Date: 08-08-17

**1. Deviation**

-  NA

**2. Additional document to be obtained (with reason)**

-  Please furnish interior photo of the subject property.

For interior photo, it is not available as the house owner is in province right now.

- Please furnish ownership evidence of house in BKK and Tek Thla

Kindly refer to the attached files.

**3. Additional information**

1. Noted the house look abandon, what is the borrower’s intention as obviously it is not in live in condition.

Actually the subject property is looked abandon for the current owner. But the borrower will clean and repaint the house after purchase.

1. Where is their current residence? Based on past record, borrower most likely purchased for investment again since they also have 2 more HL with ANZ. I would recommend approval under TL at 8% as this case is not justified.

Their current address is in Tek Thla financed from ANZ, while another one is in BKK being rent (Rental agreement is enclosed). The requested HL with us is for the applicant’ resident after purchase and repaint as that house look abandon for a long time. And their current address may rent to generate more income. Note that, based on the CBC, the applicant has maintained 2 HLs maintained with ANZ but it is only a house with purchase purpose (HL1) and renovation purpose (HL2).

1. Both are management staff at CDS, are they related to the owner or they are part owner, please confirm.

No, they are not.

1. Who is the seller of the property? is it related to borrowers since the selling price of USD300K is way higher than the requested collateral

Applicant accepts the sale price based on the current market in that location however; we adopt the lower price as verbal check is also lower.

1. The credit card commitment should be only 20% of o/s as per CBC of USD339 (commitment should be USD67.8).

Yes I will amend

1. What is the house charge to ANZ? Please furnish photo.

The charged property is in Tek Thla. And another one is in BKK is under soft title.

1. The differential sum source is no longer applicable as the money for sale of house was already transferred out per statement to 3rd party and current balance is only USD2.9K. Please amend the statement.

Yes, I will amend.

**4. Others**

-  Please amend CRR & CA

Yes