

Azami & Co

Valuers & Property Consultants

LPPSA Reference : 650013989697 (LG13809)
Lawyer Reference : NHNR/SIV/LPPSA/175/09/2020
Our Reference : APJ/V/2023-0286/MRZ

7th September, 2023

Lembaga Pembiayaan Perumahan Sektor Awam (LPPSA)
Jabatan Pemantauan dan Pemulihan
Kompleks Kementerian Kewangan
No. 9, Persiaran Perdana, Presint 2
Pusat Pentadbiran Kerajaan Persekutuan
62590 Putrajaya



(Board Reg. No. VE (1) 0182/6)

Rusbizan Mahmood
W Ab Shukor W Mohamad
Directors
Nordin Daharom
Associate Director

Ros Liza Ariffin
Rosli Hussin
Izham Din
Mohammad Nor Umar
Suhana Ibrahim
Branch Managers

REPORT AND VALUATION OF TITLE NO. PN 24012, LOT NO. 25705, PEKAN SENAWANG, DISTRICT OF SEREMBAN, STATE OF NEGERI SEMBILAN DARUL KHUSUS
ADDRESS: NO. 50, JALAN CEMPAKA 9, TAMAN CEMPAKA, SENAWANG, 70450 SEREMBAN, NEGERI SEMBILAN DARUL KHUSUS
BORROWER: MOHD RIDUAN BIN MOHD NASIR

We refer to your instruction to value the abovesaid property for FORECLOSURE/AUCTION purposes.

We have duly inspected the property on 7th April, 2021.

The Market Value and Forced Sale Value of the subject property with the title being good, marketable, registrable and free from encumbrances as well as vacant possession are as follows:

MARKET VALUE: RM180,000.00
(RINGGIT MALAYSIA: ONE HUNDRED AND EIGHTY THOUSAND ONLY).

FORCED SALE VALUE: RM144,000.00
(RINGGIT MALAYSIA: ONE HUNDRED AND FOURTY FOUR THOUSAND ONLY).

We confirm the Valuation Report and its contents herein submit to you are **true and genuine** and have been prepared in accordance with the guidelines laid down by your Bank.

It is validated for your use and we accept professional liability accordingly.

A full valuation report in respect of the above are attached herewith.

Thank you.

Yours faithfully,
AZAMI & CO SDN BHD


Sr. IDRIS BIN ABDULLAH, FRISM, MMIPFM
Registered Valuer (V 552)

Azami & Co Sdn Bhd (403471-V)
No.55-B
Jalan Diplomatik
Presint 15
62050 Putrajaya
Wilayah Persekutuan Putrajaya

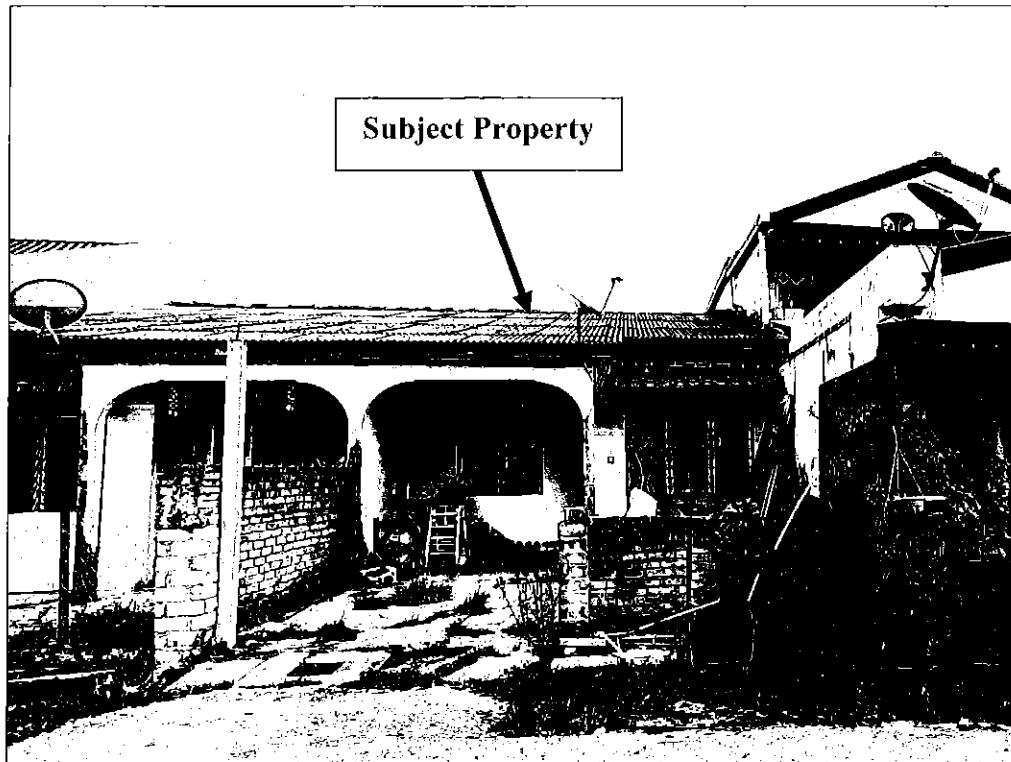
Tel 603 8861 0106
Fax 603 8861 0106
Email azamiputrajaya@gmail.com

