

APPENDIX A

The Purchaser's Offer herein shall be conditional upon the Purchaser obtaining a loan approval with a minimum margin of financing of 90% from the Purchase Price of the Property ("Loan") within Twenty One (21) working days from the date of Vendor's acceptance of this Offer or such extended period(s) for signing by the Vendor in writing ("Loan Period") otherwise any payment(s), including deposit, made toward the account of the Purchase Price ("Deposit") shall be refunded to the Purchaser in full within seven (7) days from the date of expiry of the Loan Period provided that Purchaser shall provide a copy of letter of bank's rejection for the Loan or submission form for the Loan, whichever is available.

Both the Vendor and Purchaser shall sign a sale and purchase agreement for the Property ("SPA") subject to the terms and conditions to be agreed mutually by both parties within further Fourteen (14) working days from the date of approval of the Loan ("Signing Period") otherwise the Deposit shall be refunded to the Purchaser in full within seven (7) days from the date of expiry of the Signing Period provided the Vendor shall have furnished all relevant documents for preparation of the SPA.

Notwithstanding the terms and conditions herein contained, which the terms and conditions herein shall prevail, all others the terms and conditions of this Purchaser's Offer shall be enforceable.