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Vol. 5 No. 13 October 5-11, 2026 P10.00

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Cavite Advances to Final Judging of 2026 Most Business-Friendly LGU Awards – Province Level

The Provincial Government of Cavite participated in the Final Judging of the 2026 Most Business-Friendly Local Government Unit (LGU) Awards – Province Level on September 23, at the Philippine Chamber of Commerce and Industry (PCCI) Office, McKinley, Taguig City.

Cavite is among the Top 5 finalists in the Provincial Level category, together with Camarines Sur, Davao del Norte, Iloilo, and Tarlac.

As the MBF LGU Team Leader, the Office of the Provincial Cooperatives Development Officer (OPCDO) coordinated and supported the province's participation in the final judging, working closely with the concerned provincial offices in preparing the requirements and presentation.

The final judging provided an opportunity for the province to showcase its programs, initiatives, and practices that contribute to a business-friendly environment, support local enterprises and MSMEs, and promote local economic development. The province



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Annex “B” Tax Declaration of Real Property (Building) TD No. AA-16-0012-01105, Owner: Dante A. Bulay and Caroline A. Bulay, Floor Area: 114 sqm, situated in San Rafael II, Noveleta, Cavite;

Annex “C” to “C-14” Certified true electronic copy of documents, consisting of fifteen (15) pages, pertinent to transactions involving Lot 2 PSU-04-001410 on file with the Registry of Deeds of Cavite City, as requested by Caroline Bulay and paid under OR No. 1032408974 with OR date Aug 8, 2024;

Annex “D” Deed of Absolute Sale Portion Only of 80 Square Meters executed by Allan Olaes as seller in favor of Caroline A. Bulay as buyer, over a parcel of land, Lot 2 Psu-04-001410, with total area of 2,124 sqm, before Notary Public Atty. Andrei Ignacio under Doc. No. 1512, Page No. 302 Book No. XVI series of 2012;

Annex “E” Deed of Absolute Sale of a Portion of Land, 400 sqm of Lot 2 Psu-04-001410 with total area of 2,124 sqm, executed by Allan Olaes as seller in favor of Caroline Bulay as buyer.

Annex “F” Authority to Sell dated on April 03, 2013 under doc. No. 021, Page 005 Book No. 57 series of 2013 in the notarial register of Atty. Renato M. Cervantes.

Annex “G” Cancelled Transfer Certificate of Title No. T-1087264 (New Title No. TCT 2014013193) as issued by the Registry of Deeds of Cavite City upon request made by plaintiff on September 5, 2023,

Annex “H” Cancelled Transfer Certificate of Title No. 071-2015007489 in the name of Eligio E. Enriquez, as issued by the Registry of Deeds of Cavite City upon request made by plaintiff on September 5, 2023,

Annex “I” Cancelled Transfer Certificate of Title No. 071-2015007489 in the name of Eligio E. Enriquez, as issued by the Registry of Deeds of Cavite City upon request made by plaintiff on August 8, 2024

Annex “J” Transfer Certificate of Title No. 071-2018002210 in the name of Security Bank Corporation (SBC) as issued by the Registry of Deeds of Cavite City upon request made by plaintiff on August 21, 2024

Annex “K” Retainers Agreement by and between Caroline Bulay and Atty. Soledad Campbell-Sugatan

Annex “L” Judicial Affidavit of Caroline Bulay

PRAYER

WHEREFORE, premises considered, it is most humbly and respectfully prayed of the Honorable Court that the following relief be granted to herein plaintiff viz:

1. To declare NULL and VOID the Deed of Absolute Sale executed by and between Allan Olaes and Eligio Enriquez on August 11, 2014 as entered in the notarial register of Atty. Sikat V. Agbunag, for the buyer Eligio Enriquez being in a “Buyer in bad faith”, for not ascertaining the there is an occupant on the lot and a portion of the lot was already sold to plaintiff;

2. To order the Registry of Deeds of Cavite City for the CANCELLATION of Transfer Certificate of Title No. 071-2015007489 issued on December 17, 2015 in the name of Eligio Enriquez, for having been issued under a fraudulent Deed of Absolute Sale;

3. To declare NULL and VOID the Real Estate Mortgage entered into by and between Eligio Enriquez and Security Bank Corporation on March 18, 2016, the latter being “Mortgagee in Bad Faith”, and subsequently declare NULL and VOID the Extrajudicial Foreclosure of the Mortgage for subject title being a product of fraudulent sale transaction, and the Certificate of Sale thereafter issued in favor of Security Bank Corporation;

4. To order the Registry of Deeds for the CANCELLATION of Transfer Certificate of Title No. 071-2018002210 issued on October 25, 2018 in the name of Security Bank Corporation;

5. To REINSTATE in its original state Transfer Certificate of Title No. T-1087264 in the name of Allan Olaes married to

Sol F. Tibio, pertaining to Lot 2, Plan PSU-04-001410 with an area of 2,124 sqm, situated in Bo. of San Rafael, Noveleta, Cavite, bearing the annotation of the sale of the portion lot for 80 sqm;

6. To hold defendants liable to pay plaintiff the amount of P100,000.00 as and for moral damages, and P100,000.00 as and for exemplary damages;

7. To hold defendants liable to pay P150,000.00 as and for Attorney’s fees by way of acceptance fee and P5,000.00 as and for appearance fee for every court hearing.

8. To hold defendants liable to pay the cost of suit and other incidental expenses in the amount no less than P50,000.00;

Other relief just and equitable are likewise prayed for.

Respectfully submitted.

