

STAFF HDB HOME SAVER LOAN - APPLICATION FORM



IMPORTANT: To apply, submit this application form duly completed, together with the required supporting documentation to:
Citi Employee Services (CES)
No. 5 Changi Business Park Crescent, Level 4
Singapore 486027
Re: Staff Housing Loan
 Please read the confirmation and declaration section below.
 For enquiry, please contact Citi Employee Services (CES) at 1800 3636464.

Supporting Documentation from Staff and Joint Applicant (if applicable)

- Original Staff HDB Home Saver Loan Application Form
- Photocopy of your NRIC (Singaporean & Permanent Resident) or passport (Foreigner)
- Photocopy of signed Option To Purchase / Sale & Purchase Agreement
- Photocopy of HDB valuation report (for new purchase of HDB only)
- CPF Ordinary Account Statement
- Photocopy of marriage certificate (if applicable)
- Copy of the HDB outstanding loan statement and proof of Date of Purchase. The statements can be found by logging in with the SingPass to the MyHDBPage - My Flat - Flat Details & Financial Info sections.

For Refinance:

- Your past 6 months housing loan statements
- Redemption Statement from the other financial institution
- Latest original CPF Public Housing or Residential Properties Scheme Withdrawal Statement (which reflects CPF funds used to finance/service the current housing loan with current financier)

For Bridging Loan:

- Proof of sale of current property (photocopy of Sales Agreement)
- Proof of CPF funds crediting back to CPF account (Original Public Housing or Residential Properties Scheme Withdrawal Statement)
- HDB Outstanding Loan Statement (issued by Town Council) or housing loan statement from current financier

PERSONAL DATA			
Main Applicant		Joint Applicant	
Employee Full name as in NRIC/passport (underline surname) ☒ Mr ☐ Mdm ☐ Mrs ☐ Ms MOORI ASHOK KUMAR REDDY	NRIC/Passport No. 57863695E Passport Expiry Date: 11 Day 09 Mth 2018	Full name as in NRIC/passport (underline surname) ☐ Mr ☐ Mdm ☒ Mrs ☐ Ms BOJJIREDDY SOUJANYA	NRIC/Passport No. 38477350F Passport Expiry Date: 22 Day 04 Mth 2018
Nationality ☐ Singaporean ☒ Singapore PR ☐ Others _____		Nationality ☐ Singaporean ☒ Singapore PR ☐ Others _____	
Marital Status ☐ Single ☒ Married ☐ Others _____		Marital Status ☐ Single ☒ Married ☐ Others _____	
Date of Birth 25 Day 07 Mth 1978	No. of Dependents 1	Date of Birth 25 Day 08 Mth 1984	No. of Dependents 1
Open-Mail ID ASHOK KUMAR REDDY @ Citi . com	GEID 1000591297	Professional Information ☐ Self Employed ☐ Employed _____ % of Shareholding	
Office Address #03-306S, NO.3 CHANGI BUSINESS PARK CRESCENT		Nature of Business Name of Company and Address	
Telephone/Fax No. 65953801		Job Title	
Department REGIONAL STORAGE	Cost Center 8639	Monthly Income (S\$)	Years There ____ Yr ____ Mth
Job Title INFRA TECH ANALYST	Date Employed NOV 2007	Name of Previous Employer	Years There ____ Yr ____ Mth
Home Address 09-270, BLK#879 TAMPINES AVE-8 SINGAPORE Postal Code 520879		Home Address 09-270, BLK#879 TAMPINES AVE-8 Postal Code 520879 Residence ☐ Owned ☐ Mortgaged ☐ Parents'/Relatives' ☒ Rented ☐ Others _____	
Residence ☐ Owned ☐ Mortgaged ☐ Parents'/Relatives' ☒ Rented ☐ Others _____		Office Tel	
Home Tel 64051459	Handphone* 81188449	Home Tel 64051459	Handphone* 93365499
Direct Mail To** ☒ Office ☐ Home		Relationship with Main Applicant WIFE	

* Your second level of authentication for online transactions will be sent by SMS to this mobile phone number.

**Where there is only a main applicant, the mailing address indicated on this form will be used for all banking account(s) held in the name of the main applicant only. Where there is a main and joint applicant, the mailing address indicated on this form will be used for all banking account(s) held jointly by the main and joint applicant.

PROPERTY INFORMATION		
Address of Subject Property BLOCK 359, TAMPINES STREET 34 # 02-433, SINGAPORE		Purchase Price S\$ 4,20,000
Postal Code 520359	Type: ☐ 4 Room Flat ☐ Executive Flat ☐ Executive Maisonette Model: A / A1 / I / S / NG / D&B/ A ☐ Completed ☐ Under Construction	Owner Occupied: ☐ Yes ☐ No
Expected Date of TOP	Built-in Area 104.0 sq m	Tenure: ☐ 99 W.E.F. ____ yr
Law Firm Name	Solicitor Name	Renovation Amount S\$
		Renovated Since yr ____
		Period of Stay: ____
		Property Acquired Via: ☐ Purchase from HDB ☒ Purchase from Resale Market ☐ Transfer from Family Member/Relative ☐ Inheritance ☐ Others: ____
		☐ Taken Housing Grant S\$ ____

OUR FINANCIAL REQUESTS	
HDB Concessionary Rate Loan Declaration ☒ I/we do not qualify for HDB concessionary rate loans ☐ I/we qualify but do not wish to apply for HDB concessionary rate loans	
<u>Purchase</u> Purchase Price S\$ ____ Cash (Lump Sum) S\$ ____ CPF (Lump Sum) S\$ ____ HDB Grant S\$ ____ Bridging Loan Required S\$ ____ Received Benefits eg Interest paid by developer / vendor ☐ Yes S\$ ____ ☐ No	
<u>Mortgage Loan Required</u> S\$ ____ for ____ years Use of CPF for Stamp Duty: ☐ Yes S\$ ____ ☐ No Use of CPF for Legal Fees: ☐ Yes S\$ ____ ☐ No Use of CPF Monthly Installment ☐ Yes ☐ No Interest Rate Structure ☐ Index-Linked (1 / 3 / 6 / 12 Months SIBOR) Please circle as applicable	
<u>Refinancing</u> Existing Bank ____ Any other loan secured by subject property: ☐ Yes S\$ ____ Bank: ____ ☐ No Mortgage Loan Outstanding S\$ ____ CPF Utilised Including Accrued Interest S\$ ____ Upon redemption of your existing loan, do you need to: (1) Pay a Penalty ☐ Yes S\$ ____ ☐ No (2) Refund Legal Fee Subsidy ☐ Yes S\$ ____ ☐ No (3) Pay Other Fees / Charges ☐ Yes S\$ ____ ☐ No Specify ____	

