

## ON SOLICITORS' LETTER HEAD

**HF4**  
**FOR PERFECTION OF CHARGE ONLY**

**SOLICITORS' REFERENCE NO. :**  
**BANK'S REFERENCE NO. :**

Date:

**Documentation & Execution Unit**  
**Consumer Credit Operations**

Level 6, Menara MBSB Bank,  
PJ Sentral, Lot 12,  
Persiaran Barat,  
Seksyen 52, 46200  
Petaling Jaya, Selangor

Dear Sir/Madam,

**CUSTOMER(S) :**  
**TYPE OF FINANCING :**  
**FINANCING AMOUNT :**  
**PROPERTY DETAILS :**

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We enclose herewith the following Security Documents ("Documents") for execution: -

- 1.
- 2.
- 3.

We, as the Solicitors for the Bank hereby certify that the Documents prepared by us have complied with all Banks' requirement and that the interest of the Bank is fully protected and in order for the Bank's execution by its Attorneys.

We hereby confirm that we have conducted a land search on the title of the property offered as security for the Financing to be granted by the Bank and hereby certify that a Charge can be incurred in the Bank's favour.

We undertake to stamp the Documents with a valid and enforceable franking and/or Stamp Certificate of stamp duty and shall indemnify the Bank in the event the Documents were stamped with fraudulent stamp duty and shall be liable for all the consequences.

We further confirm that the following condition precedents ("Condition Precedents") as listed below have been complied prior to forwarding ALL the Documents to you for vetting and execution by the Bank's Attorney, as follows: -

Please tick (v) the relevant items below: -

**A. We are to: -**

1. Obtain the relevant Document templates from the Bank's website – [www.mbsbbank.com](http://www.mbsbbank.com) (<https://www.mbsbbank.com/consumer-banking/financing/property-financing-i>).  
Please adopt either the followings (based on the instruction/Letter of Offer): -
  - **Property Financing-i Documents – Tawarruq**
  - **Document Financing-i – BBA**
  - **Conventional Charge Annexure (POC)**  
(Based on Bank confirmation/ instruction on the type of product)

2. Use the correct & latest Documents and to adhere to the following: -

- ☐ a) to use plain white A4 (80gm) papers;
- ☐ b) the print must be clear and **one sided** only;
- ☐ c) all the pages are to be intact;
- ☐ d) Customer(s) to initial every page of the Documents;
- ☐ e) Signing pages are duly TAGGED/FLAGGED.

**B. We are to forward the following documents together with HF4: -**

- ☐ 1. Covering letter via HF4 as per the Bank's sample fully completed and duly signed together with Solicitor's Rubber Stamp by the **Solicitor-in-charge**.
- ☐ 2. Copy of Developer's letter of confirmation that the title has been issued.
- ☐ 3. Copy of Title (individual/strata) (where applicable).
- ☐ 4. Copy of latest Land Search (individual/strata).
- ☐ 5. Copy of Assessment Receipt.
- ☐ 6. Copies of relevant pages of stamped **SPA, FA or PSA & PPA** and **LO**.
- ☐ 7. Copy of relevant pages of PA – cases to be executed by PA only.
- ☐ 8. Copy of ICs: Customer(s), 3rd Party Chargor(s), Guarantor(s).
- ☐ 9. Copy of Letter of Instruction from the Bank to legal firm to undertake the completion of POC (if you are not the previous Documentation's solicitors).
- ☐ 10. Letter of Undertaking.

**C. We are to ensure:**

In the event that the Documents are not in order and is incomplete and should you as the financier suffer any loss or damage by reason of the Documents not being registered / perfected by reasons attributable to our acts of negligence, error, mistake or omission and / or by reason of the aforesaid Documents not being in order, we as the solicitors responsible for the preparation of the said Documents shall be responsible to make good to you in full such loss and damage.

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Solicitor's name