

# PROCLAMATION OF SALE

IN THE MATTER OF MUSHARAKAH MUTANAQISAH AGREEMENT, DEED OF ASSIGNMENT AND POWER OF ATTORNEY ALL  
DATED 8TH DAY OF MAY 2012

BETWEEN

AFFIN BANK BERHAD (25046-T)

ASSIGNEE / LENDER

AND

1. NOOR SAADAH BINTI AHMAD FAUZI (NRIC No.: 820227-10-5610)  
2. NOOR MOHD FARHAN BIN AHMAD FAUZI (NRIC No.: 830817-10-5927)  
3. NUR ISNITA BINTI IBRAHIM (NRIC No.: 831031-14-5032)

ASSIGNORS / BORROWERS  
BORROWERS  
ASSIGNORS

In the exercise of the rights and powers conferred upon the Assignee/Lender under the **Musharakah Mutanaqisah Agreement, Deed Of Assignment And Power Of Attorney All Dated 8th Day Of May 2012** entered into between the Assignee/Lender and the Assignors/Borrowers in respect of the **Sale and Purchase Agreement** entered into between **Glomac Enterprise Sdn Bhd ("the Vendor")** and the Assignors/Borrowers dated the **23rd Day Of August 2011**, it is hereby proclaimed that the Assignee/Lender with the assistance of the undermentioned Auctioneer

WILL SELL THE PROPERTY DESCRIBED BELOW BY

## PUBLIC AUCTION

ON MONDAY THE 20TH DAY OF JUNE 2016

AT 2:30 PM IN THE AFTERNOON,

AT MNP AUCTIONEERS (CENTRAL) SDN BHD AUCTION ROOM, B-3A-2, MEGAN AVENUE II, JALAN YAP KWAN SENG,  
50450 KUALA LUMPUR.

**NOTE:-** Prospective bidders are advised to :- (i) inspect the subject property, obtain confirmation from the Developer/Landowner and/or relevant authorities as to the correctness of the particulars of the property and check on the issuance of separate individual strata title (ii) seek independent legal advise on all matters in connection with the auction sale, including the Conditions of Sale herein (iii) conduct an official search on the Parent Title at the relevant Land Office and/or other relevant authorities and (iv) make the necessary enquiries with the relevant authorities as to whether the sale is open to all races or to Malaysian Citizens who are Bumiputras only and also on the other terms of consent to the sale herein prior to the auction sale. The successful bidder ("the Purchaser") shall immediately upon the sale undertake to apply for and obtain the consent to transfer (if any) from the Developer and/or the Proprietor and/or State Authorities or relevant bodies.

### **PARTICULARS OF PROPERTY:-**

MASTER TITLE NO. AND LOT PT NO. : Master Lot PT 16839 to PT 16868, PT 16870 to PT 17182 and PT 17225 to PT 17237  
SECTION/TOWN/DISTRICT/STATE : Mukim of Ijok and District of Kuala Selangor, Selangor Darul Ehsan  
APPROXIMATE FLOOR AREA : 1,400 sq. feet. (130.06 sq. metres.)  
TENURE : Leasehold (99 years (expiring on 18.05.2106))  
DEVELOPER / REGISTERED PROPRIETOR : Glomac Enterprise Sdn Bhd / Pertubuhan Peladang Kawasan Kuala Selangor  
ENCUMBRANCE : Assigned to **AFFIN BANK BERHAD**

### **LOCATION AND DESCRIPTION OF THE PROPERTY**

The subject property is a **Double Storey Terrace House** identified as **Developer Lot No. D02, Type Double Storey Terrace House, Bukit Saujana** and bearing postal address at **No. 175, Jalan BS 2/3, Bukit Saujana, 47000 Sungai Buloh, Selangor Darul Ehsan.**

### **RESERVE PRICE:-**

The property will be sold on an "as is where is" basis and subject to a reserve price of **RM 440,000.00 (RINGGIT MALAYSIA FOUR HUNDRED AND FORTY THOUSAND ONLY)**, subject to the **Conditions of Sale** as printed in the Proclamation of Sale by way of an Assignment from the above Assignee/Lender subject to necessary confirmations/consent being obtained by the successful bidder ("the Purchaser") from the Developer and/or other relevant authorities. Any arrears of quit rent, assessment, taxes, rates, maintenance charges and all other outgoing charges which are lawfully and rightfully due and payable to the Developer and/or other relevant authorities up to the date of the auction sale shall be paid out of the purchase money.

All intending bidders are required to deposit with the Auctioneer **10%** of the fixed reserve price for the said property by **BANK DRAFT** or **CASHIER'S ORDER** only in favour of **AFFIN BANK BERHAD** **before the commencement of the auction** prior to the auction sale and pay the difference between the initial deposit and the sum equivalent to 10% of the successful bid price either in **cash** or bay way of **credit card (Master / Visa)** or **bank draft** or **cashier's order** and the balance of the purchase price (90%) shall be paid within **ninety (90) days** from the date of the auction sale.

For further particulars, please contact **Messrs. Azaine & Fakhru** Solicitors for the Assignee/Lender at **Unit No. C07/3, Tingkat 4, Block C, Garden City Business Centre, Taman Dagang, 68000 Ampang, Selangor Darul Ehsan. Tel: 03-42704733 Fax: 03-42705322 (Ref: AF/L/2585/15/AFFIN-HL(BBA))** or the under mentioned Auctioneer:-

### **MNP AUCTIONEERS (CENTRAL) SDN BHD (908971-X)**

Penang Office (Main): No. 161, Jalan Sungai Pinang, 10150 Penang.  
KL Office: No. B-3A-2, Megan Avenue II, Jalan Yap Kwan Seng, 50450 Kuala Lumpur.  
Tel. No.: (PG): 04-283 3650, (KL) 03-2161 7772, H/P: 017-400 6661 / 016-480 6661  
Fax No.: (PG): 04-281 6106 / (KL): 03-2161 0381  
Email: [sales@mnp.com.my](mailto:sales@mnp.com.my)  
Ref. No.: MNP/AFFIN/KL/JUNE16/4

### **SOON CHEE LENG**

Licensed Auctioneer

# PERISYTIHARAN JUALAN

DALAM PERKARA PERJANJIAN MUSHARAKAH MUTANAQISAH, SURAT IKATAN PENYERAHHAN HAK DAN SURAT KUASA WAKIL KESEMUAANYA BERTARIKH 8HB MEI 2012

ANTARA

AFFIN BANK BERHAD (25046-T)

PIHAK PEMEGANG SERAH HAK/PEMBERI PINJAMAN

DAN

1. NOOR SAADAH BINTI AHMAD FAUZI (No. K/P: 820227-10-5610)
2. NOOR MOHD FARHAN BIN AHMAD FAUZI (No. K/P: 830817-10-5927)
3. NUR ISNITA BINTI IBRAHIM (No. K/P: 831031-14-5032)

PIHAK-PIHAK PENYERAH HAK/PEMINJAM  
PEMINJAM  
PIHAK-PIHAK PENYERAH HAK

Menurut kuasa dan hak yang telah diberikan kepada Pihak Pemegang Serah Hak/Pemberi Pinjaman di bawah Perjanjian Musharakah Mutanaqisah, Surat Ikatan Penyerahan Hak Dan Surat Kuasa Wakil Kesemuanya Bertarikh 8hb Mei 2012 di antara Pihak Pemegang Serah Hak/Pemberi Pinjaman dan Pihak-Pihak Penyerah Hak/Peminjam dan berkenaan dengan Perjanjian Jual Beli di antara Glomac Enterprise Sdn Bhd ("Penjual") dan Pihak-Pihak Penyerah Hak/Peminjam yang bertarikh 23hb Ogos 2011 adalah dengan ini diisytiharkan bahawa Pihak Pemegang Serah Hak/Pemberi Pinjaman tersebut dengan bantuan Pelelong yang tersebut di bawah

AKAN MENJUAL HARTANAH YANG DIHURAIKAN DI BAWAH SECARA

## LELONGAN AWAM

PADA 20HB JUN 2016 BERSAMAAN HARI ISNIN,

JAM 2:30 PETANG, DI DI BILIK LELONG MNP AUCTIONEERS (CENTRAL) SDN BHD, B-3A-2, MEGAN AVENUE II, JALAN YAP KWAN SENG, 50450 KUALA LUMPUR.

**NOTA:-** Bakal-bakal pembeli adalah dinasihatkan agar:- (i) meminta nasihat bebas daripada Pihak Guaman mengenai Syarat-Syarat Jualan di sini (ii) memeriksa hartanah tersebut (iii) membuat pertanyaan sekiranya hakmilik individu dan hakmilik strata telah dikeluarkan (iv) membuat carian hakmilik secara rasmi di Pejabat Tanah dan/atau Pihak Berkuasa yang lain (v) membuat pertanyaan yang diperlukan dengan pihak Pemaju dan/atau Pemilik dan/atau Pihak Berkuasa Negeri, dan/atau badan-badan yang berkenaan mengenai pengesahan-pengesahan / terma-terma kebenaran yang diperlukan untuk jualan sebelum jualan lelong (vi) membuat dan bergantung pada carian sendiri, pertanyaan, penyiasatan dan penentusahan mengenai ketepatan dan kebenaran butir-butir dan maklumat yang dikemukakan. Bakal-Bakal pembeli adalah dinasihatkan bahawa pergantungan tidak boleh dibuat pada kenyataan-kenyataan atau representasi-representasi yang dibuat pada Perisytiharan Jualan ini atau oleh Pelelong pada masa lelongan berkenaan dengan hartanah yang diperihalkan dan mana-mana bakal pembeli yang memilih untuk bergantung pada kenyataan-kenyataan atau representasi-representasi tersebut berbuat demikian atas risiko sendiri. Penawar yang Zerjaya ("Pembeli") sebaik sahaja selepas jualan mengaku janji untuk memohon dan mendapatkan pengesahan/kebenaran yang diperlukan untuk pindahtamlik atau serah hak (jika ada) daripada Pemaju dan/atau Pemilik dan/atau Pihak Berkuasa Negeri dan/atau badan-badan yang berkenaan.

