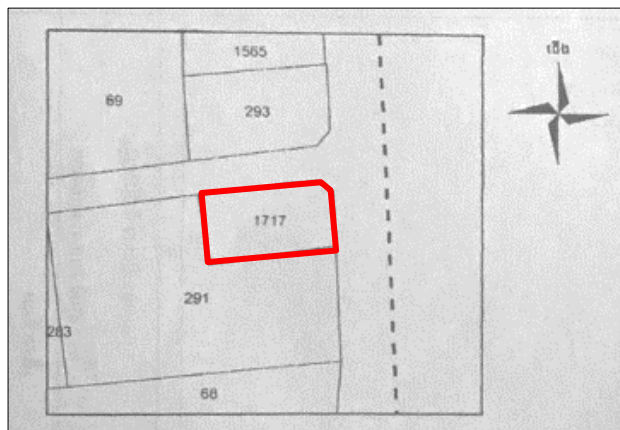


Property Site Visit Photo

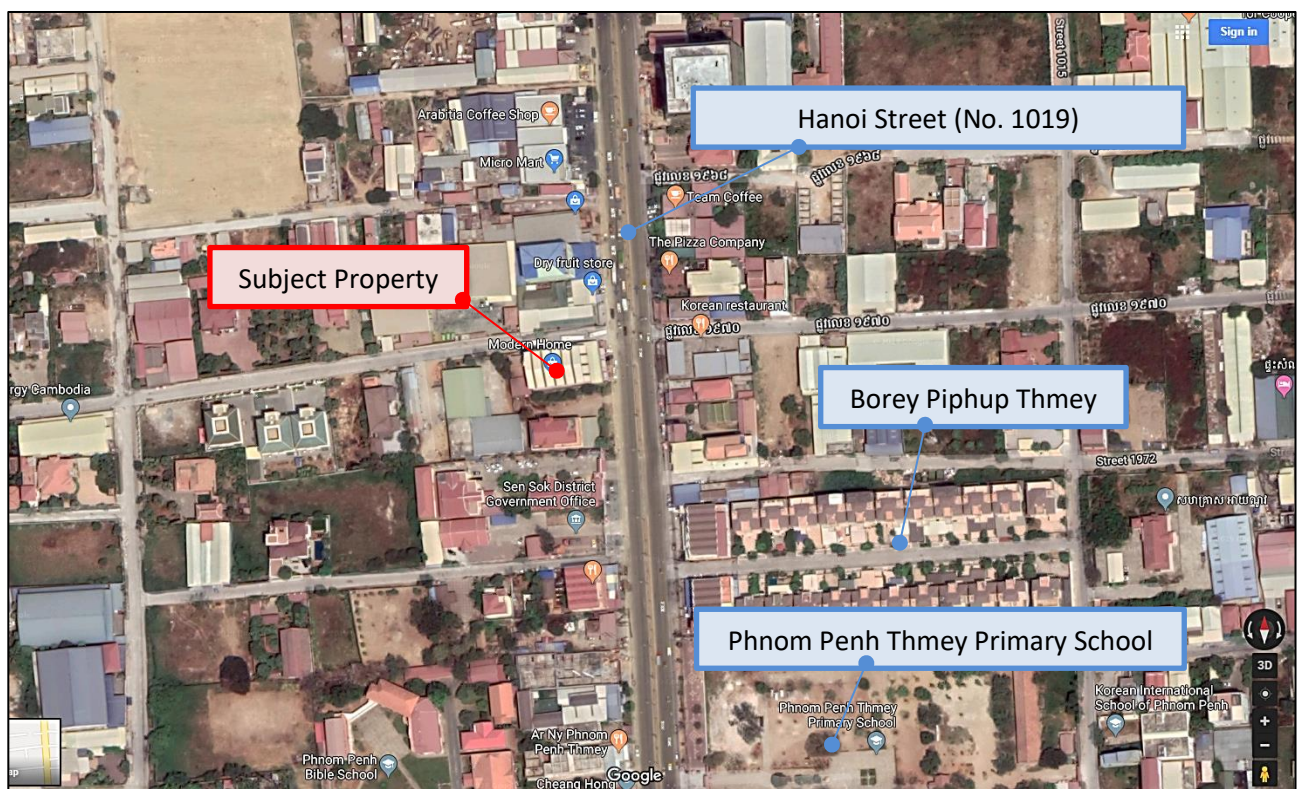
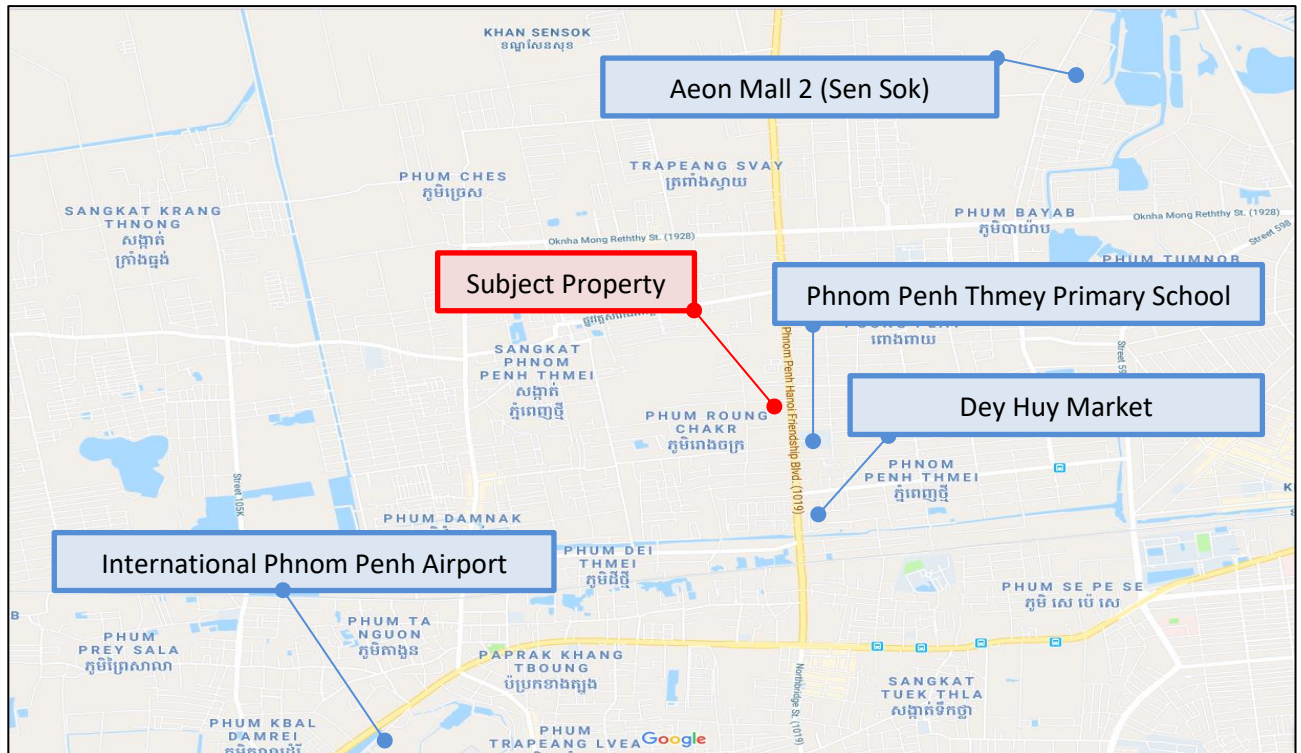
I. Property Information:

Property Information			
Property Type	: A parcel of land cum with 2-storey building of 4 Flats		Land Area : 720 sqm
Property Address	: No. 1717, St. 1019 (Hanoi), Rong Chak, Phnom Penh Thmei, Sen Sok, Phnom Penh City.		Estimated Building Area : 952 sqm
Formal VR	: N/A		Date : N/A
Security Value	Valuation Report		Indicative Value
Land Value	: N/A		: USD1,224K(USD1,700/sqm)
Building Value	: N/A		: USD133.28K(USD140/sqm)
OMV	: N/A		: USD1,357.28K
Valuer(s)	: N/A		: KEY
Security Value	: N/A		FSV : USD 1,085.82K
Existing Insurance	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	Insurer : N/A
Encumbrance	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	Bank Name : N/A Limit: N/A
Property Conditions and Adverse Impacts on Market Value			
Occupancy rate of neighboring property	<input type="checkbox"/> Poor	<input type="checkbox"/> Fair	<input checked="" type="checkbox"/> Good
Demand for sale/rent	<input type="checkbox"/> Poor	<input type="checkbox"/> Fair	<input checked="" type="checkbox"/> Good
Incidence of crime on vicinity	<input checked="" type="checkbox"/> Low	<input type="checkbox"/> Average	<input type="checkbox"/> High
Road accessibility to the property over 6m	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No	
Is the property located in flood area	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	
Is the property located near loathsome facilities (ref: page 18 of CPG)	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	
The property is found to be in good state of repair	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No	
<i>If No, please comment:</i>			
Brief on the property and surrounding area			
<p>Subject property to be charged is a parcel of land cum with 2-storey building of 4 Flats located on the corner of St. 1019 (Hanoi) and unnamed road, Phum Rong Chak, Sangkat Phnom Penh Thmey, Khan Sen Sok, Phnom Penh. Currently, the property is owned by the applicant's parents to be guarantors and occupied as the applicant's business operation under name of MODERN HOME construction material supply. After conducting site visit on the subject property, we noted that it is situated in a favorable area, along St. 1019 (Hanoi) distanced of 3km and 5km from AEON Mall 2 and Phnom Penh Airport respectively. That location is marketable for running businesses as well as for residence and it is easy to access.</p>			

II. Land Shape:



III. Location:

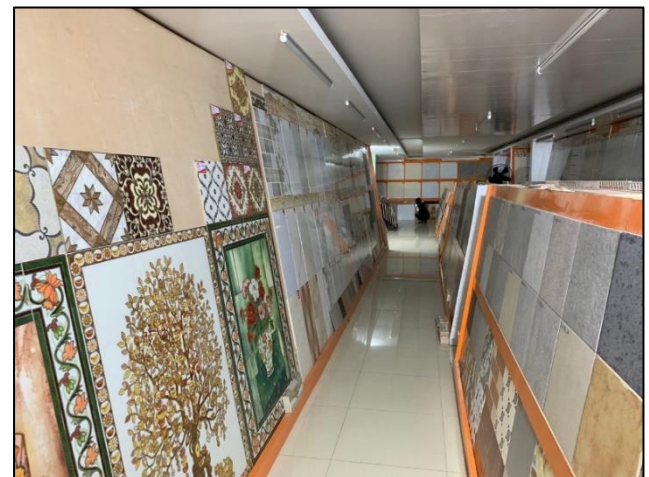


IV. **Property Photo:**

(Collateral and Business's premise are in the same property)



Ground Floor (Showroom) of the collateral



1st Floor and Roof of collateral (Stock)



Guarantor's Business (BOREY HENG KAO)

Address: Along street 105 near Borey Moha Sensok (Japanese's Project).



Prepared by	Reviewed by
Mr. Sok Ratanak Manager, Credit Analyst Date:	Mr. Chiv Hak Head of Business Development Date: