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PBBM VOVS ALL PUBLIC ® FUNDS WOULD REDOUND TO ILE BENEFIT OF THE PEOPLE

PNP-HPG NABS SUSPECT FOR SELLING **COUNTERFEIT CIGARETTES IN QUIAPO**

QUEZON CITY (PIA)—Operatives from the Philippine National Police-Highway Patrol Group (PNP-HPG), led by Acting Director Police Colonel Hansel M. Marantan, arrested a 44-yearold male suspect in Quiapo, Manila for allegedly distributing counterfeit cigarettes in violation of Republic Act No. 8293 (Intellectual Property Code of the Philippines) and Republic Act No. 7394 (Consumer Act of the Philippines).

The arrest took place on September 23 at around 2:00 p.m. in front of a commercial establishment along Palanca Street. Members of the Regional Highway Patrol Unit-National Capital Region (RHPU-NCR) responded to a request for assistance from a corporate representative of terfeit cigarette products in the area.

HPG operatives observed the suspect loading tion and proper disposition. multiple boxes of cigarettes into a white Toyota Hiace Commuter, which was also causing traffailed to present any delivery receipts or legal confirmed that the seized items bore counterfeit markings.

formed of his rights, and placed under police

Items seized during the operation:

- One (1) white 2022 Toyota Hiace Commuter
- One (1) ignition key
- reams each of cigarettes (estimated value: to consumer welfare. Php465,000.00)
- cigarettes (estimated value: Php152,830.00)

The total estimated value of the confiscated counterfeit products amounts to Php617,830.00.



PMFTC Inc., who reported the presence of coun- All recovered items and the suspect are currently under the custody of RHPU-NCR for documenta-

PCOL Marantan commended the swift coordination between law enforcement and private fic obstruction. When approached, the suspect stakeholders, stating, "The Highway Patrol Group remains firm in its mandate to enforce laws prodocumentation. A company representative later tecting not only vehicles but also the public from illegal trade and counterfeit goods. By stopping the distribution of these products, we protect le-The suspect was immediately arrested, in- gitimate businesses and safeguard consumers."

The PNP-HPG continues to urge the public to report any information regarding counterfeit or smuggled goods especially those transported via motor vehicles to the nearest police station or HPG unit. Public vigilance remains vital in curb-- Six (6) master cases containing 50 ing the spread of illicit products that pose risks

The Highway Patrol Group reaffirms its com-- Ninety-eight (98) reams and six (6) packs of mitment to uphold the law, support lead agencies in major investigations, and ensure accountability through professional and service-oriented policing. (JVD/PIA-NCR)

DIZON ORDERS DPWH-NCR EXEC TO EXPLAIN FAILED FLOOD CONTROL PROJECT

• PAGE 3

DSWD 4PS HUWARANG PAMILYA, BINIGYANG PUGAY SA MALACAÑANG!

• PAGE 6

MINDANAO GEARS UP FOR THE FUTURE WITH HANDA PILIPINAS, RSTW 2025, AND THE C-TRIKE **BREAKTHROUGH**

O PAGE 43

HOOPS REPUBLIC

PURSUING EXCELLENCE IN SPORT AND LIFE

OPAGE 12

TSP SHOWBIZ ROUND UP





PAALALA SA PUBLIKO

WALANG ACCREDITED BROKERS o AHENTE na maaaring mag-alok o magbenta ng mga Pag-IBIG Acquired Assets.

Ang mga transaksyon patungkol sa pagbid o pagbili ng Pag-IBIG Acquired Assets ay maaari lamang gawin sa loob

Maging maingat at mapanuri. Ipagbigay alam po nila sa amin kung sakaling may lumapit sa inyong indibidwal o grupo na nagpapakilala bilang taga Pag-IBIG Fund at nag-aalok ng aming Acquired Assets, upang agad naming magawan ito ng nararapat na hakbang.

~ SOUL FOOD ~

"Remember, O LORD, your great mercy and love, for they are from of old. Remember not the sins of my youth and my rebellious ways; according to your love remember me, for you are good, O LORD."

Psalm 25:6,7



<u>LEARN BY PARADOX</u>

FLED FOR REFUGE



Cayetano's PhilATOM Law to lead PH toward safer, smarter use of nuclear technology

A landmark law providing for a comprehensive legal framework aimed at ensuring nuclear energy safety and governance in the Philippines has been enacted, thanks to the efforts of Senate Minority Leader Alan Peter Cayetano.

This after President Ferdinand Marcos Jr. signed the Philippine National Nuclear Energy Safety Act (Republic Act No. 12305) into law on September 18, 2025.

Cayetano played a key role in advancing the legislation, having championed its Senate version as chair of the Senate Committee on Science and Technology in the 19th Congress.

"Across the globe, nuclear energy has been used for peaceful and beneficial applications contributing to sectors such as medicine, agriculture, industry, and energy production," Cayetano said.

The Philippine National Nuclear Energy Safety Act establishes the PhilATOM which is an independent regulatory body with exclusive authority to oversee safety, security, and safeguards related to nuclear energy, ionizing radiation sources, and radioactive materials.

"It's obvious why we need the PhilATOM [as established by the] Nuclear Energy Safety Act. It plays a vital role in treating diseases, food security, improving crop yield, mitigating the effects of climate change and generating clean, reliable power or electricity," he emphasized.

The law also seeks to modernize outdated nuclear-related legislation and prevent conflict of interest by separating the dual functions of the Philippine Nuclear Research Institute (PNRI), retaining its promotional mandate while transferring its regulatory responsibilities to PhilATOM.

Regarding ionizing radiation, the regulatory function of the Food and Drug Administration's Center for Device Regulation, Radiation Health and Research shall be transferred to PhilATOM, which shall now serve as the sole independent regulatory body.

This separate function of PNRI and FDA is for the agencies to have an undivided focus on research and development, thereby further enhancing the practical applications of nuclear energy in medicine, agriculture, and industrial fields.

"We will align with our international conventions. It is also not really possible for those who promote nuclear atomic energy to be the ones who regulate it. This will fix that problem," he said.

To safeguard the regulatory body's independence, the senator stressed that PhilATOM will be free from political appointments.

"Unless the politico or barangay captain or senator has at least 7 years of actual distinguished experience in specific fields of science, they cannot be appointed. In PhilATOM, they should regulate use of nuclear energy, not promote it," Cayetano said.

The senator also noted that one of PhilATOM's goals is to inspire more Filipinos to pursue careers in the nuclear energy field.

PBBM vows all public funds would redound to the benefit of the people



"Tiyakin na ang bawat sentimo ay mapupunta sa maganda, para pagandahin ang buhay ng ating mga kababayan."

President Ferdinand R. Marcos Jr. on Saturday vowed to safeguard public funds and ensure they are spent wisely for the welfare of Filipinos, assuring that past abuses in the implementation of multi billion-peso flood control and infrastructure projects will not be repeated.

"Titiyakin po natin na hindi na po mauulit 'yung ating nakita. Titiyakin po natin na bawat sentimo na pera ninyo – hindi namin pera ito, pera ninyo na ibinahagi ninyo sa mga opisyal ng pamahalaan," President Marcos said in his remarks at the Gonzaga People's Gymnasium where he led the distribution of assistance to typhoon-affected residents and farmers in Cagayan.

The President stressed that the government serves only as "custodian" of taxpayers' money, which should be used to improve the lives of Filipino families under the Bagong Pilipinas.

"Kami po ay kung tawagin ay "custodian" lang, tiga-bantay lang kami sa pera ninyo. Hindi amin 'yan. Sa inyo pa rin 'yan," President Marcos stressed.

"Pero sa amin ang responsibilidad, ang katungkulan na tiyakin na ang bawat sentimo ay mapupunta sa maganda, para pagandahin po ang buhay ng ating mga kababayan, para maging mas maginhawa ang buhay ng inyong mga pamilya, para po sa pagpaganda at pag-usbong ng ating ginagawa, na binubuo na Bagong Pilipinas," the Chief Executive added.

President Marcos announced the realignment of the PhP255.55 billion allocation for locally funded flood control projects in the Department of Public Works and Highways (DPWH) proposed budget for next year.

"Kung hindi po natin ginawa 'yan, 'yang 255 billion na 'yan kung saan-saan na lang mapupunta. Kaya mabuti, kaya kinansila na po natin lahat ng flood control project para sa 2026 at iyan po ang naging savings natin," said the President.

The PhP255.5 billion flood control funds would be transferred to the priority programs of other agencies, including:

PhP35.91 billion to the Department of Social Welfare and Development (DSWD) for Pantawid Pamilyang Pilipino Program (4Ps), Assistance for Individuals in Crisis Situation (AICS), psychosocial support to teen mothers, Disability Inclusive Social Protection of Children; Project

Safe against sexual abuse, construction of the Mindanao Disaster Resource Center, construction of five Bahay Pagasa, Sustainable Livelihood Program (SLP);

PhP26.55 billion to the Department of Education (DepEd) for construction and rehabilitation of classrooms, school-based feeding programs, education of indigenous peoples, Academic Recovery and Accessible

Learning (ARAL) program, salary of non-DepEd ARAL tutors, flexible learning options, Madrasah Education, and Special Needs Education Program;

PhP39.37 billion to the Department of Agriculture (DA) for farm-to-market roads, post-harvest facilities, presidential assistance to farmers and fisherfolk, crop insurance, solar powered irrigation, deep water ports for agriindustrial product, fishport construction, cold storage, national social health program, farm to mill road, and massive coconut planting program:

PhP29.28 billion to the Department of Health (DOH) for Medical Assistance to Indigent and Financially Incapacitated Patients program, completion of legacy hospitals and children with cancer at the Philippine Children's Medical Center;

PhP60 billion to Philippine Health Insurance Corp. (PhilHealth) for the Yaman ng Kalusugan Program (YAKAP), Bagong Urgent Care and Ambulatory Services (BUCAS) Centers, Guaranteed and Accessible Medications for Outpatient Treatment;

PhP9.3 billion to the Commission on Higher Education (CHED) for scholarships and student assistance;

PhP1 billion to the Technical Education and Skills Development Authority (TESDA);

PhP450 million to the Philippine Science High School System;

PhP3 billion to the Department of Transportation (DOTr) for the rehabilitation of the Metro Rail Transit (MRT);

PhP18 billion to the Department of Labor and Employment (DOLE) for the Tulong Panghanapbuhay sa Ating Disadvantaged/Displaced Workers (TUPAD) program and the Integrated Livelihood and Emergency Employment Program;

PhP5 billion to the National Irrigation Administration (NIA) for the repair and restoration of new irrigation systems, communal irrigation system, and pump irrigation;

PhP2.5 billion to the Department of Information and Communication (DICT);

PhP4.62 million to the Department of Energy (DOE) for the electrification program;

PhP135 million to the Department of Finance (DOF) for the anti-agricultural smuggling campaign; and

PhP4 million to the Department of Environment and Natural Resources (DENR) for the waste-to-energy project. (PND)

BI supports Bacoor caravan in flight vs. human trafficking

BACOOR CITY, Cavite - The Bureau of Immigration (BI) reaffirmed its commitment to curb human trafficking by serving as a key supporting agency during the Anti-Trafficking Awareness Caravan held last September 25 at the Strike Gymnasium in Bacoor City.

Immigration Commissioner Joel Anthony Viado shared that the BI Gender and Development (GAD) Committee supported the Community Awareness, Responsive Action, and Vigilance Against Networking (CARAVAN) campaign organized by the Bacoor Local Government. The campaign aims to empower communities with the knowledge and tools to recognize, prevent, and report human trafficking cases.

Through members



of its GAD committee, led by Deputy Commissioner Joel Alejandro Nacnac, the BI shared frontline experiences on intercepting trafficking attempts at the country's International Ports of Entry and Exit (IPEE), including accounts from trafficking survivors. The committee also provided information on common trafficking schemes and signs of illegal recruitment.

The caravan gathered representatives from 47 merged ba-

members rangays, of local homeowners' associations like FOSCHAI and BHOACI, Housing Urban Family members, and key officials from the Philippine National Police (PNP), Bureau of Fire Protection (BFP), and Department of Education (DepEd), all united in strengthening local efforts against human trafficking.

The event concluded with the signing of commitment pledges from participating agencies in support of

the "Stop Human Trafficking" campaign.

"The BI, being an active member of the inter-agency cil against trafficking, supports initiatives like this to bring to the grassroots information of current trends in illegal recruitment and human trafficking," said Viado. "We hope that the information and resources we provide to our kababayans, will prevent them from being victimized," said Viado.

DIZON ORDERS DPWH-NCR EXEC TO EXPLAIN FAILED FLOOD CONTROL PROJECT

DPWH Secretary Vince Dizon (File photo)

MANILA - The Department of Public Works and Highways (DPWH) has ordered National Capital Region (NCR) Regional Director Gerard Opulencia to explain the supposed irregularities at the Sunog Apog Pumping Station in Tondo.

In a show cause order (SCO) issued Friday night, Secretary Vince Dizon has given the official five days to submit his response.

"In this regard, you are hereby directed to submit within five days from receipt of this Order your written explanation under oath as to why no administrative disciplinary action should be taken against you in light of the foregoing findings," the order read.

Dizon had called PHP774-million project useless during an inspection on Wednesday after discovering that it never functioned properly since its completion

fully paid.

The DPWH chief also discovered that instead of mitigating flooding, the facility has exacerbated flooding in the area, with residents reporting significantly worsened water levels.

The project also lacked the required building permit and power connection, preventing energization by Meralco and raising questions of regulatory compliance.

It was also discovered that an additional PHP94 million

initiated, with further proposals for an additional P200 million, despite the unresolved defects and absence of proof of functionality.

Lastly, there was an apparent lack of coordination with the city government of Manila in the planning and implementation of the project.

circum-"These stances, if left unexplained, may constitute gross neglect of duty, grave misconduct, inefficiency, and/ or conduct prejudicial to the best interest

in 2020, despite being upgrading project was of the service, in violation of civil service laws, rules, and regulations," the SCO said.

> "Failure to submit the required explanation within the prescribed period shall be construed as a waiver of your right to be heard, and this Office shall proceed to resolve the matter based on the evidence and records on hand."

