From (Person):	. Yeu Pei	. li	of		EGI		Date/Tis	me: 15	940.1810(0)
Estimated Cost					Bill to:				
OD / Ty WS To Inspect Vel	TTP RES / OD	RES / EV	A/INV SH	8 84701	s M		Insured:	GBB	5(FOP
at Workshop n	ปร		bremi6	ſ			Tel:		
of		23 (hungi	South	C Jul	#01-1	ת		
Policy No:			J		Claim	i No: _	683907)Z/	3r/b1	
Sum Insured:					Exe	cess:		1/2	
Make of Veh:							D.O.A.	18	3.102018
CA / REV	REP. / REV	24 HRS 4	יפש				H.O.I) Endors	ement:
	15-10-2018 23			ontacted:		Gary	Vehicle	Droi	OT
Date/Time	Action/Instruc	tion (/)	Estimate					
	CHB 3HJU	n - NBI	A /ms	W(00)	327 /Y			DUA: (13022016
	GBB 90777	7 - X	111111111111111111111111111111111111111		- Calabara				
19/10/0	11:09am -		od	preli	advice	, v	ra email		
1100	C O TOWN -	Heve	eo	Med	aurisi	_	COMPEN	-	

ameum: Kalvin REF:	(i (i			3
, a	ASSIGNMENT			
From: Date:	Veh No:	SHB 8420	M V. Danie 275	2013
EstimatedCost		M.Cycle / Bus / Van / L		
OD ITP WS ITP RES / OD RES / EVA / INV / MV		/ Trailer or		19 /
To Insped Vehicle No:	Make:	KIA Opti	'M1 0.0	1685
at Workshop m/s	Colour	Silver	- 100 m	Std / NI / NA
of	Sp.Reading	704358	T/Radio: Insu	
nsured:	Eng/No:			35-040-0-0-0-0-0-0-0-0-0-0-0-0-0-0-0-0-0-
Policy No.	C/No:	KNAGA	414 ME54	4 6552
Claims No.	Gen. Cond: G	ood F Poor Burni	The second second	0-2-
Sum in suted: Excess:		der Jammed / Leaked		
(Client's Record)		der / Jammed / Leaked		
Make of Veh;		SIRim / STD GRim o	84.74	
	Tyre Size;	F:2		
(Policy Condition)		R:		
Remark: The veh had commenced its	N/S O/S BS/DUN/E	XNOVA/GY/FS/LIZA		SUMI
repair at the time of inspection.	TOYO / YOI		Heakel	COMIT
Ball or Market Value:	Front			
IDAC Accident Rport: Consistent? : Yes o		7 mm	R/Bal. 7	(9.225)
GIA / PR Seen: Consistent? : Yes o		7 mm	L/Bal. 7	mm
Est Repairs: days Res.: Yes o	D.O.A. /3	10/4	D.O.I. 15/10	_
Lum Sum: % 3 Val.: Yes o			rehier	
CA / DEV / DED / AAAAA	D 55	ges:Frt / Rear / Q/S		
CA / REV / REP. / 24 HRS	/ehicle: IN / OUT		N/s	op or
Date:Person Contacted;	SOUTH OF THE SOUTH	/ Chassis frame / Body		tue to collision
Dale / Time Action / Instruction	2 /	The Control of the Co		
29/10/18 (Shand 45\$ 7150/ 5	B. Cled . 37	64,54%	Eg.	
			4,	
		= '0045		
	RECEIVED 2 9 00	T 2018		
	11,			
Date/Time, File Pass to? Pro!! Poport				
Freii. Report	Days Of Rep	air:	1.	
: Final Report	Resurvey No	o. of Trip:	Survey Fee:	
DataTime, File Return to?		62	Transportation:	
2)		nsp (\$	_) _S+RS,SI	
5 Th		iew (\$) Photos	202
Report Format:		Invs (\$	Others	250
Lump(S) m (78.1: (\$ 25 315)) Weel	end (\$	_) [
			TOTAL	

(Enth/80)



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

Your Ref: GBB9072Z/SL/pl Our Ref: CS/EGI18018649/K1tb

The Motor Claims Department ERGO INSURANCE PTE LTD

Dear Sirs/Mdm

PRELIMINARY ADVICE OF VEHICLE NO. SHB 8420M .

