

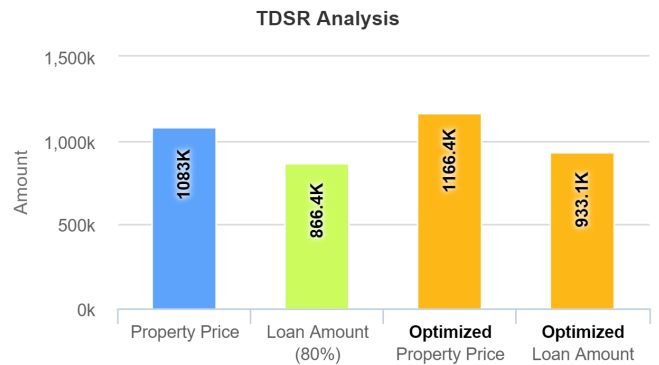
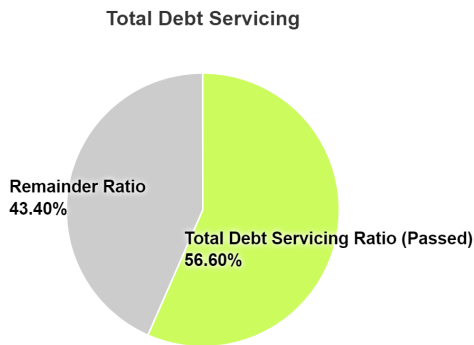
# Property Buyer Report

Prepared For **Vincent Tan**  
 Property Address -  
 Property Purchase Price **S\$1,083,000**  
 Property Valuation **S\$1,083,000**  
 Property Type **Private**  
 Property Status **Completed**

Loan Amount **S\$866,400**  
 Loan Tenure **30 year(s)**  
 Date **18 Jul 2017**

## TDSR, MSR Analysis:

### Summary



You have already met the **TDSR** requirement, and there is still room to:

- Increase the Loan Amount to **S\$933,091.99** ( Purchase Price to **S\$1,166,364.98** ) - Optimized
- Reduce the Loan Tenure to **27 year(s)**
- Reduce the Total Income to **S\$8,317.54** per month
- Increase the Other Debt Servicing to **S\$1,399.48** per month

Total Income:	S\$8,816.67	<b>MSR</b>	<b>- (Not Applicable)</b>	<b>TDSR</b>	<b>56.60% (Passed)</b>
Mortgage Debt Servicing:	S\$3,890.52				
Total Debt Servicing:	S\$4,990.52				
Loan Amount:	S\$866,400.00				

### Income Details

		Amount	Factors	Monthly Income
<b>Purchaser 1</b>	Fixed Income	S\$8,000.00	100%, 1-month	S\$8,000.00
	Variable Income	S\$1,166.67	70%, 1-month	S\$816.67
	Rental	S\$0.00	70%, 1-month	S\$0.00
	Pledge Assets (Cash/Notes, >=48 Mths)	S\$0.00	100%, 48-month	S\$0.00
	Pledge Assets (Cash/Notes, <48 Mths)	S\$0.00	30%, 48-month	S\$0.00
	Pledge Assets (Near Cash, >=48 Mths)	S\$0.00	70%, 48-month	S\$0.00
	Pledge Assets (Near Cash, <48 Mths)	S\$0.00	30%, 48-month	S\$0.00
	<b>Total:</b>			
Age: 34 years old		Weighted Age: 34.00 years old		
<b>Total Income:</b>				<b>S\$8,816.67</b>
		<b>Weighted Average Age:</b>		<b>34 years old</b>

## Mortgage Debt Servicing

	Purchase Price	Loan to Value	Loan Tenure	Stretched Interest Rate	Monthly Installment
Property to be Purchased	S\$1,083,000.00	80%	30 year(s)	3.50000%	S\$3,890.52
	Property Type: Private				
	Tenure End Max Age: 65 years old				
	Maximum Tenure Limit: 30 year(s)				
<b>Debt Servicing:</b>					<b>S\$3,890.52</b>

## Other Debt Servicing

	Monthly Payment	Factors	Monthly Servicing
Car Loans	S\$1,000.00	100%	S\$1,000.00
Personal Loans	S\$0.00	100%	S\$0.00
Guarantor Servicing	S\$0.00	20%	S\$0.00
	Outstanding Amount	Factors	Monthly Servicing
Credit Cards	1	S\$0.00 100%, Min Payment: S\$50	S\$50.00
	2	S\$0.00 100%, Min Payment: S\$50	S\$50.00
<b>Debt Servicing:</b>			<b>S\$1,100.00</b>

