

"Alam natin na kapag kulang ang pag-ulan, ang puno po ay kailangan nating itanim para mapakapal o mapaganda ang ating watershed, pero may tamang management at pagpaplano ng pagtatanim."

Prolonged dry spells caused by El Niño lead to a significant drop in water levels. During these times, watersheds act as temporary water reservoirs that filter pollutants as the water flows downstream.

"Ang mga watershed ay nagsisilbing pansamantalang imbakan ng tubig bago dumaloy sa mga sapa at iba pang daluyang tubig. Nagsisilbi itong filtration system at pinapanatili ang kalidad ng tubig kung saan nasasala na 'yung mga basuri o dumi bago dumaloy sa ating kapaligiran."

However, land use changes and increased human activities have negatively affected forest and agricultural areas over the years and threatened watershed health. Curod acknowledged that rapid urbanization in developing provinces such as Cavite has become a reality.

To safeguard the province's remaining watersheds, Curod suggested regulating tourism, especially in protected areas, to minimize human activities that can sometimes lead to hazards like forest fires.

"Pagbabawas ng tourism activities: sa probinsya ng Cavite, mayroong isang protected area ang DENR. Kung mataas po ang hiking activities, mataas rin po ang potensyal na magkaroon ng human-induced fire."

The DENR manages the Mt. Palay-Palay-Mataas na Gulod Protected Landscape, which covers Ternate and Maragondon. Curod highlighted that these areas are among the most vulnerable during prolonged dry seasons.

"Mas bumababa ang water level sa ating lugar. Tumataas ang incident ng forest fire and grass fire. Mahalaga po ang pangangalaga natin sa ating mga kagubatan at watershed o tubig-kanlungan upang ma-supply-an natin ng sapat na tubig 'yung mababang area."

Poor water consumption further worsens the severe dry conditions caused by the El Niño—a challenge severely felt in highly populated and industrialized areas.

"Ang sobrang paggamit ng tubig lalo sa panahon ng El Niño ay isang malaking suliranin hindi lang ng probinsya ng Cavite kundi sa buong bansa. Kung mababa o mali ang paggamit ng tubig, ibang malaking problema ito."

Although El Niño is a naturally occurring phenomenon, the DENR continues to urge local government units and national government agencies to implement proactive measures to cushion its human impact.

"Sa panahon ng El Niño, importante po ang monitoring and patuloy po na prevention measures na ginagawa ng lahat ng stakeholders kabilang ang local and national government." **(PB-PIA Cavite, with reports from Cavite PDRRMO)**

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FRESH SEAFOODS, FRESH START



Regina Alisas from Roxas City, Capiz, holds one of their fish products, with freezers behind her filled with other seafood ready to be sold to restaurants and stalls.

In the seafood capital of the Philippines, a humble woman thrives in the everyday hustle of selling seafood. This is Regina Alisas from Barangay Libas, Roxas City, Capiz.

The smell of sea salt lingers around their home, reflecting the unmistakable presence of the seafood they store and prepare for selling. In the early mornings, boxes of fresh catch pass through their hands, destined for restaurants and market stalls in nearby provinces.

The early journey

For Regina, the seafood trade is nothing new. She has been in the business for 38 years.

Long before establishing her current trading in Capiz, Regina first tried her luck selling live prawns and shrimp in Manila. The work was tough but rewarding. It allows her to build a livelihood for their family.

But her journey was not without setbacks. Life also brought personal hardships. Regina and her family once owned fishing boats, which helped support their shrimp trade. But in 2014, her husband was diagnosed with chronic kidney disease, forcing them to sell these properties. He passed away soon after.

It was difficult for the family to carry on after losing the pillar of their home. Yet they had to.

Still, life continued to test their patience. When the COVID-19 pandemic struck, their business collapsed. With markets affected and buyers becoming limited, Regina's years of hard work suddenly came to a halt.

But she chose to begin again.

Fresh Start

In 2021, Regina decided to restart the business with the help of her daughter, who contributed initial capital. Around the same time, she also became a client of CARD, Inc. (A Microfinance NGO), receiving her first loan of PHP 3,000, which she added to their restarting capital. With these capitals and renewed determination, they slowly rebuilt the business. Piece by piece, like restoring a boat after a storm.

