

The Lord is like a strong tower, where the righteous can go and be safe.

Proverbs 18:10

DIYARYO KABITENYO

Nagmamalasakit sa lalawigan

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Be alert, stand firm in the faith, be brave, be strong.

1 Corinthians 16:13

Cavite appeals for more COVID-19 vaccines

The provincial government of Cavite still needs about 5 million vaccine doses to protect its residents against COVID-19, Gov. Jovito Remulla said last Aug. 6.

"We still have a long way to go before we reach herd immunity. We still need another 5 million doses for us to reach that," Remulla said.

He added there are only 500,000 fully vaccinated residents in the province, four months since the country's vaccine drive started.

"We're at 4-million nighttime population. We are the most pop-

ulous LGU in the entire country, yet the vaccination rate, we have only received

a total of 1 million doses for the past four months," the governor said.

Remulla noted that hospitals are already nearing 90% capacity, especially with work-

ers coming home from nearby cities outside the province like Makati and

Muntinlupa. He said the cities of Bacoor, Imus, and **Turn to page 2**



Dasma launches home vaccination drive for PWDs

The city government of Dasmariñas, Cavite has launched home vaccination drive for persons with disabilities (PWDs)

to protect them from COVID-19. "WE PROTECT THE MOST VULNERABLE because we truly CARE and

RESPECT our elderly. One of the many initiatives by the City Government of Dasmariñas under my leadership is INCLUSIVITY," Mayor

Jenny Barzaga said in a Facebook post last Aug. 3. "With this, we started the HOME VACCINATION

DRIVE for our fellow Dasmariñehos who are differently-abled and bedridden from ages 18 and above (PWDs and senior citizens)."

DIYARYO KABITENYO

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ARNULFO BARCO
Publisher - Editor

GENES BARCO
Operations Manager

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Lab-grown beating heart cells identify potential drug to prevent COVID-19-related heart damage

Scientists discover inherited neurodegenerative disease in monkeys

Scientists at Oregon Health & Science University have identified a naturally occurring mutation that increases production of "beige fat" to burn more cellular energy. An immune signal promotes the production of energy-burning "beige fat," according to a new study publishing Aug. 5 in the open-access journal PLOS Biology by Zhonghan Yang of Sun Yat-Sen University, Guangzhou, China, and colleagues. The finding may lead to new ways to reduce obesity and treat metabolic disorders. The beige color in beige fat comes from its high concentration of mitochondria, the cell's powerhouses. Mitochondria burn high-energy molecules like fats and sugars with oxygen, releasing energy. Normally, that energy is stored as ATP, the energy currency that the cell uses for almost all its activities.

Cambridge scientists have grown beating heart cells in the lab and shown how they are vulnerable to SARS-CoV-2 infection. In a study published in Communications Biology, they used this system to show that an experimental peptide drug called DX600 can prevent the virus entering the heart cells.

(CAVITE, from page 1) A barangay in Dasmariñas have recorded a "concentration in cases," with people going to and from Metro Manila.

The heart is one the major organs damaged by infection with SARS-CoV-2, particularly the heart cells, or 'cardiomyocytes', which contract and circulate blood. It is also thought that damage to heart cells may contribute to the symptoms of long COVID. Patients with underlying heart problems are more than

four times as likely to die from COVID-19, the disease caused by SARS-CoV-2 infection. The case fatality rate in patients with COVID-19 rises from 2.3% to 10.5% in these individuals. To gain entry into our cells, SARS-CoV-2 hijacks a protein on the surface of the cells, a receptor known as ACE2. Spike

proteins on the surface of SARS-CoV-2 -- which give it its characteristic 'crown'-like appearance -- bind to ACE2. Both the spike protein and ACE2 are then cleaved, allowing genetic material from the virus to enter the host cell. The virus manipulates the host cell's machinery to allow itself to replicate and spread.

A barangay in Dasmariñas alone had to impose a strict lockdown after 600 active cases were reported this week.

Cavite was among the areas placed under modified enhanced community quarantine (MECQ) on short notice on

Aug. 6 to 15 following a rise in COVID-19 cases. Others were Luccena City, Rizal, and Iloilo province.

Republic of the Philippines
Fourth Judicial Region
Regional Trial Court of Cavite
Office of the Clerk of Court & Ex-Officio Sheriff
New Justice Hall, 17 Road Avenue, Kailashig North, Tagaytay City

PHILIPPINE SAVINGS BANK,
Mortgagee

K/E NO. TG-21-024

FOR Application for Extra-judicial Foreclosure of Real Estate Mortgage Under Act No. 2135, as amended

JENNY M. ALZONA AND MADONNA L. MAGHIRANG,
Borrower/Mortgagor

NOTICE OF EXTRA-JUDICIAL SALE

Upon extra-judicial foreclosure sale under Act 2135, as Amended by Act No. 4118, filed by Mortgagee, **PHILIPPINE SAVINGS BANK**, a thrift bank with principal office and place of business in **Philippine Cities, 777 Pasay de Roxas corner Sandoval Street, Makati City**, pursuant to the terms and conditions of the Promissory Note with Real Estate Mortgage and Uniform Loan and Mortgage Agreements (Real Estate ("MORTGAGE")) executed and recorded on December 13, 2011, June 7, 2019 and December 9, 2019 respectively by Borrower/Mortgagor, **JENNY M. ALZONA and MADONNA L. MAGHIRANG**, with given address at **Blk. 99, Lot 21, Golden City, Sta. Rosa, Laguna** and collateral address at **Blk. 14, Lot 36, Anahata Drive, South Forbes Villas, Indian, Silang, Cavite**, over a real estate property including improvements, hereon, described in and covered by Transfer Certificate of Title No. (T-77614) 076-201900466 of the Registry of Deeds for Tagaytay City, in order to satisfy the outstanding loan obligation of the Debtor/Mortgagor in the amount of **THREE MILLION NINE HUNDRED NINETY EIGHT THOUSAND THREE HUNDRED TWENTY FOUR PESOS & 19/100 (P3,998,224.19)** plus accruing interest, penalties and other charges thereon from the said date up to the date of finalization and publication, other foreclosure expenses, attorney's fees and such other additional sums, as of May 27, 2021, the undersigned Clerk of Court & Ex-Officio Sheriff of the Regional Trial Court of Cavite first by deputy, Alex E. Martinez, will sell at public auction on **August 26, 2021 at 10:00 o'clock in the morning** or soon thereafter, at the New Hall of Justice of Tagaytay City, in the highest bidder, for Cash or Manager's Check and in Philippine Currency, the following properties with all its improvements thereon, to-wit:

TRANSFER CERTIFICATE OF TITLE NO. (T-77614) 076-201900466
Registry of Deeds for Tagaytay City

"IT IS HEREBY CERTIFIED that certain land situated in **BLK. INCUBAN, MUN. OF SILANG, PROV. OF CAVITE, IS OF LEGAL**, bounded and described as follows:

A PARCEL OF LAND (LOT 36, BLOCK 14 OF THE SUBD. PLAN PSD-04-1803K, BEING A PORTION OF BLK. 31 PCS-04-020895, LRC REC. NO. 3, SITUATED IN THE BROY INCUBAN, MUN. OF SILANG, PROV. OF CAVITE, IS, OF LEGAL, BOUNDED ON THE SE, ALONG LINE 1.2 BY LOT 37, BLK. 14 OF THE SUBD. PLAN, ON THE SW, ALONG LINE 2.3 BY LOT 1, BLOCK 36, ON THE NW, ALONG LINE 1.4 BY LOT 35, BLK. 14 OF THE SUBD. PLAN AND ON THE NE, ALONG LINE 4.1 BY ED. LOT 1 (123.0 M, WIDTH 80.62M, 200

AT A PT. MARKED "T" ON PLAN, BEING 0. M, 75.46 E., 83.55 IS. M. FROM BLEM 8 L. CAD. 452-D, SILANG CADASTRE, THOUGH 8.66-74.92, 13.06 M. TO PT. 2, M. 25.06 W., 10.00 M. TO POINT 3, S. 66.34 E., 11.01 M. TO POINT 4, S. 23.06 E., 10.00 M. TO PT. OF BEGINNING), CONTAINING AN AREA OF ONE HUNDRED FIFTY (150) SQUARE METERS, ALL PTS. REFERRED TO ARE INDICATED ON THE PLAN AND ARE MARKED ON THE GROUND BY S.S. BEARDING TRICE, 2007 OR DEDA SERVEZ, JULY 19, 2009 AND THAT OF THE SUBD. PLAN EXECUTED BY RAYMUNDO ARMOLO S. ALBERTO, GEODETIC ENGINEER, CIV. ENG. 15-01, 2009 AND WAS APPROVED ON SEPT. 16, 2009.

is registered in accordance with the provisions of the Property Registration Decree in the name of

Owner: JENNY M. ALZONA, OF LEGAL AGE, FILIPINO, SINGLE
Address: BLOCK 99, LOT 21, GOLDEN CITY, STA. ROSA, LAGUNA

Owner: MADONNA L. MAGHIRANG, OF LEGAL AGE, FILIPINO, SINGLE
Address: BLOCK 99, LOT 21, GOLDEN CITY, STA. ROSA, LAGUNA

In the event the public auction should not take place on the said date, it shall be held on **September 3, 2021** without further notice.

Prospective bidders or buyers are hereby enjoined to investigate and verify for themselves the **TRANSFER CERTIFICATE OF TITLE NO. (T-77614) 076-201900466** of the aforesaid premises, if any there be.

All stated bids must be submitted to the undersigned at the above stated time and date.

Tagaytay City, Philippines, July 13, 2021.

(Sgd.) **AITY VARRA ANA VARIAS-DEMAYUGA**
Clerk of Court & Ex-Officio Sheriff

(Sgd.) **ALEX E. MARTINEZ**
Sheriff-in-Charge

WARNING:

IT IS ABSOLUTELY PROHIBITED TO REMOVE, DEFACE OR DESTROY THIS NOTICE OF SHERIFF'S SALE OR BEFORE THE DATE OF THE AUCTION SALE UNDER THE PENALTY OF LAW.

Copy Forwarded:
PHILIPPINE SAVINGS BANK
Mortgagee
PhilBank Center, 777 Pasay de Roxas corner Sandoval Street, Makati City

JENNY M. ALZONA AND MADONNA L. MAGHIRANG,
Borrower/Mortgagor
Blk. 14, Lot 36, Anahata Drive, South Forbes Villas, Indian, Silang, Cavite

JENNY M. ALZONA AND MADONNA L. MAGHIRANG,
Borrower/Mortgagor
Blk. 99, Lot 21, Golden City, Sta. Rosa, Laguna

Publication: **DIYARTO KABILITENYO**
Date: July 26, August 2 & 9, 2021

REPUBLIC OF THE PHILIPPINES
FOURTH JUDICIAL REGION
REGIONAL TRIAL COURT
OFFICE OF THE CLERK OF COURT
THREE MARIKINA CITY
HOME DEVELOPMENT MUTUAL FUND,
Mortgagee
FORECLOSURE CASE NO. 1-400-18

ANTONIO R. LAYNO
mortgagor to **SOPHIA R. LAYNO**
Mortgagor

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Foreclosure for Sale under Act 2135, as amended by Act 4118, filed by Mortgagee, **HOME DEVELOPMENT MUTUAL FUND**, with business address at 177 Third Street, Pasig Business Center, No. 409 Shaw Boulevard, Marikina City, against the Mortgagor, **ANTONIO R. LAYNO mortgagor to SOPHIA R. LAYNO** with residence and postal address (145, ORIBO ST., PONDROME, MANILA, AND LOT 18, BLOCK 2, PHASE 2, LA PAZ HOMES, CARIJAS, THREE MARIKINA CITY, CAVITE) to satisfy the mortgage indebtedness which as of 26 September 2015 amounted to **TWO MILLION FIVE HUNDRED NINETY SEVEN THOUSAND ONE HUNDRED THIRTY PESOS AND 22/100 (P2,971,310.21)**, Philippine Currency, including interest, penalties and other charges as of said date but exclusive of all other expenses incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on **September 26, 2021 at 10:00 o'clock in the morning** at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Three MariKina City, in the highest bidder for Cash and in Philippine Currency, the following described property with all its improvements thereon, to-wit:

TRANSFER CERTIFICATE OF TITLE NO. T-12642

A parcel of land (Lot 18, Blk. 2) of the aforesaid plan, Pso. No. 122-000215, being a portion of the area of Lot 1 to 75, Blk. 26, Lot 16, Blk. 27, Lot 21, Blk. 28, Blk. Lots 29 & 30, Pso. No. 223-073619, situated in the **La Paz Homes, Mun. of Three MariKina, Prov. of Cavite, Is. of Luzon**, bounded on the SW, along line 1.2 by Lot 17, Blk. 2, on the NW, along line 2.3 by Lot 26, Blk. 2, on the NE, along line 3.4 by Ed. Lot 1 (163.5 m, width 8.76 m) and on the S, along line 4.1 by Lot 16, Blk. 2, all of the aforesaid plan beginning at a pt. marked "T" on plan x x x, containing an area of **ONE HUNDRED FORTY EIGHT (148) SQ. METERS**, x x x.

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

In the event the public auction should not take place on the said date and time, it shall be held on **October 07, 2021** without further notice.

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

Three MariKina City, **July 27, 2021.**

(Sgd.) **LUCIO C. ALKIO III**
Sheriff IV

Copy Forwarded:
HOME DEVELOPMENT MUTUAL FUND
177 Third Street, Pasig Business Center, No. 409 Shaw Boulevard, Marikina City

ANTONIO R. LAYNO mortgagor to SOPHIA R. LAYNO
145 ORIBO ST., PONDROME, MANILA, AND LOT 18, BLOCK 2, PHASE 2, LA PAZ HOMES, CARIJAS, THREE MARIKINA CITY, CAVITE

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

Publication: **DIYARTO KABILITENYO**
Date: August 2 & 9, 2021

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

HOME DEVELOPMENT MUTUAL FUND,
Mortgagee,
FORECLOSURE CASE NO. F-018-18

RUBEN A. PARADEZA
married to VICTORIA NENITA PARADEZA
Mortgagee's

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, HOME DEVELOPMENT MUTUAL FUND, with business address at 12th Floor JELP Business Solution Center, No. 409 Shaw Boulevard, Mandaluyong City, against the Mortgagee's, RUBEN A. PARADEZA married to VICTORIA NENITA PARADEZA with residence and postal address at BLOCK A, LOT 18, 12-29 STREET, VILLAMOR AIR BASE, PASAY CITY, AND LOT 2, BLOCK 5, FIDJEE SUBDIVISION, SAN AGUSTIN, TRICE MARTIRES CITY, CAVITE to satisfy the mortgage indebtedness which as of 30 October 2015 amounts to SEVEN HUNDRED SIXTY SIX THOUSAND ONE HUNDRED SEVENTY FOUR PESOS AND 13/100 (P766,174.13), Philippine Currency, including interest, penalties and other charges as of said date but exclusive of all other expenses incidental to this foreclosure and sale, the undersigned Sheriff will set at public auction on **September 30, 2021** at 10:00 o'clock in the morning at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trice Martires City, to the highest bidder for CASH and in Philippine Currency, the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE NO. T-333570

A parcel of land (Lot 2, Blk. 5 of the subd. plan Pad/04-042011, being a portion of Lot 2179-New S.C.M. Estate, LRC Rec. No. 1, situated in the Bn. of San Agustin, City of Trice Martires, Is. of Luzon. Bounded on the SE, along line 1-2 by Lot 2854, S.C.M. Estate; on the SW, along line 2-3 by Lot 3, Blk. 7, on the NW, along line 3-4 by Road Lot 2 (9.00 m. wide), on the NE, along line 4-1 by Lot 1, Blk. 5, all of the subd. plan, beginning at a pt. marked "17" on plan xxx containing an area of ONE HUNDRED (100) SQ. METERS x x x.

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

In the event the public auction should not take place on the said date and time, it shall be held on **October 07, 2021** without further notice.

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

Trice Martires City, **July 27, 2021.**
(Sgt.) LUCIO C. ALEJO III
Sheriff IV

Copy Furnished
HOME DEVELOPMENT MUTUAL FUND
12th Floor, JELP Business Solution Center,
No. 409 Shaw Boulevard, Mandaluyong City

RUBEN A. PARADEZA
married to VICTORIA NENITA PARADEZA
BLOCK A, LOT 18, 12-29 STREET, VILLAMOR AIR BASE,
PASAY CITY
AND LOT 2, BLOCK 5, FIDJEE SUBDIVISION, SAN
AGUSTIN, TRICE MARTIRES CITY, CAVITE

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

Publication - DIVARYO KABITENYO
Date - August 2, 9 & 16, 2021

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

HOME DEVELOPMENT MUTUAL FUND,
Mortgagee,
FORECLOSURE CASE NO. F-018-18

ELIZABETH G. DOTOLLO
Mortgagee's

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, HOME DEVELOPMENT MUTUAL FUND, with business address at 12th Floor JELP Business Solution Center, No. 409 Shaw Boulevard, Mandaluyong City, against the Mortgagee's, ELIZABETH G. DOTOLLO with residence and postal address No. 2976, INT. 36, TAFT AVE., PASAY CITY, METRO MANILA, AND LOT 36, BLOCK 120, PHASE 4, MARY CRIS COMPLEX, ALANG-LANG, GEN. TRIAS, CAVITE to satisfy the mortgage indebtedness which as of 02 October 2017 amounts to FIVE HUNDRED ELEVEN THOUSAND NINE HUNDRED TWENTY EIGHT PESOS AND 78/100 (P511,928.78), Philippine Currency, including interest, penalties and other charges as of said date but exclusive of all other expenses incidental to this foreclosure and sale, the undersigned Sheriff will set at public auction on **September 30, 2021** at 10:00 o'clock in the morning at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trice Martires City, to the highest bidder for CASH and in Philippine Currency, the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE NO. T-760992

A parcel of land (Lot 30, Block 120) of the subdivision plan Pad-04-091011, being a portion of Lot 2533 SFD Malabon Pal, situated as the barrio of Alang-lang, municipality of Gen. Trias, province of Cavite, island of Luzon, bounded on the SW, along line 1-2 by Lot 13, Block 120, on the NW, along line 2-3 by Lot 11, Block 120, on the NE, along line 3-4 by Lot Alley 27, and on the SE, along line 4-1 by Lot 29, Block 120, all of the subdivision plan, beginning at a point marked "1" on plan xxx containing an area of THIRTY SIX (36) SQUARE METERS x x x.

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

In the event the public auction should not take place on the said date and time, it shall be held on **October 07, 2021** without further notice.

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

Trice Martires City, **July 27, 2021.**
(Sgt.) LUCIO C. ALEJO III
Sheriff IV

Copy Furnished
HOME DEVELOPMENT MUTUAL FUND
12th Floor, JELP Business Solution Center,
No. 409 Shaw Boulevard, Mandaluyong City

ELIZABETH G. DOTOLLO
No. 2976, INT. 36, TAFT AVE., PASAY CITY, METRO MANILA
AND LOT 36, BLOCK 120, PHASE 4, MARY CRIS COMPLEX,
ALANG-LANG, GEN. TRIAS, CAVITE

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

Publication - DIVARYO KABITENYO
Date - August 2, 9 & 16, 2021

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

HOME DEVELOPMENT MUTUAL FUND,
Mortgagee,
FORECLOSURE CASE NO. F-076-18

JONATHAN H. ARRO
Mortgagee's

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, HOME DEVELOPMENT MUTUAL FUND, with business address at 12th Floor JELP Business Solution Center, No. 409 Shaw Boulevard, Mandaluyong City, against the Mortgagee's, JONATHAN H. ARRO with residence and postal address LOT 24, BLOCK 19, MONTREAL STREET, GREEN BRIDGE SUBDIVISION, LANGKARAN DASMARINAS, CAVITE, AND LOT 25, BLOCK 10, PHASE 2, SUMMERFIELD SUBDIVISION, OROqui, TRICE MARTIRES CITY, CAVITE to satisfy the mortgage indebtedness which as of 25 October 2017 amounts to TWO HUNDRED SEVENTY TWO THOUSAND FIVE HUNDRED TWENTY TWO PESOS AND 48/100 (P272,522.06), Philippine Currency, including interest, penalties and other charges as of said date but exclusive of all other expenses incidental to this foreclosure and sale, the undersigned Sheriff will set at public auction on **September 30, 2021** at 10:00 o'clock in the morning at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trice Martires City, to the highest bidder for CASH and in Philippine Currency, the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE NO. 077-2014000015

A parcel of land (Lot 25, Blk. 10 of the cons. subd. plan Pad-04-012008, being a portion of the cons. of Lots 1-114, Blk. 1, Lots 1, 2, 4 & 7, Blk. 10, Lots 1-184, Blk. 11, Lots 1-333, Blk. 12, Lots 1-37, Blk. 13, Lots 1-42, Blk. 13-A, Lots 25-239, Blk. 15, Lots 1-45, Blk. 16, Lots 1-36, Blk. 20, Lots 1-20, Blk. 22, Lots 1-15, Blk. 23, Lots 1-10, Blk. 24, Lots 1-10, Blk. 25, Rd. Lots 10-13, Rd. Lots 15-16, Adpts. 1, 8, 9, 15-17, 20-25, Cook Lots 1-4, Encumbr. Lot Pad-04-091014, LRC Rec. No. 1) situated in the Bn. of Puerto, Mun. of Trice Martires, Prov. of Cavite, Is. of Luzon. Bounded on the NW, along line 3-7 by Lot 26, on the NE, along line 2-5 by Lot 25, both of Blk. 10; on the SE, along line 3-4 by Lot 25 (3.00 m. wide) on the SW, along line 4-1 by Lot 27, Blk. 10, all of the cons. subd. plan, beginning at a pt. marked "1" on plan xxx containing an area of THIRTY SIX (36) SQ. METERS x x x.

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

In the event the public auction should not take place on the said date and time, it shall be held on **October 07, 2021** without further notice.

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

Trice Martires City, **July 27, 2021.**
(Sgt.) LUCIO C. ALEJO III
Sheriff IV

Copy Furnished
HOME DEVELOPMENT MUTUAL FUND
12th Floor, JELP Business Solution Center,
No. 409 Shaw Boulevard, Mandaluyong City

JONATHAN H. ARRO
LOT 24, BLOCK 19, MONTREAL STREET, GREEN BRIDGE
SUBDIVISION, LANGKARAN, DASMARINAS, CAVITE
AND LOT 25, BLOCK 10, PHASE 2, SUMMERFIELD
SUBDIVISION, OROqui, TRICE MARTIRES CITY, CAVITE

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

Publication - DIVARYO KABITENYO
Date - August 2, 9 & 16, 2021

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

BDO UNIBANK, INC.
Mortgagee

Foreclosure Case No. F034-20

- versus -

ALEX Z. PADILLA,
Mortgagee

X-----X
NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Art. 1177, as amended by Act 4118, filed by Mortgagee, **BDO UNIBANK, INC.**, with business address at BDO Corporate Center, 7899 Makati Avenue, Makati City against the Mortgagee, **ANALIE ZAFE PADILLA AS ATTORNEY-IN-FACT OF ALEX Z. PADILLA**, with residence and postal addresses at (1) 1458 Batangas St., Dome Living Subd., Das Flores, Parangale City, and (2) Blk. 3, Lot 39 P8, Kensington, Navarr, Gen. Trias City, Cavite to satisfy the mortgage indebtedness as of 21 January 2020, amount to ONE MILLION TWO HUNDRED FIFTY THREE THOUSAND ONE HUNDRED SEVENTY TWO PESOS AND 43/100 (Php1,253,172.43), Philippine Currency, including interest, penalties, and other charges as of said date but exclusive of all the other expenses incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on **October 07, 2021** at 10:00 o'clock in the morning at the main entrance of the Government Center Bldg. located at the Provincial Capitol Compound, Trece Martires City, in the highest bidder of CASH and in Philippine Currency the following described property with all the improvements thereon, to-wit:

TRANSFER CERTIFICATE OF TITLE No. 97-20-000497
LOT NO. 39 BLOCK NO. 5 PLANNING PCS-04-027575 PORTION OF: LOTS 1035, 1040, (RS-04-02447) & LOT 1054 (RS-04-022855) ALL OF SAN FRANCISCO DE MALABON (15750E, 18030E) NO. 427; LRC REC. NO. 7964 LOCATION: BARANGAY OF NAVARRO, MUNICIPALITY OF GEN. TRIAS, PROVINCE OF CAVITE, ISLAND OF LUZON

BOUNDARIES:
LINE DIRECTION ADJOINING LOT(S)
1-2 SW LOT 40, BLOCK 3, PCS-04-027575
2-1,4-5 NW, NE ROAD LOT 4, PCS-04-027575
5-1 SE LOT 37, BLOCK 3, PCS-04-027575

AREA: SEVENTY SEVEN SQUARE METERS (07), MORE OR LESS

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

In the event the public auction should not take place on the said date and term, it shall be held on **October 14, 2021** without further notice.

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

Trece Martires City, **July 27, 2021.**
(Sgd.) **REYNALDO L. SALDMA**
Sheriff IV

Copy Furnished:
BDO UNIBANK, INC.
RISK MANAGEMENT/BCRUP-REMEDIATION MANAGEMENT UNIT
11th Floor, BDO South Tower, BDO Corporate Tower
7899 Makati Avenue, Makati City 0226

ANALIE ZAFE PADILLA AS ATTORNEY-IN-FACT OF ALEX Z. PADILLA

(1) 1458 Batangas St., Dome Living Subd., Das Flores, Parangale City
(2) Blk. 3, Lot 39 P8, Kensington, Navarr, Gen. Trias City, Cavite

WARNING: IT IS ABSOLUTELY PROHIBITED TO REMOVE, DEFACE OR DESTROY THIS NOTICE OF EXTRA-JUDICIAL SALE ON OR BEFORE THE DATE OF SALE.

Publication: **DIYARYO KABITENYO**
Date: August 2, 9 & 16, 2021

REPUBLIC OF THE PHILIPPINES
REGIONAL TRIAL COURT
FOURTH JUDICIAL REGION
BRANCH 21
THREE MARTIRES CITY

IN RE: **INTESTATE ESTATE OF DANIEL CONGZON, SR. AND ROMANA BELTRAN CONGZON.**

SP. PROC. CASE NO. TMSF-011-17
FOR PETITION FOR ISSUANCE OF LETTERS OF ADMINISTRATION

REYNALDO CONGZON,
Petitioner.

ORDER

A verified petition for Intestate Estate of **DANIEL CONGZON, SR.** and **ROMANA BELTRAN CONGZON**, dated June 7, 2017, was filed by the petitioner.

Finding the aforementioned petition to be sufficient in form and substance, the same is hereby set for oral hearing on **November 12, 2021** at 8:30 in the morning, where any and/or all parties concerned may oppose the said petition.

Let copy of this order be published in a newspaper of general circulation once a week for three (3) consecutive weeks at the expense of the petitioner and posted at the Bulletin Board of Government Center Building, Trece Martires City, Public Market, Municipal and Barangay Hall of Municipality of Trece, Province of Cavite and other copies be furnished the Office of the Solicitor General, Office of the Provincial Prosecutor, petitioner and his counsel.

Accordingly, the petitioner or his/her duly authorized representative is hereby directed to immediately coordinate with the Sheriff of this Court as regards the posting of this Order.

SO ORDERED:
Trece Martires City, Cavite, June 17, 2021
(Sgd.) **FURTECAACION A. BARING YUVERA**
Presiding Judge

Copy Furnished:
Atty. **Edgardo C. Soriano**
SORIANO AND TELEBRICO LAW OFFICE
Room 402 Imperial Palace Suites
Tingay Ave., corner Trece Martires
Quezon City

Reynaldo Congzon
c/o Atty. **Edgardo C. Soriano**
SORIANO AND TELEBRICO LAW OFFICE
Room 402 Imperial Palace Suites
Tingay Ave., corner Trece Martires
Quezon City

Office of the Solicitor General
134 Amorsolo St., Laguna Village
Makati City 1229

Publication: **DIYARYO KABITENYO**
Date: August 2, 9 & 16, 2021

Republic of the Philippines
Local Civil Registry Office
Province: **CAVITE**
City/Municipality: **BANATIL**

NOTICE FOR PUBLICATION

In compliance with Section 5 of Republic Act No. 3939, a notice is hereby served to the public that **SALLY PERNALA LIG** has filed with the Office a petition for change of first name from **SANNY** to **SALLY** in the birth certificate of **SANNY MUGDI PERNALA**, who was born on **23 JANUARY 1986** at **ROSARIO, CAVITE**, and whose parents are **BERNANDO DESAGON PERNALA** and **WILMA OLIVERA MUGDI**.

Any person adversely affected by said petition may file his written opposition with this Office not later than **16 August 2021.**

(Sgd.) **MARIA ROSARIO C. SORIANO**
Municipal Civil Registrar

DIYARYO KABITENYO - August 2 & 9, 2021

EXTRAJUDICIAL SETTLEMENT OF ESTATE OF THE DECEASED SPOUSES BENITO TORREVILLA TREDES AND EVANGELINE SUMUGAT TREDES

NOTICE is hereby given that the estate of the deceased **BENITO TORREVILLA TREDES** and **EVANGELINE SUMUGAT TREDES** who both died intestate on August 15, 2019 at Manila and on August 24, 2019 at Bacon City, Cavite, respectively, consisting of the following described properties:

- I. SAVINGS ACCOUNT NO. 06-5-00321-031-1, Development Bank of the Philippines, Bacon Branch with a balance of P94,762.92 as of June 30, 2021;
- II. SAVINGS ACCOUNT NO. 06-5-01302-031-3, Development Bank of the Philippines, Bacon Branch with a balance of P41,817.39 as of June 30, 2021;
- III. TCT NO. T-36802-REGISTRY OF DEEDS FOR PROVINCE OF CAVITE (with improvements)

A parcel of land situated in the Vic. of Munding, Man. of Bacon, Prov. of Cavite, consisting in area of ONE HUNDRED SEVENTY ONE (71) SQ. METERS

has been adjudicated and amicably settled by and between their heirs in equal shares per indiviso on July 30, 2021 in the City of Trece, Cavite before Notary Public Atty. Carlos Eternostal C. Montoya and entered in his Provincial Register as Doc. No. 443, Page No. 97, Book No. XI, Series of 2021.

(Sgd.) Both Heirs

Publication: **DIYARYO KABITENYO**
Date: August 2, 9 & 16, 2021

No guy has a magic.
Magic is in the heart of the girl loving
the guy who can send her whole be-
ing up in 'Cloud Nine' even with the
mere touch on her fingertips.

-Arnold S. Barro

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

HOME DEVELOPMENT MUTUAL FUND,
Mortgagee,
FORECLOSURE CASE NO. F-2018-05

versus
JUNA M. TRUGILLO
Mortgagor.

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3133, as amended by Act 4118, filed by Mortgagee, HOME DEVELOPMENT MUTUAL FUND, with business address at 12th Floor JELP Business Solution Center, No. 409 Shaw Boulevard, Mandaluyong City, against the Mortgagor, JUNA M. TRUGILLO with residence and postal address 196 Parok 1, Floodway, Sta. Lucia, Pasig City, and Lot 26, Blk. 137, Pal-04-099961, CH Tama Phase 7, Bo. Punta, Tama, Cavite to satisfy the mortgage indebtedness which as of 09 August 2005 amounts to TWO HUNDRED THIRTEEN THOUSAND FOUR HUNDRED TEN PESOS AND 61/100 (P213,410.61), Philippine Currency, including interest, penalties and other charges as of said date but exclusive of all other expenses incidental to this foreclosure and sale, the undersigned Sheriff will set a public auction on **September 30, 2021** at 10:00 o'clock in the morning at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder for CASH and in Philippine Currency, the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE NO. T-240512

A PARCEL OF LAND (Lot 26, Blk. 137, of the subdiv. plan, Pal-04-099961) being a portion of Lot 3100, Sta. Cruz de Marikina Estate (Pa-04-002222) QUEBRO Record No. 18312) situated in Brgy. of Punta, Mun. of Tama, Prov. of Cavite, Island of Luzon. Bounded on the SW, along line 1-2 by lot 25, on the NW, along line 2-3 by lot 24, both of Blk. 137, of the subdiv. plan; on the NE, along line 3-4 by Alley 109 and on the SE, along line 4-1 by lot 23, Blk. 137, of all of the subdiv. plan. Beginning at a point marked "C" on plan xxx containing an area of THIRTY THREE (33) METERS square or less xxx

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

In the event the public auction should not take place on the said date and time, it shall be held on **October 07, 2021** without further notice.

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

Trece Martires City, **August 05, 2021**

(Sgd.) LUCIO C. ALEJO III
Sheriff IV

Copy Furnished:

HOME DEVELOPMENT MUTUAL FUND
12th Floor, JELP Business Solution Center,
No. 409 Shaw Boulevard, Mandaluyong City

JUNA M. TRUGILLO
196 Parok 1, Floodway, Sta. Lucia, Pasig City
and Lot 26, Blk. 137, Pal-04-099961, CH Tama Phase 7, Bo. Punta, Tama, Cavite

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

Publisher: DIYARYO KABITENYO
Date: August 9, 10 & 23, 2021

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

HOME DEVELOPMENT MUTUAL FUND,
Mortgagee,
FORECLOSURE CASE NO. F-795-16

versus
SPOUSES HOMER L. VALLE
and ROSELYN SUAYAN VALLE
Mortgagors.

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3133, as amended by Act 4118, filed by Mortgagee, HOME DEVELOPMENT MUTUAL FUND, with business address at 12th Floor JELP Business Solution Center, No. 409 Shaw Boulevard, Mandaluyong City, against the Mortgagors, SPOUSES HOMER L. VALLE and ROSELYN SUAYAN VALLE with residence and postal address 441 F. POLILLON ST. PITOGO, MARA71 CITY, AND LOT 72, BLOCK 20, COUNTRY MEADOWS, ELANO, GENERAL TRIAS, CAVITE to satisfy the mortgage indebtedness which as of 25 June 2016 amounts to FOUR HUNDRED THIRTY FIVE THOUSAND FIVE HUNDRED SIXTY PESOS AND 36/100 (P435,566.20), Philippine Currency, including interest, penalties and other charges as of said date but exclusive of all other expenses incidental to this foreclosure and sale, the undersigned Sheriff will set a public auction on **September 30, 2021** at 10:00 o'clock in the morning at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder for CASH and in Philippine Currency, the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE NO. T-960118

A parcel of land (Lot 72 of the subdiv. plan Pa-04-012037, being a portion of Lot 2-28, Blk. 20, Pal-042108-076214, LRC Rec. No. 3, sit. in Brgy. Elano, Mun. of Davao, Prov. of Cavite, Is. of Luzon, bounded on the SW, along line 1-2 by Road 12, Pal-042108-076214, on the NW, along line 2-3 by Lot 73 of the subdiv. plan, on the NE, along line 3-4 by Blk. 61, Pal-04-0108-076214, and on the SE, along line 4-1 by Lot 71 of the subdiv. plan. Beginning at a point marked "1" on plan xxx containing an area of THIRTY FIVE (35) SQUARE METERS xxx

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

In the event the public auction should not take place on the said date and time, it shall be held on **October 07, 2021** without further notice.

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

Trece Martires City, **August 05, 2021**

(Sgd.) LUCIO C. ALEJO III
Sheriff IV

Copy Furnished:

HOME DEVELOPMENT MUTUAL FUND
12th Floor, JELP Business Solution Center,
No. 409 Shaw Boulevard, Mandaluyong City

SPOUSES HOMER L. VALLE
and ROSELYN SUAYAN VALLE
441 F. POLILLON ST. PITOGO, MARA71 CITY,
AND LOT 72, BLOCK 20, COUNTRY MEADOWS, ELANO,
GENERAL TRIAS, CAVITE

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

Publisher: DIYARYO KABITENYO
Date: August 9, 10 & 23, 2021

Republic of the Philippines
Fourth Judicial Region
REGIONAL TRIAL COURT
Branch 22
Iloilo City, Cavite

EDELITA E. PASCUA-SUYO,
Petitioner,

versus
CIVIL CASE NO. 5975-13
FOR: Declaration of Nullity
of Marriage

ALEXANDER A. SUYO,
Respondent.

DECISION

XXX

WHEREFORE, judgment is hereby rendered declaring the marriage between petitioner ALEXANDERA SUYO and respondent EDELITA E. PASCUA-SUYO, celebrated on 21 October 2003, with Registry No. 2003-20217, as void ab initio on the ground of the psychological incapacity of both parties to perform their essential marital obligations under Article 18 of the Family Code with all the legal consequences provided by law.

The custody of minor Eara Ethan Alan P. Suyo, is hereby awarded to the petitioner subject to the exercise of visitation rights of the respondent, the time and frequency of which is further subject to the agreement of the parties.

Upon the finality of this Decision, the City Civil Registrar of Quezon City and the Philippine Statistics Office (PSA) formerly National Statistics Office (NSO), Quezon City are ordered to cancel their respective Book of Marriages the marriage contracted by the former parties and to issue themself to record this Decision in accordance with law.

Petitioner is directed to cause the registration of this Decision, Entry of Judgment and the Decree of Nullity of Marriage in the City Civil Registrar of Quezon City and of the City of Iloilo, Cavite and with the Philippine Statistics Authority, Quezon City.

Accordingly, the property relations of the parties as DISSOLVED. If there are no properties to be liquidated, partitioned, and distributed, this Decision shall become final upon the expiration of the period provided for by the Rules and the corresponding Entry of Judgment shall be made if no Motion for Reconsideration or New Trial or Appeal is filed by any party, the Public Prosecutor or the Solicitor General.

Furnish the parties, their respective counsel, the Office of the Solicitor General, of the City Prosecutor's Office of Iloilo City, of the City Civil Registrar of Quezon City, and of Iloilo City, Cavite and the Philippine Statistics Authority, Quezon City, and copy of this Decision.

Furthermore, in accordance with Section 19 of A.M. 02-11-10-02, the petitioner is hereby ordered to publish the dispositive portion of this Decision once in a newspaper of general circulation.

NO ORDED

City of Iloilo, Cavite, 1 October 2020.

(Sgd.) MARY CHARLENE V. HERNANDEZ-AZURA
Executive Judge

Publisher: DIYARYO KABITENYO
Date: August 9-15, 2021

REPUBLIC OF THE PHILIPPINES
LOCAL CIVIL REGISTRY OFFICE
PROVINCE OF CAVITE
MUNICIPALITY OF NAIC

NOTICE OF PUBLICATION

In compliance with Sec. 5 of R.A. 9048, a notice is hereby served to the public that (Petitioner), has filed with this Office a petition for Change of First Name from **MA. TERESA N. DEL ROSARIO** to the birth certificate of **MA. TERESA N. DEL ROSARIO**, born on **AUGUST 17, 1971** at **NAIC, CAVITE**, child of spouses **METO DEL ROSARIO** and **BASILIA NILLO**.

Any person adversely affected by said petition, may file his written opposition to this Office not later than August 23, 2021.

(Sgd.) **GLORIA P. BAGO**
Municipal Civil Registrar

DIYARYO KABITENYO - August 9 & 16, 2021

ERRATUM

As per Notice of Extra-judicial Foreclosure of Real Estate Mortgage filed by **PHILIPPINE SAVINGS BANK** against **JENNY M. ALZONA AND MADONNA L. MAGHIRANG** in E.FJ NO. TG-21-024 published in the three (3) consecutive issues of **DIYARYO KABITENYO** dated July 26-August 3, 2021, August 2-8, 2021 and August 9-15, 2021, the date of the second public auction should have consistently read **September 3, 2021**.
— The Editor

Ovarian cancer:
Potential therapeutic
target identified

Agents called DOTIL appears to play a role in progression and severity of ovarian cancer, and inhibitors of the DOTIL enzyme may offer a new therapeutic approach for the disease, University of Alabama at Birmingham researchers say in a study published in the journal *Oncogenesis*.

The need is clear — despite decades of work to develop new treatment modalities, the five-year survival of patients with advanced ovarian cancer is between 10 and 30 percent.

Others have found

that DOTIL is overexpressed in several cancer types, and recent clinical work has shown synergistic antiproliferative activity for a DOTIL inhibitor against MLL-rearranged leukemia.

The UAB researchers, led by Romi Gupta, Ph.D., assistant professor of biochemistry and molecular genetics, now show that DOTIL promotes ovarian cancer tumor growth by stimulating pro-tumorigenic metabolic pathways and blocking the programmed cell death called apoptosis.

Wearable technology can help in at-home assessment of myoclonic jerks

A new study by the University of Eastern Finland and Kuopio University Hospital shows that wearable sensor technology can be used to reliably assess the occurrence of myoclonic jerks in patients with epilepsy also in the home environment. The method used in the study was based on the measurement of electrical neuromuscular function and movement, and it corresponded well to an assessment performed by an experienced physician. The findings were recently published in *Clinical Neurophysiology*.

Patients with progressive myoclonic epilepsy (EPM1) suffer from myoclonus, i.e., sudden muscle jerks that are activated by

movement and other stimuli. The severity of these myoclonic jerks varies during the day, and myoclonus can be either positive or negative. A positive myoclonus refers to a sudden contraction of a muscle, while a negative myoclonus refers to loss of muscle activation, which in a worst-case scenario may lead to the fall of a patient, for example. A method for long-term, at-home assessment of myoclonus would facilitate a comprehensive understanding of its occurrence. Objective measurement data on the occurrence of myoclonic symptoms and on the effect of treatment over hours and days would also support the development of new drug therapies. Myoclonus also

occurs in other epileptic syndromes and neurological disorders. The aim of the recently published study was to develop and test a wearable technology-based method for assessing myoclonus symptoms in the home environment. Patients wore a small, wearable sensor on their arm for 48 hours, which measured their muscle function and movement. They also wrote down their own assessment of the severity of the myoclonus symptom. An algorithm that picks up the occurrence and variation of muscle jerks from the measurement data was developed to evaluate myoclonus symptoms, describing them as a myoclonus index.

In current clinical practice, the Unified Myoclonus Rating Scale, UMRS, is used to assess myoclonus symptoms. When using the UMRS, an experienced physician views a video recording and scores the patient's symptoms according to their severity. This UMRS assessment provides information on the occurrence of myoclonus at one point in time. The measurement-based myoclonus index developed in the study correlated well with the UMRS assessment performed by the physician. Patients' at-home measurements showed that the measurement-based myoclonus index was able to detect variation in the occurrence of myoclonus symptoms during the day and night.

Form 38 (Revised June 2014)

INTER-ASIA DEVELOPMENT BANK
Name of Bank

PUBLISHED BALANCED SHEET
(Head Office and Branches)
As of June 30, 2021

CONTROL PROOFLIST

	Account Code	Current Quarter	Previous Quarter
Cash and Cash Items	1080000000000000	37,001,226.32	8,723,582.65
Due from Bangko Sentral ng Pilipinas	1051000000000000	21,455,120.03	21,898,823.74
Due from Other Banks	1012000000000000	150,648,061.53	68,790,139.67
Financial Assets at Fair Value through Profit or Loss	1130000000000000	0.00	0.00
Available-for-Sale Financial Assets-Net	1052000000000000	0.00	0.00
Hold-to-Maturity (HTM) Financial Assets-Net	1052000000000000	0.00	0.00
Unquoted Debt Securities Classified as Loans-Net	1053000000000000	0.00	0.00
Investments in Non-Marketable Equity Security-Net	1055000000000000	0.00	0.00
Loans and Receivables - net	1054000000000000	588,591,247.58	627,848,726.24
Other Financial Assets	1480000000000000	11,822,506.51	14,258,588.49
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	1054320000000000	0.00	0.00
Bank Premises, Furniture, Fixtures and Equipment-Net	1055000000000000	85,189,587.84	80,179,122.39
Real and Other Properties Acquired-Net	1053010000000000	14,970,011.37	14,980,658.10
Non-Current Assets Held for Sale	1061000000000000	0.00	0.00
Other Assets-Net	1520000000000000	18,287,325.20	15,289,922.23
Net Due from Head Office/Branches/Agencies, if any (Phil. branch of a foreign bank)	1552000000000000	0.00	0.00
TOTAL ASSETS	1000000000000000	887,964,206.21	804,856,472.84
Financial Liabilities at Fair Value through Profit or Loss	2080000000000000	0.00	0.00
Deposit Liabilities	2150000000000000	497,956,187.87	457,486,313.83
Due to Other Banks	2200000000000000	0.00	0.00
Bills Payable	2202000000000000	0.00	0.00
Bonds Payable-Net	2082000000000000	0.00	0.00
Unsecured Subordinated Debt-Net	2052000000000000	0.00	0.00
Redeemable Preferred Shares	2202100000000000	0.00	0.00
Special Time Deposit	2203000000000000	0.00	0.00
Due to Bangko Sentral ng Pilipinas	2205000000000000	0.00	0.00
Other Financial Liabilities	2400000000000000	17,029,020.24	21,206,847.02
Other Liabilities	2401000000000000	290,828,269.08	251,588,848.81
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	2080000000000000	0.00	0.00
TOTAL LIABILITIES	1000000000000000	805,875,277.15	719,240,228.12
TOTAL STOCKHOLDERS' EQUITY	8000000000000000	82,088,929.06	84,428,454.89
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	8000000000000000	887,964,206.21	804,856,472.84
TOTAL CONTINGENT ACCOUNTS	4000000000000000	0.00	0.00
ADDITIONAL INFORMATION			
Gross total loan portfolio (TLP)	4000000000000000	688,640,726.98	700,613,447.58
Specific allowance for credit losses on the TLP	4000000000000000	58,939,526.35	68,255,104.00
Non-performing loans (NPL)			
a. Gross NPL	4001000000000000	151,096,177.87	75,146,132.18
b. Ratio of gross NPL to gross TLP (%)	4001000000000000	21.94%	10.73%
c. Net NPL	4001000000000000	92,156,651.52	7,891,028.18
d. Ratio of Net NPL to gross TLP (%)	4001000000000000	13.39%	1.13%
e. Ratio of total allowance for credit losses to gross NPL (%)	4001000000000000	38.46%	7.20%
f. Ratio of specific allowance for credit losses on the gross TLP to gross NPL (%)	4001000000000000	38.46%	7.20%
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations			
a. Total CAR (%)	4000000000000000	8.00	11.50%
b. Tier 1 Ratio (%)	4000000000000000	8.82	11.18
c. Common Tier 1 Ratio (%) ¹⁾	4000000000000000	0.00	10.74

¹⁾ Common Ratio: Tier 1 assets attributable to all Domestic and Commercial Banks and their subsidiary banks.

I hereby certify that all entries set forth in this Published Balance Sheet are true and correct, to the best of my knowledge and belief.

Raw
ROMAN G. LEUS
President-CEO

Publication: DIWARYO KABITENYO
Date: August 9-15, 2021

New findings about cancer cell growth may hold promise for future cancer treatments

For a cell to grow and divide, it needs to produce new proteins. This also applies to cancer cells. In a new study published August 5, 2021 in *Science Advances*, researchers

at Karolinska Institutet in Sweden have investigated the protein eIF4A3 and its role in the growth of cancer cells. The study shows that by blocking or reducing the production of this protein, other processes arise that cause the growth and cell division of cancer cells to cease and eventually die.

The body's normal cell division is carefully controlled, where genes in the cell regulate when it is time to start and stop cell division. Sometimes this balance is

disturbed and the cell continues to divide uninhibitedly. After some time, a small collection of cells develops – cancer may be about to form.

"When a cell grows, new proteins are produced, among other things, through the translation of the cell's DNA information into mRNA, which forms the basis for the creation of proteins. The cell also needs to manufacture rRNA for the cell's small factories, the ribosomes, which are responsible for producing proteins,"

says Associate Professor Mikael Lindström, co-author and part of Professor Jiri Bartek's research group at the Department of Medical Biochemistry

and Biophysics who conducted the study. In the study, the research group investigated cultured cancer cells and cancer tissue where

the eIF4A3 protein's expression was high compared to normal tissue. By adding synthetically produced small molecules that can later be further developed into finished drugs, the production of eIF4A3 can be checked. The researchers then discovered two distinct changes in the cancer cells.

"Firstly, we saw that the blocking of eIF4A3 activated the protein p53, a protein that has an important role to play in fighting cancer cells," says Dimitris Kanellos, a postdoctoral fellow

at the Department of Medical Biochemistry and Biophysics, and the first author of the study.

However, one challenge with many types of tumours is that the positive functions of the p53 protein are counteracted by another protein, MDM2.

"Interestingly, we noted that the blocking of eIF4A3 also meant that the MDM2 protein changed. This change helps to maintain and strengthen p53 and can be beneficial when we want to inhibit the growth of cancer cells," continues Dimitris Kanellos.

The main conclusions of the study indicate that depletion or inhibition of eIF4A3 activates p53, alters

the manufacturing process of proteins by disrupting ribosome biogenesis, and thereby inhibits the growth of cancer cells. Knowledge of the importance of the eIF4A3 protein opens up new opportunities for better and more effective treatment of cancer patients.

"The discovery is very relevant as this type of targeted treatment may represent a new possible approach in chemotherapy, for example in colon cancer where cancer cells often have a high level of ribosomes and rapid growth. Another example is a sarcoma, cancer of the

body's support tissues, where we know that sometimes there is an overproduction

of MDM2. This increases the chances of more effective treatment," says Associate Professor Mikael Lindström and Professor Jiri Bartek, corresponding authors in the study.

These findings provide an important foundation for further studies. However, since the study has mainly been carried out in cultured cancer cells and clinical tumour material, it remains to be seen how the blocking of eIF4A3 will affect the growth of cancer *in vivo*.

"There may also be synergies between the chemical compounds that block eIF4A3 and drugs that are already used to treat cancer that we will now research further," concludes Mikael Lindström.

Wearable technology can help in at-home assessment of myoclonic jerks

A new study by the University of Eastern Finland and Kuopio University Hospital shows that wearable sensor technology can be used to reliably assess the occurrence of myoclonic jerks in patients with epilepsy also in the home environment. The method used in the study was based on the measurement of electrical neuromuscular function and movement, and it corresponded well to an assessment performed by an experienced physician. The findings were recently published in *Clinical Neurophysiology*.

Patients with progressive myoclonic epilepsy (PME) suffer from myoclonus, i.e., sudden muscle jerks that are activated by movement

and other stimuli. The severity of these myoclonic jerks varies during the day, and myoclonus can be either positive or negative.

A positive myoclonus refers to a sudden contraction of a muscle, while a negative myoclonus refers to loss of muscle activation, which in a worst-case scenario may lead to the fall of a patient, for example. A method for assessment of myoclonus would facilitate a comprehensive understanding of its occurrence. Objective measurement data on the occurrence of myoclonic symptoms and on the effect of treatment over hours and days would also

support the development of new drug therapies. Myoclonus also occurs in other epileptic syndromes and neurological disorders.

The aim of the recently published study was to develop and test a wearable technology-based method for assessing myoclonus symptoms in the home environment. Patients wore a small, wearable sensor on their arm for 48 hours, which measured their muscle function and movement. They also wrote down their own assessment of the severity of the myoclonus symptom. An algorithm that picks up the occurrence and variation of muscle jerks from the measurement data was developed to evaluate

myoclonus symptoms, describing them as a myoclonus index.

In current clinical practice, the Unified Myoclonus Rating Scale, UMRS, is used to assess myoclonus symptoms. When using the UMRS, an experienced physician views a video recording and scores the patient's symptoms according to their severity. This UMRS assessment provides information on the occurrence of myoclonus at one point in time. The measurement-based myoclonus index developed in the study correlated well with the UMRS assessment performed by the physician. Patients' at-home measurements showed

that the measurement-based myoclonus index was able to detect variation in the occurrence of myoclonus symptoms during the day and night. The reliability of the measurement results was also supported by patients' own, at-home assessment and reporting of their myoclonus symptoms.

According to the study, the myoclonus index can be used to reliably assess positive and negative myoclonus in patients with PME. This assessment correlates well with the assessment performed by an experienced physician, and also makes it possible to assess patients' symptoms in the home environment.

The study was

carried out as part of the larger New Modalities ecosystem funded by Business Finland, involving three universities and eight companies in Finland. The ecosystem is coordinated by Orion Corporation. The research group working with patients included researchers from the Department of Applied Physics and the Institute of Clinical Medicine at the University of Eastern Finland, as well as from the Epilepsy Centre at Kuopio University Hospital. The ecosystem also collaborates with Adamant Health Ltd., which is a spin-off company of the University of Eastern Finland focusing on software development.

The study was

New findings about cancer cell growth may hold promise for future cancer treatments

For a cell to grow and divide, it needs to produce new proteins. This also applies to cancer cells. In a new study published August 5, 2021 in *Science Advances*, researchers at Karolinska Institutet in Sweden have investigated the protein eIF4A3 and its role in the growth of cancer cells. The study shows that by blocking or reducing the production of this protein, other processes arise that cause the growth and cell division of cancer cells to cease and eventually die.

The body's normal cell division is carefully controlled, where genes in the cell regulate when it is time to start and stop cell division. Sometimes

Medical Biochemistry and Biophysics who conducted the study.

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"When a cell grows, new proteins are produced, among other things, through the translation of the cell's DNA information into mRNA, which forms the basis for the creation of proteins. The cell also needs to manufacture rRNA for the cell's small factories, the ribosomes, which are responsible for producing proteins,"

says Associate Professor Mikael Lindström, co-author and part of Professor Jiri Bartek's research group at the Department of

at the Department of Medical Biochemistry and Biophysics, and the first author of the study.

However, one challenge with many types of tumours is that the positive functions of the p53 protein are counteracted by another protein, MDM2.

"Interestingly, we noted that the blocking of eIF4A3 also meant that the MDM2 protein changed. This change helps to maintain and strengthen p53 and can be beneficial when we want to inhibit the growth of cancer cells," continues

Dimitris Kanellis. The main conclusions of the study indicate that depletion or inhibition of eIF4A3 activates p53, alters the manufacturing of

process of proteins by disrupting ribosome biogenesis, and thereby inhibits the growth of cancer cells. Knowledge of the importance of the eIF4A3 protein opens

up new opportunities for better and more effective treatment of cancer patients.

"The discovery is very relevant as this type of targeted treatment may represent a new possible approach in chemotherapy, for example in colon cancer where cancer cells often have a high level of ribosomes and rapid growth.

Another example is a sarcoma, cancer of the body's support tissues, where we know that sometimes there is an overproduction of MDM2. This

increases the chances of more effective treatment," says Associate Professor Mikael Lindström and Professor Jiri Bartek, corresponding authors in the study.

These findings provide an important foundation for further studies. However, since the study has mainly been carried out in cultured cancer cells and clinical tumour material, it remains to be seen how the blocking of eIF4A3 will affect the growth of cancer in vivo.

"There may also be synergies between the chemical compounds that block eIF4A3 and drugs that are already used to treat cancer that we will now research further," concludes Mikael Lindström.

Fasting may help ward off infections, study in mice suggests

Fasting before and during exposure to *Salmonella enterica* bacteria protects mice from developing a full-blown infection, in part due to changes in the animals' gut microbiomes, according to new research published in *PLoS Pathogens* by Bruce Vallance and colleagues at University of British Columbia, Canada.

When people or animals develop an infection, they often lose their appetite. However, it remains

controversial whether fasting protects a host from infection, or increases their susceptibility. In the new study, mice were fasted for 48 hours before and during oral infection with the bacteria *Salmonella enterica* serovar Typhimurium, a common cause of foodborne illness in people.

Fasting decreased the signs of bacterial infection compared to fed mice, including nearly eliminating all intestinal tissue damage and inflammation. When fasted an-

imals were re-fed for a day after their fast, there was a dramatic increase in *Salmonella* numbers and invasion into the intestinal walls, although the associated inflammation was still attenuated compared to normal. The results did not hold true when mice were exposed to *Salmonella* intravenously instead of orally, and analyses of the microbiomes of mice showed significant changes associated with fasting and protection against infection.

All in your head: Exploring human-body communications with binaural hearing aids

Modern portable devices are the result of great progress in miniaturization and wireless communications. Now that these devices can be made even smaller and lighter without loss of functionality, it's likely that a great part of next-generation electronics will revolve around wearable technology. However, for wearables to truly transcend portables,

we will need to rethink the way in which devices communicate with each other as "wireless body area networks" (or WBANs). The usual approach of using an antenna to radiate signals into the surrounding area while hoping to reach a receiver won't cut it for wearables. But, this method of transmission not only demands a lot of energy but can also be unsafe from a cybersecurity standpoint. Moreover, the human body itself also constitutes a large obstacle

because it absorbs electromagnetic radiation and blocks signals. But what alternatives do we have for wearable technology? One promising approach is "human body communication" (HBC), which involves using the body itself as a medium to transmit signals. The main idea is that some electric fields can propagate inside the body very efficiently without

leaking to the surrounding area. By interfacing skin-worn devices with electrodes, we can enable them to communicate with each other using relatively lower frequencies than those used in conventional wireless protocols like Bluetooth. However, even research on HBC began over two decades, this technology hasn't been put to use on a large scale.

To explore the full potential of HBC, researchers from Japan, including Dr. Dairaku Muramatsu from Tokyo

University of Science and Professor Ken Sasaki from The University of Tokyo focused on using HBC for a yet-unexplored use: binaural hearing aids. Such hearing aid devices come in pairs -- one for each ear -- and greatly improve intelligibility and sound localization for the wearer by communicating with each other to adapt to the sound field. Because these hearing aids are

in direct contact with the skin, they made for a perfect candidate application for HBC.

In a recent study, which was published in the journal *Electronics*, the researchers investigated, through detailed numerical simulations, how electric fields emitted from an electrode in one ear distribute themselves in the human head and reach

a receiving electrode on the opposite ear, and whether it could be leveraged in a digital communication system.