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Commission are MODIFIED by awarding full backwages to private respondents from the time of their dismissal up to their actual reinstatement. The questioned Order and Resolution are affirmed in all other respect. No cost.

**SO ORDERED.**

*Bellosillo (Chairman), Mendoza, Quisumbing,* and *Buena, JJ.,* concur.

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**THIRD DIVISION**

[A.M. No. P-99-1293. March 11, 1999]

**EMILIO DILAN and LUCILA CADALIN-DILAN,** *complainants, vs.* **JUAN R. DULFO, Sheriff IV, Regional Trial Court of Borongan, Eastern Samar,** *respondent.*

**SYNOPSIS**

Spouses Emilio and Lucila Cadalin-Dilan filed an administrative complaint against Juan Dulfo, Sheriff IV, of the RTC of Borongan, Eastern Samar. The complaint sprung from a suit for unlawful detainer filed by complainants the Dilan spouses against spouses Antonio Basada and Paz Cadalin-Basada which the MTC of Borongan rendered in favor of the Dilan spouses, and for which reason, the court handed down a Writ of Execution, but Sheriff Dulfo failed to enforce it. In its report, the Office of the Court Administrator (OCAD) found that although respondent Sheriff executed a Document of Delivery attesting to the fact that complainants were placed in actual possession of the property in question, still, his return of service showed that the defendants were not removed from the subject premises because of their adamant refusal to vacate. Hence, the OCAD found the complaint meritorious and recommended that a fine of ₱10,000.00 be imposed upon respondent sheriff.

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The Supreme Court agreed with the recommendations of the OCAD and held that sheriffs play an important part in the administration of justice, because they are tasked to execute the final judgments of courts. If not enforced, such decisions are empty victories on the part of the prevailing parties. The execution of a final judgment is "the fruit and end of the suit and is the life of the law." Pursuant to the Writ and the Rules of Court, respondent should have ousted the Basada spouses from the premises. This he did not do. That they "adamantly refused" to vacate the premises was not an adequate excuse. Indeed it was incumbent upon him to employ such means as may be reasonably necessary to enforce the Writ. The fact that he himself handed a copy of the Writ to the defendants and filed his Return of Service does not mean that he had discharged his duty. The essence of his job was to give the complainants full control and possession of the subject house and lot. But he miserably failed to do this. Thus, suspension of six (6) months should be imposed on respondent sheriff, but in view of his application for retirement which makes suspension inapplicable, the Court resolved instead to fine him in the sum of ₱10,000.00 deductible from his retirement pay.

## SYLLABUS

1. **CONSTITUTIONAL LAW; SUPREME COURT; COURT PERSONNEL; SHERIFF MUST ACT WITH CONSIDERABLE DISPATCH SO AS NOT TO DELAY THE ADMINISTRATION OF JUSTICE.**— Sheriffs play an important part in the administration of justice, because they are tasked to execute the final judgments of courts. If not enforced, such decisions are empty victories on the part of the prevailing parties. Indeed, the execution of a final judgment is "the fruit and end of the suit and is the life of the law." Thus, the sheriff charged with this task must act with considerable dispatch, so as not to delay the administration of justice.

2. **REMEDIAL LAW; CIVIL PROCEDURE; EXECUTION OF JUDGMENT; SHERIFF; SHOULD EMPLOY MEANS REASONABLY NECESSARY TO ENFORCE THE WRIT OF EXECUTION.**— Pursuant to the Writ and the Rules of Court, respondent should have ousted the Basada spouses from the subject house and lot. This he did not do. That they

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"adamantly refused" to vacate the premises was not an adequate excuse. Indeed, it was incumbent upon him to employ such means as may be reasonably necessary to enforce the Writ. The records show that he was accompanied and assisted by SPO3 Gregorio Almejas and, together, they could have taken the necessary steps to implement the order fully. That it remained unenforced despite the presence of the police officer is a further testament to his derecliction of duty.