Kawit, for Cavite City, Cavite. December 26, 2025.

KONZEN ACCOUNTANCY & LEGAL SERVICES
Counsel for Plaintiff
Units E & F, SD Management Bldg., 275 Gregoria St., Brgy. Tabon 2, Kawit, Cavite
By:

(Sgd.) ATTY. SOLEDAD R. CAMPBELL-SUGATAN
Roll No. 52894 / IBP LRN 06507
PTR No. 1071570 / Cavite / 1-5-2026
MCLE Comp. VIII 0019780 until April 2028
ledasugatan@yahoo.com
09176712416 / 09258756823
(Sgd.) ATTY. MARTY O. REYES
Roll No. 77015 / IBP 495612-01-02-2025
PTR No. 1071571/Cavite/1-2-2025
MCLE Comp. VIII 0013086 until April 2028
atty.martyreyes@gmail.com
09351422648 / 09335791461

I, CAROLINE AMANICAN BULAY, of legal age, Filipino, married, and with address at Countryside Village, Brgy. San Rafael 2, Noveleta, Cavite, having sworn to an oath in accordance with law, state: That,

- I am the plaintiff in the herein captioned case;
- I have caused the preparation of the herein Complaint;
- I have read and reviewed the contents therein and the same is true to the best of our personal knowledge and copy of the documents in my possession;
- This pleading is filed without any intention to harass, cause unnecessary delay, or needlessly increase the cost of litigation and the factual allegations therein have evidentiary support;
- I certify that I have not commenced any other case of the same nature nor is there any other case pending in the Supreme Court, the Court of Appeals or any other courts or agencies of the government, and should we learn that there is a case filed before the Supreme Court, the Court of Appeals or other courts, or agencies, we shall report the same within five (5) days for knowledge thereof;

IN TRUTH WHEREOF, I hereby affix my signature this December 29, 2025 in City of Cavite.

(Sgd.) CAROLINE A. BULAY
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, NOTARY PUBLIC for the Province of Cavite, on the date and place indicated above by affiant who is known to me and to me known to be the same person who executed the herein instrument, upon presentment of her valid identification, Driver License No. D06-16-008724.
WITNESS MY HAND AND SEAL.

(Sgd.) ATTY. KARLA KHATRINA A. GARCIA
Notary Public for City of Cavite, Noveleta and Rosario, Cavite
Commission No. 10-23
Valid until December 30, 2025
MCLE Compliance No. VIII-0006709
Roll No. 70264/July 2, 2017
PTR No. 5277207/Jan. 3, 2025/Cavite City

Doc. No. 476;
Page No. 47;
Book No. 1;
Series of 2025”

WHEREAS, on August 12, 2026, this Court issued an Order allowing the service of Summons by Publication, which reads, as follows:

“ORDER

Before this Court is a ‘Motion with Leave of Court to Serve Summons by Publication to Defendant Eligio Enriquez’ filed by the plaintiff, through counsel, and the ‘Motion to Postpone’ filed by the defendants Spouses Olaes, through counsel. Finding the motions to be well taken, and for the reasons stated therein, the same are hereby **GRANTED**.

Accordingly, leave of court is hereby granted to the plaintiff who is hereby allowed to serve the summons together with the complaint to defendant Eligio Enriquez by publication twice in a newspaper of general circulation in accordance with Sec. 16, Rule 14 of the Rules of Court. Plaintiff shall shoulder the expenses relative thereto.

Meantime, as prayed for by the defendants Spouses Olaes, the hearing of this case scheduled on August 26, 2026 is hereby cancelled and reset to November 14, 2026 at 10:00 in the morning.

SO ORDERED.

Cavite City, this 12 day of August, 2026.

FRANCO PAULO R. ARAGO
Presiding Judge”

WHEREFORE, you are hereby required to file with the Regional Trial Court, Branch 88, Cavite City, Philippines, within sixty (60) days after notice, your Answer to the Complaint of the plaintiff and if you fail to answer within the time aforesaid, the plaintiff will take judgment against you and deemed from said Court the relief applied for in the said Complaint based on the evidence presented by the plaintiff.

WITNESS the HON. FRANCO PAULO R. ARAGO, Presiding Judge of this Court, this 28th day of August, 2026.

MIGUELITO S. LAGRAMA
OIC/Acting Branch Clerk of Court

FRONTPAGE NEWS PUBLISHING:
October 5 & 12, 2026

Cavite...

FROM PAGE 01

ince submitted an Audio-Visual Presentation (AVP) and participated in the final presentation and interview before the panel of judges.

The delegation was led by Cavite Governor Francisco Gabriel D. Remulla and Provincial Board Member Aidel Paul G. Belamide, together with office heads and representatives from OPCDO, Office of the Provincial Planning and Development Coordinator (OPPDC), Office of the Provincial Information Officer (OPIO), and Office of the Provincial Public Employment Service Manager (OPPESM).

Cavite’s participation in the final judging reflects the collaborative efforts of the Provincial Government and its various offices in strengthening public services, supporting businesses and MSMEs, and creating an enabling environment for sustainable local economic growth.

A Quiet Escape Above Pantabangan Lake

At NIA Pantabangan Lake Resort Hotel, visitors discover a quieter side of Nueva Ecija, framed by mountains, water and the history of Pantabangan.



At NIA Pantabangan Lake Resort Hotel, visitors discover a quieter side of Nueva Ecija, framed by mountains, water and the history of Pantabangan.

Photo: Ms. Flordalie Pagente of JRMP II, via Tripadvisor.