This time, they expanded their product offerings. Aside from prawns and shrimps, they began selling a variety of seafood, including squid, crab, lobster, shellfish, scallops, boneless bangus, and grouper. Their products come in both frozen and live varieties. Frozen seafood is sourced from Masbate, while live seafood is purchased locally from Capiz.

From their home-based storage facility, Regina supplies restaurants and stall owners in Iloilo and Boracay with fresh, high-quality seafood. Today, Regina's operation is equipped with up to eight large freezers for storing seafood products, along with holding tanks for live fish. It has now become a stable and thriving enterprise.

Yet even as the business grows, challenges remain. One of the difficulties Regina faces is the delayed payments from buyers. But she remains patient and persistent. After all, there was a time during the pandemic when they had no buyers. Compared to that experience, waiting and encouraging customers to settle their payments has simply become part of the journey. For Regina, giving up on customers is never an option.

Their consistency and reliability have earned the trust of their suppliers, many of whom have remained loyal to their business.

A legacy of seafood

Today, as their business has grown and improved, Regina and her family have also been able to invest in personal vehicles, including a reliable utility vehicle and a pickup car, which they use to deliver their seafood products.

More importantly, the business has become a family legacy. Regina co-manages the seafood trade with her daughter and son-in-law. She ensures that the livelihood she built through decades of hard work will continue for the next generation.

For Regina, success in business does not come from shortcuts, but from persistence. "Sipag lang," she advised. Not grand words, but a simple and genuine piece of advice.

After more than three decades in the seafood trade, Regina remains a CARD, Inc. client, which continues to support the growth of their seafood buy-and-sell business.

Regina's story shows that, much like the fresh seafood she sells, life can always offer a fresh start, even after the roughest waters.

CARD Inc.
A Microfinance NGO

BACOOR HONORS EDUCATORS DURING NATIONAL TEACHERS' DAY 2026



BACOOR CITY, Cavite — Thousands of teachers, school personnel and students gathered at the S.T.R.I.K.E. Gymnasium in the BGC Compound on October 6 for the city's celebration of National Teachers' Day 2026, carrying the theme "Teacher, Ikaw Naman!" Organized by the City Schools Division of Bacoor under the Department of Education (DepEd), the event was led by Schools Division Superintendent Dr. Bablyn M. Pambid, CESO VI, and Officer-in-Charge Assistant Schools Division Superintendent Christian Mespher A. Hernandez. Mayor Strike B. Revilla, City Councilor Manolo S. Galvez Jr. and DepEd Assistant Secretary for Curriculum and Teaching Janir T. Datukan joined the celebration, recognizing the contributions of teachers in educating and shaping the future of Bacoor's youth.



The event also featured singer Jonalyn Viray, known as Jona, who shared information about MWell's health and wellness services and performed a special song in tribute to the city's educators. Teachers and school personnel from public and private schools across Clusters A, B, C, D and E participated in the celebration, which featured cultural presentations, cluster competitions, inspirational messages and recognition ceremonies. Through the annual observance, Bacoor recognized the dedication, service and sacrifices of educators who guide and inspire students, while underscoring the importance of supporting teachers in their mission to provide quality education.





WEDNESDAY CHRONICLE NEWS PUBLISHING SERVICES

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

RIZAL COMMERCIAL BANKING CORPORATION,
Petitioner-Mortgagee,

-versus-

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

FC Case No. 19923-26

ANGELA VIANCA D. ASPA as represented by Attorney-in-Fact Salvacion D. Aspa
Respondents-Mortgagors.
x----------x

