



## MARCOS JR. LAUNCHES ELECTRIC 'LOVE BUS' REVIVAL PROGRAM

P.2



### 3 MORE DPWH EXECS DISMISSED OVER FLOOD CONTROL MESS

MANILA – The Department of Public Works and Highways (DPWH) on Monday ordered the dismissal from service of three officials from its Bulacan 1st District Engineering Office (DEO) in connection with the anomalous flood control projects in the province.

In a decision dated Sept. 15, DPWH Secretary Vivencio Dizon dismissed former Assistant District Engineer Brice Ericson Hernandez, Construction Section Chief Jaypee Mendoza, and Accountant Juanito Mendoza after they were found guilty of administrative charges such as “disloyalty to the Republic of the Philippines and to the Filipino People, Grave Misconduct, Gross Neglect of Duty, and Conduct Prejudicial to the Best Interest of the Service under Section 63(A)(1)(d), (f), (h), and A(2)(a) of the 2025 RACCS (Rules on Administrative Cases in the Civil Service).”

It added that those dismissed from service were imposed with perpetual disqualification to hold public office, a penalty that states that they can never hold any position in the government.

The decision noted that the dismissal penalty is “without prejudice to the filing of separate civil or criminal charges.”

The three DPWH officials were tagged in questionable flood control projects worth billions of



**AXED.** Former DPWH Bulacan 1st District Engineering Office (DEO) assistant engineer Brice Hernandez attends the hearing of the Senate Blue Ribbon Committee into alleged anomalous flood control projects on Sept. 8, 2025. Public Works Secretary Vince Dizon on Monday (Sept. 15, 2025) ordered the dismissal from the service of Hernandez and two other DPWH Bulacan 1st DEO officials -- Construction Section Chief Jaypee Mendoza, and Accountant Juanito Mendoza -- for administrative offenses connected to anomalous flood control projects in the province. (PNA photo by Avito Dalan)

pesos in Bulacan now under investigation by lawmakers.

Last week, Dizon ordered the dismissal from the service of former DPWH Bulacan 1st DEO head Henry Alcantara for the same administrative offenses. (PNA)

### BI DEPORTS KEY FIGURES IN JAPAN CRIME NETWORK

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### ‘HANDOG NG PANGULO: SERBISYONG TAPAT PARA SA LAHAT’ DISTRIBUTION OF EMERGENCY HOUSING ASSISTANCE PROGRAM (EHAP)

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### HOOPS REPUBLIC FIVB WORLDS: ARGENTINA SURVIVES FINLAND IN 5 SETS; EGYPT STUNS IRAN

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### STATEMENT OF SUPPORT ON MAYOR BENJAMIN MAGALONG’S LEADERSHIP OF THE PROBE INTO DPWH FLOOD CONTROL PROJECTS



The Quezon City Government fully supports the designation of Mayor Benjamin Magalong as special adviser of the Independent Commission for Infrastructure.

Mayor Magalong has long been a staunch advocate of truth and good governance. As one of the convenors of Mayors for Good Governance (M4GG), he has consistently shown courage in exposing irregularities and determination in pushing for reforms that genuinely serve the public.

Buo ang tiwala namin na malaki ang kanyang maitutulong sa imbestigasyon, lalo na sa pagbibigay-linaw sa papel ng mga lokal na pamahalaan sa umiiral na kalakaran sa flood-control projects.

Sa huli, iisa ang ating layunin: matiyak na ang bawat proyekto ay tunay na kapaki-pakinabang sa mamamayan, at walang pamilyang Pilipino ang dapat magdusa tuwing may malakas na ulan dahil lamang sa mga palpak na proyekto.

Ang bawat sentimo ng pondo ng bayan, ay dapat ibalik sa tao sa pamamagitan ng tapat na serbisyo.

Handang makiisa at makipagtulungan ang Lungsod Quezon sa lahat ng hakbang ng komisyon upang matiyak na ang mga proyektong isinusulong ng gobyerno ay tunay na nagpoprotekta at nagpapabuti sa buhay ng bawat Pilipino. (Q.C. Gov’t.)

### TSP SHOWBIZ ROUND-UP



**MANNY PACQUIAO** • PAGE 11  
PAYS TRIBUTE TO FORMER WORLD  
BOXING CHAMPION, RICKY HATTON

### ~ SOUL FOOD ~

“For in one Spirit we were all baptized into one body—Jews or Greeks,  
slaves or free—and we were all made to drink of one Spirit”

- 1 Corinthians 12:13 -



# Cayetano-led E-Governance Law to transform PH’s public service



The Philippines is poised for a digital revolution with the enactment of the E-Governance Law (Republic Act No. 12254), a landmark measure championed by Senate Minority Leader Alan Peter Cayetano designed as a gateway to unprecedented public service efficiency.

In a statement, Cayetano said the law is intended “not only for us to catch up, but to lead us through the possibility of e-governance amid robotics, Artificial Intelligence and during this digital age.”

“Only God knows the limitation on e-governance. Halos unlimited ang opportunities. Think of it and it can be done. Gusto niyo ng e-payments, transactions na walang pila, na gamitin ay isang app lang, facial recognition — magagawa po ito sa bagong batas,” Cayetano said on September 11, 2025.

The E-Governance Act, which was signed by the President on September 5, 2025, is expected to enhance government efficiency, streamline services, and promote transparency through the use of Information and Communications Technology – ensuring that both citizens and businesses benefit from digital transformation.

Cayetano sponsored the measure in the 19th Congress as chair of the Senate Committee on Science and Technology.

Alongside the Konektadong Pinoy Law which he also authored and sponsored, the Minority Leader stressed that robust infrastructure must be in place to fully implement the E-Governance Law.

“Hindi ito parang isang bill na kapag ginawa natin ay solved na lahat kasi right after this. Some of our people may say, ‘Uy maganda ‘yang E-governance Law, pero wala naman signal o mahal naman internet sa amin.’ We shouldn’t take this law by itself. Kung hindi ibi-build y’ung infrastructure sa digital age, hindi mo makukuha ang benefits ng digital age,” he said.

“E-Governance is not per se the solution to all of our problems. But it is a tool that, if used effectively and assigned properly to various agencies, can address many of our challenges today,” he added.

# Marcos Jr. launches electric ‘Love Bus’ revival program

MANILA (PIA)—President Ferdinand R. Marcos Jr. on Saturday urged commuters to use the newly revived “Love Bus,” the iconic 1970s transport service now modernized with electric buses offering free rides and reduced fares across Metro Manila.

Speaking at the launch of the Love Bus “Libreng Sakay” program at Valenzuela Gateway Complex in Valenzuela City, Marcos said the 20-bus fleet aims to reduce pollution, traffic congestion and transportation costs for daily commuters.

“We are reviving this now... But now it’s newer, not like before — the normal bus. These are electric. And this is a big help to reduce pollution, to reduce oil costs,” Marcos said.

The President emphasized the program addresses common commuter challenges including long waiting times, heavy traffic and air pollution in the capital region.

“Take advantage of our new Love Bus to reduce fares and save a little,” Marcos said. “Traffic will be reduced, pollution will be reduced because it’s electric, and this is a big help for our situation here in Metro Manila.”

The electric buses will provide free rides for persons with disabilities and senior citizens. Students will receive 50% fare discounts under the program, Marcos announced.

All rides will be free throughout September as part of the launch promotion.



The original Love Bus was introduced during the administration of Marcos’ mother, former first lady Imelda Marcos, who served as Metro Manila governor in the 1970s.

That program aimed to make public transportation more accessible and affordable.

“We chose Valenzuela because I know that if there’s any city that can make this program beautiful, it’s our brave leaders here in Valenzuela, the Gatchalians,” Marcos said, thanking the host city’s leadership.

The launch event was attended by Sen. Sherwin Gatchalian, Valenzuela 1st District Rep. Kenneth Ting Gatchalian, Social Welfare Secretary Rex Gatchalian and Valenzuela Mayor Weslie Gatchalian.

The buses will operate on various routes throughout the metropolitan area, though specific routes were not detailed at the launch. (JCO/PIA-NCR)

# Palace orders Independent Commission for Infrastructure to start work immediately

The newly created Independent Commission for Infrastructure will immediately begin investigating anomalous flood control and related projects from the past 10 years, with Malacañang expressing hopes of completing the probe within a few months.

The Palace on Saturday announced that President Ferdinand R. Marcos Jr. has appointed former Department of Public Works and Highways (DPWH) Secretary Rogelio L. Singson and SGV and Co. Country Managing Partner Rossana A. Fajardo as the two members of the ICI, as well as Baguio City Mayor Benjamin Magalong as the Commission’s Special Adviser.

“The Commission will begin its work immediately,” Presidential Communications Office Undersecretary and Palace Press Officer Claire Castro said in a press briefing.

Castro said the ICI would work in the fastest time possible, although the extent of the investigation into corruption, irregularities, and misuse of public funds in DPWH flood control and related projects over the past decade is considerable.

“Wala pong masasabi agad na timeline. Ang pinaka-timeline dito ay mas agaran o mas mabilisang pagtatrabaho. At mas mainam po matapos po ito sa loob lamang ng ilang buwan,” Castro said.

“Pero sabi nga po natin, sa dami po ng records na dapat aralin ay bigyan po natin ng pagkakataon ang ICI na aralin lahat ang mga dokumento para po kapag po may sinampahang kaso ay kumpleto naman po ang mga dokumento,”



Castro added. President Marcos will announce the chairperson of the ICI in the coming days, according to Castro.

Under Executive Order No. 94, President Marcos tasked the ICI to investigate and gather evidence and information on irregularities in government flood control and infrastructure projects.

The ICI shall also recommend the filing of appropriate cases before the Office of the Ombudsman, Department of Justice, Civil Service Commission (CSC), and other competent bodies, and propose corrective measures to ensure transparency and accountability in infrastructure programs.

Malacañang reiterated that the ICI members would conduct their investigation impartially and thoroughly.

“Kagaya nang paulit-ulit na sinabi ni Pangulo, walang sasantuhin dito kahit kamag-anak, kaibigan, kaalyado. There will be no sacred cows,” Castro said. (PND)



## PBBM clears out P3.5M medical bills of 3 Valenzuela Medical Center patients

To cap his birthday activities, President Ferdinand R. Marcos Jr. brought joy to many as he visited Valenzuela Medical Center (VMC) on Saturday to check on the implementation of the government's zero balance billing policy, or the Bayad na Bill Mo program.

The zero balance billing policy implemented in Department of Health (DOH) hospitals, ensures that patients admitted to ward or basic accommodation services do not incur out-of-pocket expenses for their treatment.

Upon his arrival at VMC, the President was warmly welcomed by hospital staff members holding banners with birthday greetings.

Accompanied by First Lady Louise Araneeta-Marcos and presidential son, Joseph Simon, the President toured several key facilities of the hospital, including the pediatric ward, the Kangaroo Mother Care ward, and the surgery section.

During the visit, the President witnessed how the Bayad na Bill Mo program cleared out three patients' medical bills totaling over



Php3.5 million.

The three beneficiaries were Delia Paaño, 75, who is battling with acute respiratory failure and incurred a hospital bill of over Php1.8 million; Johnny Mercado, diagnosed with sepsis, whose hospital bill reached over Php1.1 million; and a newborn named Prince Ibrahim Arbolado with a medical bill amounting to more than Php610,000.

Launched in August, the zero balance billing policy has already benefited thousands of Filipinos nationwide.

In his latest podcast, President Marcos reaffirmed the sustainability of the program, stressing that public funds are meant to provide vital health services. **(PND)**

## BI deports key figures in Japan crime network

PASAY, Philippines—Six Japanese nationals identified as members of a notorious crime syndicate were deported by the Bureau of Immigration (BI), following President Ferdinand R. Marcos Jr.'s directive to intensify the country's campaign against transnational criminals.

BI deportation and implementation unit chief Atty. Alex Arciaga reported the deportation of Hiraki Ishikawa, 46; Tsubasa Amano, 30; Akira Sambonchiku, 26; Naoto Matsumoto, 36; Rintaro Yamane, 28 and Masato Morihiro, 38.

