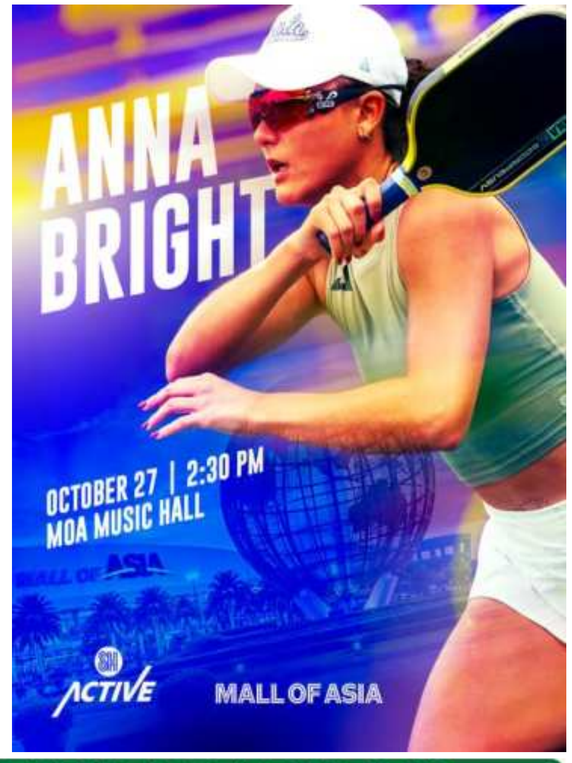










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Telephone No. 09273707489

BANK OF THE PHILIPPINE ISLANDS,
Mortgagee,

Foreclosure No. 2026-117
For: Extra-Judicial Foreclosure of
-versus- Real Estate Mortgage

XYLDON NOEL E. JACOB A.K.A. XYLDON NOEL ESPINEDA JACOB married to LOUJIE V. JACOB A.K.A. LOUJIE VELAYO JACOB,
Mortgagors.
x----------x

NOTICE OF EXTRA JUDICIAL FORECLOSURE

Upon Extra-judicial Petition for Sale under Act 3135 as Amended by Act 4118 filed by the mortgagee, **BANK OF THE PHILIPPINE ISLANDS** of Ayala Triangle Gardens Tower 2, Paseo de Roxas corner Makati Avenue, Makati City 1226, and against the mortgagors **XYLDON NOEL E. JACOB A.K.A. XYLDON NOEL ESPINEDA JACOB married to LOUJIE V. JACOB A.K.A. LOUJIE VELAYO JACOB** at Lot 4 Block 6, Phase 1, Avida Residences, Sta. Catalina, Salawag, Dasmarinas, Cavite and Lot 8 Block 1, Chanel St., Silverhomes 1 Subdivision, Real II, Bo. Malumot, Bacoor, Cavite, to satisfy the mortgage indebtedness which as of September 28, 2026, amounts to **THREE MILLION TWO HUNDRED SIXTY ONE THOUSAND NINE HUNDRED FORTY FIVE PESOS & 81/100 (P3,261,945.81),** Philippine Currency, inclusive of interest, and penalty charges but exclusive of other fee incident to this foreclosure, the undersigned or her duly authorized representative will sell at the public auction on **December 9, 2026 at 10:00 o'clock** in the morning or soon thereafter, at the main entrance of the Hall of Justice of Bacoor City, Cavite, to the highest bidder for CASH and In Philippine Currency, the following described properties with all the improvements thereon, to wit;

Transfer Certificate of Title No. 057-2025012996

A PARCEL OF LAND (LOT 8, BLK. 1 OF THE SUBD. PLAN, PSD-04-043058, BEING A PORTION OF THE SUBD. OF LOT 4728, IMUS ESTATE), SITUATED IN THE BO. OF MALUMOT, MUN. OF BACOOR, PROV. OF CAVITE, IS. OF LUZON. X X X, CONTAINING AN AREA OF ONE HUNDRED FIFTEEN (115) SQ. METERS.

"All sealed bid must be submitted to the undersigned on the above stated time and date."

"In the event the public auction should not take place on the said date, it shall be held on **December 16, 2026,** without further notice."

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

City of Bacoor, October 12, 2026.

MELY C. HERMOSURA-VISTA
Clerk of Court VI

By:
ALLISON ROMAN D. LABIAGA
Sheriff IV

Copy Furnished:
BPI LEGAL DIVISION
27th Flr. BPI Buendia Center Bldg., 372 Sen Gil Puyat Ave., Brgy. Bel-Air, Makati 1209

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

PHILIPPINE NATIONAL BANK,
Mortgagee,

FORECLOSURE CASE NO. F-811-26

-versus-

SPS. JOEVANY O. BANAYAT AND MARY JOY C. BANAYAT,
Debtors/Mortgagors.
x----------x

