

**PROCLAMATION OF SALE
IN THE MATTER OF THE LOAN AGREEMENT CUM DEED OF ASSIGNMENT AND
POWER OF ATTORNEY BOTH DATED 8TH DAY OF MARCH 2005**

BETWEEN

HONG LEONG BANK BERHAD (97141-X)

... ASSIGNEE

AND

ELWAH KHOO MIN HWA [NRIC NO. 770720-12-5727 / H0933678]

... ASSIGNOR

AND

ELWAH KHOO MIN HWA [NRIC NO. 770720-12-5727 / H0933678]
TAI CHOON YUNG [NRIC NO. 780317-12-5136]

... BORROWERS

In exercising the rights and powers conferred upon the Assignee under the Loan Agreement cum Deed of Assignment and Power Of Attorney both dated 8th day of March 2005, entered into between the Assignee, the Assignor and the Borrowers in respect of the Sale and Purchase Agreement entered into between Lembaga Pembangunan Perumahan Dan Bandar and the Assignor dated the 26th day of April 2004, it is hereby proclaimed that the Assignee with the assistance of the undermentioned Auctioneer.

WILL SELL THE PROPERTY DESCRIBED BELOW BY

PUBLIC AUCTION

**ON THURSDAY, THE 16TH DAY OF OCTOBER, 2025, AT 3.30 PM,
VIA ONLINE BIDDING AT WWW.EAUCTION2U.COM.MY ("AUCTIONEER'S WEBSITE")**

(Prospective bidders Must 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.)

NOTE : Prospective bidders are advised to : (i) seek independent legal advice on the Conditions Of Sale herein (ii) Inspect the subject property (iii) check on the issuance of separate individual title / master title (iv) conduct an official title search at the relevant Land Office and/or other relevant authorities (v) make the necessary enquiries with the Developer and/or Proprietor and/or State Authorities and/or relevant bodies on the necessary confirmations / terms of consent to the sale herein prior to the auction sale (vi) conduct and rely on their own searches, enquiries, investigations and verifications on the accuracy and correctness of the particulars and information provided. Prospective bidders are also advised that no reliance may be placed on any statement(s) or representation(s) made in this Proclamation Of Sale or by the Auctioneer at the auction concerning the subject property and that any prospective bidder(s) who choose(s) to rely on such statement(s) or representation(s) do(es) so at his/her/their own risk. The successful bidder(s) ("the Purchaser(s)") shall immediately upon the sale undertake to apply for and obtain the necessary confirmations / consent to transfer or assign (if any) from the Developer and/or Proprietor and/or State Authorities and/or relevant bodies (vii) seek confirmation from the Developer and / or relevant authorities whether the property is reserved for Bumiputra only, prior to the bidding.

PARTICULARS OF THE SUBJECT PROPERTY ("Property")

RESTRICTION

INDIVIDUAL BUYER ONLY

MASTER TITLE NO	: PL 106292899
TOWN / MUKIM / DISTRICT / STATE	: Tawau, Sabah
LAND / FLOOR AREA	: 75.17 m ² (809.15 ft ²) more or less
LANDOWNER	: Lembaga Pembangunan Perumahan Dan Bandar
DEVELOPER	: Lembaga Pembangunan Perumahan Dan Bandar

ENCUMBRANCE

: Assigned to **Hong Leong Bank Berhad** subject to all existing easement, public and private right of way, support, drainage, light and all other rights or other incidents (if any), lease, tenancy, occupier, encroachment, trespass, nuisance, charge, lien, caveat, previous sale and purchase, previous assignment, covenant, common right and liability (including but not limited to liability to local authorities incurred but not ascertained and any rate made but not demanded), express and implied condition, restriction-in-interest and encumbrances subsisting thereon or thereover

LOCATION AND DESCRIPTION OF THE SUBJECT PROPERTY

The subject property is a double storey intermediate terraced house known as **Lot 50, BAL III, Jalan Kuhara, Fasa A, Tawau, Sabah** and bearing postal address of **Lot 50 TB 12042, Taman Semarak Jaya (A) (Formerly known as Taman Bal III), Off KM 6½, Jalan Kuhara, 91000 Tawau, Sabah.**

RESERVE PRICE

The subject property will be sold on an “as is where is” basis and subject to a reserve price of **RM160,000.00 (RINGGIT MALAYSIA ONE HUNDRED SIXTY THOUSAND ONLY)**, to the Conditions of Sale herein and by way of an Assignment from the Assignee subject to the necessary confirmations / consent being obtained by the Purchaser from the Developer and/or Proprietor and/or State Authorities and/or relevant bodies (if any).

All intending bidders are required to deposit with PG Act Fast Auction (Sabah) Sdn. Bhd. (“the Auctioneer”) a sum equivalent to **10%** of the fixed reserve price (“the initial deposit”) by way of **bank draft** or **cashier’s order** crossed “A/C PAYEE ONLY” made payable to **HONG LEONG BANK BERHAD / ELWAH KHOO MIN HWA & TAI CHOON YUNG** or remit the same through online banking transfer to the bank account designated by the Auctioneer, **ONE (1) WORKING DAY BEFORE THE AUCTION DATE** and pay the difference between the initial deposit and the sum equivalent to 10% of the successful bid price (“differential sum”) either via **bank draft** or **cashier’s order** crossed “A/C PAYEE ONLY” made payable to **HONG LEONG BANK BERHAD / ELWAH KHOO MIN HWA & TAI CHOON YUNG** or remit the same through online banking transfer within **THREE (3) WORKING DAYS** after the fall of the hammer. The initial deposit and the differential sum shall be collectively known as “the deposit” and Working Day means a day (excluding Saturdays, Sundays and Public Holidays) on which the Assignee is open for business in Kuala Lumpur. The balance of the purchase price is to be settled within **ninety (90) days** from the date of auction sale to **HONG LEONG BANK BERHAD**. Please refer to the Auctioneer’s **Online Terms and Conditions** on www.eauction2u.com.my Website on the manner of payment of the deposit.

For further particulars, please contact **Messrs. Shelley Yap, Advocates & Solicitors**, Solicitors for the Assignee herein whose address is at **5th Floor, Wisma Pendidikan, Jalan Padang, P. O. Box 10980, 88810 Kota Kinabalu, Sabah, Malaysia (Ref: IRS/HLB/16455(111)/25-Inf), Tel No: 088-236233, Fax No: 088-225407** or the undermentioned Auctioneer.

Messrs. PG Act fast Auction (Sabah) Sdn Bhd

Lot 14, 1st Floor, Block B,
Lorong Kayu Manis 1, Damai Plaza,
Luyang, 88300 Kota Kinabalu, Sabah
Email: pgactfast.sabah@gmail.com
[Tel: 088-387711 (O) / 016-7226667 H/P]