

EVELYN J. SANGRADOR, JOINED BY HER HUSBAND RODRIGO SANGRADOR, SR., PETITIONERS, VS. SPOUSES FRANCISCO VALDERRAMA AND TERESITA M. VALDERRAMA, RESPONDENTS.

G.R. No. 79552. November 29, 1988

Ponente: PADILLA, J.

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PADILLA, J.:

This is a petition for review on certiorari of the decision[1] of the Court of Appeals in CA-G.R. CV NO. 08813, dated 13 August 1987, which modified the decision[2] of the Regional Trial Court of Iloilo City, Branch XXIII, in Civil Case No. 16210, entitled "Evelyn J. Sangrador, joined by her husband, Rodrigo Sangrador, Plaintiffs, versus Spouses Francisco Valderrama and Teresita Valderrama, Defendants."

The factual background of the case is narrated in the decision of the Court of Appeals as follows:

"On April 11, 1983 the defendants-spouses Francisco and Teresita Valderrama obtained a P500,000 loan from Manuel Asencio payable on or before April 12, 1984, and secured by a real estate mortgage on their house and lot (actually 3 lots) in front of the Jaro Plaza in Iloilo City (Exh. 9).

"Foreseeing that they would not be able to pay the loan and redeem their property upon maturity of the loan, the defendants scouted around for money-lenders who would be willing to lend them money with which to pay off their mortgage to Asencio.

"Through the help of a loan broker, Wilson Jesena, they were able to obtain on April 6, 1984 a P1,000,000 loan from the plaintiff Teresita Sangrador, who is an aunt of Jesena, on the security of the same property which they redeemed from Asencio. The loan is evidenced by the following promissory note (Exh. B) dated April 6, 1984 providing for the payment of P1,400,000 to the creditor 'eight months after date'.

'FOR VALUE RECEIVED, we jointly and severally promise to pay EVELYN J. SANGRADOR, or order, at her address at No. 2 Locsin Street, Molo, Iloilo City, Philippines, the sum of ONE MILLION FOUR HUNDRED THOUSAND PESOS (P1,400,000.00) Philippine Currency, EIGHT (8) MONTHS after date without need of demand.

'Should we default in the payment of the obligation or in the manner of performance thereof and it shall become necessary to enforce and collect on this note by or through an attorney, the makers shall jointly and severally pay TWENTY (20) PERCENTUM of the amount due, principal and interest and charges then unpaid, which in no case shall be less than P1,000.00.

'The makers hereby submit to the jurisdiction of the Municipal Trial Court of Iloilo or the Regional Trial Court of Iloilo, Sixth Judicial Region, Iloilo City, as the case may be, in the event of litigation arising from this note.

'The makers of this note, jointly and severally undertake that in the event that an extraordinary inflation of the Philippine Peso should supervene between now and eight (8) months after date, then the value of the Philippine Peso at the time of the establishment of this obligation, shall be the basis of payment pursuant to Art. 1250 of the Civil Code of the Philippines, and for this purpose, we hereby acknowledge the official exchange rate of

the Philippine Peso to the US Dollar at P14.002 to \$1. The corresponding adjustment in the value of the Philippine Peso shall be made in the event that at the time of the maturity of this obligation, the rate of exchange will have changed as a result of the supervening inflation. We further agree that the official rate of exchange as set by the Central Bank of the Philippines for private transactions, shall be the basis of this adjustment.

'This note is secured by a Real Estate Mortgage over three (3) parcels of residential land, Lots 700, 701 and 750, of the Cadastral Survey of Jaro, covered by TCT Nos. T-41719, T-41721 and T-41720, respectively, of the Registry of Deeds for the City of Iloilo, together with the improvements thereon.

'In case of judicial execution of this obligation or any part thereof, the debtors waive all their rights under the provisions of Rule 39, Sec. 12, of the Rules of Court.

'EXECUTED in the City of Iloilo, Philippines, on this 6th day of April 1984.

(SGD) TERESITA

(SGD) FRANCISCO

MONTINOLA-VALDERRAMA

VALDERRAMA

Maker

Maker

Signed in the presence of:

(illegible)

(illegible)

(Exh. B)

"The debtors allege that the amount actually received by them was only P1,000,000 the disposition of which was itemized by the broker, Wilson Jesena, on a memo pad of 'Jesena Realty' as follows:

'From the desk of:

REALTOR WILSON G. Jesena, Jr.

President & Gen. Manager

EXPENSES

P

625,000.00

-

Manuel Asencio

50,000.00

-

Commission Boy

4,000.00

-

Atty. Arguelles

13,398.69

-

Transfer fees -

Register of Deeds and B.I.R.

P 692,398.69

P 1,000,000.00

692,398.69

P 307,601.40

—

Balance' (Exh. 1)

Accordingly, a Prudential Bank Cashier's check for P625,000 was issued by Sangrador to Asencio to redeem the defendants' property from him. A receipt for that check was issued by the Valderramas to the plaintiff as follows:

'R E C E I P T

'Date April 6, 1984

'Received from EVELYN JESENA SANGRADOR the amount of SIX HUNDRED TWENTY FIVE THOUSAND PESOS (625,000.00) Bank Prudential Bank Cashier's Check No. 14937. The balance of THREE HUNDRED SEVENTY FIVE THOUSAND PESOS (P375,000.00) is to be paid to the undersigned after deducting all expenses incurred in payment of real estate taxes, attorney's fees, commission, Bureau of Internal Revenue fees and Register of Deeds fees. All expenses are to be supported by receipts.

(SGD) FRANCISCO

(SGD) TERESITA MONTINOLA

VALDERRAMA

VALDERRAMA

(Exh. 2)

"Plaintiff Evelyn Sangrador made a list of the expenses chargeable to the debtors (Exh. 5) and submitted it to them (22 t.s.n., May 7, 1985). Payment of Atty. Arguelles' attorney's fees was duly acknowledged by him (Exh. 8). Jesena issued the following receipt to the defendants for his 5% commission in procuring the loan for them;

R E C E I P T

'Received from Spouses Francisco Valderrama and Teresita Montinola Valderrama the amount of FIFTY THOUSAND PESOS (P50,000.00) representing commission for my efforts and expertise in effecting the procurement of a loan from a financier for the amount of ONE MILLION PESOS (P1,000,000.00)

'(SGD) REALTOR WILSON JESENA, JR.

REB License No. 3441-R'

(Exh. 3)

"The balance of P307,601.40 was paid to the defendants by means of another Prudential Bank check for which the corresponding receipt (Exh. 4) was also signed by the mortgagors:

R E C E I P T

'April 7, 1984

'Received from EVELYN J. SANG-RADOR the amount of THREE HUNDRED SEVEN THOUSAND SIX HUNDRED ONE PESOS AND FORTY CENTAVOS (P307,601.40) representing full payment per Promissory Note dated April 6, 1984.

'(SGD) FRANCISCO

(SGD) TERESITA MONTINOLA

VALDERRAMA

VALDERRAMA

'Paid by - Prudential Bank Chk.

#144358-2 - April 7, 1984

P307,601.40

c/o #0033-00022-0

paid by - Evelyn J. Sangrador'

(Exh. 4)

"Evelyn Sangrador admitted that the receipts (Exhs. 2 and 4) were issued to her by the defendants (14, 21 t.s.n., May 7, 1985).

"When the defendants failed to pay the sum of P1,400,000 stated in the promissory note on December 6, 1984 despite the plaintiffs' written demands (Exhs. C and D), a complaint for judicial foreclosure of the real estate mortgage was filed against them on December 21, 1984 (Exh. G).

"The defendants in their answer denied that the loan was P1,400,000. They alleged that it was only P1,000,000.00 and that the additional P400,000 represented usurious interest.

"At the trial, the plaintiff testified that the sum of P1,400,000 was received by the defendants. She alleged that besides the expenses of P67,398.69 itemized in Jesena's and her lists (Exhs. 1 and 5), the check of P625,000 for Asencio and the check of P307,601.40 which she issued to the defendants for the balance of the loan, she gave to the defendants the amount of P400,000 in cash for which no receipt was issued by them.

