

**REPORT ON TITLE**  
(On solicitor's firm's letterhead)

Date:

Our Ref:

Yours Ref:

**To: The Bank of East Asia Limited**  
**60 Robinson Road**  
**BEA Building**  
**Singapore 068892**

<b>COMPLETION DATE</b>
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Attention: Trade & Loan Service Department

Dear Sirs

<b>A</b>	<b>Borrower(s)</b> (Please complete the following <u>if the borrower is a corporate entity</u> )	
1	M&A permits to borrow? If "No", please provide details.	<input type="checkbox"/> Yes <span style="margin-left: 150px;"><input type="checkbox"/> No</span> <b><u>Details:</u></b>
2	Company resolution approved the transaction & the affixing of the common seal obtained? If "No", please provide details.	<input type="checkbox"/> Yes <span style="margin-left: 150px;"><input type="checkbox"/> No</span> <b><u>Details:</u></b>
3	Borrower is a foreign incorporated company?	<input type="checkbox"/> Yes <span style="margin-left: 150px;"><input type="checkbox"/> No</span>
4	Foreign legal opinion obtained (if answer to question no. 3 above is "Yes")? If "No", please provide details.	<input type="checkbox"/> Yes <span style="margin-left: 150px;"><input type="checkbox"/> No</span> <b><u>Details:</u></b>
<b>B</b>	<b>Guarantor(s)</b> (Please complete the following <u>if the Guarantor is a corporate entity</u> )	
1	M&A permits to guarantee? If "No", please provide details.	<input type="checkbox"/> Yes <span style="margin-left: 150px;"><input type="checkbox"/> No</span> <b><u>Details:</u></b>
2	Directors' resolution approved the transaction & the affixing of the common seal obtained? If "No", please provide details.	<input type="checkbox"/> Yes <span style="margin-left: 150px;"><input type="checkbox"/> No</span> <b><u>Details:</u></b>
3	Shareholders' resolution approved the transaction & confirming commercial benefit obtained? If "No", please provide details.	<input type="checkbox"/> Yes <span style="margin-left: 150px;"><input type="checkbox"/> No</span> <input type="checkbox"/> No Applicable <b><u>Details:</u></b>
4	Guarantor is a foreign incorporated company?	<input type="checkbox"/> Yes <span style="margin-left: 150px;"><input type="checkbox"/> No</span>
5	Foreign legal opinion obtained (if answer to question no. 4 above is "Yes")? If "No", please provide details.	<input type="checkbox"/> Yes <span style="margin-left: 150px;"><input type="checkbox"/> No</span> <b><u>Details:</u></b>



6	Temporary Occupation Permit (TOP) issued? If "No", please provide expected TOP issuance date.	<input type="checkbox"/> Yes <input type="checkbox"/> No <i>Expected TOP date:</i>
7	Certificate of Statutory Completion issued?	<input type="checkbox"/> Yes <input type="checkbox"/> No
8	Is Mortgaged Property subject to prior mortgages & other encumbrances/encroachment? If "Yes", please provide details & terms of release.	<input type="checkbox"/> Yes <input type="checkbox"/> No
9	Mortgaged property is purchased: (Please "tick")	<input type="checkbox"/> with vacant possession on completion/issuance of TOP; <b>or</b> <input type="checkbox"/> subject to existing tenancy (annex copy of tenancy agreement)
10	Is mortgaged property subject to Compulsory Acquisition? If "Yes", please provide details.	<input type="checkbox"/> Yes <input type="checkbox"/> No <b><u>Details:</u></b>
11	If mortgaged property is under MCST, any monies and interest owing to Management Corporation? If "Yes", please provide details.	<input type="checkbox"/> Yes <input type="checkbox"/> No <b><u>Details:</u></b>
12	Is mortgaged property subject to gift transaction?	<input type="checkbox"/> Yes <input type="checkbox"/> No
13	Any negative pledge clauses imposed by prior chargee(s)? If "Yes", please provide details.	<input type="checkbox"/> Yes <input type="checkbox"/> No <b><u>Details:</u></b>
14	If the answer to question no. 13 is "Yes", please confirm that written consent of waiver from prior chargee are obtained. If "No", please provide details.	<input type="checkbox"/> Yes <input type="checkbox"/> No <b><u>Details:</u></b>
15	Caveat lodged in favor of the Bank?	<input type="checkbox"/> Yes <input type="checkbox"/> No
a.	If "Yes", please provide.	Caveat Number: Caveat Expiry Date:
b.	If "No", your firm undertakes to lodge prior to release of our banking facilities.	
16	Is mortgaged property a pre-war property?	<input type="checkbox"/> Yes <input type="checkbox"/> No
17	If answer to question no. 16 is "Yes", any additions/alterations to mortgaged property?	<input type="checkbox"/> Yes <input type="checkbox"/> No

18	If answer to question 17 is "Yes", please state under Remarks that copies of approved building plan forwarded to valuer for comments.	<b>Remarks:</b>	
19	Any terms in the purchase agreement unfavorable to the Bank?  If "Yes", please provide details.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
		<b>Details:</b>	
20	Any restrictive covenants?  If "Yes", please provide details & confirm whether Bank's interest are affected.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
		<b>Details:</b>	
<b>E Please provide following additional information if Mortgaged property is <i>Private Residential Property</i></b>			
1	Developer licensed under Housing Developers (Control and licensing) Act? (applicable to residential property under construction)	<input type="checkbox"/> Yes	<input type="checkbox"/> No <i>Development less than 5 units</i>
2	Consent from developer's mortgagee to release property from paramount mortgage obtained & terms of release?	<input type="checkbox"/> Yes <i>(annex letter of consent)</i>	<input type="checkbox"/> No <i>, reasons are:</i>
		<input type="checkbox"/> Not Applicable	
3	Mortgaged property under Residential Zone? If "No", please provide details.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
		<b>Details:</b>	
4	CPF used to purchase mortgaged property?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
5	If answer to question no. 4 is "Yes", CPF Board's Consent/Approval obtained?	<input type="checkbox"/> Yes <i>(annex CPF approval)†</i>	<input type="checkbox"/> No <i>, reasons are:</i>
6	If there is a bridging loan (BL) granted, are all requisite letters of undertaking and letters of authorization, approvals & requisite documents in accordance with the facility letter?	<input type="checkbox"/> Yes	<input type="checkbox"/> No <i>, reasons are:</i>
7	Caveat(s) in respect of the existing property to be sold lodged (applicable when BL is granted)?	<input type="checkbox"/> Yes, Caveat No:	<input type="checkbox"/> No <i>, reasons are:</i>
8	Approval from LDAU Required (applicable for foreign person defined under the Residential Property Act)?	<input type="checkbox"/> Yes <i>, annex a copy</i>	<input type="checkbox"/> No <i>, annex a copy from LDAU no approval is required</i>
		<input type="checkbox"/> Not Applicable	

9	Letters of Declaration relating to Loan Application for the Purchase of the Property.  <i>Please obtain written confirmation from the Borrower that there is no discount, rebates and/or benefits from the vendor, developer or any other party for the purchase of the property and they have not obtained Interest Absorption Scheme (IAS) or Interest Only Loans (IOLs) from developer.</i>	<i>Confirmation Obtained and copy attached</i>		
<b>F Please provide following additional information if Mortgaged Property is HDB Flat</b>				
1	HDB consent has been obtained?	<input type="checkbox"/> Yes	<input type="checkbox"/> No, reasons are:	
2	Health Protection Scheme (HPS) form is duly completed and signed by the CPF member?	<input type="checkbox"/> Yes	<input type="checkbox"/> No, reasons are:	
<b>G Please provide following additional information if Mortgaged Property is JTC/URA property</b>				
1	Consent to mortgage in the Bank's favor obtained from JTC/URA?	<input type="checkbox"/> Yes, annex a copy of consent	<input type="checkbox"/> No, reasons are:	
2	Confirmation of no outstanding letter of demand / legal action instituted against the mortgagor from JTC?	<input type="checkbox"/> Yes, annex a copy of confirmation	<input type="checkbox"/> No, reasons are:	
3	Expiry Date of existing JTC lease for JTC property.	<b>Expiry Date of lease:</b>		
<b>H All Legal Requisitions are in order</b>				
		<input type="checkbox"/> Yes	<input type="checkbox"/> No	
	If answer to H is "No", please specify the legal requisitions that are not in order as follows			
	i			
	ii			
	iii			
	iv			
	v			

**I Searches conducted on the day of completion**

	<b>Borrower(s)</b>	<b>Guarantor(s)</b>	<b>Mortgagor(s)</b>	<b>Propert(ies)</b>
<b>Bankruptcy/winding Up</b>	No Trace/Trace	No Trace/Trace	No Trace/Trace	NA
<b>Writ of Seizure and sale (preceding 2 years)</b>	No Trace/Trace	No Trace/Trace	No Trace/Trace	NA
<b>Cause Book (preceding 2 years)</b>	No Trace/Trace	No Trace/Trace	No Trace/Trace	NA
<b>Judicial Management (for company only)</b>	No Trace/Trace	No Trace/Trace	No Trace/Trace	NA
<b>Title</b>	NA	NA	NA	In Order/Not in Order

**Certification**

a. We have examined the title, title deeds relating to the above Mortgaged Property and we certify that they are in order and that the security obtained over the above mentioned Mortgaged Property is good and enforceable by the Bank. The Bank can therefore accept the above mentioned Property as good security.

b. We confirm that the information given above is correct, and that all prior mortgages and other encumbrances/encroachment, if any affecting the above mortgaged property will be discharged on completion.

c. We also confirm that the replies to all legal requisitions (including but not limited to the Road and Drainage Interpretation Plans) are in order.

d. We undertake to update all necessary searches on the day of completion and ensure they are in order prior to release of the loan/advances and lodge the caveat/mortgage in your favor with the Singapore Land Authority.

e. Where applicable, we have procured the undertaking of the Mortgagor's lawyer to register the requisite Statement Containing Particulars of Charges with ACRA or we will affect the lodgment of such charge(s), obtain the requisite consent(s)/approval(s), serve notice(s) of assignment on the Vendor/Developer/other relevant parties and/or ensure that the purchaser's obligation in respect of the difference between the purchase price and the loan is fulfilled (for new purchase) or ensure that the borrower settle the balance redemption monies on completion as well as ensure that the conditions precedent to disbursement of banking facilities have been satisfied.

**Signature:**

**Name of Solicitor-in-charge:**

**Name of law practice:**