ASS.REC BY REF	cs/Fc117022075/Agbnz
From (Fermi Aung Vin Min Estimated Cost	ASSIGNMENT TOMEST FCI Billio Billio
To Inspect Vehicle No. SJG at Workshop m/s Huitluang F of 2 kaki Buki + Ave 2 # o Policy No.	1382R SHC04659 tong Bao 97322326
Sum Insured	Claim No. DI7010764 MFS H
Make of Vehr (Client's Record)	1.0.A 17/11/2017
Date/Time 2.24 pm@ 20/11/19 P	erson Consisted Alison Vehic IN OUT
Date/Time Action/Instruction (SJG 4 382 R -	> Estimate
21 11 170 33mm luformes	-x I Arong You Min, we are ponding estimate from repairs
10/11/10 4.47/1 VIVISED	to yin hin by emoil. days (Red \$1042,75, 370/.)

The STG 4382 R. ST		ASSIGNMENT
Truck Trailer 20 ONE ITERES FOO RESTEVALINATION TO MAKE TRES FOO RESTEVALINATION AVAILABLE TO MAKE TRES FOO RESTEVALINATION TO MAKE TRES F	20/11/	12 STG 4382R
Trusk Trailers Consectivence no SJG 4382R Allocations may Hui Huang Hong Bao 2 Zeaki BkH Ava 2 # 02-11 AutoHub Size Second 160742 Teacon Insured Station NA Services Record 160742 Teacon Insured NA Services Record 1	STATE TO SEE THE SECOND	
To inspect Vehicle his SIG 4382R Althorstoo mis Hui Huang Hong Boo at Vehicle Bk+ Ave 2 # 02-11 AutoHub Tourist Bk+ Ave 3 # 05 Institute Tourist Tourist Bk+ Ave 3 # 05 Institute Tourist Tourist Tourist Bk+ Ave 3 # 05 Institute Tourist To	^	
Add Fee: Stating Fig. Stating		
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Policy No. Cleans No. Second Secon	Hui Huang Hong 1800	1 00 100
Clears No. Define No. Sum insured Excess (Clear's Record) Alisan @ 913 223 26 Mare of Veh. Mare of Veh. Mare of Veh. Mare of Veh. (Policy Condition) Remark: The veh had commenced its repair at the time of inspection. Sall or Market Value. DAC Academ Root: DAC Academ Root: OCA / REP. // ZAHRS *** CA / REP. // ZAHRS *** Date: Ferson Condition: The UIC / Chassis frame / Eady Structure efforts Due to college the UIC / Chassis frame / Eady Structure efforts Due to college the UIC / Chassis frame / Eady Structure efforts Due to college the UIC / Chassis frame / Eady Structure efforts Due to college the UIC / Chassis frame / Eady Structure efforts Due to college the UIC / Chassis frame / Eady Structure efforts Due to college the UIC / Chassis frame / Eady Structure efforts Due to college the UIC / Chassis frame / Eady Structure efforts Due to college the UIC / Chassis frame / Eady Structure efforts Due to college the UIC / Chassis frame / Eady Structure efforts Due to college the UIC / Chassis frame / Eady Structure efforts Due to college the UIC / Chassis frame / Eady Structure efforts Due to college the UIC / Chassis frame / Eady Structure efforts Due to college the UIC / Chassis frame / Eady Structure efforts Due to college the UIC / Chassis frame / Eady Structure efforts Due to college the UIC / Chassis frame / Eady Structure efforts Due to college the UIC / Chassis frame / Eady Structure efforts Due to colleg		Ab Salary South
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GIA / PR Seen Consistent? Yes or No Est Repairs:		/
Cum Sure		L'Bal OG mm LBal OG
Date Time Action Instruction Prelix Report Prelix Report Resurvey No. of Trip: Suner Test Sun	Est Repairs: 4 days Res.: Yes or No	DOA 001 21/11/17
Date Person Contacted: Date Person Contacted: Date Time Action Instruction The U/C / Chassis frame / Body Structural effected due to collision Date Time Action Instruction The U/C / Chassis frame / Body Structural effected due to collision Days Of Repair: Perelli, Report Days Of Repair: Perelli, Report Resurvey No. of Trip: Sune, Fee 110 50 50 50 50 50 50 5		Survey held at Hui Hauny Hang Bao.
Date Person Contacted The U/C / Chassis frame / Body Structure effected due to collision Date / Time Action Instruction	1	
Date / Time Action Instruction TP 15t Cap. Days Of Repair: Preli. Report Days Of Repair: Resurvey No. of Trip: Suney Fee	Vanicle	IN/OUT
TP 134 Cap. 28 11 2017 2 28 11 2017 2 28 11 2017 2 28 11 2017 2 28 28 28 28 28 28 28	Date: Person Contacted	The U/C / Chassis frame / Body Structure affected due to collision
Days Of Repair: 10		
Para Time Fig Rejum (1) Add Fee: Stelling (1) Fending Fig Rejum (1) Add Fee: Stelling (1) Fending Fig Rejum (1) Add Fee: Stelling (1) Fending Fig Rejum (1) Final Report Format Lump Sum (1) Final Report Format The Stelling (1) The Stell	//8c	[[OC]]
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	-	National Research
		Secretary and the secretary an



LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

FIRS	ST CAPITAL INSU	DANIGELED			
		RANCELID	Ref : CS/FCI170220	75/Aqb	
	OBINSON ROAD 01 CITY HOUSES	INGAPORE 068877	Date: 20-11-2017 Code: FCI2		
1.		Policy Particula	ars :- THIRD PARTY CLA	M	
	Insured Veh.	SHC 0465G	Veh. Inspected	SJG 4382R	
	Policy No.		Coverage (\$)	0.00	
	Claim No.	D17010754MFSH	Excess (\$)	0.00	
	Assign From	CWS (AUNG YIN MIN)	Assign Date	20/11/2017	
2.		Vehicle Pa	articulars & Condition		
	Make & Model		c.c	0	
	Engine No.	HIDDEN	HIDDEN Year of Reg.		
	Chassis No.		Colour		
	Odometer -		Steering		
	Brakes		Modification		
	General				
3.		Con	ditions of Tyres		
		Size	Make	Balance	
	R/H Front Tyre			mm	
	L/H Front Tyre			mm	
	R/H Rear Tyre			mm	
	L/H Rear Tyre			mm	
4.		Descri	iption of Damages		
5.		Gen	eral Information		
	Accident Date	17/11/2017	Inspection Date	20/11/2017	
	Survey held at	HUI HUANG HONG BAO MO	OTORS	THE PROPERTY OF THE PROPERTY O	
	Pro reg in the factor of the second of the s	2 KAKI BUKIT AVENUE 2 #02-11 KAKI BUKIT AUTOH	UB SINGAPORE 417921		
5a.			Remarks		

Policy Type: OD / TP / TP RES / TL / EVA Case Handler Typist Admin ((): Case handler to make sure all Information created by the assignment team are ACCURATE. Y-Date N-Date Y-Date N-Date (1) Office Assign Form Reference No. C C Customer Code Assign From N C Assign Date Veh No (Inspected) C Veh No (Insured) C D.O.A C Policy No C Claim No C C Insurance Authorisation (CA /REV/REP) Report Type C Weekend Charges C Survey held at/Repairer N Excess Advion): Case handler to make sure the surveyor completed all required information. Surveyor ((1) Assignment Form Vehicle No C Regn Month/Year C Vehicle Type Make & Model Engine Capacity. (C.C) C Colour N Odometer. (Sp.Reading) C Chassis No C N General Condition N Steering Brake Modification (Modi) N C Tyre Size Tyre Make N C Tyre Balance C Date of Inspection Survey held N N Des.of Damages (2) System - (Views/Merimen) Damaged Vehicle Photographs Uploaded C (3) Workshop Estimate/Assignment Form ALL Parts condition Market Value for OD cases C Estimate Repair Cost for PRI (RSI, TMI, MSIG) C C Days of repair Finalised Amount C Re-inspection Cases to Finalize within 5 Days (4) System - (Views/Merimen) Resurvey photo Uploaded Check By:

Date

Survey Department Check List (Case Handler)

CS #41702075/ Ag/b

Case Handler

First Capital Insurance Limited

Company Reg. No. 195000106C GST Reg. No. M2-0001676-9

A FAIRFAX Company

MOTOR SURVEY ASSIGNMENT

Date

17-11-2017

Our Ref No. D17010754MFSH

Accident Date

17-11-2017

Claim Type. Third Party

Insured Vehicle

SHC0465G

Third Party Vehicle. SJG4382R

Survey Location

2 KAKI BULKIT AVENUE 2 #02-11 KAKI BULKIT @ AUTOHUB

Contact Person.

ALISON

Contact No.

81025571/97322326

Fax No. 0

Survey Type

WITHOUT PREJUDICE:

Appointed

LKK AUTO CONSULTANTS PTE LTD

Surveyor Contact Person

NA

Fax No. 68416315

Contact Number.

NA

FOR DIRECT SETTLEMENT

Please submit to us the Tax Invoice together with letter of claim for Rental OR Loss of use (based on NIMA Benchmark rates) together with your survey report.

THIRD PARTY SURVEY REQUEST

Cc: Workshop

HUI HUANG HONG BAO

Attention. NIL

Cc: TP Solicitor

M NEDUMARAN & CO

TP Solicitor Fax No. 65098482

Officer Incharge

AUNGYM

MOTORS

IMPORTANT NOTE

Kindly submit the survey report via CWS within 14 days for survey assignment and 7 days for re-inspection.

This is a computer generated letter, no signature required.

Job Sheet (/C	ClaimWS/Surveyor/JobSheet/	230387) 🚣 PR	RI Documents 😃 Close 🗶		
			PRI Header Details		
Claim No	D17010754MFSH	Policy No	D-15072702MFSH	Claimant S.No & Name	1 & M NEDUM
Workshop Name	HUI HUANG HONG BAO MOTORS (Contact Person : ALISON)	Survey Location & Contact Details	2 KAKI BULKIT AVENUE 2 # Mobile: 97322326 , Phone EmailId: SERENE.TAN@MN	e: 81025571 ,	Fax: 0
Our Surveyor	LKK AUTO CONSULTANTS PTE LTD	Instructions To Surveyor	WITHOUT PREJUDICE:		
Insured Name	CITYCAB PTE LTD	Insured Vehicle No	SHC0465G	TP Vehicle No	SJG4382R
PRI Recieved Date	17-11-2017 09:12:41 PM	Surveyor Appointed Date	20-11-2017 02:18:12 PM	Surveyor Accept Date	20-11-2017
	L.	1.	Survey Report Upload		
Surveyor Inspection Date *:		Surveyor Report Date	20-11-2017	Upload Survey Report *:	Choose File
			Vehicle Particulars		
Make	Please Select Make ▼	Model	Please Select Model ▼	Year	Select Year
Chasis No		Engine No		Mileage	
Color		Cubic Capacity			
Multiple D	ocuments Upload				
		Upload Multiple	e Documents		
File Nan	ne			Action	
Surveyor	Job Remarks				
l'	Ì				

Shiau Chan (LKKAuto)

From:

Shiau Chan (LKKAuto)

Sent:

Tuesday, 28 November, 2017 4:47 PM

To:

'Claim Workflow System'; assignments

Cc:

AUNGYINMIN@FIRST-INSURANCE.COM.SG; SUR

Subject:

RE: SURVEY ASSESSMENT - D17010754MFSH/1

Attachments:

CSFCI17022075Aqb.pdf

Dear Yin Min,

Enclosed herewith preliminary advice of SJG 4382R.

