

SECOND DIVISION

[A.M. No. P-11-2983 [Formerly OCA I.P.I. No. 10-3439-P], July 25, 2012]

**RUBY C. CAMPOMANES, COMPLAINANT, VS. NANCY S. VIOLON,
CLERK OF COURT IV, MUNICIPAL TRIAL COURT IN CITIES,
OROQUIETA CITY, RESPONDENT.**

R E S O L U T I O N

SERENO, J.:

On 8 July 2010, the Office of the Deputy Court Administrator received a letter from Ruby C. Campomanes, Loan Officer I of the Panguil Bay Rural Bank in Ozamiz City. In the Affidavit of Complaint attached to the letter, Campomanes stated that she was filing an administrative Complaint against Nancy Violon for failure to pay an overdue loan contracted in favor of Panguil Bay Rural Bank.

Respondent Nancy Violon holds the position of Clerk of Court IV, Municipal Trial Court in Cities, Office of the Clerk of Court in Oroquieta City. On 1 February 2005, respondent borrowed P50,000 from the bank, payable in 12 monthly installments of P3,500 for each installment. The agreement was evidenced in a Disclosure Statement^[1] executed between the parties. On the same date, respondent also signed a Promissory Note^[2] undertaking to pay the obligation on or before 25 January 2006. Complainant claimed that respondent paid several installments, but left a balance of P40,878.09. The latter failed to settle her obligation despite repeated demands, constraining the bank to file the present Complaint.

In her Comment, respondent admitted that she had indeed obtained a loan of P50,000 from the bank, but that she had been regularly paying the installments, leaving a balance of only P28,565.89 as of 26 March 2006. She purportedly failed to pay this amount because of financial crises in her family and the hospitalization of her son in 2009. On 8 September 2010, she finally tendered full payment of the loan, as evidenced by a Certification to this effect signed by Winston S. Tiu, vice president of Panguil Bay Rural Bank.

The Office of the Court Administrator (OCA) promulgated its findings on 13 June 2011, recommending that respondent be reprimanded for wilful failure to pay just debts pursuant to the Revised Uniform Rules on Administrative Cases in the Civil Service.

After a careful review of the records, we affirm the findings and recommendations of the OCA.

The Revised Uniform Rules on Administrative Cases in the Civil Service penalizes the willful failure to pay just debts or to pay taxes to the government. Section 22, Rule XIV thereof defines just debts as applying only to claims adjudicated by a court of