Please be informed that we had conducted the inspection of the above-mentioned vehicle on <u>15/10/2018</u> at the premises of M/s <u>Premier</u> and have the following to report:

Workshop Estimate Amount	: S\$	6,914.00
Revised Estimate Amount	: S\$	3,932.90
"Check" Items Amount	: S\$	891.90
Market Value	: <u>S\$</u>	
LTA Reimbursement Value	: <u>S\$</u>	-
Nett Value	: <u>S\$</u>	

Description of Damage:

The vehicle sustained damages at rear n/s portion.

rear fro

Date: 19/10/2018

Repair days: 4 Days

Comments/ Present Status:

Damages Consistent.

Yours faithfully Kalvin Automotive Assessor

Nivitha (LKK Auto)

From:

Survey Report (ERGO Insurance Pte. Ltd.) <Survey.Report@ergo.com.sg>

Sent:

Monday, 15 October 2018 1:04 PM

To:

'admin-d@lkkauto.com'

Cc:

SUR (sur@lkkauto.com)

Subject:

OI: GBB9072Z / TP: SHB8420M/LKK / DOA: 13/10/2018

Attachments:

GBB9072Z - SAS.pdf; SHB8420M - PARTIAL SAS.pdf; SHB8420M - PRS FORM.pdf;

Pre-inspection SHB8420M & GBB9072Z on 13.10.18 (1.31 MB)

Dear Catherine/Nivitha,

In compliance with "State Courts Practice Directions Amendment No.1 of 2016" in regards to the Pre Repair Survey, both TP repairer and ERGO Insurance Pte Ltd have agreed on your company LKK AUTO CONSULTANTS PTE LTD to be the "Single Joint Expert".

Please conduct this survey request from PREMIER AUTOMOTIVE SERVICES PTE LTD.

ADDRESS

23 CHANGI SOUTH AVE 2

#01-02

SINGAPORE 486443

PERSON TO CONTACT

GOH WEE DEK @ 6544 6682 / 6214 8880 EXT 68

ERGO OFFICER-IN-CHARGE

: STEVE LIM

Note: To survey on without prejudice basis. Obtain estimate and advise the consistency of damages to third party vehicle and inform the repairer in writing, that you are require to conduct a re-survey before vehicle is returned to claimant. They are to contact your office directly. Please do keep us in the loop.

Please fill up the necessary on ERGO PRS Form from workshop and return to us together on your update of the survey status via Survey.Report@ergo.com.sg.

Attached are insured and TP's SAS (note: reports not to be released to any Third Party).

Kindly acknowledge receipt of this email.

Regards, Yee Pei Li Claims Assistant (Motor)

ERGO Insurance Pte. Ltd.

5 Temasek Boulevard, #04-01 Sunted Tower Five

Singapore 038985 DID.: +65 6829 9194 Tel. +65 6829 9199 Fax: +65 6829 9247

ERGO

www.ergo.com.sg

ERGO is one of the major insurance groups in Germany and Europe. Worldwide, ERGO is represented in more than 30 countries and concentrates on Europe and Asia. ERGO is part of Munich Re (Group), one of the world's leading risk carriers

Date	15.10.20	18			Sent via Fax			
Date:	\$ 0.000 may 1.000 may	S-04499-0 2000)		<u></u>			(7 0)	
Our Reference:	GBB 907	ZZ/SL/pl		88	or			
Your Reference:	SHB 8420	MC			0.5th			
To:	PREMIE	R AUTOMOTIVE	SERV	/ICES PTE L	Email TD		edek.goh@premiertaxi.com / gary.shi@premiertaxi.com / ncent.chua@premiertaxi.com	
Dro Donais Su	(DDC)	4 al 1 - 1	200					
	DE 07 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Acknowledgemen	<u>it</u>					
Vehicle For Insp		SHB 8420M		-				
nsured's Vehicle	e:	GBB 9072Z		-				
Date Of Acciden	nt:	13.10.2018		_				
Ne acknowledg	e receipt of y	our request for PRS o	n:	15.10.201	8			
n compliance w	vith "State Co	ourts Practice Direction	ons Am	endment No 1	— of 2016" do se	lect an a	carrar fram	
		our selection in the b			01 2010 , 00 56	Sec	CHIESUPS	
ile list below a	no morcate y	our selection in the b	ox mar	ked *.		*	LKK	
115	1.					ett.		
AIS FTA	-	Inspection Services Pte	Ltd	LBS	L.B.S Auto Co		77 717	
IAS		Consultancy Pte Ltd aisal Service		LKK		Consultants Pte Ltd		
JPK	JP Knights P			PS VAC	Priority Service Vicom Ltd	es		
	27 Mangareta 1			VAC	Vicom Ltd			
We acknow	wledge your in ed's driver has	ion does not have your on terest for direct settlem not reported the accide	nent, we	will assess & ret	vert soon upon re	ceipt of es		
V Others:		to confirm our agr				nent of t	his claim with	
	quantum	to be agreed. OFF	ICIER-I	N-CHARGE -	STEVE LIM			
repared by:	b	Λ -		Pei Li	6829 9	9194	claims@ergo.com.sg	
ignature:	de	to,					FAX : 6829 9247	
					1		17.11.1 0025 5247	
ssessor use only	1			Workshop use	only:			
reignment Date:				22.750	ded workshop on	<u>:</u>		
ssignment Date: ssignment Time:				Date:			10	
sagninent inne.				Time Inspector:	-		10	
emarks:					ilable at the appo	ointed dat	 e and time	
			10.000				c und time.	
				Vindly asknowl	-d		CONTRACTOR AND CONTRACTOR CONTRACTOR	
				Kindly acknowl	edge our Assesso	r presence	for the above job .	
				Kindly acknowl	edge our Assesso	r presence	for the above job .	

Denise Tay (LKKAuto)

From:

Denise Tay (LKKAuto)

Sent:

Friday, 19 October 2018 11:09 AM

To:

Admin-D (LKKAuto); 'Survey Report (ERGO Insurance Pte. Ltd.)'

Cc:

SUR; assignments

Subject:

RE: GBB9072Z / TP : SHB8420M/LKK / DOA : 13/10/2018

Attachments:

PRELI ADVISED SHB 8420M.pdf

Dear Sir/Madam,

Enclosed preliminary revised of vehicle SHB 8420M

Best Regards,

Denise Tay | Case Handler

LKK Auto Consultants Pte Ltd

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

From: Admin-D (LKKAuto)

Sent: Monday, 15 October 2018 2:22 PM

To: 'Survey Report (ERGO Insurance Pte. Ltd.)' <Survey.Report@ergo.com.sg> Cc: SUR <sur@lkkauto.com>; assignments <assignments@lkkauto.com>

Subject: RE: GBB9072Z / TP: SHB8420M/LKK / DOA: 13/10/2018

Dear Pei Li,

Thank you for the assignment.

Best Regards,

Catherine Chong | Admin

LKK Auto Consultants Pte Ltd

Phone: 6741-8434 | email: assignments@lkkauto.com | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Survey Report (ERGO Insurance Pte. Ltd.) [mailto:Survey.Report@ergo.com.sg]

Sent: Monday, 15 October, 2018 1:04 PM

To: 'admin-d@lkkauto.com' <admin-d@lkkauto.com> Cc: SUR (sur@lkkauto.com) <sur@lkkauto.com>

Subject: OI: GBB9072Z / TP: SHB8420M/LKK / DOA: 13/10/2018

Dear Catherine/Nivitha,

In compliance with "State Courts Practice Directions Amendment No.1 of 2016" in regards to the Pre Repair Survey, both TP repairer and ERGO Insurance Pte Ltd have agreed on your company LKK AUTO CONSULTANTS PTE LTD to be the "Single Joint Expert".

Please conduct this survey request from PREMIER AUTOMOTIVE SERVICES PTE LTD.

ADDRESS

23 CHANGI SOUTH AVE 2

Enquire Transaction History

Transaction History Details

Log Date/Time:

27 Sep 2013 / 09:12:07

Receipt No.:

AACCK001-AX239-130927-000002

Asset Type:

Vehicle

Transaction Amount:

\$70,976.00

Asset ID:

SHB8420M

Channel:

AA Counterless - CYCLE & CARRIAGE KIA PTE LTD

Transaction Type:

Business Transaction

01.02 Register New Vehicle (AA)

Reference No.:

20130927091207354329

Vehicle No.:

SHB8420M

Vehicle Type:

H10 - Public Transport Taxi (Motor Car)

Vehicle Attachment 1: Air-Con (Taxi)

Vehicle Attachment 2:

Vehicle Attachment 3:

Vehicle Scheme:

Taxi (Company)

First Registration Date: 27 Sep 2013

Original Registration

27 Sep 2013

Date: Vehicle Make:

KIA

Vehicle Model:

OPTIMA 1.7(A) DIESEL

Chassis No.:

KNAGM414ME5446552

Engine No.:

D4FDDH308048

Motor No.:

Trailer Chassis No.:

Passenger Capacity:

Diesel

Propellant:

4

Engine Capacity:

1685

Power Rating:

1584

Unladen Weight: Maximum Laden

2050

Weight:

Silver

Primary Color:

Secondary Color: Manufacturing Year:

2013

Open Market Value:

\$20,137.00

Minimum PARF

Benefit:

\$7,615.00

PARF Eligibility:

Y

No. of Transfer:

0

Effective Ownership

Date/Time: COE No.:

27 Sep 2013 09:12:07 2013092701000780E

COE Expiry Date:

26 Sep 2021

COE Bid Category:

Actual QP/PQP Paid

Amount:

\$58,144.00

Lifespan Expiry Date:

26 Sep 2021

Owner ID Type:

Company

PREMIER AUTOMOTIVE SERVICES PTE LTD

23 CHANGI SOUTH AVENUE 2 #01-02 SINGAPORE 486443

TEL: 65446676 / 65446689 FAX: 62141511 CO. REG:200707743D GST REG:200707743D

15-Oct-18

ESTIMATE REPAIR BILL FOR KIA OPTIMA REGN NO: SHB 8420 M

1 pc	Rear n/s air vent Banklid Buc	\$	30.00
1 pc	Rear n/s fender	\$	1,205.00
1 pc	Rear n/s fender inner shield	S	120.00
1 pc	Rear windscreen moudling	\$	87.00
1 pc	Rear bumper All	\$	696.00
1 pc	Rear bumper sponge	\$	116.00
1 pc	Rear bumper reinforcement 7500	\$	607.00
1 pc	Pear humper lower cover / L	\$	206.00
1 pc	Rear bumper n/s stay	\$	53.00
1 pc	Rear bumper n/s reinforcement lower bracket	\$	18.00
1 pc	Rear bumper n/s reinforcement upper bracket	\$	18.00
1 pc	Rear bumper side bracket n/s 💢 🗸 🗸	\$	29.00
1 pc	n/s tail lamp	\$	421.00
1 pc	n/s tail lamp panel ×/	\$	218.00
1 pc	n/s reflector XJM	\$	350.00
1 pc	Rear bumper n/s reflector	\$	46.00
Proved	SAPERING COSE TO SET EN MODERN CONTROL OF SECULO S	\$	4,220.00
	Less 10%	\$	422.00
		\$	3,798.00
S/NETT			
1 set	Rear bumper clips	\$	48.00
1 set	Rear fender n/s inner shield clips × n	\$	38.00
1 pc	Rear n/s fender sticker	\$	60.00
1 pc	Sealant	\$	50.00
1 set	Bootlid sticker × ^{hn}	\$	100.00