## Income and Financial Analysis:

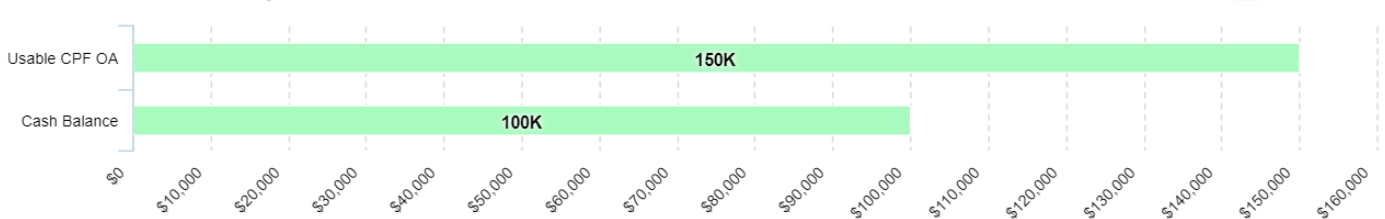
### Mortgage Details

Purchase Price	LTV	Actual LTV	Loan Amount	Loan Tenure
S\$1,083,000.00	80%	80%	S\$866,400.00	30 year(s)

### Purchaser Details

	Age	Residency	Monthly Fixed Income	Monthly Variable Income	Annual Bonus Income	CPF SA Balance	CPF OA Balance
Purchaser 1	34	Singaporean	S\$8,000.00	S\$500.00	S\$8,000.00	S\$30,000.00	S\$150,000.00
<b>Total:</b>			<b>S\$8,000.00</b>	<b>S\$500.00</b>	<b>S\$8,000.00</b>	<b>S\$30,000.00</b>	<b>S\$150,000.00</b>
	Properties Owned	Required CPF OA Minimum	Usable CPF OA	Cash Available			
Purchaser 1	None	S\$0.00	S\$150,000.00	S\$100,000.00			
<b>Total:</b>			<b>S\$150,000.00</b>	<b>S\$100,000.00</b>			

### Financial Balance Summary



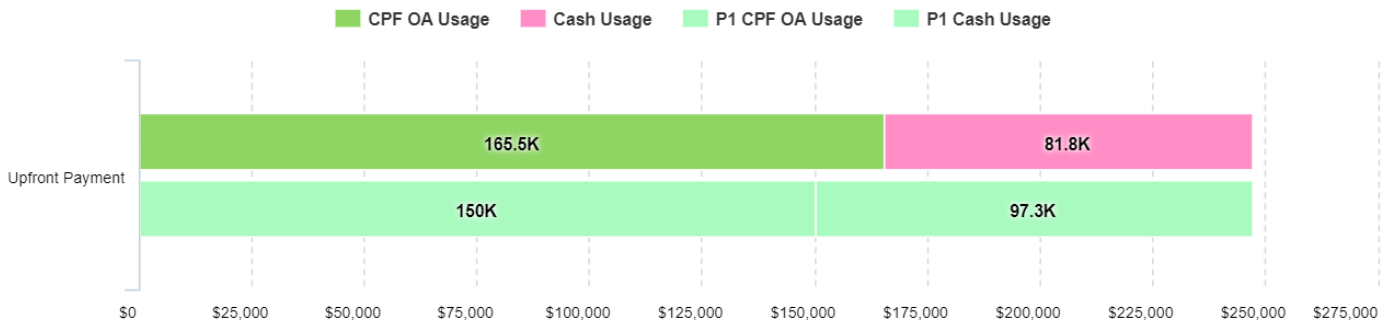
### Upfront Payment

	Factors / Explanation	Amount
Down Payment	20% of purchase price	S\$216,600.00
Stamp Duty (SD)	First \$180k of purchase price at 1%, next 180k at 2%, the remaining amount at 3%	S\$27,090.00
Additional Buyer Stamp Duty (ABSD)	Depend on purchasers residency and number of properties owned, in this case is 0%	S\$0.00
Legal Fee	Legal fee for the property transaction	S\$3,000.00
Valuation Fee	Valuation fee for evaluating the property's value	S\$600.00
Property Agent Fee	Commission for your property agent, in this case is 0%	S\$0.00
<b>Total:</b>		<b>S\$247,290.00</b>

