

SPECIMEN

C**IMPORTANT NOTICE**

The information contained in this instrument forms part of the public records available for inspection and search by members of the public upon payment of a fee. The information is collected and used for the purpose of maintaining the land register pursuant to the Land Titles Act.

THE LAND TITLES ACT**MORTGAGE**

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(For Official Use Only)

DESCRIPTION OF LAND

Lease No	MK	TS	Lot No	Strata Lot
Lease dated from the Mortgagee to the Mortgagor				Whole
Apartment Block Singapore, (hereinafter called "the Flat")				

MORTGAGOR

	OFFICIAL USE ONLY
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(the proprietor of the land above described) in consideration of DOLLARS

(\$) (hereinafter called "the Principal Sum") lent by the MORTGAGEE

MORTGAGEE

Name :	HOUSING and DEVELOPMENT BOARD
Address :	HDB Hub, 480 Lorong 6 Toa Payoh Singapore 310480

HEREBY MORTGAGES to the Mortgagee all the registered estate or interest in the land above described SUBJECT TO the following PRIOR ENCUMBRANCES and subject to the covenants and conditions hereinafter set out :-

PRIOR ENCUMBRANCES

NIL

COVENANTS AND CONDITIONS

- Interest payable on the Principal Sum shall be at the ruling rate which expression shall mean interest at the rate of :

% per annum with effect from

or at such other rate as the Mortgagee acting in accordance with the covenants and conditions set forth in the Memorandum of Mortgage hereinafter referred may require the Mortgagor to pay, and shall be chargeable from or after the date of disbursement of the Principal Sum as determined by the Mortgagee in its sole discretion.

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- 2. The Mortgagor shall pay to the Mortgagee on demand or upon the occurrence of an event of default under the covenants and conditions of the Memorandum of Mortgage hereinafter referred the Principal Sum or any part thereof with interest calculated as hereinafter provided.
- 3. Until such demand is made or such occurrence of an event of default as abovesaid the Mortgagor shall pay the Principal Sum with interest thereon calculated as hereinafter specified by monthly instalment of :
Dollars (\$) with effect from the month of
or instalments of such amount as shall be determined under the covenants and conditions of the Memorandum of Mortgage hereinafter referred until the whole of such Principal Sum with interest thereon shall be fully paid and satisfied.
- 4. The first of such instalments shall be paid on the first day of the second month following the month in which the Principal Sum is disbursed and each subsequent instalment to be paid on the first day of every succeeding month (or on such other date or dates as the Mortgagee may specify).
- 5. The Mortgagor shall perform and observe :
 - (a) the covenants and conditions implied by law in mortgages of registered land;
 - (b) the covenants and conditions set forth in the Memorandum filed in the Singapore Land Authority and numbered as

MM/
- 6. All sums payable under this Mortgage are exclusive of Goods and Services Tax. The Mortgagor shall pay and indemnify the Mortgagee against Goods and Services Tax chargeable in respect of any payment made by the Mortgagor under the terms of or in connection with this Mortgage or the said Memorandum or in respect of any payment made by the Mortgagee where the Mortgagor hereby agrees in this Mortgage or the said Memorandum to reimburse the Mortgagee for such payment.