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, **PHILIPPINE NATIONAL BANK,** with business address at PNB Financial Center, Pres. Diosdado P. Macapagal Blvd., Pasay City against the Debtors/Mortgagors, **SPS. JOEVANY O. BANAYAT and MARY JOY C. BANAYAT,** with postal addresses at (1) KM 13 East Service Road, Sitio Masagana Vill., Western Bicutan, Taguig City; (2) Lot 27, Block 5 Section 6, Sierra Madre Street (Road 4A) thru Alley 15, Belmont Hills 1 Subd, Brgy. Pasong Kawayan II, General Trias, Cavite and (3) Lot 28, Block 5 Section 6, Sierra Madre Street (Road 4A) thru Alley 15, Belmont Hills 1 Subd., Brgy. Pasong Kawayan II, General Trias, Cavite to satisfy the mortgage indebtedness which as of July 31, 2026 amounts to **TWO HUNDRED NINE HUNDRED TWO THOUSAND THREE HUNDRED TWENTY SIX PESOS and 4/100 (PhP2,902,326.04),** Philippine Currency, including interest, penalties and other charges as of said date but exclusive of all other expenses incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on November 17, 2026 at 10:00 o'clock in the morning until 12:00 o'clock noon at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder for **CASH** and in Philippine Currency, the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE (t-1223081) 057-2026012638

A parcel of land (Lot 27, Block 5 Section 6 of the subdivision plan, Psd-04-105570, being a portion of Section 19, Pcs-04-012289, L.R.C. Record No. ___) situated in Barangay Pasong Kawayan, Municipality of Gen. Trias, Province of Cavite, Island of Luzon. Bounded on the SW., along line 1-2 by Lot 25 Block 5 Section 6; on the W., along line 2-3 by Alley 15; on the N., along line 3-4 by Lot 29, Block 5 Section 6; and on the E., along line 4-1 by Lot 28, Block 5 Section 6, all of the subdivision plan. Beginning at a point marked "1" on plan **x x x containing an area of THIRTY FIVE (35) SQUARE METERS, x x x**

TRANSFER CERTIFICATE OF TITLE (057-2013017702)

A parcel of land (Lot 28, Block 5 Section 6 of the subdivision plan, Psd-04-105570, being a portion of Section 19, Pcs-04-012289, L.R.C. Record No. ___) situated in Barangay Pasong Kawayan, Municipality of Gen. Trias, Province of Cavite, Island of Luzon. Bounded on the W., along line 1-2 by Lot 27 Block 5 Section 6; on the N., along line 2-3 by Lot 30, Block 5 Section 6; on the E., along line 3-4 by Road 4A; and on the S., along line 4-1 by Lot 26, Block 5 Section 6, all of the subdivision plan. Beginning at a point marked "1" on plan **x x x containing an area of THIRTY FIVE (35) SQUARE METERS, x x x**

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

In the event the public auction should not take place on the said date and time, it shall be held on November 24, 2026 without further notice.

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

Trece Martires City, October 20, 2026.

JOANNAH AVIGAIL C. TIMKANG
Sheriff IV

Copy Furnished:

S. P. MADRID & ASSOCIATES
Counsel for Mortgagee
17th Floor Chatham House Condominium
Valero Street cor. V.A. Rufino Street
Makati City, Metro Manila

PS. JOEVANY O. BANAYAT & MARY JOY C. BANAYAT
(1) KM 13 East Service Road, Sitio Masagana Vill., Western Bicutan, Taguig City
(2) Lot 27, Block 5 Section 6, Sierra Madre Street (Road 4A) thru Alley 15, Belmont Hills 1 Subd.,
Brgy. Pasong Kawayan II, General Trias, Cavite
(3) Lot 28, Block 5 Section 6, Sierra Madre Street (Road 4A) thru Alley 15, Belmont Hills 1 Subd.,
Brgy. Pasong Kawayan II, General Trias, Cavite

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

FRONTPAGE NEWS PUBLISHING:
October 26, November 2 & 9, 2026

XYLDON NOEL E. JACOB married to LOUJIE V. JACOB
Lot 4 Block 6, Phase 1, Avida Residences, Sta. Catalina, Salawag, Dasmarinas, Cavite
Lot 8 Block 1, Chanel St., Silverhomes 1 Subdivision, Real II, Bo. Malumot, Bacoor, Cavite

WARNING: It is absolutely prohibited to remove, deface or destroy this notice of Extra-judicial Sale on or before the date of sale.

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

EJF-2026-49
FOR: EXTRA JUDICIAL FORECLOSURE OF REAL ESTATE MORTGAGE UNDER ACT 3135, AS AMENDED BY ACT 4118

-versus-

JANICE B. BORLAGDATAN and MAYA B. BORLAGDATAN,
Mortgagors/Borrowers.
x----------x

NOTICE OF SHERIFF'S SALE

Upon Extra-Judicial petition for sale under Act No. 3135, as amended by Act 4118 filed by the mortgagee, HOME DEVELOPMENT MUTUAL FUND (otherwise known as Pag-IBIG Fund), with postal address at BDO Life Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, against the mortgagors/borrowers, JANICE B. BORLAGDATAN and MAYA B. BORLAGDATAN, with postal address/es at 1.) No. 326 East Bel Air Imelda Ave., San Isidro, Cainta, Rizal; and 2.) Lot 139 Block 50 Alta Tierra Homes Phase 4, Brgy. Aldiano Olaes, Gen. Mariano Alvarez Cavite 4117, and for the satisfaction of the mortgaged debt which as of 13 July, 2026 amounts to ONE MILLION TWO HUNDRED FOURTEEN THOUSAND THREE HUNDRED NINETY EIGHT PESOS & 78/100 (P1,214,398.78) Philippine Currency, exclusive of all legal fees and expenses incidental to this foreclosure and sale, the undersigned or his duly authorized representative will SELL at public auction on December 3, 2026 at 1:00 o'clock in the afternoon at the Lobby of the Hall of Justice Building, Brgy. Maduya, City of Carmona, Cavite to the highest bidder for CASH or MANAGER'S CHECK, in Philippine currency, the mortgaged property/ies with all the improvements thereon to wit:

TRANSFER CERTIFICATE OF TITLE NO. 057-2024054952

IT IS HEREBY CERTIFIED that certain land situated in BARANGAY OF ALDIANO OLAES, MUNICIPALITY OF GEN. MARIANO ALVAREZ, PROVINCE OF CAVITE, ISLAND OF LUZON, bounded and described as follows:

LOT NO: 139, BLOCK NO: 50, PLAN NO: PSD-04-232877

PORTION OF: PCN-04-003580 ; LRC REC. NO. 2166 & 55349

LOCATION: BARANGAY OF ALDIANO OLAES, MUNICIPALITY OF GEN. MARIANO ALVAREZ, PROVINCE OF CAVITE, ISLAND OF LUZON

BOUNDARIES:

LINE	DIRECTION	ADJOINING LOT(S)
1-2	SW	ROAD LOT 43, (10.00 M. WIDE), PSD-04-232877
2-3	NW	LOT 140, BLOCK 50, PSD-04-232877
3-4	NE	LOT 20, BLOCK 50 PSD-04-232877
4-5	NE	LOT 21, BLOCK 50, PSD-04-232877
5-1	SE	LOT 138, BLOCK 50, PSD-04-232877

TIE POINT: BLLM NO. 14, CAD 285, CARMONA CADASTRE

TO CORNER	BEARING	DISTANCE
1	S. 85° 12' W	2341.65 M.
1-2	N. 54° 33' W	4.00 M.
2-3	N. 35° 27' E	12.50 M.
3-4	S. 54° 33' E	1.00 M.
4-5	S. 54° 33' E	3.00 M.
5-1	S. 35° 27' W	12.50 M.

AREA: FIFTY SQUARE METERS (50), MORE OR LESS
DESCRIPTION OF CORNERS: ALL POINTS REFERRED TO ARE INDICATED ON THE PLAN AND ARE MARKED ON THE GROUND BY P.S. CYL. CONC. MONS 15X40 CMS
BEARINGS: TRUE
DECLINATION:
DATE OF ORIGINAL SURVEY: AUG. 16, 1940-JULY 31, 1941
DATE OF SUBD/CONS SURVEY: FEB. 1-19, 2013
DATE OF APPROVED SURVEY: MAY 6, 2014
GEODETIC ENGINEER: JEANETTE S. CO
NOTES:

xxxNOTHING FOLLOWSxxx

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

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

In the event the public auction should not take place on the said date and time, it shall be held on December 10, 2026 at the same time and place without further notice.

2nd day of October, 2026 at City of Carmona, Cavite.

By:
JOSEPH R. DIDON
Sheriff IV

Noted by:

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

Copy furnished:

Home Development Mutual Fund
BDO Life Mega Plaza Building
No. 358 Sen. Gil Puyat Avenue, Makati City

ATTY. AMELY D. AGMATA c/o ATTY. JULIUS VOLTAIRE ROMMEL C. CUBELO
Attorney-In-Fact, 24K ACCOUNTS CONSULTANT, INC.
3F Fass Inteli College Bldg., No. 11 Pittsburgh St., Brgy. Silangan
Cubao, Quezon City

JANICE B. BORLAGDATAN and MAYA B. BORLAGDATAN

1. No. 326 East Bel Air Imelda Avenue, San Isidro, Cainta, Rizal

2. Lot 139 Blk 50 Alta Tierra Homes Ph 4
Brgy. Aldiano Olaes, GMA, Cavite

FRONTPAGE NEWS PUBLISHING:
October 26, November 2 & 9, 2026

Kasanayan sa Agro-entrepreneurship ng mga Magsasaka sa Quezon, pinalakas ng DA-ATI CALABARZON



HINDI nakalusot sa mahigpit na pagbabantay ng tropa nina Bureau of Customs-Manila International Container Port (BOC-MICP) District Collector, Atty. Geoffrey K. De Vera at Deputy District Collector, Atty. Edward Rigunay Ibera ang illegal shipments na mahigit P361 milyong halaga na tangkang ipuslit sa MICP.

Napatunayan ang matinding kahalagahan ng masusing pagsusuri sa mga inaangkat na produkto upang matiyak ang pagsunod sa mga batas at regulasyon sa Customs.

Patuloy na ipinapakita ng alertong tropa nina Colls. De Vera at Edward Ibera ang kanilang seryosong paglaban sa ilegal na mga kargamento.

Katulad ng halimbaha:

Pagpapatupad ng mga batas sa pag-aangkat.

Pagprotekta sa kita ng pamahalaan at lehitimong kalakalan.

Paninindigan na walang puwang ang paglabag sa batas sa mga pantalan.

Matatandaang noong October 8, 2026, kasama sina Colls. De Vera at Ibera, pinangunahan ni Customs Commissioner Ariel F. Nepomuceno ang spot checking sa ilegal na mga kargamentong nakapaloob sa dalawang 1x20 container mula sa Zamboanga. Isang container ang nabistong mga ilegal na sigarilyo, habang ang isa rin ay may kargang white cigarette filters nasa mga kahong may Chinese markings.

Ang shipment ay aabot sa P29 milyong halaga. Idineklarang "Scrap Metal" pero natuklasang naglalaman ng 320 kahon ng 'Astro at Redwood' cigarettes. Ang mga ito ay sinasabing naaktuhang nakalagak sa Subport of North Harbor, Maynila ng MICP.

Iginiit ni Comm. Nepomuceno na hindi magiging daan ang maling deklarasyon upang maitago ang tunay na laman ng shipments at makaiwas sa kaukulang tax requirements ng BOC.

"Malinaw ang ating paninindigan: hindi magiging daan ang maling deklarasyon para makalusot ang mga iligal na produkto. Patuloy nating paiigtingin ang ating inspections, intelligence operations, at pakikipag-ugnayan sa ating mga partner agencies upang maprotektahan ang revenue ng pamahalaan at ang lehitimong kalakalan," ani Commissioner Nepomuceno.

Ang pagkakadiskubre sa mga kargamento ay bahagi ng patuloy na pagpapalakas ng BOC sa intelligence-driven inspections at inter-agency coordination upang matukoy ang mga misdeclared at posibleng illicit shipments bago makapasok sa lehitimong merkado. Kasabay nito, patuloy na isinasagawa ang kaukulang proseso alinsunod sa customs at revenue laws.

Sinabi nina Colls. De Vera at Ibera na ang mas mahigpit na pagbabantay sa mga kargamento ay naaayon sa direksyon ni President Ferdinand R. Marcos Jr. na palakasin ang border protection, tiyakin ang wastong pangongolekta ng kita ng pamahalaan, at ipatupad ang mga batas laban sa smuggling at iba pang ilegal na kalakalan.

Binigyang diin pa ng naturang Customs officials, sa ilalim ng pamumuno ni Comm. Nepomuceno, nananatiling nakatuon ang Bureau sa pagpigil sa misdeclaration at iba pang pamamaraan ng pag-iwas sa customs requirements, habang pinangangalagaan ang seguridad ng bansa at patas na kompetisyon sa mga lehitimong negosyo.

Samantala, noong August 29, 2026, aabot sa P292.4-M Shabu na itinago sa pekeng mga bato ang natimbog ng grupo ni Colls. De Vera at Ibera na tinangkang ipuslit sa MICP.

Ang pagkasabat sa 43 kilos na shabu shipment mula Afghanistan ay malaking indikasyon na napilayan ng kanilang kampo ang smuggling operation ng ilang drug syndicate sa bansa.

Hindi lamang interes ng gobyerno ang panalo dito, maging ang buhay ng ating mga kababayang Filipino ay nabigyan ng proteksyon ng kampo nina Colls. De Vera at Ibera.

At noong August 4, 2026, nasabat rin ng tropa ang dalawang container van na naglalaman ng P40 milyong halaga ng ipinagbabawal na mga paputok at pyrotechnic devices na sadyang minali ang deklarasyon upang maipuslit sa MICP.

Ang imported shipments galing China ay parehong humigit-kumulang P20 milyong halaga. Unang natukoy ang mga ito nang makataanggap ng intelligence reports na nagsasabing may mga paputok na itinago sa loob ng mga container.

Natuklasang isa sa mga shipment ay idineklarang "shelves" at kalaunan ay sinasabing boluntaryong inabandona ng importer o consignee. Samantalang ang ikalawa naman ay nakasaad sa dokumento bilang "ceramic cups."

Sa suma-total, mahigit P361 milyong halaga ng illegal shipments ang nasabat bago tuluyang kinumpiska ng tropa nina Colls. De Vera at Ibera sa nasabing mga petsa ng kasalukuyang taon. Ang galing! Congratulations, mga Bossing!

Mga Ahensya sa CALABARZON, Naghahanda Laban sa Super El Niño

CALAMBA CITY, Laguna — Pinag-iisa ng mga ahensya ng pamahalaan sa CALABARZON ang kanilang mga programa at hakbang upang mapaghandaan ang posibleng epekto ng matinding Super El Niño sa mga komunidad at pangunahing sektor ng rehiyon.

Sa isinagawang pagpupulong ng Regional Disaster Risk Reduction and Management Council (RDRRMC), tinalakay ang pagbuo ng El Niño Regional Action Plan na magsisilbing gabay sa paghahanda, pagtugon at rehabilitasyon ng mga lugar na maaaring maapektuhan ng matagal na tagtuyot.

Ayon kay Annie Mae Dizon ng Department of Economy, Planning and Development (DepDev) CALABARZON, limang pangunahing sektor ang bibigyang-pansin sa plano: seguridad sa tubig, pagkain, enerhiya, kalusugan at kaligtasan ng publiko.

Pangungunahan ng Department of Environment and Natural Resources (DENR) ang mga hakbang upang matiyak ang sapat na suplay ng tubig, habang tututukan naman ng Department of Agriculture (DA) ang pagpapanatili ng suplay ng pagkain at pagtulong sa mga magsasaka at mangingisda.