There is a point on the road to Pantabangan when Nueva Ecija begins to look different. The familiar agricultural landscape gradually gives way to winding roads, wooded hills and glimpses of water between the mountains. The change in scenery is a reminder that there is another side of the province waiting beyond its rice fields and busy highways.

Set in Barangay Fatima, Pantabangan, NIA Pantabangan Lake Resort Hotel offers visitors a place to experience that quieter landscape. Surrounded by the scenery of the Pantabangan Dam and reservoir, the hotel is suited to travelers who would rather slow down than fill every hour of a weekend with activities. Sometimes, after all, the view is enough.

Letting the Landscape Lead NIA Pantabangan Lake Resort Hotel offers accommodations and amenities that include a swimming pool, restaurant and spaces for families and groups. But its greatest attraction is something that cannot be added through renovation: its surroundings.

Mornings can begin quietly, with the mountains and water in the distance. An afternoon can be spent swimming, resting or exploring the roads around Pantabangan. Toward evening, the changing light over the hills provides its own entertainment. For families, the resort offers room to spend time together. Groups can use the property for gatherings and events, while couples and individual travelers can simply enjoy a change of scenery. The experience can be as active or as unhurried as visitors want it to be.

A Place With a Story

The property itself has a history. Formerly known as the Pantabangan Guesthouse, it eventually returned to the management of the National Irrigation Administration (NIA). After undergoing major renovations, it was formally inaugurated as NIA Pantabangan Lake Resort Hotel in 2019.

Its location connects the hotel closely with the story of Pantabangan. The nearby dam and reservoir are not simply tourist at-

ter appreciated without watching the clock too closely.

A Reason to Slow Down

Perhaps that is what makes NIA Pantabangan Lake Resort Hotel appealing. Its character comes from its location and the slower rhythm that naturally follows.

Wake up surrounded by mountains. Have breakfast without hurrying. Spend the afternoon with family or friends. Watch the light change across the landscape as another day ends.

For travelers searching for somewhere different without leaving Central Luzon, Pantabangan offers an opportunity to see a less familiar side of Nueva Ecija. Sometimes a memorable trip simply requires finding the right place to stop.

NIA Pantabangan Lake Resort Hotel
Barangay Fatima, Pantabangan, Nueva Ecija

For current room rates, reservations and visitor information, contact the resort directly or visit its official Facebook page.

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ANTECEDENT FACTS

3. Sps. Bulay, Caroline and the late husband Dante, are owners of a residential house and lot, situated in Brgy. San Rafael II, Noveleta, Cavite. Marked Annex "A" is TD No. AA-16-0012-01104, an unregistered parcel of land containing an area of 65 square meters in the name of Dante A. Bulay and Caroline A. Bulay, and Annex "B" is TD No. AA-16-0012-01105M for the building. The house of the spouses is very much adjacent to the property of defendant Olaes, hence the purchase of the portion lot owned by the latter.

4. Defendant Olaes is the registered owner of a parcel of land, Lot 2, Plan Psu-04-001410, situated at Brgy San Rafael II, Noveleta, Cavite with an area of Two Thousand and One Hundred Twenty-Four (2,124) square meters, embraced under Transfer Certificate of Title No. T-1087264 on file with the Registry of Deeds of Cavite City.

The copy of Transfer Certificate of Title No. T-1087264 is herewith marked as Annexes "C-5" to "C-8", (forming part of Annex "C" consisting of fifteen (15) pages, referred to herein as "subject property".

On May 10, 2012, defendant Olaes executed a Deed of Absolute Sale Portion Only of 80 Square Meters of the subject property in favor of plaintiff, under Doc. No. 1512, Page No. 302, Book No. XVI, series of 2012, of the notarial register of Atty. Andre D. Ignacio.

The copy of the Deed of Absolute Sale Portion Only of 80 Square Meters is marked Annex "D".

The sale was registered with the Registry of Deeds of Cavite City and entered on July 2, 2012.

On July 12, 2012, plaintiff requested for an electronic copy of TCT No. 1087264 (Annexes "C-5" to "C-7"), with the annotation of the sale of 80 sqm portion of the subject property executed by defendant Olaes in favor of plaintiff duly annotated herewith marked as Annex "C-7-A".

On May 22, 2014, defendant Olaes executed another Deed of Absolute Sale of Portion of Land, covering Four Hundred (400) Square Meters of the subject property in favor of plaintiff, under Doc. No. 9504, Page No. 52, Book No. 197, series of 2014 of the notarial register of Atty. Nestor A. Bautista.

The copy of the Deed of Absolute Sale of a Portion of Land dated May 22, 2014 for the 400 sqm is herewith marked Annex "D", consisting of two (2) pages.

Complainant did not annotate the above-sale in the TCT No. T-1087264 because she has a plan to buy the remaining portion of 1,724 sqm of the subject property from defendant Olaes.

Sometime in July 2014, Sps. Sally and Willy Fadrigore came to the house of the plaintiff and informed plaintiff that the subject property was mortgage to them by Defendant Allan Olaes;

Sps. Fadrigore showed to plaintiff an Authority to Sell dated April 03, 2013 executed by defendant Allan Olaes in favor of Sps. Willy and Sally Fadrigore, to sell a portion or 1,800 sqm of the subject property.

