IN THE MATTER OF A HOUSING LOAN AGREEMENT, DEED OF ASSIGNMENT AND POWER OF ATTORNEY ALL DATED 28TH DAY OF AUGUST 2002

BETWEEN

PUBLIC BANK BERHAD (CO. NO. 196501000672 [6463-H]) ... ASSIGNEE

AND

JAMAAN BIN ANJAM [NRIC NO. 641007-12-5173 / H0642725] … ASSIGNOR

PROCLAMATION OF SALE

PURSUANT TO a Housing Loan Agreement, Deed of Assignment and Power of Attorney and all dated 28th Day of August 2002 made herein between the Assignor and the Assignee and further to the instructions and authorization given by the Assignee to its solicitors, Messrs. Wong & Shim, of 12th Floor, Wisma Merdeka, Phase 1, Jalan Tun Razak, 88000 Kota Kinabalu, Sabah. IT IS HEREBY PROCLAIMED that the undermentioned property will be sold by public auction on **Thursday, the 7th day of May 2026 at 2.30 p.m. at the Auction Room of PG Act Fast Auction (Sabah) Sdn Bhd at Lot No. 14, 1st Floor, Block B, Lorong Pokok Kayu Manis 1, Damai Plaza, Jalan Damai, Luyang, 88300 Kota Kinabalu, Sabah.**

Prospective bidders may submit bids for the property online via www.eauction2u.com.my Bidders who intend to submit bids online must register with the auctioneer at least one (1) working day before auction day for administration & verification purposes.

DESCRIPTION OF THE PROPERTY REFERRED TO:-

Title No:	Subsidiary Title No. 040512329, District of Tuaran, Sabah
The Property:	Lot No. 19, 1st Floor, Block 10, Taman Telipok Ria Phase 2, Mile 11, Off Jalan, Tuaran, Telipok, 88450 Kota Kinabalu, Sabah
Description:	One Unit of Apartment known as Lot No. 19, 1st Floor, Block 10, Taman Telipok Ria Phase 2, Mile 11, Off Jalan Tuaran, Telipok, 88450 Kota Kinabalu, Sabah held under Subsidiary title No. 040512329 in the District of Tuaran, Sabah.
Titled Floor Area:	Approximately 608.16 square feet, more or less
Reserved Price:	**RM 62,419.00**

IMPORTANT NOTICE TO ALL INTENDED BIDDERS

Intended bidders are advised to :-

(1) inspect the subject property;

(2) conduct an official search on the Master title at the relevant Land Office and /or other relevant authorities;

(3) make the necessary enquiries with the Developer and/or other relevant authorities on all relevant matters relating to the said property as well as the terms of consent as the successful bidder is required to pay outstanding charges due before the auction to the Developer and /or other relevant authorities for effecting the assignment/transfer of the property;

(4) obtain a copy of the Contract & Conditions of Sale from the Auctioneer/Solicitors;

(5) ascertain all house rules, mutual covenants, the terms of the existing Sale & Purchase Agreement and Contributions and other payments or charges to be paid before an interest in the Property can be acquired; and

(6) seek independent legal advice on the Conditions of Sale herein prior to the auction sale.

Prior to the commencement of the auction sale, all bidders who are not registered earlier online via are required to register with the Auctioneer appointed by the Assignee. All bidders shall submit the following to the Auctioneer prior to the commencement of the Auction:

Prior to the commencement of the auction sale, all bidders are required to register with the Auctioneer appointed by the Assignee and submit the following to the Auctioneer:

1) an amount equivalent to 10% of the Reserved Price in the form of a **BANK DRAFT or CASHIER'S ORDER** payable to or drawn only in favour of Public Bank Berhad;

2) Board of Directors resolution or otherwise and written authorization where the bidder is a company or other body recognized by law as capable of purchasing and owning lands, bidding through an authorized person; and

3) Written authorization where the bidder is acting as a proxy.

(a) DEPOSIT. All intending bidders are required to deposit with the Auctioneer, prior to the auction sale 10% of the reserve price by **BANK DRAFT or CASHIER'S ORDER** only in favour of **Public**

Bank Berhad and the balance of the purchase money to be settled WITHIN NINETY (90) days from the date of sale to **Public Bank Berhad via RENTAS.**

(b) In the event that the Purchase Price is higher than the Reserved Price, the Purchaser shall immediately remit to the Assignee a sum equivalent to the difference between the Bidding Deposit and 10% of the actual Purchase Price either in cash or by way of a valid draft or cashier's order drawn in favor of **Public Bank Berhad** which together will form the Purchase Deposit. **The sale of the subject property may be subject to any prevailing tax imposed by the Government of Malaysia. In the event that there is any prevailing tax payable, the selling price is excluding the same. The successful bidder shall, therefore, be liable to pay the same (if any)**.

(c) The balance of the purchase money shall be settled within ninety (90) days from the date of auction by way of payment to **Public Bank Berhad** via RENTAS. Failure to pay the balance as stipulated above will result in FORFEITURE of 10% of the actual Purchase Price.

(d) The Assignee be and is hereby at liberty to bid for the property at the sale without having to prepare the prerequisite 10% Deposit. Online bidders are further subject to the Terms & Conditions on www.eauction2u.com.my

The auction and all bidders shall be strictly SUBJECT TO the Conditions of Sale, details of which may be obtained from:-

1. Auctioneer :-
   PG Act Fast Auction (Sabah) Sdn Bhd
   Lot 14, 1st Floor, Block B, Lorong Kayu Manis 1,
   Damai Plaza, Jalan Damai, Luyang
   88300 Kota Kinabalu, Sabah
   Tel No. (088) 387711
   Our ref: AFSB/152/PBB

2. Solicitors :-
   Messrs. Wong & Shim,
   12th Floor, Wisma Merdeka Phase 1
   Jalan Tun Razak,
   88000 Kota Kinabalu, Sabah.
   Tel No: 088-233171