### Scenario 1: Minimum Cash

	Amount	Factors	From CPF OA	Cash Outlay
Down Payment	S\$216,600.00	Minimum 5% cash of purchase price	S\$162,450.00	S\$54,150.00
Stamp Duty (SD)	S\$27,090.00	Usually by cash due to timing issue	S\$0.00	S\$27,090.00
Additional Buyer Stamp Duty (ABSD)	S\$0.00	Usually by cash due to timing issue	S\$0.00	S\$0.00
Legal Fee	S\$3,000.00	Entirely payable by CPF	S\$3,000.00	S\$0.00
Valuation Fee	S\$600.00	Only by cash	S\$0.00	S\$600.00
Property Agent Fee	S\$0.00	Only by cash	S\$0.00	S\$0.00
<b>Total:</b>			<b>S\$165,450.00</b>	<b>S\$81,840.00</b>
			<b>Usable CPF OA</b>	<b>Cash</b>
<b>Total Initial:</b>			S\$150,000.00	S\$100,000.00
<b>Total Balance After Deduction:</b>			<b>S\$-15,450.00</b>	<b>S\$18,160.00</b>
<b>Total Balance After CPF Shortfall Adjusted:</b>			<b>S\$0.00</b>	<b>S\$2,710.00</b>
Purchaser 1	Initial:		S\$150,000.00	S\$100,000.00
	Deduction:		S\$-150,000.00	S\$-97,290.00
	Balance After Deduction:		<b>S\$0.00</b>	<b>S\$2,710.00</b>

### Financial Summary for Upfront Payment



### Amortization Tables:

#### Fixed (Pkg 1)

- Loan starts **3 month(s)** later, from bank's letter of offer. Total usable CPF OA accumulated will be **S\$4,140.00** at that time
- You are able to fund your installment through your CPF partially

Year	Balance	Monthly Installment	Principal Paid Monthly	Interest Paid Monthly	Principal Paid Yearly	Interest Paid Yearly	Usable CPF OA	From CPF Yearly	Cash Outlay Yearly
1	S\$843,356.55	S\$2,990.12	S\$1,920.29	S\$1,069.83	S\$23,043.45	S\$12,838.01	S\$4,140.00	S\$19,780.00	S\$16,101.46
2	S\$820,140.35	S\$3,010.31	S\$1,934.68	S\$1,075.63	S\$23,216.20	S\$12,907.56	S\$1,380.00	S\$17,020.00	S\$19,103.75
3	S\$796,561.73	S\$3,010.31	S\$1,964.88	S\$1,045.43	S\$23,578.62	S\$12,545.14	S\$1,380.00	S\$17,020.00	S\$19,103.75
4	S\$774,050.41	S\$3,179.86	S\$1,875.94	S\$1,303.92	S\$22,511.32	S\$15,646.99	S\$1,380.00	S\$17,020.00	S\$21,138.31
5	S\$751,087.01	S\$3,179.86	S\$1,913.62	S\$1,266.24	S\$22,963.40	S\$15,194.91	S\$1,380.00	S\$17,020.00	S\$21,138.31
30	S\$0.00	S\$3,179.86	S\$3,145.85	S\$34.01	S\$37,750.16	S\$408.15	S\$1,380.00	S\$17,020.00	S\$21,138.31

#### Fixed (Pkg 2)

- Loan starts **3 month(s)** later, from bank's letter of offer. Total usable CPF OA accumulated will be **S\$4,140.00** at that time
- You are able to fund your installment through your CPF partially

Year	Balance	Monthly Installment	Principal Paid Monthly	Interest Paid Monthly	Principal Paid Yearly	Interest Paid Yearly	Usable CPF OA	From CPF Yearly	Cash Outlay Yearly
1	S\$843,284.57	S\$2,981.81	S\$1,926.29	S\$1,055.53	S\$23,115.43	S\$12,666.34	S\$4,140.00	S\$19,780.00	S\$16,001.77
2	S\$820,175.08	S\$3,022.21	S\$1,925.79	S\$1,096.42	S\$23,109.49	S\$13,157.02	S\$1,380.00	S\$17,020.00	S\$19,246.51
3	S\$797,036.68	S\$3,061.64	S\$1,928.20	S\$1,133.44	S\$23,138.40	S\$13,601.32	S\$1,380.00	S\$17,020.00	S\$19,719.72
4	S\$773,583.29	S\$3,070.59	S\$1,954.45	S\$1,116.14	S\$23,453.39	S\$13,393.63	S\$1,380.00	S\$17,020.00	S\$19,827.02
5	S\$749,727.27	S\$3,070.59	S\$1,988.00	S\$1,082.58	S\$23,856.01	S\$12,991.01	S\$1,380.00	S\$17,020.00	S\$19,827.02
30	S\$0.00	S\$3,070.59	S\$3,042.44	S\$28.14	S\$36,509.30	S\$337.72	S\$1,380.00	S\$17,020.00	S\$19,827.02