The copy of the Authority to Sell dated on April 03, 2013 under Doc. No. 021, Page 005, Book No. 57 series of 2013 in the notarial register of Atty. Renato M. Cervantes is herewith marked Annex "E", consisting of two (2) pages;

The moment plaintiff was shown the Authority to Sell duly signed by the Defendant Allan Olaes in favor to the Spouses Fadrigore, plaintiff immediately informed Spouses Fadrigore that she owned 400 square meters of the subject property;

Spouses Fadrigore replied that they will subdivide the subject property and will sell the remaining portion. Sps. Fadrigore then asked plaintiff for Twenty-Two Thousand Pesos (Php22,000.00) for the expenses of the subdivision of the lot. Plaintiff informed Sps. Fadrigore that at the moment she does not have the money yet and told them to come back. The next

day, the spouses Fadrigore came back to get the payment of plaintiff for P22,000.00. However, after getting the money Sps. Fadrigore did no longer showed up, and plaintiff no longer heard from them.

By September 2014, plaintiff received a call from defendant Olaes offering to mortgage the remaining portion of the subject property. The offer of mortgage was accepted by the plaintiff but demanded that the Owner's Original copy of the title of the subject property be surrendered to plaintiff upon execution of the mortgage. However, plaintiff never heard again from defendant Olaes.

FACTS OF THE CASE

Sometime in 2018, a person came to plaintiff's house looking for a certain Eligio Enriquez and Cristina Vertus, Plaintiff told the person that there is no one named Eligio Enriquez and Cristina Vertus in the subject property;

Not long after, the same person came again to plaintiff's house and introduced himself as an employee of Security Bank (SBC). The person told plaintiff that the subject property was foreclosed by the defendant SBC, and demanded that plaintiff vacate the subject property;

At that time, plaintiff Dante Bulay is a seafarer who is on vacation. Upon hearing those words from the representative of defendant SBC, plaintiff Dante Bulay suffered undue stress until he succumbed to a stroke.

Sometime in early 2019, a representative of Defendant SBC came again to plaintiff's house and narrated to plaintiff that the Defendants Olaes sold the subject property to Defendant Enriquez, then defendant Enriquez mortgaged the subject property to Defendant SBC, and eventually defendant SBC foreclosed the subject property;

Immediately, plaintiff contacted defendant Olaes and demanded that he travel to Cavite to thresh out the matter. Defendant Olaes complied to plaintiff's request to come to Cavite. Together they inquired with the Municipal Assessor of Noveleta and found out that LOT 2 Plan PSU-04-001410 in the name of defendant Olaes is already cancelled. Defendant Olaes denied having executed any conveyance instrument in favor of Eligio E. Enriquez, and denied knowing the person;

On March 7, 2019 Plaintiff and defendant Olaes secured a copy of the alleged Deed of Sale executed by defendant Allan Olaes in favor of Eligio Enriquez from the Registry of Deeds of Cavite City.

Copy of the Deed of Absolute Sale requested by plaintiff Caroline Bulay on Mar 7, 2019 is marked Annexes "C-2" to "C-4".

Plaintiff Caroline was in a state of shock. Much as she would like to act immediately on the problem, she had to attend to her husband who suffered a stroke, and attend to her work as a school teacher.

On November 23, 2020 plaintiff secured a copy of Transfer Certificate of Title No. 071-2015007489 in the name of Eligio Enriquez, which title was already stamped "CANCELLED";

Much to plaintiff's surprise, the annotation of the 80 sqm portion sale of the subject property, which was annotated in Transfer Certificate of Title No. 1087624 in the name of Allan Olaes on July 2, 2012 was deleted in the title issued in favor of Eligio Enriquez, which is highly suspicious and cast doubt for the said transaction;

Copy of Cancelled Transfer Certificate of Title No. 071-2015007489 in the name of Eligio Enriquez is marked Annexes "C-11" to "C-14".

On February 3, 2021, plaintiff Caroline Bulay executed an Affidavit of Adverse Claim over TCT No. 1087624 and TCT No. 2018002210 under Doc. No. 66, Page No. 15, Book No. LXIV series of 2021 in the notarial register of Atty. Antonia B. Cabuco.

Copy of the said Affidavit of Adverse Claim duly

stamped receipt on February 10, 2021 by the Registry of Deeds of Cavite City is marked Annex "C" page 1 of 15;

On March 9, 2021, plaintiff Caroline Bulay executed Addendum to Affidavit of Adverse Claim over TCT No. 2018002210 under Doc. No. 15948, Page 41, Book XXXI series of 2021 in the Notarial register of Atty. Ian dela Cruz Encarnacion, which was also received by the Registry of Deeds of Cavite City and form part of their records.
Copy of the said Addendum to Affidavit of Adverse Claim is herewith marked Annex "C-1".

Of late, defendant SBC assigned a "tenant" to look over the subject property. One of defendant SBC's staff while visiting commented, "May mga abogadong manloloko..." Plaintiff Caroline does not know what he meant but it kept plaintiff thinking. "What if I would not do anything, what would happen to the 400sqm lot we bought with our hard earned money? What about the future of our children?"

She went seeking for legal advice, hoping the Public Attorney's Office could help, unfortunately, plaintiff does not qualify. Over the years plaintiff did her best to save for litigation expenses.

CAUSE OF ACTION

Cited in the case of BENITO CHUA, SUBSTITUTED BY HIS WIFE, EDITA LIM ONG CHUA AND HIS CHILDREN, EVELYN CHUA GO, BERNARD ONG, ELEONOR ONG NGU, AND ELIZA ONG CHUA, PETITIONERS, VS. REPUBLIC OF THE PHILIPPINES, REPRESENTED BY THE DIRECTOR OF LANDS MANAGEMENT BUREAU, RESPONDENT, G.R. No. 253305, August 02, 2023, to wit:

"In Bautista v. Silva and Gabutan v. Nacalaban this Court ruled that for one to be considered a purchaser for value and in good faith, the following requisites must concur:

A buyer for value in good faith is one who buys property of another, without notice that some other person has a right to, or interest in, such property and pays full and fair price for the same, at the time of such purchase, or before he has notice of the claim or interest of some other persons in the property. He buys the property with the well-founded belief that the person from whom he receives the thing had title to the property and capacity to convey it.