> Dizon was joined during the inspection by Independent Commission for Infrastructure (ICI) Special Adviser Benjamin Magalong and Manila Mayor Isko Moreno. (PNA)

SC: CIAC CAN **DETERMINE RECIPIENTS OF DISSOLVED FIRM'S** ARBITRATION AWARD

The Supreme Court (SC) has ruled that the Construction Industry Arbitration Commission (CIAC) has the authority to determine who should receive the judgment award it granted to a corporation that has already been dissolved.

In a Decision written by Associate Justice Jhosep Y. Lopez, the SC's Second Division upheld CIAC's order directing Philippine Commercial and International Bank (PCIB), now known as Banco De Oro Unibank, Inc. (BDO), to pay individuals identified as stockholders, or their heirs or representatives, of the dissolved William Golangco Construction Corporation (Corporation).

The case arose from a construction project in which the Corporation had built PCIB's tower extension. After it was completed, the building started to deteriorate, prompting PCIB to hire another contractor for repairs. PCIB then filed an arbitration case before CIAC to recover the repair costs. The Corporation filed a counterclaim for adjustments in material

CIAC granted both claims. However, before the decision could be enforced, the Corporation informed CIAC that it had already been dissolved after its corporate term expired. It also submitted a list of its former stockholders, their respective shares, and the heirs or representatives who are entitled to receive the amount BDO still owed. CIAC then ordered BDO to pay these individuals.

BDO challenged this, arguing that the CIAC had no power to determine the heirs of the Corporation's deceased stockholders who would directly receive the judgment award.

The SC disagreed with BDO. It affirmed that under Executive Order No. 1008, or the Construction Industry Arbitration Law, CIAC has the authority to resolve disputes involving Philippine construction contracts when the parties have agreed to submit their case to arbitration.

Additionally, the Revised Rules of Procedure Governing Construction Arbitration grants CIAC broad authority to issue orders necessary to enforce its awards, including identifying the individuals or entities entitled to receive them.

In this case, since the Corporation's assets had already been distributed to its stockholders or their heirs, CIAC had the authority to determine the individuals who should receive the monetary award and how much each person should get.

The SC also noted that BDO had already made partial payments to some of the identified individuals, which showed that it had recognized CIAC's order.

As a result, the SC ordered BDO to pay the remaining amount to the individuals identified by CIAC, deducting the partial payments already made, plus interest. (Courtesy of the SC Office of the Spokesperson)



LEARN BY PARADOX

BY: PASTOR PETER JOHN F. CO

FLED FOR REFUGE

Hebrews 6:18

The ongoing sessions in our country that does its best to expose those who should convicted for the anomalies and corruptions revealed by the failed floodcontrol projects, provided us glimmer of hope, but also showcased that people longer honor words and promises. As unfortunate as it may sound but that is the nature of man proven to us by this current commotion.

Faced with this reality, one should be able to reflect on oneself and desire for a rescue from this limbo of selfish pursuit, turning instead to a life

honesty where peace can prosper. But how can one do this if he or she knows that one can easily be tempted to not be consistent? Psalm 12:2 says "They speak worthlessness to one another; With a flattering lip and with a double heart they speak."

No man can ever be excused from this. Thus, it means, and it follows, swearing an oath before God, while living against is bringing Him, yourself to just condemnation you truthfully deserved. What you need to do is surrender totally to God, and recognize how sinful you are, that even in your speech, more so in your heart, you cannot atone for anything, but only through Christ's perfect and complete work on the cross.

Christians, though, can still fall in this kind of sin. The only difference between an unbeliever and a believer of Christ, is that Christians have a refuge. Unbelievers, who stands condemned before God. do not have a place to run to for their safety. Because it Why? is only those who are in Christ who rests themselves to Him. As long as you trust in your own capacity, and rely on the chance that everything will work out the way you want, you will never have peace, you will never find refuge, not even a witness protection can save you from the justice of God.

Honoring our word is a response to the grace of God, and is proof that we are being sanctified to be God-like. The God who cannot lie swears the gospel to us. "We who have fled for refuge" in Jesus "have strong encouragement hold fast to the hope set before us" (Heb. 6:18).

Seeing the and dishonesty broken promises exposed to currently, do you recognize the same tendency that you have in your heart? Will you rely on Christ as your refuge, and by relying on Him, will you live in a manner that reflects the character and nature of the God deeply you are depending on? Show it in your speech, honor it with your life, live it according to the gospel of our Lord Jesus Christ.

Mindanao Gears Up for the Future with HANDA Pilipinas, RSTW 2025, and the C-Trike Breakthrough



Zamboanga City - The Department of Science and Technology IX (DOST IX) successfully hosted the HANDA Pilipinas Mindanao Leg and the 2025 Regional Science, Technology, and Innovation Week (RSTW) on September 23–25, 2025 at the Palacio Del Sur, Marcian Garden Hotel, Zamboanga City. The three-day event was graced by DOST Secretary Renato U. Solidum Jr., with the participation of national and regional officials, partner institutions, and stakeholders from various sectors.

In his keynote address, Secretary Solidum highlighted the central role of science and collective action in building resilience in Mindanao, while Undersecretary for Regional Operations, Engr. Sancho A. Mabborang, underscored that preparedness must be viewed as a lifeline and not a luxury. Both officials emphasized that science goes beyond discovery; it is about impact, action, and collective responsibility, ensuring that innovations benefit communities and strengthen resilience across the region.

A major feature of the celebration was the Converted Electric Tricycle (C-Trike) developed by Cagayan State University (CSU) through its Electromobility Research and Development Center (eMRDC), supported under DOST's Niche Centers in the Regions for Research and Development (NIC-ER) program. The project focuses on converting traditional gasoline-powered tricycles into electric vehicles by retaining the original body and frame of tricvcles while replacing fuel-dependent components with a modern electric conversion kit. This innovation provides a cost-effective and practical option for tricycle owners to transition to clean and efficient mobility without the heavy financial burden of purchasing brand-new e-tricycles. By reducing carbon emissions, cutting fuel costs, and promoting cleaner air, the C-Trike exemplifies how local innovation can drive sustainable transport solutions that contribute to healthier, more inclusive, and environmentally sound communities across the Philippines.

Among the other key highlights of the event were the launching of the HANDA Pilipinas Guidebook and turnover of the HANDA Pilipinas Local Caravan Guidebook, as well as the ceremonial signing of Memoranda of Agreement (MOA) on the adoption of the DOST-PHIVOLCS Rapid Earthquake Damage Assessment System (REDAS) in Zamboanga Peninsula and the establishment of a DOST-PHIVOLCS Earthquake Monitoring Station. These initiatives aim to fortify the region's disaster risk reduction and management (DRRM) capacities through science-based tools and innovations.

In addition, DOST IX inaugurated its first Advanced Manufacturing Center (AMCEN) in Western Mindanao State University on September 23, 2025, marking a milestone in bringing advanced technologies for innovation and productivity to the Zamboanga Peninsula. The event also featured the Forum on Smart and Sustainable Communities (FORAS), along with knowledge-sharing sessions that showcased partnerships and community-driven initiatives for resilience and sustainable development.

Through these initiatives, the HAN-DA Pilipinas Mindanao Leg and RSTW 2025, hosted by DOST IX, demonstrated how science, technology, and innovation continue to empower communities, strengthen preparedness, and promote resilience in the Zamboanga Peninsula and the whole of Mindanao. (Nelson Santos)

REPUBLIC OF THE PHILIPPINES REGIONAL TRIAL COURT NATIONAL CAPITAL JUDICIAL REGION BRANCH 59, MAKATI CITY

11th 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.