#### PTFD (Pkg 3)

- Loan starts **3 month(s)** later, from bank's letter of offer. Total usable CPF OA accumulated will be **S\$4,140.00** at that time
- You are able to fund your installment through your CPF partially

Year	Balance	Monthly Installment	Principal Paid Monthly	Interest Paid Monthly	Principal Paid Yearly	Interest Paid Yearly	Usable CPF OA	From CPF Yearly	Cash Outlay Yearly
1	S\$841,812.00	S\$2,818.64	S\$2,049.00	S\$769.64	S\$24,588.00	S\$9,235.65	S\$4,140.00	S\$19,780.00	S\$14,043.64
2	S\$818,110.64	S\$2,944.59	S\$1,975.11	S\$969.47	S\$23,701.36	S\$11,633.67	S\$1,380.00	S\$17,020.00	S\$18,315.03
3	S\$794,075.32	S\$2,944.59	S\$2,002.94	S\$941.64	S\$24,035.32	S\$11,299.71	S\$1,380.00	S\$17,020.00	S\$18,315.03
4	S\$769,701.34	S\$2,944.59	S\$2,031.17	S\$913.42	S\$24,373.98	S\$10,961.05	S\$1,380.00	S\$17,020.00	S\$18,315.03
5	S\$744,983.93	S\$2,944.59	S\$2,059.78	S\$884.80	S\$24,717.41	S\$10,617.62	S\$1,380.00	S\$17,020.00	S\$18,315.03
30	S\$0.00	S\$2,944.59	S\$2,922.38	S\$22.21	S\$35,068.53	S\$266.50	S\$1,380.00	S\$17,020.00	S\$18,315.03

**PTFD (Pkg 4)**

- Loan starts **3 month(s)** later, from bank's letter of offer. Total usable CPF OA accumulated will be **S\$4,140.00** at that time
- You are able to fund your installment through your CPF partially

Year	Balance	Monthly Installment	Principal Paid Monthly	Interest Paid Monthly	Principal Paid Yearly	Interest Paid Yearly	Usable CPF OA	From CPF Yearly	Cash Outlay Yearly
1	S\$842,556.18	S\$2,899.52	S\$1,986.99	S\$912.53	S\$23,843.82	S\$10,950.36	S\$4,140.00	S\$19,780.00	S\$15,014.18
2	S\$818,405.36	S\$2,899.52	S\$2,012.57	S\$886.95	S\$24,150.82	S\$10,643.36	S\$1,380.00	S\$17,020.00	S\$17,774.18
3	S\$794,292.10	S\$2,937.93	S\$2,009.44	S\$928.49	S\$24,113.26	S\$11,141.86	S\$1,380.00	S\$17,020.00	S\$18,235.12
4	S\$769,843.96	S\$2,937.93	S\$2,037.34	S\$900.58	S\$24,448.14	S\$10,806.98	S\$1,380.00	S\$17,020.00	S\$18,235.12
5	S\$745,056.29	S\$2,937.93	S\$2,065.64	S\$872.29	S\$24,787.67	S\$10,467.46	S\$1,380.00	S\$17,020.00	S\$18,235.12
30	S\$0.00	S\$2,937.93	S\$2,916.08	S\$21.84	S\$34,993.00	S\$262.12	S\$1,380.00	S\$17,020.00	S\$18,235.12

**Sibor (Pkg 5)**

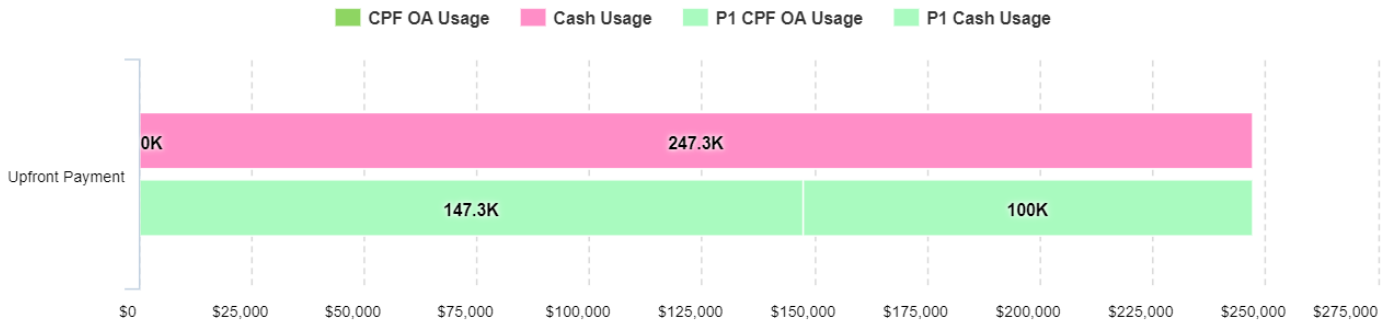
- Loan starts **3 month(s)** later, from bank's letter of offer. Total usable CPF OA accumulated will be **S\$4,140.00** at that time
- You are able to fund your installment through your CPF partially

