

ASS. REC. BY:

REF: CS/FC1 19015558/Ky f3 | n2

Special Instruction:

Surveyor:

Kenneth

ASSIGNMENT (Office)

From (Person): Jason Teo chue kiat

of FC1

Date/Time: 3.9.19 12.41p.m

Estimated Cost:

Bill to:

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

To Inspect Vehicle No:

SLX 3591G

Insured:

SHC 3278K

at Workshop m/s

Lai Hwat

Tel:

645 38110

of 160 sin ming drive #04-01

Policy No:

Claim No:

019005367 MFSH

Sum Insured:

Excess:

Make of Veh:

D.O.A. 17.8.19

(Client's Record)

CA / REV / REP. / REV 24 HRS

mpg

H.O.D. Endorsement:

Date/Time:

3.9.19

1.10p.m

Person Contacted:

Jenny

Vehicle IN/OUT

Date/Time

Action/Instruction (✓) Estimate

SLX 3591G - X

SHC 3278K - CS/MS 919009968/bro3n2

HOA-03/06/2019

18/9/19 Sent Preli by email

ASS. REC. BY:

REF: FCI

## ASSIGNMENT

From:

Date: 12.9.2019

Estimated Cost:

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

To Inspect Vehicle No: SLX 3597G

at Workshop m/s Lai Huat

of 160 Sin Ming Drive #04-01/02

Insured:

Policy No.

Claims No.

Sum Insured:

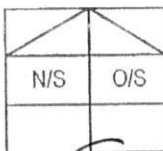
Excess:

(Client's Record)

Make of Veh:

(Policy Condition)

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



Bal. or Market Value:

854K

IDAC Accident Rpt:

Consistent? : Yes or No

GIA / PR Seen:

Consistent? : Yes or No

Est. Repairs:

days

Res.: Yes or No

Lum Sum:

%

3 Val.: Yes or No

CA / REV / REP. / 24 HRS

mp'

Vehicle: IN / OUT

Date:

Person Contacted:

Veh No:

SLX 3597G

Yr Regn:

03, 18

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

Truck / Trailer or

Make:

Mit Attack

C.C

1193

Colour:

M. Black

A/C:

Insured / Std / NI / NA

Sp. Reading

21033

T/Radio:

Insured / Std / NI / NA

Eng/No:

C/No:

nnBSTA134JH 001775

Gen. Cond: Good / Fair / Poor / Burnt

Steering: Inorder / Jammed / Leaked / Burnt or

Brake: Inorder / Jammed / Leaked / Burnt or

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

Tyre Size:

F:

185/55R15

R:

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

TOYO / YOKO or

Front

Rear

R/Bal.

mm

R/Bal.

mm

L/Bal.

mm

L/Bal.

mm

D.O.A.

17/8/19

D.O.I.

12/9/19

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

24/12

PIP \$2983-30 (Red \$880-00, 22%)

RECEIVED 30 JAN 2020

Date/Time, File Pass to?



Preli. Report

1)



Final Report

Date/Time, File Return to?

2)

30/1/20 Typist

Rep. Format:

Lump Sum / P.P.J. / C

PIP \$2983-30

Days Of Repair:

5

Resurvey No. of Trip:

3

Add Fee:



Site Insp (\$



Interview (\$



Tech. Invs (\$



Week end (\$

Survey Fee:

Transportation:

S + RS. SI

Photos

Others

TOTAL

130

50

50+50

28

308



Auto  
Consultants  
Pte Ltd

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

Your Ref: D19005367MFSH

Date: 18 Sep 2019

Our Ref: CS/FCI19015558/Kyf3

The Motor Claims Department  
MS First Capital Insurance Ltd

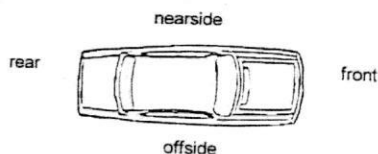
Dear Sir/Madam,

**INITIAL INSPECTION REPORT OF VEHICLE NO. SLX3597G .**

Please be informed that we had conducted the inspection of the abovementioned vehicle on 12/09/2019 at the premises of M/s LAI HUAT (MENG KEE) MOTOR PTE LTD. and have the following to report:-

Workshop Estimate Amount	: S\$ 4,133.73 .
Revised Estimate Amount	: S\$ 2,421.50 .
"Check" Items Amount	: S\$ 200.00 .
Market Value	: S\$ - .
LTA Reimbursement Value	: S\$ - .
Nett Value	: S\$ - .

