

To be submitted on Law Firm's Letter Head

**To: Standard Chartered Bank (Singapore) Limited ("The Bank")**  
**Lending Operations**  
**7 Changi Business Park Crescent**  
**Singapore 486028**  
**Toll Free: 1800 3079866**  
**Fax : 63051710**

<b>Mortgaged Property</b>	_____ _____ (_____)
<b>Borrower (s)<sup>1</sup></b>	_____ _____ _____ _____
<b>Mortgagor(s)<sup>1</sup></b>	<b>Same as Borrower (s)</b> _____ _____ _____  <b><i>(if different from Borrower, state Names, Nationality, Address &amp; NRIC / Passport No of Mortgagor(s))</i></b>

<sup>1</sup> If the Borrower(s) / Mortgagor(s) is / are a **body corporate**, annex recent ACRA search and certified copy of Shareholders' / Board of Directors' Resolutions accepting banking facilities. If Borrower is a **firm**, name the Partners / Sole Proprietor, and annex recent RCB search.

**A. PARTICULARS OF PROPERTY**

(Any discrepancies between Facility Letter, Report and Title Deeds, please highlight in Remarks)

**1. Legal Description of Property**

Mukim No: \_\_\_\_\_ T.S No: \_\_\_\_\_ Lot No: \_\_\_\_\_

Individual Title / Lease Issue: Yes / No

If Yes : CT / SCT / SSCT Volume \_\_\_\_\_ Folio \_\_\_\_\_

Lease I / \_\_\_\_\_

Tenure:  Freehold (Estate in Fee Simple / Estate in Perpetuity)

Leasehold for \_\_\_\_\_ years from \_\_\_\_\_

Title :  Common Law

Land Titles Act / Land Titles (Strata) Act

Mortgages / Encumbrances : \_\_\_\_\_

Restrictive Covenants : Yes / No

Restrictive Covenants unfavourable to bank : Yes / No

Terms of Release (if any) : \_\_\_\_\_  
(See Attached Copy)

Property Type: \_\_\_\_\_  
(Please state and do not leave blank. Blanks will be returned to law firm)

2. **For New Purchase Only (For Completed Properties and Properties Under Construction)**

	Yes	No
From Developer		
If Yes to above, Licensed Developer		
TOP Issued		
CSC Issued		
Any terms unfavorable to Bank		
If yes, inform bank on the rebates / benefits etc		
Reply from bank on the notice of rebates / benefits etc obtained		

	Date
Date of S & P / Date of Exercise of OTP	
Expected Date of Vacant Possession (as stated in OTP / S & P)	
Expected Date of Legal Completion (as stated in OTP / S & P)	

	S \$
Original Price from Developer / Vendor	
Sub-Sale Price	
Amount Paid by Mortgagor to date	Or _____ % of Purchase Price

3. Stamp Duty

I. Stamp Duty / Additional Buyer's Stamp Duty (ABSD) for New Purchases Only

	Yes
Stamp Duty Payable on OTP / S & P	
Amount Paid	S \$ _____
Stamp Duty Certificate Reference	
IRAS Website Printout for Verification	

II. Seller's Stamp Duty (SSD) for New Purchases

	Yes	Not Applicable
Vendor subjected to SSD		
SSD Paid	S\$ _____	
Stamp Duty Certificate Reference		
IRAS Website Printout to verify Stamp Duty Authenticity		

III. Stamp Duties for Existing Properties to be sold under Special Conditions Imposed in Facilities Letter

	Yes	Not Applicable
Stamp duty Paid	S\$ _____	
Stamp Duty Certificate Reference		
IRAS Website Printout to verify Stamp Duty Authenticity		

4. **Others**

	Yes	No	
Valuation Report Received			
CMV in Valuation report same as CMV stated in Customer Facilities Letter			Not Applicable
If No to above, inform Lending Operations			
Reply from Lending Operations obtained			
Caveat registered on behalf of Bank			
Caveat Number (Attached caveat notice)	CV /		

B. **CPF SAVINGS**

	Yes	No
CPF savings used		
CPF Board's approval enclosed		
Ranking given to Bank		
CPF will give ranking for (state amount)	S\$ _____	
CPF principal withdrawal to date	S\$ _____	
CPF accrued interest to date	S\$ _____	

**C. LEGAL REQUISITIONS AND OTHER MATTERS AFFECTING THE PROPERTY**

	Yes	No
<b>Subjected to Compulsory Acquisition Eg SERS, etc</b>		
<b>If Yes, date of compulsory Acquisition Notice</b>		
<b>Legal requisitions forwarded to valuer for interpretation</b>		
<b>Valuer's Opinion obtained</b>		
<b>Valuer's Opinion unfavourable to the bank</b>		
<b>If unfavourable reply from valuer, the bank is notified</b>		
<b>All legal requisitions waived as stipulated in facility letter / letter of instructions (For cash out facilities on an existing mortgage with the bank only)</b>		
<b>Subjected to gift and affects security on mortgage</b>		
<b>Legal Requisitions are satisfactory</b>		

**D. SEARCHES**

Title Searches	<input type="checkbox"/> All in Order	<input type="checkbox"/> Not in Order
	No Trace	With Trace
Bankruptcy / Winding Up Searches on Borrower(s) /Mortgagor(s) / Guarantor(s) & Vendor(s)		
Judicial Management Searches on Borrower(s) /Mortgagor(s) /Guarantor(s) & Vendor(s)		
Writ of Summons (Defendants' Causebook) and Originating Summons Searches only on Mortgagor(s) / Borrower(s) / Guarantor(s) [Preceding 2 years for individual /Preceding 3 years for corporate]		
Writ of Seizure & Sale Searches on Mortgagor(s) / Borrower(s) / Guarantor(s) [Preceding 3 years for corporate]		