NOTICE OF EXTRA-JUDICIAL SALE

Upon extra-judicial petition for sale under Act 3135 as amended by Act 4118 filed by **RIZAL COMMERCIAL BANKING CORPORATION**, mortgagee, with office address at **30th Floor AT Yuchengco Centre, 25th & 26th Sts., Bonifacio Global City, Taguig City** against **ANGELA VIANCA D. ASPA as represented by Attorney-in-Fact Salvacion D. Aspa**, mortgagors, with residence and postal addresses at **Block 6 Lot 16 Phase I, Yakal Street, Westville Homes, Ligas 3, Bacoor City, Cavite** and/or **Block 23 Lot 36, Parksville Phase I, Brgy. Alapan II, Imus City, Cavite**, to satisfy the mortgage indebtedness which as of August 12, 2026 amounts to **TWO MILLION EIGHT HUNDRED THIRTY-NINE THOUSAND SEVEN HUNDRED EIGHTY-FIVE PESOS AND 37/100 (P2,839,785.37)**, 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 **November 3, 2026** at 10:00 o'clock in the morning or soon thereafter at the main entrance of the **Office of the Clerk of Court, Regional Trial Court, Hall of Justice, 2nd Floor, former South Supermarket Bldg., Aguinaldo Highway, Bayan Luma 7, Imus City, Cavite** to the highest bidder, for CASH and in Philippine Currency, the following property with all improvements therein, to wit:

Transfer Certificate of Title
No. 057-2025037440

IT IS HEREBY CERTIFIED that certain land situated in BARANGAY OF ALAPAN II, CITY OF IMUS, PROVINCE OF CAVITE, ISLAND OF LUZON, bounded and described as follows:
LOT NO: 36 **BLOCK NO:** 23 **PLAN NO:** PSD-04-231957
PORTION OF: LOT 1659, FRS-04-005135; LRC RECORD NO. 8843
LOCATION: BARANGAY OF ALAPAN II, CITY OF IMUS, PROVINCE OF CAVITE, ISLAND OF LUZON *(Continued on next page)*
is registered in accordance with the provision of the Property Registration Decree in the name of
Owner: ANGELA VIANCA DACILLO ASPA, SINGLE, OF LEGAL AGE, FILIPINO
Address: BLK 6 LOT 16 PH. 1 YAKAL ST., CASIMIRO WESTVILLE HOMES, LIGAS III, BACOOR, CAVITE

TECHNICAL DESCRIPTION *(Continued from page 1)*

BOUNDARIES:

LINE	DIRECTION	ADJOINING LOT(S)
1-2	SE	LOT 38, BLOCK 23, PSD-04-231957
2-3	SW	ROAD LOT 26 (8.00 M. WIDE), PSD-04-231957
3-4	NW	LOT 34, BLOCK 23, PSD-04-231957
4-1	NE	LOT 35, BLOCK 23, PSD-04-231957

AREA: FORTY FOUR SQUARE METERS (44), 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, it shall be held on November 10, 2026 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, September 29, 2026

(SGD) EMMANUELLE H. FRANCISCO
Sheriff IV
Branch 4-FC

APPROVED

(SGD) ARMIE A. FRANCISCO
Clerk of Court VI

COPY FURNISHED:

RIZAL COMMERCIAL BANKING CORPORATION
30th Floor AT Yuchengco Centre, 25th & 26th Street, Taguig City, Metro Manila

ANGELA VIANCA D. ASPA as represented by Attorney-in-Fact Salvacion D. Aspa
Block 6 Lot 16 Phase I, Yakal Street, Westville Homes, Ligas 3, Bacoor City, Cavite
Block 23 Lot 36, Parksville Phase I, Brgy. Alapan II, Imus City, Cavite

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CAVITE....

From Page 1

PASAY CITY — The Department of Agriculture-Agricultural Training Institute (DA-ATI) CALABARZON participated in AgriLink 2026, which opened on October 8 at the World Trade Center, highlighting the products and initiatives of agricultural learning sites and extension partners. Led by DA-ATI CALABARZON Center Director Dr. Rolando V. Maningas, RAgr, the delegation visited participating Learning Sites for Agriculture (LSAs) from CALABARZON and other regions to recognize their contributions to agricultural development. Among those featured at the exhibition were Pia's Bee Farm and members of the Association of Region 4A Extension Partners, represented by Auspere Nature Farm, Mentong Agricultural Farm, Ilapan Farms PH Honey Bee Farm, and De Las Alas Agricultural Farm. The delegation also visited the booths of the Agricultural Training Institute, Villar Farm School and Tourism Farm, and Simula Agricultural Farm, owned by Claudette Anne A. Adriano, a graduate of the Young Filipino Internship Program on Organic Agriculture (YIPOA) Batch 2. Through its participation, DA-ATI CALABARZON strengthened its engagement with agricultural partners and provided support for showcasing their products, capabilities and initiatives to a wider audience. The activity also aimed to open opportunities for business development and livelihood growth among learning sites and extension partners, reinforcing their role in promoting innovation and sustainable practices in the agriculture sector.