### BUTIR-BUTIR HARTANAH:-

NO. HAKMILIK TUNGGAL DAN NO. LOT : Master Lot PT 16839 to PT 16868, PT 16870 to PT 17182 and PT 17225 to PT 17237  
SEKSYEN/BANDAR/DAERAH/NEGERI : Mukim Ijok dan Daerah Kuala Selangor, Selangor Darul Ehsan  
KELUASAN LANTAI : 1,400 kaki persegi (130.06 meter persegi)  
PEGANGAN : Pajak (99 tahun (tamat pada 18.05.2106))  
PEMAJU/PEMILIK BERDAFTAR : Glomac Enterprise Sdn Bhd / Pertubuhan Peladang Kawasan Kuala Selangor  
BEBANAN : Diserahhkan kepada **AFFIN BANK BERHAD**

### LOKASI DAN KETERANGAN HARTANAH:-

Harta tersebut adalah sebuah Rumah Teres Dua Tingkat yang dikenali sebagai Lot Pemaju No. D02, Junis Rumah Teres Dua Tingkat, Bukit Saujana dan beralamat **No. 175, Jalan BS 2/3, Bukit Saujana, 47000 Sungai Buloh, Selangor Darul Ehsan.**

### HARGA RIZAB:-

Hartanah tersebut akan dijual secara "keadaan sepertiimana sedia ada" dan tertakluk kepada satu harga rizab sebanyak **RM440,000.00 (RINGGIT MALAYSIA: EMPAT RATUS EMPAT PULUH RIBU SAHAJA)** dan tertakluk kepada Syarat-Syarat Jualan dengan cara Penyerahhkan dari Pihak Pemegang Serah Hak / Pemberi Pinjaman dan tertakluk kepada Pembeli memperoleh pengesahan/kebenaran yang diperlukan daripada Pemaju dan/atau Pemilik dan/atau Pihak Berkuasa Negeri dan/atau badan-badan yang berkenaan (jika ada). Segala bayaran cukai pintu, cukai tanah, cukai, taksiran termasuk caj penyelenggaraan yang mungkin dikenakan oleh Pihak Berkuasa yang berkenaan setakat tarikh lelong/jualan akan dibayar daripada harga pembelian selepas menerima baki wang belian.

Bagi penawar-penawar yang berminat adalah dikehendaki mendeposit kepada Pelelong sebelum lelongan, **10%** daripada harga rizab dengan bentuk **BANK DERAF** atau **KASYIER ORDER** di atas nama **AFFIN BANK BERHAD** sebelum jualan lelong dimulakan dan membayar perbezaan diantara deposit pendahuluan dan jumlah bersamaan 10% daripada harga Berjaya tawaran sama ada dengan bentuk **tunai**, atau **kad kredit (Master/Visa)** atau **bank deraf** atau **kasyier order** dan baki wang belian (**90%**) hendaklah dibayar oleh Pembeli dalam tempoh **sembilan puluh (90) hari** dari tarikh jualan.

Untuk butir-butir lanjut, sila berhubung dengan **Tetuan Azaine & Fakhru**, Peguamcara bagi Pihak Pemegang Serah Hak/Bank di **Unit No. C07/3, Tingkat 4, Block C, Garden City Business Centre, Taman Dagang, 68000 Ampang, Selangor Darul Ehsan. Tel: 03-42704733 Fax: 03-42705322 (Ref: AF/L/2585/15/AFFIN-HL(BBA))** atau Pelelong yang tersebut di bawah ini:-

### MNP AUCTIONEERS (CENTRAL) SDN BHD (908971-X)

Penang Office (Main): No. 161, Jalan Sungai Pinang, 10150 Penang.  
KL Office: No. B-3A-2, Megan Avenue II, Jalan Yap Kwan Seng, 50450 Kuala Lumpur.  
Tel. No.: (PG): 04-283 3650, (KL) 03-2161 7772, H/P: 017-400 6661 / 016-480 6661  
Fax No.: (PG): 04-281 6106 / (KL): 03-2161 0381  
Email: [sales@mnt.com.my](mailto:sales@mnt.com.my)

### SOON CHEE LENG

Licensed Auctioneer

# CONDITIONS OF SALE

## 1.0 THE PROPERTY AND THE RESERVE PRICE

- 1.1 The property particulars of which are described in the Proclamation of Sale (**"Property Details"**) is put up for sale by way of Public Auction (**"The Auction Sale"**) subject to the reserve price as stated in the Proclamation of Sale (**"Reserve Price"**).
- 1.2 The sale of the property shall be on an **"as is where is"** basis and subject to all encumbrances which may be now subsisting or which may hereafter come into existence.

## 2.0 THE AUCTIONEER

- 2.1 The Auctioneer conducting the auction sale of property shall be as named in the Proclamation of Sale and/or an Auctioneer so appointed / engaged by the Auctioneer or the Auctioneer's Company (**"Licensed Auctioneer"**).
- 2.2 The Auctioneer shall not in any manner or for any reason whatsoever be deemed to be an agent of the Assignee of the property, **AFFIN BANK BERHAD** hereto referred as (**ABB**).