Samantala, ang Department of Energy (DOE) ay maghahanda laban sa posibleng pagkaantala ng suplay ng kuryente at gasolina.

Palalakasin din ng Department of Health (DOH) ang paghahanda sa mga emergency na pangkalusugan, habang ang Department of the Interior and Local Government (DILG) ay tututok sa pagpapanatili ng kaayusan at kaligtasan ng mga komunidad.

Mahalaga rin ang pakikipagtulungan ng mga lokal na pamahalaan at mamamayan upang mabawasan ang posibleng epekto ng matinding tagtuyot, lalo na sa mga komunidad na umaasa sa agrikultura at iba pang likas na pinagkukunan ng kabuhayan.

Inaasahang pagtibayin ng RDRRMC CALABARZON ang Regional Action Plan sa nakatakdang pagpupulong sa Nobyembre 13.

(PIA CALABARZON)

Nepomuceno...

FROM PAGE 01

Bureau of Customs (BOC) Commissioner Ariel F. Nepomuceno commended Collection District VI – Port of Iloilo for its exemplary performance in revenue collection, border protection, trade facilitation, and public service as the Port celebrated its 171st Founding Anniversary.

Held on October 7, 2026, the celebration carried the theme, "One Port, One Vision: Honoring 171 Years of Excellence in Customs Service," reflecting the Bureau's continued commitment to integrity, accountability, and modernization under the IAM BOC Movement.

"I commend District Collector Noli P. Santua, Jr. and the men and women of the Port of Iloilo for your accomplishments in revenue collection, border protection, and trade facilitation. Ang inyong dedikasyon, sipag, at sama-samang pagkilos ay patunay na mas marami tayong kayang makamit kapag tayo ay nagkakaisa sa iisang layunin." Commissioner Nepomuceno said. Under the leadership of District Collector Noli P. Santua, Jr., the Port of Iloilo collected ₱3.19 billion from January to August 2026, exceeding its collection target by 11.9%, or ₱341.35 million.

Reflecting on these accomplishments, District Collector Santua, Jr. recognized the dedication and hard work of the men and women of BOC–Port of Iloilo, underscoring their vital contributions to the Port's continued progress and commitment to public service.

"To our officers and personnel, thank you for your continued commitment, cooperation, and service. You are the people entrusted to carry this Port forward into its next chapter." District Collector Santua Jr. said. During the celebration, BOC-Port of Iloilo recognized its key partners and stakeholders for their continued support and contributions to the Port. "I would also like to recognize our stakeholders and partners, many of whom have been part of Port's story. A port does not operate in isolation. Its success depends on the cooperation of the trading community, our clients, industry partners, and the many individuals and organizations whose activities are connected to the Port." District Collector Santua Jr. added. Guided by Commissioner Nepomuceno's IAM Program and under the leadership of District Collector Santua Jr., the BOC–Port of Iloilo continues to strengthen its commitment to integrity, accountability, and modernization while advancing border protection and facilitating legitimate trade.

"As we celebrate 171 years of customs service of the Port of Iloilo, let us continue to move forward with a strong commitment to public service. Sama-sama nating isulong ang isang Bureau of Customs na makabago, matatag, at mapagkakatiwalaan. One Port, One Vision—patuloy na maglingkod nang may integridad, pananagutan, at malasakit para sa bayan." Commissioner Nepomuceno said.

Celebrating 171 Years of Customs Service, the Port of Iloilo reaffirms its shared vision of upholding integrity, safeguarding the nation's borders, facilitating legitimate trade, and delivering meaningful results for the Filipino people.

PhilHealth...

FROM PAGE 01

CALAMBA CITY, Laguna — PhilHealth Regional Office IV-A (PRO IV-A) recognized and expressed its appreciation to local media partners from Quezon, Laguna, and Cavite during the Media Pasasalamat 2026, held on October 22, 2026 at Hotel Marciano.

With theme, "Kasama sa Kuwento, Katuwang sa Serbisyo," the activity honored the invaluable contributions of local media organizations and practitioners in disseminating accurate, timely, and relevant information about PhilHealth's programs, benefits, and services to communities across the region.

PRO IV-A, headed by Acting Regional Vice President Edwin M. Oriña, MD, emphasized the importance of its partnership with the media in ensuring that reliable information reaches the public, particularly on benefit packages, membership concerns, and initiatives that advance Universal Health Care.

The recognition also served as an expression of gratitude for the media's commitment to public service and their continued efforts to bring essential health information closer to the people of Quezon, Laguna, and Cavite.

The event also provided the opportunity to inform the media partners on the enhanced PhilHealth benefits for Maternity Care and Leptospirosis, coverage of less than 24 hours confinement and coverage of Solo Parents and Persons With Disability (PWDs), as well as updates on the PhilHealth YAKAP implementation.

On the other hand, the Local Health Insurance Office Calamba provided assistance on membership registration, updating of records, and assignment to the chosen YAKAP Clinic. As PhilHealth continues to strengthen its programs and services, the regional office reaffirmed its commitment to maintaining strong partnerships with local media as key allies in promoting informed, empowered, and healthier communities.

