

SPOUSES TOMAS CLOMA AND VICTORIA LUZ CLOMA, PETITIONERS, VS. THE HONORABLE COURT OF APPEALS AND MARIANO NOCOM, RESPONDENTS.

G.R. No. 100153. August 02, 1994

Ponente: PUNO, J.

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PUNO, J.:

This is a petition for review on certiorari of the Decision of the respondent Court of Appeals[1] in CA-GR CV No. 26373 dated February 22, 1991 which affirmed in toto the Decision[2] of the RTC, NCJR, Br. 117, Pasay City in Land Registration Case No. 3089 dated April 17, 1990.

The trial court and the respondent Court of Appeals had the same findings of fact. We quote the facts, supported by the evidence of the parties, as carefully related by the appellate court, viz:

Oppositors spouses Tomas Cloma and Victoria Galvez Cloma were the owners of two parcels of land located at Buendia Extension, San Jose, Pasay City, Metro Manila registered in their names under TCT Nos. 17138 and 17139 of the Register of Deeds, Pasay City (Exhs. "C", "C-1" to "C-4", "D", "D-1" to "D?4", respectively) and were declared for taxation purposes also in their names (Exhs. "F", "F-1", "F--2").

Several liens and encumbrances have been annotated on both said TCT Nos. 17138 and 17139 listed as follows:

ENTRY NOS. 81-1369/T-17138

81-1763/T-17139

MORTGAGE in favor of PMI Colleges, Inc. in the amount of P1,724,138.00. Date of Instrument: 5/18/81

ENTRY NOS. 81-1370/T-17138

81-1764/T-17139

DEED OF ASSIGNMENT WITH RECOURSE – PMI Colleges, Inc. in favor of Cavite Credit & Investment Co., Inc. (CCIC). Date of Instrument: 5/18/81

ENTRY NOS. 81-3655/I-17138

81-3655/T-17139

DEED OF ASSIGNMENT WITH RECOURSE – CCIC in favor of Republic Planters Bank. Date of Instrument: 6/10/81

ENTRY NOS. 83-42423/t-17138

83-42423/T-17139

MORTGAGE in favor of PMI Colleges, Inc. in the amount P4,000,000.00. Date of Instrument: 2/3/83

ENTRY NOS. 83-42424/T-17138

83-42424/T-17139

DEED OF ASSIGNMENT WITH RECOURSE - PMI Colleges, Inc. in favor of CCIC. Date of Instrument: 2/3/83

ENTRY NOS. 83-42425/T-17138

83-42425/T-17139

DEED OF ASSIGNMENT WITH RECOURSE - CCIC in favor of Republic Planters Bank. Date of Instrument: 5/30/83

ENTRY NOS. 84-73999/T-17138

84-73999/T-17139

NOTICE OF LEVY ON EXECUTION - Affecting the rights, interests, etc. of CCIC over the subject lots by virtue of a Writ of Execution issued in Civil Case No. 4441, RTC, Branch XVI, Cavite City. Date of Inscription: 1/17/84

ENTRY NOS. 85-41173/T-17138

85-41173/T-17139

CERTIFICATE OF SALE OF DELINQUENT PROPERTY in favor of Mariano Nocom in the sum of P100,000.00. Date of Instrument: 11/27/85 Date of Inscription: 11/29/85

ENTRY NOS. 88-97680/T-17138

CERTIFICATE OF REDEMPTION IN favor of Urban Development Bank. Date of Inscription: 1/19/88

ENTRY NOS. 88-97738/T-17138

88-97738/T-17139

NOTICE OF LEVY ON EXECUTION - Affecting the rights, interest, etc., which CCIC may have over the subject lots by virtue of the Notice of Levy on Execution issued in Civil Case No. 5139-P, RTC of Pasay City entitled "Rodrigo Caimol, plaintiff, v. Cavite Credit Investment Co., Inc., et al., defendants." Date of Instrument: 1/25/88

ENTRY NOS. 89-10440/T-17138

89-10440/T-17139

NOTICE OF LIS PENDENS Re: Pending Civil Case No. 6325 in RTC, Br. III, Pasay City, entitled "Rodrigo Caimol, plaintiff v. Cavite Credit Investment Co., Inc., et al., defendant." Date of Inscription: 2/15/89

Realty taxes on the subject lots for the years 1983 to 1985 were not paid. On June 6, 1985, the City Treasurer of Pasay City sent notice to the Clomas concerning their tax delinquency (Exh. "Q"). The Clomas were also furnished under date of June 6, 1985 with a Statement of Account of the total realty tax arrears then due on their subject properties (Exhs. "N", "N-1", "N-2"). On July 24, 1985, the City Treasurer sent the Clomas a Second Call and Final Notice (Exh. "P").