3. **ID.; ID.; ID.; ID.; RESPONDENT IN CASE AT BAR FAILED TO OBSERVE THE DEGREE OF DEDICATION REQUIRED OF HIM.**— The fact that he himself handed a copy of the Writ to the defendants and filed his Return of Service does not mean that he had discharged his duty. The essence of his job was to give the complainants full control and possession of the subject house and lot. But he miserably failed to do this. Clearly, Respondent Dulfo failed to observe the degree of dedication to the duties and responsibilities required of him as a sheriff. Through his failure, he breached his sworn duty to uphold the majesty of the law and the integrity of the justice system. The Court cannot countenance such dereliction of duty, as it erodes the faith and trust of the citizenry in the judiciary. In the present case, respondent sheriff does not claim that he was threatened; he merely declares, as earlier noted, that the "parties adamantly refused to vacate the premises in question." Furthermore, he failed to utilize the aid of the police officer, who was with him at the time for the specific purpose of enforcing the Writ. Worse, respondent has the temerity to declare that it was "returned satisfied." Not only did he fail to enforce it; he also revealed a faulty grasp of the basic concepts and duties of his office.

4. **ADMINISTRATIVE LAW; ADMINISTRATIVE SUPERVISION OF COURT PERSONNEL; PENALTY OF SUSPENSION IN CASE AT BAR INAPPLICABLE IN VIEW OF RESPONDENT'S APPLICATION FOR RETIREMENT.**— Suspension of six months, the penalty meted to the respondent sheriff in *Tisado v. Tablizo*, should also be imposed on Respondent Dulfo. But in view of the respondent's application for retirement which makes suspension inapplicable, the Court resolves instead to fine him in the sum of ten thousand pesos (₱10,000), deductible from his retirement pay.

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## DECISION

**PANGANIBAN, *J.*:**

The sheriff is the "front-line representative of the justice system in this country";[1] if the sheriff loses the people's trust, he diminishes the people's faith in the judiciary. Indeed the role of sheriffs in the administration of justice cannot be overemphasized, for on them depends the execution of a final judgment — the final and most awaited step in our adversarial system on litigation. Thus, they are duty-bound to strictly enforce a writ of execution.[2]

*The Case*

Before us is an Administrative Complaint filed by Emilio Dilan and Lucila Cadalin-Dilan against Juan R. Dulfo, Sheriff IV of the Regional Trial Court of Borongan, Eastern Samar. Alleging that respondent sheriff had failed to implement the Writ of Execution issued in their favor, complainants now charge him with dereliction of duty.

This administrative matter arose from a suit for unlawful detainer[3] filed by the Dilan spouses against Antonio Basada and Paz Cadalin-Basada. On November 23, 1994, the Municipal Trial Court of Borongan, Eastern Samar, rendered a Decision,[4] the dispositive portion of which reads:

"WHEREFORE, judgment is hereby rendered in favor of the plaintiffs and against the defendants as follows:

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[1] *Tisado v. Tablizo,* 253 SCRA 646, February 20, 1996, per Panganiban, *J.*

[2] *Villareal v. Rarama,* 247 SCRA 493, August 23, 1995; *San Jose v. Centeno*, 245 SCRA 297, June 23, 1995; *Young v. Momblan*, 205 SCRA 33, January 9, 1992; *Moya v. Bassig*, 138 SCRA 49, August 7, 1985.

[3] Civil Case No. 93-05-220, *entitled "Emilio Dilan Sr. and Lucila Cadalin-Dilan v. Antonio Basada and Paz Cadalin-Basada."*

[4] Penned by Judge Designate Crisanto B. Afable.

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"1. The defendants are hereby ordered to vacate and deliver to the plaintiffs the possession of the house and lot in question[;]

"2. The defendants are likewise ordered to pay a monthly rental of ₱500.00 from August 4, 1993 up to the time the house and lot in question are finally delivered to the possession of the plaintiffs and to pay the costs of this suit.

SO ORDERED."[5]

In their Letter-Complaint dated February 15, 1997 and received by the Court on February 23, 1997, Spouses Dilan averred:

"May we respectfully request your kind assistance [i]n the proper and effective execution of the case of Unlawful Detainer decided by the Court in our favor.

"My wife and I are senior citizens and retirees from the service of the Philippine government. We are owners of a residential lot at Sevilla Street, Borongan, Eastern Samar on which we built a house in 1965 [under] the supervision of our parent, Enrique Cadalin (father of my wife) who upon our agreement, had lived therein. My wife and I had built the house as our residence in Borongan, but since we were residing in Manila where we were employed, we were not immediately able to occupy our house. By tolerance, my wife's sister, Paz Cadalin-Basada and her husband, Antonio Basada, have stayed in our house with our parent together with two brothers-in-law.

"After serving the government, we xxx decided to reside in Borongan where we had constructed the aforementioned house. We renovated it in 1993 and made it ready for occupancy. However, the problem arose when Paz Cadalin-Basada, sister of my wife, and our brother-in-law, Antonio Basada refused to allow us to occupy our said property. We then haled to court Spouses Antonio Basada and Paz Cadalin-Basada for unlawful detainer, and after proper hearings, the court, on November 23, 1994, handed down a decision (Annex A) in our favor, ordering the defendants to vacate and deliver to us the possession of the house and lot.

"On January 25, 1995, the court handed down a Writ of Execution (Annex B), commanding Sheriff Juan R. Dulfo, Jr. to execute and enforce its decision. However, Sheriff Dulfo failed to enforce the

[5] Decision of the Municipal Trial Court, p. 21; *rollo*, p. 24.

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decision. Antonio Basada, his wife Paz Cadalin-Basada and their married and unmarried children have not vacated the premises [or] turned over to us the same, [and] until now they are still in possession of our house and lot.

"May we also inform your Honor that after the failure of the [s]heriff to execute the court's decision, and as we had no other residence to live in Borongan, Eastern Samar, we decided to occupy a small room of our said house with vehement objection and much resentment from Antonio Basada, his wife and their children who are living with them. From thereon, their actuations against us were bereft of civility and respect. We have been told not to use our house's toilet facilities, kitchen[;] and the electric current line to the room xxx we are occupying was cut-off. For almost two years since, we use[d] our small room as our kitchen, eating place and sleeping quarters. Not a few times xxx we were harassed, berated and threatened by them in our own house [which] they are occupying in full disregard of the court's decision.

"Your Honor, we were informed that unlawful detainer cases are governed by the Rules on Summary Procedure and because of that, such cases are "immediately executory." Now, our question is, what is the relevance of the 'immediately executory' character of unlawful detainer cases, when it does not serve the purpose of protecting the person and restoring the rights of the aggrieved party *primarily* because of the inability or failure of the [s]heriff to carry-out his duties effectively and assume the responsibilities sworn to by him upon assuming the position as [s]heriff? In his Document of Delivery dated February 24, 1995 (Annex C), Sheriff Juan R. Dulfo, Jr. stated among others that "xxx in his capacity as executing officer, in compliance [with] the judgment xxx, ha[s] appeared at the premises, the house/lot in question and *physically delivered/restored herein plaintiffs the house/lot* xxx." (italics supplied) And yet, in his Return of Service, dated February 27, 1995 (Annex D) Sheriff Dulfo stated among others that "xxx parties concerned (Antonio Basada and Paz Cadalin-Basada) were personally served with a copy of the NOTICE and DEMAND on February 13, 1995, together with a copy of the Writ of Execution and certified xerox copy of the decision of the above-captioned case, in the presence of SP03 Gregorio Almejas, PNP Borongan, Eastern Samar, but *parties adamantly refused to vacate the premises in question* xxx Writ is hereby returned." (italics supplied). Apparently, Sheriff Dulfo does not know until now how a *writ is satisfied[;]* he probably construed it as *mere service in accordance*

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*to his own satisfaction.* What kind of a [s]heriff is one who can afford to lie in print as to the nature of service he has just rendered as an employee of the Supreme Court?

"Your Honor, until when must we suffer not only the deprivation of our property rights but also the constant verbal abuse and harassment we are being subjected [to] everyday while the defendants Antonio Basada, his wife and children continuously occupy the rest of our house, when the very sheriff who was ordered by the court to execute its decision in our favor failed to perform his duty as xxx expected of his position? Your Honor, the predicament we are in [is] taking its toll on our health already[;] we are weakened and even if we were already declared the lawful owners of the house and lot we are afraid we might not see the day when we could fully enjoy our property. Please help us before we lose our belief in our justice system.

"In the twilight of our lives, we would remain eternally grateful for a favorable solution to our problem."[6]

In his Comment,[7] Respondent Dulfo denied the charge against him in this wise:

"The undersigned in his capacity as Sheriff IV, RTC, Branch 2, Borongan, Eastern Samar, very respectfully submits to the Honorable Court Administrator, Your Honor, the following COMMENT on the sworn letter-complaint dated February 15, 1997, filed against him by the spouses Emilio Dilan and Lucila Cadalin-Dilan, relative to Civil Case No. (93-05) 220 for Unlawful Detainer and Damages, Municipal Trial Court, Borongan, Eastern Samar.

"Your Honor, the charge of the plaintiffs that the undersigned failed to enforce the Writ of Execution of 25 January 1995 is not tenable, because the plaintiffs have been in fact put in possession of the property in question during the proceeding conducted on February 24, 1995 (Document of Delivery). The undersigned executed the Writ of Execution in the manner he was commanded in the third paragraph of the Writ, which states: "... by ordering the defendants to vacate and deliver to the plaintiffs the possession of the house and lot in question," as in fact the plaintiffs have been placed in possession of the property in question, and they are now residing therein. If the defendants are again residing therein, they must have re-entered the

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[6] *Rollo*, pp. 1-3.

[7] *Ibid.*, p. 35.

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property after the undersigned has placed the plaintiffs in possession thereof, in which case, the undersigned ought not to be blamed for it. And besides, Your Honor, there is a contempt decision rendered by the court (MTC) dated July 14, 1995 (attached), but was never implemented for reasons known only to the plaintiff's counsel and to the court in the instant case.

"After considering the foregoing premises, it is most respectfully prayed that the Letter-Complaint against the undersigned be dismissed, [the undersigned is] and hoping for your utmost consideration."

On February 17, 1998, the Court received the Reply of the complainants, in which they reiterated the allegations in their Complaint and debunked respondent's assertions in his Comment.[8] On October 12, 1998, the respondent filed in this Court his Motion for Early Resolution of the Complaint, claiming that he had filed his application for retirement due to his failing health, and that he needed his papers to be processed as soon as possible, as he was in dire need of his retirement benefits. While maintaining his probity in the performance of his duties, he manifested that he was "willing that an amount be deducted from whatever retirement benefits he [would] receive that [may be] just and equitable in the premises."[9]

*Recommendation of the*
*Office of the Court Administrator*

In his Report, Deputy Court Administrator Reynaldo L. Suarez, officer-in-charge of the Office of the Court Administrator, found the Complaint meritorious and recommended that a fine of ₱10,000 be imposed upon the respondent, *viz*:

"*EVALUATION*: After going over the records of the case, we find the instant administrative case to be impressed with merit.

"In the case at bar, it is very evident that respondent sheriff was not able to successfully implement the Writ of Execution issued by the Court in Civil Case No. (93-05) 220. Although respondent sheriff executed a Document of Delivery dated February 24, 1995, attesting

[8] *Ibid.*, pp. 42-44.

[9] *Ibid.*, p. 48.

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to the fact that complainants were placed in actual possession of the property in question, still, his Return of Service dated February 27, 1995 shows that the defendants were not removed from the subject premises because of their adamant refusal to vacate. As a matter of fact, in a Petition for Contempt of Court filed by the complainants, the MTC of Borongan, Eastern Samar, issued a decision dated July 14, 1995 finding the accused guilty beyond reasonable doubt of Contempt of Court for their refusal to vacate the premises and deliver possession thereof to the plaintiffs.

"RULE 39 of the Rules of Court provides:

> 'Section 13. How execution for the delivery, or restitution of property enforced. — The officer must enforce an execution for the delivery or restitution of property by ousting therefrom the person against whom the judgment is rendered and placing the judgment creditor in possession of such property and by levying as hereinafter provided upon so much of the property of the judgment debtor as will satisfy the amount of the judgment and costs included in the writ of execution.'

"Based on the foregoing provision, respondent sheriff is duty bound to fully enforce the writ by placing the judgment obligee in possession of the property involved and causing the judgment obligor to pay the monthly rentals as mandated in the decision concerned. Respondent sheriff should have continued to implement the writ of execution despite the adamant refusal of the parties to vacate the premises in question.

"In the case of *Fuentes vs. Leviste* (117 SCRA 958), citing *U.S. vs. Ramayat* (22 Phil 183) the Court stated that:

> 'Under Section 13, Rule 39 of the Rules of Court, it is not enough for the sheriff, in the enforcement of a judgment for delivery or restitution of property, to merely direct the defeated party to surrender the property to the winning party to effect such delivery or restitution. The refusal of the defeated party to surrender the property to the winning party upon the order of the sheriff does not constitute contempt. The sheriff himself must oust the defeated party from the property and effect the delivery or restitution by placing the winning party in possession of the property.'

