Affidavit of Loss

REPUBLIC OF THE PHILIPPINES)
QUEZON CITY) S.S.

I, **JUANA DELA CRUZ**, Filipino, of legal age, single, and residing at No. 1 Halimbawa Street, Barangay Uno, Quezon City, after having been duly sworn in accordance with law, hereby depose and state that:

1. I am the registered owner of the parcel of land described in paragraph 3 below. I acquired the land from its previous owner by a Deed of Absolute Sale dated January 15, 2019. That deed was registered with the Registry of Deeds for Quezon City, which cancelled the previous owner's title and issued a new title in my name.

2. On March 4, 2019, the Registry of Deeds for Quezon City released the owner's duplicate copy of the new title to me personally. Since then I have held it in my own name and for my own account. I make this affidavit in my own behalf as the registered owner, and not as the agent or representative of any other person.

3. The lost document is the **owner's duplicate copy of Transfer Certificate of Title No. 000-2019000001** (the "Owner's Duplicate"), issued by the Registry of Deeds for Quezon City on March 4, 2019 in the name of JUANA DELA CRUZ, single, Filipino. It covers Lot 7, Block 3 of the subdivision plan Psd-00-000000, situated in Barangay Uno, Quezon City, with an area of two hundred forty (240) square meters, more or less (the "Land").

4. The original of the title remains on file with the Registry of Deeds for Quezon City. A certified true copy of the original, which I obtained from the Registry on October 23, 2026, is attached as Annex "A". The Owner's Duplicate bore the same title number, technical description and memoranda as that original. The Land is declared for real property tax purposes in my name under Tax Declaration No. D-000-00001, a copy of which is attached as Annex "B".

5. As shown on the certified true copy in Annex "A", no mortgage, lien, adverse claim or notice of lis pendens is annotated on the original title. I have not executed any earlier affidavit of loss for the Owner's Duplicate, and no other owner's duplicate of Transfer Certificate of Title No. 000-2019000001 has ever been issued to me.

6. From the day I received it, I kept the Owner's Duplicate in a brown envelope inside a locked steel cabinet in my bedroom at my residence at the address stated above, together with the deed of sale and my tax receipts for the Land. I keep the key to the cabinet on my own key ring.

7. Apart from me, the only person who lives at my residence and can open the cabinet is my sister, Rosa Dela Cruz, who holds a spare key. I have never lent, deposited or handed the Owner's Duplicate to any bank, lender, broker, buyer or other person, and I have never authorized anyone to take it out of my residence.

8. I last saw and handled the Owner's Duplicate on March 2, 2026, when I brought it with me to pay the real property tax on the Land at the Office of the City Treasurer. I took it home the same day and put it back in its envelope in the cabinet. I remember doing so because I put the official receipt for that payment in the same envelope.

9. From June 8 to June 30, 2026, workers of Halimbawa Home Repairs, a contractor I hired, repaired the roof and the ceiling of my bedroom. Before the work began, my sister and I emptied the steel cabinet and packed its contents, including the envelope that held the Owner's Duplicate,

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into cardboard boxes. We stored the boxes in the garage of my residence until the work was finished.

10. On the night of July 23, 2026, heavy rain flooded the garage to a depth of about 30 centimeters, and several of the boxes standing on the floor were soaked. Over the next two days my sister and I sorted the wet boxes. We dried the papers that could be saved and threw away papers that were torn, stuck together or no longer readable. The barangay garbage collection took the discarded papers away.

11. I did not look for the Owner's Duplicate while we sorted the boxes, because I believed its envelope was in a box that had stayed dry. I did not see the Owner's Duplicate being thrown away, and I cannot say for certain what happened to it. From the facts stated in paragraphs 9 and 10, I believe that it became separated from its envelope and was among the soaked papers discarded after the flood. I state this as my belief, not as a fact I saw.

12. No one has told me that he or she took, found or keeps the Owner's Duplicate, and I have no reason to believe that it was stolen.

13. On October 20, 2026, I needed the Owner's Duplicate for an application for a housing loan with my bank. I opened the envelope, which by then had been returned to the cabinet, and found that the Owner's Duplicate was not in it. The deed of sale and the tax receipts that I had kept with it were still there, some of them stained by water.

14. I began the search described below on the same day. When the search failed, I reported the loss as stated in paragraphs 18 to 20 and arranged to execute this affidavit, so that notice under oath of the loss reaches the Registry of Deeds for Quezon City as soon as possible after I discovered it.

15. Between October 20, 2026 and October 23, 2026, I searched for the Owner's Duplicate as follows:
(a) I emptied the steel cabinet and checked every envelope, folder and loose paper in it;
(b) I opened every box that had been stored in the garage and went through its contents sheet by sheet, and I searched every other box, drawer and shelf in my residence where papers are kept;
(c) I searched the garage, the storage room and the vehicle I use;
(d) I asked my sister, Rosa Dela Cruz, whether she had moved or kept the Owner's Duplicate, and she told me that she had not seen it since the boxes were packed;
(e) I asked the foreman of Halimbawa Home Repairs whether his workers had handled the boxes, and he told me that they had not; and
(f) I asked the Office of the City Treasurer whether the Owner's Duplicate had been left there on March 2, 2026, and its staff told me that no such document had been found or turned over.

16. I state what the persons named in paragraph 15 told me only to show that I asked them. Their answers are not facts within my own knowledge.