Description of Damage:  
The vehicle sustained damages  
at the rear portion.



Yours faithfully

KONG SENG CHEONG  
Licensed Appraiser

**MOTOR SURVEY ASSIGNMENT**

<b>Date</b>	19-08-2019	<b>Our Ref No.</b> D19005367MFSH
<b>Accident Date</b>	17-08-2019	<b>Claim Type.</b> Third Party
<b>Insured Vehicle</b>	SHC3278K	<b>Third Party Vehicle.</b> SLX3597G
<b>Survey Location</b>	160 SIN MING DRIVE #04-01, #04-02 & #07-03 SIN MING AUTOCITY	
<b>Contact Person.</b>	JENNY LIM	
<b>Contact No.</b>	6453 8110/ 0	<b>Fax No.</b> 6459 6267
<b>Survey Type</b>	DIRECT SETTLEMENT: TO CHECK FOR DAMAGE CONSISTENCY.	
<b>Appointed Surveyor</b>	LKK AUTO CONSULTANTS PTE LTD	
<b>Contact Person</b>	NA	<b>Fax No.</b> 68416315
<b>Contact Number.</b>	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**

<b>Cc : Workshop</b>	LAI HUAT (MENG KEE) MOTOR PTE LTD	<b>Attention.</b> NIL
<b>Cc : TP Solicitor</b>	NA	<b>TP Solicitor Fax No.</b> NA
<b>Officer Incharge</b>	JASON TEA CHEE KIAT	

**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.

## Yvonne Wong (LKK Auto)

---

**From:** Yvonne Wong (LKK Auto)  
**Sent:** Wednesday, September 18, 2019 8:06 PM  
**To:** 'CWS Motor Claims'  
**Cc:** 'Jason Tea'  
**Subject:** SURVEY ASSESSMENT - D19005367MFSH/1  
**Attachments:** SLX3597G DOA 17082019 REVERT.pdf

Dear Sir/ Madam

Enclosed preliminary revised of vehicle SLX3597G  
Date of survey : 12/09/2019  
Number of days : 4 days  
Thank you.

Best Regards,

**Yvonne Wong (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6256-3561 | email: [yvonne.wong@lkkauto.com](mailto:yvonne.wong@lkkauto.com) | fax: 6256-4315

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

---

**From:** Admin-D (LKKAuto)  
**Sent:** Tuesday, September 03, 2019 1:10 PM  
**To:** 'CWS Motor Claims' <cwsmotorclaims@msfirstcapital.com.sg>; assignments <assignments@lkkauto.com>; SUR <sur@lkkauto.com>  
**Cc:** 'Jason Tea' <JasonTea@msfirstcapital.com.sg>  
**Subject:** RE: SURVEY ASSESSMENT - D19005367MFSH/1

Dear Sir/Madam,

Thank you for the assignment.

Please be informed that vehicle currently not in the workshop, repairer will arrange.

Best Regards,

**Summer Lee** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6741-8434 | email: [assignments@lkkauto.com](mailto:assignments@lkkauto.com) | fax: 6256-4315

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

Best Regards,

**Catherine Chong** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6741-8434 | email: [assignments@lkkauto.com](mailto:assignments@lkkauto.com) | fax: 6256-4315

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

---

**From:** CWS Motor Claims <[cwsmotorclaims@msfirstcapital.com.sg](mailto:cwsmotorclaims@msfirstcapital.com.sg)>

**Sent:** Tuesday, 3 September, 2019 12:41 PM

**To:** [ASSIGNMENTS@LKKAUTO.COM](mailto:ASSIGNMENTS@LKKAUTO.COM)

**Cc:** CWS Motor Claims <[cwsmotorclaims@msfirstcapital.com.sg](mailto:cwsmotorclaims@msfirstcapital.com.sg)>; Jason Tea <[JasonTea@msfirstcapital.com.sg](mailto:JasonTea@msfirstcapital.com.sg)>

**Subject:** PRI: SURVEY ASSESSMENT - D19005367MFSH/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.

**Note: All the accident reports are uploaded into CWS for your perusal.**

Best Regards,

Admin Team

Claim Workflow System

Motor Claims Department

MS First Capital Insurance Limited

Tel : 6507 3848

Fax : 6507 3849

**PS: This is a system generated mail. Please do not reply to this mail.**



# CERTIFICATE OF INSURANCE

## CYCLE & CARRIAGE AUTO PROTECTOR PRIVATE VEHICLE

**Name of Policyholder** : SHAUN PHUA CHEE KIANG (SHAUN PAN ZHIQIANG) **Vehicle No.** : SLX3597G  
**Period of Insurance** : 26 Mar 2018 To 25 Mar 2020 **Policy No.** : 1800024165  
**Engine No.** : 3A92UGS0522 **Endorsement No.** :  
**Chassis No.** : MMBSTA13AJH001775 **Issued Date** : 04 Apr 2018

