

SULIT & PERSENDIRIAN

**LAPORAN DAN PENILAIAN
KE ATAS
NO. LOT 3163
NO. HAKMILIK GRN 189211
BANDAR AMANJAYA
DAERAH KUALA MUDA
KEDAH DARUL AMAN**

***(Alamat Hartanah: No. 156,
Jalan SP Heights 5,
SP Heights,
08000 Sungai Petani, Kedah Darul Aman).***

Azami & Co Sdn Bhd
(403471-V)

Ruj. Tuan : 650010253153
Ruj. Kami : ACAS/VAL 25-169
Ruj Peguam : TBP/AS/L/FC/LPPSA/191208/19/AM/sna-34

Dato' Sr Haji Azami Haji Mohd Nor
W.Ab.Shukor W.Mohamad
Directors

Tarikh : 07hb. Julai, 2025.

Sr Rusbizan Mahmood
Sr Haji Nordin Daharom
Sr Ros Liza Ariffin
Sr Rosli Hussin
Sr Mohammad Nor Umar
Associate Directors

LEMBAGA PEMBIAYAAN PERUMAHAN SEKTOR AWAM [LPPSA]
Seksyen Pemulihan,
Kompleks Kementerian Kewangan,
No. 9, Persiaran Perdana, Presint 2,
Pusat Pentadbiran Kerajaan Persekutuan,
62592 Wilayah Persekutuan, Putrajaya.

Sr Idris Abdullah
Sr Haji Azmi Abd Khalid
Sr Azizul Rahman
Branch Managers

Tuan / Puan,

LAPORAN DAN PENILAIAN KE ATAS NO. LOT 3163, NO. HAKMILIK GRN 189211,
BANDAR AMANJAYA, DAERAH KUALA MUDA, KEDAH DARUL AMAN
(Peminjam : Mohamad Sobri Bin Mohamad Hanafiah [No. K/P : T/1140360]).

Kami merujuk kepada harta penilaian di atas, yang dinilai untuk tujuan **Tebus-Halang** [Foreclosure].

Kami telah melawat periksa hartanah tersebut dengan sewajarnya pada 18hb. Jun, 2025 dan menyiasat data berkaitan yang diperlukan untuk menetapkan pendapat kami tentang nilai pasaran.

Bersama-sama ini kami kemukakan Laporan dan Penilaian lengkap untuk maklumat dan tindakan pihak tuan/puan seterusnya.

Penilaian ini tertakluk kepada 'Limiting Conditions' yang dilampirkan di muka surat belakang laporan ini.

Sekian, terima kasih.

Yang benar,

Bagi pihak **AZAMI & CO. SDN. BHD.**



Sr. Mohammad Nor bin Umar, MRISM,
Penilai Berdaftar (V-526),
Pengurus.

GAMBAR



PANDANGAN HADAPAN



PANDANGAN SISI DARI ARAH UTARA



PANDANGAN SISI DARI ARAH SELATAN



PANDANGAN DEKAT



PAPAN TANDA

Ruj. Tuan. : 650010253153
Ruj. Kami : ACAS/VAL 25-169
Ruj Peguam : TBP/AS/L/FC/LPPSA/191208/19/AM/sna-34

RINGKASAN LAPORAN

Bank / Pembiaya : Lembaga Pembiayaan Perumahan Sektor Awam [LPPSA].
Peguam : Tetuan Tawfeek Badjenid & Partners.
Peminjam : Mohamad Sobri Bin Mohamad Hanafiah [No. K/P: T/1140360]
Tujuan : Tebus-Halang [Foreclosure].
Alamat Hartanah : No. 156, Jalan SP Heights 5, SP Heights, 08000 Sungai Petani, Kedah Darul Aman.
Jenis Hartanah : Rumah berkembar satu tingkat.
No. Lot & No. Hakmilik : 3163 & GRN 189211.
Bandar, Daerah & Negeri : Bandar Amanjaya, Kuala Muda & Kedah Darul Aman.
Pemilik Berdaftar : Mohamad Sobri Bin Mohamad Hanafiah [No. K/P : T/1140360] – 1/1 bahagian.
Pegangan : Selama-lamanya.
Kawasan Rezab : Tidak dinyatakan.
Endorsen : Tiada.
Sekatan Kepentingan : Tiada.
Keluasan Tanah : 390 meter persegi (4,198 kaki persegi).
Kategori Penggunaan Tanah : Bangunan.
Syarat Nyata : 'Tanah yang terkandung dalam hakmilik ini hendaklah digunakan sebagai tapak satu bangunan untuk kediaman (Rumah Berkembar) sahaja'.
Perancangan : Kediaman.
Bebanan : Gadai kepada Minister of Finance (Incorporated) Malaysia, didaftarkan pada 19hb Ogos, 2013.
Nilai Pasaran : RM290,000.00
Nilai Jualan Paksa : RM232,000.00
Tarikh Nilai : 18hb. Jun, 2025.

