

**IMPORTANT NOTICE**

The information contained in this instrument forms part of the public records available for inspection and search by members of the public upon payment of a fee. The information is collected and used for the purpose of maintaining the land register pursuant to the Land Titles Act.

**THE LAND TITLES ACT**  
**MORTGAGE**

For Official Use Only	
Instrument No.	
Registered By	
Registered On	

**DESCRIPTION OF LAND**

Type	Title		Lot No	Extent	Property Address
	Vol	Fol			

**MORTGAGOR**

Name:	
Address (within Singapore for service of notice):	
Name:	
Address (within Singapore for service of notice):	

\*(hereinafter \*individually and collectively called “the Mortgagor”) the proprietor\*s of the land above described, and

**BORROWER**

Name:	
Address (within Singapore for service of notice):	
Name:	
Address (within Singapore for service of notice):	

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\* (hereinafter \*individually and collectively called "the Borrower") in consideration of the MORTGAGEE

**MORTGAGEE**

ID / Co Regn No :	201224747C
Name:	STANDARD CHARTERED BANK (SINGAPORE) LIMITED
Address (within Singapore for service of notice):	8, Marina Boulevard #27-01 Marina Bay Financial Centre Singapore 018981

\* having at the joint and several requests of the Mortgagor and the Borrower granted or agreeing to grant or continuing to grant advances loans credit and other facilities to such an extent and for so long as the Mortgagee may think fit (hereinafter called "the banking facilities") to the Borrower trading \*as sole proprietor \*in partnership under the name and style of \_\_\_\_\_ (UEN \_\_\_\_\_) at \_\_\_\_\_ (hereinafter called "the Firm") by permitting the Borrower now or from time to time hereafter to make further drawings on the account current or any other account(s) whatsoever of the Borrower with the Mortgagee anywhere, whether in or outside Singapore (hereinafter referred to as "the said Account" which said expression shall where the context admits include any one or more of such accounts) or more of such accounts).

The Mortgagor HEREBY MORTGAGES to the Mortgagee all the Mortgagor's registered estate or interest in the said land (hereinafter called 'the Mortgaged Property') SUBJECT to the following prior encumbrances and subject to the covenants and conditions hereinafter set out.

**PRIOR ENCUMBRANCES**

\*

**COVENANTS AND CONDITIONS**

- To perform and observe the covenants and conditions set forth in the Memorandum of Mortgage filed in the Singapore Land Authority and numbered as ID/720750C.
- To perform and observe the covenants and conditions implied by law in mortgages of registered land.
- \* • Each attachment to this Mortgage shall form an integral part of this Mortgage and the provisions thereof shall have the same force and effect as if expressly set out in the main body of this Mortgage.

Please refer to the attached document with the following description(s):  
Covenants and Conditions

**DATE OF INSTRUMENT :**

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**EXECUTION BY MORTGAGOR**

Signature : \_\_\_\_\_

Witness : \_\_\_\_\_

Signature : \_\_\_\_\_

Witness : \_\_\_\_\_

**EXECUTION BY BORROWER**

Signature : \_\_\_\_\_

Witness : \_\_\_\_\_

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Signature : \_\_\_\_\_

Witness : \_\_\_\_\_

**EXECUTION BY MORTGAGEE**

Signed by STANDARD CHARTERED BANK (SINGAPORE) LIMITED

Signature : \_\_\_\_\_  
By its Attorney \_\_\_\_\_ acting  
Under a Power of Attorney registered in the  
Registry, Supreme Court as No. \_\_\_\_\_  
and a Deed of  
Substitution registered in the Registry,  
Supreme Court as No. \_\_\_\_\_

Witness : \_\_\_\_\_

**SIMILAR INTEREST CONFIRMATION**

I, solicitor for the Mortgagee hereby confirms that the interest of the Mortgagee is similar to that in Caveat

\_\_\_\_\_

Name of Solicitor: \_\_\_\_\_

Signature: \_\_\_\_\_

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**CERTIFICATE OF CORRECTNESS**

I, solicitor for the MORTGAGOR hereby certify that this instrument is correct for the purposes of the Land Titles Act and that I hold a practising certificate which is in force as at the date of the instrument.

Name of Solicitor: \_\_\_\_\_

Signature: \_\_\_\_\_

**CERTIFICATE OF CORRECTNESS**

I, solicitor for the BORROWER hereby certify that this instrument is correct for the purposes of the Land Titles Act and that I hold a practising certificate which is in force as at the date of the instrument.

Name of Solicitor: \_\_\_\_\_

Signature: \_\_\_\_\_

**CERTIFICATE OF CORRECTNESS**

I, solicitor for the MORTGAGEE hereby certify that this instrument is correct for the purposes of the Land Titles Act and that I hold a practising certificate which is in force as at the date of the instrument.

Name of Solicitor: \_\_\_\_\_

Signature: \_\_\_\_\_

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**CASE FILE REFERENCE**

Law firm case file reference :	
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## **COVENANTS AND CONDITIONS**

The Mortgagor and the Borrower hereby jointly and severally covenant with the Mortgagee as follows:-

- (1) To pay to the Mortgagee on demand or when due, all monies, obligations and liabilities, whether present or future, actual or contingent, primary or collateral which are now or may at any time hereafter be or become from time to time due, payable or owing to the Mortgagee by the Borrower, or incurred or assumed by the Mortgagee on behalf of or on account of the Borrower, anywhere whether in or outside Singapore or in respect of which the Borrower may be or become liable to the Mortgagee on the said Account anywhere whether in or outside Singapore, (in all cases whether alone or jointly or jointly with any other person, and in whatever style, name or form and whether as principal or surety), and including (without limitation) all liabilities in respect of any loans, guarantees, indemnities, foreign exchange contracts, acceptances or documentary or other credits or advances or discounting arrangements made given entered into or assumed by or for the accommodation or at the request of the Borrower or in respect of any documents, drafts, bills of exchange, promissory notes, cheques or other orders or instruments for payment made, accepted, endorsed, discounted or paid by or on behalf of the Borrower or in respect of any other banking facilities whatsoever, in accordance with or pursuant to the terms and conditions of any Facility Letter together with in all cases as aforesaid, interest thereon at the Mortgagee's rate(s) for the time being applicable to such accounts or facilities calculated on a daily basis as well as default interest and compounded in accordance with the Mortgagee's prevailing practice, notwithstanding that the relationship of banker and customer may have ceased, until full payment, after as well as before judgment, is received by the Mortgagee, together with fees, commissions, discount and other bankers' charges including legal costs and expenses on a full indemnity basis which the Mortgagee may incur in connection with this Mortgage and in enforcing payment of all or any part of the monies hereby secured until full payment is received by the Mortgagee.
- (2) To perform and observe the covenants and conditions implied by law in mortgages of registered land.
- (3) To perform, observe and be bound by the terms and conditions set out in the Facility Letter and the covenants and conditions set forth in the Memorandum of Mortgage filed with the Singapore Land Authority and numbered as **ID/720750C** and to the extent where they conflict the terms and conditions in the Facility Letter shall prevail.
- (4) Expressions in this Mortgage shall have the same meanings assigned to them as contained in the said Memorandum.