OUR EXISTING LOANS (IN RESPECT OF SUBJECT PROPERTY)	
My/Our outstanding/undisbursed loans, whether held singly or jointly, by either the main or joint applicant, for the purchase of or otherwise secured by the Subject Property are as set out below. These exclude any loans which I/we have declared under the section entitled "Our Financial Requests".	
Loans from Financial Institutions ("FIs")* S\$ ____	Loans from Moneylender* S\$ ____
Loans from Vendor S\$ ____	
*FIs refer to financial institutions regulated by the Monetary Authority of Singapore *Moneylender has the same meaning as (i) a moneylender; (ii) an exempt moneylender; or (iii) an excluded moneylender, as defined in section 2 of the Moneylenders Act (Cap. 188)	

OUR EXISTING LOANS (OTHER THAN IN RESPECT OF THE SUBJECT PROPERTY)			
My/Our outstanding/undisbursed loans, whether held singly or jointly, by either the main or joint applicant, including loans for the purchase of or otherwise secured by properties other than the Subject Property, are as follows:			
Loan Amount(S\$)	Monthly Installment(S\$)	Loan Amount(S\$)	Monthly Installment(S\$)
Loan from the HDB		Auto Loan	
Housing Loan from Banks/FIs*		Overdraft	
Overseas Property Loan		Other Loans	
*FIs refer to financial institutions regulated by the Monetary Authority of Singapore			

APPLICANT(S) CONFIRMATION AND DECLARATION

1. By signing below, I/we hereby apply for a Citibank HDB Home Saver Loan. I/We confirm that I/we agree to be bound by the Citibank Singapore Global Consumer Banking Terms and Conditions and the Citibank HDB Home Saver Terms and Conditions, applicable from time to time in respect of any account(s) opened and any facilities and services under the account(s) which I/we may request and utilise from time to time.
2. I/We represent and warrant:
 - (a) I am/We are not in default in the payment of or performance of any of my/our obligations for monies borrowed by me/us from any lender.
 - (b) I am/We are not (an) undischarged bankrupt(s).
 - (c) There are no current or pending or threatened legal proceedings or bankruptcy proceedings against me/us or statutory demands served on me/us to my/our knowledge.
 - (d) No debt repayment scheme under the Bankruptcy Act (Chapter 20) is applicable to me/ us.
 - (e) All the statements, documents and information provided in this application are true, complete and correct in all respects.
3. I/We declare that I am/we are fully aware that a false statement or misrepresentation of tax status by a U.S. Person could lead to penalties under U.S. law; and I/we undertake that if my/our tax status or the tax status of any person for whom I am/we are acting changes and I/any of us/any such person for whom I am/we are acting become(s) a U.S. Person, I/we shall notify you, within 30 days thereof. For the purposes of complying with all applicable U.S. tax laws, I/we waive any bank secrecy, privacy or data protection rights related to my/ our accounts with you.
4. I/We authorise you or your agent to obtain and authorise all sources to which you may apply to provide any information, which you may require in connection with this application.
5. I/We understand that:
 - (a) This application will remain your property whether or not this application is approved.
 - (b) Any changes in information given in this application must be reported to you immediately.
 - (c) The Adjustment pertaining to the Citibank Staff HDB Home Saver Loan is not available to U.S. Persons and shall immediately cease if I/we or any person for whom I/we act become a U.S. Person, or upon my/our address changing to one in the United States of America.
6. I/We agree that you may send by ordinary mail at my/ our sole risk the approval letter and cheque(s) issued in disbursement of the Citibank Staff HDB Home Saver Loan and all other communications addressed to me/us, to any of my/our address(es) on your record, as you may select at your absolute discretion.
7. I/We acknowledge that you reserve absolute discretion in deciding which of my/our request(s)/application(s) to approve and if more than one person is applying, whose request/ application to approve or reject without giving any reason. I/We acknowledge that you are entitled to extend your processing period or to withdraw any offer without notice to me/us and without providing any reason therefore.
8. The facilities applied for in this application will be granted/ established subject to the approval of Citibank and satisfactory compliance with such applicable laws, regulations and directives.
9. I/We authorise you to obtain and verify any information about me/us as you deem fit in your absolute discretion. I/ We authorise the transfer and disclosure of any information relating me/us, by you to and between the branches, subsidiaries, representative offices, affiliates and agents of Citibank, N.A and third parties selected by any of them or you, wherever situated, for confidential use (including for use in connection with the provision of any products or services to me/us, and for data processing, statistical and risk analysis purposes, global cash services, dealings in securities on the Singapore Exchange Securities Trading Limited and any other relevant authorities and agencies pertaining thereto). You and any Citibank, N.A branch, subsidiary, representative office, affiliate, agent or third party selected by any of them or you may transfer and disclose any information as may be required by any applicable law, court, regulator or legal process.
10. Without prejudice to the generality of the foregoing, where you are a member of, or subscriber for the information sharing services of, any credit bureau recognised by the MAS under or pursuant to the Banking Act (Chapter 19), I/we authorise:
 - (a) you to transfer and disclose to any such bureau; and
 - (b) any such bureau to transfer and disclose to any fellow member or subscriber as may be recognised as such by MAS, any information relating to me/us, my/our particulars and/or my/our accounts with you (and for such purposes) as may be permitted under or pursuant to the Banking Act (Chapter 19).
11. I/We further irrevocably and unconditionally consent to your disclosure of any customer information (as defined in the Banking Act (Chapter 19)) relating to me/us or any information whatsoever relating to me/us as you shall consider appropriate to the Central Provident Fund Board and/or the Housing and Development Board for any purpose whatsoever. The rights conferred hereunder shall be in addition to and shall not be in any way prejudiced or affected by any other agreement or any provision herein, expressed or implied, between me/us and you. This consent and provision shall survive the termination of any or all of my/our accounts or facilities with you for any reason whatsoever.
12. I/We agree that the provisions in this Confirmation and Declaration shall be deemed to be fully effective in relation to all and any accounts now existing or hereafter opened by me/us with you, of any type or category, and whether opened in single or joint name(s) or in trust, and the provisions herein shall be deemed to be repeated in any account opening form and/or the terms and conditions governing any account now existing or hereafter opened by me/us.
13. I/We hereby confirm that I am/ we are the beneficial owner(s) of the Checking Account. Where the Checking Account is opened in-trust-for someone else, I/we undertake to provide any information that Citibank may require to identify the beneficial owner(s) of the Checking Account.
14. Where there is more than one applicant, each of us acknowledges that all representations, warranties, declarations, covenants, authorisations herein are deemed to be made by and apply and be binding on all of us jointly and severally.
15. "Citibank", "you" and "your" shall mean Citibank Singapore Limited.
16. Definition of Senior Public Figure

A "Senior Public Figure" is a senior official in the executive, legislative, administrative, military or judicial branches of a government, whether or not elected, a senior official of a major political party, or a senior executive of a government-owned or government-funded corporation, institution or charity.

A "Senior Public Figure" also includes any entity that has been formed by or on behalf of a Senior Public Figure, in which the Senior Public Figure is a beneficial owner of at least twenty-five percent of the entity. In addition, a "Senior Public Figure" includes the immediate family of a Senior Public Figure and any close associate or relative of a Senior Public Figure. A close associate is a person who is widely and publicly known to maintain an unusually close relationship with and able to conduct financial transactions on behalf of a Senior Public Figure.