"On the other hand, Francisco Valderrama testified that he thought all along that the promissory note (Exh. B) and deed of real estate mortgage (Exh. A) provided for a loan of only P1 million since that was the amount which they borrowed and received from the plaintiffs. He allegedly did not notice that both documents provided for a loan of P1,400,000.

"After the trial, the court rendered judgment on November 7, 1985 binding the debtors to the terms of the promissory note and mortgage deed." [3]

The dispositive part of the trial court's judgment reads as follows:

"WHEREFORE, in the light of the foregoing, considerations and findings of this Court, judgment is hereby rendered:

1)

Directing the foreclosure of the Deeds of Real Estate Mortgage (Exh. 'A');

2)

Ordering the defendants to pay the mortgage obligation in the amount of P1,400,000.00 plus the sum of P569,718.61 pursuant to the escalation clause contained in paragraph 14 of the Deed of Real Estate Mortgage; to pay attorney's fees equivalent to twenty (20%) percentum of the total indebtedness including costs, plus 12% interest per annum from December 18, 1984 until fully paid, all of which shall be paid into Court within 90 days from date of the service of the order;

3)

In default of such payment, ordering the mortgaged properties to be sold at public auction to realize the mortgage debt and costs.

"SO ORDERED." [4]

Private respondents, defendants in the trial court, appealed to the Court of Appeals, where the appeal was docketed as CA-G.R. CV No. 08813. On 12 August 1987, respondent Court of Appeals promulgated its

decision[5] modifying the decision of the trial court, the dispositive part of which reads, as follows:

"WHEREFORE, the appealed decision is hereby modified by ordering the defendants, within (90) days from date of service of this decision, to pay to the plaintiffs the principal loan of P1,000,000 with 12% interest per annum from April 6, 1984 until fully paid, P50,000 as attorney's fees, and the costs of this suit. In default of such payment, the mortgaged property shall be sold at public auction to realize the sums due to plaintiffs under this judgment.

"SO ORDERED." [6]

Hence, the present petition for review on certiorari of the decision of the Court of Appeals. Petitioners present the following --

"ASSIGNMENT OF ERRORS

"1. FIRST ASSIGNED ERROR:

THE HONORABLE COURT OF APPEALS ERRED IN NULLIFYING THE ESCALATION CLAUSE AS FOUND BY THE TRIAL COURT ORDERING THE PAYMENT BY RESPONDENTS OF THE SUM OF P569,718.61.

"2. SECOND ASSIGNED ERROR:

THE HONORABLE COURT OF APPEALS ERRED IN FINDING THE PRINCIPAL LOAN TO BE IN THE SUM OF P1,000,000.00 INSTEAD OF P1,400,000.00 AS FOUND BY THE LOWER COURT.

"3. THIRD ASSIGNED ERROR:

THE HONORABLE COURT OF APPEALS ERRED IN REDUCING PETITIONER'S AWARD OF ATTORNEY'S FEES TO P50,000.00 INSTEAD OF 20% OF THE TOTAL INDEBTEDNESS AS FOUND BY THE TRIAL COURT."[7]

The pivotal issue to be resolved in this case is whether or not the loan obtained by private respondents from petitioners was in the amount of P1,400,000.00 or P1,000,000.00 only.

In resolving this issue, the Court of Appeals in its decision under review, held:

"After carefully reviewing the evidence, We are convinced that the trial court erred in finding that the loan was P1,400,000 as stated in the promissory note (Exh. B) and deed of mortgage. Like the trial court, We do not believe defendant Valderrama's allegation that he did not notice that the amount stated in the promissory note was P1,400,000, instead of only P1,000,000, until demands for payment were sent to him by the plaintiffs'

counsel. But neither do We believe the plaintiff Evelyn Sangrador's allegation that besides the sum of P1,000,000 admittedly received by the defendants and evidenced by checks and receipts, she also gave them P400,000.00 in cash without receipt. This is a case, therefore, where both parties prevaricated.