Year	Balance	Monthly Installment	Principal Paid Monthly	Interest Paid Monthly	Principal Paid Yearly	Interest Paid Yearly	Usable CPF OA	From CPF Yearly	Cash Outlay Yearly
1	S\$842,484.02	S\$2,891.53	S\$1,993.00	S\$898.54	S\$23,915.98	S\$10,782.43	S\$4,140.00	S\$19,780.00	S\$14,918.41
2	S\$818,264.85	S\$2,891.53	S\$2,018.26	S\$873.27	S\$24,219.17	S\$10,479.24	S\$1,380.00	S\$17,020.00	S\$17,678.41
3	S\$794,122.50	S\$2,933.73	S\$2,011.86	S\$921.87	S\$24,142.35	S\$11,062.40	S\$1,380.00	S\$17,020.00	S\$18,184.75
4	S\$769,647.21	S\$2,933.73	S\$2,039.61	S\$894.12	S\$24,475.29	S\$10,729.46	S\$1,380.00	S\$17,020.00	S\$18,184.75
5	S\$744,834.38	S\$2,933.73	S\$2,067.74	S\$865.99	S\$24,812.82	S\$10,391.93	S\$1,380.00	S\$17,020.00	S\$18,184.75
30	S\$0.00	S\$2,933.73	S\$2,912.07	S\$21.66	S\$34,944.81	S\$259.94	S\$1,380.00	S\$17,020.00	S\$18,184.75

**Scenario 2: Minimum CPF**

	Amount	Factors	From CPF OA	Cash Outlay
Down Payment	S\$216,600.00	Minimum 5% cash of purchase price	S\$0.00	S\$216,600.00
Stamp Duty (SD)	S\$27,090.00	Usually by cash due to timing issue	S\$0.00	S\$27,090.00
Additional Buyer Stamp Duty (ABSD)	S\$0.00	Usually by cash due to timing issue	S\$0.00	S\$0.00
Legal Fee	S\$3,000.00	Entirely payable by CPF	S\$0.00	S\$3,000.00
Valuation Fee	S\$600.00	Only by cash	S\$0.00	S\$600.00
Property Agent Fee	S\$0.00	Only by cash	S\$0.00	S\$0.00
<b>Total:</b>			<b>S\$0.00</b>	<b>S\$247,290.00</b>
			<b>Usable CPF OA</b>	<b>Cash</b>
<b>Total Initial:</b>			S\$150,000.00	S\$100,000.00
<b>Total Balance After Deduction:</b>			<b>S\$150,000.00</b>	<b>S\$-147,290.00</b>
<b>Total Balance After Cash Shortfall Adjusted:</b>			<b>S\$2,710.00</b>	<b>S\$0.00</b>
<b>Purchaser 1</b>	Initial:		S\$150,000.00	S\$100,000.00
	Deduction:		S\$-147,290.00	S\$-100,000.00
	<b>Balance After Deduction:</b>		<b>S\$2,710.00</b>	<b>S\$0.00</b>

**Financial Summary for Upfront Payment**



**Amortization Tables:**

**Fixed (Pkg 1)**

Year	Balance	Monthly Installment	Principal Paid Monthly	Interest Paid Monthly	Principal Paid Yearly	Interest Paid Yearly	Usable CPF OA	From CPF Yearly	Cash Outlay Yearly
1	S\$843,356.55	S\$2,990.12	S\$1,920.29	S\$1,069.83	S\$23,043.45	S\$12,838.01	S\$-140,440.00	S\$0.00	S\$35,881.46
2	S\$820,140.35	S\$3,010.31	S\$1,934.68	S\$1,075.63	S\$23,216.20	S\$12,907.56	S\$-123,420.00	S\$0.00	S\$36,123.75
3	S\$796,561.73	S\$3,010.31	S\$1,964.88	S\$1,045.43	S\$23,578.62	S\$12,545.14	S\$-106,400.00	S\$0.00	S\$36,123.75
4	S\$774,050.41	S\$3,179.86	S\$1,875.94	S\$1,303.92	S\$22,511.32	S\$15,646.99	S\$-89,380.00	S\$0.00	S\$38,158.31
5	S\$751,087.01	S\$3,179.86	S\$1,913.62	S\$1,266.24	S\$22,963.40	S\$15,194.91	S\$-72,360.00	S\$0.00	S\$38,158.31
30	S\$0.00	S\$3,179.86	S\$3,145.85	S\$34.01	S\$37,750.16	S\$408.15	S\$353,140.00	S\$0.00	S\$38,158.31

**Fixed (Pkg 2)**

Year	Balance	Monthly Installment	Principal Paid Monthly	Interest Paid Monthly	Principal Paid Yearly	Interest Paid Yearly	Usable CPF OA	From CPF Yearly	Cash Outlay Yearly
1	S\$843,284.57	S\$2,981.81	S\$1,926.29	S\$1,055.53	S\$23,115.43	S\$12,666.34	S\$-140,440.00	S\$0.00	S\$35,781.77
2	S\$820,175.08	S\$3,022.21	S\$1,925.79	S\$1,096.42	S\$23,109.49	S\$13,157.02	S\$-123,420.00	S\$0.00	S\$36,266.51
3	S\$797,036.68	S\$3,061.64	S\$1,928.20	S\$1,133.44	S\$23,138.40	S\$13,601.32	S\$-106,400.00	S\$0.00	S\$36,739.72
4	S\$773,583.29	S\$3,070.59	S\$1,954.45	S\$1,116.14	S\$23,453.39	S\$13,393.63	S\$-89,380.00	S\$0.00	S\$36,847.02
5	S\$749,727.27	S\$3,070.59	S\$1,988.00	S\$1,082.58	S\$23,856.01	S\$12,991.01	S\$-72,360.00	S\$0.00	S\$36,847.02
30	S\$0.00	S\$3,070.59	S\$3,042.44	S\$28.14	S\$36,509.30	S\$337.72	S\$353,140.00	S\$0.00	S\$36,847.02

**PTFD (Pkg 3)**

Year	Balance	Monthly Installment	Principal Paid Monthly	Interest Paid Monthly	Principal Paid Yearly	Interest Paid Yearly	Usable CPF OA	From CPF Yearly	Cash Outlay Yearly
1	S\$841,812.00	S\$2,818.64	S\$2,049.00	S\$769.64	S\$24,588.00	S\$9,235.65	S\$-140,440.00	S\$0.00	S\$33,823.64
2	S\$818,110.64	S\$2,944.59	S\$1,975.11	S\$969.47	S\$23,701.36	S\$11,633.67	S\$-123,420.00	S\$0.00	S\$35,335.03
3	S\$794,075.32	S\$2,944.59	S\$2,002.94	S\$941.64	S\$24,035.32	S\$11,299.71	S\$-106,400.00	S\$0.00	S\$35,335.03

4	\$769,701.34	\$2,944.59	\$2,031.17	\$913.42	\$24,373.98	\$10,961.05	\$-89,380.00	\$0.00	\$35,335.03
5	\$744,983.93	\$2,944.59	\$2,059.78	\$884.80	\$24,717.41	\$10,617.62	\$-72,360.00	\$0.00	\$35,335.03
30	\$0.00	\$2,944.59	\$2,922.38	\$22.21	\$35,068.53	\$266.50	\$353,140.00	\$0.00	\$35,335.03

**PTFD (Pkg 4)**

Year	Balance	Monthly Installment	Principal Paid Monthly	Interest Paid Monthly	Principal Paid Yearly	Interest Paid Yearly	Usable CPF OA	From CPF Yearly	Cash Outlay Yearly
1	\$842,556.18	\$2,899.52	\$1,986.99	\$912.53	\$23,843.82	\$10,950.36	\$-140,440.00	\$0.00	\$34,794.18
2	\$818,405.36	\$2,899.52	\$2,012.57	\$886.95	\$24,150.82	\$10,643.36	\$-123,420.00	\$0.00	\$34,794.18
3	\$794,292.10	\$2,937.93	\$2,009.44	\$928.49	\$24,113.26	\$11,141.86	\$-106,400.00	\$0.00	\$35,255.12
4	\$769,843.96	\$2,937.93	\$2,037.34	\$900.58	\$24,448.14	\$10,806.98	\$-89,380.00	\$0.00	\$35,255.12
5	\$745,056.29	\$2,937.93	\$2,065.64	\$872.29	\$24,787.67	\$10,467.46	\$-72,360.00	\$0.00	\$35,255.12
30	\$0.00	\$2,937.93	\$2,916.08	\$21.84	\$34,993.00	\$262.12	\$353,140.00	\$0.00	\$35,255.12