NILAIAN YANG TERTERA DI ATAS PERLU DIBACA BERSAMA DENGAN LAPORAN PENILAIAN PENUH.

**LAPORAN DAN PENILAIAN
KE ATAS
NO. LOT 3163
NO. HAKMILIK GRN 189211
BANDAR AMANJAYA, DAERAH KUALA MUDA
KEDAH DARUL AMAN**

1.0 PENGENALAN

Laporan dan Penilaian ini disediakan di atas arahan **TETUAN TAWFEEK BADJENID & PARTNERS** beralamat Suite 40C, Tingkat 3, Bangunan Tabung Haji, No. 40 Jalan PSK 1, Simpang Kuala, 05400, Alor Setar, Kedah Darul Aman yang bertindak bagi pihak **LEMBAGA PEMBIAYAAN PERUMAHAN SEKTOR AWAM (LPPSA)** untuk menentukan Nilai Pasaran dan Nilai Jualan Paksa hartanah di atas bagi tujuan **Tebus-Halang [Foreclosure]** [Sila rujuk "Definisi" JADUAL I].

Nota:

Pada tarikh lawatan tapak, kami tidak boleh memasuki bangunan disebabkan hartanah berkenaan berkunci dan tidak berpenghuni. Oleh itu, keterangan tentang bangunan hartanah berkenaan dibuat berdasarkan pemerhatian luaran dan maklumat dari pihak ketiga (jiran dan lain-lain).

Oleh kerana pihak kami tidak dapat memasuki bangunan berkenaan, pihak kami tidak mengambil sebarang liability dan/atau tanggungjawab di atas kerosakan dalaman atau perbezaan (jika ada) yang boleh memberi kesan keatas laporan.

LAPORAN DAN PENILAIAN INI DI BUAT KHUSUS UNTUK KEGUNAAN SEPERTI DI ATAS DAN TIDAK BOLEH DIGUNAKAN UNTUK LAIN-LAIN TUJUAN.

Ruang bangunan termasuk tempat letak kereta, ruang tamu, bilik tidur utama yang dilengkapi dengan bilik air & tandas, dua (2) bilik tidur, bilik air & tandas, ruang makan dan dapur.

Nota: Daripada pemerhatian kami dan maklumat pihak ketiga, kemasan lantai utama rumah adalah jubin seramik kecuali tempat letak kereta iaitu simen.

Keluasan binaan adalah lebih kurang seperti berikut:-

Keluasan Utama	:	89.19 meter persegi [960 kaki persegi].
Keluasan Sampingan	:	40.88 meter persegi [440 kaki persegi].
Pelan Bangunan	:	Lampiran C.
Gambar	:	Lampiran Gambar : Halaman 1.

7.0 PEMBAIKAN DAN PENYELENGGARAAN

Keadaan Bangunan	:	Sederhana baik.
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8.0 STATUS PENGHUNIAN

Status Penghuni- an Bangunan	:	Tidak berpenghuni.
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9.0 KEMUDAHAN AWAM DAN PERKHIDMATAN

Kemudahan Awam dan pengangkutan awam	:	Kemudahan bekalan air, elektrik dan talian telefon terdapat di kawasan ini. Perkhidmatan bas dan teksi boleh didapati di sepanjang Jalan Lencongan Timur.
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10.0 ASPEK-ASPEK PERANCANGAN

Pengezonan	:	Kediaman.
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11.0 KAEDAH PENILAIAN

Kaedah penilaian yang digunakan bagi menentukan nilai pasaran hartanah berkenaan adalah dengan menggunakan Kaedah Perbandingan.