The 6 individuals left Ninoy Aquino International Airport (NAIA) Terminal 1 on board a Japan Airlines flight to Tokyo, morning of September 10.

It can be recalled that the said Japanese nationals were arrested on May 21 by the BI's fugitive search unit (FSU) in two separate operations in San Jose del Monte, Bulacan and Ermita, Manila.

Rintaro and Masato were arrested in a condominium unit along Adriatico St. in Ermita, while the rest were found in a residential area along Quirino highway in Bulacan.

The group were identified by Japanese authorities to be members of the notorious 'JP Dragon' group, wanted in their home country for large-scale fraud. The syndicate is implicated to be involved in a range of illegal activities, mostly fraud, targeting senior citizens in Japan. Their modus is to impersonate authorities to deceive



victims into giving large sums of money.

The syndicate allegedly stole ATM cards and posed as law enforcers to harass and deceive their elder victims in surrendering bank cards and other banking information under the pretext of a police investigation.

A summary court in Fukuoka, Japan has issued arrest warrants against five of them last March 5 due to charges of theft that were filed against them, while Matsumoto was found to be an overstaying alien.

BI Commissioner Joel Anthony Viado lauded the deportation, saying that the BI has effectively dismantled the crime syndicate's operation in the Philippines.

"The deportation of the members of the JP Dragon group means their operations have been dismantled," said Viado. "The collapse of their fraud operations in the country shows that we will not tolerate the presence of foreign syndicates that exploit our people and undermine our laws," he stated.

The names of the 6 members have been included in the BI's blacklist, effectively barring their re-entry to the Philippines. **(BI)**

## NCRPO ON FULL ALERT FOR MASS RALLIES

MANILA – The National Capital Region Police Office (NCRPO) on Friday went into full alert status for possible demonstrations of groups over anomalous flood control projects.

"The full alert status is effective at 3 p.m. Friday," NCRPO chief Maj. Gen. Anthony Aberin told reporters in a text message on Friday.

Aberin said his personnel will observe maximum tolerance during the demonstrations and will uphold the rule of law.

"We respect and uphold the constitutional right of every Filipino to assemble and express their views. At the same time, we remind everyone that these freedoms must be carried out peacefully and responsibly, without endangering public safety or disrupting community life," he said.

"Our police units are on full alert and ready to protect both demonstrators and the general public. Security measures have been set to prevent untoward incidents such as clashes, vandalism, and traffic disruptions, while ensuring that the rights of all are safeguarded," Aberin added.

Aberin also appealed to rally organizers and participants to act with discipline and respect the law.

"We also advise the public to remain alert, avoid protest areas when possible, and cooperate with authorities for everyone's safety," the Metro Manila top cop said.

Philippine National Police (PNP) spokesperson Brig. Gen. Randolph Tuaño earlier said 2,500 police officers will be deployed for the demonstrations.

"They started at 6 a.m. From this time on, there are no more disturbances or large groups protesting... we expect the meeting to be held later this afternoon, which will be at the EDSA Shrine and People Power Monument," he added.

The Police Regional Office (PRO) 3 (Central Luzon) and PRO 4A (Calabarzon) assured the public of their safety despite reports of mass protests.

In a statement also on Friday, the PRO 3 said appropriate measures have been put in place to maintain order while safeguarding the rights of the public.

"In this regard, the police have reportedly been instructed to show maximum tolerance and follow proper protocol in managing public gatherings," it said.

The PRO-4A said it has coordinated with local government units in Calabarzon to ensure peace and order in the region.

"We remain on alert and are closely monitoring activities that may affect the free movement of people, vehicles, and essential services in key areas. Our mission is to keep Calabarzon safe, peaceful, and a business and tourist-friendly region," it said in a separate statement.

PNP acting chief, Lt. Gen. Jose Melencio Nartatez Jr. said the police force is closely monitoring the local security situation and is ready to suppress any form of unrest. **(PNA)**





# ‘Handog ng Pangulo: Serbisyong Tapat Para sa Lahat’ Distribution of Emergency Housing Assistance Program (EHAP)



On the 68th birthday of President Ferdinand R. Marcos Jr., National Housing Authority (NHA) General Manager Joeben Tai leads the distribution of financial assistance to 1,000 families from Caloocan City during the ‘Handog ng Pangulo: Serbisyong Tapat Para sa Lahat’ Distribution of Emergency Housing Assistance Program (EHAP) at Caloocan Sports Complex, Caloocan City on September 13, 2025.

Under the EHAP, each of the 1,000 families residing in different barangays of Caloocan City receives PhP10,000 in financial aid, totaling PhP10 million.

According to NHA General Manager Tai, “Ganito po namin pinagdiriwang ang kaarawan ng ating Pangulo — sa pamamagitan ng aming personal na pagbisita sa inyong komunidad at pagdadala ng aming serbisyo para sa inyong mga pamilya. (This is how we celebrate the birthday of our President — through our personal visit to your community and by bringing our services to your families).”

The beneficiaries of EHAP also express their greetings and appreciation to the Chief Executive by singing a birthday song.

This leg of the ‘Handog sa Pangulo: Serbisyong Tapat Para sa Lahat’ by President Marcos Jr. aims to help residents recover and rebuild their homes after the damage caused by Typhoons Crising, Dante, Emong and the southwest monsoon last July 2025.

“Sa lahat po ng mga benepisyaryo ng ating EHAP, hangad po namin na makatulong ito sa inyong unti-unting

pagbangon at pagsisimulang muli...At pina-parami pa po namin ang aming progresibo at sustenableng komunidad patungo sa isang Bagong Pilipinas. (To all the beneficiaries of our EHAP, we hope this will help you in your recovery and new beginning. We are also continuously expanding our progressive and sustainable communities towards a Bagong Pilipinas),” General Manager Tai said.

The EHAP is designed to support families whose homes were totally or partially dam-

aged due to both natural and man-made disasters. This recent rollout reaffirms the government’s commitment to providing timely and tangible support to vulnerable communities in times of crisis.

The ‘Handog ng Pangulo: Serbisyong Tapat Para sa Lahat’ is also held nationwide by other government agencies providing medical, agricultural, livelihood, and educational grants and services as part of the President’s birthday celebration. **(Radio Television Malacañang - RTVM)**

REPUBLIC OF THE PHILIPPINES  
REGIONAL TRIAL COURT  
NATIONAL CAPITAL JUDICIAL REGION  
BRANCH 59, MAKATI CITY  
11<sup>th</sup> Floor, Building 1, Makati City Hall,  
Poblacion, Makati City  
Tel. No. 8870-1516/  
Email: rtc2mak059@judiciary.gov.ph

IN RE: PETITION FOR PROBATE  
OF HOLOGRAPHIC WILL OF  
JORGE B. NERI,  
  
R-MKT-23-01809-SP  
  
JORGIANNA V. NERI,  
Petitioner.  
X ----- X  
  
NOTICE TO CREDITORS  
  
TO: ALL PERSONS HAVING MONEY  
CLAIMS AGAINST DECEDENT  
JORGE B. NERI  
  
Greetings!  
  
You are hereby given not later than twelve (12) months from the first publication of this Notice to file your claims for money arising from contract, express or implied, whether the same be due, not due or contingent, all claims for funeral expenses and expense for the last sickness of the decedent **JORGE B. NERI**. Otherwise, you are barred forever, except that they may be set forth as counterclaims in any action that the administrator may bring against the claimants.  
  
WITNESS, **HON. RUTH S. PASION RAMOS**,  
Presiding Judge of this Court, this **1st day of August 2025**.  
  
(Sgd.)  
**ATTY. JOAN MAE S. LATUMBO**  
Branch Clerk of Court  
  
**THE SENTINEL POST**  
**September 16, 23 and 30, 2025**

REPUBLIC OF THE PHILIPPINES  
REGIONAL TRIAL COURT  
NATIONAL CAPITAL JUDICIAL REGION  
OFFICE OF THE EX-OFFICIO SHERIFF  
QUEZON CITY, METRO MANILA  
Email Address: rtcqznocc@judicairy.gov.ph  
Tel Nos. 09155083986 & 89243843

PHILIPPINE SAVINGS BANK,  
Mortgagee,  
  
-versus-  
  
ROSEVEMINDA C. CUADRA,  
Mortgagor/s,  
X ----- X

FRE NO. 15903

NOTICE OF EXTRA JUDICIAL SALE OF REAL PROPERTY  
UNDER ACT 3135 (AS AMENDED)

UPON extra-judicial petition under ACT 3135, as amended by ACT 4118, and pursuant to the terms and conditions of the **Uniform Loan and Mortgage Agreement** executed on **March 11, 2025**, by **Roseveminda C. Cuadra, Mortgagor/s**, Filipino Citizen, Single of legal age, and with postal address/es at 1. No. 168 P Ferma St., Anuling Lejos II Mendez (Mendez-Nuñez) Cavite; 2. Eye Society Inc. 2270 Mirax Building, Don Chino Roces Ave., Makati City, NCR Fourth District; and 3. U-1617 with Balcony Commonwealth by Century, Quirino East, Don Antonio Drive, Batasan Hills, Quezon City, in favor of **Philippine Savings Bank, Mortgagee** to satisfy the mortgage debt in the amount of **ONE MILLION FIVE HUNDRED EIGHTY SEVEN THOUSAND SIX HUNDRED SEVEN PESOS & 76/100 (PHP1,587,607.76)** as of **July 28, 2025**, inclusive of interest, penalties and other charges, together with all the lawful fees and expense of foreclosure sale, the **Ex-Officio Sheriff of the Regional Trial Court and/or his duly authorized Deputy Sheriff** hereby announces that on **October 30, 2025**, between the hours of **9:00 AM to 4:00 PM**, at the **office of the Clerk of Court & Ex-Officio Sheriff, Regional Trial Court, Hall of Justice Bldg., Elliptical Road, Diliman, Quezon City**, will **SELL** at public auction to the highest bidder and for **CASH, in Philippine Currency**, the Following described real property/ies with all the improvements existing thereon, to wit:

Condominium Certificate of Title No. 004-2025000021  
Registry of Deeds for Quezon City  
  
COMMONWEALTH BY CENTURY  
QUIRINO EAST  
FLOOR LEVEL: 16TH FLOOR  
UNIT NO: 1617  
UNIT AREA: 19.80 SQ. M.  
  
in the diagrammatic floor plan appended to the enabling or master deed of the condominium project annotated on TRANSFER CERTIFICATE OF TITLE 2017010839 which embraces and describes the land located at **BARANGAY (UNIVERSITY) MATANDANG BALARA, QUEZON CITY, METRO MANILA** with an area of **ONE THOUSAND NINE HUNDRED SIXTY- THREE (1,963) Square Meter**

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

Interested parties are hereby enjoined to investigate for themselves the title/s to the said property/ies and the encumbrances thereon, if there be any.

In the event that public auction should not take place on the scheduled date due to fortuitous event or if the same be declared a non-working holiday, or for any other lawful/valid reasons, it shall be held on **November 6, 2025** at the same time and place without further notice.

Quezon City, Metro Manila, August 29, 2025.

(Sgd.)  
**MANUEL S. PANLASIGUI**  
Sheriff IV

(Sgd.)  
**GREGORIO C. TALLUD**  
Clerk of Court VII and Ex-Officio Sheriff

Publication: The Sentinel Post (Tue.)  
Dates: Sep. 9, 16, & 23, 2025

Copy Furnished:

Philippine Savings Bank  
c/o Salgado Cabrera & Associates  
4F, PSBank Center, 777 Paseo De Roxas corner Sedeño St., Makati City

Roseveminda C. Cuadra  
1. No. 168 P. Ferma St., Anuling Lejos II Mendez {Mendez-Nuñez} Cavite  
2. Eye Society Inc. 2270 Mirax Building, Don Chino Roces Ave., Makati City, NCR Fourth District  
3. U-1617 Commonwealth by Century, Quirino East  
Don Antonio Drive, Batasan Hills, Quezon City.