CAVITE CAREER CARAVAN OFFERS 11,573 JOB VACANCIES IN ROSARIO



ROSARIO, Cavite — The Provincial Government of Cavite brought thousands of employment opportunities closer to jobseekers through the Cavite Career Caravan held on October 2 at SM City Rosario. Organized through the Office of the Provincial Public Employment Service Manager (OPPESM), led by Provincial PESO Manager Rizalie P. Enero, the event gathered 55 participating companies offering a combined 11,573 job vacancies across various industries.



The caravan recorded 34 applicants hired on the spot, while 99 others were considered near-hired, bringing them closer to securing employment. Participating national government agencies also provided complementary services and assistance, allowing jobseekers to access employment-related support and other public services in one venue. The initiative formed part of the provincial government's continuing efforts to connect Caviteños with prospective employers and expand access to employment opportunities within and beyond the province. Through the OPPESM, the Provincial Government of Cavite continues to strengthen partnerships with private companies and government agencies to help residents pursue productive and sustainable careers. — **OPIO**

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Heading - 10
Body Text - 8
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SSS...

From Page 1

QUEZON CITY, 2 October 2026 – The Social Security System (SSS) is urging members with at least 12 posted monthly contributions to apply for its new digital microloan facility, the SSS Micro Loan Program, also known as SSS LoanLite.

SSS President and Chief Executive Officer Robert Joseph M. de Claro said SSS LoanLite is designed to provide qualified members with accessible, secure, and affordable short-term financial assistance for immediate needs.

De Claro said qualified members may apply for loans ranging from ₱1,000 to ₱20,000, depending on the average of their 12 latest Monthly Salary Credits (MSCs). "Available repayment periods are 15, 30, 60, or 90 days, with an interest rate of 8% per annum, equivalent to approximately 0.67% per month."

Eligibility

To qualify for SSS LoanLite, eligible employed, self-employed, voluntary, and OFW members must:
Be at least 18 years old at the time of application and below 65 years old at the end of the loan term
Have at least 12 posted monthly contributions
Have no past-due Short-Term Member Loan (e.g., Salary, Calamity, or Emergency Loan)
Have no pending or settled final benefit claim (e.g., retirement or permanent total disability), unless previously cancelled due to re-employment, resumption of self-employment, or recovery
Have no active Restructured Loan (or, if fully paid, the required restrictive period must have lapsed)
Have an account enrolled in the online facility of a participating financial institution (PFI)
Have no active SSS Micro Loan and have fully paid any prior microloan refinanced by a PFI
Have no record of fraud against SSS
Loanable amount
De Claro noted that while 12 contributions are enough to be eligible for the SSS LoanLite, members with at least 36 total contributions—including at least six posted within the 12 months immediately before applying—qualify for higher loan amounts up to the P20,000 ceiling.

De Claro said that members with at least 12 monthly contributions can borrow a loanable amount equal to 11% of their average MSCs in the last 12 months.
"For example, if a member's average MSC over the last 12 months is P20,000 but the member has only 12 total contributions, the loanable amount is P2,200 (11% of P20,000)," he said.

Members with at least 36 total contributions, including at least six posted monthly contributions within the 12-month period immediately preceding the application, may qualify for the maximum loan amount of up to P20,000, depending on their average MSC.

Furthermore, members with existing Short-Term Member Loans (Salary, Calamity, or Emergency Loans) may still apply for SSS LoanLite, provided those loans are not past due and they have no active SSS Micro Loan.

Repayment and renewal

Repayments will be collected according to the agreed schedule through an automatic debit arrangement, which is the default collection mode. Deductions will primarily be made from the account where the loan proceeds were credited.

Loan renewal is allowed after full payment of the current microloan, as reported by the participating financial institutions.

Where to apply

At present, SSS LoanLite is available through the UnionDigital Bank mobile application.

De Claro said SSS is also working with Rizal Commercial Banking Corporation (RCBC), Land Bank of the Philippines (LBP), and Union Bank of the Philippines (UBP) to make LoanLite available through their respective digital platforms. #

CAYETANO...

From Page 1

Senate Minority Leader Alan Peter Cayetano on Wednesday urged fellow leaders of the country to make integrity the foundation of their leadership.

He said this could be achieved by acknowledging and correcting past mistakes, which he described as key to improving the country's governance.

"There is a spiritual war that is happening. Honesty versus dishonesty. Integrity versus lack of integrity. So we want to fix our government? It's not about the sinner. It's about the sin," Cayetano said during his Facebook livestream on October 7.

"So to myself, to the Senate, to all the leaders – business leaders, youth leaders, religious leaders: let's make integrity central to us. As I say it to you, I say it to myself," he added.

Cayetano described the flood control scandal as the "culmination" of past mistakes across different administrations that people thought had already been addressed but later resurfaced.

To restore integrity in infrastructure programs, he said introducing new transparency measures is only part of the solution. The government must first address the root of the scandal: ghost projects.

"Where do we start? How do we put integrity back? It's not by saying, 'Starting in 2026 or 2027, watch us closely.' No," he said.

"We need to identify what went wrong. Otherwise, corrupt individuals will not stop. They will keep repeating the same actions," he added.

Cayetano renewed his proposal for the Department of Public Works and Highways (DPWH) to release a complete list of all previous flood control projects and require district engineers and local officials to take photographs of each project. He said projects without photographs could be identified as ghost projects.

"Just take pictures of all the projects. You only need a list, and by now, you should know which ones are ghost projects and which are not," he said.

Cayetano added that integrity in the flood control investigation means ensuring that no one is favored or unfairly singled out.

"You cannot blame people for asking, 'What is happening there?' Because after a year, the exact list of ghost projects still cannot be provided. Some areas are being singled out, while others seem to be overlooked. So again, what does it all come down to? Integrity," he said.

In connection with the celebration of World Teachers' Day, Cayetano also called for integrity in the education system. He said the government must confront what he described as a mistake in implementing the K to 12 program and be willing to consider "radical" solutions.

"When we say K to 12, let's look in the mirror and ask ourselves: Can we deliver this to our children? If not, let's admit our mistake and fix it," he said.

He suggested bringing back the previous curriculum if the government could not fully fund the K to 12 program.

Cayetano also urged his audience to practice integrity in their daily lives.

"We have to ask ourselves: Do we have integrity in our own lives? Does our government have integrity? Do our relationships have integrity? Do we perform our work for our bosses with integrity?" he said.

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CALABARZON...

From Page 1

CALAMBA CITY, Laguna (PIA) — The Regional Disaster Risk Reduction and Management Council (RDRRMC) Calabarzon is urging local government units (LGUs) to reinforce contingency measures and ensure critical resources are ready for communities as El Niño intensifies.

RDRRMC Chairperson and Office of Civil Defense (OCD) Calabarzon Regional Director Carlos Eduardo Alvarez said LGUs play a critical role in identifying community needs and ensuring that appropriate interventions are in place as conditions evolve.

"LGUs remain vital in identifying local needs, mobilizing available resources, and implementing timely interventions to minimize the impacts of El Niño," Alvarez said.

He encouraged LGUs to activate and strengthen their El Niño Task Forces, review and update their contingency plans, and ensure the availability of critical resources and appropriate response measures.

"LGUs have already established El Niño Task Forces to lead and coordinate local actions. They have also been reminded to regularly assess their preparedness plans and adjust interventions based on emerging risks and identified needs," Alvarez said.

At the national level, President Ferdinand R. Marcos Jr. is leading government efforts to prepare for and address the potential impacts of Super El Niño, with concerned agencies directed to strengthen measures against water shortages and severe drought.

According to Malacañang, the government is also allocating funds for El Niño response, particularly for climate information, agriculture and food, irrigation, water supply, and social protection.

Alvarez also emphasized the need for close coordination among LGUs, concerned government agencies, and other stakeholders to ensure timely and effective interventions, particularly in addressing gaps in water supply, agricultural support, and public information.

He said localized preparedness is important as the needs and available resources vary among LGUs, requiring interventions tailored to the conditions and vulnerabilities of each community.

