

ASS. REC. BY:

REF: CS/FCI19000367/Ksbnz2 | Special Instruction:

Surveyor:

ASSIGNMENT (Office)From (Person): Teo Swee Keong of FCI Date/Time: 07012019 10:46am

Estimated Cost: _____ Bill to: _____

OD / TP / WS / TP RES / OD RES / EVA / INV / MY / CSTo Inspect Vehicle No: SJF 2465D Insured: SHC 1676Hat Workshop m/s Keng Hock Tel: 96571534of Blk 1 Sin Ming Ind Est #01-129Policy No: _____ Claim No: D19000232 MFSH

Sum Insured: _____ Excess: _____

Make of Veh: _____ D.O.A. 03012019
(Client's Record)CA / REV / REP. / REV 24 HRS up 03012019 H.O.D. Endorsement: _____Date/Time: 07012019 5:29pm Person Contacted: _____ Vehicle IN/OUT

Date/Time	Action/Instruction (✓) Estimate
	<u>SJF 2465D - CS / msh18012015 / Ksd3n2</u> <u>DA-01072018</u>
	<u>SHC 1676H - X</u>
<u>09/01/19</u>	<u>@ 17:13 p.m. revised PA to Swee Keong via email</u>
<u>24/1</u>	<u>LI Sm @ 6400L confirmed</u>

Form 1

REF: FCI

ASSIGNMENT

From: Date: 08/01/19

Estimated Cost:

OD / TP / WS / TP RES / OD RES / EVA / INV / MV

To Inspect Vehicle No: SJF 2465D

at Workshop m/s

of Blkl. Sin Ming Ind. Est #01-129

Insured

Policy No.

Claims No.

Sum Insured:

Excess:

(Client's Record)

Make of Veh:

(Policy Condition)

Remark: The veh had commenced its repair at the time of inspection.

Bal. or Market Value: 834k

IDAC Accident Rpt: Consistent? : Yes or No

GIA / PR Seen: Consistent? : Yes or No

Est. Repairs: 07 days Res.: Yes or No

Lum Sum: 20 % 3 Val: Yes or No

CA / REV / REP. / 24 HRS (up)

Date: 5/23 Person Contacted:

Vehicle: IN / OUT

Veh No: SJF 2465D Yr Regn: 05, 08

Type: M.Car / M.Cycle / Bus / Van / Lorry / Taxi / Prime Mover /

Truck / Trailer or

Make:

Colour:

Sp. Reading:

Eng/No:

C/No:

Gen. Cond: Good / Fair / Poor / Burnt

Steering: In order / Jammed / Leaked / Burnt or

Brake: In order / Jammed / Leaked / Burnt or

Modi: Nil / S/Rim / STD A/Rim or

Tyre Size: F:

R:

BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /

TOYO / YOKO or

Front

R/Bal.

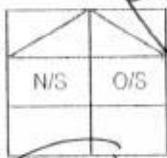
L/Bal.

D.O.A.

Survey held at

Des. of Damages: Frt / Rear / O/S / N/S / U/C / Rooftop or

The U/C / Chassis frame / Body Structure affected due to collision.



Date / Time Action / Instruction

9/1 File pass to

28/01/19 Confirmed L/S \$ 6,400/- @ 7 days with Kenneth.
(\$ 5,618.10 Red - 47%)

MV - \$ 34k

LTA - \$ 16,910.00

NCH - \$ 17,090.00

RECEIVED 28 JAN 2019

Date/Time, File Pass to?

28/01/19

Type

Date/Time, File Return to?

