

RHB INDOCHINA BANK

LOAN APPLICATION FORM (for Consumer)

Appendix 11

Name of Applicant : Mr. Meas Sokreth
Name of Joint Applicant : Mdm. Thim Ponnawatey

Type and Amount of Facility Requested	
<u>Type</u>	<u>Amount (USD)</u>
Housing Loan	USD500,000
Purpose	
Housing Loan	To part finance the purchase of a detached house

Particulars of Collateral			
Title Details	A parcel of land accommodating hotel held under title No.18010404-0828 issued by Preah Shihanouk Department of Land Management Urban Planning and Construction on 23 June 2006.		
Description of Property	A hotel	CF Issued	Y / N (N/A)
Tenure	Freehold		
Land Use	commercial		
Land Condition	N/A	Built-up Area	892sqm
		Land Area	828sqm
Registered Owner / Relationship	<i>Mr. Meas Sokreth and Mdm. Thim Ponnawatey (Husband and Wife)</i>		
Occupant	leased		
Restriction in Interest	No		
Encumbrances	No		
Formal Valuation By	KRE	Date :	N/A
Verbal Valuation By	CARE	Date :	24 March 2014
OMV	USD1,096,600.00	FSV	N/A
SPA	N/A	Date :	
Address Of Property	Phum 4, Sangkat Lek 4, Khan Mittapheap, Preah Sihanouk Vill.		

Applicant Information

Applicant : **Mr. Meas Sokreth** Date of Birth : **11-11-1965** ID/Passport No.: **010012794**
 Address : **No.43Eo, St.199, Sangkat Toul Svay Prey 2, Khan Chamkamorn, Phnom Penh**
 Occupation : **Property Rental**
 Buz. Address : **Phum 4, Sangkat Lek 4, Khan Mittapheap, Preah Shihanouk Vill.**
 Relationship : **N/A** Since : **N/A**

Particular of Joint Applicant (If applicable)

Joint Applicant : **Thim Ponnawatey** Date of Birth : **11-02-1969** ID/Passport No.: **010012795**
 Marital Status : **Married**
 Nationality : **Cambodian** Passport No : **N/A**
 Residential Address : **No.43Eo, St.199, Sangkat Toul Svay Prey 2, Khan Chamkamorn, Phnom Penh**
 Length of Stay : **N/A** Own/Rented/O : **N/A**
 Occupation : **Property Rental** thers
 Length of Service : **N/A**

Note: If joint applicant's fixed income is supplemented by other source, please specify below

Current Financial Position (please combine for joint applicants)

Liabilities		US\$	Assets		US\$
Loan		0.00	Fixed Deposits		0.00
Credit Cards		0.00	Properties		2,400,000.00
Hire purchase		0.00	Vehicles		20,000.00
Other liabilities		0.00	Other investments/assets		80,000.00
Total liabilities (A)		0.00	Total assets (B)		2,500,000.00
			Less Total liabilities (A)		0.00
			Surplus/Deficit (B) – (A) i.e. Net worth		2,500,000.00

Monthly Budget (please combine for joint applicants)

Monthly expenses		US\$	Monthly Income		US\$
Existing loan repayments		0.00	Salary Income		0.00
Credit card payments		0.00	Property Rental Income		8,940.00
Hire purchase payments		0.00	Director's fees		0.00
Other payments		0.00	Other regular net income e.g. dividends, part-time work, etc		0.00
Proposed repayment for this loan		5,551.00	Total monthly income (D)		8,940.00
Living expenses e.g. rent, rates, insurance, food, etc		00	Less Total monthly expenses (C)		5,551.00
Total monthly expenses (C)		5,551.00	Uncommitted income (D) – (C)		3,389.00

Please provide the following with your completed application form :

<p>1. Personal Information</p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Copy of Identity card/ Passport / Passport of borrower and/or Guarantor <input checked="" type="checkbox"/> Family Book / Residential Certification <input type="checkbox"/> Employment contract <input type="checkbox"/> Confirmation of income e.g. salary slip, letter from employer, rental income, etc <p>2. Company Information</p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Business Patent, Business License, or Certificate <input type="checkbox"/> Memorandum or Article of Association <input type="checkbox"/> Board Resolution of Company for Loan Application (OSK Indochina bank's standard format is attached.) 	<p>3. Financial Information</p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Unaudited Financial Statement for last 6 months <input checked="" type="checkbox"/> Bank Statement for the latest 1 year (if any) <input checked="" type="checkbox"/> Loan Account Statement and Loan agreement with other banks (if any) <input checked="" type="checkbox"/> Projected Financial Statement for 5 years <input type="checkbox"/> Cash flow projection report <input type="checkbox"/> List of local or foreign suppliers <input type="checkbox"/> List of local or foreign purchasers or clients <input type="checkbox"/> List of stock value <input checked="" type="checkbox"/> Other Supporting documents <p>4. Security Documents</p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Photostate of title deeds of property (ies) to be mortgaged <input checked="" type="checkbox"/> Sale and Purchase Agreement of the property <input type="checkbox"/> Valuation Report of the property (ies) <p>5. Others</p> <ul style="list-style-type: none"> <input type="checkbox"/> List of property (ies) rental together with lease agreement copy <input type="checkbox"/> List of property (ies) owned together with title deed or letter of ownerships (if any)
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I/We understand and authorize that the above information provided to RHB Indochina Bank ('Bank') may be used to consider my/our application for facilities, products or services or any future applications for facilities, products or services. The information may be used to administer, manage and monitor any facilities, products or services provided to me/us and conduct market research, data processing and statistical analysis. Unless I/we disagree, the Bank may disclose information about me/us to its related companies, agents or contractors and the information is to be used to provide me/us with information about other facilities, products or services. The Bank may disclose information about me/us to credit reference agencies for the purpose of obtaining a credit report on me/us. If I/we default in any obligations to the Bank, then information about me/us may be disclosed to credit reference or debt recovery agencies and retained by them. Those agencies may provide that information to their customers who may use their credit reporting services. The Bank may obtain information and make such enquiries about me/us as the Bank considers warranted from any source including its related companies and credit reference agencies for the above purposes.

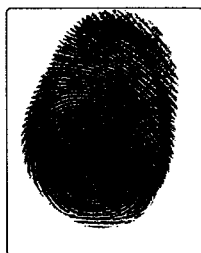
I/We certify that I/we have reached 18 years of age. I/We certify that I/we am/are not liable under any existing legal judgment or under any ongoing legal proceedings against me/us.

I/We have read the terms and the information I/we provided on this application is true, correct and complete.

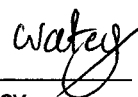


Mr. Meas Sokreth

Date : 24.03.2014



Right Thumbprint



Mdm. Thim Ponnawatey

Date : 24.03.2014



Right Thumbprint