Other Searches Required (for corporate)

Please State:

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**E. TENANCY**

	Yes	No
Is property tenanted?		
Copy of tenancy attached		
Monthly Rental	S\$ _____	
Name of Tenant		
Term of Tenancy	_____ Years from _____	
Option To Renew	_____ years	
Any unfavourable terms (If yes, please state unfavourable terms)		
Rental Assignment to the bank obtained (If required under Facilities Letter)		
For HDB Flat Only (HDB consent obtained)		

**F) CORPORATE BORROWER / MORTGAGOR / N.A.**

	No	Yes	Remarks
Does the Memorandum & Articles of the Borrower(s)/ Mortgagor(s) permit it to borrow/ mortgage?			
Director(s) resolution of the Borrower(s)/Mortgagor(s) approving the relevant transaction and the affixing of the common seal obtained?			If Yes, please attach
If applicable, shareholders resolutions approving the relevant transaction and confirming commercial benefit obtained?			If Yes, please attach
Is there contravention of Section 162 or 163 of the Companies Act?			If Yes, please state contravention. _____ _____
Have the Borrower(s)/ Mortgagor(s) given any negative pledge prohibiting the creation of the security in the Bank's favour?			If Yes, please attached consent from existing chargee.
Where Borrower(s)/Mortgagor(s) is a foreign corporation, legal opinion from a foreign counsel on the validity and enforceability of the loan and security documents executed by Borrower(s)/Mortgagor(s) obtained?			If Yes, please attach.



**(G) MISCELLANEOUS**

	No	Yes	N A
Is LDU approval required?		(Attached letter of Approval)	
Is the lessor of the Property from HDB / JTC / URA / SLA / SDC?		Highlight salient terms of the Lease	
Has HDB / JTC / URA / SLA / SDC consent obtained for the mortgage		(Attached letter of consent for mortgage)	
Any applicable 3 <sup>rd</sup> party consent to mortgage / Spousal consent.		(Attached copy of consent)	
Is property a pre-war property?		(Copies of approved building plans forwarded to valuers for interpretation and comments)	
Other than those already mentioned above, are there any other approvals required to ensure title to the property is in order and the Bank's mortgage will be perfected on completion?			
Letter of undertaking to HDB for disposal of residential property obtained. (Attached letter)			
For Property Under Construction bought from licensed developers, Deed of Assignment obtained			
Mortgage In Escrow submitted to bank			

**(H) BRIDGING LOANS (IF APPLICABLE)**

	Yes	No
Title Search is in order		
Sale & Purchase Agreement / Option To Purchase Duly exercised and stamp		
Copy of S & P / OTP enclosed		
Sale Price of existing property		
Caveat Lodged		
Caveat Registration Particulars		
Written undertaking from solicitors for the bank in the sale of existing property that on completion, a sum equivalent to the Bridging loan shall be set aside from the sale proceeds to be paid to the bank. (Copy enclosed)		
Undertaking from solicitor to inform bank if Sale did not go through. (Copy enclosed)		

**(I) REMARKS / QUALIFICATIONS**

1. We confirm that all terms and conditions set out in the Bank's Facility Letter(s) dated \_\_\_\_\_ ("the Facility Letter") and instruction letter(s) dated \_\_\_\_\_ are incorporated in or satisfied by (as the case may be) the legal/security documentation prepared/vetted by us.
2. We have examined the relevant title deeds and certify that the title of the Mortgaged Property is in order. We confirm that the information given above is correct, and that unless otherwise indicated, all prior mortgages and encumbrances (if any) affecting the Mortgaged Property will be discharged on completion. We confirm that we are not aware of any fact(s) or information (including but not limited to any knowledge of any trust) that may adversely affect your interests in the Mortgaged Property in any way and have received the valuer's confirmation that there is no unauthorized additions or alterations affecting the Mortgage Property.
3. We have explained and that Borrower(s) is aware of the Undertaking to declare their eligibility for cash rebate / discount / voucher or legal &/or stamp duties subsidy from developer / Vendor / lender of the Mortgaged Property.
4. We confirm that all loan and security documents have been duly executed.

**5. We undertake to:-**

- (a) update all searches on the day of completion and ensure they are in order before release of the Loan;**
- (b) lodge the requisite Statement Containing Particulars of Charge with the Registry of Companies;**
- (c) ensure that the difference between the sale price and the Housing Loan will be paid on completion and will let you have receipts evidencing payments made to date by the mortgagor(s);**
- (d) ensure that the conditions precedent to disbursement to banking facilities in the Facility Letter including the standard terms and conditions attached to the Facility Letter have been satisfied;**
- (e) serve on the Vendor / Developer the Notice of Assignment, where applicable;**
- (f) lodge the caveat/mortgage in your favour with the Singapore Land Authority.**

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**Firm's Stamp & Signature:**

**Date:**

**(Print imprint law firm's rubber stamp)**

**LAW FIRM'S CERTIFICATION OF COMPLIANCE AND GOOD ORDER (FOR CORPORATE ACCOUNT)**

**1. ACCOUNT:** \_\_\_\_\_

**Documents/Approvals required for the Account**

<b>Documents required for the Account</b> All supporting documents such as board resolutions, forms for filing, letters of approvals, etc should be listed.	<b>*Held by law firm</b>	<b>*Pending registration/ filing</b>	<b>*Submitted to Bank</b>

**\*Please tick if applicable**

\_\_\_\_\_

**Name of law firm:**

**Date:**

**Print imprint law firm's rubber stamp)**