2)

Report Format :

Lump Sum / I.B.I: (\$ 6,400/- L/S)

Days Of Repair: 7

Resurvey No. of Trip: 2

Add Fee: Site Insp (\$

Interview (\$

Tech. Invs (\$

Weekend (\$

Survey Fee:

Transportation

S + RS \$

Photos

Collection

TOTAL

4x15=60

170+60

50

50+50

35

415



Auto
Consultants
Pte Ltd

Company Registration No. 199607198R

51 UBI AVE 1, #02-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

Your Ref: TBA

Date: 09 January 2019

Our Ref: CS/FCI19000367/Ksb

The Motor Claims Department
First Capital Insurance Ltd

Dear Sir/Madam,

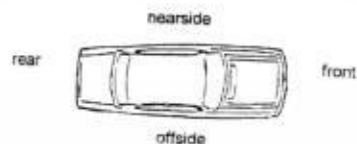
INITIAL INSPECTION REPORT OF VEHICLE NO. SJF 2465D .

Please be informed that we had conducted the inspection of the abovementioned vehicle on 08/01/2019 at the premises of M/s Keng Hock Auto and have the following to report:-

Workshop Estimate Amount	: <u>S\$ 12,018.10</u> .
Revised Estimate Amount	: <u>S\$ 8,852.14</u> .
"Check" Items Amount	: <u>S\$ 725.03</u> .
Market Value	: <u>S\$</u> .
LTA Reimbursement Value	: <u>S\$</u> .
Nett Value	: <u>S\$</u> .

Description of Damage:

The vehicle sustained damages at the rear n/s & front o/s portion.



Comments/ Present Status:

Damages Consistent.
Repair days: 7 Days

Yours faithfully,
Kenneth Kong
Automotive Assessor

Catherine Chong (LKK Auto)

From: CWS Motor Claims <cwsmotorclaims@msfirstcapital.com.sg>
Sent: Monday, 21 January, 2019 2:31 PM
To: ASSIGNMENTS@LKKAUTO.COM
Cc: Aini Binte Md Min; Teo Swee Keong; CWS Motor Claims
Subject: MANUAL SURVEY

Dear Sir/Madam

Please find below claim reference no.'s for which manual survey was arranged .

REFERENCE NO.	INSURED VEHICLE NO.	TP VEHICLE NO.
D19000222MFSH	SHC7609M	SHD1195Z
D19000225MFSH	SHC2787P	SLH7150U
D19000254MFSH	SHC8180A	SHD5125A
D19000224MFSH	SHD7067X	SLA6386A
D19000230MFSH	SHA6237U	SLU1003H
D19000231MFSH	SHA7858X	SDW1663L
D19000226MFSH	SHA1280B	SLL192Z
D19000234MFSH	SHC1877U	EL8965R
D19000232MFSH	SHC1676H	SJF2465D
D19000256MFSH	SHB4098L	SLE1460E
D19000261MFSH	SH6086X	SMA827Y

Thank you.

Regards,
Admin Team
Claim Workflow System
Motor Claims Department
MS First Capital Insurance Limited

CTPL-KT (JY)

MOTOR SURVEY ASSIGNMENT

Date 4/1/19 Our Ref No. SHC1676H
Accident Date 3/1/19 Claim Type. TP
Insured Vehicle SHC1676H Third Party Vehicle. SJF2465D
Survey Location Sector C, Blk 1, #01-129
Contact Person. Sin Ming Road S'pore 575636
Contact No. 9657 5589 9657 1534 Fax No. 6458 5589
Survey Type Without prejudice.
Appointed Surveyor Lkh
Contact Person Fax No. 68416315
Contact Number. 62563561

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.

Cc : Workshop KENG HOCK AUTO Attention. Thomas
Cc : TP Solicitor Wu LLC TP Solicitor Fax No. - Nil -
Officer Incharge Joanne Yong

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.

Shirley Hiew (LKK Auto)

From: Shirley Hiew (LKK Auto) <ShirleyHiew@lkkauto.com>
Sent: Wednesday, 9 January 2019 5:13 PM
To: 'Teo Swee Keong'
Cc: 'Joanne Yong Lai fong'; SUR; Admin-D (LKKAuto); assignments
Subject: RE: NEW SURVEY ASSIGNMENT - SJF2465D OUR REF: SHC 1676 H DOA 03/01/19
Attachments: SJF 2465D- Preli Advise.pdf

Dear Swee Keong,

Enclosed preliminary revised of vehicle SJF 2465D.