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, and a judgment for money against 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 **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

PHILIPPINE NATIONAL BANK,

Mortgagee,

-versus-

FORECLOSURE NO. 25-4818

SPS. ANTONIO D. RADAM AND ELNA S. RADAM,

Debtors-Mortgagors.

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) 14th 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), pursuant to the Loan and Mortgage Agreement (Housing Loan)2, 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, 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:

ANNEX-" D

REPUBLIC OF THE PHILIPPINES
DEPARTMENT OF JUSTICE Land Registration Authority QUEZON CITY

Registry of Deeds for City of Manila

Condominium Certificate of Title No. 002-2024004736

(Republic Act No. 4726)
IS HEREBY CERTIFIED that the unit identified and described as: NNIT 14C 18 - A CONDOMINIUM UNIT WITH TEB, KITCHEN SINK, LAUNDRY ND LOFT WITH AN AREA OF 64.70 SQUARE METERS, MORE OR LESS CATED AT THE FOURTEENTH FLOOR OF "VICTORIA DE MANILA" (EXPLORIMENTED)

n the diagrammatic floor plan appended to the enabling or master and of the condominium project annotated on TRANSFER CERTIFICATE TITLE 286442-45/T-1699; 289167-72/T-1712 which embraces and secribes the land located at 1655 TAFT AVENUE, MALATE, MANILA ith an area of (38.80, 342.50, 244.30, 985.00, 126.20, 55.00, 70.122.00, 85.00 AND 219.00) Square Meter, is registered in the name of:

SPOUSES ANTONIO D. RADAM AND ELNA S. RADAM, BOTH OF LEGAL

:UNIT 14C18 VICTORIA DE MANILA, 1655 TAFT AVENUE, MALATE,

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.

(Sgd.) SHAIRA A. QUERUBIN Acting Clerk of Court³ & Ex-Officio Sheriff

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

Copy furnished:

PHILIPPINE NATIONAL BANK

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

ANTONIO D. RADAM **ELNA S. RADAM**

Debtors/Mortgagors

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

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.

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

- ¹ Annex E of the Petition
- ² Notarized on November 29, 2018
- ³ 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

Real estate price grows at slightly slower pace in Q2 2025

MANILA - Real estate prices increased at a slightly slower pace in the second quarter of the year, the Bangko Sentral ng Pilipinas (BSP) said Friday.

In a report, the BSP said the nationwide Residential Property Price Index (RPPI) rose by 7.5 percent in the second quarter from 7.6 percent in the first quarter of 2025.

Residential property prices in Areas Outside the National Capital Region (AONCR) led the overall increase, posting an 11.5 percent growth.

Housing prices in the National Capital Region grew by 2.4



percent.

By house type, the BSP said price movements were mixed.

House prices which include single-attached or detached units, apartments, townhouses, and duplexes, went up by 13.1 percent, offsetting the marginal 0.2 percent decline in condominium unit prices.

The RPPI is a meas-

ure of the average change in the prices of various types housing units over time, calculated from banks' data on actual housing loans.

It is among the key indicators that the BSP monitors in assessing the country's real estate and credit market conditions. (PNA)

BSP BEGINS PROBE INTO LARGE AMOUNT OF CASH FLOWS IN FINANCIAL SYSTEM

MANILA - The Bangko Sentral ng Pilipinas (BSP) started a probe into the big amount of cash flows in the financial system, which may be linked to anomalous flood control projects.

"This flood control scandal was as much of a shock to us as it was to you. But we're working hard to fix things," BSP Governor Eli M. Remolona Jr. said in an interview on One News' Money Talks aired Friday.

"We're making a lot of inquiries. We're trying to identify the big flows of cash throughout the financial systems, the unusually large flows of cash. But not just cash, any financial transaction that looks unusual." he added.

Remolona said that so far, most of the transactions were through government-owned financial institu-

"I think more from the government financial institutions. And that makes sense because it's government money so it will go through government financial institutions. So that's what we've seen so far," Remolona said.

"The amounts involved. We had

no idea. I think you and I, we knew there was corruption all along, right? But not on this scale. And the site of the piles of cash on a table. That's kind of shocking. I didn't know this was all done in cash and in such amounts. So that is shocking," he added.

As part of its efforts to reduce money laundering and other risks linked to the use of cash, the BSP earlier issued a circular limiting the value of large cash transactions to PHP500,000 per banking day.

Under Circular No. 1218 series of 2025 issued Sept. 18, large value transactions above PHP500,000 or its equivalent in foreign currency must be conducted through traceable channels such as checks, online fund transfers, direct credit to deposit accounts, or digital payments.

The same limit applies to cash transactions in equivalent foreign currencies.

"We want to make it more difficult for the contractors, for the guys involved in this flood control mess to be able to take money out of the banks," Remolona said. (PNA)

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.

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, 25th Floor, AMAIA Skies Avenida Tower 1, T. Mapua St. corner Doroteo Jose St. and Rizal Avenue, Sta. Cruz, Manila, to satisfy the mortgage indebtness 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)¹, pursuant to the terms and conditions of Real Estate Mortgage², 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.

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; 2013000059; 2013000069 which embraces and describes the land located at T. MAPUA CORNER DOROTEO 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

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

conduct proper due diligence on the property/ies above described.

Prospective bidders and/or buyer are enjoined to investigate, verify and

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 Court³ & 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, 25th 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

¹Annex "E" of the Petition

² Dated and notarized on August 11, 2022

³ 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

PULIS, WALANG HUMPAY ANG PAGTULONG SA MGA NASALANTA NG BAGYONG OPONG

Alinsunod sa direktiba ni Pangulo- saktang pulis. ng Ferdinand R. Marcos Jr. na tiyakin at pagkatapos ng matitinding kala-National Police (PNP) sa buong-lakas na disaster-response operations kahit unti-unti nang lumalabas sa Philippine Area of Responsibility ang Bagyong Opong at gumaganda na ang panahon.

Batay sa pinakahuling ulat ng PNP mula sa Regional Offices 1, 2, 3, 4A, 4B, 5, 6, 7, 8, 13, Negros Island Region (NIR), at NCRPO. Handa ring rumesponde ang karagdagang 11,118 miyembro ng Reactionary Standby Support Force para tumulong sa clearing operations at pamamahagi ng ayuda.

na pamahalaan ang mga yunit ng pulisya sa pamamahala ng mahigit 32,000 evacuation centers, kung saan 3,587 ang kasalukuyang kanlungan ng halos 600,000 indibidwal mula sa 167,691 pamilya habang humuhupa ang baha sa maraming lugar.

Bagaman humina na ang bagyo, nagpapatuloy ang assessment sa pinsala: 477 barangay ang naiulat na binaha, 52 kalsada ang hindi madaanan, at 12 tulay ang nasira. Wala namang na-

Nakapagsagawa na ang mga resang kaligtasan ng publiko sa panahon cue team ng PNP ng 47 search, rescue, at retrieval operations na nakaligtas midad, nagpapatuloy ang Philippine sa 6,627 katao, at 27 relief missions na nakatulong sa halos 2,000 residente sa Regions 6, 7, 8, at 13. Tatlumpung uniformed at limang non-uniformed personnel ng PNP ang apektado rin, at tatlong pasilidad ng pulisya ang nasira.