Kota Bharu . Shah Alam . Kuantan
Kuala Lumpur . Sungai Petani
Alor Setar . Putrajaya

Photo Appendix: Sheet 1

SUBJECT PROPERTY

Address: No. 50, Jalan Cempaka 9
Taman Cempaka, Senawang
70450 Seremban
Negeri Sembilan Darul Khusus



GENERAL VIEW OF THE SUBJECT PROPERTY

SUMMARY OF REPORT

Borrower : MOHD RIDUAN BIN MOHD NASIR

LPPSA Reference : 650013989697 (LG13809)

Lawyer Reference : NHNR/SIV/LPPSA/175/09/2020

Valuer Reference : APJ/V/2023-0286/MRZ

Purpose : Foreclosure/Auction

Address Property : No. 50, Jalan Cempaka 9, Taman Cempaka,
Senawang, 70450 Seremban, Negeri Sembilan
Darul Khusus

Registered Owner : MOHD RIDUAN BIN MOHD NASIR – 1/1 share

Property Type : Single storey terrace house

Particular of Title : Title No. PN 24012, Lot No. 25705, Pekan
Senawang, District of Seremban, State of Negeri
Sembilan Darul Khusus

Tenure : Freehold / Leasehold (99 years expiring on 2nd
January, 2079)

Registered Land Area : 100 square metres (1,076 square feet)

Occupation Details : Occupied/Rental/Vacant

Date of Letter Instruction : 6th September, 2023

Date of Valuation : 7th September, 2023

Market Value : **RM180,000.00**

Forced Sale Value : **RM144,000.00**

Property Condition : Good / Fair / Poor

Property Status : Occupied / Vacant / Abandoned

Prospect of Sale : High / Low / Medium

**THE VALUE STATED ABOVE IS TO BE READ IN CONTEXT WITH THE WHOLE
REPORT.**

**REPORT AND VALUATION
OF
TITLE NO. PN 24012, LOT NO. 25705
PEKAN SENAWANG, DISTRICT OF SEREMBAN
STATE OF NEGERI SEMBILAN DARUL KHUSUS**

**(Address: No. 50, Jalan Cempaka 9
Taman Cempaka, Senawang
70450 Seremban
Negeri Sembilan Darul Khusus)**

**REPORT AND VALUATION
OF
TITLE NO. PN 24012, LOT NO. 25705
PEKAN SENAWANG, DISTRICT OF SEREMBAN
STATE OF NEGERI SEMBILAN DARUL KHUSUS**

TERMS AND REFERENCE

We have been instructed by **Messrs. Nassir Hafiz Nazri & Rahim** for **Lembaga Pembiayaan Perumahan Sektor Awam (LPPSA)** to assess the Market Value of the abovementioned property for FORECLOSURE/AUCTION purposes. (Please refer to "Definitions" in SCHEDULE 1)

We were unable to conduct an internal inspection of subject property as it was locked and inaccessible during our site inspection.

A valuation based on an external viewing will assume the following: -

- i). Standard developer's design and construction.
- ii). No alteration/renovation is/are done to the building.
- iii). The internal state of repairs commensurate with the external condition of the subject building.

It is to be noted that the valuation based on the above foregoing premises, are assumed to be valid and correct. We reserve the right to make amendments to the facts, including to the Market Value, should any of the facts be different or invalid/incorrect from the information provided to us.

DATE OF INSPECTION AND VALUATION

The property was inspected on 7th September, 2023. The date of inspection is taken as the date of valuation.

LOCATION

The subject property is situated along Jalan Cempaka 9, Taman Cempaka, Senawang, Negeri Sembilan Darul Khusus. It's approximately 11.0 kilometres to the south-east of Seremban town centre.

The property is accessible from the Seremban town centre and its surrounding areas via Jalan Dato Siamang Gagap, Jalan Ampangan, Jalan Paroi -Senawang, Persiaran Senawang 1, Jalan Melor 1 and finally turn left onto Jalan Cempaka 9 leading to where the subject property is sited.

The subject property is located inside the circle as shown coloured RED on location plan on APPENDIX A and site plan on APPENDIX B.

SURROUNDING

The immediate surrounding is developed with single storey low-cost and medium-cost terraced houses, single storey terraced houses and a row of double storey terraced shop-houses.

Other established housing schemes located within the vicinity include Taman Rasa Sayang, Taman Seri Pagi, Taman Desa Orkid, Taman Matahari Height, Taman Sri Bayu, Taman Lily, Taman Senawang Jaya, Taman Ros Mewah, Taman Satria, Taman Teratai, Taman Kobena and Taman Desa Ixora.

Other landmarks which are located near subject property are Giant Hypermarket, Mydin Hypermarket, Cempaka Commercial Centre, Sekolah Kebangsaan Taman Seri Pagi, Sekolah Menengah Kebangsaan Seri Pagi, Jabatan Bomba Dan Penyelamat Senawang, Masjid Bandar Baru Senawang and Balai Polis Senawang.

PARTICULARS OF TITLE

The brief particulars of title as confirmed at the "*Pejabat Tanah dan Galian Negeri Sembilan*" on 6th September, 2023 are as follows:

Title No.	: PN 24012
Lot No.	: 25705
Pekan	: Senawang
District	: Seremban
State	: Negeri Sembilan Darul Khusus
Tenure	: Leasehold (99 years expiring on 2 nd January, 2079)
Registered Land Area	: 100 square metres
Annual Rent	: RM70.00
Registered Owner	: MOHD RIDUAN BIN MOHD NASIR – 1/1 share
Category of Land Use	: " <i>Bangunan</i> "
Express Condition	: " <i>Tanah ini hendaklah digunakan untuk bangunan kediaman sahaja</i> "
Restriction-in-Interest	: " <i>Tanah yang diberimilik ini tidak boleh dipindahmilik, dipajak, digadai melainkan dengan kebenaran bertulis daripada Pihak Berkuasa Negeri</i> "
Encumbrance	: Charged to MINISTER OF FINANCE (INCORPORATED) MALAYSIA vide Prsn. No. 31183/2009 dated 17 th December, 2009.

The copy of the title search and tax assessment are given in SCHEDULE 2.

We would advise the services of a solicitor be engaged to verify the title particulars.

DESCRIPTION

The Site

The site is a residential terrace lot with a registered land area of 100 square metres (1,076 square feet).

The sites are rectangular in shape, flat in terrain and lies same level with the frontage road and surrounding residential lots.

The site is developed with a single storey building.

The Building

Brief descriptions of the building are as follows:

Type	Single storey terrace house
Framework	Reinforced concrete structure
Roof	Timber roof trusses covered with corrugated asbestos roofing sheets
Wall	Plaster and paint
Ceilings	Flat ceiling sheets
Fencing	Brickwall fencing and not secured by any form of gates
Door	Timber flush door secured with metal grille
Window	Adjustable louvres with iron bar, fixed louvres
Floor area	Main floor area: 54.90 square metres (591 square feet) Ancillary area : 6.69 square metres (72 square feet)
Building condition	The subject property is in a good state of appearance
Occupancy	Vacant and unoccupied

Note:

On the day of inspection, we were unable to enter the premises as it was locked. Therefore, we were unable to conduct an internal inspection of the subject property. In light to the above, we are valuing the subject property based on the external inspection of the subject property and inspection of the neighbouring house and to assume that the subject property is in reasonable state of decorative repairs and it has not been up graded or downgraded from the original plans and details.