BANK PRODUCTS^ & SERVICES

Banking Service Required / Privacy Matters:

☐ I/We wish to apply for the telephone banking service ☐ I/We wish to apply for the Citibank Online Internet banking service ☐ I/We wish to apply for the Citibank ATM / Debit Card Service

As a **Main Applicant**, I confirm that I am opening this account for the mortgage transaction.
(Please circle accordingly)

Source of Funds: Business Income / Personal Savings / Rental Income / Investment / Sale of property / Pension / Salary / Others: _____

Type of Funds: Cash / TT or Inward / Cheque / Electronic Transfer from Employer / Others: _____

Source of Wealth: Savings / Business Income / Inherited Wealth / Sale of Investment / Payroll / Directorship / Rental Income / Others: _____

As a **Joint Applicant**, I confirm that I am opening this account for the mortgage transaction.
(Please circle accordingly)

Source of Funds: Business Income / Personal Savings / Rental Income / Investment / Sale of property / Pension / Salary / Others: _____

Type of Funds: Cash / TT or Inward / Cheque / Electronic Transfer from Employer / Others: _____

Source of Wealth: Savings / Business Income / Inherited Wealth / Sale of Investment / Payroll / Directorship / Rental Income / Others: _____

^ SGD deposits in the account shall, subject to the provisions of the Deposit Insurance and Policy Owners' Protection Schemes Act 2011 of Singapore ("Act"), be eligible for deposit insurance coverage under the Deposit Insurance Scheme up to the limits specified in the Act.

TRANSACTION PROFILE

	Expected Monthly Volume (S\$)	
	Main Applicant	Joint Applicant
Cash	☐ S\$0 ☐ S\$1 - S\$50,000 ☐ _____	☐ S\$0 ☐ S\$1 - S\$50,000 ☐ _____
Wire Transfer	☐ S\$0 ☐ S\$1 - S\$100,000 ☐ _____	☐ S\$0 ☐ S\$1 - S\$100,000 ☐ _____
Cheques / Drafts	☐ S\$0 ☐ S\$1 - S\$200,000 ☐ _____	☐ S\$0 ☐ S\$1 - S\$200,000 ☐ _____

ACCOUNT DEBIT AUTHORISATION

I/We hereby authorise you to debit my/our Citibank Current / Maxisave / Savings account no. _____ for any payments, including and not limited to, valuation fees, legal costs and insurance premiums* incurred with the granting of the Citibank Staff HDB Home Saver Loan.

* The insurance premium for Comprehensive Fire Insurance Policy or Mortgagee's Interest Policy and/or other insurance policies. This authority extends to renewals of such Policies. The Bank from time to time at its sole discretion may determine the amount of insurance cover and premium during the term of the loan.

DIRECTOR'S DECLARATION

I/We hereby declare that:

☐ No, I am not a Director of any subsidiary / affiliate of Citigroup, Inc.

☐ Yes, I am a Director of the following subsidiary / affiliate of Citigroup, Inc.:

Name of Applicant	Name of Subsidiary / Affiliate	Position

SENIOR PUBLIC FIGURE DECLARATION**Main Applicant**

☐ No, I/my immediate family members do not hold, have never held, am/are not actively seeking and am/are not being considered for Senior Public Figure & position

☐ Yes, I/my immediate family members:

☐ Currently hold ☐ Have held ☐ Am/are actively seeking

☐ Am/are being considered for Senior public office
(please elaborate)

Name: _____

Position details: _____ Current ☐ Yes ☐ No

If not current, please state period when the Senior Public Figure position* was held

From _____ To _____

* Please refer to the Applicant(s) Confirmation and Declaration section for definition of Senior Public Figure

Joint Applicant

☐ No, I/my immediate family members do not hold, have never held, am/are not actively seeking and am/are not being considered for Senior Public Figure & position

☐ Yes, I/my immediate family members:

☐ Currently hold ☐ Have held ☐ Am/are actively seeking

☐ Am/are being considered for Senior public office
(please elaborate)

Name: _____

Position details: _____ Current ☐ Yes ☐ No

If not current, please state period when the Senior Public Figure position* was held

From _____ To _____

* Please refer to the Applicant(s) Confirmation and Declaration section for definition of Senior Public Figure

2. Option to purchase

2.1 The Seller has received the Option Fee from the Buyer.

2.2 In consideration of the Option Fee, the Seller grants to the Buyer the option to buy the Flat upon the terms set out in this Option to Purchase ("Option").

3. Confirmation by Seller

3.1 The Seller confirms that as at the Option Date, he has either —

(a) satisfied the minimum occupation period determined by the Housing and Development Board ("HDB"); or

(b) not satisfied the minimum occupation period but has obtained the HDB's prior written consent for the sale of the Flat.

3.2 If the Seller has not met the requirement in Clause 3.1, this Option will be null and void. The Seller will return to the Buyer any monies paid by the Buyer to the Seller, whether or not the Buyer has exercised this Option. The Buyer may pursue any other claim he may have against the Seller.

4. Expiry of Option

4. This Option will expire on the Option Expiry. If the Buyer does not exercise this Option in the manner set out below, this Option will be null and void.

5. Exercise of Option by Buyer

5.1 To exercise this Option, the Buyer must do all of the following on or before the Option Expiry:

(a) sign the "Acceptance" in this Option; and

(b) deliver the signed Option (original copy) to the Seller*; and

(c) pay the Seller \$ 4000 ("Option Exercise Fee").

The Option Fee and the Option Exercise Fee together ("the Deposit") must not exceed \$5,000.

**If the Seller wishes to authorise another party to receive the signed Option and Option Exercise Fee, he must complete Form A in this Option.*

5.2 This Option and the Acceptance signed by the Buyer will form a binding contract for the sale and purchase of the Flat. The Deposit will form part of the Purchase Price to secure the performance of the terms and conditions in this Option and completion of the sale and purchase.

6. Non-Exercise of Option

6. If the Buyer does not exercise this Option in the manner stated in this Option, and provided the Seller has met the requirement in Clause 3.1 —

(a) the Seller is entitled to retain the Option Fee; and

(b) neither party will have any claim against the other.

7. Buyer not to assign this Option

7. The Buyer must not assign or transfer his rights or obligations under this Option to any other person.

TAX STATUS DECLARATION

By checking the appropriate box and signing this application form, I/we declare my/our tax status under U.S. tax law. I/We understand that a false statement or misrepresentation of tax status by a U.S. person could lead to penalties under U.S. Law:

Main Applicant

- ☐ U.S. person
U.S. Tax ID Number: - -
- ☐ Non-U.S. person with a U.S. address
(or green card holder claiming tax treaty benefits)
[Form W8BEN required]
- ☒ Non-U.S. person

Joint Applicant

- ☐ U.S. person
U.S. Tax ID Number: - -
- ☐ Non-U.S. person with a U.S. address
(or green card holder claiming tax treaty benefits)
[Form W8BEN required]
- ☐ Non-U.S. person

- I/We represent and warrant that I am/we are not a U.S. person or a citizen or resident alien, and that I am/we are not acting for or on behalf of a U.S. person. A false statement or misrepresentation of tax status by a U.S. person could lead to penalties under U.S. law. If my/our tax status change and become a U.S. citizen or resident of the United States, I/we must notify Citibank within 30 days.
- For purposes of complying with applicable U.S. tax laws, I waive any bank secrecy, privacy or data protection rights related to my account.

