

LOT NO. 3785, TITLE NO. PAJAKAN NEGERI 90786,
MUKIM OF JEBONG, DISTRICT OF LARUT MATANG,
STATE OF PERAK

POSTAL ADDRESS:
NO. 658, LORONG 22, TAMAN BERKAT,
JALAN KAMPUNG DEW, 34700 SIMPANG,
PERAK DARUL RIDZUAN.

BORROWER:
JUHARI BIN SULAIMAN



VE(1)0081/3

Datin Sr Fadzilah Binti Abu Bakar, AMP, BCK, MRISM, MPEPS (V-201, E1324)
B. Survey Property Management

Sr Mohd Fikri Bin Abdullah, MISM (V-382, E-1149)
B. Survey Property Management, MBA Real Estate (Sydney)

Registered Valuers, Real Estate Agents & Property Managers

REGISTERED VALUERS
&
PROPERTY CONSULTANCY

Jurunilai Berdaftar, Ejen Harta Tanah & Pengurus Harta

Your Ref : 650011210645
Our Ref : FF/IPH/25/05/LPPSA-075/AM

21 May 2025

Lembaga Pembiayaan Perumahan Sektor Awam,
Pusat Kawalan Kutipan Dan Pemulihan Pembiayaan,
Kompleks Kementerian Kewangan,
No. 9, Persiaran Perdana Presint 2,
Pusat Pentadbiran Kerajaan Persekutuan,
62592 Putrajaya.

Dear Sir,

REPORT AND VALUATION OF LOT NO. 3785, TITLE NO. PAJAKAN NEGERI 90786, MUKIM OF JEBONG, DISTRICT OF LARUT MATANG, STATE OF PERAK.
[POSTAL ADDRESS: NO. 658, LORONG 22, TAMAN BERKAT, JALAN KAMPUNG DEW, 34700 SIMPANG, PERAK DARUL RIDZUAN]
[BORROWER: JUHARI BIN SULAIMAN]

We refer to your instruction to assess the market and forced sale values of the above captioned property for **Auction** purposes.

We have carried out an inspection of the property and investigated available data related and relevant to the matter.

We are pleased to report that in our opinion, the market value of the subject property with leasehold interest for a term of 99 years with an unexpired term of 53 years only, vacant possession and free from encumbrances, as at the date of valuation on 15th May 2025 is **RM135,000.00 (Ringgit Malaysia: One Hundred And Thirty Five Thousand Only)**.

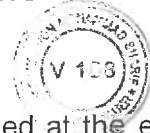
We assess the Forced Sale Value is **RM95,000.00 (Ringgit Malaysia: Ninety Five Thousand Only)**.

Our full Report and Valuation is contained herein.

This valuation is subject to the Limiting Conditions, a copy of which is attached at the end of this report.

Yours faithfully,
FADZILAH & FIKRI SDN BHD

Sr HENDON MOHAMMAD SHARIF, MRISM
Registered Valuer (V-158)



No. 54A, Medan Istana 1, Bandar Ipoh Raya, 30000 Ipoh, Perak.

Tel : 05-249 4466 Fax : 05-249 4468

Other Offices : • Kuala Lumpur • Shah Alam, Selangor • Bangi, Selangor • Petaling Jaya, Selangor
• Johor Bahru, Johor • Batu Pahat, Johor • Senawang, Negeri Sembilan • Seberang Jaya, Pulau Pinang.
• Manjung, Perak • Alor Setar, Kedah • Kangar, Perlis

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ATTACHMENT II	–	ASSESSMENT BILL