12.0 BUKTI-BUKTI NILAIAN

Sampel pindah milik bagi perbandingan hartanah (rumah berkembar satu tingkat) dalam kawasan sekitar adalah seperti berikut:-

Perkara	Hartanah 1	Hartanah 2	Hartanah 3
Lot No. & Bandar	3176 & Bandar Amanjaya	3127 & Bandar Amanjaya	3092 & Bandar Amanjaya
Alamat	No. 169, Jalan SP Heights 5, Taman Bukit Rebana (SP Heights).	No. 120, Jalan SP Heights 5, Taman Bukit Rebana (SP Heights).	No. 89, Jalan SP Heights 4, Taman Bukit Rebana (SP Heights).
Harga	RM 270,000.00	RM 280,000.00	RM 300,000.00
Keluasan Tanah	245 meter persegi, (2,637.16 kaki persegi).	245 meter persegi, (2,637.16 kaki persegi).	415 meter persegi, (4,467.02 kaki persegi).
Tarikh Pindah Milik	31/07/2023	14/10/2024	04/10/2023
Catatan	Pindahmilik 1/1 bahagian & pegangan kekal	Pindahmilik 1/1 bahagian & pegangan kekal.	Pindahmilik 1/1 bahagian & pegangan kekal.

Sumber: National Property Information Centre (NAPIC), Jabatan Penilaian & Perkhidmatan Harta (JPPH).

13.0 PENDAPAT NILAIAN

13.1 Nilai Pasaran

Selepas mengambil kira faktor-faktor berkaitan yang mempengaruhi nilai, kami berpendapat Nilai Pasaran hartanah berkenaan, iaitu **No. Lot 3163, No. Hakmilik GRN 189211, Bandar Amanjaya, Daerah Kuala Muda, Kedah Darul Aman** pada tarikh nilai 18hb. Jun, 2025, tertakluk kepada 'Limiting Condition', di bawah pegangan selama-lamanya diatas asas bebas dari bebanan, dengan hakmilik yang sah dan boleh diurusniagakan dan didaftarkan, dengan milikan kosong adalah sebanyak **RM290,000.00 (Ringgit Malaysia: Dua Ratus Sembilan Puluh Ribu Sahaja).**

13.2 Nilai Jualan Paksa

Kami menaksirkan Nilai Jualan Paksa hartanah berkenaan adalah sebanyak **RM232,000.00.**

(Ringgit Malaysia: Dua Ratus Tiga Puluh Dua Ribu Sahaja).

PENILAI TELAH MENGAMBIL LANGKAH-LANGKAH YANG PROFESSIONAL DALAM MENJALANKAN KERJA-KERJA PENILAIAN DIATAS DAN TAHU AKAN KEHENDAK LAPORAN NILAIAN INI ADALAH UNTUK TUJUAN TEBUS-HALANG [FORECLOSURE].

14.0 PENGESAHAN

Laporan dan penilaian ke atas hartanah berkenaan iaitu **No. Lot 3163, No. Hakmilik GRN 189211, Bandar Amanjaya, Daerah Kuala Muda, Kedah Darul Aman** telah disediakan oleh **AZAMI & CO. SDN. BHD.**



**Sr. Mohammad Nor bin Umar, MRISM,
Penilai Berdaftar (V-526),
Pengurus.**

Tarikh : 07hb. Julai, 2025
Rujukan Kami : ACAS/VAL 25-169
Lampiran : Jadual, Lampiran dan "Limiting Conditions".

DEFINISI

Nilai Pasaran adalah harga sesuatu hartanah yang dipindah milik pada tarikh nilaian di antara pembeli dan penjual dengan rela hati selepas pemasaran yang wajar berlaku di mana setiap pemberi dan penerima pindahmilik mempunyai pengetahuan, waras dan tanpa paksaan.

Nilai Jualan Paksa adalah Jumlah yang wajar diterima dari penjualan di dalam keadaan jualan paksa yang tidak menepati semua ciri-ciri kebiasaan pindah milik di pasaran.

Ia melibatkan suatu harga yang wujud dari aturan yang tiada normal/biasa, selalunya merujuk kepada tempoh masa pemasaran yang terhad, tanpa publisiti, dalam keadaan ketidaksesuaian penjualan, kadang-kadang melibatkan penjual yang tidak rela, dan/atau memindah milik di bawah keadaan paksaan.