Through the Media Pasasalamat 2026, PRO IV-A celebrates not only the contributions of its media partners but also their shared commitment to public service and the delivery of accurate information for every Filipino.



PhilHealth...

FROM PAGE 01

Sa layong palakasin ang kakayahang pang-negosyo at praktikal na kaalaman sa pamamahala ng mga negosyong nakabatay sa pagsasaka, tatlumpung (30) magsasaka mula sa Samahan ng Magpapalay ng Candelaria ang lumahok sa "Building Stronger Rice Communities: Advancing Farmers' Knowledge in Agroentrepreneurship noong Oktubre 5 hanggang 8, 2026, sa Girasoles Farm, Candelaria, Quezon.

Sa pangunguna ng Department of Agriculture – Agricultural Training Institute (DA-ATI) CALABARZON, isinagawa ang apat na araw na pagsasanay sa pakikipagtulungan ng DA-Regional Field Office IV-A at DA-Philippine Rice Research Institute (PhilRice) Los Baños bilang mga tagapagtalakay ng mga paksa sa pagsasanay. Kabilang rito sina Maria Sofia M. Canilao, Science Research Specialist II at Science Research Specialists I, East L. Cosme at John Erron O. Melitante.

Nagbahagi rin sina Ma. Magdalena R. Ripas, may-ari ng Encarnacion Farm, at Brian A. Belen, kapwa may-ari ng Marelson Farm and Educational Center OPC, ng kanilang karanasan sa pamamahala ng mga negosyong pang-agrikultura.

Tinalakay sa pagsasanay ang mga paksang Introduction to Agro-entrepreneurship, Engaging Agro-enterprise Industry Stakeholders Participate in Negotiation and Ensure Product Supply, Basic Fundamentals Financial Management, Contract Growing, Value addition and Marketing Strategies, Personal Entrepreneurial Characteristics at Success and Failure Factors in Managing Enterprise. Tinalakay rin ang mga mahahalagang aspeto kagaya ng Rice Industry and Technology Updates, Palayamanan, Gender and Sensitivity for Rice-Based Farming Communities, Emerging Pests. Nagsagawa rin ng pagbisita sa BeeGood Agriventures OPC upang masaksihan ng mga kalahok ang aktuwal na operasyon ng isang negosyong pang-agrikultura at matutuhan ang mga praktikal na pamamaraan sa pamamahala nito.

Para kay G. Eric B. Libuet, isa sa mga kalahok, binigyang-diin ng pagsasanay ang kahalagahan ng wastong pagtatala ng mga transaksiyong pinansiyal, tamang pakikipagnegosasyon, at pagtukoy sa angkop na merkado para sa kanilang mga produkto.

"Ang pag-unawa sa pangangailangan ng target market ay makatutulong sa aming mga magsasaka upang mas maayos na mapamahalaan ang pagbebenta ng kanilang ani at mapataas ang posibilidad na kumita nang sapat," ani ni Libuet. Sa pagtatapos ng programa, hinikayat ni Center Director Dr. Rolando V. Maningas, RAgr, ang mga kalahok na isabuhay ang kanilang mga natutuhan sa pamamagitan ng pagsasagawa ng mga konkretong hakbang, gaya ng pagtatatag ng sariling negosyo o pagpapahusay sa kasalukuyang farm enterprise.

Sa pamamagitan ng inisyatibang ito, patuloy na isinusulong ng DA-ATI CALABARZON, katuwang ang mga partner na ahensiya, ang pagpapalakas ng kaalaman at kasanayan ng mga magsasaka sa pagnenegosyo upang mapaunlad ang kanilang mga farm enterprise, mapataas ang kita, at matiyak ang mas matatag at napapanatiling kabuhayan ng mga magsasaka ng palay sa rehiyon.

Panulat ni: Eloisa A. Mariano/ISS

BJMP...

FROM PAGE 01

In an age where information travels in seconds, the ability to distinguish facts from misinformation is more important than ever. Media and information literacy empowers individuals to think critically, verify sources, and communicate responsibly.

As BJMP CALABARZON observes Global Media and Information Literacy Week, the Region underscores the importance of accurate, ethical, and responsible information-sharing in strengthening public trust. Every post, message, and shared story carries a responsibility to uphold truth and respect.

Let us be mindful of what we consume and share, and help create a more informed and responsible digital community.

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. Aceron,
Petitioner-Mortgagee,

-versus-

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. Aceron,** 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. Burol, Dasmariñas 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 Dasmariñas Community Affairs (DASCA) Building, Congressional Road, Burol II, Dasmariñas City, Province of Cavite to the highest bidder and for **CASH** or **CERTIFIED CHECK,** in Philippine Currency, the following described real property together with all the buildings and other improvements existing thereon, to wit:

Transfer Certificate of Title No. 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 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, Dasmariñas 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. Aceron,
Unit 105, Makati Cinema Square Tower, Chino Roses Avenue, Pasong Tamo, Makati City.

IRENE G. SIOPONGCO
B01 L19 University Executive Villas, Brgy. Burol, Dasmariñas City, Cavite.