Despite said notices, the Clomas appeared unperturbed and the realty tax arrears remained unpaid. Finally, on October 21, 1985, the City Treasurer informed the spouses Cloma in a letter that the subject properties belonging to them have been included in the list of delinquent properties scheduled to be sold by public auction on November 27, 1985 and that the auction sale will proceed as scheduled if the taxes due on the lots, penalties and the cost of publication totalling P71,939.82 are not paid on or before November 26, 1985 (Exh. "O").

Copies of the Notice of Sale of Delinquent Properties which included the subject lots and a great number of other lots from all over the territorial jurisdiction of Pasay City consisting of eight (8) pages and written in English but with the instructions of the bidding also appearing in Filipino and Spanish aside from the English text (Exhs. "J", "J-1" to "J-4"), were posted at the bulletin board located at the entrance of the Pasay City Market and at the bulletin board at the lobby of the City Hall building per certification of the chief of the land Tax Division of the Treasurer's office of Pasay City (Exh. "I") which also certified that a town crier went around the city for three (3) consecutive Saturdays announcing the public auction sale scheduled to be held on November 27, 1985. The same notice of sale was published in the Metropolitan Mail a newspaper with circulation in the national capital region, for three (3) consecutive weeks on November 11, 18 and 25, 1985 (Exhs. "K", "K-1", "L", "M", "M-1").

On November 28, 1985, the City Treasurer informed the Clomas in a letter of that date with copy of the certificate of sale as enclosure to the effect that a certificate of sale over the subject properties has been issued to Nocom as the highest bidder in the auction sale conducted by his office and that they (the Clomas) have until November 26, 1986 within which to redeem said lots (Exh. "T"). The letter was sent by registered mail (Exh. "T-2") which the Clomas received per the registry return card (Exh. "T-1").

The spouses Cloma failed to redeem the properties within the prescribed period. On November 3, 1986, Urban Bank of the Philippines made an offer to redeem the subject lots but the offer was cancelled by the City Treasurer in a deed entitled "Cancellation of Redemption" citing as ground for cancellation that the redemption was erroneously made and is "null and void" (Exh. "W"). The City Treasurer with prior notice to the City Auditor by letter dated July 24, 1989 signed by the City Legal Officer of Pasay (Exh. "X") then had refunded to Urban Bank the payment it made (Exhs. "V", "V-1").

On July 27, 1989, the City Treasurer executed a Final Deed of Sale in favor of the petitioner Exhs. "U", "U-1"). Thereafter, petitioner Nocom had paid the realty taxes on the properties which became due for the years 1986 to 1989 (Exhs. "G", "G-1" to "G--5").

On October 5, 1989, petitioner Nocom filed the instant petition in the lower court seeking the cancellation of TCT Nos. 17138 and 17139 in the names of spouses Cloma and all the liens and encumbrances annotated thereon and the issuance of new titles in his (Nocom's) name invoking Section 75 of PD 1529 (also known as the Property Registration Decree) and Section 80 of PD No. 464, the Real Property Tax Code.

Spouses Tomas and Victoria Cloma and PMI Colleges filed a common Answer making admissions and denials of allegations of the petition and putting up special and affirmative defenses, i.e., the auction sale was attended

by irregularities rendering the entire proceedings null and void; the action is inappropriate and Section 71 of PD 1539 rather is applicable; the City Treasurer has no authority to conduct the sale but the City Assessor who is by law empowered to sell tax delinquent properties at public auction; redemption was made by Urban Bank; the purchase price of P52,856.74 for the two properties is grossly inadequate and made a tender to refund or reimburse the petitioner's expenses of a cashier's check in the amount of P150,000.00. They prayed for the dismissal of the petition for lack of merit.

