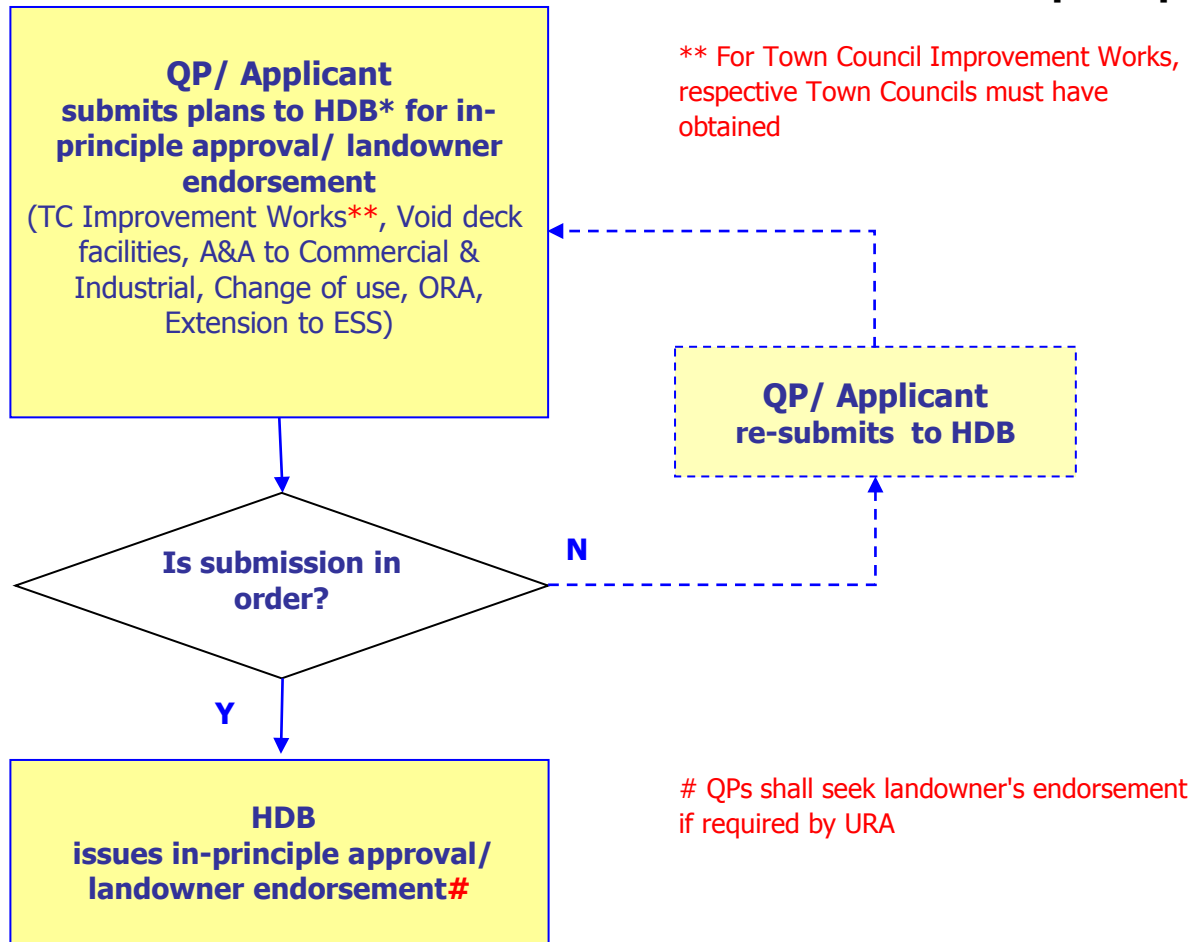




## FLOW CHART ON SUBMISSION OF A&A WORKS TO HDB PROPERTIES

### In-principle Stage



### Building Plan Stage