**THE SENTINEL POST**  
**September 9, 16 and 23, 2025**

**WARNING:**  
It is absolutely prohibited to remove deface or destroy this Notice of Sheriff's Sale before the date of auction sale under penalty of law



Republic of the Philippines  
REGIONAL TRIAL COURT  
NATIONAL CAPITAL JUDICIAL REGION  
BRANCH 111, PASAY CITY  
Email: [rtc1psy111@judiciary.gov.ph](mailto:rtc1psy111@judiciary.gov.ph) Contact Nos. 8831-9151/0961-0098485

OLIVIA T. MARIO a.k.a.  
OLIVIA T. MARIO-FUKUE  
*Petitioner,*

-versus- S.P. CASE NO. R-PSY-25-01549-SP  
FOR: Judicial Recognition of Foreign  
Divorce and Declaration of Capacity  
to Remarry

NAOKI FUKUE and/or THE NATIONAL  
STATISTICIAN AND CIVIL REGISTRAR  
GENERAL OF THE PHILIPPINE  
STATISTICS AUTHORITY, the  
DEPARTMENT OF FOREIGN AFFAIRS  
and all persons who have or claim  
any interest w hich would be affected  
thereby.

*Respondents.*

X-----X

ORDER

Before this court is a verified petition for Judicial Recognition of Foreign  
Divorce and Declaration of Capacity to Remarry. Petitioner seeks the recognition of  
the divorce initiated by her husband, herein respondent Naoki Fukue.

Finding the petition sufficient in form and substance, all persons who have  
interest may appear during the initial hearing on **October 27, 2025, at 8:30 in the  
morning** with additional settings on **November 17, and November 28, 2025 all at  
8:30 in the morning** and to show cause why the petition should not be granted.

Let this Order be published in a newspaper of general circulation, awarded  
after raffle, once a week for thee (3) consecutive weeks prior to the initial hearing.

Furnish copies of this Order to the Office of the Solicitor General, Department  
of Foreign Affairs. Civil Registrar of Pasay City and the Philippine Statistics Authority.  
Quezon City.

SO ORDERED.

Pasay City, August 5, 2025.

(Sgd.)  
MARITA IRIS B. LAQUI-GENILO  
*Presiding Judge*

Copy furnished:

Olivia T. Mario  
(Petitioner)  
Block 2, Lot 25, Phase 2  
Meywoods Subdivision, Lawa  
Meycauyan, Bulacan

Atty. Alvan Stephenson G. Oliveros  
(Counsel for Petitioner)  
No. 12 Oliveros Street  
Bagong Lote, Potrero, Malabon City  
[alvin\\_oliveros@yahoo.com](mailto:alvin_oliveros@yahoo.com)

Office of the Solicitor General

Department of Foreign Affairs

Pasay City Civil Registrar

Philippine Statistics Authority

The Office of the Clerk of Court  
Pasay City (for raffle)

THE SENTINEL POST  
September 2, 9 and 16, 2025

REPUBLIC OF THE PHILIPPINES  
REGIONAL TRIAL COURT  
NATIONAL CAPITAL JUDICIAL REGION  
OFFICE OF THE CLERK OF COURT  
& EX-OFFICIO SHERIFF  
MANDALUYONG CITY  
Email: [rtc1mdlocc@judiciary.gov.ph](mailto:rtc1mdlocc@judiciary.gov.ph)  
Hotline: 639952598147/ 8-2876702

BDO UNIBANK, INC.  
Mortgagee,

-versus- FRE-MC25-2001  
EXTRA-JUDICIAL FORECLOSURE  
OF REAL ESTATE MORTGAGE  
UNDER ACT 3135 AS AMENDED  
BY 4118

SHERILENE SAMPIANO GIRON  
MARRIED TO ALFREDO ESTRELLA GIRON,

Debtors/Mortgagors.

X-----X

2ND NOTICE OF SHERIFF’S SALE

Upon Extra-Judicial petition for sale under Act 3135 as amended by Act 4118  
filed by **BDO UNIBANK, INC.**, Mortgagee, against Alerson Sampiano Giron, signing  
as Attorney-in-Fact of **SPS. SHERILENE SAMPIANO GIRON and ALFREDO  
ESTRELLA GIRON**, Debtors/Mortgagors, with postal addresses at (a) Unit 519  
5<sup>th</sup> Floor, Avida Towers Centera Tower 4, Mandaluyong City, (b) #099 Piel Baliuag,  
Bulacan, to satisfy the mortgaged indebtedness which as of May 23, 2025 amounts  
to **THREE MILLION FORTY-SIX THOUSAND FOUR PESOS and 68/100 (Php  
3,046,004.68) ONLY**, Philippine Currency, including interests, penalties and expenses  
incidental thereto, the Ex-Officio Sheriff of Mandaluyong City or his duly authorized  
deputy will sell at PUBLIC AUCTION to the HIGHEST BIDDER FOR CASH OR  
MANAGER’S CHECK and in Philippine Currency on the **2<sup>nd</sup> day of October, 2025 at  
9:00 o’clock in the morning or soon thereafter but not later than 12:00 o’clock  
in the afternoon** at the main entrance of Mandaluyong City Hall, Maysilo Circle,  
Mandaluyong City, the Condominium Unit/s together with all the improvements  
existing thereon to wit:

CONDOMINIUM CERTIFICATE OF TITLE  
NO. 008-2019006064  
Registry of Deeds - City of Mandaluyong

IT IS HEREBY CERTIFIED that the unit identified and described as:

FLOOR : 5  
UNIT CALLOUT: 519  
UNIT TYPE: 1 BEDROOM  
UNIT AREA (SQ.M.) : 35.44  
TOTAL AREA (SQ.M.) : 35.44

OF THE “AVIDA TOWERS CENTERA TOWER 4” CONDOMINIUM PROJECT

in the diagrammatic floor plan appended to the enabling or master deed of the  
condominium project annotated on TRANSFER CERTIFICATE OF TITLE 2012000746  
which embraces and describes the land located at MANDALUYONG CITY with an  
area of (ELEVEN THOUSAND FIVE HUNDRED EIGHTY FOUR (11,584)) Square  
Meter, xxxxxxxx.

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

“In the event the public auction should not take place on the said date, it shall be  
held on **October 9, 2025** at the same time and place without further notice,”

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

Mandaluyong City, Philippines, June 26, 2025.

FOR THE EX-OFFICIO SHERIFF  
BY:

(Sgd.)  
GERMAN R. REYES  
Sheriff IV

Publication: THE SENTINEL POST NEWS PUBLISHING

Copy furnished:

BDO UNIBANK, INC.  
Consumer Remedial Management Unit  
33<sup>rd</sup> Floor BDO Corporate Center Ortigas  
#12 ADB Avenue, Mandaluyong City

SHERILENE SAMPIANO GIRON  
married to ALFREDO ESTRELLA GIRON  
(a) Unit 519 5<sup>th</sup> Floor, Avida Towers Centera Tower 4, Mandaluyong City  
(b) #099 Piel Baliuag, Bulacan

THE SENTINEL POST  
September 2,9 and 16, 2025

WARNING:

It is absolutely prohibited to remove,  
deface or destroy this Notice of  
Sheriff’s Sale on or before the date  
of Auction Sale under penalty of the  
law.





Republic of the Philippines  
National Capital Judicial Region  
OFFICE OF THE CLERK OF COURT  
Regional Trial Court of Manila  
rtc1mnlocc@judiciary.gov.ph  
0991-958-7864 / 02-8660-8759

UNIONBANK OF THE PHILIPPINES,  
Petitioner/Mortgagee,

-versus-

FORECLOSURE NO. 25-4837

WILFREDO C. DALUPANG married to  
GRACE MONICA R. DALUPANG,  
Respondent/Mortgagors.  
X ----- X

NOTICE OF EXTRA-JUDICIAL SALE

Upon extra-judicial petition for sale under Act 3135, as amended by Act 4118, filed on August 15, 2025 by the mortgagee, UNIONBANK OF THE PHILIPPINES, with principal office address at UnionBank Plaza Building, Meralco Avenue corner Onyx and Sapphire Roads, Ortigas Center, Pasig City, Metro Manila, against the mortgagors, WILFREDO C. DALUPANG married to GRACE MONICA R. DALUPANG, with residence and postal address/es at (1) 2859 Molave St., Brgy. 203, Tondo, Manila, and (2) Unit 2534, 25<sup>th</sup> Floor, AMAIA Skies Avenida Tower 1, T. Mapua St. corner Doroteo Jose St. and Rizal Avenue, Sta. Cruz, Manila, to satisfy the mortgage indebtedness which, as of July 31, 2025, amounts to PESOS: **THREE MILLION FOUR HUNDRED SIXTY THREE THOUSAND SIX HUNDRED TWELVE and 46/100 (Php3,463,612.46)**<sup>1</sup>, pursuant to the terms and conditions of Real Estate Mortgage<sup>2</sup>, the undersigned Acting Clerk of Court and Ex-Officio Sheriff of the Regional Trial Court of Manila, through her deputy, Sheriff ROBERTO D. ROSARIO, will sell at public auction on **October 22, 2025** at 10:00 o'clock in the morning or soon thereafter but not later than 2:00 o'clock in the afternoon in front of the Office of the Clerk of Court, Regional Trial Court, Manila, Room. 400, 4th Floor, Manila City Hall, to the highest bidder, for cash or manager's check and in Philippine Currency, the following property/ies with all its improvements, more particularly described as follows:

Condominium Certificate of Title  
No. **002-2020008895**

(Republic Act No. 4726)  
IT IS HEREBY CERTIFIED that the unit identified and described as:  
UNIT NO. 2534 - A 1 BR UNIT, LOCATED AT THE 25TH FLOOR LEVEL OF AMAIA SKIES AVENIDA TOWER 1, WITH AN AREA OF 32.71 SQUARE METERS, MORE OR LESS.  
in the diagrammatic floor plan appended to the enabling or master deed of the condominium project annotated on TRANSFER CERTIFICATE OF TITLE 2013000056, 2013000057, 2013000058, 2013000059, 2013000060 which embraces and describes the land located at T. MAPUA CORNER DOROTEJO JOSE STREETS AND RIZAL AVENUE, STA. CRUZ, MANILA with an area of (2,280.00, 504.00, 350.00, 991.00 & 2,647.38) Square Meter, is registered in the name of:  
Owner: WILFREDO CALACIEN DALUPANG MARRIED TO GRACE MONICA RAMIREZ DALUPANG, BOTH OF LEGAL AGE, FILIPINO,  
Address: 1 FR. CORTEZ BARANGAY DISTRICT III CAUAYAN CITY ISABELA 3305

Prospective bidders and/or buyer are enjoined to investigate, verify and conduct proper due diligence on the property/ies above described.

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

In the event public auction should not take place on the said date due to fortuitous event or if the same be declared a non-working or for any other lawfully/valid reasons, it shall be held on **November 7, 2025** without the need of further notice, reposting and republication.

City of Manila, Philippines, September 2, 2025.

(Sgd.)  
**SHAIRA A. QUERUBIN**  
Acting of Clerk of Court<sup>3</sup> & Ex-Officio Sheriff

(Sgd.)  
**ROBERTO D. ROSARIO**  
Sheriff-in-Charge

Copy furnished:

UNIONBANK OF THE PHILIPPINES  
UnionBank Plaza Building,  
Meralco Avenue corner Onyx and  
Sapphire Roads, Ortigas Center, Pasig City

WILFREDO C. DALUPANG  
GRACE MONICA R. DALUPANG  
1) 2859 Molave St., Brgy. 203, Tondo, Manila  
2) Unit 2534, 25<sup>th</sup> Floor, AMAIA Skies Avenida  
Tower 1 T. Mapua St. corner Doroteo Jose St.  
and Rizal Avenue, Sta. Cruz, Manila

NOTE: Failure to attend at the said auction sale, despite proper notice shall be construed as a waiver. Accordingly, the auction sale shall be held as scheduled.

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

NEWSPAPER: SENTINEL POST NEWS PUBLISHING  
DATES OF PUBLICATION: September 16, 23 and 30, 2025

<sup>1</sup>Annex "E" of the Petition  
<sup>2</sup> Dated and notarized on August 11, 2022  
<sup>3</sup> Per Designation December 09, 2024 issued by Hon. Carolina C. Icasiano-Sison, Executive Judge, RTC, Manila with approval/confirmation by Hon. Raul B. Villanueva, Court Administrator, Supreme Court of the Philippines dated December 10, 2024

THE SENTINEL POST  
September 16, 23 & 30, 2025

PDIC warns the public against fake official receipts



The Philippine Deposit Insurance Corporation (PDIC) warned the public against the use of fake official receipts (ORs) on payments purportedly made in connection with transactions involving closed banks under liquidation.

The fake ORs were found to bear the old PDIC logo, contain misspellings, falsified signature/s of PDIC personnel, and generally inconsistent with the standard format of authentic PDIC-issued ORs. The PDIC reiterated that the PDIC logo has been officially changed since 22 June 2018.

The PDIC reminded the public to transact only with PDIC-authorized personnel at the PDIC office located at PDIC Chino Building, 2228 Chino Roces Avenue, Makati City 1233.

The public was encouraged to exercise vigilance and verify the authenticity of all PDIC-related documents for their transactions. Suspicious documents must be reported to the PDIC Public Assistance Department (PAD) through any of the following official channels:

email address at pad@pdic.gov.ph, hotline: (02) 8841-4141 (for those within Metro Manila), toll-free hotline for calls outside of Metro Manila: 1-800-1-888-7342 (PDIC), or personal/direct message via www.facebook.com/OfficialPDIC or www.x.com/OfficialPDIC.

Walk-in clients may also visit PDIC PAD at the PDIC Chino Building.

The PDIC assures the public that it remains committed to protecting the interest of depositors not only through deposit insurance, but also by ensuring transparency in all areas of its operations. (PDIC)

Dost 10 Joins Multi-Agency Coordination Meeting for the Establishment of Seafarers Hub in Cagayan de Oro City



On August 26, 2025, Engr. Ruel Vincent C. Banal represented DOST-10 in a coordination meeting organized by OWWA on the establishment of the Seafarers Hub in Cagayan de Oro City.

The Seafarers' Hub will be a physical one-stop center where sea-based OFWs and their families can access services while waiting for deployment, training, or documents. Patterned after the first hub in Manila, it will be open 24/7 and offer rest areas, free Wi-Fi, charging stations, food and drinks, legal aid, and basic health services like check-ups. It will also host training and skills programs to protect seafarers' rights and support their development. The hub, proposed to be built in Cagayan de Oro City proper, will extend these benefits to seafarers in Northern Mindanao.

In support of this initiative, DOST highlighted its program specifically designed for OFWs. The IFWD PH Program is one of the reintegration pathways for seafarers and their families, providing training, consultancy, and innovation funding to help them establish sustainable livelihoods. At present, there are returning OFWs in Northern Mindanao that were assisted under this program. (DOST 10)



Republic of the Philippines  
National Capital Judicial Region  
OFFICE OF THE CLERK OF COURT  
Regional Trial Court  
rtc1mnlocc@judiciary.gov.ph  
0991-958-7864 / (02) 8660-8759

PHILIPPINE NATIONAL BANK,  
Mortgagee,

-versus-

FORECLOSURE NO. 25-4818

Prospective bidders and/or buyers are enjoined to investigate, verify, and conduct proper due diligence on the property/ies above described.

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 due to fortuitous event or if the same be declared a non-working, or for any other lawful/valid reasons, it shall be held on **October 29, 2025**, without the need of further notice, reposting and republication.

City of Manila, Philippines, August 14, 2025.

SPS. ANTONIO D. RADAM AND ELNA S. RADAM,  
Debtors-Mortgagors,  
X ----- X

(Sgd.)  
**SHAIRA A. QUERUBIN**  
Acting Clerk of Court<sup>3</sup> & Ex-Officio Sheriff

(Sgd.)  
**JOSEFINA JESSICA G. DIVINA**  
Sheriff-in-Charge

**NOTICE OF EXTRA-JUDICIAL SALE**

Upon extra-judicial petition for sale under Act 3135, as amended by Act 4118, filed on July 31, 2025 by the mortgagee/s, **PHILIPPINE NATIONAL BANK**, with principal office address at PNB Financial Center, Pres. Diosdado P. Macapagal Boulevard, Pasay City, against the mortgagor/s, **SPS. ANTONIO D. RADAM AND ELNA S. RADAM**, with postal addresses at (1) Unit 14C 18 (Unit 1418/ Unit 14C 18-A) 14<sup>th</sup> Floor, Tower C, Victoria De Manila Condominium, #1655 Taft Ave., Malate, Manila and (2) Unit 22K, Suntrust Parkview Tower 6, Natividad, Lopez St. Ermita, Manila, to satisfy the mortgagee indebtedness which, as of June 30, 2025, amounts to PESOS: **FIVE MILLION FIVE HUNDRED EIGHTY-THREE THOUSAND FOUR HUNDRED SIXTEEN AND 41/100 (Php 5,583,416.41)**,<sup>1</sup> pursuant to the Loan and Mortgage Agreement (Housing Loan)<sup>2</sup>, the undersigned Acting Clerk of Court & Ex-Officio Sheriff of the Regional Trial Court of Manila, through her deputy, Sheriff **JOSEFINA JESSICA G. DIVINA**, will sell at public auction on **October 15, 2025** at 10:00 o'clock in the morning or soon thereafter but not later than 2:00 o'clock in the afternoon, in front of the Office of the Clerk of Court, Regional Trial Court, Manila, Room 400, 4<sup>th</sup> Floor, Manila City Hall, to the highest bidder, for cash or manager's check and in Philippine Currency, the following property/ies with all its improvements, more particularly described as follows:

Copy furnished:

**PHILIPPINE NATIONAL BANK**  
Foreclosure Division – Remedial Accounts  
Management Group  
PNB Financial Center, Pres. Diosdado  
Macapagal Boulevard, Pasay City

**NOTE: Note:** Failure to attend at the said auction sale despite proper notice shall be constructed as a waiver. Accordingly, the auction sale shall be held as scheduled.

**ANTONIO D. RADAM**  
**ELNA S. RADAM**  
Debtors/Mortgagors

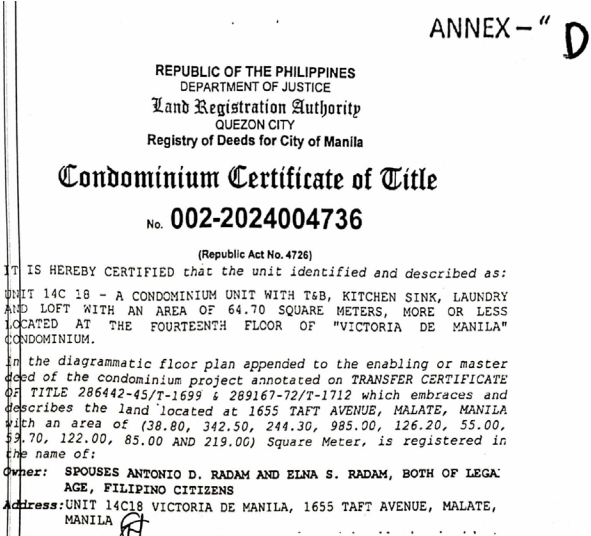
- Unit 14C 18 (Unit 1418 / Unit 14C 18-A), 14<sup>th</sup> Floor, Tower C, Victoria De Manila Condominium, #1655 Taft Ave., Malate, Manila
- Unit 22k, Suntrust Parkview Tower 6, Natividad Lopez St., Ermita, Manila

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

NEWSPAPER: **SENTINEL POST NEWS PUBLISHING**  
DATES OF PUBLICATION: **September 16, 23 & 30, 2025**

<sup>1</sup> Annex E of the Petition  
<sup>2</sup> Notarized on November 29, 2018  
<sup>3</sup> Per Designation Order dated December 09, 2024, issued by Hon. Carolina C. Icasiano-Sison, Executive Judge, RTC, Manila with approval/confirmation by Hon. Raul B. Villanueva, Court Administrator, Supreme Court of the Philippines, dated December 10, 2024.

**THE SENTINEL POST**  
**September 16, 23 and 30, 2025**



# 48 hired on-the-spot at 31st WCO in Baguio

BAGUIO CITY — At least 48 job seekers were hired on the spot during the 31st World Cup of Opportunities at the Baguio Convention and Cultural Center.

TESDA Benguet Provincial Director Arlene Cadalig said that the recently conducted WCO was able to employ on the spot a total of 48 applicants from Baguio City and Benguet.

There were also at least 26 individuals who were “nearly hired” or those applicants who have a strong potential to be hired but still need to provide additional documentation or fulfill other requirements.

Cagalig said that the WCO serves as a one-stop shop for government agencies, private companies, technical-vocational education institutions, and other partners to offer employment and various services to the public.

The WCO is in celebration of the World Tech-Voc Day annually every August 25 but the activity was moved due to the unforeseen circumstances.

“The purpose of TESDA is not only to train but also offer employment opportunities to our technical vocational graduates and the WCO was intended for tech-voc graduates but it was also opened for all job seekers,” Cadalig said.

“We also want all our training institutions to be here, and those who want to enroll, so they can also ask what programs are offered by our training institutions here in Baguio City and Benguet,” she added.

This year’s WCO served more than 700 job

seekers applying to 20 employers with more than 600 local employment and more than 1,000 overseas job opportunities.

Aside from job opportunities, various government agencies also provided their services during the WCO including the BIR, DOLE, DTI, DICT, DOST, DOT, DMW, OWWA, PRC, SSS, PHIC, and PESO Baguio.

The DICT also provided free services to the applicants such as free internet access, free printing services, the use of their computers aside from offering ICT trainings and the e-Gov Services or the digital IDs.

Micro, small, and medium enterprises also displayed and sold their products during the activity while the training schools provided health and wellness services such a BP screening, massage, nail care among others.

Meanwhile, the individuals who were hired on the spot expressed gratitude to the TESDA and the different government agencies for providing an activity such as the WCO where they were able to land jobs.

During the opening program of the WCO, the TESDA also turned over tool kits to tech-voc scholars while initial training support funds were also turned over to identified training schools.

“Agpaspasalamat ak kadagitoy government agency ta isuda nangtulong kanyak nga maka apply ken maala ti trabaho ijay Japan. Daytoy ti chansak nga agsubli ijay Japan ta ituloy ko ag OFW para iti pamilyak, (I thank the different government agencies for their support that helped me get hired to work in



Japan. This is a chance for me to go back to Japan and work as an OFW for my family),” said Augusto Sao-ang from Poblacion, Tuba, Benguet who was among those who were hired on the spot during the WCO.

Sao-ang is a former OFW who worked in Japan as a farmer in a program under the provincial government of Benguet and the Japanese government. Jennylyn Anniban from Buguias, Benguet also expressed gratitude to the TESDA and the other government agencies that helped her be hired as a kitchen crew in one of the well-known bakeries in Benguet.

“I am both excited and nervous, this is my first time joining a job fair but I am happy that I was hired on the spot as a kitchen staff of a well-known company in Benguet. Thank you to TESDA and to the government agencies that helped us and now we have jobs,” Anniban said. **(RMC-PIA-CAR Phinma/UPang Interns)**



Republic of the Philippines  
National Capital Judicial Region  
**METROPOLITAN TRIAL COURT**  
Branch LXXX (80)  
Muntinlupa City  
[metc2mun0802@judiciary.gov.ph](mailto:metc2mun0802@judiciary.gov.ph) / (0917)7613723

**PHILIPPINE SAVINGS BANK,**  
Plaintiff,

-versus-

**CIVIL CASE NO.**  
**MeTC-M-6045-CV**

**JUVY BAYSA,**  
Defendant.

For:  
**EJECTMENT**

x ----- x

**ORDER**

This treats the Ex-Parte Motion to Serve Summons by Publication filed by Plaintiff's Counsel Atty. Charles Washington T. Baculi on July 8, 2025.

Plaintiff alleged that the Branch Sheriff attempted to serve summons to the defendant at his address at 1132 Kalamansi St. Aeronautic Area (CAA) Compound Phase 1B, Las Piñas City but was returned UNSERVED on the ground that the latter is no longer residing in the said address.

