

POWER OF ATTORNEY

A POWER OF ATTORNEY given on the day of October Two Thousand and Eighteen (2018) by me, **CHOPPARA SINDHU** (NRIC No. S8873863B) of Apt Blk 109 Bukit Purmei Road #10-153, Singapore 090109.

WHEREAS I am desirous of purchasing the property known as **Blk 26 Simei Street 1 #08-09, Singapore 529947** (hereinafter called the “property”).

NOW THIS DEED WITNESSETH that I hereby appoint **CHOPPARA PRASANNA KUMAR** (NRIC No. S2732055D) of Apt Blk 109 Bukit Purmei Road #10-153, Singapore 090109 (hereinafter referred to as the “Attorney”) to be my true and lawful Attorney to act for my behalf to do and perform the following acts and deeds:

PURCHASE & FINANCING

1. To sign the purchase contract and/or option to purchase and to complete the purchase of such property in Singapore in my name as the Attorney deems fit.
2. To execute sign seal deliver and perfect all such acts deeds conveyances transfers discharges and assurances and all requisite documents as may be deemed necessary or expedient for the purposes of perfecting such purchase of the property in accordance with the laws of the Republic of Singapore and as effectually as such laws allow.
3. To obtain a loan from any bank or finance institution in Singapore based on the mortgage of the property and to accept any terms and conditions imposed by the bank or finance institution and to sign seal and deliver any deed or instrument in writing of whatever description and to do everything whatsoever which may be necessary or proper in carrying the mortgage into complete effect and to settle account and give valid receipts as and when required. For the avoidance of doubt, the above includes the rights to obtain loan for purposes of refinancing and to sign any and/or necessary documents.

4. To request release of the necessary funds from the bank or finance institution and any other relevant authority and to sign all relevant documents papers and forms in respect of the loan or refinance.
5. To apply to the Central Provident Fund Board (hereinafter called the “CPF Board”) for the release of my CPF monies standing to my credit in the Central Provident Fund for all or any of the following purposes:-
 - (a) for payment, either full or partial, towards the purchase of the property;
 - (b) for repayment or periodic payments to the financier towards the repayment of any loan taken by me to finance or refinance the purchase of the property;
 - (c) for payment of legal fees, costs or other expenses incurred for the purchase of the property and/or for obtaining a loan to finance or re-finance such purchase.
6. To obtain from the CPF Board my Statement of Account or any other Statement regarding my withdrawals under the CPF Board’s housing schemes.
7. To accept and agree to the terms and conditions imposed or as may be imposed by the CPF Board for the withdrawal/release of my CPF monies.
8. To sign or execute all forms, documents, notices, deeds, instruments of whatever description which the CPF Board may require or deem necessary for the release of my CPF monies and to comply with all the stipulations and conditions mentioned therein.
9. To furnish to the CPF Board all such information, evidence and documents as the CPF Board may require.
10. To pay and disburse all expenses which may be necessary or incidental to the exercise of the powers herein.

11. To collect the keys and take possession of the property.
12. To commence and defend all legal proceedings against and brought by the seller(s) incidental to the completion of the purchase of the property.
13. To serve and accept service of any Writ of Summons, notices or other processes or documents and commence and defend or deal with and to appear before any Judge or other Officer in connection with the purchase of the property.

SALE

14. To sign any sale and purchase agreement and/or option to purchase and to complete the sale of the property.
15. To execute sign seal deliver and perfect all such acts deeds conveyances transfers discharges and assurances and all requisite documents as may be deemed necessary or expedient for the purposes of perfecting such sale of the property in accordance with the laws of the Republic of Singapore and as effectually as such laws allow.
16. To accept and agree to the terms and conditions imposed or as may be imposed by the CPF Board in respect of the property.
17. To sign or execute all forms, documents, notices, deeds, instruments of whatever description which the CPF Board may require or deem necessary and to comply with all the stipulations and conditions mentioned therein including to sign the Confirmation of Priority Arrangement. To sign whatsoever CPF documents so that the sale may be completed even in the event of a negative sale.
18. To furnish to the CPF Board all such information, evidence and documents as the CPF Board may require.
19. To receive any monies due to me and to give a good receipt therefore, which receipt shall wholly exonerate the person paying such monies from seeing to the application thereof or being

responsible for the loss or misapplication thereof.

20. To request for all cheque(s) / cashier's order(s) for the sale proceeds or any monies due to me to be issued in my name.

21. To redeem any existing mortgage or encumbrance over the property to be sold and in connection therewith to serve notice of redemption on the existing mortgagee or such other mortgagee of the property to be sold and to sign seal deliver any deed instrument or document and to do every other thing whatsoever which may be necessary or proper to discharge any existing mortgage or encumbrance over the property.

22. To pay and disburse all expenses which may be necessary or incidental to the exercise of the powers herein.

23. To procure the sale of the property at any price the Attorney deems fit and to enter into negotiations with prospective vendors.

