


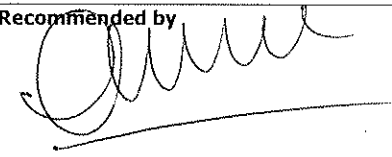
RHB INDOCHINA BANK LIMITED

Branch: City Mall

Property Site Visit Report

Borrower (s)	: Mr. Boun Sovisith and Mdm. Siv Chantha		
Facilities Type	: Housing Loan	Amount	: USD32,000.00
Property Type	: A double storey link house.	Title No.	: PP41277
Build up area	: 84.80 sqm [Based on SPA]		
Land Size	: 84.80 sqm [Base on Hard Title Deed]		
Property Address	: # 84, St. F1 (6A National Road), Sangkat Bak Kheng, Khan Chroy Chongva, Phnom Penh, Cambodia.		
Site Inspected by	: Mr. Chiv Hak and Mr. Ngan Phallen	Visiting Date	: 10 October 2017

1 Recent photograph(s) of the property enclosed	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
2 An internal inspection of the property has been done	<input checked="" type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
3 The property is found to be in good state of repair	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
If No, please state: <i>n/a Under construction (90% completed)</i>		
4 Method of valuation	<input type="checkbox"/> Direct Comparison <input type="checkbox"/> Others: <input type="checkbox"/> Valuer Company: <input checked="" type="checkbox"/> Other Reference: Verbal Check with 9-Base & ARC.	
5 Cross check		
6 Factors that may affect demand/market value		
State of Repair	<input type="checkbox"/> Poor	<input type="checkbox"/> Fair <input checked="" type="checkbox"/> Good
Occupancy rate of neighboring property	<input type="checkbox"/> Poor	<input checked="" type="checkbox"/> Fair <input 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
Proper access road to the property	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
Is location of the property flood prone	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Are there any fire hazard nearby	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Undesirable factors (e.g. cemetery, vices, etc)	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Other (please state)	<input type="checkbox"/> Yes	<input type="checkbox"/> No
7 Encumbrances	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Bank Name :	Loan Amount :	
Facility :	Security Coverage :	
8 Existing Insurance	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
9 Brief description of surrounding neighboring and highlight any adverse observation:	Subject to property are a parcel of land with double-storey link-house that located in # 84, St. F1 (6A National Road), Sangkat Bak Kheng, Khan Chroy Chongva, Phnom Penh, Cambodia. It is surrounded by schools, new stadium, Borey and business complexes. Thus, the marketability of the subject property is good.	
10 Property Valuation	<i>SPA</i> OMV: USD54,055.00 FSV: USD43,244.00	
11 Reasons for valuation by Branch/Bank	<input checked="" type="checkbox"/> Value can be determined <input type="checkbox"/> Request by customer <input type="checkbox"/> Other (please elaborate):	

Prepared by  Ngan Phallen Executive, Mortgage 20 October 2017	Recommended by  Chiv Hak Senior Manager, Retail & Consumer 20 October 2017
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Property Indication

Property Information:

Properties

Address:**Property Type**

Land Size

Building Size:

Title Deed No:

SPA

No. 84, St. F1, Sangkat Bak Kheng, Khan Chroy Chongva, Phnom Penh, Cambodia.