SERVICES

Electricity, water and telecommunication facilities are available within the area and are connected to the subject property.

Public transportation is available along main road.

Services such as refuse collection, street lighting and drainage maintenance are provided by the relevant local authority.

PLANNING PROVISIONS

The subject property is designated for residential use.

METHOD OF VALUATION

In arriving at the Market Value of the subject property, the Comparison Method is adopted.

The Comparison Method entails critical analysis of recent evidence of values of comparable properties in the neighbourhood and making adjustments for differences. The valuation involves ascribing a separate value to the site and the building on it by comparison process.

EVIDENCE OF VALUE

Our investigations of transaction of similar units in the locality are given in SCHEDULE 3.

Opinion of value

THE FINANCIAL INSTITUTION WHICH IS USES THIS REPORT IS ADVISED TO CONTACT US FOR WRITTEN CONFIRMATION OF OUR OPINION OF VALUE PRIOR TO THE APPROVAL OF ANY FACILITY

After taking into consideration the above factors, we assess the Market Value of the subject property, i.e., Title No. PN 24012, Lot 25705, Pekan Senawang, District of Seremban, State of Negeri Sembilan Darul Khusus as at 7th September, 2023 subject to the limiting conditions attached, good, marketable and registrable as well as with vacant possession at **RM180,000.00 (RINGGIT MALAYSIA: ONE HUNDRED AND EIGHTY THOUSAND ONLY).**

**FORCED SALE VALUE: RM144,000.00
(RINGGIT MALAYSIA: ONE HUNDRED AND FOURTY FOUR THOUSAND ONLY).**

THE VALUER HAS EXERCISED DUE CARE IN CARRYING OUT THE SAID VALUATION AND KNOWS THAT THE VALUATION REPORT IS REQUIRED FOR PURPOSES OF SECURING FACILITIES GRANTED BY BANK IN RELIANCE THEREOF.

CERTIFICATION

The valuation of the above property, i.e. Title PN 24012, Lot No. 25705, Pekan Senawang, District of Seremban, State of Negeri Sembilan Darul Khusus (Address : No. 50, Jalan Cempaka 9, Taman Cempaka, Senawang, 70450 Seremban, Negeri Sembilan Darul Khusus) has been carried out by **Sr. IDRIS BIN ABDULLAH, FRISM, MMIPFM, Registered Valuer (V 552).**



AZAMI & CO SDN BHD

Date : 7th September, 2023
Our Reference : APJ/V/2023-0286/MRZ
APJ/MRZ

SCHEDULE 1

DEFINITIONS

MARKET VALUE

Market Value is the estimated amount for which an asset should exchange on the date of valuation between a willing buyer and a willing seller in arm's length transaction after proper marketing wherein the parties had each acted knowledgeable, prudently and without compulsion.

FORCED SALE VALUE

The amount that may reasonably be received from the sale of a property under (forced sale) conditions that do not meet all the criteria of a normal market transaction.

It involves a price which arises from disposition under extraordinary or a typical circumstance, usually reflecting an inadequate marketing period without reasonable publicity, an inappropriate mode of sale and sometimes reflecting an unwilling seller condition, and/or disposal under compulsion or duress.

CATATAN CARIAN PERSENDIRIAN

Jenis dan No. Hakmilik	: PN 24012	Nombor Lot/PT	: Lot 25705
Bandar/Pekan/Mukim	: Pekan Senawang	Tempat	:
Keluasan	: 100 Meter Persegi	Daerah	: Seremban
Nombor Syit Piawai	: 56-A-II	Nombor Pelan Akui	: 31854
Taraf Pegangan (Selama-lamanya atau Pajakan)	: Pajakan 99 tahun	Tarikh Luput Pajakan (Jika Berkenaan)	: 2 Januari 2079
Tarikh Daftar	: 19 September 2006	Cukai Tanah	: RM70.00

Kategori Kegunaan Tanah : Bangunan
 Syarat Nyata : Tanah ini hendaklah digunakan untuk bangunan kediaman sahaja.
 Sekatan Kepentingan : Tanah yang dibertanah ini tidak boleh dipindahtanah,
 dipajak, digadaikan melainkan dengan kebenaran bertulis
 daripada Pihak Berkuasa Negeri

Rekod Ketuannya :

MOHD RIDUAN BIN MOHD NASIR , No. Kad pengenalan : 801112-01-6411
 Warganegara Malaysia , 1/1 bahagian
 B8-15, TERATAK MUHIBAH 1 JALAN DESA BAHAGIA TAMAN DESA 58100 WILAYAH PERSEKUTUAN KL

Rekod Urusan Dan Lain-lain :

Nombor Perserahan : 31182/2009 Pindahtanah Tanah
 oleh KAMAL BIN YATIM, No. Polis : KONST 72856 , 1/1 bahagian
 kepada MOHD RIDUAN BIN MOHD NASIR, No k.p : 801112-01-6411, 1/1 bahagian
 B8-15, TERATAK MUHIBAH 1 JALAN DESA BAHAGIA TAMAN DESA 58100 WILAYAH PERSEKUTUAN KL
 di daftarkan pada 17 Disember 2009 jam 08:58:42 pagi
 Surat Kebenaran : 9005/2009

Nombor Perserahan : 31183/2009 Gadaian menjamin wang pokok
 oleh MOHD RIDUAN BIN MOHD NASIR, No. kp : 801112-01-6411 , 1/1 bahagian
 kepada MINISTER OF FINANCE (INCORPORATED MALAYSIA
 PERBENDAHARAAN MALAYSIA NO.9, KOMPLEKS KEMENTERIAN KEWANGAN PERSIARAN PERDANA,
 PRESINT 2 PUSAT PENTADBIRAN KERAJAAN PERSEKUTUAN 62592 PUTRAJAYA
 di daftarkan pada 17 Disember 2009 jam 08:58:42 pagi
 Surat Kebenaran : 9006/2009

Urusan-urusan dalam Perserahan yang belum didaftarkan : Tiada

Hakmilik : 050594PN00024012
 Mukasurat : 1 / 2
 Tarikh : 06/09/2023

Urusan-urusan dalam Perserahan yang digantung : 0

Perkara lain yang melibatkan hakmilik :

Dikeluarkan pada : 4:48:53 petang

Tarikh : 6 September 2023

Bayaran dijelaskan : RM 20.00

Nombor Resit : 230906ACH0000189

Hakmilik : 050594PN00024012

Mukasurat : 2 / 2

Tarikh : 06/09/2023



MAJLIS BANDARAYA SEREMBAN

Wilma MBS, Persiaran Forest Heights 1,
Jalan Seremban - Tampin, 70450 Seremban, Negeri Sembilan Darul Khusus.
Ibu Pejabat: 06-765 4333 | Jabatan Kewangan: 06-765 4377 / 06-765 4389 |
| Laman Web: www.mbs.gov.my | whatsapp: 012-2457750 / 0122577525

BIL CUKAI TAKSIRAN



880500310000C

KAMAL B YATIM
50 JLN CEMPAKA 9
TMN CEMPAKA, SENAWANG
70450 SEREMBAN, NSDK

BAYARAN TANPA PREJUDIS



Billar Code: 2840
Ref. 1: No. Akaun Cukai Taksiran
Ref. 2: No. KIP atau lesen bilik

JomPAY Online di Pejabat atau melalui telefon pintar
Atas dengan menggunakan telefon pintar.



SILA IMBAS
UNTUK BAYARAN
DI ATAS TALIAN

NO. B114841



TARIKH BIL
07/09/2023

NO FAIL: MA22156

NO. AKAUN	NO. TALIAN	NO. BIL	NO. LOT	NO. GERAN
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PEMBERITAHUAN

Pengumuman bil digital mulai tahun 2023

Bayaran hendaklah dijelaskan
sebelum / pada:

- 1) 28/29 Februari (Penggali 1)
- 2) 31 Ogos (Penggali 2)

Jika gagal, kos Notis E RM20
akan dikenakan di bawah
Seksyen 147(1) Akta Kerajaan
Tempatan bagi setiap penggal