Citibank assumes no liability for any tax withheld on any reportable payments made to a customer under the U.S. Tax Rules.

Main Applicant

Name: **MOORI ASHOK KUMAR REDDY**

NRIC/PP No.: **37863695E**

Signature: **M.A.K. Reddy** (X)
Date: **27/02/2012**

Joint Applicant

Name: **BOJJI REDDY SOUJANYA**

NRIC/PP No.: **S8477350f**

Signature: **B. Soujanya** (X)
Date: **27/02/2012**

APPROVAL BY DEPARTMENT HEAD

DEPARTMENT HEAD

NAME

OPEN MAIL ID

GEOFFREY SOLMAN

Geoffrey.Mark.Solman@citi.com

Signature: **[Signature]** (X)
Date: **27/2/2012**

FOR OFFICE USE ONLY

Date of Valuation	Valuer Indicative Value S\$	Relationship No:
		Customer No.:
		Loan No.:
		Checking Account No.:
Bank's Solicitors		Legal Entity of Staff ☐ CSL ☐ CNA
CCSU ☐ Sabre Signature ☐ TPIN ☐ ICC		Certified True Copy
Maker _____ Date _____		(Signature)
Checker _____ Date _____		

Our Ref : VH14774/2012/lck/JQ
Date of Report : 25th February 2012
HDB Case No : F0220277

GSK Global Group
192 Waterloo Street
#02-05/06 Skyline Building
Singapore 187966

**VALUATION REPORT FOR THE PURPOSE OF OBTAINING MORTGAGE
LOAN AND APPLYING FOR THE WITHDRAWAL OF CPF MONIES FOR
PURCHASE OF HDB FLAT**

1. Valuation Report for : Moori Ashok Kumar
2. Date of Request : 20th February 2012
3. Address of Property : Block 359 Tampines Street 34 #02-433
Singapore 520359
4. Details of Property
Type : 4 Room Model A
Strata Area : 104.0 sq m
Tenure : 99 years from 1st March 1996
5. Description of Subject Property
State of Repair/Maintenance : Above Average
Orientation : Living faces South
Location of Unit : Intermediate
No of Storey of Block : 9
6. Comments on Subject Property : Nil.
7. Finishes & Fittings

Accommodation	Finishes			
	Floor	Wall	Ceiling	Fittings/Fixtures
Living	Ceramic	Paint	Paint	Aluminium framed windows, wrought iron gate & grilles, timber door, ceiling fan(1), television console(1), cabinets, mirror, feature wall, partial false ceiling with cornices & downlights.
Kitchen	Ceramic	Ceramic	Paint	High & low kitchen cabinets with cooker hood & hob, basin & service counters.
Bedrooms	Ceramic	Paint	Paint	Aluminium framed windows & grilles, wrought iron grilles, timber doors, split unit air-conditioners(3), wardrobes(3), study tables with cabinets(2), feature wall with downlights, bedhead(1), bed frame(1), shelves.
Bathrooms	Ceramic	Ceramic	Paint	Louvred windows, aluminium framed doors, central water heater(1), shower screen(1), long bath(1), mirror, downlights.
Storeroom	Ceramic	Paint	Paint	Decorative timber door, shelves.
Yard	Ceramic	Paint	Paint	Aluminium framed windows & grilles.

Your ultimate partner in real estate solutions.

GSKGlobal

8. Location & Locality

The subject property is located in Tampines New Town, some distance to Tampines MRT Station and Bus Interchange. Schools / marketing / eating / shopping services and other social amenities are provided in the vicinity.

9. Date of Inspection : 21st February 2012

10. Method & Basis of Valuation

Our valuation is made for the purpose of obtaining a mortgage loan from HDB and is not intended to be used for any other purpose. In assessing the mortgage value of the subject property, we have used the comparable sales method, having regard to recent sales of similar properties and taking into consideration the aforesaid and other relevant factors.

11. Purpose of Valuation

Our valuation is made for the purpose of obtaining a mortgage loan and withdrawal of CPF monies for purchase of HDB flat, and is not intended to be used for any other purposes.

12. Opinion of Value

Address of subject property : Block 359 Tampines Street 34 #02-433
Singapore 520359

Market Value : S\$405,000/-
(Singapore Dollars Four Hundred And Five
Thousand Only)

We certify that we

- (i) have been assigned by HDB to prepare the valuation report for the purposes stated herein, and
- (ii) have neither present nor prospective interest either as property/housing/estate agent in the property appraised or in the value reported.

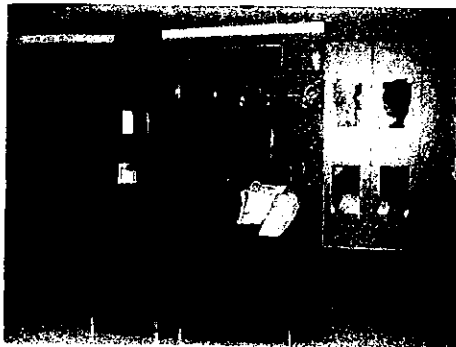
Prepared for and on behalf of
GSK Global Pte Ltd
(Formerly known as GSK Valuers & Property Consultants Pte Ltd)