Ayon kay Acting Chief PNP PLTGen Jose Melencio C. Nartatez Jr., "Kahit pa-Sub-Committee on Natural Disaster, palayo na ang Bagyong Opong, hindi nananatiling nakatalaga ang 7,554 pulis pa tapos ang aming misyon. Mananatili kaming nasa komunidad upang tumulong sa pagbangon, magpanumbalik ng kaayusan, at matiyak na bawat pamilyang nasalanta ay makatatanggap ng kinakailangang tulong."

Dagdag naman ni PNP Spokesperson PBGEN Randulf T. Tuaño, "Nanawa-Patulov na katuwang ng mga lokal gan kami sa publiko na manatiling maingat habang isinasagawa ang paglilinis at pagkukumpuni. Ang pagsunod sa mga abiso ng lokal na pamahalaan at pakikiisa sa mga responder ay makapagpapabilis sa pagbabalik ng normal na takbo ng pamumuhay at makakaiwas sa karagdagang pinsala."

> Tiniyak ng PNP ang 24/7 na pagbabantay at tuloy-tuloy na assistance hanggang sa ganap na makarekober ang lahat ng apektadong lugar. (PNP)

DSWD 4Ps Huwarang Pamilya, Binigyang Pugay sa Malacañang!



Mainit na sinalubong ni Pangulong Ferdinand R. Marcos Ir. at ni DSWD Secretary REX Gatchalian ang 18 Huwarang Pamilya ng Pantawid Pamilyang Pilipino Program (4Ps) mula sa iba't ibang rehiyon sa Kalayaan Hall sa Palasyo ng Malacañang ngayong Biyernes (Setyembre

Binigyang-parangal ang mga pamilyang nagsilbing huwaran ng katatagan, pagkakaisa, at dedikasyon sa edukasyon at paglilingkod sa komunidad.

Ipinahayag ni Secretary Gatchalian ang paninindigan ng DSWD na patuloy na susuporta sa mga benepisyaryo ng 4Ps hanggang makamit ang self-sufficiency at aktibong katuwang sa nation-building.

Bahagi ng taunang 'Huwarang Pamilya' Search ang pagkilalang ito, na layong parangalan ang mga pamilyang may matibay na ugnayan, mabubuting gawi, at natatanging tagumpay na nagdulot ng positibong pagbabago at inspirasyon sa kanilang mga komunidad.

REPUBLIC OF THE PHILIPPINES
Regional Trial Court
National Capital Judicial Region
OFFICE OF THE CLERK OF COURT
& EX-OFFICIO SHERIFF

Mandaluyong City E-mail: rtc1mdlocc@judiciary.gov.ph Hotline: 639952598147/8287-6702

SUMMIT ONE CONDOMINIUM CORPORATION

Petitioner,

CASE No. MC25-129 F.A.
For: Extra – Judicial Foreclosure of
Condominium Unit, pursuant to
Section 20, R.A. 4726, in relation to
Act 3135 as amended by Act 4118

JESS NEPOMUCENO

-versus-

Respondent,

NOTICE OF SHERIFF'S SALE

Upon the verified petition petition for Extra-Judicial Foreclosure of sale pursuant to Section 20, Republic Act 4726, as amended (otherwise known as the "Condominium Act") in relation to Act 3135, as amended by Act 4118, filed by SUMMIT ONE COMDOMINIUM CORPORATION, petitioner with principal office address at 748 Shaw Boulevard, Greenfield District, Mandaluyong City against JESS NEPOMUCENO, respondent, Condominium Unit Owner, to satisfy the lawfully annotated assessments, under the Master Deed of restriction in the Summit One Condominium Corporation and the by-laws of said corporation, in the amount of EIGHT MILLION THREE HUNDRED THIRTY THOUSAND EIGHT HUNDRED SEVENTY ONE PESOS and 02/100 (PHP8,330,871.02) ONLY, Philippine currency, as of June 30, 2025, respondent's unpaid association dues, special assessments, insurance, water meter charges, real property taxes and legal fees, inclusive of interest, penalties, the Ex-Officio Sheriff of Mandaluyong City thru his Deputy Sheriff Nicanor A. De Ramos hereby announces that on 22nd 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 will SELL at PUBLIC AUCTION to the highest bidder for CASH or MANAGERS CHECK and in Philippine Currency the following described real property together with all the improvements existing thereon, to wit:

Condominium Certificate of Title No. 3185

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

 Unit No.
 Description
 Gross Area (sq.m.)
 Net Area (sq.m.)

 2705
 Office Unit
 127.54
 112.00

 OF THE SUMMIT ONE Condominium Project

in the diagrammatic floor plan appended to the enabling or master deed of condominium project annotated on TRANSFER CERTIFICATE OF TITLE 2917-2920 which embraces and describes the land located at MANDALUYONG CITY with an area of TWO THOUSAND FOUR HUNDRED SIXTY NINE (2,469) Square Meter, is registered in the name of:

FACILITIES INC., a corporation duly organized under Phil. laws.

"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 causes beyond the control of the undersigned; such as inclement weather, the original date of the public auction is declared non-working holiday; and such other similar causes it shall be held on October 29, 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 Estate Property and the encumbrances thereon, if any there

Mandaluyong City, September 8, 2025.

FOR THE EX-OFFICIO SHERIFF:

BY:

(Sgd.)
NICANOR A. DE RAMOS

Sheriff IV RTC-Branch 211 Sheriff-in-Charge

under penalty of law.

Copy furnished:

SUMMIT ONE CONDOMINIUM CORP. 8th Floor, Summit One Tower 530 Shaw Boulevard Mandaluyong City

JESS NEPOMUCENO and 161 N. Domingo Street San Juan, Metro Manila WARNING:
It is absolutely prohibited to remove, deface or destroy this Notice of Sheriff's Sale on or Before the date of Auction Sale

JESS NEPOMUCENO and Unit 2705, Summit One Condominium 530 Shaw Blvd., Mandaluyong City

Newspaper: Sentinel Post News Publishing (Tuesday) Date of Publication:

THE SENTINEL POST
September 23, 30 & October 7, 2025

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

HOME DEVELOPMENT MUTUAL FUND (OTHERWISE KNOWN AS PAG-IBIG FUND)

Mortgagee,

Foreclosure No. 25-4850

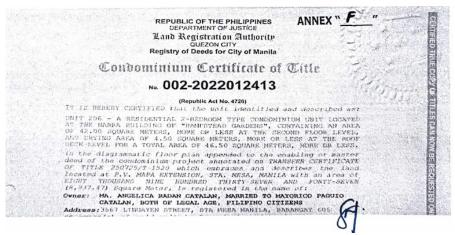
-versus-

MA. ANGELICA RADAN CATALIAN married to MAYORICO PAGUIO CATALAN

Mortgagors.

NOTICE OF EXTRA-JUDICIAL SALE

Upon extra-judicial petition for sale under Act 3135, as amended by Act 4118, filed on September 10, 2025, by the mortgagee, HOME DEVELOPMENT MUTUAL FUND (OTHERWISE KNOWN AS PAG-IBIG FUND), with principal office at the BDO Life Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, against the mortgagors, MA. ANGELICA RADAN CATALAN married to MAYORICO PAGUIO CATALAN, with postal address at 3567 Lingayen Street, Barangay 605, Sta. Mesa, Manila, to satisfy the mortgage indebtedness which, as of August 18, 2025, amounts to PESOS: THREE MILLION EIGHT HUNDRED FORTY SIX THOUSAND SIX HUNDRED TWENTY EIGHT and 21/100 (Php 3,846,628.21)1 pursuant to the Loan and Mortgage Agreement,2 the undersigned Acting Clerk of Court & Ex-Officio Sheriff of the Regional Trial Court of Manila, through her deputy, Sheriff Eduardo E. Centeno, will sell at public auction on OCTOBER 28, 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:



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 **November 10**, **2025** without the need of further notice, reposting and republication.

City of Manila, Philippines, September 23, 2025.

(Sgd.)

SHAIRA A. QUERUBIN

Acting Clerk of Court³ & Ex-Officio

(Sgd.)

Sheriff EDUARDO E. CENTENO

Sheriff-in-Charge

NOTE:

Copy furnished:

HOME DEVELOPMENT MUTUAL FUND MORTGAGEE

BDO Life Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City

MA. ANGELICA RADAN CATALAN MAYORICO PAGUIO CATALAN MORTGAGOR 3567 Lingayen Street, Barangay 605, Sta. Mesa, Manila Failure to attend at the auction sole, despite proper notice, shall be construed as a waiver. Accordingly, the auction sale shall be held as scheduled.

WARNING:

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

NEWSPAPER: "Sentinel Post News Publishing"
DATES OF PUBLICATION: September 30, October 07 and 14, 2025

¹Annex "D" of the Petition.

2Dated and notarized on November 08, 2022.

³Per Designation Order dated December 08, 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 30, October 7 and 14, 2025

Republic of the Philippines National Capital Judicial Region METROPOLITAN TRIAL COURT Branch LXXX (80) Muntinlupa City

metc2mun0802@judiciary.gov.ph / (0917)7613723

PHILIPPINE SAVINGS BANK,

-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

Atty. Charles Washington T. Baculi

Salgado Cabrera & Associates, 4th Floor PSBank Centre Bldg. No.777 Paseo de Roxas Avenue cor. Sedeño St., Makati City <u>CTBaculi@psbank.com.ph</u>

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

metc2mun080@judiciary.gov.ph/(0917)7613723)

PHILIPPINE SAVINGS BANK,
Plaintiff,

00///

CIVIL CASE NO. MeTC-M-6045-CV

-versus-

Juvy BAYSA, Defendant, For: EJECTMENT

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 25th 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,

x ----- x

-versus-

CIVIL CASE NO. <u>6045</u> FOR: <u>EJECTMENT</u>

JUVY BAYSA,

Defendant/s.

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. INTERESTAND PENALTY ONBALANCE 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.

 $\label{eq:makati} \mbox{ \begin{tabular}{ll} Makati City for Muntinlupa City, December 29, \\ 2005. \end{tabular}}$

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

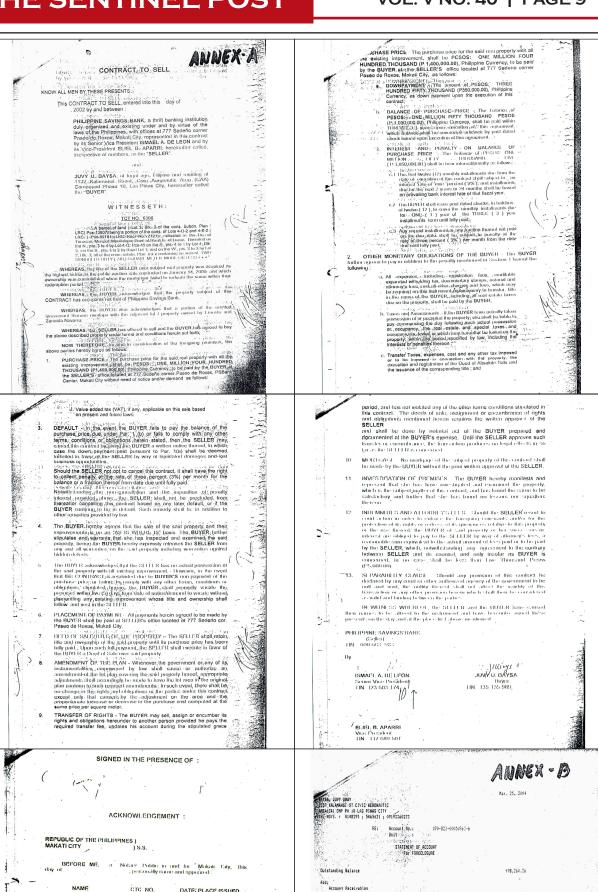
VERIFICATION AND CERTIFICATION OF NON-FORUM SHOPPING

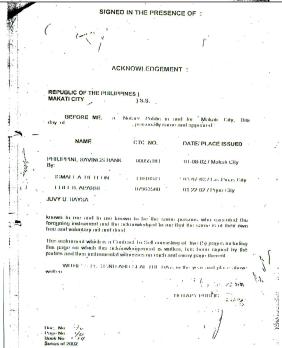
- I, **FRANKLIN UMADHAY**, Filipino, of legal age, with office address at PS Bank Center, 777 Paseo de Roxas St., Makati City, after having been duly sworn in accordance with the law, hereby depose and state:
- 1. That I am Vice President of Philippine Savings Bank (Annex E); that I caused the preparation 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.

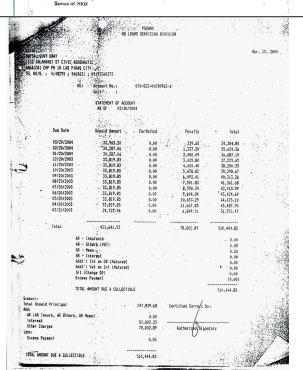
(Sgd.)
FRANKLIN S. UMADHAY
Affiant

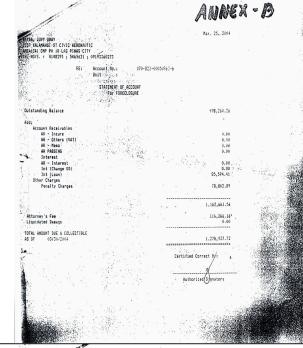
SUBSCRIBED AND SWORN to before me this day of 2005, affiant exhibiting to me her Community Tax Certificate No. 24323585 issued at April 29, 2015 on Sta. Rosa, Laguna

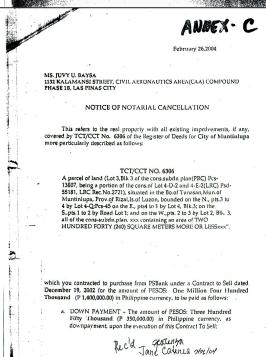
Doc. No. <u>47;</u> Page No. <u>10;</u> Book No. <u>CCX;</u> Series of 2006.