**Sibor (Pkg 5)**

Year	Balance	Monthly Installment	Principal Paid Monthly	Interest Paid Monthly	Principal Paid Yearly	Interest Paid Yearly	Usable CPF OA	From CPF Yearly	Cash Outlay Yearly
1	\$842,484.02	\$2,891.53	\$1,993.00	\$898.54	\$23,915.98	\$10,782.43	\$-140,440.00	\$0.00	\$34,698.41
2	\$818,264.85	\$2,891.53	\$2,018.26	\$873.27	\$24,219.17	\$10,479.24	\$-123,420.00	\$0.00	\$34,698.41
3	\$794,122.50	\$2,933.73	\$2,011.86	\$921.87	\$24,142.35	\$11,062.40	\$-106,400.00	\$0.00	\$35,204.75
4	\$769,647.21	\$2,933.73	\$2,039.61	\$894.12	\$24,475.29	\$10,729.46	\$-89,380.00	\$0.00	\$35,204.75
5	\$744,834.38	\$2,933.73	\$2,067.74	\$865.99	\$24,812.82	\$10,391.93	\$-72,360.00	\$0.00	\$35,204.75
30	\$0.00	\$2,933.73	\$2,912.07	\$21.66	\$34,944.81	\$259.94	\$353,140.00	\$0.00	\$35,204.75

**Package Details:**

	Fixed (Pkg 1)	Fixed (Pkg 2)	PTFD (Pkg 3)	PTFD (Pkg 4)	Sibor (Pkg 5)
<b>Year 1</b>	<u>1.50000%</u>	<u>1.48000%</u>	<u>1.08000%</u> › FDR: 0.50000% › Spread: 0.58000%	<u>1.28000%</u> › FDR: 0.25000% › Spread: 1.03000%	<u>1.26042%</u> › Sibor(1m): 0.82042% › Spread: 0.44000%
<b>Year 2</b>	<u>1.55000%</u> › FDR: 1.20000% › Spread: 0.35000%	<u>1.58000%</u>	<u>1.40000%</u> › FDR: 0.50000% › Spread: 0.90000%	<u>1.28000%</u> › FDR: 0.25000% › Spread: 1.03000%	<u>1.26042%</u> › Sibor(1m): 0.82042% › Spread: 0.44000%
<b>Year 3</b>	<u>1.55000%</u> › FDR: 1.20000% › Spread: 0.35000%	<u>1.68000%</u>	<u>1.40000%</u> › FDR: 0.50000% › Spread: 0.90000%	<u>1.38000%</u> › FDR: 0.25000% › Spread: 1.13000%	<u>1.37042%</u> › Sibor(1m): 0.82042% › Spread: 0.55000%
<b>Year 4</b>	<u>1.99000%</u> › FDR: 1.20000% › Spread: 0.79000%	<u>1.70333%</u> › Sibor(3m): 1.00333% › Spread: 0.70000%	<u>1.40000%</u> › FDR: 0.50000% › Spread: 0.90000%	<u>1.38000%</u> › FDR: 0.25000% › Spread: 1.13000%	<u>1.37042%</u> › Sibor(1m): 0.82042% › Spread: 0.55000%
<b>Year 5</b>	<u>1.99000%</u> › FDR: 1.20000% › Spread: 0.79000%	<u>1.70333%</u> › Sibor(3m): 1.00333% › Spread: 0.70000%	<u>1.40000%</u> › FDR: 0.50000% › Spread: 0.90000%	<u>1.38000%</u> › FDR: 0.25000% › Spread: 1.13000%	<u>1.37042%</u> › Sibor(1m): 0.82042% › Spread: 0.55000%
<b>Onwards</b>	<u>1.99000%</u> › FDR: 1.20000% › Spread: 0.79000%	<u>1.70333%</u> › Sibor(3m): 1.00333% › Spread: 0.70000%	<u>1.40000%</u> › FDR: 0.50000% › Spread: 0.90000%	<u>1.38000%</u> › FDR: 0.25000% › Spread: 1.13000%	<u>1.37042%</u> › Sibor(1m): 0.82042% › Spread: 0.55000%
<b>Housing Type</b>	HEACL	EACL	HEACL	HEACL	HBDEACL
<b>Housing Status</b>	C	C	C	C	C
<b>Lock In</b>	<ul style="list-style-type: none"> <li>• 1 Year(s)</li> <li>• Penalty is 1.50%</li> </ul>	<ul style="list-style-type: none"> <li>• 3 Year(s)</li> <li>• Penalty is 1.50%</li> </ul>	<ul style="list-style-type: none"> <li>• 2 Year(s)</li> <li>• Penalty is 1.50%</li> </ul>	<ul style="list-style-type: none"> <li>• 2 Year(s)</li> </ul>	<ul style="list-style-type: none"> <li>• 2 Year(s)</li> <li>• Penalty is 1.50%</li> </ul>