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"A similar ruling was rendered *in Chinese Commercial Company vs. Martinez, et. al* (6 SCRA 648), where the Court held that:

> 'xxx under Section 8 (d) Rule 39, if the judgment be for the delivery of the possession of the property, describing it, to the party entitled thereto. *This means that the sheriff must dispossess or eject the losing party from the premises and deliver the possession thereof to the winning party.*'

"Respondent sheriff should have requested police assistance, if adamant refusal is present and he alone could not adequately enforce the judgment for the proper and immediate implementation of the subject writ, but he did not. The fact is that he has shown himself to be less than energetic and zealous in the performance of his duty. For a long period of time, the complainants have been deprived of their constitutional right to the enjoyment of their property mainly because of the negligence of the respondent sheriff.

"Respondent ought to have known the correct procedure to be followed in order to ensure proper administration of justice, especially in its concluding stage. He failed to observe that degree of dedication to the duties and responsibilities required of him as sheriff. He is bound to discharge his duties with prudence, caution and attention which careful men usually exercise in the management of their affairs. The sheriff, an officer of the court upon whom the execution of a final judgment depends, must be circumspect and proper in his behavior. Execution is the fruit and end of the suit and is the life of the law. (*Eduarte v. Ramos*, A.M. No. P-94-1069, November 09, 1994)

"*RECOMMENDATION*: Respectfully submitted for the consideration of the Honorable Court recommending that:

"1. The case be re-docketed as an administrative matter; and

"2. A FINE in the amount of ₱10,000.00 be imposed upon respondent sheriff Juan R. Dulfo, Jr. to be deducted from whatever retirement benefits to which he may be entitled."

*The Court's Ruling*

We agree with the findings and the recommendations of the Office of the Court Administrator.

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*Respondent Sheriff's*
*Responsibility and Liability*

Sheriffs play an important part in the administration of justice, because they are tasked to execute the final judgments of courts. If not enforced, such decisions are empty victories on the part of the prevailing parties. Indeed, the execution of a final judgment is "the fruit and end of the suit and is the life of the law."[10] Thus, the sheriff charged with this task must act with considerable dispatch, so as not to delay the administration of justice.[11]

The records show that the Writ of Execution addressed to Respondent Dulfo was issued on January 25, 1995 by the Municipal Trial Court (MTC) of Borongan, Eastern Samar, pursuant to the November 23, 1994 MTC Decision and upon failure of the defendants, the Basada spouses, to post the requisite supersedeas bond. The Writ specifically directed respondent (1) to order the defendants to vacate the property and (2) to give to the complainants possession thereof.[12] The aforementioned two directives were consistent with Section 13 of Rule 39,[13] which at the time, read as follows:

"Sec. 13. *How execution for the delivery or restitution of property is enforced.* The officer must enforce an execution for the delivery

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[10] *Villareal v. Rarama, supra*, per Regalado, *J.*

[11] *Jumio v. Egay-Eviota*, 231 SCRA 551, March 29, 1994.

[12] *Rollo*, p. 26.

[13] In light of the amendments to the Rules of Court which took effect on July 1, 1997, this provision is now found in Rule 39, Sec. 10 (c), which reads:

"(c) *Delivery or restitution of real property.* The officer shall demand of the person against whom the judgment for the delivery or restitution of real property is rendered and all persons claiming rights under him to peaceably vacate the property within three (3) working days, and restore possession thereof to the judgment obligee; otherwise, the officer shall oust all such persons therefrom with the assistance, if necessary, of appropriate peace officers, and employing such means as may be reasonably necessary to retake possession of such property. Any costs, damages, rents or profits awarded by the judgment shall be satisfied in the same manner as a judgment for money."

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or restitution of property by ousting therefrom the person against whom the judgment is rendered and placing the judgment creditor in possession of such property, and by levying as hereinafter provided upon so much of the property of the judgment debtor as will satisfy the amount of the judgment and costs included in the writ of execution."