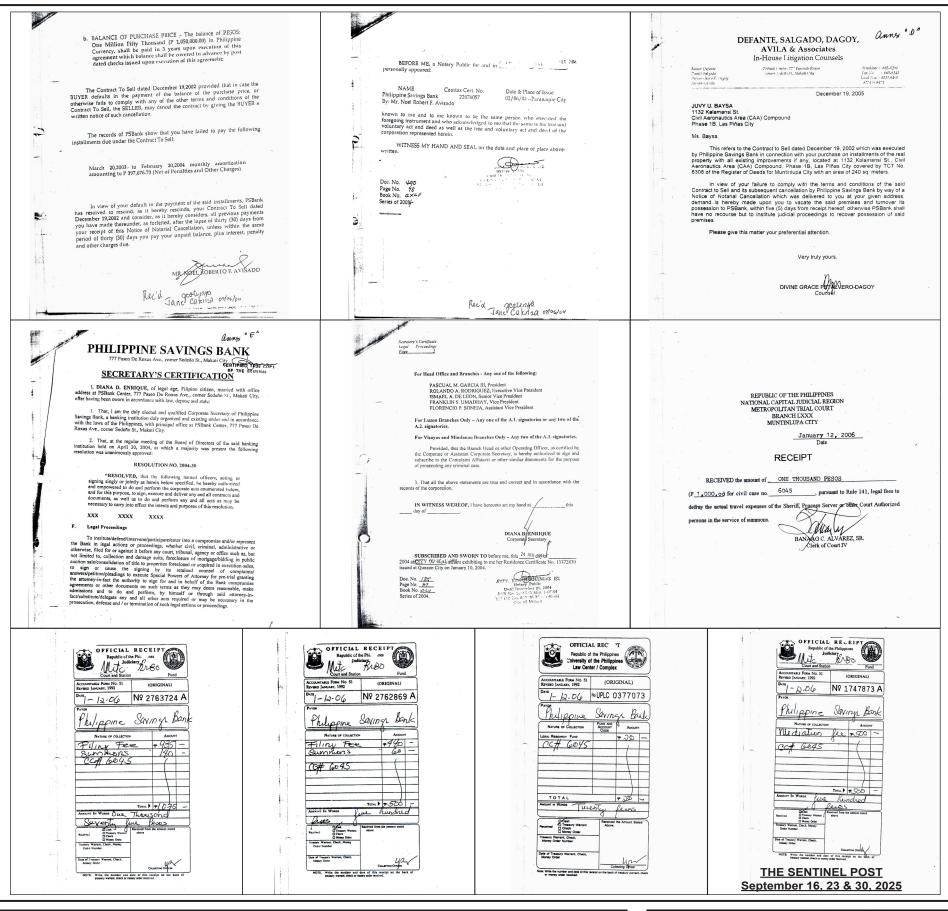












DOST SHOWCASES IFWD PH PROGRAM FOR OFW ENTREPRENEURS AT NATIONAL REINTEGRATION EVENT IN ISABELA

ISABELA — The Department of Science and Technology (DOST) Region 02 spotlighted its flagship program for returning Overseas Filipino Workers (OFWs) during the National Reintegration Network cum Awarding of Livelihood Program for OFWs Reintegration (LPOR) held on September 24 at the Ilagan Capitol Amphitheatre.

The event, organized by the Department of Migrant Workers (DMW) Regional Office 02, gathered over 300 participants—including OFWs, their families, and partner agencies—for a day of reintegration support and livelihood recognition.

DOST's iFWD PH program was presented as a key initiative to help OFWs transition into entrepreneurship through science, technology, and innovation.

Engr. Jude Michael C. Magora of DOST Region 02 explained that iFWD PH operates in two phases: the first focuses on training and business development; the second provides access to innovation funding and DOST's technology resources to launch tech-based



enterprises in local communities.

Now in full swing across region 02, iFWD PH continues to support OFWs in building sustainable livelihoods upon their return—underscoring that reintegration is not the end of their journey, but the start of a stronger, self-reliant future.

The event also highlighted the collaborative efforts of DOST, DMW RO2, OWWA RO2, and other agencies in creating a comprehensive support system for OFWs reintegrating into Philippine society. (DOST 2)



TSP SHOWBIZ ROUND-UP

JESSICA SANCHEZ **GRAND WINNER OF AMERICA'S GOT TALENT SEASON 20**

jessicaesanchez I've taken the last two days to sit still, breathe, and truly process everything that just happened. My heart is overflowing with joy, gratitude, and a peace I can't $\,$

Winning America's Got Talent wasn't just about a single performance or one night... It was about a journey that began over 20 years ago. From a little girl with a dream and a voice that was bigger than her confidence, to the countless auditions, rejections, stages, and moments of doubt along the way... every single step shaped me and prepared me for this

This isn't just a trophy or a title, it's the reminder that dreams delayed are not dreams denied. That God's timing is always perfect. That perseverance, faith, and love can carry you through valleys you never thought you'd get out of.

To my family, my friends, and every single person who has supported me through the highs and the lows. Thank you from the bottom of my heart. You've reminded me why I sing, why I share my soul through music, and why this dream was worth

This victory isn't just mine, it's ours. It belongs to everyone who has ever dared to keep going, even when the road felt

And to my baby girl, Eliana Mae., Mama did it. We did it.



Images courtesy of Instagram: jessicasanchez, agt

VEEJAY FLORESCA PROJECT RUNWAY SEASON 21 GRAND WINNER

ode I and seeing Austin Scarlett win that very first enge with a dress made of corn husks. In that momer pered to myself, "One day, I'll be on that stage." This viart just about clothes; it's about stories. Stories the resilience. Stories that inspire.

As an immigrant, a trans woman, someone who has been told "no" more times than I can count, someone who has lost twice before, standing here as the winner of this isonic show means hope. It's a reminder to anyone reading this newer let rejection or fallium stop you. Let it shappen you. Let if they you. Use It as your stepping stone. You are worthy, If I can do It, you can too.

From the deepest part of my heart, thank you to my loved ones, my family, my friends, my partner, my clients, and every single supporter who lifted me up. To my fellow designers — congratulations to all of us. This is only the beginning. We are all talented, and each of us has an audience waiting to believe



Images courtesy of Instagram: veejayfloresca

HEART EVANGELISTA **SPARKLE ALERTS PEOPLE ABOUT FAKE NEWS CIRCULATING ONLINE ABOUT HEART E.**



Images courtesy of Instagram: iamhearte, sparklegmaartistcenter



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 PUZZ

Across

- 1. Crinkly cloth
- 6. College official
- 10. Nest eggs (abbr.)
- 14. Pass along 15. Goad
- 16. City transportation
- 17. Wipe away
- 18. Atmospheric
- pressure guage
- 20. Tell secrets
- 22. Glossy paints
 23. Wind direction (abbr.)
- 24. Female ruler
- 27. Laid bathroom flooring
- 28. Diamond weight 33. Hurt
- 37. Koppel or Kennedy
- 38. Green shade
- 39. Inexpensive moment's notice (2 wds.)
- 43. Hawk's weapon 44. Trunk
- 45. Objective
- 47. Makes a dress sixteen
- 49. Actress _ Winfrey
- 51. Pardon
- 53. Chef's unit (abbr.)