LIMITING CONDITIONS

SUMMARY OF VALUATION

Valuer Reference	:	FF/IPH/25/05/LPPSA-075/AM
Borrower	:	JUHARI BIN SULAIMAN
Purpose of Valuation	:	Auction
Date of Valuation	:	15 th May 2025
Type of Property	:	An Intermediate Unit of Double-Storey Terrace House
Postal Property	:	No. 658, Lorong 22, Taman Berkat, Jalan Kampung Dew, 34700 Simpang, Perak Darul Ridzuan
Particular of Title	:	Lot No. 3785, Title No. Pajakan Negeri 90786, Mukim of Jebong, District of Larut Matang, State of Perak.
Land Area	:	84.00 sq. metres (904 sq. feet)
Gross Floor Area	:	90.23 sq. metres (971 sq. feet)
Tenure	:	Leasehold interest for a term of 99 years expiring 14 th October 2078 with an unexpired term of 53 years only.
Reservation Area	:	Tiada
Property Condition	:	Poor
Encumbrances	:	Charged to MINISTER OF FINANCE (INCORPORATED) MALAYSIA vide Presentation No. 00SC3324/1992 Jilid No. 4239, Folio No. 10 registered on 7 th February 1992.
Endorsement	:	Nil
Registered Owner	:	JUHARI BIN SULAIMAN – 1/1 Share
Market Value	:	RM135,000/- <i>h</i>
Forced Sale Value	:	RM95,000/- <i>h</i>
Occupancy Rate Within the area / Neighbourhood	:	≥80%



THIS SUMMARY OF VALUATION SHOULD BE READ IN CONTEXT WITH THE WHOLE REPORT.

This report is to be used solely by the party it is prepared for and for the specific purpose to which it refers and neither the whole nor any part of this valuation report or any reference thereto may be included in any published document, circular or statement nor in any communication with third parties without our prior written approval of the form and context in which it may appear.

LOT NO. 3785, TITLE NO. PAJAKAN NEGERI 90786, MUKIM OF JEBONG, DISTRICT OF LARUT MATANG, STATE OF PERAK.

[POSTAL ADDRESS: NO. 658, LORONG 22, TAMAN BERKAT, JALAN KAMPUNG DEW, 34700 SIMPANG, PERAK DARUL RIDZUAN].

1.0 TERMS OF REFERENCE

Our instructions are to assess the market value of the above mentioned property for **Auction** purposes.

2.0 DATE OF INSPECTION

The property was inspected on 15th May 2025.

3.0 DATE OF VALUATION

The date of inspection is taken as the date of valuation.

4.0 PARTICULARS OF TITLE

Brief detail of the title particulars of the subject property as extracted from the search of title document conducted at the Registry Land Office in Ipoh, Perak dated on 15th May 2025 are as follows:-

Lot No	:	3785
Title No	:	Pajakan Negeri 90786
Mukim	:	Jebong
District	:	Larut Matang
State	:	Perak
Annual Rent	:	RM50.00
Land Area	:	84.00 sq. metres
Tenure	:	Leasehold interest for a term of 99 years expiring on 14 th October 2078 with an unexpired term of 53 years only.
Reservation Area	:	Tiada
Category of Land Use	:	Bangunan
Express Conditions	:	Kediaman – Sebuah Rumah Kediaman

Restriction In-Interest : Tiada
Registered Owner : **JUHARI BIN SULAIMAN – 1/1 Share**
Encumbrances : Charged to MINISTER OF FINANCE
(INCORPORATED) MALAYSIA vide Presentation
No. 00SC3324/1992 Jilid No. 4239, Folio No. 10
registered on 7th February 1992.
Endorsement : Nil

We would recommend that the service of a solicitor be engaged to verify the above mentioned particulars, prior to any dealing of the subject property.

Attached at the end of this report is a computer print-out of the Document of Title as extracted a title search conducted at the Registry Land Office (Attachment I).

5.0 LOCATION AND ACCESSIBILITY

The subject property is located along Lorong 22 and within a housing scheme known as Taman Berkat. It is sited in the locality of Simpang.

The subject property is situated approximately 6.5 kilometres from Simpang town centre and is about 5.1 kilometres from Taiping Utara Interchange of North-South Highway.

The subject property is approachable from the Taiping Utara Interchange of North-South Highway via Jalan Kamunting - Simpang, Jalan Taman Berkat, Lorong 15, Lorong 16, Lorong 17 and thence onto Lorong 22, all being well-maintained metalled roads.

The location plan is attached in Appendix A.

6.0 SURROUNDING DEVELOPMENTS

The subject property is located in a mixed neighbourhood which comprises mainly terraced houses and shophouses.

Prominent landmarks in the vicinity include True Safety Driving Centre and Petron petrol station.

Within the neighbourhood are also found petrol stations, workshops, eateries, restaurants and convenience stores.

Residential developments located nearby include Taman Jebong Aman.

Kamunting Raya Industrial Estate is located approximately 2.0 kilometres to the east of subject property.

7.0 DESCRIPTION OF PROPERTY

The subject property is an intermediate unit of double-storey terrace house with bearing the postal address No. 658, Lorong 22, Taman Berkat, Jalan Kampung Dew, 34700 Simpang, Perak Darul Ridzuan.

The photographs are attached in Appendix C.

Site

The subject property is a parcel of building land, which is generally rectangular in shape, flat in terrain and lies at slightly above level with the frontage road.

It has a frontage of about 4.573 metres (15.00 feet) and a plot depth measure of about 18.288 metres (60.00 feet). Having a registered land area of about 84.00 sq. metres (904 sq. feet).

The main entrance to the site is not secured by any type of fencing.

A site plan of the subject property is as shown in Appendix B.

Building

We wish to draw your attention that we were unable to conduct an internal inspection of the subject property on account of the fact that it was locked. In the circumstances, we have valued the subject property based on external inspection and relied on the plans, details and specifications obtained from the client, sales brochure and relevant authorities. We have assumed that, internally, the subject property is in a reasonable state of decorative repair. Such information is deemed correct and relied upon in good faith as any material changes may affect the opinion expressed herein. The Market Value shown in this Report should be read in the context that a detailed internal inspection had not been conducted

Erected upon the site is an intermediate unit of double-storey terrace house.

The building is generally constructed as follows:-

Building Frame	Reinforced concrete framework
Roof	Timber pitched roof covered with interlocking tiles

We wish to draw your attention that the door and window of the building have been removed.

The building is installed with standard electrical and sanitary fittings.

The estimated built-up areas of this building is 90.23 sq. metres (971 sq. feet)

8.0 OCCUPANCY STATUS

We wish to draw attention that we were unable to conduct an internal inspection of the subject property and therefore unable to verify the occupancy status of the subject property. As such and in accordance with the provisions of Section 267, National Land Code Act 56 of 1965, we have accordingly valued the subject property for the purpose of **AUCTION** on the basis of vacant possession.

9.0 STATE OF REPAIR

Externally, the building is in a poor state of decorative repair and maintenance.

10.0 SERVICES

Piped water and electricity supply are available in the vicinity. Modern water-borne sanitation is installed.

Public transportation is available within the vicinity. The Majlis Perbandaran Taiping (MPT) provides the public services to the area.

11.0 PLANNING PROVISIONS

The subject property is designated for residential use.

12.0 OCCUPANCY RATE WITHIN THE AREA / NEIGHBOURHOOD

From our observations, we noted that the occupancy rate for similar properties within the neighbourhood is approximately more than 80%.

13.0 BASIS OF VALUATION

The basis of valuation adopted for the purpose of this valuation is Market Value. The term Market Value, as defined in the Malaysian Valuation Standards Sixth Edition 2019, is "the estimated amount for which an asset should exchange on the date of valuation between a willing buyer and a willing seller in an arm's length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion".

As requested, we also hereby provide the Forced Sale Value which is in Malaysian Valuation Standards Sixth Edition 2019, as "the amount which may reasonably be received from the sale of an asset under forced sale conditions which do not meet all the criteria of a normal market transaction". In this instance, our assumption of the forced sale situation is the inadequate marketing period without reasonable publicity allowed to dispose of the property.

