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Vol. 5 No. 14 October 12-18, 2026 P10.00

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The CALAX Open Canal Interchange will be major benefit for motorists from Imus and nearby Communities.



From a Cup of Coffee to 3,000 Trees: The Café Cuatro Success Story
by: Ma. Nicole C. Concejero, OTOP Support Staff, DTI Laguna



Nepomuceno Pushes More Modern, Efficient Customs Through Digitalization, Faster Service

Bureau of Customs (BOC) Commissioner Ariel F. Nepomuceno highlighted the agency's progress in revenue collection, digitalization, and trade facilitation as it continues reforms toward a more efficient and responsive Customs administration.

During the recent "Balitaan sa Harbor View" organized by Manila City Hall Reporters' Association,

SSS encourages members to avail of new microloan facility



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.martreyes@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,

1. I am the plaintiff in the herein captioned case;
2. I have caused the preparation of the herein Complaint;
3. 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;
4. 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;
5. 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 11, 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



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

NEE LAM LENDING CORP.

as represented by **Ma. Theresa B. Acheron**,
Petitioner-Mortgagee,

File No. FC-DC-2205-26

EXTRA JUDICIAL FORECLOSURE
OF REAL ESTATE MORTGAGE
UNDER ACT 3135, AS AMENDED
BY ACT 4118

IRENE G. SIOPONGCO,
Respondent-Mortgagor.

x-----x

NOTICE OF SHERIFF'S SALE

Upon extra-judicial petition for sale under Act 3135, as amended by Act 4118 filed by the petitioner/mortgagee, **NEE LAM LENDING CORP. as represented by Ma. Theresa B. Acheron**, with postal address at Unit 105, Makati Cinema Square Tower, Chino Roses Avenue, Pasong Tamo, Makati City, against the respondent/mortgagor **IRENE G. SIOPONGCO** with postal address at B01 L19 University Executive Villas, Brgy. BuroI, Dasmarinas City, Cavite and for the satisfaction of the mortgaged debt which as of 23 September 2026 amounts to **FIVE HUNDRED THOUSAND PESOS & 00/100 (Php500,000.00)**, exclusive of all legal fees and expenses incidental to this foreclosure and sale, the undersigned sheriff will sell at public auction on **November 19, 2026** at 10:00 o'clock in the morning or soon thereafter in the Ground Floor Lobby of Dasmarinas Community Affairs (DASCA) Building, Congressional Road, BuroI II, Dasmarinas City, Province of Cavite to the highest bidder and for **CASH** or **CERTIFIED CHECK**, in Philippine Currency, the following described real property together with all the buildings and other improvements existing thereon, to wit:

Transfer Certificate of Title No. 057-20111007930

IT IS HEREBY CERTIFIED that certain land situated in BRGY. PASONG BAYOG, MUN. OF DASMARINAS, PROV. OF CAVITE, IS. OF LUZON, bounded and described as follows:
A PARCEL OF LAND (LOT 19, BLK. 1 OF THE SUBD. PLAN, PSD-04-135553, BEING A PORTION OF LOT 30, BLK. 2, PSD-04-048273, LRC REC. NO. 8843), SITUATED IN BRGY. PASONG BAYOG, MUN. OF DASMARINAS, PROV. OF CAVITE, IS. OF LUZON. BOUNDED ON THE NW., ALONG LINE 1-2 BY RD. LOT 2; ON (Continued on next page) is registered in accordance with the provision of the Property Registration Decree in the name of
Owner: IRENE G. SIOPONGCO, SINGLE, FILIPINO, OF LEGAL AGE.

TECHNICAL DESCRIPTION (Continued from page 1)
THE NE., ALONG LINE 2-3 BY LOT 18, BLK. 1, BOTH OF THE SUBD. PLAN; ON THE SE., ALONG LINE 3-4 BY LOT 3542-B-4, PSD- 04-039813; AND ON THE SW., ALONG LINE 4-1 BY LOT 20, BLK. 1 OF THE SUBD. PLAN. BEGINNING AT A PT. MARKED "1" ON PLAN BEING S. 58 DEG. 42"W., 221.46 M. FROM MON. 137, IMUS ESTATE; THENCE N. 58 DEG. 57"E., 5.50 M. TO PT. 2; S. 31 DEG. 03"E., 9.25 M. TO PT. 3; S. 58 DEG. 57"W., 5.50 M. TO PT. 4; N. 31 DEG. 03"W., 9.25 M. TO THE PT. OF BEGINNING, CONTAINING AN AREA OF FIFTY SQ. METERS AND NINETY SQ. DEC. (50.90). ALL PTS. REFERRED TO ARE INDICATED ON THE PLAN AND ARE MARKED ON THE GROUND BY PS CYL. CONC. MONS. 15X60 CM.; EXCEPT POINT BEARINGS TRUE; DATE OF ORIG. SURVEY, JULY 27, 1905-JUNE 11, 1906, THAT OF THE SUBD. SURVEY ON OCT. 16-21, 2000, & WAS APPROVED ON FEB. 14, 2001.

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

Nepomuceno...

FROM PAGE 01

Commissioner Nepomuceno reported that the BOC collected more than ₱664 billion against its ₱659-billion target, exceeding the goal by more than ₱5 billion. He emphasized that reforms and strong revenue collection can go hand in hand.

"Ang mindset na dinatnan natin diyan ay kapag nagreporma ka, magdudusa o mahihirapan ang collection. Hindi ako naniwala diyan, walang logic. Habang ginagawa mo ang reporma, lalo mong magagawa ang tamang koleksyon, that's more logical."

Digitalization remains central to the Bureau's reforms, with available technologies and digital solutions being adopted to improve processes and address longstanding operational challenges.

"With the help of our other officers, the Bureau of Customs will be different, better than when we inherited the agency," Commissioner Nepomuceno said. The Commissioner also emphasized faster

processing of legitimate shipments. Customs personnel have been directed to complete assessments within five days, while airport shipments with complete documents are generally expected to be released within one day and, at most, three days.

The BOC is likewise preparing for increased shipment volumes and potential port congestion while strengthening its three core mandates of revenue collection, trade facilitation, and enforcement.

On border protection, Nepomuceno highlighted the use of X-ray screening, intelligence-sharing, and canine operations to detect prohibited and illicit goods, alongside efforts to further strengthen Customs capabilities at the country's ports and gateways.

Through these reforms, the BOC continues to pursue faster and more reliable Customs services while strengthening border protection and facilitating legitimate trade. / PR

and the encumbrance thereon, if there be any.

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

In the event the public auction should not take place on the said date and time, it shall be held on **December 03, 2026**, at the same time and place without further notice.

05 October 2026, Dasmarinas City, Province of Cavite.

RODRIGO C. ESTOGERO, JR.
Sheriff IV

ATTY. MARCELA E. BAYBAY
Clerk of Court VI & Ex-Officio Sheriff

Copy furnished:

NEE LAM LENDING CORP. as represented by Ma. Theresa B. Acheron,
Unit 105, Makati Cinema Square Tower, Chino Roses Avenue, Pasong Tamo, Makati City.

IRENE G. SIOPONGCO
B01 L19 University Executive Villas, Brgy. BuroI, Dasmarinas City, Cavite.

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

FRONTPAGE NEWS PUBLISHING:

October 12, 19 & 26, 2026

REPUBLIC OF THE PHILIPPINES
FOURTH JUDICIAL REGION
REGIONAL TRIAL COURT
BRANCH 88
CAVITE CITY
rtc1cav088@judiciary.gov.ph
(046)504-8100

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”.

5. 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”**.

6. 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.

7. 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

8. 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.

9. 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”**.

10. 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.

11. 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”**.

12. 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”**.

13. 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?”

14. 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

15. 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”.

16. 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.

17. 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 usurer 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.

18. 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.

19. 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”**).

20. 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.

21. 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”**.

22. 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.

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

24. 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;

Pinakamalaking huli ng droga sa NAIA: P496.4M Shabu, nasabat ng tropa ni Coll. Mapa



MAITATALA na naman sa kasaysayan ang alertong tropa nina Bureau of Customs-Port of Ninoy Aquino International Airport (BOC-NAIA) District Collector, Atty. Yasmin O. Mapa nang masabat ang aabot sa P496.413 milyong halagang shabu na tumitimbang ng 73.002 kilograms, na posibleng kung hindi naagapan ay baka tuluyang naipuslit sa paliparan.

