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

 Name:

 Date: