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| **EXTERNAL COUNSEL CHECKLIST FOR FINANCING OF JTC PROPERTIES**  Borrower Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  JTC property Address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  (*Note: Pls complete 1 checklist per JTC property)* |
| 1. Please state the number of years of remaining lease ( do not include lease that is still pending JTC’s approval) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_   (Pls also state lease expiry date: \_\_\_\_dd/mm/yy \_\_\_) |
| 1. Does property have restricted usage (e.g Warehouse, Food manufacturing, Construction etc)   Yes  If Yes, please stipulate: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  No |
| 1. Is there a prohibition period?   Yes  If Yes, what is the prohibition period? \_\_\_\_\_years ( to be calculated from start of lease)  No |
| 1. Any penalty to be paid to JTC at all if borrower / bank sells the property (when enforcing the mortgage)?   Yes  If Yes, please stipulate amount \_\_\_\_\_\_\_\_\_ (during prohibition period) ; \_\_\_\_\_\_\_\_\_\_ (not during prohibition period)  No |
| 1. Is there a penalty imposed if property is sold at any point in time? (please look out for term “Mandatory Condition Payment” in lease agreement)   Yes  If Yes, to mention in the credit assessment  No |
| 1. Please highlight any other onerous clauses relating to the Bank’s rights of enforcement. |

Signed off by: \_\_\_\_\_\_\_\_\_\_\_\_

Name:

Date: