

Title: Juvy Desmoparan vs. People of the Philippines

Facts:

- On February 27, 2012, Juvy Desmoparan, applied for a salary loan of P105,000.00 from the Cebu CFI Community Cooperative in Dumaguete City, impersonating Rodulfo M. Cordura, an employee of the City Engineer's Office. Desmoparan used a falsified ID and submitted various falsified documents under Cordura's name to support his loan application, successfully obtaining cash advances totaling P40,000.00.
- The real Rodulfo Cordura, upon learning of the fraudulent loan in his name, contacted CFI to deny any involvement and requested an investigation.
- Through another fraudulent loan case, Arden Sinco, branch manager of CFI, discovered Desmoparan's involvement when Efrain Baena Mercado, caught for applying for a loan with falsified documents, identified Desmoparan as his recruiter.
- Mercado testified against Desmoparan, revealing their meeting and agreement to submit bogus loan applications.
- The Regional Trial Court of Negros Oriental convicted Desmoparan of estafa through falsification of commercial documents with an indeterminate sentence of four years and two months to nine years in prison and ordered him to repay the P40,000.00.
- Desmoparan appealed to the Court of Appeals, which affirmed the conviction with modification on the prison terms.
- Desmoparan then appealed to the Supreme Court on the ground of the prosecution failing to prove his guilt beyond reasonable doubt.

Issues:

1. Whether the Court erred in convicting Desmoparan despite Allegations of insufficient proof of his guilt.
2. Whether Desmoparan can be held liable for estafa through falsification of commercial documents based on documents he did not personally falsify.
3. Whether Desmoparan's act of using falsified commercial documents constitutes the complex crime of estafa through falsification of commercial documents.

Court's Decision:

- The Supreme Court denied Desmoparan's petition and affirmed the Court of Appeals' decision but modified the sentence to an indeterminate penalty of 4 months and 1 day to 5 years of prision correccional and a fine of P5,000.00, with legal interest on the P40,000.00 amounting to 6% per annum until full payment.
- The Court found that Desmoparan satisfied the elements of falsification of commercial

documents and used deceit to commit estafa, making the falsification a necessary means to commit estafa. The Court highlighted the significance of possession and usage of falsified documents to Desmoparan's conviction.

- The penalty was adjusted based on Republic Act No. 10951, which amended the penalty provisions affecting the crimes of estafa and falsification of commercial documents to be more favorable to the accused.

Doctrine:

This case reiterates the doctrine that the possession and usage of falsified documents for personal gain, without a satisfactory explanation, presume the possessor as the material author of falsification. Additionally, it demonstrates the application of RA 10951 in modifying penalties to be more favorable to the accused in crimes dependent on the amount of the fraud.

Class Notes:

Key Elements:

- ****Estafa through Falsification of Commercial Documents****: Committing falsification of documents as a necessary means to perpetrate estafa.
- **Presumption of Authorship**: Possession and use of falsified documents without satisfactory explanation presumes authorship of falsification.
- **Adjusted Penalties under RA 10951**: Favors the accused by adjusting the penalties for estafa and falsification based on the value of the involved fraud.

Relevant Statutes:

- ****Revised Penal Code****:
- Art. 172: Falsification by private individuals.
- Art. 171: Acts of falsification.
- Art. 48: Penalty for complex crimes.
- ****RA 10951****: Adjusts penalties for various crimes, including estafa and falsification of documents.

Application:

- The doctrine and statutes provide for the prosecution and penalization of individuals fraudulently using falsified documents for personal gain. The case exemplifies the legal process in proving guilt and determining appropriate penalties under revised laws.

Historical Background:

This case underscores the judiciary's role in addressing and penalizing fraudulent financial transactions, reflecting the legal system's adaptability through updated legislation like RA 10951 to contemporary issues of fraud and falsification in financial dealings.