Kindly provide us claim no.

Thank you.

Best Regards,

Shirley Hiew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: Sur@lkkauto.com | fax: 6256-4315

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Admin-D (LKKAuto) [mailto:admin-d@lkkauto.com]
Sent: Monday, 7 January 2019 5:29 PM
To: 'Teo Swee Keong' <TeoSweeKeong@msfirstcapital.com.sg>; assignments <assignments@lkkauto.com>
Cc: 'Joanne Yong Lai fong' <JoanneYong@msfirstcapital.com.sg>; SUR <sur@lkkauto.com>
Subject: RE: NEW SURVEY ASSIGNMENT - SJF2465D OUR REF: SHC 1676 H DOA 03/01/19

Dear Mr Teo,

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: Teo Swee Keong [mailto:TeoSweeKeong@msfirstcapital.com.sg]
Sent: Monday, 7 January, 2019 10:46 AM
To: 'assignments@lkkauto.com' <assignments@lkkauto.com>
Cc: Joanne Yong Lai fong <JoanneYong@msfirstcapital.com.sg>
Subject: NEW SURVEY ASSIGNMENT - SJF2465D OUR REF: SHC 1676 H DOA 03/01/19

Dear Sirs

New survey request for your handling.

Thanks and Regards,

SK Teo
Motor Claims Dept

MS First Capital Insurance Ltd | 36 Robinson Road #16-01 City House Singapore 068877 | DID : 6507 3848 | Fax No. : 6507 3849 |

A Member of **MS&AD** INSURANCE GROUP

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If you have received this message in error, please delete the message and all copies from your system and notify the sender immediately by return e-mail.

From: Teo Swee Keong
Sent: Monday, January 07, 2019 10:42 AM
To: 'tonygn tonygn' <tonygn18@hotmail.com>
Cc: Joanne Yong Lai fong <JoanneYong@msfirstcapital.com.sg>; 'assignments@lkkauto.com' <assignments@lkkauto.com>
Subject: RE: pri G 400 kh ---- SHC 1676 H DOA 03/01/19

Dear Sir

Thank you for informing us of your choice, the surveyor will be appointed within 2 working days of your email.

Thank you.

Thanks and Regards,

SK Teo
Motor Claims Dept

MS First Capital Insurance Ltd | 36 Robinson Road #16-01 City House Singapore 068877 | DID : 6507 3848 | Fax No. : 6507 3849 |

A Member of **MS&AD** INSURANCE GROUP

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From: tonygn tonygn <tonygn18@hotmail.com>
Sent: Friday, January 04, 2019 9:54 PM
To: Teo Swee Keong <TeoSweeKeong@msfirstcapital.com.sg>
Subject: Re: pri G 400 kh ---- SHC 1676 H DOA 03/01/19

We agree with your surveyors as follows:

1. **No.** ----- 1
2. **Name** ----- LKK Auto Consultant Pte. Ltd

Thank you.

Yours sincerely,
Keng Hock Auto

Sent from Outlook

From: Teo Swee Keong <TeoSweeKeong@msfirstcapital.com.sg>
Sent: Friday, January 4, 2019 4:21 PM
To: tonygn18@hotmail.com
Cc: Joanne Yong Lai fong
Subject: FW: pri G 400 kh ---- SHC 1676 H DOA 03/01/19

Dear Sirs,

We refer to your survey request dated 04/01/2019.

Please find below our list of surveyors for your reference. Kindly select from our list below and inform us of your choice within the next 2 days.

1. LKK Auto Consultants Pte Ltd
2. Vicom Ltd

Once you inform us of your choice, the surveyor will be appointed within 2 working days of your email.