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

FRONTPAGE NEWS PUBLISHING:
October 12, 19 & 26, 2026

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

UNIONBANK OF THE PHILIPPINES,
Mortgagee,

FORECLOSURE CASE NO. F-867-26

-versus-

SPS. MICHAEL A. VINCULADO AND ALICIA L. VINCULADO,
Mortgagors.
x----------x

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, **UNIONBANK OF THE PHILIPPINES** with business address at UnionBank Plaza Building, Meralco Avenue corner Onyx and Sapphire Roads, Ortigas Center, Pasig City against the Mortgagors, **SPS. MICHAEL A. VINCULADO and ALICIA L. VINCULADO** signing for herself and as Attorney-in-Fact of Michael A. Vinculado, with residence and postal address at 934 C. Castaneda Street, Barangay Namayan, Mandaluyong City and collateral address at Lot 21, Block 14, Lessandra Gen. Trias, Barangay Santiago, General Trias, Cavite, to satisfy the mortgage indebtedness which as of August 31, 2026 amounts to **SIX HUNDRED FORTY THOUSAND EIGHT HUNDRED FORTY ONE PESOS and 71/100 (Php 640,841.71),** Philippine Currency, inclusive of accrued interests as of said date but exclusive of all other charges incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on November 17, 2026 at 10:00 o'clock in the morning until 12:00 o'clock noon, at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder for **CASH** and in Philippine Currency, the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE 057-2014059932

A parcel of land (Lot 21, Blk. 14 of the subdivision plan, Psd-04-223864, being a portion of Lot 3164-B, FLS-2035-D, L.R.C. Rec. No. ___), situated in the Barangay of Santiago, Municipality of Gen. Trias, Province of Cavite, Island of Luzon. Bounded on the NW., along line 1-2 by Lot 13; on the NE., along line 2-3 by Lot 22, Block 14, both of the subd. plan; on the SE., along line 3-4 by Lot 3165, S.E.D.M Estate; and on the SW., along line 4-1 by Lot 20, Block 14, all of the subdivision plan. Beginning at a point marked "1" on plan **x x x containing an area of THIRTY SIX (36) SQ. M., x x x**

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

In the event the public auction should not take place on the said date and time, it shall be held on November 24,2026 without further notice.

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

Trece Martires City, October 20, 2026.

JOSELITO L. ARANDA
Sheriff IV

Copy furnished:

LARS ANDREI LIM
Atty-in-Fact of Unionbank
UnionBank Plaza Building, Meralco Avenue corner Onyx and Sapphire Roads, Ortigas Center, Pasig City

SPS. MICHAEL & ALICIA VINCULADO
(1) 934 C. Castaneda Street, Barangay Namayan, Mandaluyong City
(2) Lot 21, Block 14, Lessandra Gen. Trias, Barangay Santiago, General Trias, Cavite

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

FRONTPAGE NEWS PUBLISHING:
October 26, November 2 & 9, 2026

DTI Laguna, 17 Kabataang Negosyante Sinanay sa YEP-BYOB 2026

CALAMBA, Laguna — Sinanay ng Department of Trade and Industry (DTI) Laguna Provincial Office, katuwang ang City Government of Calamba sa pamamagitan ng Cooperatives and Livelihood Development Department (CLDD), ang 17 kabataang nagnanais maging negosyante sa isinagawang Youth Entrepreneurship Program (YEP): You Can Be Your Own Boss (BYOB) 2026 noong Oktubre 14–15 sa Calamba City Hall.

Layunin ng dalawang araw na pagsasanay na mabigyan ang mga kabataang Calambeño ng praktikal na kaalaman sa pagpaplano at pagpapatakbo ng negosyo. Kabilang sa mga tinalakay ang business planning, digital entrepreneurship, financial management, marketing, customer relations at paggamit ng social media upang mapalawak ang kanilang negosyo.

Ayon kay Portia Sophia M. Cortezano, Trade-Industry Development Analyst ng DTI Laguna, layunin ng programa na hikayatin ang kabataan na gawing matagumpay at pangmatagalang negosyo ang kanilang mga ideya.

Binigyang-diin din ng programa ang kahalagahan ng pagtutulungan ng DTI at lokal na pamahalaan upang masuportahan ang mga bagong negosyante at mapalakas ang lokal na ekonomiya. (ARArenal, DTI Laguna)

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

RIZAL COMMERCIAL BANKING CORPORATION (in its capacity as successor-in-interest of RCBC Savings Bank, Inc.),
Petitioner/Mortgagee,

FORECLOSURE CASE NO. F-809-26

-versus-

SPS. ARNOLD C. BERNABE AND MILDRED B. BERNABE for herself and as Attorney-in-Fact of Arnold C. Bernabe,
Respondents/Mortgagors.
x----------x