Meanwhile, the RDRRMC urged households and communities to conserve water and use it responsibly, particularly as water availability may be affected by El Niño.

The public is also encouraged to limit prolonged exposure to direct sunlight, stay hydrated, and take necessary precautions against heat-related illnesses.

The council called on everyone to remain vigilant and actively participate in efforts to reduce the impacts of El Niño as the region prepares for potentially worsening conditions. (FC, PIA4A)

REPUBLIC OF THE PHILIPPINES
REGIONAL TRIAL COURT
FOURTH JUDICIAL REGION
BRANCH 109
CITY OF CARMONA, CARMONA
2nd Flr., Hall of Justice Bldg., Brgy. Maduya, City of Carmona, Cavite
Email add: rtc2cc109@judiciary.gov.ph; Tel. No. (046) 4828527

PHILIPPINE NATIONAL BANK,
Petitioner/Mortgagee,

-versus-

EJF-2026-61
For: EXTRA JUDICIAL FORECLOSURE OF REAL ESTATE MORTGAGE UNDER ACT NO. 3135 AS AMENDED BY ACT NO. 4118

SPS. RAMON S. VILLANUEVA III AND JHORIS T. VILLANUEVA,
Debtors/Mortgagors.
X----------X

NOTICE OF SHERIFF'S SALE

Upon Extra-Judicial petition for sale under Act No. 3135, as amended by Act 4118 filed by the petitioner/ mortgagee, **PHILIPPINE NATIONAL BANK,** with postal address at PNB Financial Center, Pres. Diosdado P. Macapagal Boulevard, Pasay City, against the debtors/mortgagors, **SPS. RAMON S. VILLANUEVA III AND JHORIS T. VILLANUEVA**, with postal address/es at (1.) Lot 5A Block 2 Phase 2, Canyon Ranch, Brgy. Lantic, Carmona, Cavite; (2.) Unit A-8 #90 San Rafael Street, Plainview, Mandaluyong City; and (3.) 9845-C Legaspi St., Brgy. Olympia, Makati City, and for the satisfaction of the mortgaged debt which as of 30 June, 2026 amounts to **THREE MILLION TWO HUNDRED TWENTY ONE THOUSAND SIX HUNDRED FORTY TWO PESOS & 59/100 (P3,221,642.59)** Philippine Currency, exclusive of all legal fees and expenses incidental to this foreclosure and sale, the undersigned or his duly authorized representative will SELL at public auction on **November 19, 2026** at 1:00 o'clock in the afternoon at the Lobby of the Hall of Justice Building, Brgy. Maduya, City of Carmona, Cavite to the highest bidder for CASH or MANAGER'S CHECK, in Philippine currency, the mortgaged property/ies with all the improvements thereon to wit:

TRANSFER CERTIFICATE OF TITLE NO. 057-2013034435

IT IS HEREBY CERTIFIED that certain land situated in BO. LANTIC, MUNICIPALITY OF CARMONA, PROVINCE OF CAVITE, ISLAND OF LUZON, bounded and described as follows:

"A PARCEL OF LAND (LOT 5-A OF THE SUBDIVISION PLAN, PSD-04-220860 BEING A PORTION OF LOT 5, BLK. 2, PSD-04-187357, LRC REC. NO. N-61423) SITUATED IN THE BO. OF LANTIC, MUNICIPALITY OF CARMONA, PROVINCE OF CAVITE, ISLAND OF LUZON. BOUNDED ON THE SW., ALONG LINE 1-2 BY LOT 6, BLK 2, PSD-04-187357; ON THE NW., ALONG LINE 2-3 BY ROAD LOT 2, PSD-04-181473; ON THE NE., ALONG LINE 3-4 BY LOT 4, BLK 2, PSD-04-187357; AND ON THE SE., ALONG LINE 4-1 BY LOT 5-B OF THE SUBD. PLAN. BEGINNING AT A PT.