<b>Eligibility</b>	<ul style="list-style-type: none"> <li>Maximum age is 65 years old</li> <li>Minimum income is S\$2,500</li> <li>Minimum loan amount is S\$200,000</li> </ul>	<ul style="list-style-type: none"> <li>Maximum age is 75 years old</li> <li>Minimum income is S\$2,500</li> <li>Minimum loan amount is S\$500,000</li> </ul>	<ul style="list-style-type: none"> <li>Maximum age is 65 years old</li> <li>Minimum income is S\$2,500</li> <li>Minimum loan amount is S\$500,000</li> </ul>	<ul style="list-style-type: none"> <li>Maximum age is 65 years old</li> <li>Minimum income is S\$2,500</li> <li>Minimum loan amount is S\$200,000</li> <li>Age 65 if LTV 80% Age 75 if LTV 60% Refinance max age cap 75</li> </ul>	<ul style="list-style-type: none"> <li>Maximum age is 65 years old</li> <li>Minimum income is S\$2,500</li> <li>Minimum loan amount is S\$500,000</li> </ul>
<b>Loan To Value</b>	-	<ul style="list-style-type: none"> <li>LTV for new loan is 80.00%</li> <li>LTV for refinance is 80.00%</li> <li>LTV for refinance + term loan is 70.00%</li> <li>LTV for term loan is 70.00%</li> </ul>	<ul style="list-style-type: none"> <li>LTV for new loan is 80.00%</li> <li>LTV for refinance is 80.00%</li> <li>LTV for refinance + term loan is 70.00%</li> <li>LTV for term loan is 70.00%</li> </ul>	<ul style="list-style-type: none"> <li>LTV for new loan is 80.00%</li> <li>LTV for refinance is 80.00%</li> <li>LTV for refinance + term loan is 70.00%</li> <li>LTV for term loan is 70.00%</li> </ul>	<ul style="list-style-type: none"> <li>LTV for new loan is 80.00%</li> <li>LTV for refinance is 80.00%</li> <li>LTV for refinance + term loan is 70.00%</li> <li>LTV for term loan is 70.00%</li> </ul>
<b>Loan Features</b>	-	-	-	-	-
<b>Subsidy</b>	<ul style="list-style-type: none"> <li>Legal fee subsidy is 0.40%, capped at S\$2,000</li> <li>Legal Subsidy only for Refinancing. 0.4% of loan amount, capped at 2k. New purchase no subsidy.</li> </ul>	<ul style="list-style-type: none"> <li>Legal fee subsidy is 0.40%, capped at S\$2,000</li> </ul>	<ul style="list-style-type: none"> <li>Min loan size \$500k for \$1800 legal subsidy - Refinancing only</li> </ul>	<ul style="list-style-type: none"> <li>Legal fee subsidy is 0.40%, capped at S\$1,800</li> <li>No subsidy for new purchase. Refinance only: \$1800 for pte property, \$1500 for HDB.</li> </ul>	<ul style="list-style-type: none"> <li>Min loan size \$500k for \$1800 legal subsidy - Refinancing only</li> </ul>
<b>Special Subsidy</b>	-	-	-	-	-
<b>Penalty &amp; Clawback</b>	<ul style="list-style-type: none"> <li>Partial repayment penalty is 1.50%</li> <li>Cancellation fee is 1.50%</li> <li>Legal Clawback Period is 3 Year(s)</li> </ul>	<ul style="list-style-type: none"> <li>Partial repayment penalty is 1.50%</li> <li>0.25%(No penalty if due to sale of property, admin fee of 0.25% applies)</li> <li>Cancellation fee is 1.50%</li> <li>Legal Clawback Period is 3 Year(s)</li> </ul>	<ul style="list-style-type: none"> <li>Partial repayment penalty is 1.50%</li> <li>Cancellation fee is 1.50%</li> <li>Legal Clawback Period is 3 Year(s)</li> </ul>	<ul style="list-style-type: none"> <li>Partial repayment penalty is 1.50%</li> <li>Partial Repayment Allowed, Min 200k within Lock-in period.</li> <li>Cancellation fee is 1.50%</li> <li>Legal Clawback Period is 3 Year(s)</li> </ul>	<ul style="list-style-type: none"> <li>Partial repayment penalty is 1.50%</li> <li>Cancellation fee is 1.50%</li> <li>Legal Clawback Period is 3 Year(s)</li> </ul>
<p>* Housing Types - HDB(H), Flat(F), BTO(B), DBSS(D), EC(E), Apt(A), Condo(C), Landed(L), Retail(R), Office(O), Industrial(I)</p> <p>* Housing Status - BUC(B), Completed(C)</p>					



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