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, **RIZAL COMMERCIAL BANKING CORPORATION,** (in its capacity as successor-in-interest of RCBC Savings Bank, Inc.,) with business address at A.T. Yuchengco Centre, 25th & 26th Streets, Bonifacio Global City, Taguig City, M.M. against the Respondents/Mortgagors, **SPS. ARNOLD C. BERNABE AND MILDRED B. BERNABE** for herself and as Attorney-in-Fact of Arnold C. Bernabe, with postal address at 0950 Esguerra St., Tartaro, San Miguel, Bulacan and collateral address at Block 2, Lot 23, Armenia Street, Meridian Place Phase 1, Barangay Pasong Kawayan, General Trias City, Cavite, to satisfy the mortgage indebtedness which as of **August 4, 2026,** amounts to **ONE MILLION ONE HUNDRED EIGHTY NINE THOUSAND ONE HUNDRED EIGHTY TWO PESOS and 24/100 (Php 1,189,182.24),** Philippine Currency, inclusive of interests and penalties as of said date but exclusive of attorney's fees and all other expenses and charges incidental to this foreclosure sale, the undersigned Sheriff will sell at public auction on November 17, 2026 at 10:00 o'clock in the morning until 12:00 o'clock noon at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder for **CASH** and in Philippine Currency, the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE NO. 057-2022042946

LOT NO. 23 **BLOCK NO.** 2 **PLAN NO.** Pcs-04-029079
PORTION OF: the consolidated of Lot 2324-A, RS-168-D, S.D.M. Estate & Lot 3296-D, Psd-04-051993, LRC Record No. 5964
LOCATION: Barangay of Pasong Kawayan, Municipality of Gen. Trias, Province of Cavite, Island of Luzon
BOUNDARIES:

LINE	DIRECTION	ADJOINING LOT (S)
1-2	SW	Lot 24, Block 2, Pcs-04-029079
2-3	NW	Lot 10, Block 2, Pcs-04-029079
3-4	NW	Lot 9, Block 2, Pcs-04-029079
4-5	NE	Lot 22, Block 2, Pcs-04-029079
5-1	SE	Road Lot 3 (8.00 M Wide), Pcs-04-029079

AREA: SEVENTY FIVE (75) SQUARE METERS.

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

In the event the public auction should not take place on the said date and time, it shall be held on November 24, 2026 without further notice.

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

Trece Martires City, October 20, 2026.

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

BDO UNIBANK, INC.,
Mortgagee,

FORECLOSURE CASE NO. F-900-26

-versus-

GARFIELD B. BARCELONA,
Debtor/Mortgagor.
x----------x

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, **BDO UNIBANK, INC.,** with business address at BDO Corporate Center, 33rd Floor, BDO Corporate Center Ortigas, No. 12 ADB Avenue, Mandaluyong City against the Debtor/Mortgagor, **GARFIELD B. BARCELONA,** with residence and postal addresses at (1) 2nd Floor Unit 1 Apartment Carlos Street, Ramos Compound, Brgy. San Bartolome, Novaliches, Quezon City; (2) Block 2 Lot 8, Kensington Phase 8, Brgy. Navarro, General Trias, Cavite, to satisfy the mortgage indebtedness which as of **September 18, 2026** amounts to **ONE MILLION SIX HUNDRED NINETY TWO THOUSAND SIX HUNDRED FIFTY FOUR PESOS AND 10/100 (PhP1,725,711.07),** Philippine Currency, including interest, penalties and other charges as of said date but exclusive of all other expenses incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on November 17, 2026 at 10:00 o'clock in the morning until 12:00 o'clock noon at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder for **CASH** and in Philippine Currency, the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE NO. 057-2019007305

Lot No. 8 **Block:** 2 **Plan No.** Pcs-04-027575
Portion of: Lots 1655, 3040, (Rs-04-002447) & lot 1654, (Rs-04-002855) ALL OF SAN FRANCISCO DE MALABON ESTATE DECREE NO. 4270; LRC REC. NO. 5964
Location: BARANGAY OF NAVARRO, MUNICIPALITY OF GEN. TRIAS, PROVINCE OF LUZON
Boundaries:

LINE	DIRECTION	ADJOINING LOT(S)
1-2	NE	LOT 7, BLOCK 2, PCS-04-027575
2-3	SE	LOT 10, BLOCK 2, PCS-04-027575
3-4	SW	ROAD LOT 5, PCS-04-027575
4-1	NW	LOT 6, BLOCK 2, PCS-04-027575

Area: FIFTY (50) SQUARE METERS, MORE OR LESS

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

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

In the event the public auction should not take place on the said date and time, it shall be held on November 24, 2026 at the same time and place without further notice.

Trece Martires City, October 20, 2026.

REYNALDO L. SALOMA
Sheriff IV

Copy Furnished:

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

GARFIELD B. BARCELONA
(1) 2nd Floor Unit 1 Apartment Carlos Street, Ramos Compound, Brgy. San Bartolome, Novaliches, Quezon City;
(2) Block 2 Lot 8, Kensington Phase 8, Brgy. Navarro, General Trias, Cavite

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

FRONTPAGE NEWS PUBLISHING:
October 26, November 2 & 9, 2026

JOSELITO L. ARANDA
Sheriff IV

Copy furnished:

RIZAL COMMERCIAL BANKING CORPORATION
Legal Services and Documentation Department
A.T. Yuchengco Centre, 26th & 25th Streets, Bonifacio Global City, Taguig City, M.M.

SPS. ARNOLD C. BERNABE & MILDRED B. BERNABE
(1) 0950 Esguerra St., Tartaro, San Miguel, Bulacan
(2) Block 2, Lot 23, Armenia Street, Meridian Place Phase 1, Barangay Pasong Kawayan, General Trias City, Cavite

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

FRONTPAGE NEWS PUBLISHING:
October 26, November 2 & 9, 2026