Paulit-ulit na nasukat natin ang kahalagahan ng teknikal na kasanayan, katapatan, kahusayan sa

tungkulin at pagbibigay ng proteksyon sa interes ng publiko at gobyerno ng kampo ng BOC-NAIA sa ilalim ng pamumuno ni District Collector Yasmin Mapa. Nakakabili!

Noong October 5, 2026, kasama ang pinagsanib na puwersa ng tropa nina Coll. Mapa at Philippine Drug Enforcement Agency (PDEA), pinangunahan ni Customs Commissioner Ariel F. Nepomuceno ang inspeksyon sa mga shabu na nadiskubreng itinago sa loob ng "industrial machinery" na

nagmula sa Guadalajara, Mexico.

Nakakagulat ang dami ng ilegal na droga. Kung hindi ako nagkakamali, ito ang itinuturing pinakamalaking drugs shipment na natimbog at tangkang ipuslit palabas ng NAIA sa kasalukuyang taon.

Sa malamang, malaking organisadong grupo o sindikato ang nasa likod ng drug smuggling na ito. Kahanga-hanga ang agresibong kampanya laban sa ilegal na droga ng kampo ni Coll. Mapa sa hangganan o border ng kaniilang puerto. Walang nakalulusot.

Ang kargamento ay dumating sa bansa noong September 26, 2026, pero unang na-flag pagkatapos makatanggap ng importasyon ang mga awtoridad ng BOC-NAIA hinggil sa presensya ng bawal na mga gamot.

Dahil dito, kaagad

inisyu ng tropa ni Coll. Mapa ang Alert Order kasunod ang pagpapatupad ng 100 percent examination sa nasabing shipment na pansamantalang nakalagak sa isang Customs bonded warehouse sa Pasay City noong October 2, 2026.

Habang isinasagawa ang X-ray scanning ng mga awtoridad ng Customs, nadetek ang hinihinalang imahe sa kargamento na sinasabing idineklarang "tubular frames at pelletizing machine."

Kasabay nito, kinumpirma sa pamamagitan ng amoy ng PDEA K-9 dogs na naglalaman ng ilegal na droga ang imported na kargamento.

Sa physical examination, may nakuhang mga pakete na mula sa tubular portions ng mga makina na white crystalline substance. Ito ay may timbang na 73.002 gramo,

at positibo sa methamphetamine hydrochloride o shabu sa isinagawang field testing.

Ang matagumpay na operasyon ay ikinasa ng pinagsanib na puwersa ng BOC-NAIA, PDEA, CAIDTF, Enforcement and Security Service, X-ray Inspection Project, Customs Intelligence and Investigation Service, at NAIA Inter-Agency Drug Interdiction Task Group.

Ayon kay Coll. Mapa, ipinapakita ng operasyon ang kahalagahan ng intelligence, paggamit ng teknolohiya, at koordinasyon sa pagitan ng Customs at iba pang law enforcement agencies para matukoy ang mga sospistikadong paraan ng pagtatago ng droga.

Nagbabala si Customs Commissioner Ariel F. Nepomuceno sa mga sindikatong gumagamit ng lehitimong mga kargamen-

to bilang pantakip sa drug smuggling. "Sigurado na mananagot sila sa ilalim ng ating batas," babala pa ni Komisyuner.

Kung matatandaan ninyo, noong September 14, 2026, nasabat rin ng grupo nina Coll. Mapa ang mahigit P199.7 milyong halaga ng shabu at high-grade marijuana na idineklarang mga personal effects sa isang Customs bonded warehouse sa Pasay City.

At noong September 24, inaresto ng tropa nina Coll. Mapa ang tatlong (3) Pinoy na galing Bangkok, Thailand nang makita sa loob ng kaniilang bagahe ang P18.6 milyong halaga ng hinihinalang marijuana o kush sa Terminal 3 ng NAIA.

Nakuha sa mga suspek ang anim (6) na bagahe ng 18,679 gramo ng marijuana sa Customs Secondary Inspection Area.

FROM PAGE 01

cluding drying techniques.

While waiting for the trees to mature, Café Cuatro continues sourcing green coffee beans from farmers and suppliers to maintain its operations.

For Virginia, investing in coffee production is not simply about securing supplies but also about supporting farmers and contributing to the development of the Philippine coffee industry.