ESTIMATE REPAIR BILL FOR KIA OPTIMA REGN NO: SHB 8420 M

Towing Fee	\$ 50.00 × 1
Sundry	\$ 50.00 20 Nec
To dismantle and refit rear windscreen	\$ 120.00 100
To dismantle / refit reverse sensor to new bumper and reset to the same	\$ 12000 20
To dismantle / refit the inner garnishes, inner linings, inner trims, cushion seat, carpet, etc to facilitate repairs.	\$ 180.00 50
To labour charge for dismantle and renew the accident damaged parts. To heat/weld, cut-off the rear n/s fender, n/s tail lamp panel. Including knock-out, straighten, repair, reshape and adjust of the same.	\$ 1,100.00
To putty and spray painting on rear bumper, rear n/s fender, rear n/s side panel, n/s tail lamp panel, bootlid	\$ 1000.00
To apply rustproofing on the repaired and replaced panels.	\$ 200.00
	\$ 6,914.00

(ALL THE REPAIR COSTS ARE SUBJECTED TO GST)

THE ABOVE ESTIMATED COST OF REPAIR DO NOT INCLUDE ANY UNFORESEEN DAMAGES.

Kehallley 15/10/18 160.L 1+ 4 Pg. 4s Affer Report plato LKK Auto Consultants here a nouty the Repairer of the following: To resurvey before after 50 by cointing. To display damaged Parties it any resurvey Parts prices are subject to consider Third party survey is 0 = 4 **** Prejudice" basis No illegal modification si la alluved. Supplementary item(s) must be resurveyed and output to final approval from insurance Company Acknowledged by Repairer Signature: Date:



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 Internationale Des Experts En Automobile

ERGO INSURANCE PTE LTD

Ref : CS/EGI18018649/K1tbn2

5 TEMASEK BOULEVARD



#04-	01 SUNTEC TOWN SAPORE 038985		Date: 02-11-2018	
			Code: EGI	
		Policy Particula	rs :- THIRD PARTY CLA	IM
	Insured Veh.	GBB 9072Z	Veh. Inspected	SHB 8420M
	Policy No.		Coverage (\$)	0.00
	Claim No.	GBB9072Z/SL/pl	Excess (\$)	0.00
	Assign From	YEE PEI LI	Assign Date	15/10/2018
2.		Vehicle Pa	rticulars & Condition	STEERS A TURN TON
	Make & Model	KIA OPTIMA	c.c	1685
	Engine No.	HIDDEN	Year of Reg.	2013
	Chassis No.	KNAGM414ME5446552	Colour	SILVER
	Odometer	704358	Steering	IN ORDER
	Brakes	IN ORDER	Modification	STANDARD ALLOY RIM
	General	FAIR		
3.		Cone	ditions of Tyres	
		Size	Make	Balance
	R/H Front Tyre	205/65 R16	HANKOOK	7 mm
	L/H Front Tyre	205/65 R16	HANKOOK	7 mm
	R/H Rear Tyre	205/65 R16	HANKOOK	7 mm
	L/H Rear Tyre	205/65 R16	HANKOOK	7 mm
4.		Descri	ption of Damages	
	THE VEHICLE SU	STAINED DAMAGES AT THE	REAR N/S PORTION.	
	DAMAGES SEE D	ETAILS.		
5.		Gen	eral Information	
	Accident Date	13/10/2018	Inspection Date	15/10/2018
	Survey held at	PREMIER AUTOMOTIVE SE	ERVICES PTE LTD	
		23 CHANGI SOUTH AVENU	E 2 #01-02 SINGAPORE 48	6443
5a.			Remarks	
	A)THE INSPECTION	ON WAS CONDUCTED ON A" CE TO YOUR INSTRUCTIONS	WITHOUT PREJUDICE" BA S, WE HAVE NOT AUTHORI	SIS. ISED REPAIRS.
5b.		Estim	ate Days of Repair	
	ESTIMATED NOR	MAL PERIOD FOR REPAIR:	5 Working Da	iys