Best Regards,

Shiau Chan (Ms) | Case Handler LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: <u>siewsc@lkkauto.com</u> | fax: 6256-4315 | lk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Shiau Chan (LKKAuto)

Sent: Wednesday, 22 November, 2017 3:32 PM

To: 'Claim Workflow System' <cwsmotorclaims@first-insurance.com.sg>; assignments <assignments@lkkauto.com>

Cc: AUNGYINMIN@FIRST-INSURANCE.COM.SG; SUR <sur@lkkauto.com>

Subject: RE: SURVEY ASSESSMENT - D17010754MFSH/1

Dear Yin Min,

Please be informed that we have inspected the vehicle SJG 4382R on 21/11/2017.

We are pending for estimate from repairer.

Best Regards,

Shiau Chan (Ms) | Case Handler

KK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: <u>siewsc@lkkauto.com</u> | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Admin-D (LKKAuto)

Sent: Monday, 20 November, 2017 4:18 PM

To: 'Claim Workflow System' < cwsmotorclaims@first-insurance.com.sg>; assignments < assignments@lkkauto.com>

Cc: AUNGYINMIN@FIRST-INSURANCE.COM.SG; SUR <sur@lkkauto.com>

Subject: RE: SURVEY ASSESSMENT - D17010754MFSH/1

Dear Sir/Mdm,

Thank you for the assignment.

Best Regards,



51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL: (065) 62563561 FAX: (065) 62564315

Your Ref: D17010754MFSH

Date: 28 November 2017

Our Ref: CS/FCI17022075/Aqb

The Motor Claims Department First Capital Insurance Ltd

Dear Sir/Madam,

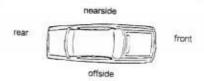
INITIAL INSPECTION REPORT OF VEHICLE NO. SJG 4382R .

Please be informed that we had conducted the inspection of the abovementioned vehicle on <u>21/11/2017</u> at the premises of M/s <u>HUI HONG HONG BAO</u>, and have the following to report:-

Workshop Estimate Amount	: <u>S\$</u>	2,842.75	5	
Revised Estimate Amount	: <u>S\$</u>	1,800.00	(Lump Sum)	2
"Check" Items Amount	: <u>S</u> \$	-		
Market Value	: <u>S</u> \$	-		
LTA Reimbursement Value	: <u>S</u> \$	19		
Nett Value	: <u>S\$</u>	-		

Description of Damage:

<u>The vehicle sustained damages</u>
at the rear portion.



Yours faithfully

ADRIAN LING WAI PING

B.Eng, AMSOE, AMIRTE, AMSAE-A, M.MATAI

Licensed Appraiser

Shiau Chan (LKKAuto)

From:

Shiau Chan (LKKAuto)

Sent: To: Wednesday, 22 November, 2017 3:32 PM

Cc:

'Claim Workflow System'; assignments AUNGYINMIN@FIRST-INSURANCE.COM.SG; SUR

Subject:

RE: SURVEY ASSESSMENT - D17010754MFSH/1

Dear Yin Min,

Please be informed that we have inspected the vehicle SJG 4382R on 21/11/2017.

We are pending for estimate from repairer.

Best Regards,

Shiau Chan (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: <u>siewsc@lkkauto.com</u> | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Admin-D (LKKAuto)

Sent: Monday, 20 November, 2017 4:18 PM

To: 'Claim Workflow System' <cwsmotorclaims@first-insurance.com.sg>; assignments <assignments@lkkauto.com>

Cc: AUNGYINMIN@FIRST-INSURANCE.COM.SG; SUR <sur@lkkauto.com>

Subject: RE: SURVEY ASSESSMENT - D17010754MFSH/1

Dear Sir/Mdm,

Thank you for the assignment.

Best Regards,

G.Nivitha | Admin

LKK Auto Consultants Pte Ltd

Phone: 6841-1972 | email: <u>assignments@lkkauto.com</u> | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Claim Workflow System [mailto:cwsmotorclaims@first-insurance.com.sg]

Sent: Monday, 20 November, 2017 2:18 PM

To: ASSIGNMENTS@LKKAUTO.COM

Cc: CWSMOTORCLAIMS@FIRST-INSURANCE.COM.SG; AUNGYINMIN@FIRST-INSURANCE.COM.SG

Subject: PRI: SURVEY ASSESSMENT - D17010754MFSH/1

Dear Sir/Mdm,

We refer to the above reference.

Please find attached the necessary documents for survey.

Kindly submit your report via CWS within the next 14 days.

Best Regards,

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars		
Owner ID Type	Company	
Owner ID	8195Z	
Vehicle Details		
Vehicle No.	SJG4382R	
Vehicle to be Exported	No	
Intended De-registration Date	28 Nov 2017	
Vehicle Make	TOYOTA	
Vehicle Model	COROLLA ALTIS 1.6 AUTO	
Primary Colour	Silver	
Manufacturing Year	2008	
Engine No.	3ZZ4741519	
Chassis No.	MR053ZEE106102035	
Maximum Power Output	80.0 kW (107 bhp)	
Open Market Value	\$16,994.00	
Original Registration Date	30 Jun 2008	
First Registration Date	30 Jun 2008	
Transfer Count	0	
Actual ARF Paid	\$16,994.00	
Intended PARF Rebate Details		
PARF Eligibility	Yes	
PARF Eligibility Expiry Date	29 Jun 2018	
PARF Rebate Amount	\$8,497.00	
Intended COE Rebate Details		
COE Expiry Date	29 Jun 2018	
COE Category	A - Car (1600cc & below)	
COE Period(Years)	10	
QP Paid	\$14,351.00	
COE Rebate Amount	\$841.00	
Total Rebate Amount	\$9,338.00	

The information contained herein is correct as at 28 Nov 2017

HUI HUANG HONG BAO MOTORS

2 Kaki Bukit Ave 2 #02-11 Kaki Bukit AutoHub Singapore 417921 Tel: 6844 7414 Fax: 6844 7401 Email: alisonhhhb@gmail.com

M/s Popular Rent A Car Pte Ltd 501 Guillemard Road Singapore 399840

TP 1st Cap.

20th November 2017

Estimate cost of repairs to Toyota Altis - SJG 4382 R

1 pc	Rear humper brackets @\$\$58.20	\$ 115.20 +
1 pc	Rear bumper De To	\$ 515.00
2 pcs	Rear bumper brackets @\$\$58.20	\$ 116.40 +
1 pc	Rear bumper sponge w/beam %	\$ 125.00
1 pc	Rear end panel	\$ 116.40 \(\) \$ 125.00 \(\) \$ 535.30 \(\) \$ 1039.05
1 pc	Rear end panel centre garnish	\$ 210.10
	The second secon	\$ 1,617.00
	Less 25%	\$ (404.25)
		\$ 1,212.75
1 set	Reverse sensors	\$ 200.00 SN 230
1 set	Clips	\$ 30.00 SN
	Labour charges to repair boot floor panel, to cut out rear end panel, to panel beating,	
	remove, renew and align replaced parts	\$ 750.00 600
	Spray painting	\$ 600.00 400 1030
	Tuff-kote	\$ 50.00 30
		\$ 2,842.75

Dollars: Two thousand eight hundred forty-two and cents seventy-five only.

LKK Auto Consultants hence notify the Repairer of the following:

- To resurvey before/after spray painting
- To display damaged part(s) during resurvey
- Parts prices are subject to confirmation
- Third party survey is on a "Without Prejudice" basis
- No illegal modification(s) is allowed
- Supplementary item(s) must be resurveyed and is subject to final approval from Insurance Company

Acknowledged by Repairer Signature:

Date:

total: 2258.05 1/5: 1.8 K. OADays



LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

	Affiliated to Federation Intern	nationale Des Experts En Autom	nobile
FIRST CAPITAL IN	SURANCE LTD	Ref : CS/FCI1702207	75/Aqbn2
36 ROBINSON RO #16-01 CITY HOUS	AD SESINGAPORE 068877	Date: 01-12-2017 Code: FCI2	
	Policy Particul	ars :- THIRD PARTY CLAI	M
Insured Veh	. SHC 465G	Veh. Inspected	SJG 4382R
Policy No.	D-15072702MFSH	Coverage (\$)	0.00
Claim No.	D17010754MFSH	Excess (\$)	0.00
Assign From	n AUNGYM	Assign Date	20/11/2017
2.	Vehicle P	articulars & Condition	
Make & Mod	el TOYOTA ALTIS	c.c	1598
Engine No.	HIDDEN	Year of Reg.	2008
Chassis No.	MR053ZEE106102035	Colour	SILVER
Odometer	160742	Steering	IN ORDER
Brakes	IN ORDER	Modification	SPORTS RIM
General	GOOD		
3.	Cor	nditions of Tyres	
	Size	Make	Balance
R/H Front Ty	/re 195/65 R15	NEUTON	6 mm
L/H Front Ty	re 195/65 R15	NEUTON	6 mm
R/H Rear Ty	re 195/65 R15	NEUTON	6 mm
L/H Rear Ty	re 195/65 R15	NEUTON	6 mm
4.	Descr	iption of Damages	
THE VEHICLE	SUSTAINED DAMAGES AT THE	REAR PORTION.	
DAMAGES SE	EE DETAILS.		
5.	Ger	neral Information	
Accident Da	te 17/11/2017	Inspection Date	21/11/2017
Survey held	at HUI HUANG HONG BAO M	OTORS	
3	2 KAKI BUKIT AVENUE 2 #02-11 KAKI BUKIT AUTOH	HUB SINGAPORE 417921	
5a.		Remarks	
B)THE INSPE	CONSISTENT TO ACCIDENT RE CTION WAS CONDUCTED ON A DANCE TO YOUR INSTRUCTION	"WITHOUT PREJUDICE" BAS	SIS. SED REPAIRS.
5b.		nate Days of Repair	
	NORMAL PERIOD FOR REPAIR:	4 Working Day	vs



LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Page No.:1 of 1

ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SJG 4382R

Qty	Description of Parts	Condition	Estimate By Workshop (\$))	Our Adjusted (\$)
	REPLACEMENT OF PARTS			100
4	BOOT LID INNER LOCK	NOT NECESSARY	115.20	15
1	REAR BUMPER	DEFORMED	515.00	515.00
2	REAR BUMPER BRACKETS @\$58.20	NOT NECESSARY	116.40	V. 444.04.04
1	REAR BUMPER SPONGE W/BEAM	DAMAGED	125.00	125.00
1	REAR END PANEL	DENTED	535.30	535.30
1	REAR END PANEL CENTRE GARNISH	DEFORMED	210.10	210.10
	LESS 25% DISCOUNT		-404.25	-346.35
			1,212.75	1,039.05
	SPECIAL NETT ITEMS			
1	SET REVERSE SENSORS (SN)	DAMAGED	200.00	200.00
1	SET CLIPS (SN)	NECESSARY	30.00	30.00
			230.00	230.00
	LABOUR			3 1300000 3000
	LABOUR CHARGES TO REPAIR BOOT FLOOR PANEL, TO CUT OUT REAR END PANEL, TO PANEL BEATING, REMOVE, RENEW AND ALIGN REPLACED PARTS.		750.00	600.00
	SPRAY PAINTING.		600.00	400.00
	TUFF-KOTE.		50.00	30.00
			1,400.00	1,030.00
	GRAND TOTAL		2,842.75	2,299.05

RECOMMENDED COST OF LUMP SUM REPAIRS	1,800.00
(TO ITS PRE-ACCIDENT CONDITION)	

Report Ref No. CS/FCI17022075/Aqbn2



ADRIAN LING WAI PING

B.Eng, AMSOE, AMIRTE, AMSAE-A, M.MATAI

Licensed Appraiser

DISCLAIMER OF LIABILITY TO THIRD PARTIES: This Report is made solely for the use and benefit of the Client named on the front page of this Report.

No liability of responsibility whatsoever, in contact or tort, is accepted to any third party who may reply on the Report wholly or in part. Any third party acting or replying on this Report, in whole or in part, does so at his or her own risk.