In view of the Sheriff's Return, Plaintiff prays that summons by publication be allowed pursuant to Section 16 Rule 14 of the 2019 Amendments to the 1997 Rules on Civil Procedure.

Finding the motion to be well-taken, the same is hereby **GRANTED**.

**ACCORDINGLY**, the Branch Clerk of Court is hereby **DIRECTED** to issue the corresponding summons. Plaintiff is hereby ordered to cause the publication of the summons as well as the complaint in a newspaper general circulation once a week for three consecutive weeks to be chosen by raffle pursuant to Presidential Decree No. 1079 at expense of the Plaintiff.

**SO ORDERED.**

Done in chamber, 25 July 2025, Muntinlupa City, Philippines.

(Sgd.)  
**CESARIO N. SUDARIO III**  
*Presiding Judge*

Copy furnished:

**Philippine Savings Bank**  
PSBank Center, 777 Paseo de Roxas cor. Sedeño St. Makati City  
[inhouselitigation@psbank.com.ph](mailto:inhouselitigation@psbank.com.ph)

**Atty. Charles Washington T. Baculi**  
Salgado Cabrera & Associates, 4<sup>th</sup> Floor PSBank Centre Bldg. No.777 Paseo de Roxas Avenue cor. Sedeño St., Makati City  
[CTBaculi@psbank.com.ph](mailto:CTBaculi@psbank.com.ph)

**Juvy Baysa**  
1132 Kalamansi St. Aeronautic Area (CAA) Compound Phase 1B, Las Piñas City

**REPUBLIC OF THE PHILIPPINES**  
**NATIONAL CAPITAL JUDICIAL REGION**  
**METROPOLITAN TRIAL COURT**  
**BRANCH 80**  
**MUNTINLUPA CITY, MM**  
[\(0917\)7613723\)](mailto:metc2mun080@judiciary.gov.ph)

**PHILIPPINE SAVINGS BANK,**  
Plaintiff,

-versus-

**Juvy BAYSA,**  
Defendant,

**CIVIL CASE NO.**  
**MeTC-M-6045-CV**

For:  
**EJECTMENT**

x ----- x

**SUMMONS**

**TO:**  
**JUVY BAYSA**

1132 Kalamansi St. Aeronautic Area (CAA) Phase 1B, Las Piñas City

**GREETINGS:**

Pursuant to Section 6, Rule III of **Rules of Expedited Procedures in the First Level Courts**, you are hereby required, within sixty (60) days after service of this summons upon you, to file with this Court and serve on the plaintiff your Answer to the Complaint, copy of which is attached, together with the annexes. You are reminded of the provisions of the aforementioned rules to observe restraint in filing a motion to dismiss and instead allege the grounds thereof as defenses in the Answer. If you fail to answer within the time fixed, the plaintiff will take judgment by default and may be granted the relief applied for the complaint.

WITNESS the Honorable CESARIO N. SUDARIO III, Presiding Judge of this Court, this 25<sup>th</sup> day of July 2025.

(Sgd.)  
**ATTY. ROFLYN L. LAGUNDINO**  
Branch Clerk of Court

**REPUBLIC OF THE PHILIPPINES**  
**METROPOLITAN TRIAL COURT**  
**NATIONAL CAPITAL JUDICIAL REGION**  
**BRANCH 80 Muntinlupa City**

**PHILIPPINE SAVINGS BANK,**  
*Plaintiff,*

-versus-

**CIVIL CASE NO. 6045**  
**FOR: EJECTMENT**

**JUVY BAYSA,**  
*Defendant/s.*

x ----- x

**COMPLAINT**

Plaintiff **PHILIPPINE SAVINGS BANK**, by counsel, respectfully alleges:

1. Plaintiff Philippine Savings Bank is a thrift bank duly organized and existing under and by virtue of the laws of the Republic of the Philippines, with principal place of business at PS Bank Center, 777 Paseo de Roxas cor. Sedeño Sts., Makati City.

2. Defendant/s JUVY BAYSA, is of legal age and residing at 1132 Kalamansi Street, Aeronautic Area (CAA) Compound Phase 1 B, Las Pinas City, where she may be served with summons and other court processes.

3. Plaintiff is the registered owner of the parcel of land, with all existing improvements if any, covered by Transfer Certificate of Title No. 6306 issued by the Registry of Deeds for the City of Muntinlupa and more particularly described as follows:

**TCT No. 6306**  
**(Muntinlupa City)**

"A parcel of land (Lot 3, Blk. 3 of the cons. Subdn. Plan LRC) PCS-13807, being a portion of the cons. Of Lots 4-D-2 and 4-E-2 (LRC) Psd-55181, LRc Rec. No. 2721), situated in the Bo. Of tunas an, Mun. of Muntinlupa, Prov. of Rizal, Is. Of Luzon. Bounded on the N., pts 3 to 4 by Lot 4-Q; Pcs -45 on the E., pts. 4 to 1 by Lot 4, Blk. 3, on the S., pts 1 to 2 by Road Lot 1; and on the W., pts. 2 to 3 by Lot 2, Blk. 3 all of the cons. Subdn. Plan xxx containing an area of TWG HUNDRED FORTY (240) SQUARE METERS MORE OR LESS xxx"

4. On December 19, 2002, the plaintiff and the defendant executed a Contract to Sell, under whose provisions, the plaintiff agreed to sell, and the defendant agreed to buy the above described parcel of land, together with its existing improvements, it any, subject to the following terms and conditions:

1. **PURCHASE PRICE** - The purchase price for the said, real property with all the existing improvement, shall be PESOS: ONE MILLION FOUR HUNDRED THOUSAND AND 00/100 (P1,400,00.00), to be paid by the BUYER at the SELLER'S office located at 777 Sedeño corner Paseo de Roxas, PSBank Center, Makati City without need of notice and/ or demand as follows:

a. **DOWNPAYMENT**- The amount of **PESOS: THREE HUNDRED FIFTY THOUSAND AND 00/100 (P350,00.00)**, as down payment upon the

execution of this contract;

b. **BALANCE OF PURCHASE PRICE** - The balance of (P1,050,000.00) shall be paid within THREE (3) years upon execution of the agreement, which balance shall be covered by postdated check issued upon execution of this agreement.

c. **INTEREST AND PENALTY ON BALANCE OF PURCHASE PRICE** - The balance of **PESOS: ONE MILLION FIFTY AND 00/100 (P1,050,000.00)** shall bear interest/penalty as follows:

c.1 The first twelve (12) monthly installments due from the date of execution of the contract shall be subject to an interest rate of NINE PERCENT (9%), and installments due for the next 2 years or 24 months shall be based on prevailing bank interest rate of that fiscal year.

c.2 The BUYER shall issue post dated checks, in batches of twelve (12), to cover the monthly installments due for ONE (1) year of the THREE (3) YEAR installment term until fully paid.

c.3 Any unpaid installment or any transaction thereof not paid on its due date shall be subject to penalty at the rate of THREE PERCENT (3%) per month from the due date until fully paid.

d. Value added tax (VAT), if any, applicable on this sale based on present and future laws.

2. **DEFAULT** -In the event the BUYER fails to pay the balance of the purchase price due under Par 1 (b) or fails to comply with any terms, conditions, or obligations herein stated, then the SELLER may cancel this contract by giving the BUYER a written notice thereof, in which case the downpayment paid pursuant to Par. 1 (a) shall be deemed forfeited in favor of the SELLER by way of liquidated damages and lost business opportunities.

Should the SELLER not opt to cancel this contract, it shall have the right to collect penalty at the rate of three percent (3%) per month for the balance or a fraction thereof from date due until fully paid.

Notwithstanding the non-cancellation and the imposition of penalty interest provided above, the SELLER shall not be precluded from thereafter canceling this contract based on any later default, or if the BUYER continue to be in default. Such remedy shall be in addition to other remedies provided by law.

The BUYER acknowledges that the SELLER has no actual possession of the said property with all existing improvement. However, in the event that this CONTRACT is rescinded due to BUYER'S non payment of the purchase price or failure to comply with any other terms, conditions, or obligations stipulated herein, the BUYER shall promptly vacate the premises within five (5) days from date of notice/ demand to vacate without dismantling any existing improvement whose title and ownership shall follow and vest in the SELLER.

A copy of the said Contract to Sell is hereto attached and incorporated by reference as **Annex "A"**.

5. Upon execution of the said Contract to Sell, the defendant was allowed to take possession and occupy the subject property.

6. The defendant violated the terms and conditions of the said Contract to Sell when **she failed to pay the monthly amortizations due and payable under the Contract to Sell from March 30, 2003 to February 20, 2004, amounting to P397,676.73, net of penalties and other charges, as indicated in the Statement of Account attached and incorporated herein by reference as Annex "B"**.

7. In view of the plaintiff's failure to pay the said amortizations due despite demands, the plaintiff cancelled the said Contract to Sell by way of a Notice of Notarial Cancellation sent to the defendant at her given address



which she received on February 26, 2004, through a certain Jane Catenza, a copy of which is attached and incorporated herein by reference as **Annex “C”**.

8. Thereafter, the plaintiff demanded from the defendant that she vacate the premises and surrender its possession to the plaintiff as stipulated in the said Contract to Sell, however, the defendant failed and refused to do so, despite such demands. A copy of the notice to vacate upon the defendant is attached and incorporated herein by reference as **Annex “D”**.

9. In view of the continued and unjustified failure and/or refusal of the defendant to vacate premises and surrender possession of the subject property to the plaintiff, the latter was compelled to institute this complaint and to hire the services of counsel, to protect its interest, for which it agreed to pay the amount of P50,000.00 as attorney’s fees.

PRAYER

ACCORDINGLY, it is respectfully prayed that after notice and hearing, judgment be rendered in favor of the plaintiff and against the defendants as follows:

i. Ordering the defendant and all persons claiming rights under ther to vacate the subject property and to surrender possession thereof to the plaintiff;

2. Ordering the defendant to pay the plaintiff P50,000.00 as attorney’s fees;

3. Ordering the defendant to pay the costs of suit.

Other appropriate reliefs are also prayed for.

Makati City for Muntinlupa City, December 29, 2005.

DEFANTE SALGADO DAGOY & ASSOCIATES

Counsel for Plaintiff

PSBank Center, 777 Paseo de Roxas Avenue  
Makati City

By:

DIVINE GRACE FETALVERO-DAGOY

IBP No. 638614/01/14/05; Rizal

PTR No. 1536699; 01/19/05; Antipolo City

Roll No. 45198

VERIFICATION AND CERTIFICATION OF  
NON-FORUM SHOPPING

I, **FRANKLIN UMADHAY**, Filipino, of legal age, with office address at PS Bank Center, 777 Paseo de Roxas St., Makati City, after having been duly sworn in accordance with the law, hereby depose and state:

1. That I am Vice President of Philippine Savings Bank (**Annex E**); that I caused the preparation of the foregoing complaint; that I have read the same and its allegations are true and correct of my own knowledge and belief;

2. That in compliance with Supreme Court Circular No. 04-94, I further certify that plaintiff has not commenced any other action or proceeding involving the same issued in another tribunal or agency; that to the best of my knowledge, no such action or proceeding is pending in the Supreme Court, the Court of Appeals, the Regional Trial Court and that if I should hereafter learn that a similar action or proceeding has been filed or is pending before the Supreme Court, Court of Appeals or any tribunal or agency, I undertake to report that fact within five (5) days therefrom to this Honorable Court.

(Sgd.)

FRANKLIN S. UMADHAY

Affiant

SUBSCRIBED AND SWORN to before me this \_\_\_\_\_ day of 2005, affiant exhibiting to me her Community Tax Certificate No. 24323585 issued at April 29, 2015 on Sta. Rosa, Laguna

Doc. No. 47;  
Page No. 10;  
Book No. CCX;  
Series of 2006.

CONTRACT TO SELL  
ANNEX-A  
TCT NO. 6306  
REPUBLIC OF THE PHILIPPINES  
MAKATI CITY  
DEPOSE ME, a Notary Public in and for Makati City, this \_\_\_\_\_ day of \_\_\_\_\_, 2005, personally came and appeared:  
NAME: PHILIPPINE SAVINGS BANK  
CTC NO.: 00000000  
DATE/PLACE ISSUED: 01-08-02 / Makati City  
By: ISMAEL A. DE LEON  
CTC NO.: 00000000  
DATE/PLACE ISSUED: 03-07-02 / Las Pinas City  
ELIEL B. APARRI  
CTC NO.: 00000000  
DATE/PLACE ISSUED: 01-22-02 / Las Pinas City  
JUVY U. DAYSA  
Known to me and to me known to be the same persons who executed the foregoing instrument and the acknowledgment to me that the same is of their own free and voluntary act and deed.  
The instrument which is a Contract to Sell consisting of two (2) pages including this page on which this acknowledgment is written, has been signed by the parties and then instrumental witnesses on each and every page thereof.  
WITNESS MY HAND AND SEAL OF OFFICE, at the City and place above written, this \_\_\_\_\_ day of \_\_\_\_\_, 2005.  
Notary Public  
The Notary Public's No. \_\_\_\_\_  
Exp. Date \_\_\_\_\_  
The Notary Public's No. \_\_\_\_\_  
Exp. Date \_\_\_\_\_  
Series of 2002

SIGNED IN THE PRESENCE OF :  
ACKNOWLEDGEMENT :  
REPUBLIC OF THE PHILIPPINES )  
MAKATI CITY ) S.S.  
DEPOSE ME, a Notary Public in and for Makati City, this \_\_\_\_\_ day of \_\_\_\_\_, 2005, personally came and appeared:  
NAME: PHILIPPINE SAVINGS BANK  
CTC NO.: 00000000  
DATE/PLACE ISSUED: 01-08-02 / Makati City  
By: ISMAEL A. DE LEON  
CTC NO.: 00000000  
DATE/PLACE ISSUED: 03-07-02 / Las Pinas City  
ELIEL B. APARRI  
CTC NO.: 00000000  
DATE/PLACE ISSUED: 01-22-02 / Las Pinas City  
JUVY U. DAYSA  
Known to me and to me known to be the same persons who executed the foregoing instrument and the acknowledgment to me that the same is of their own free and voluntary act and deed.  
The instrument which is a Contract to Sell consisting of two (2) pages including this page on which this acknowledgment is written, has been signed by the parties and then instrumental witnesses on each and every page thereof.  
WITNESS MY HAND AND SEAL OF OFFICE, at the City and place above written, this \_\_\_\_\_ day of \_\_\_\_\_, 2005.  
Notary Public  
The Notary Public's No. \_\_\_\_\_  
Exp. Date \_\_\_\_\_  
The Notary Public's No. \_\_\_\_\_  
Exp. Date \_\_\_\_\_  
Series of 2002

PSBank  
NO LOANS SERVING DIVISION  
Mar. 25, 2004  
RE: Account No. 070-023-0005963-4  
STATEMENT OF ACCOUNT  
AS OF 03/20/2004  
Due Date Unpaid Amount Forfeited Penalty Total  
03/20/2004 35,945.20 0.00 229.45 36,174.65  
03/20/2004 35,945.20 0.00 1,237.26 37,182.46  
03/20/2004 35,945.20 0.00 2,400.99 38,346.19  
12/20/2003 35,945.20 0.00 3,415.80 41,360.99  
11/20/2003 35,945.20 0.00 4,430.49 46,205.29  
10/20/2003 35,945.20 0.00 5,445.20 51,650.49  
09/20/2003 35,945.20 0.00 6,459.91 58,110.40  
08/20/2003 35,945.20 0.00 7,474.62 65,585.02  
07/20/2003 35,945.20 0.00 8,489.33 74,074.35  
06/20/2003 35,945.20 0.00 9,504.04 83,578.39  
05/20/2003 35,945.20 0.00 10,518.75 94,097.14  
04/20/2003 35,945.20 0.00 11,533.46 105,630.60  
03/20/2003 35,945.20 0.00 12,548.17 118,178.77  
Total 421,641.92 78,802.89 500,444.82  
Summary:  
Total Unpaid Principal 347,839.48  
Interest 83,802.25  
Other Charges 78,802.89  
Less: Excess Payment 0.00  
TOTAL AMOUNT DUE & COLLECTIBLE 500,444.82  
Certified Correct By: \_\_\_\_\_  
Authorized Signatory

CHASE PRICE: The purchase price for the said real property with all existing improvements, shall be PESOS: ONE MILLION FOUR HUNDRED THOUSAND (P 1,400,000.00), Philippine Currency, to be paid by the BUYER at the SELLER'S office located at 777 Sedaño corner Paseo de Roxas, Makati City, as follows:  
A. DOWN PAYMENT: The amount of PESOS: THREE HUNDRED FIFTY THOUSAND (P350,000.00), Philippine Currency, as down payment upon the execution of this contract.  
B. BALANCE OF PURCHASE PRICE: The balance of PESOS: ONE MILLION FIFTY THOUSAND PESOS (P1,050,000.00), Philippine Currency, shall be paid within THIRTY (30) days from the date of the execution of this contract. The balance shall be paid in installments as follows:  
1. The first twelve (12) monthly installments shall be paid on the 1st day of each month starting from the date of the execution of this contract. The first installment shall be paid on the 1st day of the month of January 2004. The remaining 11 installments shall be paid on the 1st day of each month thereafter.  
2. The remaining 11 installments shall be paid on the 1st day of each month thereafter.  
3. Any unpaid installment on any installment shall not be paid on the day of the installment, the BUYER shall be liable to pay the late fee of three percent (3%) per month from the date of the installment until fully paid.  
C. OTHER MONETARY OBLIGATIONS OF THE BUYER: The BUYER further agrees to pay in addition to the payments mentioned in Section 1 hereof the following:  
a. All expenses, including registration fees, transfer taxes, documentary stamp, notary fees, and other charges and fees, which may be required on this instrument, necessary to transfer the property, shall be paid by the BUYER.  
b. Taxes and Assessments: If the BUYER has actually taken possession of or acquired the property, she shall be liable to pay, commencing the day following such actual possession or acquisition, the real estate and special taxes, and other charges and fees, which may be required on this instrument, necessary to transfer the property, which the period specified by law, including the interest or penalized thereon.  
c. Transfer Taxes, expenses, cost and any other tax imposed or to be imposed in connection with and property, the execution and registration of the Deed of Absolute Sale and the issuance of the corresponding title and  
period, and has not violated any of the other terms conditions stipulated in this contract. The deeds of sale, assignment or conveyance of rights and obligations mentioned herein requires the written approval of the SELLER and shall be done by notarial act of the BUYER prepared and documented at the BUYER'S expense. Until the SELLER approves such transfer or conveyance, the transferor produces no legal effect as to the BUYER.  
10. MORTGAGE: No mortgage of the subject property of the contract shall be made by the BUYER without the prior written approval of the SELLER.  
11. INVESTIGATION OF PAYMENTS: The BUYER hereby manifests and represents that she has been duly notified and examined the property, which is the subject matter of the contract, and has found the same to be satisfactory and further that she has found no liens or encumbrances thereon.  
12. INDEMNITY AND ATTORNEY'S FEES: Should the SELLER want to cancel the contract to enforce the foregoing covenants and/or for the protection of its rights or interests of its persons or for any reason, the BUYER shall be liable to pay to the SELLER by way of attorney's fees, a reasonable sum equivalent to the actual amount of fees paid or to be paid by the SELLER, which notwithstanding any agreement to the contrary between SELLER and its counsel, and only insofar as BUYER is concerned, in no case shall be less than Two Thousand Pesos (P2,000.00).  
13. SEPARABILITY CLAUSE: Should any provision of this contract be declared by any court to be null and void, the validity of the contract shall not be affected and the other provisions shall remain in full force and effect.  
IN WITNESS WHEREOF, the SELLER and the BUYER have caused their names to be affixed to the instrument and have hereunto signed their names on the day and at the place above mentioned.  
PHILIPPINE SAVINGS BANK  
(Sgd.)  
JUVY U. DAYSA  
ISMAEL A. DE LEON  
Vice President  
ELIEL B. APARRI  
Vice President

ANNEX - B  
Mar. 25, 2004  
RE: Account No. 070-023-0005963-4  
STATEMENT OF ACCOUNT  
FOR FORECLOSURE  
Outstanding Balance 98,264.75  
Account Receivables  
AR - Insurance 0.00  
AR - Others (VAT) 0.00  
AR - Memo 0.00  
AR - PENDING 0.00  
Interest 0.00  
AR - Interest 0.00  
Int (Change DB) 0.00  
Int (Loan) 85,594.41  
Other Charges 78,802.89  
Penalty Charges 1,162,881.56  
Attorney's Fee 118,266.18  
Liquidated Damage 0.00  
TOTAL AMOUNT DUE & COLLECTIBLE AS OF 03/20/2004 1,278,032.72  
Certified Correct By: \_\_\_\_\_  
Authorized Signatory

ANNEX - C  
February 26, 2004  
MS. JUVY U. DAYSA  
1132 KALAMANSI STREET, CIVIL AERONAUTICS AREA (CAA) COMPOUND PHASE 1B, LAS PINAS CITY  
NOTICE OF NOTARIAL CANCELLATION  
This refers to the real property with all existing improvements, if any, covered by TCT/CCT No. 6306 of the Register of Deeds for City of Muntinlupa more particularly described as follows:  
TCT/CCT No. 6306  
A parcel of land (Lot 3, Blk 3 of the consub. plan (PRC) Pos-13807, being a portion of the cons. of Lots 4-D-2 and 4-E-2 (LRC) Pos-55181, LRC Rec No. 2721), situated in the 80 of Tunasan, Mun. of Muntinlupa, Prov. of Rizal, Is. Luzon, bounded on the N. by Sps 3 to 4 by Lot 4-QPcs-45 on the E. by Sps 1 to 1 by Lot 4, Blk 3; on the S. by Sps 1 to 2 by Road Lot 1; and on the W. by Sps 2 to 3 by Lot 2, Blk 3, all of the consub. plan, xxx containing an area of TWO HUNDRED FORTY (240) SQUARE METERS MORE OR LESS.  
which you contracted to purchase from PSBank under a Contract to Sell dated December 19, 2002 for the amount of PESOS: One Million Four Hundred Thousand (P 1,400,000.00) in Philippine currency, to be paid as follows:  
a. DOWN PAYMENT - The amount of PESOS: Three Hundred Fifty Thousand (P 350,000.00) in Philippine currency, as downpayment upon the execution of this Contract To Sell;  
Rec'd Jane Catenza Makat



b. BALANCE OF PURCHASE PRICE - The balance of PESOS: One Million Fifty Thousand (P 1,050,000.00) in Philippine Currency, shall be paid in 3 years upon execution of this agreement which balance shall be covered in advance by post dated checks issued upon execution of this agreement:

The Contract To Sell dated December 19, 2002 provided that in case the BUYER defaults in the payment of the balance of the purchase price, or otherwise fails to comply with any of the other terms and conditions of the Contract To Sell, the SELLER, may cancel the contract by giving the BUYER a written notice of such cancellation.

The records of PSBank show that you have failed to pay the following installments due under the Contract To Sell:

March 20, 2003 - to February 20, 2004 monthly amortization amounting to P 397,676.73 (Net of Penalties and Other Charges)

In view of your default in the payment of the said installments, PSBank has resolved to rescind, as it hereby rescinds, your Contract To Sell dated December 19, 2002 and consider, as it hereby considers, all previous payments you have made thereunder, as forfeited, after the lapse of thirty (30) days from your receipt of this Notice of Notarial Cancellation, unless within the same period of thirty (30) days you pay your unpaid balance, plus interest, penalty and other charges due.

MR. NOEL ROBERTO F. AVISADO

BEFORE ME, a Notary Public for and in the City of Manila, on this 16th day of September, 2025, personally appeared:

NAME Contax Cert. No. Date & Place of Issue  
Philippine Savings Bank 22870057 02/06/04 - Parañaque City  
By: Mr. Noel Robert F. Avisado

known to me and to me known to be the same person who executed the foregoing instrument and who acknowledged to me that the same is his free and voluntary act and deed as well as the free and voluntary act and deed of the corporation represented herein.

WITNESS MY HAND AND SEAL on the date and place of place above written.