If you do not agree to any of the surveyors above, you may proceed to appoint your own surveyor. In this instance, we will also appoint a surveyor from our list above to conduct the PRI. Upon completion of repairs, please contact our appointed surveyor to conduct a physical re-inspection of the vehicle.

Thank you.

Thanks and Regards,

SK Teo
Motor Claims Dept

MS First Capital Insurance Ltd | 36 Robinson Road #16-01 City House Singapore 068877 | DID : 6507 3848 | Fax No. : 6507 3849 |
A Member of **MS&AD** INSURANCE GROUP
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If you have received this message in error, please delete the message and all copies from your system and notify the sender immediately by return e-mail.

From: tonygn tonygn <tonygn18@hotmail.com>

Sent: Friday, January 04, 2019 3:35 PM

To: Teo Swee Keong <TeoSweeKeong@msfirstcapital.com.sg>; Aini Binte Md Min <Aini@msfirstcapital.com.sg>

Subject: pri G 400 kh ---- SHC 1676 H

Sent from Outlook

> Back to OneMotoring

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars	
Owner ID Type:	Business
Owner ID:	1266D
Vehicle Details	
Vehicle No.:	SJF2465D
Vehicle to be Exported:	No
Intended Deregistration Date:	09 Jan 2019
Vehicle Make:	TOYOTA
Vehicle Model:	WISH 1.8XE A
Primary Colour:	Silver
Manufacturing Year:	2008
Engine No.:	1ZZ3080103
Chassis No.:	ZNE100404717
Maximum Power Output:	97.0 kW (130 bhp)
Open Market Value:	\$18,044.00
Original Registration Date:	23 May 2008
First Registration Date:	23 May 2008
Transfer Count:	2
Actual ARF Paid:	\$18,044.00
Intended PARF Rebate Details	
PARF Eligibility:	Forfeited
PARF Eligibility Expiry Date:	-
PARF Rebate Amount:	\$0.00
Intended COE Rebate Details	
COE Expiry Date:	22 May 2023
COE Category:	B - Car (1601cc & above)
COE Period(Years):	5
PQP Paid:	\$19,356.00
COE Rebate Amount:	\$16,910.00
Total Rebate Amount:	\$16,910.00
Message	
Please note that the 5-year COE for this vehicle cannot be further renewed. The vehicle must be de-registered upon COE expiry or when the vehicle reaches its statutory lifespan (if applicable), whichever is earlier.	

The information contained herein is correct as at 09 Jan 2019

OK

KENG HOCK AUTO

Bld. 1, Sin Ming Industrial Estate C, #01 - 129, Singapore 575636
 Fax : 6458 - 5589 / H/P : 9657 - 1534

Not withstanding
 86400h
 Repair After Paint

7 days

SJF2465D

	Front	Fender		Bu	574.20	✓
	Front	Bumper	566.10	CM	1250.80	✓
	Front	Bumper	side retainer	DI	124.10	✓
	Front	Bumper	Sponge	CM	112.00	✓
	Front	Bumper	Fog lamp	245.50	M/M	380.40 ✓
	Front	Bumper	Fog lamp cor	NP	60.10	X
	Front	Bumper	reinforcement	366.05	R	450.10 ✓
	Front	Head	lamp	781.50	CR	820.30 ✓
	Front	washer	tank		ND	160.00 ✓
	Tail	gate	1210.50	B	1460.30	✓
	Tail	gate	emblem (Logo)	M	68.00	✓
	Tail	gate	weather strip	CR	260.00	50in ✓
	Tail	gate	lock	R	380.80	X
	Tail	gate	lock latch	R	42.00	X
	Tail	gate	outer Chrome handle	CM	380.10	✓
	Tail	lamp		CM	384.70	✓
	Tail	lamp	clips	M	12.00	✓
	Rear	Fender		R	780.10	X
	Rear	Bumper	577.80	B	1250.10	✓
1 set	Rear	Bumper	clips	M	70.60	✓
	Rear	Bumper	bracket	ND	40.10	✓
	Rear	Bumper	side retainer	DI	80.00	✓
2	Rear	Bumper	stay	SN	96.10	X
	Rear	end	panel	R	450.70	✓
	Rear	end	panel top garnish	M/D	230.10	✓
	Rear	Bumper	reflector	SN	55.00	X
	Rear	wind	Screen moulding	M	148.10	✓
	Rear	Fender	inner garnish	R	250.00	X