24. To sign on my behalf the Option or Agreement for Sale and Purchase for such sale and to receive the sale proceeds and any monies incidental to the sale of the property and upon such receipt to give a good receipt therefor which receipt shall wholly exonerate the person paying such monies from seeing to the application thereof or being responsible for the loss or misapplication thereof.

25. To sell the property and to execute sign seal deliver and perfect all such acts deeds conveyances transfers discharges and assurances and all requisite documents as may be deemed necessary or expedient for the purposes of perfecting such disposition or alienation of the property or such part or parts thereof as shall be so sold and disposed of as aforesaid to the purchaser(s) of the same in accordance with the laws of the Republic of Singapore and as effectually as such laws allow.

26. To appoint housing agents to procure the sale of the property.

27. If the purchaser(s) make default in carrying out the said contract the Attorney shall at his election either rescind the said contract or affirm the same and for these purposes the Attorney may sue for or receive any deposit money and may give receipts for any such deposit and may take such proceedings for obtaining damages or specific performance as the Attorney shall think fit.

28. To commence and defend all legal proceedings against and brought by the purchaser(s) in connection with the said contract or incidental to the completion of the said purchase.

29. To serve and accept service of any Writ of Summons, notices or other processes or documents and defend or deal with and to appear before any Judge or other Officer in connection with the said sale.

TENANCY

30. To let out the property for such period of time to such person or persons and on such terms and conditions as the Attorney shall in his discretion think fit and to sign Leases/Tenancy Agreements relating thereto.

31. To manage the property and deal directly with the tenant(s), government agencies and authorities, MCST(s) and other relevant parties.

32. To demand and recover from all present and tenant(s) or occupier(s) thereof all fees rents and sums of moneys payable from time to time and to give valid receipts therefor and to make all just and reasonable allowances in respect of rates, taxes, repairs and other outgoings and to take all necessary steps whether by action, distress or otherwise to recover any fees rents or sums of moneys in arrears.

33. To sign and give notices to tenant/s and occupier(s) of the property to quit or to repair or to abate a nuisance or to remedy a breach of covenant or for any other purposes whatsoever.

34. To accept service of any Writ of Summons, notices or other legal process or document in connection with or incidental to the tenancy of the property and/or in the event of breach of the covenants stipulated in the Tenancy Agreement.

35. To deal with and to appear before any Judge or other Officer in connection with any of the matters aforesaid or for any of the purposes stated herein.

36. To execute sign seal and deliver all deeds acknowledgements notices instruments documents and letters relating to the said letting and management and on such covenants and conditions as shall be required or as the Attorney shall deem fit for all or any of the purposes stated herein.

37. To receive any monies due to me and to give a good receipt therefore, which receipt shall wholly exonerate the person paying such monies from seeing to the application thereof or being responsible for the loss or misapplication thereof.

38. To request for all cheque(s) / cashier's order(s) for the rental proceeds or any monies due to me to be issued in my name.

39. To pay and disburse all expenses which may be necessary or incidental to the exercise of the powers herein.

40. To do all such acts and things as may be necessary or expedient in connection with the care, maintenance and/or management of the property as fully and effectively as I myself could do, and in connection thereof pay all taxes, charges, rates, expenses and outgoings in relation to the property.

41. To appoint contractors for renovation and/or alteration of the property and other professional bodies, which inter alia, includes architects, engineers, surveyors relating thereto and to sign all such deeds, documents, applications or such other instruments relating thereto.

42. Generally to do such other things connected with the aforesaid powers which I myself would do if personally present.

I hereby agree to ratify and confirm whatsoever the Attorney shall lawfully do or cause to be done by virtue of this Deed including anything which shall be done between the revocation of this Deed by my death or in any other manner and notice of such revocation reaching the Attorney and I

hereby declare that as against me and persons claiming under me everything which the Attorney shall lawfully do or cause to be done in pursuance of this Deed after such revocation as aforesaid shall be valid and effectual in favour of any person claiming the benefit thereof and acting in good faith who before the doing thereof shall not have had express written notice of such revocation.

This Power of Attorney shall be valid for a period of **six (6) years** from the date abovewritten unless sooner revoked on express written notice given to the Attorney.

IN WITNESS WHEREOF I have hereunto set my hand and seal the day and year first above written.

SIGNED SEALED and DELIVERED by)
CHOPPARA SINDHU in the presence of:-)

CHOPPARA SINDHU

**NOTARY PUBLIC /
SINGAPORE CONSULATE OFFICER**

On this day of October 2018 before me, _____
Notary Public/Singapore Consulate Officer practising/officiating at _____
personally appeared **CHOPPARA SINDHU** who of my own personal knowledge I know to be the
identical person whose name “**Sgd. CHOPPARA SINDHU**” is subscribed to the within instrument
and acknowledged that she had voluntarily executed this instrument at _____.

Witness my hand and seal