.....
Name of Valuer : Lau Chee Kin
Licence No : AD041-2009819H

Encs : Photographs
Location Plan
Limiting Conditions

HDB Mortgage/LEK/RZ/ML/JQ

GSKGlobal



Living Area

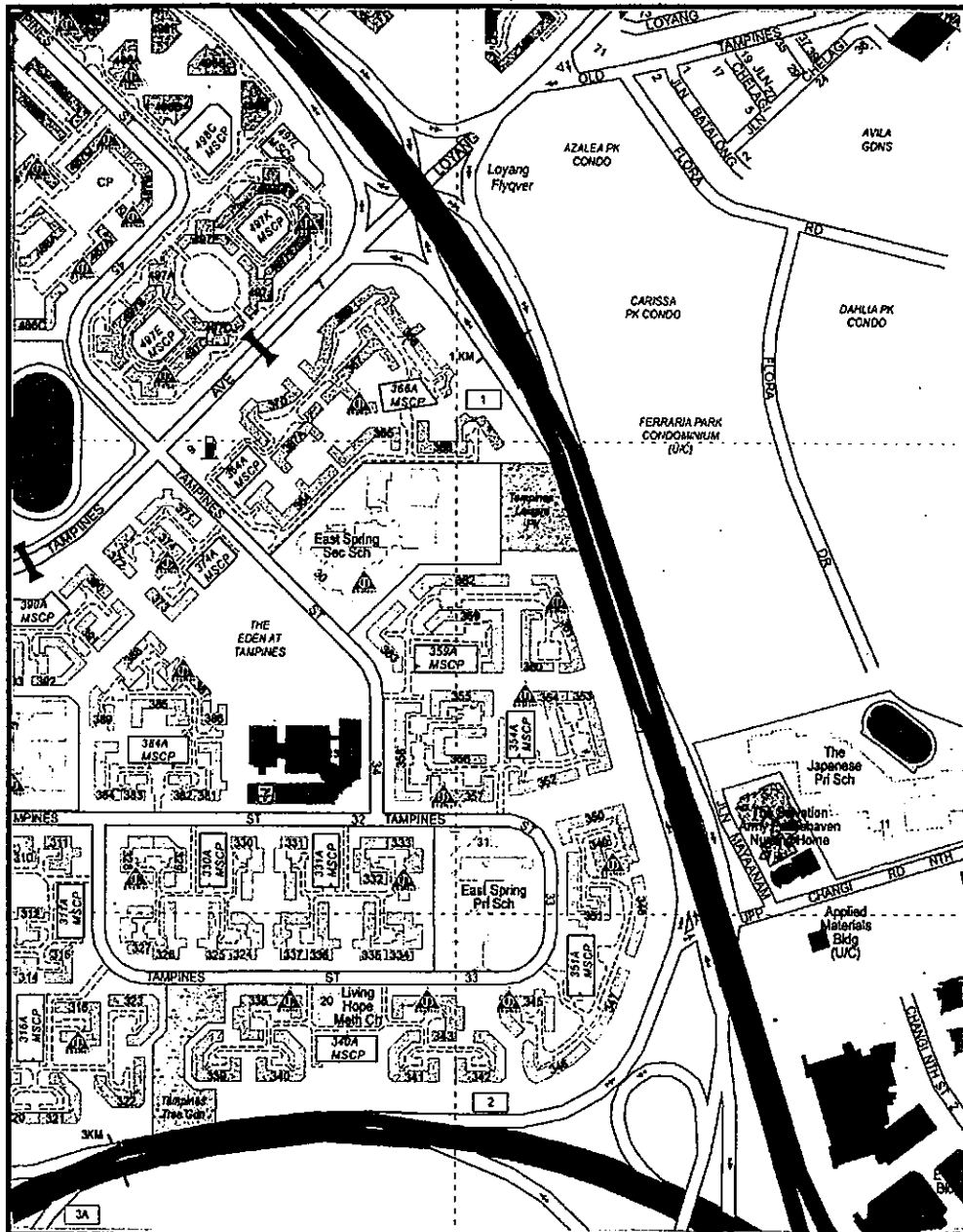


Kitchen



Bedroom

GSKGlobal



LOCATION PLAN
Not to Scale



LIMITING CONDITIONS

1. Where it stated in the Report that information has been supplied to the Valuer by another party or obtained by the Valuer from any enquiries, searches or investigations made from any government or statutory bodies, this information is believed to be reliable. The Valuer accepts no responsibility if this should prove not to be so.
2. The Valuation and Report are confidential to the party to whom they are addressed and to his professional advisors for the specific purpose to which they refer, or for the sole purpose which the Valuation and Report are commissioned. The Valuer disclaims all responsibility and will accept no liability to any other party, or any third party.
3. The report was prepared on the instructions of the Housing Development Board to assess the value of the property for mortgage purposes by the Housing Development Board and should not be used by any other party for any other purposes.
4. Where information has been supplied by the Housing Development Board, it is assumed to be accurate and reliable and we will not be held responsible should the information be proven otherwise.
5. While due care has been exercised to note any visible defects, no structural examination or the like has been made. We are not able to report that the improvement works in the property, including rewiring and piping, if any, is authorised by the relevant government authorities. The building services have not been tested but presumed to be in good working order.
6. No searches of any government proposals or public schemes on the property have been made.
7. The report does not take into consideration any charges or liabilities on the property.
8. We shall not be required to give testimony or to attend any court or public hearing by reason of this valuation report or with reference to the property unless prior arrangements have been made and agreed to by us and we shall be properly reimbursed.
9. The report must not be used partially but only in the total context in which it was prepared for and no part or whole of the report shall be reproduced without prior consent from us.
10. In the preparation of the report, it is assumed that the property may be purchased by any qualifying purchaser from any ethnic group.
11. No undertaking is given or implied nor liability accepted in respect of Year 2012 compliance of any building system or other equipment within the premises or the building as a whole.

OPTION TO PURCHASE

Option Date : 27-02-2012

Flat address: 81K359 TAMPINES ST 34 #02-433 8(520359) Flat

1. Details

Purchase Price	<u>S 420 000 F</u>	("Purchase Price")
Option Fee (Up to a maximum of \$1,000)	<u>S 1000 F</u> <u>CITI BANK 000007</u>	("Option Fee")
Option Expiry Date and Time (Date: State 15 th calendar day starting from Option Date)	on <u>12/03/2012</u> (dd/mm/yy) at 4:00 p.m.	("Option Expiry")

	Name	NRIC Number
Seller	(1) ROSLINDA BINTI MOHAMED MADERSHAH	S6912834C
	(2)	
	(3)	
	(4)	
Buyer	(1) MOORI ASHOK KUMAR REDDY	S7863695E
	(2) BOJJIREDDY SOUJANYA	S8477350F
	(3)	
	(4)	

Terms and Conditions for Sale and Purchase

8. General

8.1 In this Option —

"HDB" means the Housing and Development Board established under the Housing and Development Act (Cap. 129);

"CPF" means the Central Provident Fund established under the Central Provident Fund Act (Cap. 36);

"Law Society Conditions" means the conditions of sale known as "The Law Society of Singapore's Conditions of Sale 1999";

"Completion Date" means the date on which completion of the sale and purchase of the Flat is to take place in accordance with Clause 12;

"Seller" and "Buyer" include the Seller's and Buyer's personal representatives, successors-in-title and assigns; and

"working day" means any day from Monday to Saturday which is not a public holiday.

8.2 Words expressing the singular include the plural and vice versa.

8.3 Words referring to the male gender include the female gender.

8.4 If there is more than one Seller or more than one Buyer, their obligations under this Option can be enforced against them all jointly or against each of them individually.

9. Agreement for sale and purchase

9.1 The Seller sells to the Buyer, free from all encumbrances, the remaining leasehold interest in the Flat at the Purchase Price.

*9.2 The sale includes the movable property, fittings and other items ("Movable Property") in the Flat as listed in the Schedule attached to this Option and signed by the parties. The Seller warrants that the Movable Property are his own property free from any rental agreement, hire purchase agreement or other third party interest.

