

## **Case Digest (G.R. No. 166862)**

### **Legal Reasoning Model**

#### **Play Digest Audio**

#### **Facts:**

##### **Ownership and Mortgage of Property**

- Petitioner Manila Metal Container Corporation (MMCC) owned an 8,015 square meter parcel of land in Mandaluyong, Metro Manila, covered by Transfer Certificate of Title (TCT) No. 332098.
- MMCC executed a real estate mortgage over the property to secure a P900,000.00 loan from respondent Philippine National Bank (PNB).
- On November 16, 1973, MMCC executed an amendment to the real estate mortgage to secure a new credit accommodation of P1,000,000.00.
- On March 31, 1981, MMCC secured another loan of P653,000.00 from PNB, payable in quarterly installments.

##### **Foreclosure and Auction Sale**

- On August 5, 1982, PNB filed a petition for extrajudicial foreclosure of the mortgage due to MMCC's outstanding obligation of P911,532.21 as of June 30, 1982.
- The property was sold at public auction on September 28, 1982, with PNB as the winning bidder for P1,000,000.00.
- The Certificate of Sale was registered on February 17, 1983, and the redemption period was set to expire on February 17, 1984.

##### **Efforts to Repurchase the Property**

- MMCC requested extensions to redeem/repurchase the property on August 25, 1983, and February 10, 1984, but PNB did not act on these requests.
- On June 25, 1984, MMCC remitted P725,000.00 to PNB as a "deposit to repurchase," but PNB later rejected the offer to repurchase the property for P1,574,560.47, proposing instead a price of P2,660,000.00.
- On June 4, 1985, PNB informed MMCC that its Board of Directors had approved the repurchase offer, but for P1,931,389.53, less the P725,000.00 deposit. MMCC did not conform to this proposal.

##### **Failure to Agree and Legal Action**

- MMCC continued to negotiate, offering P3,500,000.00 on March 18, 1993, and P4,250,000.00 on June 21, 1993, but PNB rejected these offers, citing the property's market value of approximately P30,000,000.00.

# Sg T A West S Blaw Case Study

**Christian G. Meyer**



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