### ABOUT THE COVER

**Make/Model** : MITSUBISHI ATTRAGE 1.2 CVT  
**Engine Capacity/Tonnage** : 1,193.00 CC  
**Driver Restriction** : NA  
**Sum Insured** : Market Value  
**Off Peak Car** : No  
**First Year of Registration** : 2018  
**Insuring with COE/PAF** : Yes

#### Person or Classes of Persons Entitled to Drive\* :

a) The Policyholder

b) Any other person who is driving on the Policyholder's order or with his/her permission.

This Policy will indemnify the Policyholder or any authorised driver only if he/she meets the specified age condition.

You have to pay an additional sum of \$3,000 as "Young and/or Inexperienced Driver Excess" ("YIDR") if You are or Your Authorised Driver (named or unnamed) is under the age of 23 and/or has less than 2 years' driving experience.

**Age Condition** : All Age Condition

#### Limitation as to use\* :

Use only for social, domestic and pleasure purposes and for the Policyholder's business. This Policy does not cover use for hire or reward, driving tuition, driving test, racing, pace-making, reliability trial or speed-testing, the carriage of goods other than samples in connection with any trade or business or use for any purpose in connection with Motor Trade.

Loss of Use 1500cc - 1600cc

\* Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third-Party Risks and Compensation) Act (Cap. 189) and Section 95 of the Road Transport Act, 1987 (Malaysia), are not to be included under these headings.

### EXCESS

#### Section 1

Fire - \$0 Own Damage - \$600 Theft - \$0 Flood Cover - \$0

#### Section 2

Property Damage - \$0

**Windscreen** : \$100

#### Named Driver and Excess (where applicable)

SHAUN PHUA CHEE KIANG (SHAUN PAN ZHIQIANG) - \$600 (Own Damage)

### APPROVED REPORTING CENTRES/AUTHORISED REPAIRERS (FOR CLAIMS RELATED REPAIRS)

1. Cycle & Carriage Customer Service Centres (For windscreen claim only) Add: 20 Leng Kee Rd Singapore 159094 64708688
2. Cycle & Carriage Customer Service Centre (For windscreen claim only) Add: 330 Ubi Rd 3 Singapore 408650 67461000
3. Cycle & Carriage Body & Paint Centre Add: 209 Pandan Gardens Singapore 609339 65684501

For other Approved Reporting Centres/AIG Authorised Repairers, please contact our 24-hour accident emergency hotline at +65 6338 6200. Alternatively, you may refer to AIG website [www.aig.com.sg](http://www.aig.com.sg) or AIG SG Mobile App. Simply search and download "AIG SG" from iTunes or Google Play.

### IMPORTANT NOTES

**Hire Purchase Company/Employer's Loan:** NA

I/We hereby certify that the policy to which this Certificate of Insurance relates is issued in accordance with the provisions of the Motor Vehicles (Third Party Risks and Compensation) Act (Cap. 189), Part IV of the Road Transport Act, 1987 (Malaysia) and Motor Vehicles (Third Party Risks) Rules, 1959 (Malaysia).

0504620218

C&CMICP2 - LUKAS  
239 ALEXANDRA ROAD  
SINGAPORE 159930

Underwritten by AIG Asia Pacific Insurance Pte. Ltd.

*Manile*

**AIG Asia Pacific Insurance Pte. Ltd.**  
AUTHORISED REPRESENTATIVE

SSCASB

**> Back to OneMotoring****Enquire PARF/COE Rebate for Registered Vehicle****Vehicle Owner Particulars**

Owner ID Type: Singapore NRIC  
Owner ID: 833J

**Vehicle Details**

Vehicle No.: SLX3597G  
Vehicle to be Exported: Yes  
Intended Deregistration Date: 19 Aug 2019  
Vehicle Make: MITSUBISHI  
Vehicle Model: ATTRAGE 1.2 CVT  
Primary Colour: Black  
Manufacturing Year: 2018  
Engine No.: 3A92UGS0522  
Chassis No.: MMBSTA13AJH001775  
Maximum Power Output: 59.0 kW (79 bhp)  
Open Market Value: \$13,853.00  
Original Registration Date: 26 Mar 2018  
First Registration Date: 26 Mar 2018  
Transfer Count: 0  
Actual ARF Paid: \$5,000.00

**Intended PARF Rebate Details**

PARF Eligibility: Yes  
PARF Eligibility Expiry Date: 25 Mar 2028  
PARF Rebate Amount: \$3,750.00

**Intended COE Rebate Details**

COE Expiry Date: 25 Mar 2028  
COE Category: A - Car up to 1600cc & 97kW (130bhp)  
COE Period(Years): 10  
QP Paid: \$36,810.00  
COE Rebate Amount: \$29,448.00  
**Total Rebate Amount: \$33,198.00**

The information contained herein is correct as at 19 Aug 2019

OK



## Enquire Vehicle Insurance Details

Vehicle No.	Incident Date/Time	Search Status	Insurance Company Code	Insurance Company Name
SHC3278K	17 Aug 2019 / 14:15:00	Successful	F03	MS FIRST CAPITAL INSURANCE LIMITED

Previous

OK

# 来發 (明記) 摩哆有限公司 LAI HUAT (MENG KEE) MOTOR PTE LTD

160 Sin Ming Drive #04-01, #04-02 & #07-03 Singapore 575722 Tel: 6453 8110 Fax: 6459 6267  
GST No: M2-0128609-3  
UEN: 199407592C

## ESTIMATE

EST. No ..... EST0023011  
Shaun Phua Chee Kiang

Page ..... 1 of 1  
Your ref. .... TP-SHC 3278K MS FC  
Job No. .... 70788  
Our ref. .... 19.08.18  
Payment .....  
Date ..... 21/8/2019

Attn .....

Vehicle No ..... SLX 3597G  
Vehicle Model Mitsubishi Attrage  
Accident on ..... 17/8/2019

*Not withstanding  
Returning B & P & L  
4 days*

Quantity	Unit	Description	Unit price	Disc. pct	Amount
Supply of Parts:					
1.00	Pc	Rear bumper	708.00	10.00	<i>Bu</i> 637.20 ✓
1.00	Pc	Rear bumper lower spoiler	380.00	10.00	<i>cm</i> 342.00 ✓
1.00	Pc	Rear end panel	402.00	10.00	<i>Bu</i> 361.80 ✓
1.00	Pc	Rear end panel top garnish	62.00	10.00	<i>ng dr</i> 55.80 ✓
1.00	Pc	Rear spare tyre cover	185.00	10.00	<i>cm</i> 166.50 ✓
Special nett item:					
1.00	Set	Rear reversing sensor with installation	200.00		<i>shorted</i> 200.00 ✓
Labour & Misc:					
1.00		To straighten rear body including cutting and welding, to knock dents on rear fender LH & RH and renew of parts	1,300.00		1,300.00 <i>500</i>
1.00		To spray paint	800.00		800.00 <i>720</i>
Sub-Total					3,863.30
GST 7.00%					270.43
Total					4,133.73

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:

本公司拥有最先进的 CAROLINER MARK IV 机械, 可提供给多种款式的车身及给予快速与准确的测量方式和大铁修理除外, 还有先进的 SAICO Deluxe 喷漆烘炉。

"Our services include the latest and reliable CAROLINER MARK IV repair bench, draw-aligner and the support dolly system to provide accurate re-alignment and speedy repairs. We also provide the new and advanced SAICO Deluxe oven heater for re-spraying all motor vehicles."

Ky

# 来發 (明記) 摩哆有限公司 LAI HUAT (MENG KEE) MOTOR PTE LTD

160 Sin Ming Drive #04-01, #04-02 & #07-03 Singapore 575722 Tel: 6453 8110 Fax: 6459 6267

GST No: M2-0128609-3

UEN: 199407592C

## ESTIMATE

EST. No. EST0023011

Shaun Phua Chee Kiang

Page 1 of 1  
Your ref. TP-SHC 3278K MS FC  
Job No. 70788  
Our ref. 19.08.18  
Payment  
Date 21/8/2019