** Delete where not applicable.*

9.3 The Flat is sold subject to —

(a) the Housing and Development Act (Cap. 129) and any rules and regulations made under the Act;

(b) the terms and conditions of resale and purchase of an HDB resale flat as prescribed by the HDB from time to time;

(c) the policies of the HDB in force from time to time;

(d) the terms and conditions of this Option;

(e) the conditions in the Law Society Conditions which —

(i) apply to a sale by private contract; and

(ii) are not varied by or inconsistent with the terms and conditions in this Option; and

(f) the terms, covenants and conditions in the Agreement for Lease, Lease, Memorandum of Lease including any variation or supplement of such documents.

10. Liability for upgrading works

10.1 The Flat is sold subject to the HDB's upgrading programmes.

10.2 The parties are aware that under Section 65F of the Housing and Development Act, the owner of the Flat, as at the date of the HDB's written demand, is liable to pay the improvement contributions to the HDB.

Once the sale and purchase of the Flat is completed, the Buyer is regarded as the owner of the Flat.

10.3 "Improvement Contributions" means the costs for general upgrading works, specified upgrading works and/or special upgrading works payable to the HDB under Part IVA of the Housing and Development Act.

11. Application for HDB's approval

11. The Seller and Buyer will within 30 calendar days from the date of exercise of this Option, jointly apply to the HDB for its approval for the sale and purchase of the Flat.

12. Completion Date

12. Unless extended by the HDB, the Completion Date will be within 8 weeks from the date of the HDB's first appointment with the Seller and Buyer for the sale and purchase of the Flat.

13. Seller's obligations

13.1 The Seller must, within 7 working days at the request of the HDB or the Buyer's solicitor —
(a) produce such documents;
(b) sign such documents;
(c) make such declarations; or
(d) provide such information,

to the HDB or the Buyer's solicitor, as may be required to obtain the HDB's approval for the sale of the Flat.

13.2 The Seller must allow the HDB, any of its authorised officers or its panel of valuers to enter the Flat at any time in the day —
(a) to check for unauthorised works;
(b) to assess the value of the Flat; or
(c) for such other purposes as may be required by the HDB.

13.3 The Seller must carry out such acts and sign such documents as the HDB or the Buyer's solicitor may direct to discharge any existing mortgage, charge, third party caveat or other encumbrance with respect to the Flat on or before completion.

13.4 The Seller must at his own cost before the Completion Date —

- (a) take down and remove all fixtures, fittings, structures or works done within the Flat not approved by the HDB;
- (b) repair and make good any resulting defects in the Flat; and
- (c) remove and dispose of all resulting surplus or waste materials from the Flat.

13.5 The Seller agrees to take such steps as the Buyer may reasonably request to help the Buyer obtain the HDB's approval for the purchase of the Flat.

13.6 If the sale proceeds are insufficient to —

- (a) refund any CPF monies used by the Seller for the Flat together with accrued interest;
- (b) discharge in full any mortgage loan granted to the Seller by the HDB; or
- (c) repay any monies owing by the Seller to the HDB,

the Seller must make such payments to the HDB, if the HDB so requires.

14. Buyer's obligations

14.1 The Buyer must, within 7 working days at the request of the HDB or the Seller's solicitor —

- (a) produce such documents;
- (b) sign such documents;
- (c) make such declarations; or
- (d) provide such information,

to the HDB or the Seller's solicitor, as may be required to obtain the HDB's approval for the purchase of the Flat.

14.2 The Buyer agrees to take such steps as the Seller may reasonably request to help the Seller obtain the HDB's approval for the sale of the Flat.

15. Non-approval of sale and purchase

15.1 If the HDB's approval for the sale or purchase of the Flat is not obtained, is refused or is revoked before the Completion Date and it is not due to the Seller's or Buyer's default in complying with the HDB's terms of resale or requirements —

- (a) the sale and purchase will be cancelled;
- (b) this Option will be rescinded and become null and void and of no further effect;
- (c) the Seller will immediately, without demand, refund to the Buyer the Option Fee, Option Exercise Fee and any other monies paid by the Buyer to the Seller, without any interest or deduction;
- (d) each party will bear his own costs in the matter; and
- (e) neither party will have any other claim against the other.

15.2 If the HDB's approval for the sale and purchase of the Flat is withheld, refused, revoked or not obtained before the Completion Date and it is due to the Seller's or Buyer's default in complying with the HDB's terms of resale or requirements, the other party will be entitled to enforce the terms of this Option for specific performance, damages and/or any other remedy.

15.3 Clauses 15.1 and 15.2 will not apply to the situation where the Seller has not met the requirement in Clause 3.1.

16. Demands of Government department, Town Councils or statutory authorities

16.1 Any notice or order from any Government department, Town Council or other local or statutory authority must be complied with by the Seller at his own expense, on or before completion.

16.2 Condition 12 of the Law Society Conditions will not apply.

17. Title

17.1 The title to the Flat must be in order.

17.2 The Buyer will not ask for the certificate of statutory completion for the Flat. "Certificate of statutory completion" has the same meaning as in the Building Control Act (Cap. 29).

17.3 Condition 3 of the Law Society Conditions will be replaced with Clause 17 of this Option.

17.4 Where the Buyer's solicitor requests the loan of the documents of title, the Seller must, unless the Seller has justifiable grounds for refusing, produce at the Seller's own expense —

(a) the documents of title; or

(b) copies of the documents of title, certified as true copies by the Seller's solicitor.

17.5 The loan of any documents of title is subject to an undertaking from the Buyer's solicitor to return the documents of title at any time on demand, without any lien or claim.

17.6 The Flat is also sold subject to —

(a) all easements, quasi-easements and similar matters;

(b) any road, back-lane or other improvement schemes affecting the land on which it is built; and

(c) any other proposals contained in the Master Plan.

"Master Plan" has the same meaning as in the Planning Act (Cap. 232).

18. Physical state of Flat

18 The Buyer is deemed to purchase the Flat with full notice and knowledge of the state and condition of the Flat. The Buyer will not make any requisition or objection relating to the state and condition of the Flat.

19. Delivery of possession

19.1 The Flat is sold with vacant possession on completion.

19.2 The Seller must allow the Buyer to conduct a final inspection of the Flat on or before the Completion Date.

19.3 On the Completion Date, the Seller must give to the Buyer —

(a) vacant possession of the Flat; and

(b) the keys to the Flat.

19.4 Condition 8.2.2 of the Law Society Conditions will not apply to this Option.

20. Completion

20.1 Completion of the sale and purchase of the Flat will take place on the Completion Date in accordance with this Clause.

20.2 If the HDB so requires, the sale and purchase of the Flat will be completed at its office and at such time fixed by the HDB.

20.3 On completion, the Seller will sign and deliver to the Buyer, the following documents:

(a) where a lease has not been issued for the Flat —

(i) an assignment of the Seller's right, title and interest under the agreement for lease made between the Seller and the HDB; and

(ii) a letter of authority by the Seller directing the HDB to —

(A) enter into a fresh agreement for lease with the Buyer; and

(B) deem all monies paid to the HDB by the Seller under the agreement for lease as having been paid by the Buyer; or

(b) where a lease has been issued for the Flat, an Instrument of Transfer.