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 2

ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SHB 8420M

Qty	Description of Parts	Condition	Estimate By Workshop (\$))	Our Adjusted (\$)
	REPLACEMENT OF PARTS			
- 1	REAR N/S AIR VENT	SERVICEABLE	30.00	-
1	REAR N/S FENDER	BUCKLED	1,205.00	1,205.00
1	REAR N/S FENDER INNER SHIELD	SERVICEABLE	120.00	-
1	REAR WINDSCREEN MOULDING	NECESSARY	87.00	87.00
1	REAR BUMPER	DEFORMED	696.00	696.00
1	REAR BUMPER SPONGE	SERVICEABLE	116.00	
1	REAR BUMPER REINFORCEMENT	SERVICEABLE	607.00	
1	REAR BUMPER LOWER COVER	CRACKED	206.00	206.00
1	REAR BUMPER N/S STAY	SERVICEABLE	53.00	19 <u>4</u>
1	REAR BUMPER N/S REINFORCEMENT LOWER BRACKET	SERVICEABLE	18.00	
1	REAR BUMPER N/S REINFORCEMENT UPPER BRACKET	SERVICEABLE	18.00	. S=
1	REAR BUMPER SIDE BRACKET N/S	SERVICEABLE	29.00	
1	N/S TAIL LAMP	CRACKED	421.00	421.00
1	N/S TAIL LAMP PANEL	TO REPAIR SEE LABOUR	218.00	972
1	N/S REFLECTOR	SERVICEABLE	350.00	
1	REAR BUMPER N/S REFLECTOR	CRACKED	46.00	46.00
	LESS 10% DISCOUNT		-422.00	-266.10
			3,798.00	2,394.90
	SPECIAL NETT ITEMS			
1	SET REAR BUMPER CLIPS (SN)	NECESSARY	48.00	48.00
1	SET REAR FENDER N/S INNER SHIELD CLIPS (SN)	NOT NECESSARY	38.00	-
1	REAR N/S FENDER STICKER (SN)	NECESSARY	60.00	60.00
1	SEALANT (SN)	NECESSARY	50.00	50.00
1	SET BOOTLID STICKER (SN)	NOT NECESSARY	100.00	-
1	SUNDRY (SN)	NECESSARY	50.00	20.00
	N 26		346.00	178.00
	LABOUR			
	TOWING FEE.	NOT NECESSARY	50.00	-
	TO DISMANTLE AND REFIT REAR WINDSCREEN.		120.00	100.00

Report Ref No. CS/EGI18018649/K1tbn2



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.:2 of 2

Qty	Description of Parts	Condition	Estimate By Workshop (\$))	Our Adjusted (\$)
	TO DISMANTLE/REFIT REVERSE SENSOR TO NEW BUMPER AND RESET TO THE SAME.		120.00	20.00
	TO DISMANTLE/REFIT THE INNER GARNISHES,INNER LININGS,INNER TRIMS,CUSHION SEAT,CARPET,ETC TO FACILITATE REPAIRS.		180.00	50.00
	TO LABOUR CHARGE FOR DISMANTLE AND RENEW THE ACCIDENT DAMAGED PARTS TO HEAT/WELD, CUT-OFF THE REAR N/S FENDER, N/S TAIL LAMP PANEL.INCLUDING KNOCK-OUT, STRAIGHTEN, REPAIR, RESHAPE AND ADJUST OF THE SAME.		1,100.00	600.00
	TO PUTTY AND SPRAY PAINTING ON REAR BUMPER, REAR N/S FENDER, REAR N/S SIDE PANEL, N/S TAIL LAMP PANEL, BOOTLID.		1,000.00	540.00
	TO APPLY RUSTPROOFING ON THE REPAIRED AND REPLACED PANELS.		200.00	50.00
			2,770.00	1,360.00
	GRAND TOTAL		6,914.00	3,932.90
	RECOMMENDED COST OF LUMP SUM REPAIRS			3,150.00

Report Ref No. CS/EGI18018649/K1tbn2

KALVIN ANG WEI KUN

Automotive Assessor / Investigator

(TO ITS PRE-ACCIDENT CONDITION)

XXX.

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.