14.0 METHOD OF VALUATION

We have adopted the **comparison method** of valuation in determining the market value of the subject property. Under the *comparative approach*, an estimate of value of the subject property is derived from comparison of values of other similar properties that were sold recently and those that are currently offered for sale in the vicinity. Then adjustments are made for any differences in characteristics, merits and demerits such as time factor, location and accessibility, size of the land and building, age and condition of the building, tenure, title restriction and other factors that may affect the value of the subject land.

In determining the cost of building, current estimates on constructional cost to erect equivalent building are adopted, taking into consideration of similar accommodation in terms of size, construction, finishes, contractor's overheads, fees and profits. Appropriate adjustments are then made for factors of obsolescence and existing physical condition of the building.

Thus, the adjusted value arrived is the estimated market value of the subject property. We have also taken into account the underlying economic factors that have influenced the market forces of demand and supply and the resultant trend of market prices for the property concerned.

15.0 EVIDENCE OF VALUE

The following transactions have been considered in arriving the market value:

Particular	Comparable 1	Comparable 2	Comparable 3
Postal Address	No. 647, Lorong 22, Taman Berkat, Simpang, Perak.	No. 681, Lorong 22, Taman Berkat, Simpang, Perak.	No. 709, Lorong 25, Taman Berkat, Simpang, Perak.
Type of property	Double-Storey Terrace House (Intermediate)	Double-Storey Terrace House (Intermediate)	Double-Storey Terrace House (Intermediate)
Land area	84.00 Sq. Metres	84.00 Sq. Metres	84.00 Sq. Metres
Tenure	99-years leasehold expiring on 14 th October 2078	99-years leasehold expiring on 14 th October 2078	99-years leasehold expiring on 14 th October 2078
Date of transaction	18/09/2024	19/12/2023	08/08/2023
Share	1/1	1/1	1/1
Consideration	RM145,000/-	RM150,000/-	RM150,000/-

Sources of information: Valuation and property services department

16.0 VALUATION

Taking into consideration the above factors, we are of the opinion that the **Market Value** of the leasehold interest for 99 years with an unexpired term of 53 years only of the subject property, held under **Lot No. 3785, Title No. Pajakan Negeri 90786, Mukim of Jebong, District of Larut Matang, State of Perak** with vacant possession, free from all encumbrances, liens, subject to the title being good, marketable and registrable for **Auction** purposes as at the date of valuation on 15th May 2025 are as follows:-

The **Market Value** is RM135,000.00 (RINGGIT MALAYSIA: ONE HUNDRED AND THIRTY FIVE THOUSAND ONLY).

The **Forced Sale Value** is RM95,000.00 (RINGGIT MALAYSIA: NINETY FIVE THOUSAND ONLY).



17.0 CERTIFICATION

The valuation of the above property has been conducted by :-


.....
Sr. HENDON MOHAMMAD SHARIF, MRISM
Registered Valuer (V-168)



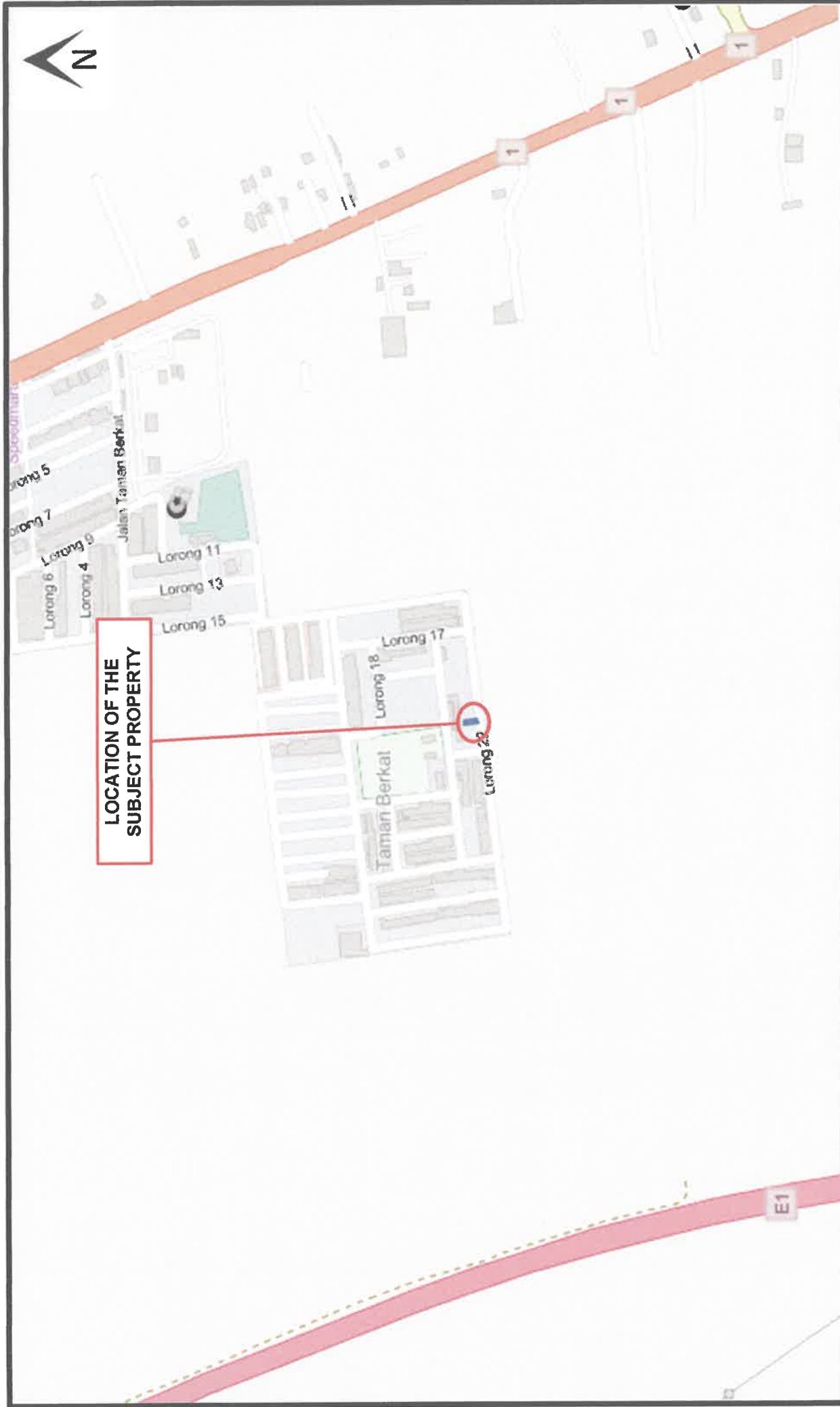
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