Dear. Mr. Vichet,

Please further attend to the followings.

1. Please furnish Photo of petrol station

  As per attachment

1. Why borrower willing to purchase the subject property at higher price of USD174K while our valuer panel quoted lower price of USD161K&165K respectively.

The valuation of USD161K or USD165K is the lowest quote by the panels, while the formal valuation tends to be 5% higher. The borrower had also checked with other nearby property before they decided to purchase this property.

CA amended.

1. Please include the building value of petrol station to compute MOA.

CA amended as per attachment.

1. Please amend CRR sheet as petrol station should be score 4 despite of 2 and CRR to improve to grade4 while CA is approved by BM& HOC.

CA and CRR amended as per attachment.

1. Please amend CA & CRR accordingly.

As per attachment

Regards,

***Hok kimsovichheka (Ms.)***

Assistant Manager, Credit Evaluation

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