

Our Reference : [REDACTED]

**PRIVATE & CONFIDENTIAL**

10 August 2012

Mr [REDACTED]  
Miss [REDACTED]  
[REDACTED]  
[REDACTED]

Dear Valued Customer,

**Mortgage of** : [REDACTED]  
[REDACTED]  
[REDACTED]  
("the Property ")

**Property type** : Condominium

**Tenor type** : Leasehold

**Property usage** : For Owner Occupation

**Borrower(s)** : [REDACTED]  
[REDACTED]  
("the Borrower")

**Mortgagor(s)** : [REDACTED]  
[REDACTED]  
("the Mortgagor")

Thank you for choosing Standard Chartered Bank. We are pleased to offer you the following Mortgage Facilities subject to the terms and conditions stated in this Facility Letter ("Facility Letter"), the Home Suite Application Form, our Customer Terms and our Mortgage Facility Terms (collectively "banking agreement"). In the event of any inconsistency between the terms and conditions herein and those contained in the banking agreement, the terms and conditions herein shall prevail only to the extent of such inconsistency.

**1. MORTGAGE FACILITIES**

**1.1 HOUSING / TERM LOAN**

Purpose	To finance the purchase of the Property at a purchase price of not less than SGD [REDACTED]
Loan Amount	SGD [REDACTED]
Tenor	35 years
MortgageOne Facility	After we have provided you with funds, two thirds of the credit balance in your MortgageOne account (up to a maximum of your loan) earns the same interest rate that applies to your MortgageOne facility on any particular day.

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The remaining credit balance in your MortgageOne account on that day earns normal interest. You can offset the interest earned on your MortgageOne account against the interest payable on the MortgageOne facility. Interest earned on the MortgageOne account which exceeds the interest payable on the MortgageOne facility is applied towards reducing the balance owing for the MortgageOne facility.

Kindly note the following:

- (a) Normal interest as referred to above may be found on our website at [www.standardchartered.com.sg](http://www.standardchartered.com.sg); and
- (b) You are required to maintain a separate loan repayment account for every MortgageOne Facility to enjoy the interest offset feature.

Interest Rate	<u>Period</u>	<u>Interest Rate</u> <u>(p.a)</u>
	First year from the Effective Date	0.75% over 1M SIBOR
	Second year from the Effective Date	0.75% over 1M SIBOR
	Third year from the Effective Date	0.75% over 1M SIBOR
	Fourth year from the Effective Date	1.00% over 1M SIBOR
	Thereafter	1.25% over 1M SIBOR
Indicative Full Instalment Amount	We will notify you in writing the actual instalment payable upon disbursement of the Mortgage Facilities.	
1M SIBOR	The prevailing 1M SIBOR shall be as published on Reuters Screen ABSIRFIX01 under the heading "SGD SIBOR" at 11.00am Singapore time, on the SIBOR Repricing Date. The prevailing 1M SIBOR is also available in The Business Times on the next business day.	
1M SIBOR Repricing Date	The first pricing will be done on the first business day of the loan disbursement month. Thereafter, repricing of the 1M SIBOR will be done on every 1-month interval on the first business day of the month. We will notify you of any revision of your monthly instalments after a change in the 1M SIBOR at the SIBOR Repricing date.	
Effective Date	Effective Date means the date of first disbursement of the Mortgage Facilities.	
Repayment	The monthly instalments shall be payable in arrears on the first day of each calendar month and shall be adjusted if there is any change/revision the interest rate disbursed amount or principal amount.	

Our Reference : [REDACTED]

**2 SECURITY**

The above Mortgage Facilities and all other monies and liabilities which may be or become owing by you to us from time to time shall be secured by a First all-monies Legal Mortgage (where title has been issued) or deed of assignment and mortgage-in-escrow (where title has not been issued) of the Property.

**3. VALUATION**

The above Mortgage Facilities are granted on the basis of the valuation being not less than SGD [REDACTED] and will be subject to change in the event that the formal valuation requested and finally accepted by us is different from the aforesaid amount. This valuation as accepted by us shall be final and conclusive.

The valuation fees for the initial valuation shall be borne by us.

**4. INSURANCE**

You are required to insure the Property against fire and extraneous perils for a sum to be determined by us until the Mortgage Facilities are fully discharged. Unless we otherwise agree, such insurance shall be arranged by us and you are responsible to pay for all the premiums and renewals and to maintain the policy at all times.