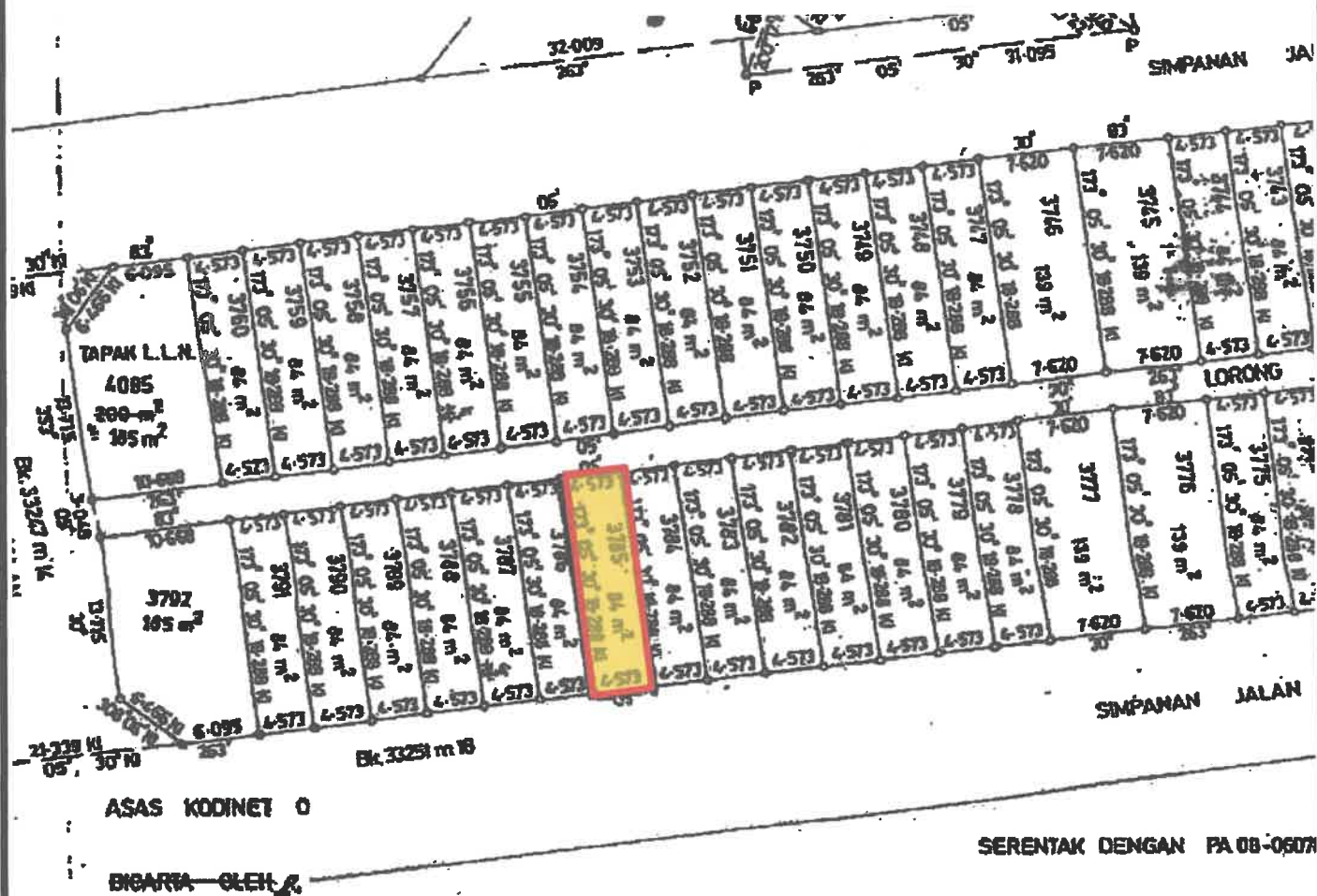
LOCATION PLAN