Notice of Sheriff's Sale
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Page 2

MARKED "1" ON PLAN, BEING S. 28 DEG. 24'W., 1210.44 M. FROM BLLM NO. 10, CARMONA CADASTRE.
THENCE N. 47 DEG. 53' W., 8.00 M. TO POINT 2;
THENCE N. 42 DEG. 00' E., 12.00 M. TO POINT 3;
THENCE S. 47 DEG. 53' E., 8.00 M. POINT 4;
THENCE S. 42 DEG. 00' W., 12.00 M. TO POINT OF BEGINNING, CONTAINING AN AREA OF NINETY SIX (96) SQUARE METERS. ALL POINTS REFERRED TO ARE INDICATED ON THE PLAN AND ARE MARKED ON THE GROUND AS FOLLOWS: POINTS 2 & 3 BY OLD PS CYL. CONC. MONS. 15X40 CMS AND THE REST BY PS CYL. CONC. MONS. 15X40 CMS., BEARINGS TRUE; DATE OF ORIGINAL SURVEY ON: AUGUST 1940 – MAY 1941; AND ON THAT OF THE CONS SUBDIVISION SURVEY ON JANUARY 12 & 13, 2011; AND WAS APPROVED ON: SEPTEMBER 14, 2011."

xxxNOTHING FOLLOWSxxx

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

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

In the event the public auction should not take place on the said date and time, it shall be held on **November 26, 2026** at the same time and place without further notice.

25th day of September, 2026 at
City of Carmona, Cavite.

By:

(SGD) JOSEPH R. DIOKNO
Sheriff IV

Noted by:

(SGD) ATTY. CORINNA B. SALONGA-LOPERA
Clerk of Court VI & Ex-Officio Sheriff

NOTE:
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ATTY. GERALDINE C. RAMBOYONG
Prime Results Payment Collection and Remedial Administration Agency OPC
4th Floor, The Gerland Building Verdana Daang Hari
Molino IV, Bacoor City, Cavite 4102

SPS. RAMON S. VILLANUEVA III AND JHORIS T. VILLANUEVA
1. Lot 5A Block 2 Canyon Ranch, Brgy. Lantic, Carmona, Cavite
2. Unit A-8 #90 San Rafael Street, Plainview, Mandaluyong City
3. 9845-C Legaspi St., Brgy. Olympia, Makati City

NOTICE OF EXTRAJUDICIAL SETTLEMENT OF ESTATE WITH ABSOLUTE SALE ZENAIDA M. MADLANGBAYAN

NOTICE IS HEREBY GIVEN that the estate of the late **ZENAIDA M. MADLANGBAYAN**, who died single and intestate on January 6, 2023, consisting of a parcel of land with improvements situated at 264 Brgy. Daang Amaya 3, Tanza, Cavite, containing an area of SIXTY (60) SQUARE METERS, has been extrajudicially settled by her sole heirs, namely: ANGIELYN M. PULIDO, ANGELO M. PULIDO, JEFFSON M. PULIDO, and JELLYFLOR M. PULIDO, with DEED OF ABSOLUTE SALE in favor of ANGELO M. PULIDO, married to MARICEL D. PULIDO, for the consideration of P150,000.00, pursuant to Section 1, Rule 74 of the Rules of Court, as evidenced by an Extrajudicial Settlement of Estate with Deed of Absolute Sale, executed on September 25, 2026 **Atty. Rizaldy M. Ferrer**, PTR No. 9832692 under Doc. No. 491; Page No. 99; Book No. LXII; Series of 2026.

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PIA Philippine Information Agency
Republic of the Philippines PNA PHILIPPINE NEWS AGENCY

CAVITE....

From Page 1

BACOOR CITY, Cavite (PIA) – Cavite Province reported the fastest economic growth in the CALABARZON for the year 2025, posting a 6.7 percent increase in its Gross Domestic Product (GDP) according to the Philippine Statistics Authority (PSA).

In its report on the 2025 Provincial Product Accounts, the PSA noted that the GDP of Cavite Province was valued at Php 875.67 billion in 2025 from Php 820.76 billion in 2024.

Meanwhile, the province's estimated per capita GDP was valued at Php 181, 561 which is a 4.6 percent increase in 2024.

A key indicator of local economic growth, per capita GDP indicates the average economic value or output by each person in a given area.

According to the PSA, Cavite posted the largest contribution for the entire region's growth rate for the services sector with a 2.0 percent share.