Subject to the other conditions herein, the premium payable for the first year of coverage shall be borne by us.

If your Property is a private property, please take note of the following:

In addition to insuring the Property against loss or damage resulting from a fire, such insurance arranged by us provides complimentary home contents protection for up to \$50,000.

For subsequent renewals of the policy, we will debit the insurance premium from your repayment account with us until the Mortgage Facilities are fully repaid, as and when premium is payable without prior notice to you and you hereby authorise us to do so.

Upon full redemption of the amount of Mortgage Facilities, if you wish to keep the policy with our appointed insurer(s) in force, you may contact our appointed insurer(s) within 15 days after the date of full redemption. Otherwise, our appointed insurer(s) will take the position you do not wish to keep the policy in force, and the policy will be cancelled as of the date of full redemption of the amount of Mortgage Facilities. The premium will be computed up to the date of full redemption of the amount of Mortgage Facilities. Our appointed insurer(s) will arrange for any pro-rated premium (if any) to be refunded to you directly.

In addition, subject to our approval and you fulfilling all of the following conditions, you may take up the insurance

Our Reference : XXXXXXXXXX

policy with your own insurer:

(a) An annual administrative fee of SGD100 is paid (this will be debited from your repayment account with us;

(b) We will not provide first year free insurance premium coverage;

(c) If your request is not approved, we reserve the right to make arrangement to take up the insurance with any of our appointed insurer(s).

**5. USE OF CPF**

Lumpsum payment to vendor / developer	SGD117,315.00
Monthly instalment for Housing Loan	Up to the monthly instalment as notified by us
Stamp duties	Up to the stamp fee of the purchase price of the Property
Legal costs	Total legal costs less the legal subsidy provided by us (if applicable)
CPF Grant	SGD0.00

Applicable if you have applied for an equity loan:  
Please note that CPF funds cannot be used to service equity loans.

If you intend to utilise CPF savings, we will have a first priority in relation to the Housing Loan. It is your responsibility to obtain all relevant approvals from CPF Board. Both you and the Mortgagor will execute such documents and perform such acts as we and CPF Board may require. Please note that you are required to furnish us with a copy of CPF Board's letter of approval at least 14 days before first disbursement of the Mortgage Facilities or any part thereof.

In the event that we do not have first priority in relation to the Housing Loan or any part thereof, we reserve the right to review, reduce, restructure and/or cancel such part of the Housing Loan granted herein as we shall in our absolute discretion deem fit.

**6 LEGAL FEES**

We will provide a legal fee subsidy of up to SGD2,000 or 0.30% of the Mortgage Facilities (whichever is lower) excluding overdraft facility, for payment of the legal fees and disbursements relating to the purchase/mortgage of the Property.

In this regard, the legal subsidy will first be applied to settle all legal fees and disbursements incurred by the lawyers acting for us in the mortgage (payable by you) and

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thereafter, any remaining sum may be used to settle the legal fees and disbursements incurred by the lawyers acting for you in the purchase of the Property.

If the legal expenses for the entire transaction exceed the subsidy amount, the difference shall be borne by you.

If there is a change in lawyer for any reason, we will not provide you with any further legal subsidy, even if there is any excess remaining.

**7 REIMBURSEMENT PERIOD**

The reimbursement period in relation to the Mortgage Facilities is 36 months from the date of first disbursement of the Mortgage Facilities or any part thereof ("Reimbursement Period").

You must reimburse us in full all insurance premiums, legal fee subsidies and valuation fees paid by us in connection with the Mortgage Facilities granted herein if any of the following shall occur:

(i) Mortgage Facilities are prepaid/repaid in full within the Reimbursement Period; and/or

(ii) An Event of Default occurs in relation to the Mortgage Facilities granted herein or any Security Document.

If a refinancing subsidy has been provided, you must reimburse the refinancing subsidy to us on a pro-rated basis as follows:

(i) 100% of the refinancing subsidy if the Mortgage Facilities are prepaid/repaid in full and/or if an Event of Default occurs in relation to the Mortgage Facilities granted herein or any Security Document in the first year;

(ii) 66% of the refinancing subsidy if the Mortgage Facilities are prepaid/repaid in full and/or if an Event of Default occurs in relation to the Mortgage Facilities granted herein or any Security Document in the second year;

(iii) 33% of the refinancing subsidy if the Mortgage Facilities are prepaid/repaid in full and/or if an Event of Default occurs in relation to the Mortgage Facilities granted herein or any Security Document in the third year.