Recognition and Market Expansion

Café Cuatro has achieved several milestones since its establishment.

In 2022, it was recognized among the Top Ten Start-ups under the BPI SEAL SEGA program. In 2026, the business also received recognition for its innovative coffee products at the Kalakal and National Trade Fair.

Virginia continues reaching more customers

through trade expos, social media, and e-commerce platforms. Customer feedback also helps guide product improvements and business development.

Looking Ahead Over the next three to five years, Virginia hopes to expand Café Cuatro by using coffee harvested from her own farms while maintaining partnerships with local growers.

She also plans to introduce additional coffee products, expand distribution nationwide, and eventually explore international markets.

Beyond business growth, Virginia aims to establish a sustainable enterprise that promotes Filipino products and creates opportunities for local coffee farmers.

Her journey demonstrates how determination, continuous learning, government support, and innovation can transform a simple business idea into an enterprise that benefits

SSS...

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 ₱20,000 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 ₱20,000 but the member has only 12 total contributions, the loanable amount is ₱2,200 (11% of ₱20,000)," 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 ₱20,000, depending on their average MSC. Furthermore, members with existing Short-Term Member Loans (Salary, Calamity, or Emergency Loans) may still ap-

ply 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. /PR

The...

Once this section of CALAX is completed, the interchange will provide direct access to the expressway, giving motorists a convenient route toward CAVITEX and Manila, or in the opposite direction toward SLEX and Laguna.

Development around Open Canal is also becoming increasingly noticeable. New townships, residential communities, and commercial developments are emerging in the area, including SM General Trias along Open Canal Road.

The communities surrounding this corridor are becoming more active and connected. With improved accessibility brought by CALAX and

continued development in the area, land values are also likely to appreciate over time.

What was once simply a road connecting communities is gradually becoming an important growth corridor between Imus and General Trias and soon, a major gateway to CALAX.

And while we often admire the finished roads, interchanges and structures, it is also worth remembering the many hands working behind the scenes to build them. Infrastructure changes places. It improves connectivity, encourages development, and opens new opportunities for the communities around it.



CALAX Nears Completion, Advancing Connectivity Between Cavite and Laguna

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.

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.

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).

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.

The completed CALAX will further support logistics and business activity by strengthening

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./PR

From...

At 57, Virginia Marte of Santa Rosa, Laguna, has transformed a simple business idea into a growing enterprise that promotes Philippine coffee while supporting local farmers.

Established during the COVID-19 pandemic, Café Cuatro began when Virginia's husband searched for locally produced coffee compatible with their Nespresso machine. This inspired her to explore business opportunities in the Philippine coffee industry.

Before becoming an entrepreneur, Virginia worked as a Production Technician, Manufacturing Supervisor, and College Instructor. Despite challenges involving business registration, permits, certifications, and limited local coffee supply, she remained determined to pursue her venture.

Government Support and Business Development

Virginia joined the BPI SEAL SEGA Start-up Program, where she received entrepreneurship training and a grant to support her business.

She later attended a seminar organized by the Department of Trade and Industry (DTI) Laguna, introducing her to government assistance programs, training opportunities, trade exhibitions, and grants available to micro, small, and medium enterprises (MSMEs).

In 2025, she participated in the One Town, One Product (OTOP) program, which helped improve Café Cuatro's product packaging and marketability. The business subsequently observed increased sales in 2026.

She also joined the Kapatid Mentor ME (KMME) program in 2026 to strengthen her knowledge of financial management, marketing, and business operations.

Investing in Philippine Coffee Production

fee Production

To address the limited availability of locally grown coffee, Virginia decided to invest in coffee farming while establishing partnerships with local farmers.

Through Farm to Cup PH, she planted 1,000 Arabica coffee trees in Nueva Ecija in 2023, with the first small harvest expected around December 2026.

Another 2,000 Robusta trees were planted in Pantabangan, Nueva Ecija, in 2024, with the initial harvest anticipated around 2028.

Local farmers currently maintain the approximately 3,000 coffee trees, helping Café Cuatro develop a more sustainable and dependable supply of locally produced coffee.

Virginia also attended a coffee boot camp in 2022 to learn about coffee farming strategies and post-harvest practices, in-