DATE OF MORTGAGE _____

EXECUTION BY MORTGAGOR

SIGNATURE _____

WITNESS _____

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EXECUTION BY MORTGAGEE

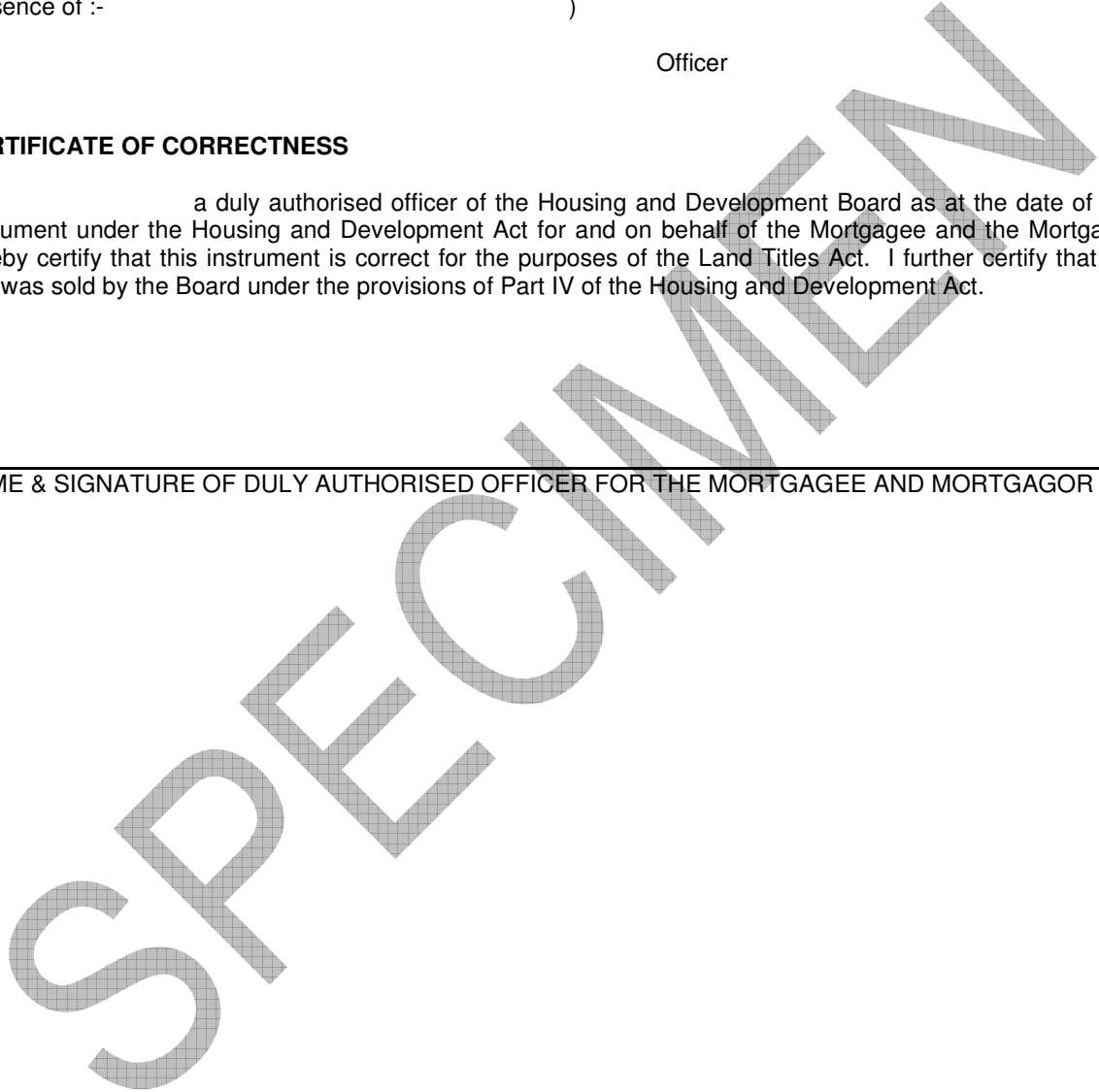
THE COMMON SEAL of the)
HOUSING and DEVELOPMENT BOARD)
was hereunto affixed in the)
presence of :-)

Officer

CERTIFICATE OF CORRECTNESS

I, _____ a duly authorised officer of the Housing and Development Board as at the date of this instrument under the Housing and Development Act for and on behalf of the Mortgagee and the Mortgagor hereby certify that this instrument is correct for the purposes of the Land Titles Act. I further certify that the Flat was sold by the Board under the provisions of Part IV of the Housing and Development Act.

NAME & SIGNATURE OF DULY AUTHORISED OFFICER FOR THE MORTGAGEE AND MORTGAGOR



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EXAMINED Date:	REGISTERED ON Initials of Signing Officer: Registrar of Titles
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