FF/IPH/25/05/LPPSA-075/AM

APPENDIX A

NOT TO SCALE

FADZILAH & FIKRI SDN. BHD
REGISTERED VALUERS & PROPERTY CONSULTANTS



SITE PLAN

FF/IPH/25/05/LPPSA-075/AM

APPENDIX B

NOT TO SCALE

FADZILAH & FIKRI SDN. BHD

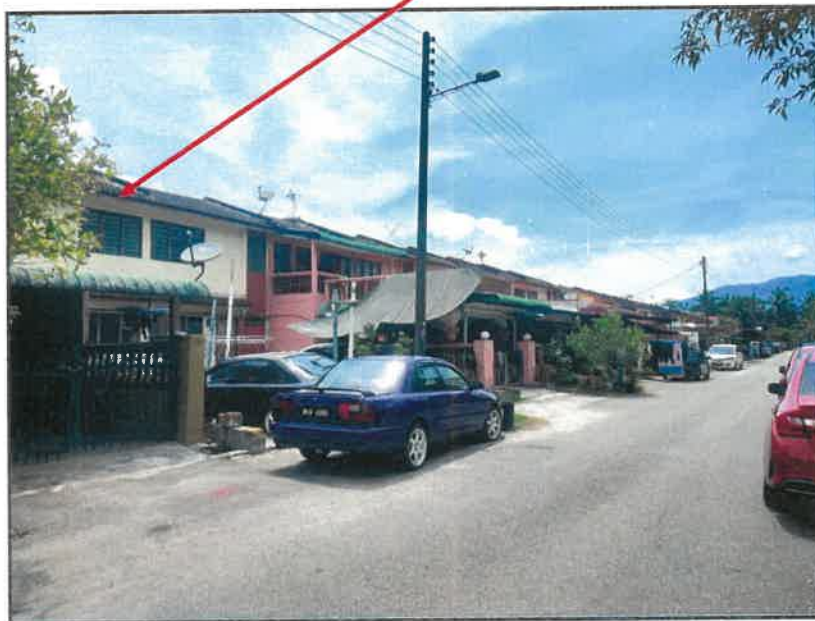
REGISTERED VALUERS & PROPERTY CONSULTANTS

SUBJECT PROPERTY



FRONT VIEW

SUBJECT PROPERTY



GENERAL VIEW

PHOTOGRAPHS

FF/IPH/25/05/LPPSA-075/AM

APPENDIX C

NOT TO SCALE

FADZILAH & FIKRI SDN BHD

REGISTERED VALUERS & PROPERTY CONSULTANTS

CATATAN CARIAN PERSENDIRIAN

Jenis dan No. Hakmilik	: Pajak Negeri 90786 (Hakmilik Pejabat Pendaftar)	Nombor Lot	: Lot 3785
Bandar/Pekan/Mukim	: Mukim Jebong	Tempat	:
Keluasan	: 84 Meter Persegi	Daerah	: Larut Matang
Nombor Syit Piawai	: 483	Nombor Pelan Akui	: 08-060793
Taraf Pegangan (Selama-lamanya atau Pajak)	: Pajak 99 tahun	Tarikh Luput Pajak (Jika Berkenaan)	: 14 Oktober 2078
Kawasan Rizab	: Tiada		
Tarikh Daftar	: 06 Disember 1994	Cukai	: RM 50.00

Kategori Kegunaan Tanah : Bangunan
Syarat Nyata : Kediaman - Sebuah Rumah Kediaman
Sekatan Kepentingan : Tiada

Pemilikan dan Alamat :

JUHARI BIN SULAIMAN, No. Tentera: 1034384, Warganegara Malaysia, 1/1 Bahagian
C KOMPENI 6 RAMD KEM, TAIPING, 34000 PERAK

Tanggungan dan endosan-endosan lain :

No. Perserahan 00SC3324/1992 No. Jilid 4239 No. Folio 10 Gadaian Menjamin Wang Pokok
oleh JUHARI BIN SULAIMAN, No. Tentera : 1034384, 1/1 bahagian
kepada MINISTER OF FINANCE (INCORPORATED) MALAYSIA,
didaftarkan pada 07 Februari 1992 jam 09:15:00 pagi

Urusan-urusan dalam Perserahan yang belum didaftarkan : Tiada

Urusan-urusan dalam Perserahan yang digantung : Tiada

Perkara lain yang melibatkan hakmilik :

Cukai tanah dipinda dari RM 50.00 kepada RM 50.00
menurut Seksyen 101 Kanun Tanah Negara mulai dari 01 Januari 2016

