Dear Phallen,

Refer to the above new HL, please attend to the followings:-

1. **Additional document to be obtained:**
2. CBC Report.

* Attached

1. World Check.

* Attached

1. **Additional information:**
2. Who is borrowers’ related/connected part?

* There is no related party.

1. Based on CA, the house is 90% completed. Which part remains incomplete? When is the house expected to be fully completed?

* The incomplete parts are interior and exterior decoration, glass, lighting, and installing door ... etc. As per SPA, the construction will be taken 20 months from 10 April 2016 till 10 December 2017.

1. **Others:**
2. Please amend CA and other relevant documents as per attached files.

* CA Amended