

**REPUBLIC OF THE PHILIPPINES  
REGIONAL TRIAL COURT  
FOURTH JUDICIAL REGION  
NAIC, CAVITE  
OFFICE OF THE CLERK OF COURT  
AND EX-OFFICIO SHERIFF**

**HOME DEVELOPMENT MUTUAL FUND,**  
Petitioner-Mortgagee,  
-versus-

**FNC-2024-25**

**JUMEL RODAJE RUGAS married to  
CRISTITA BAYLON RUGAS,**  
Respondent-Mortgagors.

x ----- x

**NOTICE OF EXTRA-JUDICIAL SALE**

WHEREAS, upon extra-Judicial Petition for sale under Act No. 3135, as amended by Act No. 4118 filed by HOME DEVELOPMENT MUTUAL FUND, Mortgagee, with postal address at the Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, against **JUMEL RODAJE RUGAS married to CRISTITA BAYLON RUGAS**, Mortgagors with postal address at Group I Area B Lower Narra St., Payatas Quezon City and/or Lot 20 Block 83 Phase 2 Pasinaya Homes, Brgy. Sabang (Formerly Timalan), Naic, Cavite, to satisfy the mortgage indebtedness which as of January 8, 2024 amounted to **FOUR HUNDRED FIFTY-SEVEN THOUSAND THREE HUNDRED SEVENTY-ONE PESOS & 01/100 (Php 457,371.01)** Philippine currency, excluding penalties, Attorney's Fees and expenses of the foreclosure, the undersigned authorized Sheriff IV, will sell at public auction on **April 2, 2024 at 9:00 in the morning** or soon thereafter at the Regional Trial Court Naic, Cavite, to the highest bidder, in CASH or in MANAGER'S CHECK and in Philippine Currency the property with all the improvements thereon, to wit:

**TRANSFER CERTIFICATE OF TITLE NO. 057-2018040428**

IT IS HEREBY CERTIFIED that certain land situated in BARANGAY OF SABANG (FORMERLY TIMALAN), MUNICIPALITY OF NAIC, PROVINCE OF CAVITE, ISLAND OF LUZON, bounded and described as follows:

**LOT NO: 20, BLOCK NO: 83 PLAN NO: PSD-04-246096**

**PORTION OF: SUBD. OF LOT 2937, FLS-986-D, NAIC ESTATE (VS-04-000597); LRC RECORD NO.: 8340**

**LOCATION: BARANGAY OF SABANG (FORMERLY TIMALAN), MUNICIPALITY OF NAIC, PROVINCE OF CAVITE, ISLAND OF LUZON .**

**XXX AREA: TWENTY EIGHT SQUARE METERS (28) MORE OR LESS XXX.**

Prospective bidders are hereby enjoined to investigate for themselves, the title of the above-described property and to the encumbrance existing thereon, if any there be.

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

In the event the public auction should not take place on the said date, it shall be held on **April 10, 2024** at the same time and at the same place mentioned above without further notice.

Municipality of Naic, Province of Cavite, February 13, 2024

**JANELLE V. LAGADON, MBA**  
Sheriff IV

Copy Furnished:

**HOME DEVELOPMENT MUTUAL FUND**

The Petron Mega Plaza Building,  
No. 358 Sen. Gil Puyat Avenue, Makati City

**JUMEL RODAJE RUGAS married to  
CRISTITA BAYLON RUGAS**

Group I Area B Lower Narra St., Payatas Quezon City  
and/or Lot 20 Block 83 Phase 2 Pasinaya Homes, Brgy.  
sabang (Formerly Timalan), Naic, Cavite

**Atty. Aristotle A. Ong c/o Pompeyo P. Maynigo**

Atty-in-fact, Vision Credit & Collection Services Incorporated  
JRDC BUILDING 117 Sen Gil Puyat Ave., Pasay City

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