ID Pengguna : ffipoh@gmail.com
Nama : FADZILAH & FIKRI SDN BHD

Hakmilik : 080604PN00090786
Muka Surat : 1 [2]
Tarikh : 15/05/2025

No. Warta 2986 bertarikh 15 Oktober 2015

Dikeluarkan pada : 3:53:56 PM

Tarikh : 15 Mei 2025

Bayaran dijelaskan : RM 200.00

Nombor Resit : 250515BSAT00975

ID Pengguna : ffipoh@gmail.com
Nama : FADZILAH & FIKRI SDN BHD

Hakmilik : 080604PN00090786
Muka Surat : 2 [2]
Tarikh : 15/05/2025

**MAJLIS PERBANDARAN TAIPING**

WISMA PERBANDARAN TAIPING

JALAN TAMING SARI

34000 TAIPING

NO TEL : 05-808 0777 NO FAX : 05-806 8957



Biller Code: 54833

Ref-1: T02001022201

Ref-2: No Telefon

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

**BIL CUKAI TAKSIRAN
SEPARUH PENGGAL PERTAMA 2025****MAKLUMAT PEMILIK**

Nama	: JUHARI BIN SULAIMAN	No Akaun	: T020010222-01
Alamat Surat Menyurat	: NO 658 LORONG 22	Tarikh Bil	: 01-JAN-25
	TAMAN BERKAT, JALAN KAMPUNG DEW	Tempoh	: JAN - JUN 2025
	34700 SIMPANG, PERAK DR		

MAKLUMAT HARTA

Alamat Harta	: NO 658 LORONG 22	Nilai Tahunan	: 720.00
	TAMAN BERKAT, JLN KPG DEW	Kadar	: 8.50%
	34700 SIMPANG	Cukai Tahunan	: 61.20
No PLOT/PT/LOT	:	Rujukan Lama	:

MAKLUMAT BAYARAN

Bayar Pada atau	: 01/01/2025	CUKAI TAKSIRAN	30.60
Sebelum	: 28/02/2025	TGK CUKAI TAKSIRAN	1,764.00
Bayaran/Pelarasan	:	NOTIS E	20.00
Terakhir	:	TGK NOTIS E	1,389.00
		TGK WARAN F	148.60
		TGK LETTER OF DEMANDS (LOD)	20.00
DITERIMA TANPA PREJUDIS		Jumlah Perlu Dibayar	3,372.20

SILA KEMASKINI ALAMAT SURAT-MENYURAT DAN NO. TELEFON ANDA. TERIMA KASIH.**Untuk Kegunaan Pejabat**

MAJLIS PERBANDARAN TAIPING
BIL CUKAI TAKSIRAN
SEPARUH PENGGAL PERTAMA 2025



No Akaun	: T020010222-01
Tarikh Cetak	: 19/05/2025
Tempoh	: JAN - JUN 2025
Nama	: JUHARI BIN SULAIMAN
Alamat Harta	: NO 658 LORONG 22
	TAMAN BERKAT, JLN KPG DEW
	34700 SIMPANG

CUKAI TAKSIRAN	30.60
TGK CUKAI TAKSIRAN	1,764.00
NOTIS E	20.00
TGK NOTIS E	1,389.00
TGK WARAN F	148.60
TGK LETTER OF DEMANDS (LOD)	20.00
Jumlah Perlu Dibayar	3,372.20

**DITERIMA TANPA PREJUDIS**

LIMITING CONDITIONS

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 purpose, but the Client shall not disclose the report to any person.
2. The opinion of value expressed in this report shall be used for the purpose of this report only. We are not responsible for any consequences arising from the valuation being quoted out of context.
3. Neither the whole nor any part of this Valuation Report or Certificate or any reference thereto may be included in any published document, circular or statement nor published in any way without our written approval of the form and context in which it may appear.
4. While due care is taken to note the presence of any disease or infestation, we have not carried out any test to ascertain possible latent infestations or diseases affecting the crops. We are therefore unable to account for such in our report.
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 account for such in our report.
6. No investigation was carried out to determine whether or not any deleterious or hazardous materials has been used in the construction of the property, or has since been incorporated and we are therefore unable to account or report for such in our report.
7. No investigation was carried out into the past or present uses of the property, or of any neighbouring land, to establish whether there is any contamination, or potential for contamination, to the property from these uses or sites, and we are, therefore, unable to account or report for such in our report.
8. While we may have inspected the title of the property as recorded by the Register Document of Title, we cannot accept any responsibility for its legal validity.
9. The instruction and the valuation assignment does not automatically bind us to attendance in court or to appear in any enquiry before any government or statutory bodies in connection with the valuation unless agreed when the instruction is given.