Attn

Vehicle No. SLX 3597G  
Vehicle Model Mitsubishi Atrage  
Accident on 17/8/2019

Not Authorised  
Reversing Bump  
5 days  
02983.30

Quantity	Unit	Description	Unit price	Disc. pct.	Amount
Supply of Parts:					
1.00	Pc	Rear bumper	708.00	10.00	637.20
1.00	Pc	Rear bumper lower spoiler	380.00	10.00	342.00
1.00	Pc	Rear end panel	402.00	10.00	361.80
1.00	Pc	Rear end panel top garnish	62.00	10.00	55.80
1.00	Pc	Rear spare tyre cover	185.00	10.00	166.50
Special nett item:					
1.00	Set	Rear reversing sensor with installation	200.00	short	200.00
Labour & Misc:					
1.00		To straighten rear body including cutting and welding, to knock dents on rear fender LH & RH and renew of parts	1,300.00		1,300.00
1.00		To spray paint	800.00		800.00

Sub-Total 3,863.30  
GST 7.00% 270.43  
Total S\$ 4,133.73

本公司拥有最先进的 CAROLINER MARK IV 机械，可提供给多种款式的车身及给予快速与准确的测量方式和大铁修理。除外，还有先进的 SAICO Deluxe 喷漆烘炉。

"Our services include the latest and reliable CAROLINER MARK IV repair bench, draw-aligner and the support dolly system to provide accurate re-alignment and speedy repairs. We also provide the new and advanced SAICO Deluxe oven heater for re-spraying all motor vehicles."





# 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/FCI19015558/Kyf3n2

36 ROBINSON ROAD  
#16-01 CITY HOUSESINGAPORE 068877

Date : 31-01-2020



Code : FCI2

### 1. Policy Particulars :- THIRD PARTY CLAIM

Insured Veh.	SHC 3278K	Veh. Inspected	SLX 3597G
Policy No.		Coverage (\$)	0.00
Claim No.	D19005367MFSH	Excess (\$)	0.00
Assign From	JASON TEA CHEE KIAT	Assign Date	03/09/2019

### 2. Vehicle Particulars & Condition

Make & Model	MITSUBISHI ATTRAGE (A)	c.c	1193
Engine No.	HIDDEN	Year of Reg.	2018
Chassis No.	MMBSTA13AJH001775	Colour	METALLIC BLACK
Odometer	21033	Steering	IN ORDER
Brakes	IN ORDER	Modification	STANDARD ALLOY RIM
General	GOOD		

### 3. Conditions of Tyres

	Size	Make	Balance
R/H Front Tyre	185/55 R15	BRIDGESTONE	4 mm
L/H Front Tyre	185/55 R15	BRIDGESTONE	4 mm
R/H Rear Tyre	185/55 R15	BRIDGESTONE	6 mm
L/H Rear Tyre	185/55 R15	BRIDGESTONE	6 mm

### 4. Description of Damages

THE VEHICLE SUSTAINED DAMAGES AT THE REAR PORTION. DAMAGES SEE DETAILS.
--

### 5. General Information

Accident Date	17/08/2019	Inspection Date	12/09/2019
Survey held at	LAI HUAT (MENG KEE) MOTOR PTE LTD 160 SIN MING DRIVE #04-01/02 SIN MING AUTOCITY SINGAPORE 575722		

### 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:	5 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 1

**ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SLX 3597G**

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	<b><u>REPLACEMENT OF PARTS</u></b>			
1	REAR BUMPER	BUCKLED	708.00	708.00
1	REAR BUMPER LOWER SPOILER	CRACKED	380.00	380.00
1	REAR END PANEL	BENT	402.00	402.00
1	REAR END PANEL TOP GARNISH	MTG DISTORTED	62.00	62.00
1	REAR SPARE TYRE COVER	CRACKED	185.00	185.00
	LESS 10% DISCOUNT		-173.70	-173.70
			1,563.30	1,563.30
	<b><u>SPECIAL NETT ITEMS</u></b>			
1	SET REAR REVERSING SENSOR WITH INSTALLATION (SN)	SHORTED	200.00	200.00
			200.00	200.00
	<b><u>LABOUR</u></b>			
	TO STRAIGHTEN REAR BODY INCLUDING CUTTING AND WELDING, TO KNOCK DENTS ON REAR FENDER LH & RH AND RENEW OF PARTS.		1,300.00	500.00
	TO SPRAY PAINT.		800.00	720.00
			2,100.00	1,220.00
	<b>GRAND TOTAL</b>		<b>3,863.30</b>	<b>2,983.30</b>
	<b>RECOMMENDED COST OF REPAIRS</b>			<b>2,983.30</b>

Report Ref No. CS/FC119015558/Kyf3n2

KONG SENG CHEONG

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 contract or tort, is accepted to any third party who may rely on the Report wholly or in part. Any third party acting or relying on this Report, in whole or in part, does so at his or her own risk.