JADUAL II
SALINAN CARIAN
PERSENDIRIAN HAKMILIK

CATATAN CARIAN PERSENDIRIAN

Jenis dan No. Hakmilik	: GRN 189211	Nombor Lot/PT	: Lot 3163
Bandar/Pekan/Mukim	: BANDAR AMANJAYA	Tempat	:
Keluasan	: 390 Meter Persegi (390 Meter Persegi)	Daerah	: KUALA MUDA
Nombor Syit Piawai	: 141-C	Nombor Pelan Akui	: 108268
Taraf Pegangan (Selama-lamanya atau Pajakan)	: Selama-lamanya	Tarikh Luput Pajakan (Jika Berkenaan)	:
Tarikh Daftar	: 1 Oktober 2012	Cukai Tanah	: RM137.00

Kategori Kegunaan Tanah : **BANGUNAN**
Syarat Nyata : Tanah yang terkandung dalam hakmilik ini hendaklah digunakan sebagai tapak satu bangunan kediaman (Rumah Berkembar) sahaja.
Sekatan Kepentingan : **TIADA**

Rekod Ketuanpunyaan :

MOHAMAD SOBRI BIN MOHAMAD HANAFIAH , No.Tentera : T/1140360
Warganegara Malaysia , 1/1 bahagian
91, DEPOT PUSAT KOR ORDINANS DIRAJA KEM BATU KENTOMEN 51200 WILAYAH PERSEKUTUAN KL

Rekod Urusan Dan Lain-lain :

Nombor Perserahan : 17362/2013 Pindahmilik Tanah
oleh SKYLINE VIEW SDN.BHD. ,1/1 bahagian
kepada MOHAMAD SOBRI BIN MOHAMAD HANAFIAH, T/1140360, 1/1 bahagian
91, DEPOT PUSAT KOR ORDINANS DIRAJA KEM BATU KENTOMEN 51200 WILAYAH PERSEKUTUAN KL
di daftarkan pada 19 Ogos 2013 jam 08:20:50 pagi
Suratkuasa Wakil : 170/2007

Nombor Perserahan : 17363/2013 Gadaian menjamin wang pokok
oleh MOHAMAD SOBRI BIN MOHAMAD HANAFIAH, No.Tentera : T/1140360 ,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 WP PUTRAJAYA
di daftarkan pada 19 Ogos 2013 jam 08:20:50 pagi

Nombor Perserahan : 32278/2015 Pindaan Cukai Tanah
di daftarkan pada 19 September 2015 jam 01:43:12 petang

Hakmilik : 020551GRN00189211
Mukasurat : 1 / 2
Tarikh : 16/06/2025

Urusan-urusan dalam Perserahan yang belum didaftarkan : Tiada

Urusan-urusan dalam Perserahan yang digantung : 0

Perkara lain yang melibatkan hakmilik :

Cukai tanah dipinda dari RM 80.00 kepada RM 137.00
menurut Seksyen 101 Kanun Tanah Negara mulai dari 1 Januari 2016.
(No Warta MMK No.6(F)230/2015 bertarikh 29 Julai 2015.)

Dikeluarkan pada : 3:02:50 petang

Tarikh : 16 Jun 2025

Bayaran dijelaskan : RM 80.00

Nombor Resit : 20250616EP000245

Hakmilik : 020551GRN00189211

Mukasurat : 2 / 2

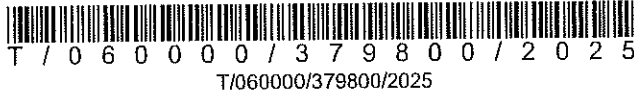
Tarikh : 16/06/2025

JADUAL III
SALINAN BIL CUKAI
TAKSIRAN



MAJLIS PERBANDARAN SUNGAI PETANI

Menara MPSPK, Jalan Patani, 08000 Sungai Petani, Kedah
Tel: 04 4296666 samb 6612,6615 Faks: 04 4296655
<http://www.mpspk.gov.my>



KING ONG DEVELOPMENT SDN BHD
156,JALAN SP HEIGHTS 5
SP HEIGHTS
08000 SUNGAI PETANI KEDAH DARUL AMAN

NO AKAUN : 104055/000000677
TARIKH : 07/07/2025
TEMPOH : JUL - DIS 2025

ALAMAT HARTA

156,JALAN SP HEIGHTS 5
SP HEIGHTS
08000 SUNGAI PETANI, KEDAH DARUL AMAN

BUTIR-BUTIR BAYARAN

CUKAI PINTU SEMASA	:	79.20
TUNGGAKAN CUKAI PINTU	:	1,742.40
FI BORANG E	:	42.00
JUMLAH PERLU DIBAYAR		1,863.60

KETERANGAN

KADAR : 8%
NILAI TAHUNAN : RM 1,980.00
TAKSIRAN TAHUNAN : RM 158.40
BAYARAN DIAMBIL KIRA SEHINGGA 15/06/2025.
SILA BAYAR SEBELUM 01/09/2025.SEKIRANYA LEWAT,
DENDA RM2.00 AKAN DIKENAKAN. SILA ABAIKAN BIL
INI JIKA PEMBAYARAN TELAH DIBUAT.