To prove good faith, a buyer of registered and titled land need only show that he relied on the face of the title to the property. He need not prove that he made further inquiry for he is not obliged to explore beyond the four corners of the title. Such degree of proof of good faith, however, is sufficient only when the following conditions concur. first, the seller is the registered owner of the land; second, the latter is in possession thereof; and third, at the time of the sale, the buyer was not aware of any claim or interest of some other person in the property, or of any defect or restriction in the title of the seller or in his capacity to convey title to the property.

Absent one or two of the foregoing conditions, then the law itself puts the buyer on notice and obliges the latter to exercise a higher degree of diligence by scrutinizing the certificate of the title and examining all factual circumstances in order to determine the seller's title and capacity to transfer any interest in the property. Under such circumstance, it is no longer sufficient for said buyer to merely show that he relied on the face of the title; he must now also show that the exercised reasonable precaution by inquiring beyond the title. Failure to exercise such degree of precaution makes him a buyer in bad faith".

The Defendant Enriquez is not a purchaser for value and in good faith because the property bought by him from Defendant Olaes is being occupied by the plaintiff, while the defendant Olaes resides outside of the subject property. Second, TCT No. 1087624 in the name of defendant Olaes, before it was cancelled on December 17, 2015 by virtue of the Sale between defendants Olaes and Enriquez, bears the annotation with date July 2, 2012 pertinent to the 80 sqm portion of the subject property sold by defendant Olaes in favor of plaintiff. Such annotation appears in the certified copy of TCT No. 1087624 as issued by the Registry of Deeds for the Province of Cavite upon request of the certified copy by

plaintiff on July 12, 2012.

Surprisingly, said annotation of July 2, 2012 NO LONGER appears in the Cancelled Transfer Certificate of Title No. T-1087264 (New Title No. TCT 2014013193) in the name of Allan Olaes married to Sol F. Tibio as issued by the Registry of Deeds of Cavite City upon request made by plaintiff on September 5, 2023, marked Annex "G" herewith, hence it likewise did not appear in the Cancelled Transfer Certificate of Title No. 071-2015007489 in the name of Eligio E. Enriquez, marked Annex "H";

While it might be true that the buyer, such as defendant Enriquez, need not go and search beyond the existing Transfer Certificate of Title No. T-1087264 (New Title No. TCT 2014013193), nevertheless it is incumbent upon defendant Enriquez or for any interested buyer to inspect the object of the sale or to visit the same. As told by plaintiff, their possession is UNDISTURBED since their occupation of the subject property UNTIL a representative from the defendant SBC demanded for them to vacate.

Neither could defendant SBC be considered a "Mortgagee in Good Faith". As a banking institution, defendant SBC is expected to act with prudence and "due diligence"; Cited in the case of BPI FAMILY SAVINGS BANK, INC., PETITIONER, vs. SPOUSES JACINTO SERVO SORIANO AND ROSITA FERNANDEZ SORIANO AS REPRESENTED BY THEIR ATTORNEY-IN-FACT, GLORIA SORIANO CRUZ, RESPONDENTS, G.R. No. 214939, June 08, 2020, to wit,

"However, banks and financial institutions are charged with the observance of elevated standards of diligence in dealing with real properties in the course of their business; and are consequently expected to go beyond the statements in the Torrens title. The rule and its rationale are stated in Arguelles, et al. v. Malarayat Rural Bank, Inc. thus:

Moreover, in a long line of cases, we have consistently enjoined banks to exert a higher degree of diligence, care, and prudence than individuals in handling real estate transactions.

In Cruz v. Bancom Finance Corporation, we declared:

Respondent, however, is not an ordinary mortgagee; it is a mortgagee-bank. As such, unlike private individuals, it is expected to exercise greater care and prudence in its dealings, including those involving registered lands. A banking institution is expected to exercise due diligence before entering into a mortgage contract. The ascertainment of the status or condition of a property offered to it as security for a loan must be a standard and indispensable part of its operations. In Ural v. Court of Appeals, we held that where the mortgagee is a bank, it cannot rely merely on the certificate of title offered by the mortgagor in ascertaining the status of mortgaged properties. Since its business is impressed with public interest, the mortgagee-bank is duty-bound to be more cautious even in dealing with registered lands. Indeed, the rule that person dealing with registered lands can rely solely on the certificate of title does not apply to banks. Thus, before approving a loan application, it is a standard operating practice for these institutions to conduct an ocular inspection of the property offered for mortgage and to verify the genuineness of the title to determine the real owners thereof. The apparent purpose of an ocular inspection is to protect the true owner of the property as well as innocent third parties with a right, interest or claim thereon from a usurper who may have acquired a fraudulent certificate of title thereto.

In Metropolitan Bank and Trust Co. v. Cabilzo, we explained the socio-economic role of banks and the reason for bestowing public interest on the banking system:

We never fail to stress the remarkable significance of a banking institution to commercial transactions, in particular, and to the country's economy in general. The banking system is an indispensable institution in the modern world and plays a vital role in the economic life of every civilized nation. Whether as mere passive entities for the safekeeping and saving of money or as active instruments of business and commerce, banks have become an ubiquitous presence among the people, who have come to regard them with respect and even gratitude, and, most of all, confidence."