20.4 The documents in Clause 20.3 will be prepared by the Buyer at his own expense.

21. Liability for Outgoings

21.1 The Seller must pay all Outgoings for the period up to and including the Completion Date. The Seller must, if demanded by the Buyer, reimburse the Buyer for any such Outgoings paid by the Buyer.

21.2 The Buyer must pay all Outgoings for the period after the Completion Date. The Buyer must, if demanded by the Seller, reimburse the Seller for any such Outgoings paid by the Seller.

"Outgoings" includes property tax, service and conservancy charges and any other outgoings.

22. Exclusion of Contracts (Rights of Third Parties) Act

22. Any person, firm, corporation or organisation who is not a party to this Option will not acquire any rights under this Option by reason of the Contracts (Rights of Third Parties) Act (Cap. 53B).

23. Governing law

23. This Option is governed by the law of Singapore. If the parties take any legal proceedings in respect of this Option, they must do so only in a Singapore court of law.

24. Mediation

24.1 Before referring any dispute relating to this Option to arbitration or litigation, the Seller and the Buyer must consider settling the dispute through mediation at the Singapore Mediation Centre (a company limited by guarantee of the Singapore Academy of Law).

24.2 The parties are however not legally obliged to attempt mediation as a means of settling their dispute.

Original to HDB

FORM A
AUTHORISATION

Option Date : _____

Flat address: _____

This is the Form A referred to in Clause 5.1 of this Option.

We authorise the following person or solicitors' firm or estate agency to receive this Option with the signed Acceptance and payment of the Option Exercise Fee.

Name of authorised person or seller's solicitors' firm or estate agency:

NRIC Number : _____ (if applicable)

Address : _____

Contact Number : _____

Signed by Seller (1)

Signed by Seller (2)

Signed by Seller (3)

Signed by Seller (4)

Signature of Witness

Name :

NRIC:

*Estate Agency:

*Delete if not applicable

THE SCHEDULE

This is the Schedule referred to in Clause 9.2 of this Option.

MOVABLE PROPERTY, FITTINGS AND OTHER ITEMS

(1) ALL FIXTURE AS IN VALUATION

(2) L SHAPE SOFA

(3)

(4)

(5)

(6)

(7)

(8)

(9)

(10)

SIGNED by the Seller

In the presence of:

Signature of Witness

Name: WOO SIEW PIN ANGELA

NRIC: 271296038

*Estate Agency: ECG Property Pte Ltd

SIGNED by the Buyer

In the presence of:

Signature of Witness

Name: Chia Choo Hoon

NRIC: 879367474

*Estate Agency: Duxtons Wat Realty Pte Ltd

*delete if not applicable

Option Date : _____

Flat address: B1K359 TEMPOINER ST 34 #02-433 SCS20389

Signed by the Seller on the Option Date stated above.

[Signature]
Signed by Seller (1)

Signed by Seller (2)

Signed by Seller (3)

Signed by Seller (4)

WSP
Signature of Witness
Name: WOO SIEW PIN ANGELA
NRIC: S7129603B
*Estate Agency: ECG Property Pte Ltd
*Our solicitors are _____

ACCEPTANCE

This is the Acceptance referred to in Clause 5.1 of this Option.

We the Buyer accept the Seller's offer upon the terms set out in this Option.

Dated _____

Signed by Buyer (1)

B. Sou Jeng

Signed by Buyer (2)

Signed by Buyer (3)

Signed by Buyer (4)

Signature of Witness
Name: _____
NRIC: _____
*Estate Agency: _____
*delete if not applicable

REPUBLIC OF SINGAPORE
IDENTITY CARD NO. S7863695E



Name

MOORI ASHOK KUMAR REDDY

Race
INDIAN

Date of birth
25-07-1978

Sex
M

S7863695E

Country of birth
INDIA

8931048



IRIC No. S7863695E



Nationality
INDIAN

Date of issue
16-05-2008

Address
APT BLK 879 TAMPINES AVENUE B
#09-270
SINGAPORE 520879

REPUBLIC OF SINGAPORE
IDENTITY CARD NO. S8477350F



Name

BOJJIREDDY SOUJANYA

Race

INDIAN

Date of birth

25-06-1984

Sex

F

Country of birth

INDIA



8931187



NRIC No. S8477350F

Nationality

INDIAN

Date of issue

15-05-2008

Address

APT BLK 879 TAMPINES AVENUE 8
#09-270
SINGAPORE 520879

Marriage No. : 68 of 2007

Volume No. : 4 page. 49



Certificate of Marriage

(UNDER THE HINDU MARRIAGE ACT, 1955)
(ACT NO. XXV OF 1955)

I S. Vijaya Kumar Reddy Sub. Registrar
hereby certify that Sri. Moomi. Ashok Kumar Reddy
and Smt. BOTTI Reddy Soujanya

appeared before me this 1st day of September 2007
and that each of them, in my presence and in the presence of three
witnesses have declared that a Ceremony of Marriage has been
performed between them on 29-08-2007 and that
in accordance with their desire to have their marriage registered under
Hindu Marriage Act, the said marriage has, this 1st
day of September 2007 Bhadra 10/1928 has been registered.

SUB REGISTRAR

and,

REGISTRAR OF MARRIAGES,

RAJAMPET,

KADAPA DIST. (A.P.) INDIA

Sd/-
Registrar of Hindu Marriages

STATION : Rajampet

DATE : 01-09-2007

NOTE : Number of Corrections : NIL




Central Provident Fund Board
Saving For Retirement
my cpf

Name: MOORI ASHOK KUMAR REDDY
CPF Account Number: S7863695E

Date: 27 Feb 2012
Time: 04:00 PM (Singapore Time)

My Statement - Transaction History

For 01 Dec 2010 to 27 Feb 2012

TRN DATE	TRN CODE	FOR MTH OF	REF	ORDINARY ACCOUNT	SPECIAL ACCOUNT	MEDISAVE ACCOUNT
1 DEC	BAL			23,995.30	5,374.21	6,484.45
20 DEC	CON	NOV2010	A	1,035.09	224.91	315.00
31 DEC	INT			464.30	387.14	253.94
18 JAN	CON	DEC2010	A	1,035.09	224.91	315.00
18 FEB	CON	JAN2011	A	1,035.09	224.91	315.00
18 MAR	CON	FEB2011	A	1,128.42	245.18	343.40
19 APR	CON	MAR2011	A	1,035.51	247.53	314.96
19 MAY	CON	APR2011	A	1,035.51	247.53	314.96
20 JUN	CON	MAY2011	A	1,035.51	247.53	314.96
25 JUN	DPS			-36.00		
19 JUL	CON	JUN2011	A	1,035.51	247.53	314.96
18 AUG	CON	JUL2011	A	1,035.51	247.53	314.96
11 SEP	MSH					-54.00
20 SEP	CON	AUG2011	A	1,035.51	247.53	314.96
18 OCT	CON	SEP2011	A	1,150.20	299.88	349.92
18 NOV	CON	OCT2011	A	1,150.20	299.88	349.92
21 DEC	CON	NOV2011	A	1,748.32	455.81	531.87
31 DEC	INT			781.74	566.02	439.92
18 JAN	CON	DEC2011	A	1,150.20	299.88	349.92
20 FEB	CON	JAN2012	A	1,150.20	299.88	349.92
27 FEB	BAL			42,001.21	10,387.79	12,234.02
REF A : CITIBANK, N.A.						

Definition of Abbreviation is available online

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**Central Provident Fund Board**
*Saving For Retirement**my cpf*Name: MOORI ASHOK KUMAR REDDY
CPF Account Number: S7863695EDate: 27 Feb 2012
Time: 04:00 PM (Singapore Time)**My Statement - Contribution History**
For Dec 2010 to Feb 2012

FOR MONTH	PAID ON	AMOUNT (\$)	EMPLOYER CONTRIBUTION
NOV 2010	17 Dec 2010	1,575.00	CITIBANK, N.A.
DEC 2010	17 Jan 2011	1,575.00	CITIBANK, N.A.
JAN 2011	17 Feb 2011	1,575.00	CITIBANK, N.A.
FEB 2011	17 Mar 2011	1,717.00	CITIBANK, N.A.
MAR 2011	18 Apr 2011	1,598.00	CITIBANK, N.A.
APR 2011	18 May 2011	1,598.00	CITIBANK, N.A.
MAY 2011	17 Jun 2011	1,598.00	CITIBANK, N.A.
JUN 2011	18 Jul 2011	1,598.00	CITIBANK, N.A.
JUL 2011	17 Aug 2011	1,598.00	CITIBANK, N.A.
AUG 2011	19 Sep 2011	1,598.00	CITIBANK, N.A.
SEP 2011	17 Oct 2011	1,800.00	CITIBANK, N.A.
OCT 2011	17 Nov 2011	1,800.00	CITIBANK, N.A.
NOV 2011	19 Dec 2011	2,736.00	CITIBANK, N.A.
DEC 2011	17 Jan 2012	1,800.00	CITIBANK, N.A.
JAN 2012	17 Feb 2012	1,800.00	CITIBANK, N.A.

This statement does not include contribution(s) received by the Board after 18 Feb 2012.

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**Central Provident Fund Board***Saving For Retirement***my cpf**

Name: BOJJIREDDY SOUJANYA
CPF Account Number: S8477350F

Date: 27 Feb 2012
Time: 04:10 PM (Singapore Time)

My Statement - Transaction History

For 01 Dec 2010 to 27 Feb 2012

TRN DATE	TRN CODE	FOR MTH OF	REF	ORDINARY ACCOUNT	SPECIAL ACCOUNT	MEDISAVE ACCOUNT
1 DEC	BAL			0.00	0.00	0.00
20 DEC	CON	NOV2010	A	310.20	67.40	94.40
23 DEC	DPS			-36.00		
31 DEC	INT			0.00	0.00	0.00
13 MAR	MSH					-33.00
26 MAR	DPS			28.01		
31 DEC	INT			7.38	6.30	3.28
27 FEB	BAL			309.59	73.70	64.68
REF A : ACCENTURE PTE LTD (PROF/STAFF)						

Definition of Abbreviation is available online

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Central Provident Fund Board
Saving For Retirement

my cpf

Name: BOJJIREDDY SOUJANYA
CPF Account Number: S8477350F

Date: 27 Feb 2012
Time: 04:10 PM (Singapore Time)

My Statement - Contribution History
For Dec 2010 to Feb 2012

FOR MONTH	PAID ON	AMOUNT (\$)	EMPLOYER CONTRIBUTION
NOV 2010	17 Dec 2010	472.00	ACCENTURE PTE LTD (PROF/STAFF)

This statement does not include contribution(s) received by the Board after 18 Feb 2012.

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**Central Provident Fund Board***Saving For Retirement**my cpf*Name: BOJJIREDDY SOUJANYA
CPF Account Number: S8477350FDate: 27 Feb 2012
Time: 04:11 PM (Singapore Time)**My Statement - Yearly Statement of Account**
For Jan 2010 to Dec 2010

Transaction Date	Code	For Mth/ Year of	Ref	Ordinary Account (OA) \$	Special Account (SA) \$	Medisave Account (MA) \$
01 JAN	BAL			0.00	0.00	0.00
20 DEC	CON	NOV2010	A	310.20	67.40	94.40
23 DEC	DPS			-36.00	0.00	0.00
31 DEC	INT			0.00	0.00	0.00
31 DEC	BAL			274.20	67.40	94.40

REF A : ACCENTURE PTE LTD (PROF/STAFF)

You are covered under DPS.
Your DPS insurer is NTUC Income Insurance Cooperative Limited.
For details, please contact your insurer.

You have not made a nomination.

Please refer to My Messages for the latest messages from CPF Board.

The information indicated on the statement is status as at 31 December 2010 .

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CITIBANK SINGAPORE LTD STAFF HOUSING LOAN CHECKLIST **(For HDB FLAT)**

(Please ensure you complete and submit following supporting documents with your Staff Housing Loan application to Employee Services Singapore, Level 4, Building 2, 5 Changi Business Park Crescent, Ref: Staff Housing Loan.

Name of Staff:	
Department/Office address:	

Mandatory Documents

- ☐ Original Application Form duly signed by staff and joint applicant (if applicable)
- ☐ Photocopy of NRIC (front and back)
 - Staff and Joint applicant (if applicable)
- ☐ Original latest CPF Statement of
 - Staff and joint applicant (if applicable)
- ☐ Photocopy of marriage certificate (for joint application with spouse)
- ☐ Completed/Signed Account Debit Authorization Form (DDA) Declaration Form to declare if staff is a Director of any subsidiary / affiliate of Citigroup, Inc.
- ☐ Verbal indicative email from CES (If applicable)

Additional Documents

New Purchase

- ☐ Photocopy of signed Option To Purchase
- ☐ Bridging Loan Application
 - ☐ Proof of sale of current property (photocopy of Sales Agreement)
 - ☐ Proof of CPF funds crediting back to staff and joint applicant (if applicable) CPF account (Original Public Housing or Residential Properties Scheme Withdrawal Statement)
 - ☐ HDB Outstanding Loan Statement (issued by Town Council) or Loan Statement from current financier
 - ☐ Original Front-End Bridging Loan Application Form (Letter of Authorization to Vendor/Development) duly signed by staff and joint applicant (if applicable)

Refinancing

- ☐ Latest original CPF Public Housing or Residential Properties Scheme Withdrawal Statement (which reflects CPF funds used to finance/service the current housing loan with the other financial institution).
- ☐ Latest 6 months housing loan statement with HDB/current financier