<u>Down</u>

- 1. Greek island 2. Showed again
- 3. Delight
- 4. Historian's concern 5. Shoelace hole
- 6. Name
- 7. Distinctive time
- 8. Concurred 9. Broadway lights
- 10. News bit
- 11. At any ____ 12. Figure skater's jump
- 13. Knights
- 19. Team pet
- 21. Give forth
- 25. Appeal
- 26. Bureaucratic delay (2 wds.) 29. Woeful word
- 30. Provoke
- 31. Declare
- 32. Certain bills
- 33. Play divisions 34. Grub

- 56. Musical works 60. Unruffled 62. Intricate 65. Dressed to the
- 66. Rocker _ Young
- 67. Thick slice 68. Resource
- 69. Mete (out) 70. Thyme or sage
- 71. Clairvoyants

LAST WEEK'S ANSWER: 35. At this location 36. Leisure

36. Leisure	R	Α	М	Р		С	R	0	Р		L	Α	Р	E	L
40. Idaho product	0	В	0	Е		R	Α	R	Е		Е	٧	0	K	Е
42. Televises 46. Wrestling pads	М	U	Т	Е		Е	v	Е	R		N	О	S	Е	S
49. Reduced in price (2 wds.)	Α	S	т	R	I	D	Е		Е	Α	S	I	Е	s	Т
50. Doglike scavengers 52. Bog	N	Е	0		S	I	L	Е	N	С	Е	D			
53. Nervous				Α	L	т		Α	N	т	S		В	R	0
54. Express scorn 55. Irritating ones	S	L	Α	٧	Е		E	R	I	Е		L	0	0	N
56. Forward	Α	Е	R	0	S	0	L		Α	D	М	I	R	Α	L
57. Bogus butter 58. Hammer's target	G	Α	I	N		Р	I	L	L		Е	N	Е	М	Υ
59. Talented	Α	N	D		S	Е	М	I		S	Е	Е			
61. Stand up 63. Paving material				S	Т	R	I	D	Е	N	Т		В	0	Α
64. Subside	I	Т	Α	L	I	Α	N		М	I	S	L	Е	Α	D
	R	I	٧	Α	L		Α	Т	0	Р		Α	L	S	0
	Α	L	0	N	Е		Т	o	Т	Е		S	L	I	Р
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N E W T S E W E R T E S T © OnlineCrosswords.net

SUDOKU

TODAY'S PUZZLE:

- TODAL OT VEELE.									
	7	5	6			8			
	8	6		4	9			2	
	4		7	5	8	3	1		
6			2			9			
			3	6	4				
		8			1			4	
	9	3	4	2	7		8		
8			5	9		4	7		
		7			3	2	9		

LAST WEEK'S ANSWER:

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

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HOPS REPUBLIC

Pursuing Excellence in Sport and Life



Pasig City Athletes' Summit 2025 brought together our city's finest athletes and coaches as they gear up for the Batang Pinoy National Championships!

The summit featured insightful sessions on mental toughness, nutrition and performance fueling, and safeguarding in sports—all designed to equip our athletes with the tools to excel both on and off the court.

A highlight of the day was the presence of world-class Filipino athletes Carlos Yulo (Gymnastics World Champion) and Agatha Wong (Wushu SEA Games Champion), who inspired the delegation with their stories of discipline, resilience, and national pride. Their journeys reminded our athletes that with focus, humility, and hard work, champions are made.

We thank our distinguished speakers, supportive coaches, and partners for making this summit possible. More than preparing for competition, this event strengthened the values of perseverance, integrity, and teamwork that define Team Pasig.

Onward to the Batang Pinoy National Championships 2025! (Pasig City Sports)



THE SENTINEL POST SEPTEMBER 30 - OCTOBER 06, 2025

Reig, Salazar rule sprint elite in Nat'l **Aquathlon Championships**

MANILA - Irienold Reig Ir. and Katrina Salazar dominated the sprint elite category in the National Aquathlon Championships Sunday at Amoranto Sports Complex in Quezon City.

Reig, who placed second in the swim 500-meter stage, surged ahead in the 2.5-kilometer run to clinch the men's crown with a time of 17 minutes and 11 seconds.

Juan Miguel Tayag of Pampanga, followed closely at 17:20 for the silver, while Daniel Cadavos of Bukidnon settled for the bronze in 17:41.

"I'll keep on training and I hope to win more titles," Reig said.

He placed third behind Joshua Alexander Ramos and Iñaki Emil Lorbes in the standard elite category of the National Age Group Aquathlon in Cavite last March.

He was also runner-up to Matthew Hermosa in the Sun Life 5150 Bohol triathlon in July.

In the women's division. Salazar. a



THE BEST. Irienold Reig Jr. (left) and Katrina Salazar rule the National Aquathlon Championships sprint elite category at Amoranto Sports Complex in Quezon City on Sunday (Sept. 28, 2025). Reig clocked 17 minutes and 11 seconds while Salazar submitted 19:23. (PNA photo by Jean Malanum)

fourth-year dentistry student of University of the East, secured the gold in 19:23.

"I'm happy with my performance. This is a training race just to check my condition," Salazar, coming off the Asian Triathlon Cup in Gamagori, Japan last week, said.

The junior men's crown went to Darell Johnson Bada, who clocked 16:51. Giro Don Rafael Gito took silver in 17:13, while John Micheal Lalimos finished with the bronze in 17:16.

In the junior wom-

en's category, Anisha Eunice Caluya ruled with a time of 18:53. Dhana Victoria Seda-Lomboy secured silver at 19:57 and Qaantreulle Light Wangkay bagged bronze with a 21:22 finish.

Quezon City Vice Mayor Gian Sotto awarded the medals.

"Thank you to Triathlon Philippines for giving us the opportunity. Thank you for partnering with us in the government to make everything possible," Sotto said. (PNA)

UST beats Letran for 1st win in SSL Unity Cup

MANILA - University of Santo Tomas defeated Letran, 25-16, 22-25, 25-23, 25-17, Sunday to notch its first win in Pool C of the 2025 Shakey's Super League (SSL) Unity Cup at Playtime FilOil Centre in San Juan.

Xyza Gula scored 16 points as the Tigresses bounced back from a 22-25, 25-18, 19-25, 25-18, 13-15 loss to the University of the Philippines Fighting Maroons on Sept. 21.

"We started training since our last game. That's what we lacked, the composure, especially in the fifth set. That's what we practiced the whole week. It's coming out little by little," Marga Altea, who chipped in 12 points off six attacks, four blocks and two aces, said.

Julia Balingit had 11 points followed by Mary Joe Coronado with nine points. Denise Bron and Kyla Cordora contributed six points each.

Cordora led an 11-1 run to put UST ahead at 23-16 in the fourth set. Letran's Leonilyn Padilla scored in the next play before Gula countered with two straight points to seal the win.

"We just adjusted our composure because



SLAM. Xyla Gula soars for a smash during the Shakey's Super League Unity Cup at Playtime FilOil Centre in San Juan on Sunday (Sept. 28, 2025). Gula scored 16 points as the Tigresses won. 25-16, 22-25, 25-23, 25-17. (Contributed photo)

our team knows that when we are outplayed, there is a chance that the opponent will catch up. That is our biggest challenge. Like earlier when we tied (in the fourth set), we should be

even stronger and more composed," Altea said.

Judiel Nitura led the Lady Knights with 15 points. Verenicce Colendra and Maquillang had nine and seven points, respectively. (PNA)



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