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(For Official Use only)

THE LAND TITLES ACT

MORTGAGE

DESCRIPTION OF LAND

Lease No.	Mukim	T.S.	Lot No	Property Address Whole or part lot (if part lot, to state approved new lot/strata lot or to annex plan and give details)
				Whole

MORTGAGOR

ID No.	
Name	
ID No	
Address (within Singapore for service of notice)	

(hereinafter *individually and collectively called “the Mortgagor”) the proprietor(s) of the land above described in consideration of the MORTGAGEE

MORTGAGEE

Co regn no	201224747C
Name	STANDARD CHARTERED BANK (SINGAPORE) LIMITED
Address (within Singapore for service of notice)	8, Marina Boulevard #27-01 Marina Bay Financial Centre Singapore 018981

having granted or agreeing to grant to the Mortgagor a sum or sums not exceed Singapore Dollar or * _____ (S\$* _____) comprising *a housing loan of S\$* _____, *bridging loan of S\$ _____ and short term loan of S\$* _____ (hereinafter called "the banking facilities" which expression shall where the context so admits include any part or parts thereof) up to the aforesaid sum of the banking facilities **HEREBY MORTGAGE** to the Mortgagee all the Mortgagor's registered estate or interest in the said *land (hereinafter called "the Mortgaged Property") **SUBJECT** to the following **PRIOR ENCUMBRANCES** and subject to the covenants and conditions hereafter set out:-

PRIOR ENCUMBRANCES

NIL

COVENANTS AND CONDITIONS

The Mortgagor hereby covenants with the Mortgagee as follows:-

- (1) To pay to the Mortgagee on demand or when due the banking facilities in such monthly instalments as shall be in accordance with or pursuant to the terms and conditions of the Facility Letter together with interest thereon at the Mortgagee's rate(s) for the time being applicable to the banking facilities calculated on a daily basis or such other basis as may be determined by the Mortgagee from time to time as well as default interest and compounded in accordance with the Mortgagee's prevailing practice, notwithstanding that the relationship of banker and customer may have ceased, until full payment, after as well as before judgment, is received by the Mortgagee, together with fees, commissions, discount and other bankers' charges including legal costs and expenses on a full indemnity basis which the Mortgagee may incur in connection with this Mortgage and in enforcing payment of all or any part of the monies hereby secured until full payment is received by the Mortgagee.
- (2) To perform and observe the covenants and conditions implied by law in mortgages of registered land.
- (3) To perform, observe and be bound by the terms and conditions set out in the Facility Letter and the covenants and conditions set forth in the Memorandum filed with the Singapore Land Authority and numbered as **ID/720750C** and to the extent where they conflict the terms and conditions in the Facility Letter shall prevail.
- (4) For the avoidance of doubt, it is hereby declared that nothing herein shall affect any terms and conditions imposed from time to time by the Housing and Development Board, including (without limitation) the terms and conditions of consent of the Housing and Development Board, which shall prevail at all times.
- (5) Expressions in this Mortgage shall have the same meanings assigned to them as contained in the said Memorandum.

DATE OF MORTGAGE: _____

EXECUTION BY MORTGAGOR

Witness:

EXECUTION BY MORTGAGEE

SIGNED by **STANDARD CHARTERED BANK
(SINGAPORE) LIMITED**
By its Attorney
Acting Under a Power of Attorney registered at the
Registry, Supreme Court, Singapore as
No. _____ and a Deed of
Substitution registered in the Registry, Supreme
Court, Singapore as No. _____

Witness:

SIMILAR INTEREST CONFIRMATION

I, the Solicitor for the Mortgagee hereby confirm that the interest of the Mortgagee is similar to that in the Caveat *_____

NAME & SIGNATURE OF SOLICITOR
FOR THE MORTGAGEE

CERTIFICATE OF CORRECTNESS

I, the Solicitor for the Mortgagor hereby certify that this instrument is correct for the purposes of the Land Titles Act and that I hold a practising certificate which is in force as at the date of the instrument.

NAME & SIGNATURE OF SOLICITOR
FOR THE MORTGAGOR

I, the Solicitor for the Mortgagee hereby certify that this instrument is correct for the purposes of the Land Titles Act and that I hold a practising certificate which is in force as at the date of the instrument.

NAME & SIGNATURE OF SOLICITOR
FOR THE MORTGAGEE