Among the industries, the Human health and social work activities sector saw the fastest growth with 15.5 percent, followed by public administration and defense and compulsory social security at 10.5 percent.

On the other hand, the mining and quarrying industry accounted for the lowest economic performance at 4.1 percent. **(PB-PIA CALABARZON with reports from PSA)**



ADVERTISING RATES

COMERCIAL ..... P200/col.cm.
LEGAL/NOTICES..... P160/co.cm.

HEADING - 10
Body Text - 8
Space - Single Space

SM STORE BACOOR OFFERS EXCLUSIVE DISCOUNTS TO CITY RESIDENTS



BACOOR CITY, Cavite — SM Store Bacoor will offer exclusive shopping discounts to Bacoor residents on October 15, 2026, allowing them to enjoy special promotions without an SMAC Prestige Card. Residents may present their SM Store receipt (SBR) or valid Bacoor resident ID on the designated date to avail themselves of discounts of up to 50% on selected items.

The promotion will also include a 10% discount for SMAC and Prestige members from October 16 to 18, with no minimum purchase requirement or discount cap. Shoppers may likewise enjoy discounts of up to 10% through participating payment providers, including BDO, RCBC, Metrobank, Security Bank, Atome and Salmon. Other offers include a Hydrofresh Espresso Tumbler (200 ml) for P299 from October 15 to 18, with a minimum single-receipt purchase of P2,000, and a free AquaFlask keychain for Mastercard holders from October 16 to 18. The store will also provide early access to SMAC Prestige members and Prestige local partners on October 15.

The promotional event aims to give Bacoor residents access to exclusive shopping deals and special offers. Terms and conditions apply.

PHCANCARE, MAGSASAGAWA NG MEDICAL TOURISM ASSESSMENT EVENT SA MANILA



Sa Oktubre 24-25, idaraos ng Phcancare ang isang Medical Tourism Assessment Event sa Manila, Philippines.

Layunin nitong tulungan ang mga Pilipinong pasyenteng napagpasyahan nang isaalang-alang ang Tsina bilang opsyon sa kanilang gamutan.

Ang Phcancare ay tagapag-ugnay lamang ang pape nito. Ang lahat ng desisyong medikal ay gagawin ng mga doktor sa mga ospital sa Tsina, at ng mga pasyente at kanilang mga pamilya.
Ang trabaho ng Phcancare ay suriin ang kahandaan at kaangkupan ng pasyente sa pagpunta sa Tsina, at iugnay siya sa tamang ospital at sa mga kailangang asikasuhin bago, habang, at pagkatapos ng biyahe.

Mga Serbisyong Iniaalok
Records Review at Hospital Matching – sinusuri ang mga dokumento at medical records ng pasyente upang maiugnay siya sa pasilidad na akma sa kanyang kondisyon.

Visa at Travel Coordination – inaasikaso ang mga papeles at biyahe mula Pilipinas patungong Tsina.

Interpretation at On-Ground Support – may tagasalin at gabay upang hindi maging hadlang ang wika.

Follow-up Care – patuloy ang suporta ng koponan kahit nakauwi na ang pasyente.

Mga Ospital at Larangang Sakop
Ang network ng Phcancare ay binubuo ng mga lisensyadong Tier-3 Grade A hospitals sa Tsina, ang pinakamataas na antas ng klasipikasyon ng ospital sa bansa. Kabilang sa mga larangang sakop ang: Oncology at systemic therapy, Urology, Endocrinology, Gynecology, Hepatobiliary at Gastroenterology, at Traditional Chinese Medicine.

Pamumuno at Suporta
Pinamamahalaan ang Phcancare ng isang Expert China Coordinator Director kasama ang mga dedikadong Pilipinong coordinator. Bawat pasyente ay may case manager na available 24/7, mula sa paunang pagsusuri ng eligibility hanggang sa panahon ng paggaling.

Paano Magpareserba?
Limitado ang mga upuan para sa pribadong pagtitipon na ito, kaya hinihikayat ang mga interesado na magpareserba nang maaga.

Tumawag o mag-text: +63 964 150 6932

Paalala: Ang Phcancare ay nagsisilbing tulay lamang sa pagitan ng pasyente at mga ospital sa Tsina.