QR Code - Semakan online

B114841

880500310000C

TARIKH 07/09/2023

NO. BIL :
NO. AKAUN :



BUTIR-BUTIR BIL

CUKAI	RM1,293.60
KOS NOTIS E	RM426.00
WARAN	RM0.00
LAIN-LAIN	RM0.00
JUMLAH	RM1,719.60

CUKAI	RM1,293.60	SEMASA	RM46.20
KOS NOTIS E	RM426.00		RM20.00
WARAN	RM0.00		RM0.00
LAIN-LAIN	RM0.00		RM0.00



RM1719.6



KETERANGAN HARTA

ALAMAT HARTA :
50 JLN CEMPAKA 9
TMN CEMPAKA, SENAWANG

CUKAI SETAHUN: RM 92.40

Saluran Pembayaran Perbankan Internet

PBT Pay



FPX
Online Banking Payments

RHB Bank



PUBLIC BANK

Maybank

e-wallet

DITERIMA JUMLAH YANG DINYATAKAN DENGAN ANGKA BERCEKAT

CUKAI	RM1,293.60
NOTIS E	RM426.00
WARAN	RM0.00
LAIN-LAIN	RM0.00
JUMLAH	RM1,719.60

BAYARAN TANPA PREJUDIS

Tarikh dicetak:

SCHEDULE 3

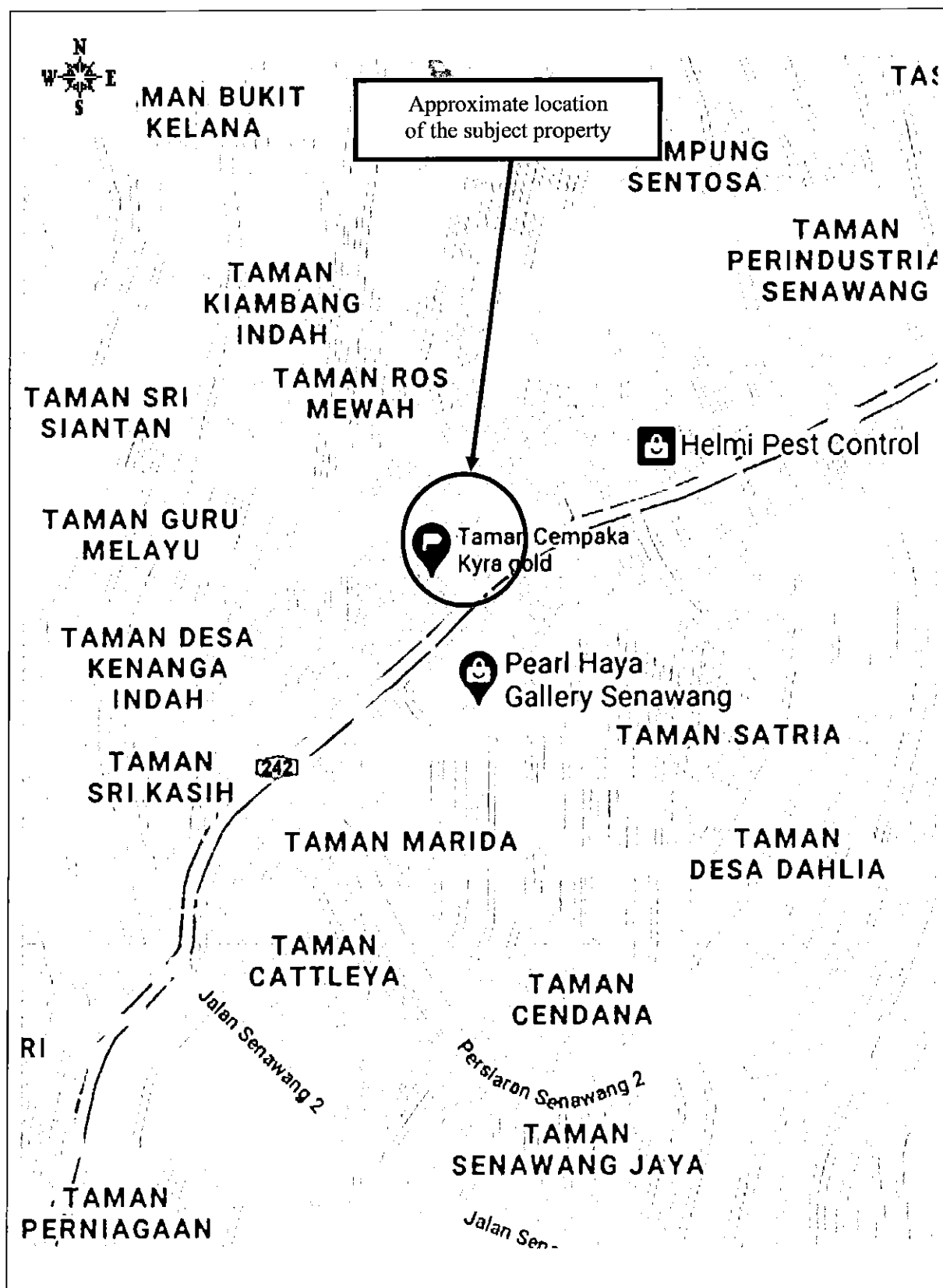
EVIDENCE OF VALUE

Property	Date	Consideration (RM)	Land area (Sq. Feet)	Description
No. 42, Jalan Cempaka 6, Taman Cempaka, Senawang	03/02/2023	220,000.00	1,076	Single storey terrace house
No. 19, Jalan Cempaka 1, Taman Cempaka, Senawang	22/09/2022	210,000.00	1,076	Single storey terrace house
No. 54, Jalan Cempaka 6, Taman Cempaka, Senawang	31/12/2021	250,000.00	1,076	Single storey terrace house
No. 6, Jalan Cempaka 9, Taman Cempaka, Senawang	30/09/2021	185,000.00	1,076	Single storey terrace house

Source: Jabatan Penilaian dan Perkhidmatan Harta (JPPH)

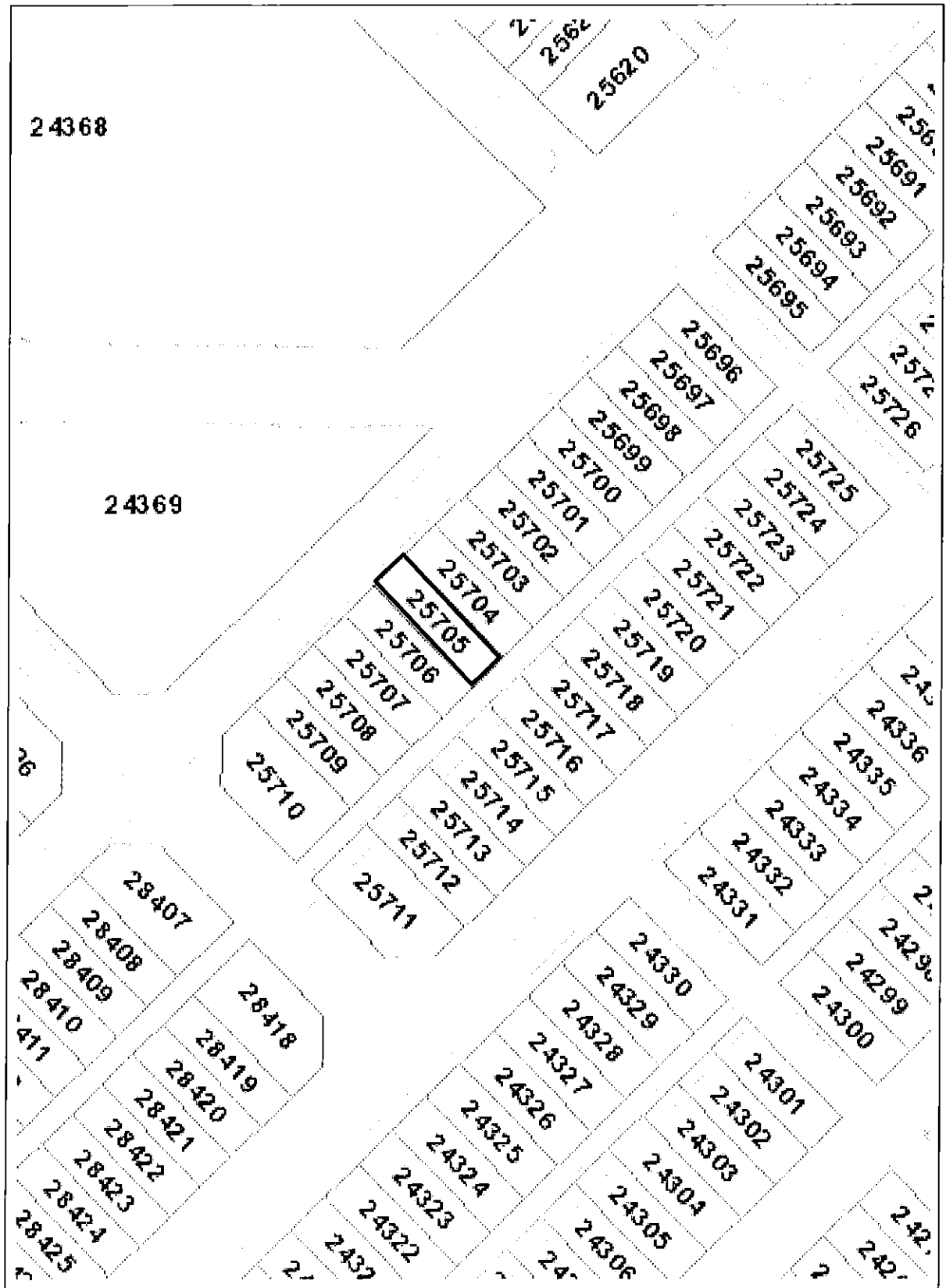
In valuing the subject property, the abovementioned evidences are taken into consideration with allowances made for differences in factors affecting value.

