Date: 13-11-17

- Please attach photo and TD of the property rental No.2

Kindly refer to the attached file

- Please attach photo of the purchase vacant land.

Kindly refer to the attached file

- Proposed to charge the purchase property as additional collateral due to low security coverage at 1.02x (ascribed value) from the existing property?

Borrowers are not agreed. They said they may add collateral when they need loan for part finance on warehouse construction or other purpose in future.

- Proposed to charge interest rate at 9% p.a. for purchase vacant land instead of 8.5% p.a.?

They don’t agree. As confirmed by them, they are approached with interest rate and 7% p.a. with Kookmin Bank. So, they still request for 8.5% p.a. as same as their existing loan. And 9% p.a. with Sacom with no lock-in period and no penalty on partial settlement.

- To submit letter of ownership of the purchase vacant land within 3 months after loan drawdown?

Yes, CA will be inserted.

- Loan tenor to be shorten to 8 years instead in view of good DSR which is a reasonable repayment period instead of 10 requested.

Borrowers agree with 8 years at interest rate 8.5% p.a.