Dear all,

Please attend to below queries for your action

**1. Deviation**

- To seek deviation of age as Mdm. Thouk Much Theary will be above 60 years old upon maturity of the loan.

**Ok, will be amended into the CA**

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

-please obtains the receipt of third payment amount USD4,899 @05/07/2016 and 05/08/2016.

**Ok, as per file attached.**

-please insert the conduct of OD a/c from UCB at least 6 months as noted there has one month arrears.

**The saving passbook is attachment. They use TL is not OD (Loan agreement and passbook is attached)**

**As per passbook for the period from September 2015 to August 2015, the repayment is prompt up to date and the borrower has late payment for a few days in August 2016. Because Mdm. Thouk is busy go to the province.**

- Please furnish TD for the rental property

**Mdm Thouk cannot provide to us due to the property has no TD as she inherit the property long ago from her parents. However, we can verify her possession of the property by our site visit and the record address in ID Card.**

**3. Additional information**

- Where is the borrower’s current residence since their current residence is rented out?

**The borrower’s is currently living at third floor (93E2), Street No. 360, Phum No 4, Sk Boeung Keng Korng3, Khan Chamkar Morn, Phnom Penh city.**

- Per mentioned in CA, borrower has loan with UCB as working capital. What is the purpose of loan? Interest rate? What is the security property to be charged? Any other business that borrower is having which was not disclosed?

**UCB has report wrongly, it is not for working capital and the purpose of loan is completion building of the house.**

**The interest rate is 12% p.a. the security property charge is land and building has located at Shihanouk Ville and no business to be disclosed.**

**The loan agreement from UCB is an attachment.**

- how to verified that the two house rental agreements is genuine? since the first floor (93E1) is rented for copy and printing shop and another tenant rented the ground floor (93E0) for a residence which is not matched to the photo. Please give your comment.

- **For the first floor ( 93Eo) is rented out to Mr. Hul Kimhun for copy and printing shop ( the rental fee is USD330.00 per month).**

**- For the second floor (93 E1) is rented out to  Mr. Ban Chamroeun for design place and living room ( the rental fee is USD400.00 per month).**

**- For the third floor ( 93E2) is for living place of Mdm. Thouk Much Theary**

- All the rental agreement is going to expire before loan maturity date, does the agreement tend to renew? Please explore with the customer and give your comments.

**The rental agreement will be renewed, because the tenant and the borrower are relative and the open this business for many years.  Because this place has good location and business area, the property is located at street No 360, Opposite the Beltie University, due to about 200m from Canadia bank and nearby other restaurants, school, and shop .i.e.**

- What is the retirement age for Mdm. Thouk Much Theary since she is already 58 years old? Without her salary income, DSCR is only 1.57x.  Please explore and project what is the take out source to repay the loan after her retirement?

**The retirement age of Mdm. Thouk Much Theary is 60 years old, but she can extent for about 5 years. Mr.Chhom Manith will get more income from his salary, because he had already promoted from officer level to deputy manager in charge of Geography Identification and Secret Information Office. So the salary and bonus is also increasing amount with his position (the confirmation letter from Ministry of Commerce is attached).**

**In addition, Mr. Chhom can have additional income from customer when they need express service, like most other government employee, between of $200-$500 per month.**

**Beside the salary income from Mr. Chhom Manith, Mdm. Peng Chakrya can run the business at the house purchased from Borey after the construction is completed next year. So the income will be increasing from year to year and it can cover the loan without salary income from Mdm. Thouk Much Theary.**

**4. Others**

Best Regards,

**SOEU Sophany**

AM, Credit Evaluation

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