APPENDIX A



LOCATION PLAN

APPENDIX B



SITE PLAN

limiting conditions

(Referred to in the acceptance instruction / letter)

1. This report is confidential to the Client for the specific purpose to which it refers. It may be disclosed to other professional advisers assisting the Client in respect of that purposes, but the Client shall not disclosed the report to any other person.
2. The opinion of value expressed in this report applies strictly upon the terms of and for the purpose of this Report only. The Valuer is therefore, nor responsible for it if quoted out of context.
3. Neither the whole nor any part of this report / valuation certificate or any reference there to may be included in any published document, circular or statement nor published in any way without the Valuer's written approval of the form and context in which it may appear.
4. Though the property was inspected, we are not able to state that the crops are free of vermin, soil diseases. We have not carried out a chemical analysis of the soil nor other investigations to ascertain the soil suitability for the present or other cultivation. Therefore, we are not able to accept any responsibility with regard to latent infestation, and defects of the soil and any disease which affect crops.
5. While due care is taken to note building defects in the course of inspection no structural survey is made nor any inspection of woodwork of other parts of the structure which are covered or inaccessible and we are therefore unable to report that such parts of the property are free of hidden defects or concealed infestation.
6. While we have inspected the title of the property as recorded by the Land Registry, we cannot accept any responsibility for its legal validity or for any liabilities against the property which are unrecorded at the time of our inspection.
7. The instruction and the valuation assignment do not automatically bind the valuer to attendance in court or to appear in enquiry before any government or statutory bodies in connection with the valuation. Prior arrangement and agreement shall be made between the client and valuer if such attendance or appearance is required.
8. We have not arranged for any investigation to be carried out to determine the:-
 - a. conditions of the mechanical and electrical services and
 - b. load-bearing capacity of the soil, floors and foundations and we are therefore unable to report that the property / properties is / are free from risk in these respects.
9. We have not arranged for any investigation to be carried out to determine whether or not high alumina cement concrete or calcium chloride additive or any other deleterious material has been used in the construction of the property/properties and is/are free from risk in the respect. For the purposed of this valuation we have assumed that any such investigation would not disclosed the presence of any such material in any adverse conditions.
10. Plans, drawings, sketch and photographs are included in the report to assist in visualizing the property / properties and we have not engaged the services of a land surveyor to make a land survey.
11. When valuing plant and machinery and equipment, they are listed in the inventory as complete units and included all parts and accessories normally comprising the unit.

Alternatives
depending
on type of
property
valued