Defendant SBC is expected to go beyond the four sides of the Title of Defendant Enriquez, it is expected to exercise greater care and prudence in its dealings, including those involving registered lands. A banking institution is expected to exercise due diligence before entering into a mortgage contract. The ascertainment of the status or condition of a property offered to it as security for a loan must be a standard and indispensable part of its operations;

Hence, Defendant SBC failed to perform to exert a higher degree of diligence, care, and prudence than individuals in handling real estate transactions prior to accepting the subject land as security of the loan. Defendant SBC is in bad faith mortgagee. Had it inspected the subject property prior to the release of the mortgage, it would find the plaintiff settled in the subject property.

As for defendant Olaes, while it was intimated to plaintiff by defendant Olaes that what he signed is a Special Power of Attorney for the Sps. Fadrigore to sell only 1,800 sqm portion of the subject property, and that he never did execute a Deed of Absolute Sale in favor of defendant Enriquez and even intimated that he does not even know defendant Enriquez nor did he ever met him, nevertheless, herein plaintiff cannot speak for defendant Olaes, especially so that the documents on hand speak otherwise, hence the need to implead him as defendant herein.

Plaintiff herein being purchaser for value, in peaceful possession of the 400 sqm portion of lot 2 Psu-04-001410 with total area of 2,124, bought from defendant Olaes in 2012 until disturbed by a demand to vacate from defendant SBC, stands to protect her right over the anomalous and fraudulent acquisition of defendant sEnriquez of the subject property, for which plaintiff moves that the Deed of Absolute Sale executed by and Between Allan Olaes and Eligio Enriquez with date August 11, 2014 (Annex "C-2"), be declared null and void and the subsequent Annulment of the issuance of Transfer Certificate of Title No. 071-2015007489 in the name of defendant Eligio Enriquez (Annex "I").

For the wanton disregard of defendant SBC from the norms of a prudent and diligent act of a banking institution, the surprising disappearance of the annotation dated July 12, 2012 of the portion sale of the 80 sqm by defendant Olaes in favor of plaintiff upon transfer of jurisdiction of the title of the land from the Registry of Deeds for the Province of Cavite to the Registry of Deeds of Cavite City, necessitates that the Real Estate Mortgage executed by and between Security Bank and Eligio Enriquez (as annotation appearing in Annexes (Annex "H-1-a") be declared VOID and unenforceable, which must lead to the annulment of the Extrajudicial Foreclosure leading to the issuance of Certificate of Sale (Annex "H-2-b"), and the subsequent issuance of Transfer Certificate of Title No. 071-2018002210 in the name of defendant Security Bank Corporation, Annex "J", and the reinstatement of Transfer Certificate of Title No. T-1087264 in the name of defendant Allan Olaes with all annotation of encumbrance as therein inscribed while with the Registry of Deed for the Province of Cavite prior to the conversion of the said title to New Title No. TCT 2014013193 with the Registry of Deeds of Cavite City.

Due to the acts of the defendants, plaintiff has to litigate her case and engage the services of counsel for which she paid P150,000.00 for the preparation of the pleadings for the case, and undertook to pay P5,000.00 for every court appearance. Retainer's Agreement herewith as Annex "K".

Plaintiff feels that for her sufferings, she is entitled to moral damages in the amount of P100,000.00, as well P100,000.00 for exemplary damages, for the wanton disregard of the defendants to conduct their business in accordance with good human relation.

Plaintiff must also be awarded the cost of suit and other incidental expenses she incurs;

To prove her case, Plaintiff will testify via her Judicial Affidavit (Annex "L") as her direct testimony and will identify the following documents:

Annex "A" Tax Declaration of Real Property (Land) TD No. AA-16-0012-01104, Owner: Dante A. Bulay and Caroline A. Bulay, Area: 65 sqm situated in San Rafael II, Noveleta, Cavite;

BOC Comm. Nepomuceno, sisibakin ang hepe ng CIIS, ESS, ACDU at Collector ng POS?



Nalintikan nal Mukhang maraming 'ulo ang gugulong' sa bakuran ng Bureau of Customs (BOC) sa darating na mga araw.

Hindi na mapigilan ang galit ni Commissioner Ariel F. Nepomuceno. Tila naubos na ang pasensya sa mga korap ng Adwana. Gumamit na nang kamay na bakal ang pinuno ng ahensya.

"Wala nang pana-hon para sa mga dahilan at wala nang puwang para sa mga hindi sumusunod sa batas," mariing pahayag ni Comm. Nepomuceno.

Pawang mataas na opisyal ang gusto niyang sibakin. Ito ay ang mga sumusunod: Hepe ng Customs Intelligence and Investigation Service (CIIS)

Enforcement and Security Services (ESS), ACDU (Assessment and Classification Division Unit) at Deputy District Collector

anumang paglabag, lalo na ang pagtatangkang abusuhin ang mga proseso nito. Importer man, broker, o kawani ng Customs, kung may sapat na ebidensya, ihaharap ang kaso sa tamang proseso.

Dismayado si Comm. Nepomuceno kaya iniutos ang malawakang paglinis at reorganisasyon sa pantalan, paghihigpit sa accreditation at pagpatupad ng direktang lingguhang pangangasiwa ng matataas na opisyaes na ahensya.

Layunin na palakasin ang disiplina, pananagutan at integridad sa hanay ng mga tauhan ng Aduana, kasabay ng pinagtiting na kampanya laban sa mga paglabag sa batas at mga iregularidad sa operasyon ng pantalan.

"Kung kinakailangan ang pagpapalit ng tao, gagawin natin. Kung kinakailangan ang pagsasampa ng kaso, gagawin natin. Kung kinakailangan ang agarang aksyon laban sa mga lumalabag, gagawin natin," sabi ni Komisyoner.

Sa ilalim ng reorganisasyon, maglalabas ang BOC ng Customs Personnel Order para sa pagsasagawa ng reshuf-

fling sa mga tauhan ng Enforcement and Security Service (ESS) at Customs Intelligence and Investigation Service (CIIS) sa Port of Subic.

Ito ay upang lalong palakasin ang command responsibility at tiyaking mananagot ang mga pinagkatiwalaang managasiwa sa operasyon ng pantalan. Hihigpitan din ang accreditation ng lahat ng condemnator na nagsasagawa ng mga aktibidad sa Port of Subic.

Isasailalim sa masusing pagsusuri ang kanilang mga dokumento at pagsunod sa umiiral na mga regulasyon upang matiyak na tanging mga kuwalipikado at lehitimong entidad lamang ang papayagang lumahok sa condemnation at disposal activities.

"Simple lang ang gusto natin at 'yun ay ang maibalik at mapagtibay ang tiwala ng bawat Pilipino sa Bureau of Customs. Hindi tayo naglilinis para lang magpalit ng tao.

Ginagawa natin ito para masigurong maayos ang sistema, napoprotektahan ang pondo ng bayan, at napagsisilbihan nang tama ang taumbayan," paliwanag ni Comm. Nepomuceno.

Cavite...

FROM PAGE 01

ince submitted an Audio-Visual Presentation (AVP) and participated in the final presentation and interview before the panel of judges.

The delegation was led by Cavite Governor Francisco Gabriel D. Remulla and Provincial Board Member Aidel Paul G. Belamide, together with office heads and representatives from OPCDO, Office of the Provincial Planning and Development Coordinator (OPPDC), Office of the Provincial Information Officer (OPIO), and Office of the Provincial Public Employment Service Manager (OPPESM).

Cavite's participation in the final judging reflects the collaborative efforts of the Provincial Government and its various offices in strengthening public services, supporting businesses and MSMEs, and creating an enabling environment for sustainable local economic growth.



FROM PAGE 01

Sa pangwakas na programa, nagbahagi ng kanilang mensahe sina G. Marvin Mercado, Provincial Young Farmers Coordinator; G. Bibiano C. Concido Jr., RAgr, Regional Manager ng Philippine Coconut Authority (PCA) Region IV-A; at Bb. Sherylou C. Alfaro, RAgr, Assistant Center Director ng DA-ATI CALABARZON, bilang kinatawan ni Dr. Rolando V. Maningas, RAgr, Center Director. Binigyang-diin nila ang mahalagang papel ng kabataan sa pagpapatuloy at pagpapapaunlad



Yung mga natutunan natin i-implement natin 'yan sa ating mga farm at pagyamanin pa," patotoo ni Kim Carlo Ayo, kabataang Magsasaka Siyentista sa bayan ng Atimonan na nagkamit ng unang puwesto sa Coconut Culinary Challenge.

SSS...

The Social Security System (SSS) brought its 69th Anniversary celebration closer to Filipinos in Hong Kong through the 2026 SSS Global Kabayan Day held from September 12 to 14 at the Department of Migrant Workers (DMW)-Overseas Workers Welfare Administration (OWWA) OFW Global Center.

Anchored on the anniversary theme, "Bawat Isa Protektado, Bawat Bukas Sigurado," the three-day activity gave OFWs, pensioners, Filipino community leaders, and other members of the Filipino community an opportunity to learn about SSS programs and services, raise concerns, and access assistance.

The activity was held with the support of the Philippine Consulate General in Hong Kong, led by Consul General Romulo Victor Israel Jr., Consul Von Ryan Ferrera, and Labor Attaché Atty. Cesar L. Chavez, Jr., together with other Philippine government offices, Filipino community organizations, and SSS partner institutions.

The activity opened on September 12 with a town hall meeting where Filipino community leaders and media guests received updates on SSS programs and services, and raised questions and concerns directly with SSS officials.

On behalf of the SSS President and Chief Executive Officer Robert Joseph M. de Claro, Vice President for Asia, Americas and Pacific Operations Division Atty. Paul Erik D. Manalo presented an overview of SSS services, while Vice President for Member Relations and Support Division Atty. Marissa C. Mapalo discussed the latest SSS programs.

"Our OFWs continue to contribute to their families, communities, and the country, even while working far from home. As their social security institution, SSS must also be there for them wherever they are," Manalo said.

"We want our members abroad to know that their SSS remains accessible to them. Through activities like the Global Kabayan Day, we are able to bring our services closer,

provide timely information, and listen directly to their concerns," he added.

The presentations were followed by an open forum with Filipino community leaders and media guests. The activity also provided onsite assistance to OFWs applying for the MySSS Card. SSS Foreign Representatives assisted members through the application process, with support from SSS officials.

The Philippine Statistics Authority (PSA) assisted members with National ID registration and verification, a key step in securing a MySSS Card. SSS participating financial institutions, such as Asia United Bank (AUB) and Rizal Commercial Banking Corporation (RCBC), also provided onsite assistance for MySSS Card applications.

The main Global Kabayan Day program on September 13 highlighted the experiences and contributions of OFWs and SSS pensioners through testimonials and recognition activities. Around 30 SSS pensioners residing

FROM PAGE 01

in Hong Kong were recognized in appreciation of their years of membership and contributions to the SSS. Some pensioners also shared their personal experiences and reflections.

The program also marked the signing of memoranda of understanding between SSS and Global Alliance Hong Kong and between SSS and Diwa't Kabayan Society, strengthening ties with Filipino community organizations in Hong Kong.

On September 14, the onsite services continued, allowing OFWs and other members of the Filipino community to access assistance on MySSS Card applications and other SSS-related concerns.

The 2026 Global Kabayan Day formed part of the SSS' 69th Anniversary celebration and marked the first time that its annual OFW Day and Pensioners' Day activities were brought together in an overseas setting. Hong Kong and Barcelona served as the inaugural international venues for the initiative. #



BOC...

FROM PAGE 01

The Bureau of Customs (BOC) Port of Cebu received recognition from Commissioner Ariel F. Nepomuceno for surpassing its revenue collection target for August 2026 during the Collectors' Conference held on September 17, 2026, in Clark, Pangasinana.

The recognition was conferred after the Port collected Php4.062 billion against its assigned monthly target of Php3.975 billion, generating a surplus of Php86.86 million and exceeding the target by 2.19%.

District Collector Atty. Zsae Carrie C. De Guzman received the recognition for the Port of Cebu, marking

DTI Laguna helps Grade 12 learners explore entrepreneurship as a career and livelihood pathway

NAGCARLAN, Laguna — The Department of Trade and Industry – Laguna Provincial Office (DTI Laguna) introduced entrepreneurship as a potential career and livelihood pathway to 65 Grade 12 learners of Talangan Integrated National High School (TINHS) on September 30, 2026, as they prepare for their next steps after senior high school. The session, "Sowing Seeds of Entrepreneurship: Entrepreneurial Mindsetting, Financial Literacy & Business Start-Up Ideas for Future Entrepreneurs," provided practical guidance on developing an entrepreneurial mindset, managing finances, and identifying business start-up opportunities. DTI Laguna Senior Trade-Industry Development Specialist Klyde Joy B. Bruno and Negosyo Center Business Counselors Neliza C. Pitargue and Franchesca Nadine B. Gallano served as resource speakers, sharing practical insights and experiences with the learners.

"When I was a student here, I was also thinking about what I would do after senior high school. Coming back now as a DTI resource speaker, I

ing another significant achievement in the Port's continuing efforts to meet its revenue commitments and contribute to the Bureau's overall collection performance.

"This recognition reflects the collective effort and dedication of the men and women of the Port of Cebu, the Subports of Mactan and Dumaguete, and Bohol Customs Office. More than surpassing a monthly target, it affirms our responsibility to sustain efficient revenue collection while ensuring that our processes remain responsive, transparent, and aligned with the Bureau's mandate," District Collector De Guzman said.

DTI Laguna Provincial Office (DTI Laguna) introduced entrepreneurship as a potential career and livelihood pathway to 65 Grade 12 learners of Talangan Integrated National High School (TINHS) on September 30, 2026, as they prepare for their next steps after senior high school. The session, "Sowing Seeds of Entrepreneurship: Entrepreneurial Mindsetting, Financial Literacy & Business Start-Up Ideas for Future Entrepreneurs," provided practical guidance on developing an entrepreneurial mindset, managing finances, and identifying business start-up opportunities. DTI Laguna Senior Trade-Industry Development Specialist Klyde Joy B. Bruno and Negosyo Center Business Counselors Neliza C. Pitargue and Franchesca Nadine B. Gallano served as resource speakers, sharing practical insights and experiences with the learners.

"When I was a student here, I was also thinking about what I would do after senior high school. Coming back now as a DTI resource speaker, I

Kauna...

magpapalakas sa aktibong pakikibahagi ng mga kabataan sa sektor at mas maisulong pa ang industriya sa rehiyon.

Isinagawa ito noong Setyembre 15-17, 2026, sa Ouan's Worth Farm and Family Resort, Lucena City, Quezon — isang Private Agriculture and Fisheries - Extension Service Provider (PAF-ESP) ng DA-ATI CALABARZON.

Naging bahagi rin ng aktibidad ang mga paligsahan nagbigay-daan upang maipamalas ng mga kalahok ang kanilang talento, pagkamalikhain, at kaalaman:

CocoChef: Coconut Culinary Challenge

- Unang Puwesto: Kim Carlo O. Ayo - Atimonan, Quezon
- Ikalawang Puwesto: Vico Aaron F. Enriquez - Tayabas City, Quezon
- Ikatlong Puwesto: Ronnie E. Lontoc - Unisan, Quezon

Likhang Niyog: Coconut Craft Challenge

- Unang Puwesto: Allan Cruzat - Candelaria, Quezon
- Ikalawang Puwesto: Erlito G. Decena Jr. - Unisan, Quezon
- Ikatlong Puwesto: Renz Michael Jonh B. Jordan - Pagbilao, Quezon

CocoQuest: Youth Quiz

Challenge

- Unang Puwesto: Radel D. Matibag - Candelaria, Quezon
- Ikalawang Puwesto: Gelo J. Delos Reyes - Sariaya, Quezon
- Ikatlong Puwesto: John Vincent Cabile - Pagbilao, Quezon
- Ikaapat na Puwesto: Christine Cel Lalusin - Candelaria, Quezon
- Ikalimang Puwesto: Karen Q. Faminial - Macalelon, Quezon

"Kami po ay thankful sa programang ito to showcase 'yung mga talent nating mga kabataan, 'yung mga creative mindset natin mula sa mga coco craft at coco food na nagawa