17. Despite these diligent efforts, I have not found the Owner's Duplicate. I believe that it is lost beyond recovery and can no longer be produced.

18. On October 24, 2026, I reported the loss of the Owner's Duplicate to the Barangay Uno Police Community Precinct, which recorded my report under Blotter Entry No. 2026-10-0000. A certification of that blotter entry is attached as Annex "C".

19. I will file the original of this affidavit with the Registry of Deeds for Quezon City, which is the Registry of Deeds of the city where the Land lies, as notice under oath of the loss of the Owner's Duplicate.

20. I have told my bank in writing that I cannot at present produce the Owner's Duplicate for my loan

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application and that I am taking the steps the law requires to replace it.

21. I have not sold, transferred, mortgaged, pledged, assigned or otherwise encumbered the Owner's Duplicate or the Land, and I have not delivered the Owner's Duplicate to any person or entity as security for a loan or for any other purpose.

22. I have not signed any deed of sale, mortgage, lease, special power of attorney or other instrument affecting the Land that is now in another person's hands. To my knowledge, the Owner's Duplicate is not in the possession of any other person, and it has not been presented or used in any transaction since I last saw it.

23. To my knowledge, no deed, mortgage, adverse claim, notice of lis pendens or other instrument affecting the Land is pending registration with the Registry of Deeds for Quezon City.

24. To my knowledge, no case concerning the ownership or possession of the Land or the Owner's Duplicate is pending before any court, office or agency, and no person has made a claim against me concerning the Land.

25. If I or anyone acting for me finds the Owner's Duplicate, I will not use it in any transaction. I will surrender it at once to the Registry of Deeds for Quezon City, or to the court hearing my petition for a new owner's duplicate if one is then pending, and I will inform the Registry in writing of when, where and by whom it was found.

26. I will also inform my bank, and every other person to whom I gave notice of the loss, that the Owner's Duplicate has been found and surrendered.

27. I will answer for any claim, damage or expense that the Registry of Deeds for Quezon City, any other government office or any third person acting in good faith suffers because a statement in this affidavit is untrue, or because a new owner's duplicate is issued in place of the lost one on the strength of this affidavit. I will hold each of them free and harmless from any such claim.

28. I will post any bond or other security that the court or the Registry may lawfully require in connection with the issuance of a new owner's duplicate, and I will pay the fees and costs of those proceedings.

29. I execute this affidavit:
(a) to give notice under oath of the loss of the Owner's Duplicate to the Registry of Deeds for Quezon City, as Section 109 of Presidential Decree No. 1529 (the Property Registration Decree) requires of an owner whose duplicate certificate of title is lost;
(b) to ask the Registry of Deeds for Quezon City to receive this sworn statement of the loss and to register it by annotation on the original of Transfer Certificate of Title No. 000-2019000001 on file with the Registry;
(c) to support the petition that I will file with the proper court for the issuance, after notice and hearing, of a new owner's duplicate in place of the lost one; and
(d) for any other lawful purpose for which it may be required.

30. I understand that this affidavit does not by itself replace the Owner's Duplicate. A new owner's duplicate can be issued only by order of the court after notice and hearing, and I am ready to testify there to the facts stated in this affidavit.

31. I attach the following documents, each of which I have read and recognize:
Annex "A": certified true copy of Transfer Certificate of Title No. 000-2019000001, issued by the Registry of Deeds for Quezon City on October 23, 2026;
Annex "B": copy of Tax Declaration No. D-000-00001 for the Land, with the official receipt for

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the real property tax paid on March 2, 2026;
Annex "C": certification of Blotter Entry No. 2026-10-0000 issued by the Barangay Uno Police Community Precinct; and
Annex "D": photocopy, front and back, of the identification document described in the jurat below, signed by me.

32. I will present the originals of Annexes "B" to "D" to the Registry or the court whenever I am asked to do so.

33. I have read this affidavit and understood it. The facts stated in it are true and correct of my own personal knowledge, except the matters that I expressly state as my belief or as what another person told me.

34. I know that this affidavit will be filed with the Registry of Deeds and used in court. I am aware that knowingly making an untruthful statement in it on a material matter is perjury under Article 183 of the Revised Penal Code, as amended by Republic Act No. 11594, punishable by prision mayor in its minimum period, a fine not exceeding One Million Pesos (P1,000,000.00) and perpetual absolute disqualification from holding any appointive or elective position in the government.

IN WITNESS WHEREOF, I have hereunto set my hand this 19th day of November 2026 at Quezon City, Philippines.

JUANA DELA CRUZ
Affiant

SUBSCRIBED AND SWORN to before me this 19th day of November 2026 at Quezon City, Philippines, by **JUANA DELA CRUZ**, who personally appeared before me, presented this affidavit, signed it in my presence and took an oath before me as to its contents. The affiant is not personally known to me. I identified her through competent evidence of identity, namely her Philippine passport No. P0000000A, issued by the Department of Foreign Affairs on May 5, 2021 and valid until May 4, 2031, a current identification document issued by an official agency bearing her photograph and signature. I have recorded this notarial act, the affiant's name and address and the identification document she presented in my notarial register.

ATTY. ANDRES M. HALIMBAWA
Notary Public for Quezon City
Commission Serial No. NP-000 (2026-2027)
Commission valid until December 31, 2027
Unit 1, Example Building, Halimbawa Avenue, Quezon City
Roll of Attorneys No. 00000
PTR No. 0000000, January 5, 2026, Quezon City
IBP No. 000000

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