Dear Ratanak,

Pls attend the following

1. Is Mr.Tan related to the owner of the company in SG as they share the same surname?

They are not related.

1. Where is the payroll account or company operating maintained? Please furnish for reference

They have no payroll account.

1. The SPA is only made under MsPimorn name solely, confirm property to be jointly owned?

Ms. Pimron already confirmed that the property to be charged will be registered ownership under both Mr. Tan and Ms. Pimorn.

1. The SPA is attached with condition that the buyer to apply loan with Bred Bank? is the collateral charge to bred bank currently? How to do the transfer if the seller cannot settle the loan with BRED Bank? Bred Bank has checked CBC since April 2018 The loan should have been approved by now?

To ensure/comfort with seller, the applicant stated the final payment shall be paid by the Bred Bank since they have applied loan there during process of payment to seller. And we also propose to issue undertaking letter to seller prior to ownership transfer process to borrowers. Noted, loan with Bred is under process for approval.

1. DSR is above 5x and both are foreigner with uncertain long term employment, proposed shorter loan tenor of 5 years instead ?

After negotiation, the applicant agrees with 5 years at interest rate as per request.

<https://www.sgpbusiness.com/company/Henry-Allen-Marketing-Pte-Ltd>

<https://www.rimowa.com/en-kh/>