

## ON SOLICITORS' LETTER HEAD

LETTER OF OFFER'S REFERENCE NO. :

HF 4

Date:

Processing & Execution Unit  
Documentation Management Department  
MBSB BANK BERHAD  
8<sup>th</sup> Floor, Wisma MBSB  
48 Jalan Dungun  
Damansara Heights  
50490 Kuala Lumpur

Dear Sir/Madam,

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

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We enclose herewith the following:-

- 1.
- 2.
- 3.
- 4.

We shall be obliged if you could have the above documents executed by MBSB Bank Berhad ("Bank") and returned to us for our further action.

We, as Solicitors for the Bank hereby confirm and undertake as follows:-

- a. (Applicable only for property with title/strata) 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 effected in the Bank's favour.
- b. (Applicable only for property under Master Title/Block Title) We have conducted a land search on the Master Title upon which the property is built. We have examined the Sale & Purchase Agreement entered into by the Customer(s) and confirm that pending the issuance of an individual title to the Property, an assignment of the Customer's rights and interest as beneficial owner of the Property offered as security for the Financing to be granted by the Bank can be accepted as security by the Bank subject (not applicable for cases under refinancing/remortgage) to us submitting the relevant consent to transfer and / or charge to the Bank's name for approval prior to the Financing disbursement (via Form HF 5) if there are restrictive covenants.

We undertake to stamp the Security Documents with a valid and enforceable franking of stamp duty and shall indemnify the Bank in the event the Security 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 these security 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 Security Document's templates from the Bank's website – [www.mbsbbank.com](http://www.mbsbbank.com), for any enquiries please liaise with the Bank's Processing & Execution Unit (03-20963000 Ext. 2131, 2073, 2114, 2110, 2112 and 3136).
2. Use the correct & latest Security Documents and to adhere to the followings :-
  - a) to use plain white A4 (80gm) papers;
  - b) the print must be clear and on **one sided** only;
  - c) all the pages are to be intact;
  - d) Customer(s) to initial every page of Documents
  - e) Signing pages are duly TAGGED.

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

1. Copy of "Execution Fee" Receipt.
2. 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-charged**.
3. Copy of Restricted Agency Letter and the Aqad Table duly completed (for BBA cases only). File Maintenance & Record Management Unit, Credit Administration Division.
4. Copy of Title (individual/strata) (where applicable).
5. Copy of latest Land Search (individual/strata/master).
6. Copies of relevant pages of stamped SPA & Principal SPA (where applicable).
7. Copy of ICs: Customer(s), 3<sup>rd</sup> Party Chargor(s), Guarantor(s); and Vendor.
8. Letter of Gift & Letter of Gift (Reconveyance) (Islamic 3<sup>rd</sup> Party cases only).
9. Forms 49, 24, 44, M&A, Board Resolution(s) (where applicable).
10. Solicitor's original Bill duly endorsed by Customer(s) and Solicitor complete with GST details (My First Home/Affordable Legal Fees Subsidized or Financed cases only).
11. Copy of Assessment Receipt – (Refinance/Remortgage/Perfection of Charge ("POC") cases only).
12. Copy of Developer's letter of confirmation that the title has been issued.
13. Copy of Letter of Instruction from the Bank to legal firm to undertake

the completion of POC – (POC cases only).

**Special Conditions:-**

- 14. MRTT - Acceptance Letter and proof of payment for any shortfall (where applicable).
- 15. Copy of Valuation Report.
- 16. Copy of Fixed Deposit Certificate (where applicable)
- 17. Status of Bancatakaful:
- 18. Others: As stated in LO, where indicated as to fulfill prior to execution of security documents

**Note:**

**The status of the Special Conditions will be informed by Processing and Execution Unit upon its completion.**

**C. We are to ensure:**

- 1. Acceptance of Letter of Offer (“LO”) is within 14 days from the date of the LO. If the LO has expired, it must be supported with extension letter – Credit Processing Unit.
- 2. Validity period of the LO is within 6 months from the date of LO. If exceeded time frame, please obtain written confirmation on the status before forwarding documents for execution.

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Solicitors