"The documentary evidence preponderantly proves that the loan was only P1,000,000, not P1,400,000. The checks and receipts and the broker's computations found in Exhibit '1' show clearly that the loan was only P1,000,000. Even the broker's P50,000 commission was computed on the basis of 5% of P1 million. The circumstance that the alleged payment of P400,000 in cash to the debtors is not evidenced by a receipt, is conclusive proof that it was not a part of the loan. The loan was only P1 million.

"Obviously, the P400,000 that was added to the principal represents a hidden interest charge for the promissory note contains no express provision fixing the rate of interest on the loan."[8]

Petitioners assail the foregoing findings and conclusions of the Court of Appeals, contending that the amount of the loan as clearly and expressly stated in the Deed of Real Estate Mortgage[9] and the Promissory Note,[10] is P1,400,000.00 and not P1,000,000.00 only.

Because the findings of the trial court and the Court of Appeals differ on this crucial factual issue, we have carefully reviewed and examined the evidence. The finding of the Court of Appeals that the loan is in the amount of P1,000,000.00 only is supported by substantial evidence.

The Promissory Note (Exh. B) and the Deed of Real Estate Mortgage (Exh. A) executed by the respondents in favor of the petitioners indeed state that the loan is in the amount of P1,400,000.00. However, the other documents executed by the parties contemporaneously with said Promissory Note and Deed of Real Estate Mortgage clearly show that the actual loan, i.e. the amount received by respondents, was only P1,000,000.00. Thus, for the payment made by the petitioners for the account of the respondents to Manuel Asencio, thereby releasing the mortgage on the property, so that it could in turn be mortgaged to the petitioners, the respondents signed a receipt in favor of the petitioners in the amount of P625,000.00 (Exh. 2). The respondents executed another receipt in favor of the petitioners for the amount of P307,601.40 "representing full payment per promissory note dated 6 April 1984" (Exh. 4). The broker who arranged for the loan signed a receipt in favor of the respondents for the amount of P50,000.00 representing his commission in effecting the loan "for the amount of P1,000,000.00" (Exh. 3). The attorney who assisted in the transaction was paid attorney's fees in the amount of P4,000.00 (Exh. 8). The petitioners submitted a list of expenses chargeable to the respondents, totalling P13,398.69 covering transfer fees, expenses in the Register of Deeds and payments to the BIR (Exh. 5). All told, the loan of P1,000,000.00 obtained by the respondents from the petitioners was applied or used in the following manner at the time the loan was obtained:

P 625,000.00

-

to pay Manuel Asencio (first creditor)

50,000.00

-

to pay Wilson Jesena (for broker's commission)

4,000.00

-

to pay Atty. Enrique Arguelles (for attorney's fees)

13,398.69

-

to pay transfer fees and other expenses in Register of Deeds and BIR

307,601.40

-

to pay respondents as balance of the loan

P1,000,000.09 T O T A L

The above itemization tallies with the breakdown of the proceeds of the loan, made by the loan broker Wilson Jesena (Exh. 1).

Petitioners contend that over and above the P1,000,000.00, the amount of P400,000.00 was delivered by them to the respondents in cash and that this delivery was not evidenced by a receipt because, anyway, said amount (P400,000.00) is already included in the statement of the loan amount in the promissory note and the deed of real estate mortgage, which is P1,400,000.00. We find this contention to be quite incredible, to say the least. It is contrary to ordinary human experience. Normally, in delivering a hefty sum like P400,000.00 in cash, one would require some sort of receipt or acknowledgment from the recipient.

Moreover, if petitioners were careful enough to require from the respondents the separate receipts above-mentioned, there was no reason why they would not require another receipt from the respondents for said amount of P400,000.00. And if, as petitioners now allege, they did not anymore require a receipt for the P400,000.00 allegedly delivered by them in cash to the respondents because the loan amount stated in the promissory note and the real estate mortgage already included said amount of P400,000.00, then, by the same reasoning, there was no need for requiring the other separate receipts abovementioned - as the amounts they referred to were already a part of the loan amount stated in the promissory note and real estate mortgage - and yet, said separate receipts were required by petitioners of the respondents.

In short, we agree with the finding of the Court of Appeals that the disputed amount of P400,000.00 was a hidden interest that the petitioners had required the respondents to pay at the maturity of the loan, but said amount of P400,000.00 was not received by or delivered to the respondents. This conclusion is strengthened by the fact that the promissory note and the deed of real estate mortgage (Exhs. B and A), strangely enough, do not contain any

express stipulation on interest, or rate of interest, when the loan involved therein is in the substantial amount of allegedly P1,400,000.00.

Petitioners may conceivably argue that, granting that the disputed amount of P400,000.00 is interest on the loan of P1,000,000.00, yet, in line with this Court's decision in *Liam Law vs. Oriental Sawmill Co., et al.*,^[11] there is no longer any ceiling on interest or interest rates on loans. This may be so in a situation where the parties openly and expressly agree on a specific rate of interest to accrue on the loan but, as the Court of Appeals in its decision under review correctly pointed out, in the case at bar, no interest rate is expressly stipulated in the promissory note and deed of real estate mortgage. Circular No. 905 of the Central Bank dated 10 December 1982 provides:

"Section 1. The rate of interest, including commissions, premiums, fees and other charges on a loan or forbearance of any money, goods, or credits, regardless of maturity and whether secured or unsecured, that may be charged or collected by any person, whether natural or juridical, shall not be subject to any ceiling prescribed under or pursuant to the Usury law, as amended.

"Section 2. The rate of interest for the loan or forbearance of any money, goods or credits and the rate allowed in judgments, in the absence of express contract as to such rate of interest, shall continue to be twelve per cent (12%) per annum." (Underlining supplied)

The rate of interest for loans or forbearance of money, in the absence of express contract as to such rate of interest, shall continue therefore to be twelve per cent (12%) per annum.^[12]

Accordingly, the loan of P1,000,000.00 in the instant case should earn a twelve per cent (12%) interest per annum computed from 6 April 1984 when the loan was obtained by the respondents from the petitioners until paid.

Petitioners also impugn the Court of Appeals in nullifying the escalation clause in the Deed of Real Estate Mortgage and Promissory Note. Under such escalation clause, sustained by the trial court, the amount of P569,718.61 was awarded to herein petitioners by way of adjustment of the loan of P1,400,000.00 after the eight (8) month period of loan.^[13]

The Deed of Real Estate Mortgage provides, among others, as follows:

"14. That in the event that an extra-ordinary inflation of the Philippine peso should supervene, it is hereby stipulated that the value of the currency at the time of the establishment of the obligation shall be the basis of payment pursuant to Art. 1250 of the New Civil Code of the Philippines. For this purpose, MORTGAGORS hereby recognize the official exchange rate of the Philippine Peso to the US Dollar at 14.002 to one. The corresponding adjustment in the value of the Philippine Peso shall be made should at the time of the maturity of this obligation, the rate of exchange will have changed as a result of the supervening inflation. It is further agreed that the official rate of exchange as set by the Central Bank for private transactions shall be the basis of this adjustment." (Italics supplied).

A cursory reading of the aforequoted provision of the Deed of Real Estate Mortgage (similar stipulation is contained in the Promissory Note) shows that the escalation clause takes effect "in the event that an extraordinary inflation of the Philippine Peso should supervene," between the date the loan was granted and the date of its maturity, in which case, the value of the (peso) currency at the time of the establishment of the obligation shall be the basis of payment. To give meaning to the "value of the currency at the time of the establishment of the obligation," the parties agreed that on 6 April 1984 (date of loan), the exchange rate of the peso to the US dollar was 14.002 to one.

Consequently, under the aforesaid escalation clause, "(t)he corresponding adjustment in the value of the Philip-pine Peso" at the maturity of the obligation crucially depends upon the supervening of an extraordinary inflation in the sense contemplated in Article 1250 of the Civil Code of the Philippines.^[14]

In *Filipino Pipe and Foundry Corporation vs. National Waterworks and Sewerage Authority*,^[15] this Court held:

“Extraordinary inflation exists when ‘there is a decrease or increase in the purchasing power of the Philippine currency which is unusual or beyond the common fluctuation in the value of said currency, and such decrease or increase could not have been reasonably foreseen or was manifestly beyond the contemplation of the parties at the time of the establishment of the obligation. (Tolentino Commentaries and Jurisprudence on the Civil Code Vol. IV, p. 284.)

An example of extraordinary inflation is the following description of what happened to the deutschmark in 1920:

‘More recently, in the 1920’s Germany experience a case of hyper-inflation. In early 1921, the value of the German mark was 4.2 to the U.S. dollar. By May of the same year, it had stumbled to 62 to the U.S. dollar. And as prices went up rapidly, so that by October 1923, it had reached 4.2 trillion to the U.S. dollar!’ (Bernardo M. Villegas & Victor R. Abola, *Economics, An Introduction* [Third Edition]).

As reported, ‘prices were going up every week, then every day, then every hour. Women were paid several times a day so that they could rush out and exchange their money for something of value before what little purchasing power was left dissolved in their hands. Some workers tried to beat the constantly rising prices by throwing their money out of the windows to their waiting wives, who would rush to unload the nearly worthless paper. A postage stamp cost millions of marks and a loaf of bread, billions.’ (Sidney Rutberg, ‘The Money Balloon’ *New York*; Simon and Schuster, 1975, p. 19, cited in ‘*Economics, An Introduction*’ by Villegas & Abola, 3rd Ed.)

‘While appellant’s voluminous records and statistics proved that there has been a decline in the purchasing power of the Philippine peso, this downward fall of the currency cannot be considered ‘extraordinary.’ It is simply a universal trend that has not spared our country.”^[16]

Since petitioners failed to prove the supervening of extraordinary inflation between 6 April 1984 and 7 December 1984 - no proofs were presented on how much, for instance, the price index of goods and services had risen during the intervening period - an extraordinary inflation cannot be assumed; consequently, there is no reason or basis, legal or factual, for adjusting the value of the Philippine Peso in the settlement of respondents’ obligation.

Finally, the Court of Appeals did not commit any error in reducing the award of attorney’s fees to P50,000.00. The contractual provision for attorney’s fees may be modified by the courts in the exercise of their sound judicial discretion.^[17]

WHEREFORE, the petition is DENIED. The decision of the Court of Appeals dated 12 August 1987 is AFFIRMED. With costs against petitioners.

SO ORDERED.

Melencio-Herrera, (Chairperson), Paras, and Regalado, JJ., concur.
Sarmiento, J., took no part, ponente in CA is a relative by affinity.

[1] Penned by Justice Carolina Grino-Aquino, and concurred in by Justices Manuel T. Reyes and Jaime M. Lantin.

[2] Penned by Judge Tito G. Gustilo.

[3] Rollo, pp. 20-25

[4] Original Record, pp. 179-180

[5] Annex "A", Petition, p. 19, rollo

[6] Rollo, p. 29

[7] Rollo, p. 6

[8] Rollo, pp. 25-26

[9] Exhibit "A", Original Record, p. 80

[10] Exhibit "B", Original Record, p. 86

[11] G.R. No. L-30771, 28 May 1984, 129 SCRA 439, 442

[12] Rollo, p. 27

[13] Petitioners contended that since on 6 April 1984, the peso official exchange rate to the U.S. dollar was 14.002 to 1, whereas, on 7 December 1984, such official exchange rate was 19.70 to 1, there was an increase of 40.69418% in such official exchange rate and the amount of the loan of P1,400,000 had to be adjusted by the same percentage, hence, the additional claim of P569,718.61 (Petitioners' complaint, p. 4).

[14] Article 1250 of the Civil Code provides: "In case an extraordinary inflation or deflation of the currency stipulated should supervene, the value of the currency at the time of the establishment of the obligation shall be the basis of payment, unless there is an agreement to the contrary."

[15] G.R. No. L-43446, 3 May 1988

[16] Ibid., p. 4-5.

[17] Soriano vs. Ubat, 1 SCRA 366; Francisco vs. GSIS, 7 SCRA 577 and Kalalo vs. Luz, 34 SCRA 337

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