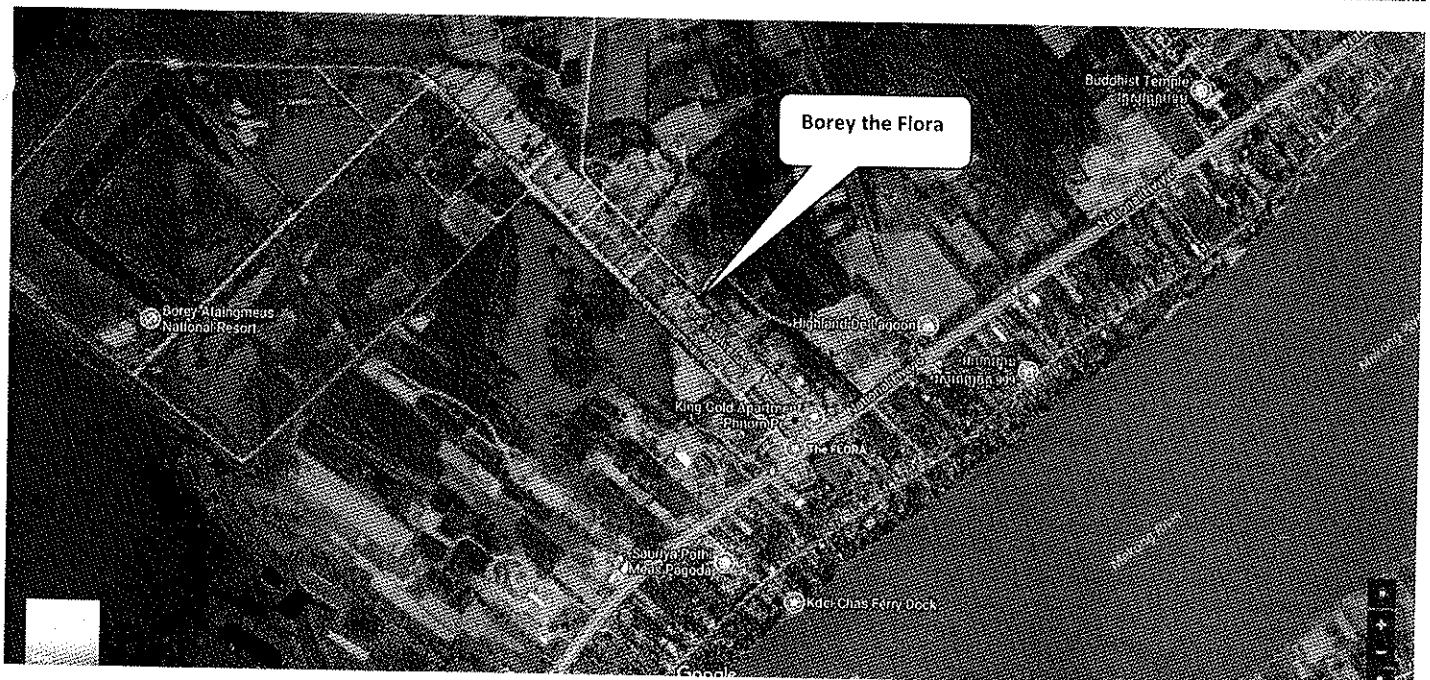
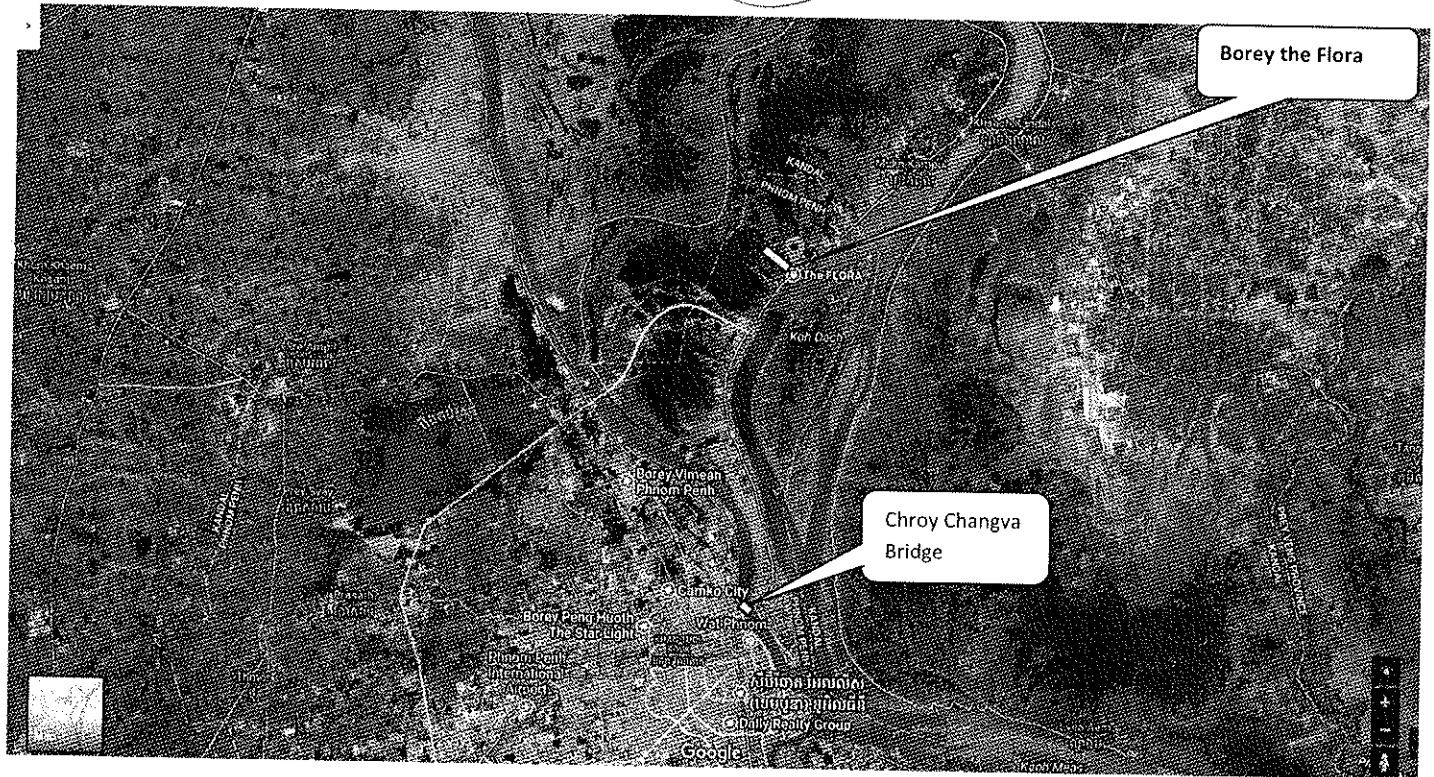
Link House 1

84.80m² (5.3m * 16m)

84.80m² (5.3m * 8m * 2floors)

41277

USD54,055.00 On Date: 10 April 2016 03 March 2016



RHB INDOCHINA BANK LTD

LOAN APPLICATION FORM (for Consumer)

Appendix 11

Name of Applicant : Mr. Boun Sovisith	
Name of Joint Applicant : Mdm. Siv Chantha	
Type and Amount of Facility Requested	
Type HL	Amount (USD) 32,000.00
Purpose: For Residential	

BACKGROUND PROFILE			
APPLICANT AND JOINT APPLICANT'S INFORMATION			
Applicant	: Mr. Boun Sovisith	Date of Birth	: 14/04/1980 ID No.: 010038235 (01)
Joint Applicant	: Mdm. Siv Chantha	Date of Birth	: 01/01/1984 ID No.: 010408312 (01)
Joint Applicant	: N/A	Date of Birth	: N/A ID No.: N/A
Address	: House No. 84, St. F1 (6A National Road), Sangkat Bak Kheng, Khan Chroy Chongva, Phnom Penh, Cambodia. <i>current address?</i>		
Business Type	: Ministry of Labour and Vocational Training		
Business/ Employer Address	: Ministry of Labour and Vocational Training		
Relationship	: Husband and wife	Since	: N/A
Telephone No.	: 085 494 444 / 093 893 839		

Please provide the following with your completed application form:

1. Personal Information

- ☐ Copy of Identity card/ Passport of borrower and/or Guarantor
- ☐ Family Book / Residential Certification
- ☐ Employment contract
- ☐ Confirmation of income e.g. salary slip, letter from employer, rental income, etc

2. Company Information

- ☐ Business Patent, Business License, or Certificate of Incorporate
- ☐ Memorandum or Article of Association
- ☐ Board Resolution of Company for Loan Application (OSK Indochina bank's standard format is attached.)

3. Financial Information

- ☐ Unaudited Financial Statement for last 2 years
- ☐ Bank Statement for the latest 1 year (if any)
- ☐ Loan Account Statement and Loan agreement with other banks (if any)
- ☐ Income Projected for 1 to 3 years
- ☐ Cash flow projection report
- ☐ List of local or foreign suppliers
- ☐ List of local or foreign purchasers or clients
- ☐ List of stock value

4. Security Documents

- ☐ Photostat of title deeds of property (ies) to be mortgaged
- ☐ Sale and Purchase Agreement of the property
- ☐ Valuation Report of the property (ies)

5. Others

- ☐ List of property (ies) rental, lease agreement copy