25%

KENG HOCK AUTO

Blk. 1, Sin Ming Industrial Estate C, #01 - 129, Singapore 575636
Fax : 6458 - 5589 / H/P : 9657 - 1534

SJF2465D

Front

400l

To panel beat

500.00

To spray-painting

700.00 400l

1 set Rear reverse sensor

200sn
\$400 250.00

Rear

To spray anti rust on accident
affected panel

60l
180.00

To remove both tail lamp, check
wiring system to facilitate repair the same

20l

80.00

To remove and refit all fitting to new tail
gate to facilitate repair

60l

80.00

To redo sealant on gap to facilitate repair

30sn

100.00

To remove renew and refit rear reverse sensor
to facilitate repair

50l

100.00

To remove and refit rear wind screen glass
to facilitate repair

120l

150.00

panel beat
Spray-painting

800l 1100.00

900l 1000.00

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:

12018.10

14610.8




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				
MS FIRST CAPITAL INSURANCE LTD			Ref : CS/FCI19000367/Ksbn2	
36 ROBINSON ROAD #16-01 CITY HOUSESINGAPORE 068877			Date : 28-01-2019	
			Code : FCI2	
1. Policy Particulars :- THIRD PARTY CLAIM				
Insured Veh.	SHC 1676H		Veh. Inspected	SJF 2465D
Policy No.			Coverage (\$)	0.00
Claim No.	D19000232MFSH		Excess (\$)	0.00
Assign From	TEO SWEE KEONG		Assign Date	07/01/2019
2. Vehicle Particulars & Condition				
Make & Model	TOYOTA WISH (A)		c.c	1794
Engine No.	HIDDEN		Year of Reg.	2008
Chassis No.	ZNE100404717		Colour	METALLIC SILVER
Odometer	250813		Steering	IN ORDER
Brakes	IN ORDER		Modification	SPORTS RIM
General	GOOD			
3. Conditions of Tyres				
		Size	Make	Balance
R/H Front Tyre		205/55 R16	JOURNEY	9 mm
L/H Front Tyre		205/55 R16	JOURNEY	9 mm
R/H Rear Tyre		205/55 R16	JOURNEY	9 mm
L/H Rear Tyre		205/55 R16	JOURNEY	9 mm
4. Description of Damages				
THE VEHICLE SUSTAINED DAMAGES AT THE REAR N/S AND FRONT O/S PORTION. DAMAGES SEE DETAILS.				
5. General Information				
Accident Date	03/01/2019		Inspection Date	08/01/2019
Survey held at	1 SIN MING IND EST #01-129			
Repairer	KENG HOCK AUTO			
5a. Remarks				
A) DAMAGES CONSISTENT TO ACCIDENT REPORT. B) THE INSPECTION WAS CONDUCTED ON A "WITHOUT PREJUDICE" BASIS. C) IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.				
5b. Estimate Days of Repair				
ESTIMATED NORMAL PERIOD FOR REPAIR:			7 Working Days	



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. SJF 2465D

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	REPLACEMENT OF PARTS			
1	FRONT FENDER	BUCKLED	574.20	574.20
1	FRONT BUMPER	CRACKED	1,250.80	566.10
1	FRONT BUMPER SIDE RETAINER	DISTORTED	124.10	124.10
1	FRONT BUMPER SPONGE	CRACKED	112.00	112.00
1	FRONT BUMPER FOG LAMP	MTG CRACKED	380.40	245.50
1	FRONT BUMPER FOG LAMP COVER	NO SUCH PARTS	60.10	-
1	FRONT BUMPER REINFORCEMENT	BENT	450.10	366.05
1	FRONT HEAD LAMP	CRACKED	820.30	781.50
1	FRONT WASHER TANK	DENTED	160.00	160.00
1	TAIL GATE	BENT	1,460.30	1,210.50
1	TAIL GATE EMBLEM (LOGO)	NECESSARY	68.00	68.00
1	TAIL GATE LOCK	TO REPAIR SEE LABOUR	380.80	-
1	TAIL GATE LOCK LATCH	TO REPAIR SEE LABOUR	42.00	-
1	TAIL GATE OUTER CHROME HANDLE	CRACKED	380.10	380.10
1	TAIL LAMP	CRACKED	384.70	384.70
1	TAIL LAMP CLIPS	NECESSARY	12.00	12.00
1	REAR FENDER	TO REPAIR SEE LABOUR	780.10	-
1	REAR BUMPER	BENT	1,250.10	577.80
1	SET REAR BUMPER CLIPS	NECESSARY	70.60	70.60
1	REAR BUMPER BRACKET	DENTED	40.10	40.10
1	REAR BUMPER SIDE RETAINER	DISTORTED	80.00	80.00
2	REAR BUMPER STAY	SERVICEABLE	96.10	-
1	REAR END PANEL	BENT	450.70	450.70
1	REAR END PANEL TOP GARNISH	MTG DISTORTED	230.10	230.10
1	REAR BUMPER REFLECTOR	SERVICEABLE	55.00	-
1	REAR WIND SCREEN MOULDING	NECESSARY	148.10	148.10
1	REAR FENDER INNER GARNISH	SERVICEABLE	250.00	-



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 (\$)
	LESS 25% DISCOUNT		-	-1,645.54
			10,110.80	4,936.61
	<u>SPECIAL NETT ITEMS</u>			
1	TAIL GATE WEATHER STRIP (50%)(SN)	CUT	260.00	130.00
1	SET REAR REVERSE SENSOR (SN)	SHORTED	250.00	200.00
			510.00	330.00
	<u>LABOUR</u>			
	TO PANEL BEAT.		500.00	400.00
	TO SPRAY PAINTING.		700.00	400.00
	TO SPRAY ANTI RUST ON ACCIDENT AFFECTED PANEL.		180.00	60.00
	TO REMOVE BOTH TAIL LAMP,CHECK WIRING SYSTEM TO FACILITATE REPAIR THE SAME.		80.00	20.00
	TO REMOVE AND REFIT ALL FITTING TO NEW TAIL GATE TO FACILITATE REPAIR.		80.00	60.00
	TO REDO SEALANT ON GAP TO FACILITATE REPAIR.		100.00	30.00
	TO REMOVE RENEW AND REFIT REAR REVERSE SENSOR TO FACILITATE REPAIR.		100.00	50.00
	TO REMOVE AND REFIT REAR WIND SCREEN GLASS TO FACILITATE REPAIR.		150.00	120.00
	PANEL BEAT.INCLUSIVE OF THE REPAIR OF TAIL GATE LOCK,TAIL GATE LOCK LATCH AND REAR FENDER.		1,100.00	800.00
	SPRAY PAINTING.		1,000.00	900.00
			3,990.00	2,840.00
	GRAND TOTAL		14,610.80	8,106.61
	RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)			6,400.00

Report Ref No. CS/FC119000367/Ksbn2

MARKET VALUE: \$34,000.00 (EST)-LTA REIMBURSEMENT VALUE: \$16,910.00=NETT VALUE: \$17,090.00

KONG SENG CHEONG

Licensed Appraiser

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