Doc. No. 449  
Page No. 78  
Book No. 22870057  
Series of 2004

DEFANTE, SALGADO, DAGOY, AVILA & Associates  
In-House Litigation Counsels

December 19, 2005

JUVY U. BAYSA  
1132 Kalamansi St.  
Civil Aeronautics Area (CAA) Compound  
Phase 1B, Las Piñas City

Ms. Baysa.

This refers to the Contract to Sell dated December 19, 2002 which was executed by Philippine Savings Bank in connection with your purchase on installments of the real property with all existing improvements if any, located at 1132 Kalamansi St., Civil Aeronautics Area (CAA) Compound, Phase 1B, Las Piñas City covered by TCT No. 8306 of the Register of Deeds for Muntinlupa City with an area of 240 sq. meters.

In view of your failure to comply with the terms and conditions of the said Contract to Sell and its subsequent cancellation by Philippine Savings Bank by way of a Notice of Notarial Cancellation which was delivered to you at your given address, demand is hereby made upon you to vacate the said premises and turnover its possession to PSBank, within five (5) days from receipt hereof; otherwise PSBank shall have no recourse but to institute judicial proceedings to recover possession of said premises.

Please give this matter your preferential attention.

Very truly yours,

DIVINE GRACE F. ALVAREZ-DAGOY  
Counsel

PHILIPPINE SAVINGS BANK  
777 Paseo De Roxas Ave., corner Sedulo St., Makati City

SECRETARY'S CERTIFICATION

I, DIANA D. ENRIQUE, of legal age, Filipino citizen, married with office address at PSBank Center, 777 Paseo De Roxas Ave., corner Sedulo St., Makati City, after having been sworn in accordance with law, depose and state:

1. That, I am the duly elected and qualified Corporate Secretary of Philippine Savings Bank, a banking institution duly organized and existing under and in accordance with the laws of the Philippines, with principal office at PSBank Center, 777 Paseo De Roxas Ave., corner Sedulo St., Makati City.

2. That, at the regular meeting of the Board of Directors of the said banking institution held on April 30, 2004, at which a majority was present the following resolution was unanimously approved:

RESOLUTION NO. 2004-30

"RESOLVED, that the following named officers, acting or signing singly or jointly as herein below specified, be hereby authorized and empowered to do and perform the corporate acts enumerated below, and for this purpose, to sign, execute and deliver any and all contracts and documents, as well as to do and perform any and all acts as may be necessary to carry into effect the intents and purposes of this resolution.

XXX XXXX XXXX

F. Legal Proceedings

To institute/defend/intervene/participate/enter into a compromise and/or represent the Bank in legal actions or proceedings, whether civil, criminal, administrative or otherwise, filed for or against it before any court, tribunal, agency or office such as, but not limited to, collection and damage suits, foreclosure of mortgage/holding in public auction sale/consolidation of title to properties foreclosed or acquired in execution sales, to sign or cause the signing by its retained counsel of complaints/answers/petitions/pleadings to execute Special Powers of Attorney for pre-trial granting the attorney-in-fact the authority to sign for and in behalf of the Bank compromise admissions and to do and perform, by himself or through said attorney-in-fact/substitute/delegate any and all other acts required or may be necessary in the prosecution, defense and / or termination of such legal actions or proceedings.

Secretary's Certificate  
Legal Proceedings  
Page 2

For Head Office and Branches - Any one of the following:  
PASQUAL M. GARCIA III, President  
ROLANDO A. RODRIGUEZ, Executive Vice President  
ISMAEL A. DE LEON, Senior Vice President  
FRANKLIN S. UMADIAHAY, Vice President  
FLORENCIO P. SONEJA, Assistant Vice President

For Luzon Branches Only - Any one of the A.I. signatories or any two of the A.2. signatories.

For Visayas and Mindanao Branches Only - Any two of the A.3. signatories.

Provided, that the Branch Head or other Opening Officer, as certified by the Corporate or Assistant Corporate Secretary, is hereby authorized to sign and subscribe to the Complaint Affidavit or other similar documents for the purpose of prosecuting any criminal case.

3. That all the above statements are true and correct and in accordance with the records of the corporation.

IN WITNESS WHEREOF, I have hereunto set my hand at this day of

DIANA D. ENRIQUE  
Corporate Secretary

SUBSCRIBED AND SWORN TO before me, this 24th day of September 2025, at the City of Manila, by the said DIANA D. ENRIQUE, Corporate Secretary of Philippine Savings Bank, a banking institution duly organized and existing under and in accordance with the laws of the Philippines, with principal office at PSBank Center, 777 Paseo De Roxas Ave., corner Sedulo St., Makati City.

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Book No. 22870057  
Series of 2004

REPUBLIC OF THE PHILIPPINES  
NATIONAL CAPITAL JUDICIAL REGION  
METROPOLITAN TRIAL COURT  
BRANCH LXXX  
MUNTINLUPA CITY

January 12, 2006  
Date

RECEIPT

RECEIVED the amount of ONE THOUSAND PESOS (P 1,000.00) for civil case no. 6045, pursuant to Rule 141, legal fees to defray the actual travel expenses of the Sheriff, Process Server or other Court Authorized persons in the service of summons.

BANAG C. ALVAREZ, SR.  
Clerk of Court IV

OFFICIAL RECEIPT  
Republic of the Philippines  
Judiciary  
Court and Station

ACCOUNTABLE FORM NO. 51  
REVISED JANUARY, 1992

Date: 12-06 No. 2763724 A

Payor: Philippine Savings Bank

NATURE OF COLLECTION

|            | AMOUNT   |
|------------|----------|
| Filing Fee | 935.00   |
| Summons    | 140.00   |
| Cert. 6045 |          |
| TOTAL      | 1,075.00 |

Amount in Words: One Thousand and Seventy Five Pesos

Collector's Office

OFFICIAL RECEIPT  
Republic of the Philippines  
Judiciary  
Court and Station

ACCOUNTABLE FORM NO. 51  
REVISED JANUARY, 1992

Date: 12-06 No. 2762869 A

Payor: Philippine Savings Bank

NATURE OF COLLECTION

|            | AMOUNT   |
|------------|----------|
| Filing Fee | 935.00   |
| Summons    | 140.00   |
| Cert. 6045 |          |
| TOTAL      | 1,075.00 |

Amount in Words: One Thousand and Seventy Five Pesos

Collector's Office

OFFICIAL REC'T  
Republic of the Philippines  
University of the Philippines  
Law Center / Complex

ACCOUNTABLE FORM NO. 51  
REVISED JANUARY, 1992

Date: 12-06 No. UPLC 0377073

Payor: Philippine Savings Bank

NATURE OF COLLECTION

|                    | AMOUNT |
|--------------------|--------|
| Legal Research Fee | 200.00 |
| Cert. 6045         |        |
| TOTAL              | 200.00 |

Amount in Words: Two Hundred Pesos

Collector's Office

OFFICIAL RECEIPT  
Republic of the Philippines  
Judiciary  
Court and Station

ACCOUNTABLE FORM NO. 51  
REVISED JANUARY, 1992

Date: 12-06 No. 1747873 A

Payor: Philippine Savings Bank

NATURE OF COLLECTION

|               | AMOUNT |
|---------------|--------|
| Mediation Fee | 500.00 |
| Cert. 6045    |        |
| TOTAL         | 500.00 |

Amount in Words: Five Hundred Pesos

Collector's Office

# Over 186,000 Borrowers Avail of SSS Calamity Loan Program, P3.4 Billion Released

The Social Security System (SSS) recently launched its enhanced Calamity Loan Program (CLP) with over 186,000 borrowers availing of the program resulting in total loan release of about Php3.4 billion to date.

The Program, designed to provide swift financial relief to members affected by natural disasters, features lower interest rates, faster processing, and more flexible terms.

"This is very good news for our fellow Filipinos in need of urgent financial assistance who live or work in areas declared under State of Calamity due to the combined effects of Southwest Monsoon and Tropical Cyclones Crising, Dante, and Emong," said Department of Finance Secretary Ralph G. Recto, who also serves as Chairperson of the Social Security Commission. "On top of that, we've also lowered the interest rate to make it more affordable — from 10% to just 7% per annum."

SSS President and CEO Robert Joseph M. de Claro emphasized the agency's commitment to responsive service: "With the issuance of the revised CLP guidelines, SSS is now able to provide immediate financial relief to mitigate the impact of natural disasters and help our members recover under liberalized terms and conditions," De Claro said. "We streamlined the activation process to implement future Calamity Loan Programs within just seven working days and allowed loan renewal after six months."

The Calamity Loan Program is available to members residing or working in areas officially declared under a State of Calamity. Eligible members may borrow up to Php20,000, with a two-year repayment period. Loan proceeds are released through UMID ATM cards or PERSONet-participating bank accounts, ensuring transparency and efficiency.

For the current CLP, provinces under State of Calamity are La Union, Bataan, Pampanga, Cavite, Rizal, Laguna, Oriental Mindoro, Occidental Mindoro, and Antique. In the National Capital Region (NCR), calamity-hit areas are Quezon City, Marikina, Navotas, Manila, Valenzuela, Caloocan, Las Piñas, Parañaque, Muntinlupa, and Malabon.

Other areas also declared under State of Calamity include Aguilar, Alaminos, Anda, Bani, Binmaley, Bolinao, Burgos, Infanta, Labrador, Lingayen, Basista, Mangataram, Urbiztondo, Bayambang, Calasiao, Malasiqui, Mangaldan,

San Carlos, Santa Barbara, Dagupan and Umingan in Pangasinan; La Trinidad and Tuba in Benguet; Balagtas, Bocaue, Calumpit, Paombong, Hagonoy, Guiguinto, Meycauayan, Obando, Marilao and Bulakan in Bulacan; Paniqui, Camiling and Moncada in Tarlac; Masinloc in Zambales; Agoncillo, Nasugbu, San Luis, Tanauan, Tingloy and Laurel in Batangas; Roxas in Palawan; Concepcion in Romblon; Pototan in Iloilo; and Cebu City.

The SSS has earmarked Php20 billion for the program in 2025 which is more than twice the amount spent for 2024, underscoring its commitment to supporting Filipino workers during times of crisis.

"While SSS launched the enhanced CLP with reduced interest rates to qualified members, the core principles of financial well-being remain unchanged emphasizing the value of work, save, invest, and prosper," De Claro added.

For more information and to apply, members may refer to SSS Circular 2025 006 dated 1 August 2025. Members may visit [www.sss.gov.ph](http://www.sss.gov.ph) or use the SSS Mobile App and apply through their My.SSS online account. (SSS Website)

THE SENTINEL POST  
September 16, 23 & 30, 2025



TSP SHOWBIZ ROUND-UP

CLAUDINE BARRETTO STILL HAS STRONG BOND WITH RICO YAN'S MOM



Images courtesy of Instagram: claubarretto

HEART EVANGELISTA'S MAKEUP ARTIST SAID THAT SHE'S THE SECOND BIGGEST BUYER OF YSL IN THE WORLD



Images courtesy of Instagram: iamhearte

MANNY PACQUIAO PAYS TRIBUTE TO FORMER WORLD BOXING CHAMPION, RICKY HATTON



Manny Pacquiao

I am deeply saddened to hear about the passing of Ricky Hatton. He was not only a great fighter inside the ring but also a brave and kind man in life. We shared unforgettable moments in boxing history and I will always honor the respect and sportsmanship he showed. Ricky fought bravely, not just in the ring, but in his journey through life. He truly had a good fight, and we are all blessed to have been part of his wonderful journey.

My prayers and deepest condolences go out to the Hatton family and all his loved ones. May the Lord give you strength and comfort in this difficult time. May he rest in peace.



Image courtesy of Facebook: Manny Pacquiao



CHIMMY PHILIPPINES

As a brand that delivers #OriginalFilipinoblendYogurt goodness, Chimmy lets everyone enjoy the health benefits of yogurt without it being too sour and just the right amount of sweetness perfect for the Filipino palate. Chimmy offers the best of both worlds as it satisfies your cravings to indulge and at the same time provide you with a healthy body.

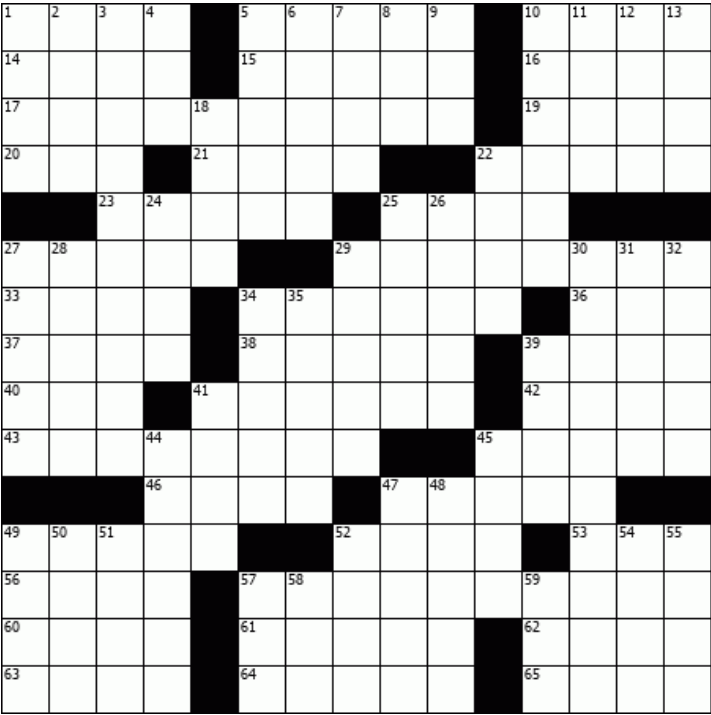


CROSSWORD PUZZLE

Across

- Across  
1. Insane  
5. Tennis, e.g.  
10. Writing tablets  
14. Declare openly  
15. Vulture's claw  
16. Lotion ingredient  
17. Malicious  
19. Constructed  
20. Building extension  
21. December 24 and 31  
22. Fable writer  
23. Tailor  
25. Turnpike charge  
27. Deck's kin  
29. Revoked  
33. Thirst quenchers  
34. Play parts  
36. A Gershwin  
37. Company (abbr.)  
38. Peeler  
39. Ode  
40. Pitcher's stat  
41. Brahms piece  
42. "\_\_\_\_ upon a time..."  
43. Kinship  
45. Mails  
46. Horrid

47. Pulls apart  
49. More strange  
52. Small quantities  
53. Truman's mono-gram  
56. Cogwheel  
57. \_\_\_\_ agent (2 wds.)  
60. Beams  
61. Computer key  
62. Iraq's neighbor  
63. Additional  
64. Sumptuous meal  
65. Sassy

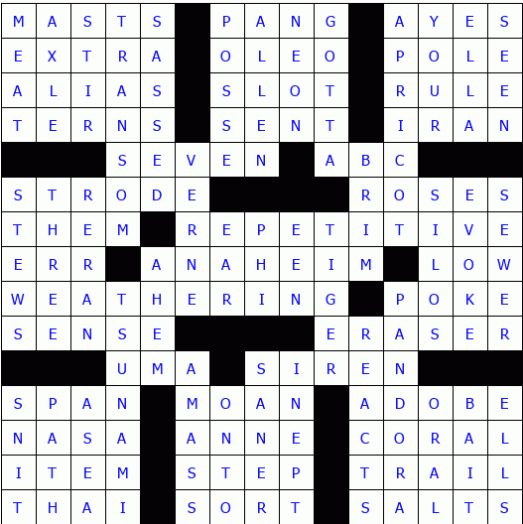


Down

1. Feeble, as an excuse  
2. Face shape  
3. \_\_\_\_ damage  
4. Have bills  
5. Range  
6. More wan  
7. Bullring cries  
8. \_\_\_\_ Howard of "Happy Days"  
9. Explosive initials  
10. \_\_\_\_ Anderson of "Baywatch"  
11. Sad cry  
12. Extinct creature  
13. Trickle  
18. Presidential power  
22. Pub beverages  
24. Speech impediment  
25. Principle  
26. "Phantom of the \_\_\_\_"  
27. Trotter's kin  
28. Idolize  
29. Showed again  
30. Largest portion (2 wds.)  
31. Put up

32. Noblewomen  
34. Rot  
35. Indian boat  
39. Indigent  
41. Recipe verb  
44. Reluctant  
45. Football throw  
47. Fables  
48. Critic Roger \_\_\_\_  
49. Fairy-tale fiend  
50. Negotiate  
51. Week portions  
52. Computer fodder  
54. "A \_\_\_\_ is Born"  
55. Camper's home  
57. Ump's kin  
58. Compass pt.  
59. Summit

LAST WEEK'S ANSWER:



SUDOKU

TODAY'S PUZZLE:

|   |   |   |   |   |   |   |   |   |
|---|---|---|---|---|---|---|---|---|
|   | 5 | 6 | 4 |   |   | 7 |   | 1 |
| 2 | 3 | 4 | 6 | 7 | 1 |   |   |   |
| 7 |   | 1 |   | 5 | 8 |   |   |   |
|   |   |   |   |   | 3 | 6 |   |   |
| 6 |   |   | 8 | 2 | 7 |   |   | 3 |
|   |   | 7 | 9 |   |   |   |   |   |
|   |   |   | 7 | 9 |   | 5 |   | 8 |
|   |   |   | 1 | 8 | 5 | 3 | 7 | 4 |
| 5 |   | 8 |   |   | 4 | 9 | 1 |   |

LAST WEEK'S ANSWER:

|   |   |   |   |   |   |   |   |   |
|---|---|---|---|---|---|---|---|---|
| 6 | 5 | 1 | 2 | 8 | 7 | 9 | 4 | 3 |
| 9 | 4 | 8 | 1 | 5 | 3 | 7 | 2 | 6 |
| 7 | 3 | 2 | 9 | 4 | 6 | 8 | 5 | 1 |
| 4 | 1 | 5 | 3 | 2 | 9 | 6 | 7 | 8 |
| 2 | 8 | 6 | 7 | 1 | 5 | 4 | 3 | 9 |
| 3 | 7 | 9 | 8 | 6 | 4 | 5 | 1 | 2 |
| 5 | 2 | 3 | 4 | 9 | 8 | 1 | 6 | 7 |
| 1 | 9 | 4 | 6 | 7 | 2 | 3 | 8 | 5 |
| 8 | 6 | 7 | 5 | 3 | 1 | 2 | 9 | 4 |



# HOOPS REPUBLIC

## FIVB Worlds: Argentina survives Finland in 5 sets; Egypt stuns Iran

MANILA – Argentina came back from a two-set deficit to turn back Finland, 19-25, 18-25, 25-22, 25-22, 15-11, at the start of their campaign in the FIBV Men's World Championship at Smart Araneta Coliseum in Quezon City on Sunday.

Pablo Kukartsev and Luciano Vicentín were the architects of the impressive comeback of world No. 8 Argentina, with the hard-hitting opposite scoring 20 points (16 kills, three blocks, one ace) and the outside hitter adding 19 (18 kills, one block).

"We struggled a lot in the first two sets, but that's kind of normal as this is the first match in the tournament," setter Luciano De Cecco said. "We tried very hard to win the match, and we put a lot of effort into it. There's a lot of weight in the first match of the World Championship, and I believe it makes a big impact on the team's campaign. A victory in the opening match can take you a long way, and we're happy that we got it."

Finland had a more balanced offense and saw four players with double-digit scoring. Opposite Jonas Jokela led the way with a match-high 26, followed by outside hitter Luka Martilla (18) and middle blockers Petteri Tynnismaa (17) and Severi Savonsalmi (11).

"It was a great game," Martilla said. "I didn't think we played bad, they were just the better team at the end. We started very well, but couldn't finish. But today we saw we can compete with the best teams in the world."

Over at Mall of Asia Arena in Pasay City, Egypt stunned world No. 13 Iran,



**UPSET.** Team Egypt celebrates after stunning world No. 13 Iran, 25-17, 16-25, 25-23, 25-20, in the FIBV Men's World Championship at Mall of Asia Arena in Pasay City on Sunday (Sept. 14, 2025). Ahmed Shafik finished with 18 points off 16 kills, 1 block and 1 ace for the world No. 23 Egyptians. (PNA photo by Avito Dalan)

25-17, 16-25, 25-23, 25-20, in Pool A.

The World No. 23 Africans outperformed their Asian rivals in attack, 52-45, and in serving aces, 8-4.

Egypt's outside hitters Ahmed Shafik Said and Abdelrahman El-hossiny led the way with 18 and 17 points, respectively, including one ace and one kill block each.

The Philippines will face Egypt on Tuesday at 5:30 p.m.

"The key was that everybody on the team -- from the youngest player to the oldest, as well as the coaches -- did their best in preparing for the game very well. We knew exactly how to play against Iran, to counter their strongest points and play on their weakest points. Everyone did very well and I think this was the key," El-hossiny said in the post-match interview.

"It was a very good game for us and I hope we continue on this level."

Back-to-back Olympic champion France was playing South Korea at Araneta Coliseum as of posting time. Defending champion Italy will then debut against Algeria at 9:30 p.m. (FIVB Media)



# TSP

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THE SENTINEL POST

SEPTEMBER 16 - 22, 2025

## Batican siblings eye strong finish in JPGT-Negros

MANILA – Ralph and Rafella Batican are aiming for podium finishes in the ICTSI Negros Occidental Junior PGT Championship which kicks off Monday at Negros Occidental Golf and Country Club in Bacolod City.

The siblings from Bukidnon are also seeking crucial points in the penultimate leg of the seven-stage Visayas-Mindanao regional series to boost their chances of securing a slot to the elite junior finals scheduled Sept. 30 to Oct. 3 at The Country Club in Laguna.

They saw action only in the first of five tournaments due to international commitments.

In the 11-14 category, Ralph is No. 8 in the boys' division with 15 points, while Rafella is No. 10 with eight points.

In the Mactan, Cebu leg in May, Ralph topped his division-while Rafella placed fourth.

Players must participate in at least three of the seven legs to qualify for the finals, with the top four in each age division (7-10, 11-14 and 15-18) advancing to the national finals.

A win is worth 15 points, while second to fourth places earn 12, 10 and 8 points, respectively.

Ralph is behind division leaders Ken Guillermo (42), Jared Saban (40), Marcus Dueñas (36) and Mico Woo (22), along with Laurence Saban and Guio Pasquil (20 apiece).

He will be challenged by JM Sabrosa, Luigi Alvarez, Romel Pactolerin, Bacolod bets Isaan Locsin, Lance Ortaliz, Mehaan Gidwani, Zach Casil, Rafael Alvarez, Anthony Juani-co and Xian Traviña, and Cebu's Miguel Mesina.

The girls' division is currently led by Brittany Tamayo (45) followed by Kimberly Baroquillo



**MUST-WIN MODE.** Ralph Batican of Bukidnon eyes crucial points in the ICTSI Negros Occidental Junior PGT Championship which kicks off at Negros Occidental Golf and Country Club in Bacolod City on Monday (Sept. 15, 2025). He is currently at No. 8 in the boys' 11-14 division with 15 points. (Contributed photo)

(39), Isabella Espina (35) and Zuri Bagaloyos (30).

Rafella must break into the top four to earn a finals berth, with just two tournaments remaining, including the final leg in Binitin, Murcia on Sept. 18.

She is expected to face a tough challenge from Bagaloyos, who is also looking to improve her standing and secure a spot in the national finals.

Cebu's Denise Mendoza and Bacolod's Ana Marie Aguilar will be up against Faith Reosura, Yumi Park and Aria Montelibano in the girls'

7-10 category, while Ethan Lago, James Rolidada, Shaqeeq Tanog, Lucas Revilleza and Tobias Tiongko are the title contenders in the boys' division.

In the premier 15-18 division to be contested over 54 holes, Mactan leg winner Tashanah Balangauan leads the girls' division.

Alexis Nailga will try to sustain his form in the boys' division against Inno Flores, Manu Tiongko, Blake Bautista, Mhark Fernando III, and twins John Rey and John Paul Oro. (PNA)



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