## 3.0 THE BIDDERS

- 3.1 All intending bidders shall be required to verify their identities by producing for inspection by the Auctioneer their identity cards prior to the commencement of the auction sale, failing which they shall not be entitled to participate in the bidding.
- 3.2 In the event that Auctioneer in his absolute discretion so request, the intending bidders shall deposit with the Auctioneer a photocopy of their respective identity cards.
- 3.3 In the event that an intending bidder is bidding at the auction sale on behalf of another party, such intending bidder (**"The Agent"**) shall be deemed to be an agent of the party for whom he/she is bidding the property for.
- 3.4 Prior to the commencement of the auction sale the agent shall disclose to the Auctioneer that he/she will be bidding the property in his capacity as an agent for the principal. The agent shall further prior to the commencement of the auction sale disclose to the Auctioneer the identity of the principal.
- 3.5 The agent shall deposit with the Auctioneer prior to the auction sale such instrument of authority from the principal authorizing the agent to bid at the auction sale. The Auctioneer shall have the absolute discretion to determine whether the instrument of authority is acceptable to the Auctioneer to permit the agent to bid at the auction sale. The decision of the Auctioneer in this respect shall be final.
- 3.6 A person who has not reached the age of majority as defined under the **Age of Majority Act 1971 (Act 21)**, which is **(18) Eighteen** years of age at the date of the auction sale or a bankrupt shall not be permitted to bid in his personal capacity or act as an agent of the principal at the auction sale.
- 3.7 In the event a bankrupt bids or acts as agent in relation to the sale of the property, the Bidding Deposit or Purchaser Deposit, as the case may be, shall be forfeited by **ABB** and the property may be put up for sale again at a date and time to be fixed by **ABB**.
- 3.8 Where the bidder is a foreigner or a foreign controlled company, it shall be the bidder's duty to ensure that the bidder is permitted by the prevailing laws, regulation and guidelines to purchase the Property. All applications for approvals by such foreign bidder shall be at the sole responsibility and cost of the bidder.
- 3.9 The Auctioneer with the consent of **ABB** shall have the absolute discretion and right to reject any bid by any bidder.

## 4.0 BIDDING PRICE

- 4.1 Prior to the commencement of the auction sale, all persons or parties intending to bid for the property at the auction sale shall deposit with the Auctioneer a valid **bank draft** or **cashier's order** drawn of **ABB** for a sum equivalent to **TEN Per Centum (10%)** of the reserve price (**"The Bidding Deposit"**).
- 4.2 The auction sale shall be deemed to have commenced upon being so declared by the Auctioneer.
- 4.3 Any party failing to deposit the bidding deposit with the Auctioneer within the time and in the manner specified in paragraph 4.1 hereto shall not be permitted to participate at the auction sale.
- 4.4 Notwithstanding anything herein stated **ABB** shall be permitted to bid at the auction sale without having to deposit with the Auctioneer the bidding deposit.

## 5.0 THE BIDDING

- 5.1 Each new bid shall not be less than immediately preceding bid.
- 5.2 All increments in the bids shall not be less than the incremental amount as fixed by the Auctioneer at the auction sale.
- 5.3 The Auctioneer shall have the right to refuse any bid.
- 5.4 A bid once made shall not be withdrawn.
- 5.5 If any dispute should arise as to any bidding, the property shall at the option of the Auctioneer be put up again for sale at the last undisputed price and the Auctioneer shall at the auction sale decide on the dispute and such decision by the Auctioneer shall be final.
- 5.6 Subject to the reserve price the highest bidder for the property at the auction sale shall be declared by the Auctioneer to be the successful purchaser (**"The Purchaser"**).

## 6.0 PERMITTED PURCHASER

- 6.1 Notwithstanding whether it is expressly stated in the Proclamation of Sale, in the event that the developer of the property (**"The Developer"**) and/or the proprietor of the master title on which the property is erected (**"The Proprietor/Landowner"**) or applicable laws or regulations affecting the property imposes the conditions that the property can only be sold to an individual, or certain category of persons or corporate body, e.g. Malay, a Bumiputra or a Malay Company or Bumiputra Company (**"The Permitted Purchaser"**), then the property shall only be sold to he permitted purchaser.
- 6.2 All intending bidders at the auction sale shall be deemed to have made all the relevant enquiries and have received independent legal advice on all restrictions affecting the property and are further deemed to have been fully satisfied that they fall within the category of the permitted purchase (**"The Purchaser"**).

## 7.0 THE PURCHASER AND PAYMENT OF PURCHASE PRICE

- 7.1 Immediately after the fall of the hammer and upon being declared the successful purchaser of the Property, the purchaser shall execute the memorandum attached hereto (**"The Memorandum"**).
- 7.2 The signed memorandum together with the Conditions of Sale and the Proclamation of Sale shall in their entirety form the contract of the sale for the property (**"The Contract Sale"**).
- 7.3 The last bid which is the highest bid accepted by the Auctioneer and upon which the property is sold to the purchaser shall be the purchase price for the property (**"The Purchase Price"**).
- 7.4 Ten per centum (10%) of the purchase price shall be paid by the Purchaser upon the execution of the contract of sale (**"The Purchase Deposit"**).
- 7.5 In the event that the purchase price is higher than the reserve price, the Purchaser shall immediately deposit with the Auctioneer as stakeholder a sum equivalent to the difference between purchase deposit and the bidding deposit (**"The Purchase Deposit Shortfall"**) either in cash or by way of a valid bank draft of cashier's order drawn in favour of **ABB** which together will form the Purchase Deposit.
- 7.6 The Auctioneer shall upon receipt of the Purchase Deposit release the said sum either in the form of bank draft or cashier's order to **ABB**.
- 7.7 In the event that the purchaser shall fail to deposit the Purchase Deposit Shortfall or shall fail to execute the Memorandum for any reason whatsoever or in the event of the bank draft and/or cashier's order for the Bidding Deposit and/or the Purchase Deposit Shortfall is dishonoured

for any reason whatsoever when presented by **ABB** for payment the Purchaser shall be deemed to have committed a breach of terms and conditions of the auction sale and consequences set out in paragraph 7.8 hereto shall ensue.

- 7.8 In the event the Purchaser shall commit a breach, the bidding deposit shall be forfeited absolutely to **ABB** and **ABB** may in its absolute discretion upon such terms and conditions and at such time **ABB** deems fit to put the property up for resale. **ABB** shall be further entitled to recover from the Purchaser all costs and expenses in connection with and resulting from such resale. The Purchaser shall be further liable to **ABB** for any shortfall in the sale price obtained at the resale and Purchase Price (“**The Resale Shortfall**”). A certificate duly signed by an authorized officer of **ABB** as to the amount of the Resale Shortfall and the Purchaser as bindingly correct and conclusive shall accept the costs and the expenses in connection with resulting from such resale for all purposes including legal proceedings. The certified amount shall be paid by the Purchaser to **ABB** not later than **Seven (7) Days** from the date of the demand made by **ABB**.
- 7.9 Notwithstanding anything herein contained the amount representing the difference between the Purchase price and the Purchase Deposit (“**Balance Purchase Price**”) shall be paid by the Purchaser directly to **ABB** without any set-off not later than **Ninety (90) Days** from the date of the contract of Sale (“**The Due Date**”).
- 7.10 The balance Purchase price shall be paid to **ABB** by way of bank draft or cashier’s order drawn in favour of **ABB**.
- 7.11 Upon the written request by the Purchaser before the expiry date, **ABB** in its absolute discretion may but shall be under no obligation to extend the due date for such period or periods as **ABB** deems fit (“**The Extended Due Date**”).
- 7.12 In extending the due date **ABB** may impose such conditions as in its absolute discretion deems fit which may include the payment if imposed by **ABB** may be in the form of advance payment of interest for the extension period or otherwise. In any event the interest shall be calculated on a daily basis on such unpaid amount of the Purchase Price from the due date of full payment of the Purchase Price to **ABB**.
- 7.13 In the event that the Purchaser for any reason whatsoever (save and except where it is due to the default of **ABB**) fails to pay the balance Purchase Price by the due date of the extended due date, as the case may be, the Purchaser shall be deemed to be in the breach of the Contract of Sale, the Purchase Deposit shall be forfeited absolutely to **ABB** and the consequences as set out in paragraph 7.8 shall ensue.
- 8.0 **WHERE THE BANK IS THE PURCHASER**
- 8.1 In the event that **ABB** is the successful bidder and so declared the Purchaser by the Auctioneer, **ABB** shall have the liberty to set-off the Purchase Price against the amount due and owing to **ABB** by the assignor pursuant to the security documents referred to in the Proclamation of Sale.
- 9.0 **WITHDRAWAL OF SALE AND RE SALE**
- 9.1 **ABB** at its absolute discretion through the Auctioneer reserve the right to suspend, withdraw, postpone and/or call of the auction sale of the property for any reason whatsoever at anytime before the fall of the hammer.
- 9.2 **ABB** further reserve the right to sell the property withdrawn at any time at the bank’s absolute discretion upon such price with the terms and conditions as the bank deems fit.
- 9.3 **ABB** has absolute discretion to terminate the Contract of Sale in the event that the sale cannot be proceeded to any reason attributable to **ABB**. In such event **ABB** shall refund the deposit and amount paid by the bidder to **ABB** free from interest.
- 10.0 **CONSENT**
- 10.1 It shall be responsibility of the Purchaser to apply for consent from the Developer, the proprietor/landowner and/or other relevant authorities (if any) in respect of the sale, assignment and/or transfer of the property to the purchaser (“**The Consent**”). All fees charges and expenses including the administrative fees and/or legal fees in connection with or incidental to the application and/or endorsement of the assignment and/or transfer of the property by the Developer and/or proprietor shall be borne by the Purchaser.
- 10.2 The Purchaser shall forward or caused to be forwarded to solicitors for **ABB** a copy of each of the applications referred to in paragraph 10.1 above and a copy each of the approvals and/or consents when obtained and keep the solicitors for **ABB** informed at all time the status of the applications and the Purchaser and/or his/her solicitor shall fulfill all the granted subject to conditions imposed by the Developer.
- 10.3 In the event the consent from the Developer and/or other relevant authorities shall be granted subject to conditions which are not acceptable to the **ABB**, then **ABB** shall be entitled to terminate the sale in its absolute discretion whereupon the sale shall be terminated and **ABB** shall refund all monies paid by the Purchaser towards the account of the Purchase Price free from interest less the costs and fees incurred by **ABB** in connection with or in relation to the sale herein and the Purchaser shall not be entitled to any claims and demands whatsoever against **ABB**, the solicitors, the Auctioneers or any party/parties on account thereof.
- 11.0 **FAILURE TO OBTAIN CONSENT**
- 11.1 In the event that the consent cannot be obtained for any reason not attributable to the default, neglect and/or omission on the part of the Purchaser and/or the Purchaser’s Agent and/or the Purchaser’s solicitors. The Contract of Sale shall with the written consent of **ABB**, be deemed rescinded.
- 11.2 Upon such rescission **ABB** shall refund to the Purchaser free of interest all monies received by **ABB** from the Purchaser towards the account of the Purchase Price in exchange for the return of all documents intact (if any), free from interest less the costs and fees incurred by **ABB** in connection with or in relation to the sale herein and the Purchaser shall not be entitled to any claims demands whatsoever against **ABB**, the Solicitors, the Auctioneers of any party/ies on account thereof.
- 12.0 **LETTER OF UNDERTAKING**
- 12.1 **ABB** shall be under no obligation to issue any letter of undertaking relating to refund of the Purchase Price or relating to the property to any financier of the Purchaser notwithstanding that the Purchaser may obtain a loan facilities to finance the purchase of the property. In the event **ABB** decided to issue any letter of undertaking as requested, the issuance of such undertaking is confine strictly to the content of the letter of undertaking does not amount to any waiver, forbearance or estoppel of any right confers to **ABB** herein.
- 13.0 **COMPLETION**
- 13.1 As soon as practicable after the receipt in full by **ABB** of the Balance Purchase Price together with all interest on late payment (if any) **ABB** shall execute or caused to be executed in favour of the Purchaser an assignment of all right, title, interest and benefits under the Principal Sale and Purchase Agreement entered into between the Developer and/or the Proprietor/Landowner and the original Purchaser over the property (“**The Deed of Assignment**”).
- 13.2 The Purchaser’s solicitors upon such terms shall prepare the Deed of Assignment and a condition stipulated by **ABB** at its absolute discretion.
- 13.3 **ABB** shall upon such execution forward to the Purchaser or the Purchaser’s financier or their Solicitors, as the case may be in the possession of **ABB** (“**The Related Document**”).
- 13.4 Where **ABB** is in actual possession of the original related documents **ABB** shall deliver such original of the related documents to the Purchaser or the Purchaser’s financier or their Solicitors as the case may be.
- 13.5 The Purchaser shall bear all costs and expenses including but not limited to the legal fee stamp duty and registration fees of an incidental to the perfection of the Deed of Assignment and in the event of the individual title/strata title has been or is issued the transfer of the title over the property to the Purchaser.
- 14.0 **DESCRIPTION OF THE PROPERTY**
- 14.1 The property as referred to in the Proclamation of Sale shall be deemed to have been correctly and sufficiently described.
- 14.2 All potential bidders shall be deemed to have sought independent legal advice, made necessary enquires, searches and inspection of the property and is satisfied with the identity, description, state and condition of the property.
- 14.3 In the event of any error, mis-statement, omission and/or mis-description of any kind relating to the property in the Proclamation of Sale or any other documents, such error, mis-statement, omission and/or mis-description shall not in any manner annul the sale, nor shall there be and adjustment of the Purchase Price nor shall compensation be allowed nor shall **ABB** be open to any liability of any form.

**15.0 NO VACANT POSSESSION**

- 15.1 The Purchaser shall upon full payment of the Balance Purchase Price together with all interest on late payment (if any) be entitled at his/her own costs and expenses take possession of the property.
- 15.2 **ABB** shall not be under any obligation whatsoever to deliver vacant possession of the property or forward to the Purchaser or any party/parties any keys to the property.

**16.0 OUTGOINGS**

- 16.1 Apportionment on any arrears of quit rent, assessment, taxes, and charges in respect of the property up to the date of Sale shall be paid by Bank upon receipt of full auction proceeds and any such sums due and payable after the date of Sale shall be borne by the Purchaser. The assignee/lenders shall not be liable to make payment or to deduct from the proceeds of sale any outstanding utilities/bills relating to the property namely water, electricity, telephone, gas or sewerage charges, administration charges and other utilities.
- 16.2 The Purchaser shall bear and pay all fees in connection with, incidental to or pursuant to Assignment and all other documents necessary for effecting the transfer of assigning the beneficial ownership in the property to the Purchaser.

**17.0 RISK**

- 17.1 With effect from the date of the Contract of Sale, solely between the Purchaser and **ABB**, the risk relating to the property shall be that of the Purchaser as regard to loss and/or damage (full or partial) of whatsoever nature or howsoever occurring to the property.
- 17.2 The placement of risk as herein provided shall be solely as between Purchaser and **ABB** for the purpose of determining the liability of the parties to the Contract of Sale and shall not in any manner affect or intended to affect the insurance policy which may be subsisting or which may be taken up to cover the property.
- 17.3 Unless expressly provided herein, **ABB**, the Solicitors and the Auctioneers or any of them or their respective agents or servants shall under no circumstances be liable to any bidders or the Purchasers, including but not limited to liability in tort, in relation to any matter or thing arising out of or in connection with, or in respect of the sale of the Property whatsoever and howsoever caused or arising.

**18.0 NO ASSIGNMENT / NOMINATION**

- 18.1 **ABB** shall not entertain to any request by the successful bidder(s) to nominate a third party to be the purchaser or Assignee of the property.
- 18.2 **ABB** disallow to the nomination, assignment, change, substitution, addition or reduction of the party(ies) in the Contract of Sale.

**19.0 GOVERNMENT ACQUISITION**

- 19.1 **ABB** has not received any notification of any acquisition by the acquiring authority of the whole or any part of the property. In the event of any such acquisition or intended acquisition the sale of the property shall not be annulled nor there any adjustment or abatement of the Purchase Price. In this respect, upon the full payment of the Purchase Price by the Purchaser to the bank together with all interest on late payment (if any) all compensation, which may be paid by the acquiring authority shall belong to the Purchaser.

**20.0 OUTSTANDING PAYMENT TO THE DEVELOPER**

- 20.1 In the event the property in which there is/are outstanding progressive payment of two point five percent (2.5%) due to the developer, the Purchaser shall undertake to pay the balance of progressive payment of his/her financier to issue a letter of undertaking to pay the balance progressive payment in accordance with the Principal Sale and Purchase Agreement made in favour of Developer from his/her financier and to release the Assignee/Lender from original undertaking in which to be settled within THE DUE DATE from the date of sale.
- 20.2 In the event of Purchaser shall not enquire loan to complete the purchase, the Purchaser shall within THE DUE DATE from the date of sale provide bank guarantee in favour of Developer or pay the balance progressive payment to the developer and to release the Assignee/Lender from its original undertaking.
- 20.3 Any payment due and payable to the developer after the date of sale including balance progressive payment charges, interest and penalty shall be borne by the Purchaser absolutely.
- 20.4 In the event successful Purchaser fail, neglect or refuse to procure letter of undertaking / bank guarantee / payment as mentioned in the manner and at the time stipulated in clause 20.1 or clause 20.2 above, **ABB** shall be entitled to terminate the sale by notice in writing to successful Purchaser whereon the deposit in clause 4.0 shall be forfeited by the **ABB**.

**21.0 TIME OF ESSENCE**

- 21.1 Time wherever mentioned herein shall be of the essence.
- 21.2 Notwithstanding that time mentioned herein may be extended from time to time, time shall remain of the essence for and after each extension.

**22.0 LANGUAGES**

- 22.1 The Proclamation of Sale, Conditions of Sale and the Memorandum may have been translated and published in different forms of languages. In the event of any discrepancies, misstatement, omission or error appearing in the various forms and languages, this English version shall prevail.

**23.0 DEFINITION**

- 23.1 All heading used herein shall be for ease of reference only shall not affect the interpretation of the Conditions of Sale, Memorandum or the Proclamation of Sale.
- 23.2 All references to the singular shall include the plural and all references to the masculine gender shall include the feminine gender.

**24.0 SEPARATE DOCUMENT OF TITLE**

- 24.1 All Statements made in the Proclamation of Sale and Conditions of Sale or otherwise relating to the property are made without responsibility on the part of the Assignee, its Solicitors and the Auctioneer or either of them. No such statements may be relied upon as statement or representation of fact and neither the Assignee, its Solicitors, the Auctioneer nor any person in their employment has any authority to make or give any representation or warranty whatever in relation to the property.
- 24.2 In the event of any error, misstatement, omission and/or misdescription of any kind relating to the Property in the Proclamation of Sale or any other documents, such error, misstatement, omission and/or misdescription shall not in any manner annul the sale, nor shall there be any adjustment of the purchase price nor shall compensation be allowed nor shall the bank be open to any liability of any form.
- 24.3 In the event that the separate document of title to the Property has been or is issued whether prior to, on or after the auction sale:-
- (a) The assignee/Bank shall not be required to register its charge(s) nor to procure a memorandum of transfer in favour of the Purchaser from the Developer or the Proprietor (as the case may be);
- (b) If there are any restrictions in interest affecting the Property, the Purchaser shall comply with the restriction in interest and ensure that the sale is completed within the time period stipulated in Clause ( 7.9 ) above; and

- (c) (i) Upon and subject to the payment in full of the Balance Purchase Price in accordance with Clause (7.9) above and all other moneys (if any) payable by the Purchaser in accordance with the term and conditions contained herein these Conditions Of Sale and upon and subject to the Purchaser at the Purchaser's own absolute responsibility and cost and expenses obtaining the confirmation and/or consent as applicable from the Developer and/or the Proprietor, the relevant authorities and/or bodies, as the case may be for sale and purchase and/or transfer of the Property from the Assignee/Bank to the Purchaser as may be required;
- (ii) Where the Developer (and/or Proprietor as the case may be) and/or the relevant authorities and/or bodies is/are agreeable to a direct transfer the title in the Property to the Purchaser, it shall be the Purchaser's own absolute responsibility and the Purchaser's sole and absolute costs and expense (including and not limited to legal fees, stamp duty, registration fees and such moneys payable and/or owing to the Developer and/or such relevant authorities and/or bodies) to prepare and obtain from the Developer, the Proprietor or such relevant authority or body, the Developer's, the Proprietor's or such relevant authority's or body's execution of the Memorandum of Transfer in respect of the Property as a direct transfer in favour of the Purchaser as transferee and all relevant documents in support for the registration of the said Memorandum of Transfer. The Assignee/Bank, the Assignee/Bank's Solicitors, the Auctioneer and their respective servants or agents do not in any way, form or manner make any representation or warranty whatsoever in respect of any of the aforesaid and shall not in any way be responsible or liable to the Purchaser for any of the same (including and not limited to obtaining the said Memorandum of Transfer and/or documents in favour of the Purchaser and/or any delay in obtaining any of the same), and
- (iii) Where the Developer (and/or the Proprietor as the case may be) and/or the relevant authorities and /or bodies is/are not agreeable to a direct transfer of the title in the Property to the Purchaser, it shall be the Purchaser's own absolute responsibility and at the Purchaser's sole and absolute costs and expenses (including and not limited to legal fees, stamp duty, registration fees and such moneys payable and/or owing to the Developer and/or such relevant authorities and/or bodies) to prepare and submit to the Assignee/Bank's Solicitors for the Assignee/Bank's execution, the Memorandum of Transfer in respect of the Property in favour of the Purchaser as transferee. In such situation, the Purchaser acknowledges and admits that the Purchaser shall not be entitled to and shall not present the Memorandum of Transfer in favour of the Purchaser as transferee for registration at the relevant land office/registry until and unless the Memorandum of Transfer in respect of the Property in favour of the Assignor as transferee shall have first been duly executed by the relevant persons and delivered to the Assignee/Bank's Solicitors for the Assignee/Bank's or the Assignee/Bank's Solicitors further action. The Purchaser shall be absolutely responsible for and shall be solely and absolutely liable for all fees, costs and expenses in connection with the preparation, stamping and registration of the Memorandum of Transfer in favour of the Assignor as transferee (including and not limited to the payment of any moneys payable or owing to the Developer and/or the relevant authorities and/or bodies). The Memorandum of Transfer in favour of Assignor as transferee shall only be delivered to the Purchaser or the Purchaser's Solicitors upon full payment of the Balance Purchase Price in accordance with the provision of Clause (7.9) above and all other moneys (if any) payable by the Purchaser in accordance with the terms and conditions contained herein these Conditions of Sale. The Assignee/Bank's Solicitors, the Auctioneer and their respective servants or agents do not in any way, form or manner make any representation or warranty whatsoever in respect of any of the aforesaid matters and shall not in any way be responsible or liable to the Purchaser for any of the same (including but not limited to any delay that may arise in the delivery to the Purchaser or the Purchaser's Solicitors the Memorandum of Transfer in favour of the Assignor as transferee and/or Memorandum of Transfer in favour of the Purchaser as transferee).

## CONTRACT

**MEMORANDUM:-** At the sale by Public Auction held this **Monday, The 20th Day Of June 2016** of the property comprised in the foregoing particulars that is to say the rights, title, interest and benefits under Principle Sale and Purchase Agreement dated 23rd August 2011 entered into between **Glomac Enterprise Sdn Bhd** of the one part and **NOOR SAADAH BINTI AHMAD FAUZI & NUR ISNITA BINTI IBRAHIM** of the second part and Pertubuhan Peladang Kawasan Kuala Selangor of the third part in relation to the subject property identified as **Developer Lot No. D02, Type Double Storey Terrace House, Bukit Saujana** and bearing postal address **No. 175, Jalan BS 2/3, Bukit Saujana, 47000 Sungai Buloh, Selangor Darul Ehsan** developed by **Glomac Enterprise Sdn Bhd**, the highest bidder stated below has been declared as the Purchaser of the said property for the sum of **RM(RINGGIT MALAYSIA )** and a sum of **RM(RINGGIT MALAYSIA )** has been paid to the Assignee/Lender by way of deposit and agrees to pay the balance of the purchase money and complete the purchase according to the conditions aforesaid. The said Auctioneer hereby confirms the said purchase and the Solicitors acknowledge receipt of the said deposit on behalf of the Assignee/Lender.

**PURCHASER'S PARTICULARS :-**

**PURCHASE PRICE : RM**  
**DEPOSIT SUM : RM**  
**BALANCE SUM : RM**

**ADDRESS**  
**H/P:**

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**SIGNATURE OF PURCHASER/  
AUTHORISED AGENT**

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**FOR MESSRS AZAINE & FAKHRUL  
SOLICITORS FOR THE ASSIGNEE**

**NAME : \_\_\_\_\_**

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**SOON CHEE LENG  
LICENSED AUCTIONEER**