BILLER CODE: 2931
Ref-1 : No.Akaun Cukai Pintu
Ref-2 : No.Telefon Bimbit

JomPay online di Perbankan Internet dan Telefon Mudah Alih
dengan akaun semasa, simpanan atau kad kredit

IMBAS DAN BAYAR



Hasilonline



PBTPay

1. Imbas kod QR.
2. Daftar dan kemaskini profil peribadi dan emel di hasilonline.
3. Baca maklumat dan laksanakan bayaran.

DAFTAR SEGERA DI "hasilonline" UNTUK MENYEMAK
CUKAI TAKSIRAN SERTA MENDAPATKAN BIL TANPA
PERLU KE PEJABAT. LAYARI
<https://hasilonline.mpspk.gov.my/login.php>

YANG DIPERTUA

Majlis Perbandaran Sungai Petani Kedah Darul Aman

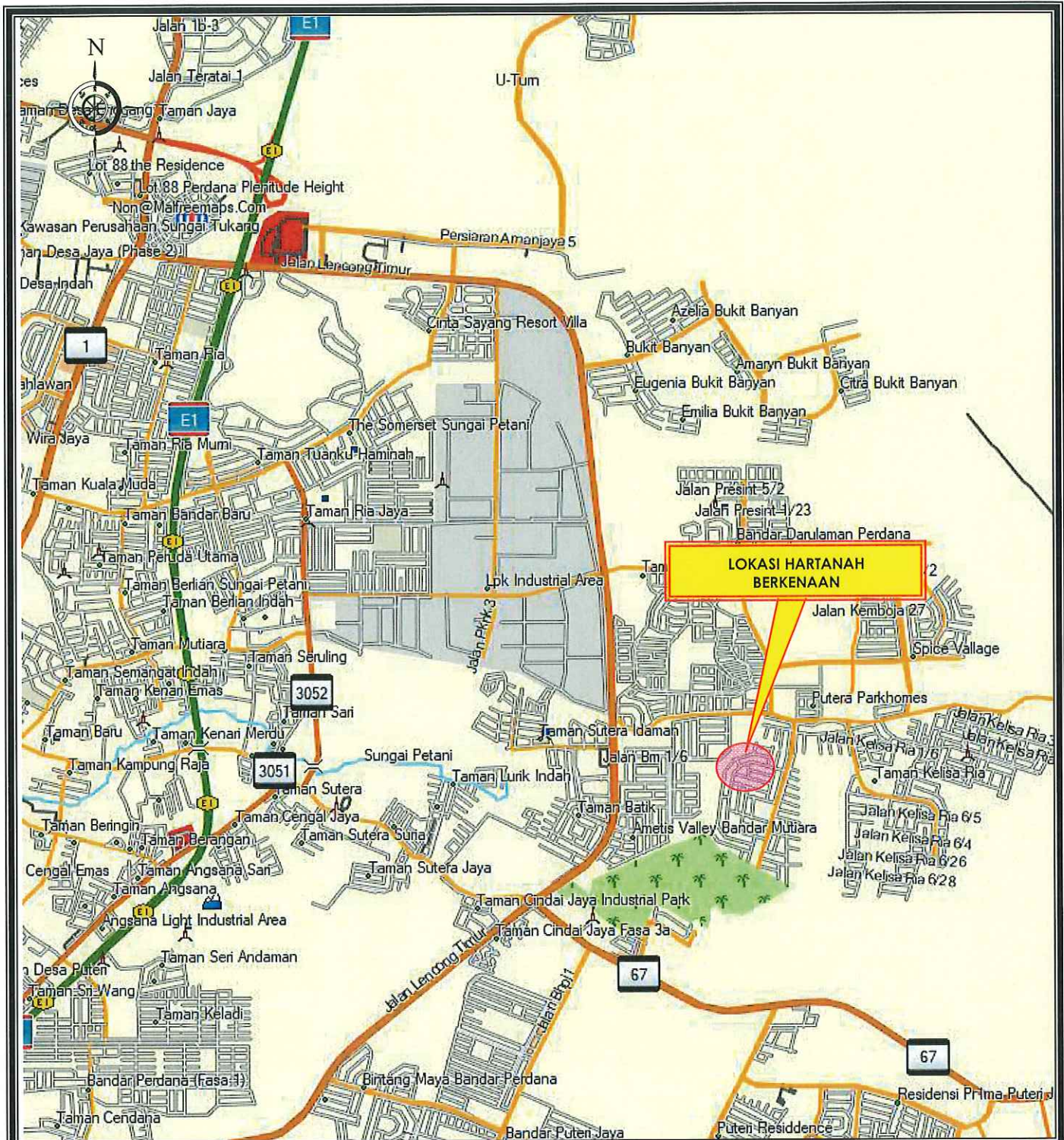
BIL CUKAI TAKSIRAN AM 2/ 2025
MAJLIS PERBANDARAN SUNGAI PETANI

ALAMAT HARTA

KING ONG DEVELOPMENT SDN BHD
156,JALAN SP HEIGHTS 5
SP HEIGHTS
08000 SUNGAI PETANI KEDAH DARUL AMAN
NO AKAUN : 104055/000000677
NO BIL : T/060000/379800/2025
TARIKH : 07/07/2025
TEMPOH : JUL - DIS 2025

BUTIR-BUTIR BAYARAN

T / 0 6 0 0 0 0 / 3 7 9 8 0 0 / 2 0 2 5		
CUKAI PINTU SEMASA	:	79.20
TUNGGAKAN CUKAI PINTU	:	1,742.40
FI BORANG E	:	42.00
JUMLAH PERLU DIBAYAR		1,863.60



PELAN LOKASI

**NO. 156, JALAN SP HEIGHTS 5, SP HEIGHTS,
08000 SUNGAI PETANI,
KEDAH DARUL AMAN.**

NO. FAIL : ACAS/VAL 25-169

NO. PELAN : MNU/RAW 25-169

SKALA : TANPA SKALA



NO. FAIL : ACAS/VAL 25-169

NO. PELAN : MNU/RAW 25-169

SKALA : TANPA SKALA



PELAN LANTAI

**NO. 156, JALAN SP HEIGHTS 5, SP HEIGHTS,
08000 SUNGAI PETANI,
KEDAH DARUL AMAN.**

NO. FAIL : ACAS/VAL 25-169

NO. PELAN : MNU/RAW 25-169

SKALA : TANPA SKALA

1. MALAYSIAN VALUATION STANDARDS

This Valuation Report is carried out in accordance with the Malaysian Valuation Standards published by the Board.

2. MEASUREMENTS

All measurements are carried out in accordance with the Uniform Method of Measurement of Buildings issued by The Royal Institution of Surveyors Malaysia or such other building measurement standards as acceptable and agreed to by the client. For properties situated outside Malaysia, the appropriate/applicable methods of measurement such as the International Property Measurement Standards (IPMS) are used in parallel with the Uniform Method of Measurement of Buildings (UMMB).

3. CONFIDENTIALITY

This Valuation Report is confidential to the client or to whom it is addressed and for the specific purpose to which it refers. It may only be disclosed to other professional advisors assisting the client in respect of that purpose, but the client shall not disclose the report to any other person. Neither the whole, nor any part of the Valuation Report or Certificate or any reference there to may be included in any published document, circular or statement nor published in any way without our prior written approval of the form and context in which it may appear. We shall bear no responsibility nor be held liable to any party in any manner whatsoever in the event of any unauthorized publication of the Valuation Report, whether in part or in whole.

4. USE OF VALUATION REPORT

The opinion of value expressed in this Valuation Report shall only be used by the addressee for the purpose stated or intended in this Valuation Report. We are not responsible for any consequences arising from the Valuation Report or any part thereof being relied upon by any other party whatsoever or for any information therein being quoted out of context.

5. TITLE SEARCH

Wherever possible, a private title search is conducted at the relevant Land Registry/Office but this is done to establish title particulars relevant to valuation only. Whilst we may have inspected the title of the property as recorded in the Register Document of Title, we cannot accept any responsibility for its legal validity or as to the accuracy and timeliness of the information extracted or obtained from the relevant Land Registry/Office. Legal advice may be sought to verify the title details, if required.

6. TOWN PLANNING AND OTHER STATUTORY ENQUIRIES

Such enquiries are conducted at the respective offices or by extracting the required information from published reports and are deemed sufficiently reliable in the profession.

7. SITE SURVEY

We have not conducted any land survey to ascertain the actual site boundaries. For the purpose of this valuation, we have assumed that the dimensions correspond with those shown in the title document, certified plan or any relevant agreement.

8. STRUCTURAL SURVEY

Whilst due care has been taken to note building defects in the course of inspection, no structural survey nor any testing of services were made nor have we inspected any woodwork or other parts of the structure which were covered or inaccessible. We are therefore unable to express an opinion or advice on the condition of uninspected parts and this Report should not be taken as making any implied representation or statement on such parts. Whilst any defects or items of disrepair may be noted during the course of inspection, we are not able to give any assurance of the absence in respect of any rot, termite or pest infestation or other hidden defects.

9. DELETERIOUS OR HAZARDOUS MATERIALS

No investigations have been carried out to determine whether or not any deleterious or hazardous materials had been used in the construction of the property (building) or had since been incorporated and we are, therefore, unable to account or report on any such material in our Valuation Report.

10. SOIL INVESTIGATION

No soil investigation has been carried out to determine the suitability of soil conditions and/or availability of services for the existing or any future development or planting. No soil investigation has been carried out to determine the soil suitability for the continued use of the property in its current condition or for any redevelopment.

11. CONTAMINATION

We have not carried out investigations into the past and present use of either the property or of any neighbouring land to establish whether there has been any contamination or if there is any potential for contamination to the property and are therefore, unable to account and report for such contamination in our Valuation Report.

12. DISEASE OR INFESTATION

Whilst due care is taken to note the presence of any disease or infestation, we have not carried out any tests to ascertain possible latent infestations or diseases affecting crops or stock. We are therefore unable to account for such in our Valuation Report.

13. LEASES AND TENANCIES

Enquiries as to the financial standing of actual or prospective lessees or tenants are not normally made unless specifically requested. Where properties are valued with the benefit of lettings, it is assumed that the lessees or tenants are capable of meeting their obligations under the lease or tenancy and that there are no arrears of rent or undisclosed breaches of covenants and/or warranties.

14. DEVELOPMENT AGREEMENT

Unless otherwise stated, no considerations are made in our valuation for any joint venture agreement, development rights agreement or other similar contracts.

15. OUTSTANDING DEBTS

In the case of buildings where works are in hand or have recently been completed, no allowances are made for any liability already incurred, but not yet discharged, in respect of completed works, or obligations in favour of contractors, sub-contractors or any members of the professional or design team.

16. TAXATION, ENCUMBRANCES, STATUTORY NOTICES AND OUTGOINGS

Unless otherwise stated, no allowances are made in our valuation for any expense of realisation or for taxation which might arise in the event of a disposal, deemed or otherwise. We have considered the property as if free and clear of all charges, lien and all other encumbrances which may be secured thereon. We also assume the property is free of statutory notices and outgoing.

17. ATTENDANCE

The instruction and the valuation assignment do not automatically bind us to attendance in court or to appear in any enquiry before any government or statutory body in connection with the valuation unless agreed when the instructions were given or subsequently agreed upon.

18. SOURCE OF INFORMATION

This Valuation Report has been prepared on the basis that full disclosure of all information and facts which may affect the valuation have been made known to us and we cannot accept any liability or responsibility for information or facts that have been suppressed or not disclosed to us. Where it is stated in the Valuation Report that information has been supplied by the sources listed, this information is deemed to be reliable and no responsibility is accepted should it be proven otherwise, be it expressed or implied. All other information stated without being attributed directly to another party is deemed to be from our searches of records, examination of documents or relevant sources.

19. VALIDITY PERIOD OF A VALUATION REPORT

A Valuation Report is current as at the valuation date only. The value assessed herein may change significantly and unexpectedly over a relatively short period (including as a result of general market movements or factors specific to the particular property). We do not accept liability for losses arising from such subsequent changes in value. No warranty can be given as to the maintenance of this value into the future. A periodical valuation review is recommended.

20. LIMITATION OF LIABILITY

Although every care has been taken in preparing the Valuation Report, if it is proven that there is an apparent negligence on the part of the Valuer, the liability of this valuation (whether arising from this valuation, negligence or any other cause whatsoever) is limited in respect of any event or series of events to the actual loss or damage sustained subject to a liability cap to be mutually agreed between the client and the Valuer and clearly set out in the terms of engagement.