

Case Digest (G.R. No. 166862)

Legal Reasoning Model

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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.

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