Aside from the spouses Cloma and PMI Colleges, Inc., other parties namely, Republic Planters Bank (Records, pp. 73-106), Rodrigo Caimol (id., pp. 56--71) and Sandigan Lending Investors, Inc. withdrew their Opposition and manifested in open court that they are entering into a compromise agreement with the petitioner. Later, the other oppositor, Sandigan Lending Investors, Inc. filed a manifestation recalling their announced withdrawal of their opposition. Petitioner Nocom, on his part, manifested his willingness and conformity for the lien of Sandigan Lending Investors, Inc. annotated on Clomas' titles, to be carried over to the new titles he is seeking to be issued in his name, in the event his petition is upheld by the court.

Concerning the oppositors Cloma and PMI Colleges, Inc., a stipulation in lieu of evidence was submitted by them to the effect that the nature and scope of their testimony would be that no notices of the public auction sale had reached them and that they have not heard of the existence of the newspaper by the title of Metropolitan Mail. Except for said offer of testimony no other evidence was presented in support of said oppositor's claims.

On April 17, 1990, the lower court rendered its Decision in favor of the petitioner Mariano Nocom the dispositive portion of which reads, thus:

"WHEREFORE, judgment is hereby rendered requiring the Register of Deeds of Pasay City to cancel TCT Nos. 17138 and 17139 in the name of the spouses Tomas Cloma and Victoria Galvez Cloma and to issue new titles in the name of petitioner Mariano Nocom, free from all existing liens and incumbrances, except that of the Notice of Levy under Entry No. 84-73999/T-17138 and 84-73999/T-17139 in favor of Sandigan Lending Investors. Let a writ of possession be issued requiring the Deputy Sheriff of this Court to place petitioner in possession of the said properties.

SO ORDERED." (pp. 237-238, Records)

On April 30, 1990, the oppositors Cloma filed their notice of appeal.

On May 3, 1990, petitioner Nocom and oppositors Republic Planters Bank, Rodrigo Caimol and Sandigan Lending Investors, Inc. submitted to the lower court a Compromise Agreement dated March 30, 1990 where the petitioner agreed and bound himself to pay the claims of said oppositors who in turn, manifested acknowledgment and recognition of the tax sale of the City Treasurer issued in favor of the petitioner (Records, pp. 244-247).

The lower court approved the compromise agreement in its Order dated May 4, 1990. Oppositor Republic Planters Bank moved to have the judgment dated April 17, 1990 correspondingly modified to include in said judgment the terms of said compromise agreement. The lower court by an Order dated May 14, 1990 approved the compromise agreement with an injunction to the parties to the agreement to faithfully comply by the terms and conditions thereof."

As aforesated, the respondent appellate court affirmed the Decision of the trial court.

Undaunted by the two (2) setbacks, petitioners filed the petition at bench where they contend:

(1) The respondent Court of Appeals erred xxx in maintaining that the LRC had jurisdiction to hear the validity/invalidity of a tax sale and thereafter in ordering the cancellation of petitioners' titles to the properties in question;

(2) The Land Registration Court does not have the power to issue a writ of possession for a buyer in a questioned tax sale;

(3) The respondent Court of Appeals erred in affirming as proper/legal the act of the Land Registration Court in modifying its Decision after your petitioners had already perfected its appeal to make it appear that the consideration of the tax sale at P52,856.74 for a property valued at P50M is not unconscionable;

(4) The respondent court erred in affirming the Decision of the Land Registration Court which sustained as legal and proper the act of the City Treasurer in cancelling a redemption annotated on your petitioners' titles at the time of the execution of the Final Bill of Sale;

(5) Finally, the respondent Court of Appeals committed a grave abuse of discretion in sustaining the "findings" of the Land Registration Court that the tax sale was regularly held and had complied with the Real Property Tax Code.

We find no merit in the petition.

We shall first rule on the arguments of petitioners assailing the jurisdiction of the trial court sitting as a land registration court to cancel their certificates of titles and issue new ones in favor of private respondent. The argument clearly overlooks the pertinent provisions of PD No. 1529, otherwise known as the Property Registration Decree, viz:

"SEC. 75. Application for new certificate upon expiration of redemption period. - Upon the expiration of the time, if any, allowed by law for redemption after the registered land has been sold on execution, or taken or sold for the enforcement of a lien of any description, except a mortgage lien, the purchaser at such sale or anyone claiming under him may petition the court for the entry of a new certificate to him.

Before the entry of a new certificate of title, the registered owner may pursue all legal and equitable remedies to impeach or annul such proceedings.

x x x

SEC. 108. Amendment and alteration of certificates. - No erasure, alteration, or amendment shall be made upon the registration book after the entry of a certificate of title or of a memorandum thereon and the attestation of the same by the Register of Deeds, except by order of the proper Court of First Instance. A registered owner or other person having an interest in the registered property, x x x, may apply by petition to the court upon the ground that the registered interests of any description, whether vested, contingent, expectant or inchoate appearing on the certificate, have terminated and ceased, or that new interest not appearing upon the certificate have arisen or been created; x x x x; and the court may hear and determine the petition after notice to all parties interested, and may order the entry or cancellation of a new certificate, the entry or cancellation of a memorandum upon a certificate, or grant any other relief upon such terms and conditions, requiring security or bond if necessary, as it may consider proper; x x x. (Emphasis supplied)"

Section 2 of PD 1529 also clearly rejects the thesis of petitioners that the trial court cannot issue a writ of possession to effectuate the result of a tax sale, thus:

"SEC. 2. Nature of registration proceedings; jurisdiction of courts. - xxx xxx xxx

Courts of First Instance shall have exclusive jurisdiction over all applications for original registration of title, to land, including improvements and interests therein, and over all petitions filed after original registration of title, with power to hear and determine all questions arising upon such applications or petitions. x x x." (Emphasis supplied)

Obviously, petitioners failed to consider that PD 1529 has long abolished the difference between the general

jurisdiction of a regular court and the limited jurisdiction of a registration court.[3]

To be sure, it is too late in the day for petitioners to question the jurisdiction of the trial court. The records show that petitioners did not assail the jurisdiction of the trial court when they filed their Answer containing a prayer for affirmative reliefs.[4] Voluntarily submitting to the jurisdiction of the trial court, petitioners freely participated in all the hearings of the case and adduced their own evidence. It was only after an adverse judgment that petitioners raised the trial court's alleged lack of jurisdiction. Our law and policy do not sanction such a somersault. The polestar of *Tijam vs. Sibonghanoy*[5] still provides good guidance on the issue, viz:

"It has been held that a party can not invoke the jurisdiction of a court to secure affirmative relief against his opponent and, after obtaining or failing to obtain such relief, repudiate or question that same jurisdiction (*Dean vs. Dean*, 136 Or. 694, 86 A.L.R. 79). In the case just cited, by way of explaining the rule, it was further said that the question whether the court had jurisdiction either of the subject-matter of the action or of the parties was not important in such cases because the party is barred from such conduct not because the judgment or order of the court is valid and conclusive as an adjudication, but for the reason that such a practice can not be tolerated - obviously for reasons of public policy.

Furthermore, it has also been held that after voluntarily submitting a cause and encountering an adverse decision on the merits, it is too late for the loser to question the jurisdiction or power of the court (*Pease vs. Rathbun-Jones etc.*, 243 U.S. 273, 61 L. Ed. 715, 37 S. Ct. 283; *St. Louis etc. vs. McBride*, 141 U.S. 127, 35 L. Ed. 659). And in *Littleton vs. Burgess*, 16 Wyo. 58, the Court said that it is not right for a party who has affirmed and invoked the jurisdiction of a court in a particular matter to secure an affirmative relief, to afterwards deny that same jurisdiction to escape a penalty.

Upon this same principle is what We said in the three cases mentioned in the resolution of the Court of Appeals of May 20, 1963 (*supra*) - to the effect that we frown upon the 'undesirable practice' of a party submitting his case for decision and then accepting the judgment, only if favorable, and attacking it for lack of jurisdiction, when adverse - as well as *Pindañgan etc. vs. Dans, et al.*, G.R. L--14591, September 26, 1962; *Montelibano, et al. vs. Bacolod-Murcia Milling Co., Inc.*, G.R. L-15092; *Young Men Labor Union etc. vs. The Court of Industrial Relations et al.*, G.R. L-20307, Feb. 26, 1965, and *Mejia vs. Lucas*, 100 Phil, p. 277." (underlining supplied).

We next deal with the action of the trial court, affirmed by the appellate court, which approved the Compromise Agreement[6] of the private respondent and the other oppositors after petitioner, had perfected their appeal. The records show that in the course of the hearings of the case, oppositors Republic Planters Bank, Rodrigo Caimol and Sandigan Lending Investors, Inc., had informed the trial court they were willing to compromise with private respondent. The Decision of the trial court was given on April 17, 1990. Petitioners filed their Notice of Appeal on April 30, 1990. The Compromise Agreement dated March 30, 1990 but filed on May 3, 1990 was approved by the trial court in a separate Order dated May 4, 1990 and ordered incorporated in its Decision of April 17, 1990.[7] Under the Compromise Agreement, the said oppositors acknowledged the legality of the tax sale in favor of the private respondent; on the other hand, the private respondent agreed to pay their claims.[8]

Petitioners posit the submission that the trial court approved the Compromise Agreement "to make it appear that the consideration of the tax sale at P52,856.74 for a property valued at P50M is not unconscionable." [9] This submission merits our scant attention. The records do not show that petitioners opposed the approval of the Compromise Agreement in the trial court. Nor is there an iota of evidence that the value of the properties in question is P50M. Neither is it accurate to state that the said properties cost private respondent the miniscule sum of P52,876.74. As rightly pointed out by the respondent appellate court in its Resolution of May 22, 1991:[10]

"Concerning the argument that the property may be conservatively estimated at a value of P50 million while the consideration in the tax sale was only P100,000.00 in payment of delinquent taxes of only P52,000.00, and

with the other circumstances attendant to the case, that justice and equity demand a reconsideration of the decision and the dismissal of the petition in LRC No. 3089, this additional argument also is untenable.

The records show that the petitioner had assumed and paid more than P15 million to persons and entities to whom appellants have been indebted on the security of said property under the Compromise Agreement dated May 4, 1990.

And about what the appellants claim that the price in the sale of the property at auction sale, was grossly inadequate, the trial court correctly ruled, against said argument in its decision, thus:

"Oppositors' claim that the tax sale in favor of petitioner is invalid due to gross inadequacy of the price is bereft of merit. The mortgages and other liens were to be assumed by petitioner, so that in effect, the purchase price is much more than the price actually paid by the petitioner to the City Treasurer of Pasay City. Mere inadequacy of the price is not in itself sufficient to nullify a public auction sale. While in ordinary sales, for reason of equity, a transaction may be invalidated on ground of inadequacy of the price, such does not follow when the law gives to the owner the right to redeem, as when the sale is made at public auction, upon the theory that the lesser the price the easier it is for the owner to effect the redemption (*Velasquez vs. Coronel*, 5 SCRA 985).

Anyway, the predicament of oppositors was the result of their own negligence. To borrow the words of the late Justice Claudio Teehankee: "While respondents' plight may merit some sympathy at the pain of losing their property for tax delinquency, it must be borne in mind that it was primarily due to their neglect and default in paying their just tax obligation (*Heirs of Mariano v. Tajonera vs. Court of Appeals* No. L-26677, March 27, 1981, 103 SCRA 467). So, also in *Paguio vs. Ruiz* (93 Phil. 306 [1953] citing another tax sale conducted by the City Treasurer likewise upheld in *Valbuena vs. Reyes*, 84 Phil 676), the Supreme Court said:

'Much as we sympathize with the appellee, this is one case where the courts have no option but to apply the law and give the petitioner the remedy she seeks. The law is positive and leaves us no choice. It is harsh and drastic but it is a necessary means of insuring the prompt collection of taxes so essential to the life of the government.'" (Underlining supplied)."

Needless to state, petitioners' charge that the trial court approved the Compromise Agreement because it "intended" to cure the alleged unconscionable price of the subject lots has no basis whatsoever.

We next examine the contention that respondent appellate court should not have affirmed the cancellation by the Treasurer of Pasay City of the redemption made by Urban Bank. This argument was accurately disposed by respondent appellate court when it ruled, viz:[11]

"The action of the City Treasurer in cancelling the offer of redemption made by Urban Bank is likewise proper. Urban Bank itself held no lien on the properties sold at public auction which would entitle it to redeem them. What Urban Bank wanted to redeem was the property embraced by TCT No. 23932 only but that it inadvertently included the subject lots covered by TCT, Nos. 17138 and 17139 in its offer and the City Legal Officer had ruled that unless Mr. Mariano Nocom who purchased the lots at public auction would assign his rights thereto, the claim of said bank is baseless (Exh. "X"). The City Treasurer after cancelling Urban Bank's offer of redemption then had refunded to Urban Bank the redemption money which said bank accepted."

The ruling satisfied no less than the Urban Bank. If the affected party itself accepts the fairness of this ruling, we see no reason how petitioners could make any further challenge as to its correctness.

Finally, we consider the contention of petitioners that they were not notified of the public auction sale of the subject lots and that other irregularities attended the sale in favor of the private respondent. The contention is factual in nature and is hardly appropriate to be considered in a petition for review on certiorari. The evidence hearing on the issue has been painstakingly analyzed both by the trial court and the appellate court and their

findings coincide to the effect that the claim of irregularities charged by petitioners has not been proved. We agree that considering the mass of evidence presented by private respondent, petitioners' simple denial that they did not receive any notice of sale cannot carry the day for them. No less than the Treasurer of Pasay City, a public official, testified and presented documentary evidence to prove that every requirement of the law on notice was complied with before the lots of petitioner were sold for non-payment of taxes for three (3) years. The Statement of Account, dated June 6, 1985 (Exhs. "N", "N-1" and "N-2") was sent to petitioners in their address. This was followed by another Letter of Demand (Exhs. "Q" and "Q-1") sent on June 6, 1985. Then on July 24, 1985, a Second Call and Final Notice (Exh. "F") was once more sent to petitioners. As all the demands proved futile, a Notice of Inclusion in the List of Delinquent Real Properties dated on October 21, 1985, (Exh. "O") was also sent to petitioners. Then the Notice of Sale of Delinquent Properties (Exhs. "J" to "J-4") written in English, Spanish and Tagalog was posted in three (3) conspicuous public places in Pasay City. The notice was also published in the Metropolitan Mail for three (3) times in three (3) consecutive weeks (Exhs. "K" and "K-1", "L", "M" and "M-1"). The sale was then made to private respondent on November 25, 1985. The next day, November 26, 1985, the City Treasurer formally notified petitioners about the sale, enclosed therewith the Certificate of Sale and advised them that the period of redemption would expire one (1) year thereafter^[12] (Exhs. "T", "T-1" to "T-3"). On the face of these overwhelming evidence, petitioners did not even take the witness stand but instead stipulated that if they would testify they would allege they did not receive any notice of sale and that they were not aware that Metropolitan Mail is a newspaper of general circulation. Given the cumulative impact of the testimonial and documentary evidence of the private respondent and buttressed by the presumption of regularity in the performance of official duty on the part of the City Treasurer of Pasay, the denial of petitioners that they received notice of the sale is not entitled to credence. Petitioners' claim is too easy to make and its approbation finds no sanction in our rules of evidence.

IN VIEW WHEREOF, we deny the petition for review on certiorari there being no reversible error in the Decision dated February 22, 1991 of the respondent court in CA-G.R. CV No. 26373. No costs.

SO ORDERED.

Narvasa, C.J., (Chairman), Padilla, Regalado, and Mendoza, JJ., concur.

[1] Seventh Division, penned by Mr. Justice Cezar D. Francisco, with Mr. Justices Serafin E. Camilon and Venancio D. Aldecoa, concurring.

[2] The dispositive portion states:

"WHEREFORE, judgment is hereby rendered requiring the Register of Deeds of Pasay City to cancel TCT Nos. 17138 and 17139 in the name of spouses Tomas Cloma and Victoria Galvez Cloma and to issue new titles in the name of petitioner Mariano Nocom, free from all liens and incumbrances, except that of the Notice of Levy under entry No. 84-73999/T-17138 and 84- 73999/T-17139 in favor of Sandigan Lending Investors. Let a writ of possession be issued requiring the Deputy Sheriff of this court to place the petitioner in possession of the said properties.

SO ORDERED."

[3] *Averia vs. Caguioa*, GR No. 15129, December 29, 1986, 146 SCRA 461.

[4] *Rollo*, pp. 199-200.

[5] 23 SCRA 29, 35-36.

[6] Rollo, pp. 60-66.

[7] Rollo, p. 67.

[8] Rollo, pp. 60-62.

[9] Rollo, p. 20.

[10] Rollo, pp. 109-111.

[11] Rollo, p. 98.

[12] Rollo, pp. 49-51.

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