**8 LOCK-IN PERIOD**

The Lock-In Period in relation to the Mortgage Facilities is 0 months from the date of first disbursement of the Mortgage Facilities or any part thereof.

**9 PARTIAL REDEMPTION**

There shall be a 0.00% partial redemption fee payable on the amount of the Mortgage Facilities prepaid during the Lock-In Period.

You may redeem your loan in part if you serve us 1 month's notice in writing or pay us 1 month's interest in

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lieu of notice. Your partial prepayment must be of a minimum of SGD10,000.

**10 FULL REDEMPTION**

There shall be a 0.00% full redemption fee payable on the amount of the Mortgage Facilities redeemed during the Lock-In Period.

You may redeem your loan in full if you serve us 3 months' notice in writing or 3 months' interest in lieu of notice.

Unless otherwise agreed by us, any request to convert/vary the interest rate applicable to any Mortgage Facilities within the Lock-In Period, shall be treated as a request to prepay that Mortgage Facilities in full and Clause 7 herein shall apply accordingly.

**11 CANCELLATION**

A cancellation fee of 1.00% shall be payable on the amount of the Mortgage Facilities cancelled or deemed cancelled by you after acceptance of our Facility Letter.

If there is any portion of the Mortgage Facilities that have not been disbursed/utilised within 6 months from your acceptance of our Facility Letter ("Availability Period"), the undisbursed/unutilised portion shall be deemed cancelled and you will be charged a cancellation fee as stated above. If the Mortgage Facilities are granted for the purchase of a property under construction, the Availability Period shall be in accordance with the sale and purchase agreement with the developer and expiring on the legal completion date. We reserve the right to review or amend the Availability Period at any time and any extension or variation shall be at our absolute discretion.

**12. OTHER CONDITIONS**

**12.1 MISCELLANEOUS**

(a) If this transaction is aborted, you shall be liable to pay for all legal costs and disbursements incurred in connection with the aborted transaction.

(b) If the Property is an Executive Condominium (EC), in the event that HDB does not approve your application for the purchase of the Property for whatsoever reason, no cancellation fee will be levied by us.

(c) If we enforce the Security and there is any unauthorised alteration to the Property, you shall bear the costs and expenses of rectifying such unauthorised alteration. You shall:

(i) pay us on demand all costs incurred in rectifying the unauthorised alteration; or

(ii) be liable for the shortfall (if any) after the application of the sale proceeds from the enforcement of the Security against all amounts due and payable to us, including any costs of rectifying the unauthorised alteration.

Our Reference : [REDACTED]

(d) If you have applied for any of our Bridging Loan and/or Short Term Loan facilities, you are required to execute the Deed of Assignment of the proceeds of sale of the Existing Property to repay the Bridging Loan/Short Term Loan and furnish us a copy of the Notice of Assignment of the Deed of Assignment duly served to the purchaser prior to the disbursement of the aforementioned loan(s). In addition, disbursement of these facilities shall be subject to:

(i) Title search on the Property and court searches on the vendor(s), Borrower(s) / Mortgagor(s) / Guarantor(s) being in order;

(ii) Lodgement of a caveat on the Existing Property in our favour pending registration of the mortgage on the Property;

(iii) Our receipt of documentary evidence that the sale of the Existing Property is sufficient to repay all the Bridging Loans and/or Short Term Loan facilities (where applicable);

(iv) Letter of undertaking from the owners of the Existing Property to us that they shall repay and forward all the outstanding Bridging Loans and Short Term Loan facilities (where applicable) from the sale proceeds of the existing property to us upon their receipt of the same; and

(v) Approval having been granted by HDB with respect to the sale of the Existing Property (applicable only if the existing property is a HDB flat).

(e) Applicable if the Mortgage Facilities are to finance a new purchase (i.e. not applicable to refinancing): If the LTV of the Mortgage Facilities granted is more than 60%, the Mortgage Facilities are granted subject to your lawyer confirming to us in writing that there are no monies owing with another bank or HDB for any other residential property other than the Property stated in this Facility Letter. This applies regardless of whether you are a mortgagor or borrower or guarantor for your other residential property(ies). In the event that there are any monies owing, we reserve the right to review, alter or cancel the Mortgage Facilities. Copy of the confirmation must be furnished to us at least 14 days before first disbursement of the Mortgage Facilities or any part thereof. Please note that your lawyer may submit the following documents as confirmation:

(f) If your existing residential property is acquired by the Singapore Government: (1) Notice of Land Acquisition to be submitted before disbursement and (2) Lawyer's confirmation that you do not have any other outstanding credit facility other than the outstanding credit facility for the property being acquired by the Government.

Our Reference : [REDACTED]

(i) If your existing residential property is a private property:  
(1) Duly executed sale and purchase agreement ("SPA");  
and (2) certificate from IRAS showing that stamp duty has  
been paid on the signed SPA.

(ii) If your existing residential property is a HDB property:  
The approval letter received from HDB within 2 weeks  
from date of the first appointment.

(g) Applicable if the Mortgage Facilities are to finance a  
new purchase (i.e. not applicable to refinancing): If the  
LTV of the Mortgage Facilities granted is up to or  
equivalent to 60% and was given on the basis that there  
are monies owing with another bank or HDB for any other  
residential property other than the Property stated in this  
Facility Letter, you may request for an increase in the LTV  
of your Mortgage Facilities if you dispose of your other  
property(ies) or fully pay off the outstanding housing  
loans on those property(ies). Your request must be made  
in writing and we reserve the right to approve/decline your  
request.

(h) Please refer to Schedule 1 of our Mortgage Facility  
Terms for a list of additional preconditions for the use of  
the Mortgage Facilities.

**12.2 FREE CONVERSION**

We will grant you a one-time conversion of the interest  
rate to a new term loan package, with a waiver of the  
SGD500 administrative charges subject to at least 1  
month's written notice given to us. This is applicable only  
after the end of the Lock-In Period.

Should you decide to exercise the above option, Clause 7  
herein shall not apply.

Notwithstanding the conditions stated herein, the  
conversion request is subject to our approval, at our  
discretion.

**12.3 1-HOUR HOME LOAN  
APPROVAL SERVICE**

Your mortgage application was submitted and approved  
within 1 hour under our 1-hour Home Loan Approval  
Service. It is important that you have provided us with  
accurate and updated details of your income and  
outstanding financial commitments. If you fail to do so, we  
will have to review the terms of your Mortgage Facilities  
(including reducing the amount of Mortgage Facilities  
made available to you, impose additional conditions) or  
cancel the Mortgage Facilities altogether.

If this happens, we will inform you within 2 business days  
from the date of this Facility Letter and waive any  
cancellation fee payable. However, we will not be liable for  
any loss or expenses incurred by you. Business day  
excludes Saturday, Sunday and public holidays.

Our Reference : [REDACTED]

If our terms are acceptable to you, please sign and return the Notice of Acceptance to us no later than 14 days from the date of this Facility Letter, failing which, this offer will lapse automatically, unless we agree otherwise to extend the offer.

In addition, do note that for cases with more than one Borrower / Mortgagor, the term "Borrower" and the term "Mortgagor" means each of the persons named in this Facility Letter as "Borrower(s)" and "Mortgagor(s)" (as the case may be) severally, and every two or more of them jointly. All covenants are made by the persons named in this Facility Letter as "Borrower(s)" and "Mortgagor(s)" (as the case may be) jointly and severally and all provisions of the Mortgage Facilities bind them jointly and severally.

If you require any clarification on the Mortgage Facilities, please contact:

Name: [REDACTED]

Designation: [REDACTED]

Contact No: [REDACTED]

Thank you for banking with Standard Chartered Bank.

Yours sincerely,

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Name: [REDACTED]  
Designation: [REDACTED]

Our Reference : [REDACTED]

**NOTICE OF ACCEPTANCE**

To : Standard Chartered Bank  
Consumer Banking

Mortgage of : [REDACTED]  
[REDACTED]  
[REDACTED]  
("the Property ")

Property type : Condominium

Tenor type : Leasehold

Property usage : For Owner Occupation

Borrower(s) : [REDACTED]  
[REDACTED]  
("the Borrower")

Mortgagor(s) : [REDACTED]  
[REDACTED]  
("the Mortgagor")

1. I/We have read your Facility Letter dated 10 August 2012 and banking agreement, a copy of which I/we acknowledge receipt. I/We hereby confirm that I/we understand and fully accept all the terms and conditions therein contained.
2. I/We hereby confirm that I/we signed the written declaration on the Residential Property Loans Fact Sheet ("Fact Sheet") on or before the date you issued this Facility Letter to me/us. The written declaration is enclosed with this Facility Letter. In the written declaration, I/we acknowledge that I/we have received the Fact Sheet which contains key features of the Mortgage Facilities granted herein from you.
3. I/We understand that a Current/Cheque and Save account will be opened and used as the repayment account for all administrative charges, monthly instalments, payment of arrears, fire insurance premiums, annual review charges, valuation fees, legal costs and all other charges imposed by you. I/We authorise you to debit any of my/our accounts maintained with you either singly or jointly with any other person for any arrears, outstanding fees, monthly repayment, accrued interest and all other monies due and payable to us without any further reference to me/us.
4. I/We hereby further authorise you to obtain from HDB and the CPF Board all information relevant to the granting of the Mortgage Facilities herein to me/us, pertaining to the amount owing by me/us to HDB or the amount of CPF funds to be refunded to my/our CPF account(s) in respect of the Existing Property.
5. I/We declare that except as indicated in Section 3 of the Home Suite Application Form ("Application Form"), I/we either in my/our own name or jointly with another party if applicable, (this also includes situation where I/we am/are a sole proprietor or a partner to any partnership or beneficial owner of any private investment company or special purpose vehicle) do not have any other financial commitments and have not been granted any other credit facility and/or

Our Reference : [REDACTED]

vendor's loan, for the purchase of or otherwise secured by the Property. Such other financial commitments, credit facility and/or vendor's loan may be obtained from HDB, any financial institution, moneylender, vendor of the Property or any other party/source. This includes any financial commitments I/we may have as a staff of a financial institution or where I/we am/are acting as a guarantor. Residential property includes private residential property, Executive Condominiums, HUDC flats, DBSS flats, HDB flats, regardless of whether it is completed or still under construction, and any property in Singapore that is permitted or permissible for use solely or partly for residential purposes.

6. I/We undertake to notify you immediately if I/we have any other new financial commitments or otherwise secured by the Property or for any other residential property obtained after the acceptance of this Facility Letter. Such other financial commitments, credit facility and/or vendor's loan may be obtained from HDB, any financial institution, moneylender, vendor of the Property or any residential property, or any other party/source. This includes any financial commitments I/we may have as a staff of a financial institution or where I/we am/are acting as a guarantor. Residential property includes private residential property, Executive Condominiums, HUDC flats, DBSS flats, HDB flats, regardless of whether it is completed or still under construction, and any property in Singapore that is permitted or permissible for use solely or partly for residential purposes. I/We understand that the quantum of the Mortgage Facilities granted herein may be adjusted accordingly.
7. I/We declare that the Property is for the purpose indicated in Section 4 of the Application Form.
8. I/We declare that except as indicated in Section 4 of the Application Form, I/we have not received any other discount, rebate, benefit, voucher, subsidy, and/or incentive howsoever named (including but not limited to payment of legal fees or stamp duty) ("Benefits"), from the vendor or any other party. I/We undertake to notify you immediately upon I/we receiving or becoming entitled to or eligible for any other Benefits and I/we understand that the quantum of the Mortgage Facilities granted herein may be adjusted accordingly.
9. I/We declare that except as indicated in Section 4 of the Application Form, no other interest in respect of any credit facility for the Property, has been paid or is payable by the vendor, its agent, nominee or any person by arrangement with the vendor irrespective of whether payment is made to the Bank, or as a benefit to me/us.
10. I/We hereby confirm that I/we will ensure that the requisite minimum cash requirement in respect of the Property as required under the relevant laws will be met.
11. I/We am/are aware of the importance of protecting my/our Property and authorise you to release my/our name(s), contact details and any other information relating to my/our Mortgage Facilities as you may consider necessary to Prudential Assurance Company Singapore (Pte) Ltd ("Prudential"), so that a qualified financial adviser can provide me/us with a detailed explanation on Mortgage Protect features and benefits, in any manner as they deem fit.
12. **Applicable only if the Mortgage Facilities you are applying for includes an equity loan/cashout:** I/We hereby confirm that the Mortgage Facilities (other than the housing/term loan) obtained by me/us pursuant to this Facility Letter are not used in any manner to fund the purchase of any other residential property in Singapore.
13. I/We confirm that I am/we are appointing the following law firm to act for me/us and further confirm that I am/we are aware that you may reserve your rights to appoint your own solicitors to act on your behalf.

Note: Please check with us on how you can qualify for a **full legal subsidy**.

Name of Law Firm : \_\_\_\_\_

Our Reference : [REDACTED]

Name of Lawyer : \_\_\_\_\_

Contact number(s) of Lawyer : \_\_\_\_\_

**14. Please tick the box below if you qualify for a full legal subsidy:**

I/We acknowledge that I/we qualify for a full legal subsidy based on the law firm I/we am/are appointing above. As such, this supercedes Clause 6 of the Facility Letter.

**Signature of Borrower(s):**

\_\_\_\_\_  
[REDACTED]

Date: \_\_ (DD) \_\_ (MM) \_\_\_\_ (YYYY)

\_\_\_\_\_  
[REDACTED]

Date: \_\_ (DD) \_\_ (MM) \_\_\_\_ (YYYY)

**Signature of Borrower(s) Verified By:**

\_\_\_\_\_  
Name: [REDACTED]  
Designation: [REDACTED]  
Date: \_\_ (DD) \_\_ (MM) \_\_\_\_ (YYYY)

Our Reference : [REDACTED]

Date: 10 August 2012

### IMPORTANT INFORMATION

We set out below a summary of the key terms for the Mortgage Facilities that you have applied for:

1. After the loan has been disbursed, we will advise you of the exact amount of the first instalment and when it needs to be paid.
2. The Lock-In Period in relation to the Mortgage Facilities is 0 months from the date of first disbursement of the Mortgage Facilities or any part thereof.
3. There shall be a 0.00% partial redemption fee payable on the amount of the Mortgage Facilities prepaid during the Lock-In Period.

You may redeem your loan in part if you serve us 1 month's notice in writing or pay us 1 month's interest in lieu of notice. Your partial prepayment must be of a minimum of SGD10,000.

4. There shall be a 0.00% full redemption fee payable on the amount of the Mortgage Facilities redeemed during the Lock-In Period.

You may redeem your loan in full if you serve us 3 months' notice in writing or 3 months' interest in lieu of notice.

5. A cancellation fee of 1.00% shall be payable on the amount of the Mortgage Facilities cancelled or deemed cancelled by you after acceptance of our Facility Letter.
6. You must ensure that your loan repayment account has sufficient funds to pay your monthly instalment, as we will automatically debit your loan repayment account. If you have insufficient funds in your loan repayment account, we will charge you a late payment fee of SGD50, together with additional interest of 5.00% p.a. above our prime lending rate for the outstanding instalment amount plus accrued interest.
7. When you redeem your Mortgage Facilities, you will have to pay all fees (including legal fees) relating to the discharge of your Property.
8. If you default on your Mortgage Facilities, we will take appropriate action including legal action where necessary. This can include repossession and sales of the Property and placing a negative record on your credit bureau file to indicate your default. You will have to bear all costs arising from actions taken by us to recover any amount you owe to us.
9. You consent to us sharing your credit data with credit bureau or other regulators.
10. For assistance on your Mortgage Facilities, please call us at 1800 747 0123.

Our Reference : [REDACTED]

15. I/we confirm that I/we was/were referred to you to take up the Mortgage Facilities by the following individual:

Full Name : \_\_\_\_\_  
(As per NRIC)

NRIC No. : \_\_\_\_\_

Mobile No. : \_\_\_\_\_

Email Add. : \_\_\_\_\_

Name of Agency : \_\_\_\_\_  
(If referrer is an agent and as per Agency Listing in KnowledgeOne)

**Signature of Borrower(s):**

\_\_\_\_\_  
[REDACTED]  
Date: \_\_\_\_(DD)\_\_(MM)\_\_\_\_(YYYY)

\_\_\_\_\_  
[REDACTED]  
Date: \_\_\_\_(DD)\_\_(MM)\_\_\_\_(YYYY)

**Signature of Borrower(s) Verified By:**

\_\_\_\_\_  
Name: [REDACTED]  
Designation: [REDACTED]  
Date: \_\_\_\_(DD)\_\_(MM)\_\_\_\_(YYYY)