The declarations of respondent himself clearly show that he failed to implement this Writ. In his Document of Delivery dated February 24, 1995,[14] he manifested that he had complied with it, having delivered possession of the subject property to the complainants. However, in his Return of Service dated February 27, 1995,[15] he stated that the Basadas "adamantly refused to vacate the premises in question."[16] Notwithstanding this admission, he concluded: "In view thereof, for non-compliance of the parties concerned are subject to Rule 39, Section 9 of the Rules of Court. Writ is hereby returned satisfied." (sic)

Pursuant to the Writ and the Rules of Court, respondent should have ousted the Basada spouses from the subject house and lot. This he did not do. That they "adamantly refused" to vacate the premises was not an adequate excuse. Indeed, it was incumbent upon him to employ such means as may be reasonably necessary to enforce the Writ. The records show that he was accompanied and assisted by SPO3 Gregorio Almejas[17] and, together, they could have taken the necessary steps to implement the order fully. That it remained unenforced despite the presence of the police officer is a further testament to his dereliction of duty.

The fact that he himself handed a copy of the Writ to the defendants and filed his Return of Service does not mean that he had discharged his duty. The essence of his job was to give the complainants full control and possession of the subject house and lot. But he miserably failed to do this.

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[14] *Rollo*, p. 27.

[15] *Ibid.*, p. 28.

[16] *Ibid.*

[17] *Ibid.*

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In his Comment to the Complaint, respondent insolently alleges that "[i]f the defendants are again residing therein, they must have re-entered the property after the undersigned ha[d] placed the plaintiffs in possession thereof." This allegation contradicts his Return of Service, wherein he admitted that the "parties adamantly refused to vacate the premises."

Clearly, Respondent Dulfo failed to observe the degree of dedication to the duties and responsibilities required of him as a sheriff.[18] Through his failure, he breached his sworn duty to uphold the majesty of the law and the integrity of the Justice system.[19] The Court cannot countenance such dereliction of duty, as it erodes the faith and trust of the citizenry in the judiciary.

In *Tisado v. Tablizo*,[20] a sheriff who failed to enforce the Writ of Execution was suspended for six months, without pay. The Supreme Court held:

> "The mere fact that defendants, in a threatening manner, prohibited respondent Trampe from entering the premises is no excuse for him to retreat and refuse to enforce the writ of execution. A deputy sheriff is a front-line representative of the justice system in this country. If he shows fear, or worse, is cowed by mere threats from enforcing the legitimate orders of courts, then by his cowardly act, he diminishes the judiciary. He erodes the faith and trust of the citizenry in the ability and capacity of the courts to settle disputes and to safeguard their rights. Specifically, he breaches his sworn duty to uphold the majesty of the law and the integrity of the justice system."

In the present case, respondent sheriff's offense is just as odious. In his explanation, he does not claim that he was threatened; he merely declares, as earlier noted, that the "parties adamantly refused to vacate the premises in question."[21] Furthermore, he failed to utilize the aid of the police officer, who was with him at the time for the specific purpose of enforcing

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[18] *Eduarte v. Ramos*, 238 SCRA 37, November 9, 1994.

[19] *Tisado v. Tablizo, supra.*

[20] *Ibid.*

[21] Return of Service, p. 1; *rollo*, p. 28.

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the Writ. Worse, respondent has the temerity to declare that it was "returned satisfied." Not only did he fail to enforce it; he also revealed a faulty grasp of the basic concepts and duties of his office.

Thus, suspension of six months, the penalty meted to the respondent sheriff in *Tisado v. Tablizo*, should also be imposed on Respondent Dulfo. But in view of the respondent's application for retirement which makes suspension inapplicable, the Court resolves instead to fine him in the sum of ten thousand pesos (₱10,000), deductible from his retirement pay.

**WHEREFORE**, Respondent Juan R. Dulfo is hereby found *GUILTY* of dereliction of duty and is ordered to pay a *FINE* in the sum of ten thousand pesos (₱10,000), which will be deducted from his retirement benefits.

**SO ORDERED.**

*Romero (Chairman), Vitug, Purisima,* and *Gonzaga-Reyes, JJ.,* concur.

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**THIRD DIVISION**

[G.R. No. 95326. March 11, 1999]

**ROMEO P. BUSUEGO, CATALINO F. BANEZ and RENATO F. LIM,** *petitioners, vs.* **THE HONORABLE COURT OF APPEALS and THE MONETARY BOARD OF THE CENTRAL BANK OF THE PHILIPPINES,** *respondents.*

**SYNOPSIS**

Following the 16th regular examination of the records of the PAL Employees Savings and Loan Association, Inc.