

## PROCLAMATION OF SALE

In the matter of Sale And Purchase Agreement dated 12-7-2011  
& Deed Of Assignment (BY WAY OF SECURITY) dated 20-09-2011

Between  
**KOPERASI CO-OPBANK PERTAMA MALAYSIA BERHAD** ...Bank / Assignee  
And

**MOHD REDZUAN BIN ABU BAKAR (NRIC NO.:770619-07-5171/A3677444)**  
**NOORMADIAH BINTI JAAFAR (NRIC 810829-08-6366)** ...Customer/ Assignor

In the exercise of the rights and powers conferred upon the Bank / Assignee under the above-mentioned security documents it is hereby proclaimed that the Bank / Assignee with the assistance of the under mentioned Auctioneer will sell the property described below by

**PUBLIC AUCTION**  
**ON 27<sup>TH</sup> OCTOBER 2023, FRIDAY, 3.30 PM**  
**AT THE PREMISES OF KIT VENTURES,**  
**No. 2B, Jalan Todak 3, Bandar Sunway, 13700 Seberang Jaya, Pulau Pinang.**

**The Property:**

Address : No. 1-1, Lorong Penaga Permai 20, Taman Penaga Permai, 13100 Penaga, Pulau Pinang

Type : A corner 3-bedroom low cost townhouse.

Area : 57 square metres (613.54 square feet)

Description Unit : A House at Taman Penaga Permai, Parcel No.2, Upper Floor, Land Title HS (D)  
29406, Lot 5482, Mukim 4, District of Seberang Perai Utara, State of Pulau Pinang

Vendor/ Developer : JKP Sdn Bhd (350606-W)

Strata Title : **GRN 123010/M1/2/28, Parcel 28, Storey 2, Building M1, Lot 5482, Mukim 4, District of Seberang Perai Utara, State of Pulau Pinang.**

Express Condition : Petak Ini hendaklah digunakan untuk tujuan rumah bandaran sahaja.

Restriction-In-Interest : Tanah yang diberi milik ini tidak boleh dipindah milik, dicagar, pajak, pajakan kecil atau sebarang bentuk urusniaga jua sekalipun tanpa kebenaran bertulis daripada Pihak Berkuasa Negeri.

Assignment : Assigned to Koperasi Co-opbank Pertama Malaysia Berhad

**Reserve Price: RM 102,060/- (Ringgit Malaysia One hundred two thousand and sixty Only)**

The property will be sold on **AS IS WHERE IS** basis, subject to the above-mentioned reserve price, subject to the Conditions of Sale, by way of an Assignment from the above Assignee and subject to the consent being obtained by the Purchaser from any relevant authorities.

All intending bidders are advised to make official title searches at the Land Office, to inspect the property and to make necessary enquiries and investigations at all relevant authorities for the exact information of the property prior to the auction sale.

All intending bidders (excluding the Assignor(s) / Customer(s)) are required to deposit a sum equivalent to **10%** of the Reserve Price with the Auctioneer by **Bank Draft** in favour of **KOPERASI**

**CO-OPBANK PERTAMA MALAYSIA BERHAD** prior to the commencement of the auction sale. The Successful bidder shall pay the **balance 10%** purchase money (if any) immediately after the fall of the hammer and the 90% purchase money within **ninety (90) days** from the date of auction to the Bank Islam Malaysia Berhad.

For a copy of the Conditions of Sale and further particulars, please apply to:-

The Assignee Solicitors, or  
**TAWFEEK BADJENID & PARTNERS**  
Advocates & Solicitors, Level 16, Suite 1  
NB Tower, 5050, Jalan Bagan Luar,  
12000 Butterworth,  
Tel: 04-333 842 Fax: 04-3333 847  
Ref: TBP/BW/L/FC/KO-OPBANK/180359/2018/GNA(AS)

The Licensed Auctioneer: **MUZAKIR BIN MANSOR**  
**KIT VENTURES (PG 0137079-V)**  
No. 2B, Jalan Todak 3, Bandar Sunway,  
13700 Seberang Jaya, Pulau Pinang  
Email: [info@kit-auction.com.my](mailto:info@kit-auction.com.my)  
Tel: 04-3998033 Fax: 04-3866337 H/P: 019-4703888

# CONDITIONS OF SALE

## 1. ASSIGNEE'S POWER OF SALE

This sale is made by **KOPERASI CO-OPBANK PERTAMA MALAYSIA BERHAD** ("the Assignee") in exercise of the rights, powers and remedies conferred upon them by the matter of **Sale And Purchase Agreement dated 12/07/2011 & Deed Of Assignment (BY WAY OF SECURITY) dated 20-09-2011** executed by **MOHD REDZUAN BIN ABU BAKAR (NRIC NO.:770619-07-5171 / A3677444 & NOORMADIAH BINTI JAAFAR ( NRIC 810829-08-6366)** ("the Assignors/Customers") subject to all liabilities and obligations pertaining to the property

Tracing of ownership or the chose in action to the property shall be made by reference to the principal sale and purchase agreement the property sale agreement, the property purchase agreement, deeds, instruments, contracts, or related documents listed in the Schedule hereto ("Related Documents") in the possession of the Assignee notwithstanding (if such be the case) that separate document of title or strata title for the property may be issued by the relevant authorities.

## 2. RESERVE PRICE AND BIDDING AT AUCTION

- 2.1 The sale is subject to the reserve price ("Reserve Price") of **RM102,060-00 (Ringgit Malaysia One hundred two thousand and sixty Only)**
- 2.2 No bid shall be less than the previous bid and an amount to be fixed by the Auctioneer at the auction sale and no bidding shall be withdrawn or retracted.
- 2.3 Subject to the provision of paragraph 6 below the highest bidder for the property ("Property") described in the Proclamation of Sale shall be the purchaser thereof and the Assignee/Bank or the Auctioneer shall have the right to refuse any bid. If any dispute shall arise as to any bidding, the property shall at the option of the Assignee/Bank or the Auctioneer be put again for sale at the last undisputed bidding and the Assignee/Bank or Auctioneer may decide on the dispute and such decision by the Assignee/Bank or Auctioneer shall be final.

## 3. BIDDING DEPOSIT

Subject to paragraph 6.1 below, all intending bidders (except the Assignee) shall deposit with the Auctioneer, prior to the auction sale, a **bank draft or cashier's order** drawn in favour of **KOPERASI CO-OPBANK PERTAMA MALAYSIA BERHAD** for a sum ("Bidding Deposit") equivalent to ten per centum (**10%**) of the Reserve Price.

## 4. AUTHORITY TO ACT/BID

- 4.1 Any agent acting on behalf of another person is required to deposit with the Auctioneer, prior to the auction sale a letter of authority from such person stating that he is acting on behalf of the person.
- 4.2 If the sale is restricted to individuals and not to incorporated bodies or companies as specified by the Developer/Landowner and/or other relevant authorities, it shall be sold to individual persons only.
- 4.3 **If the sale is restricted to Bumiputra only, such bidders shall be Bumiputra.**
- 4.4 All intending bidders shall be required to verify their identities by showing the Auctioneer their identity cards prior to the commencement of the auction, failing which they shall not be entitled to bid.

## 5. PROHIBITED TO ACT/BID

- 5.1 A bankrupt shall not be allowed to bid or act as agent of the bidder. Where the bidder is a foreigner or a foreign controlled company it shall be the bidder's duty to ensure that the bidder is permitted by the prevailing laws, regulations and guidelines to purchase the property. All applications for approvals by such foreign bidder shall be at the sole responsibility and cost of the bidder.
- 5.2 In the event a bankrupt bids or acts as agent in relation to the sale of the property, the Bidding Deposit or Purchase Deposit, as the case may be, shall be forfeited by the Assignee/Bank and the property may be put up for sale again at a date and time to be fixed by the Assignee/Bank.
- 5.3 The Auctioneer with the consent of the assignee/bank shall have the absolute discretion and right to reject any bid by any bidder.

## 6. ASSIGNEE/BANK'S RIGHTS AT SALE

The Assignee/Bank reserves the following rights:-

### 6.1 Right to bid

To bid without having to deposit with the Auctioneer the requisite **ten per centum (10%)** of the Reserve Price, by itself or its agent. In the event that the Assignee/Bank is the successful bidder and so declared by the Auctioneer, the Assignee/Bank shall have the liberty to set off the purchase price against the amount due and owing by the Assignor/Customer under the said **Deed of Assignment (By Way of Security) all dated the 20-09-2011** and all cost and expenses of, in connection with and resulting from the sale;

### 6.2 Right to withdraw sale

To withdraw, postpone and call off the sale of the property at any time before the fall of the hammer, and

### 6.3 Right to resell after withdrawal

To sell the property withdrawn at any time or times subject to such conditions and provisions whether identical with or differing wholly or in part from the conditions and provisions applicable to the property to be auctioned at the present auction and in such manner as the Assignee/Bank may think fit.

## 7. WITHDRAWAL OF BID

Any bidder, who makes a bid but withdraws the same before the fall of the hammer, shall have their deposit equal to **10%** of reserve price forfeited as agreed liquidated damages for payment to the Assignee. The Auctioneer reserves the right to put the property again for sale at the undisputed bid, or otherwise to adjourn the auction to another date

## 8. PAYMENT

8.1 Immediately after the fall of the hammer, the successful bidder (Purchaser') shall sign the Memorandum at the foot of these conditions.

8.2 In the event that the Total Purchase Price ("TPP") is higher than the Reserve Price, the Purchaser declared by the Auctioneer shall immediately pay to the Auctioneer a sum (Differential Sum) equivalent to the difference between **ten per centum (10%)** of the PD ("Purchase Deposit") and the Bidding Deposit either in **cash or bank draft/cashier's order** drawn in favour of **KOPERASI CO-OPBANK PERTAMA MALAYSIA BERHAD**, as payment of deposit and towards part payment of TPP.

8.3 In the event the purchaser fails to pay the Differential Sum or fails to sign the said Memorandum, the bidding Deposit shall be forfeited by the Assignee/Bank and the property may be put up for sale again at a date and time to be fixed by the Assignee/Bank. The cost and expenses of, in connection with and resulting from such resale together with any deficiency in the price obtained at the resale comparing to the price obtained in the aforesaid sale shall be recoverable from the defaulting Purchaser. A certificate by an officer of the Assignee/Bank as to the costs and expenses of, in connection with, resulting from such resale shall be accepted by the Purchaser as binding, correct and conclusive.

8.4 In the event the Purchaser stops payment or countermands on the bank draft of the Bidding Deposit and/or the Purchase Deposit the property may be put up for sale at a date and time to be fixed by the Assignee/Bank. The costs and expenses of, in connection with and resulting from such resale together with any deficiency in the price obtained at the resale comparing to the price obtained in the aforesaid sale shall be recoverable from the defaulting Purchaser. A certificate by an officer of the Assignee/Bank as to the costs and expenses of, in connection with and resulting from such resale shall be accepted by the Purchaser as binding correct and conclusive

8.5 The balance of the TPP ("Balance Purchase Price") shall be paid by the Purchaser within **NINETY (90) DAYS** without any extension from the date of the sale by bank draft only drawn in favour of **KOPERASI CO-OPBANK PERTAMA MALAYSIA BERHAD**. The Purchaser shall at his own costs and expenses apply to the relevant State Authority for the consent to transfer not later than 14 days from the date of sale and procure the consent to transfer from the State Authority not later than 3 months from the date of sale, or such other extended period as may be granted by the Assignee/Lender as its absolute discretion from time to time.

8.6 In the event that the Purchaser defaults in complying with any of the conditions herein or fails to pay the Balance Purchase Price within the time allowed, then the Assignee may (without prejudice to their rights for specific performance) treat such default as a repudiation of the contract and terminate the sale without notice in which event the Bidding Deposit and the Purchase Deposit paid under clauses 3 and 8.2 above shall be forfeited by the Assignee/Bank and the property may again be put up on sale at a date and time to be fixed by the Assignee/Bank. The costs and expenses of in connection with and resulting from such resale together with any deficiency in the price obtained in the resale comparing to the price obtained in the aforesaid sale shall be recoverable from the defaulting Purchaser. A certificate by an officer of the Assignee/Bank as to the costs and expenses of in connection with and resulting from such resale shall be accepted by the Purchaser as binding, correct and conclusive.

#### **9. DEED OF ASSIGNMENT/TRANSFER**

Upon full payment of the TPP and subject to the consent being obtained by the Purchaser from the Developer/Landowner and other relevant authorities, if any, the Assignee/Lender and the Purchaser shall observe the following:-

9.1 As soon as practicable after receipt in full by the Assignee/Bank of the balance of the TPP, The Assignee/Bank shall execute or cause to be executed at the Purchaser's costs and expenses (including but not limited to be legal fees, stamp duties and registration fees) in favour of the Purchaser an assignment of all rights, title, interest and benefits under the principal sale and purchase agreement entered into between the Developer/Landowner and the original purchaser upon terms and conditions stipulated by Assignee/Bank at its absolute discretion. The Assignee/Bank shall upon such execution deliver to the Purchaser or Purchaser's financier as the case may be, the principal sale and purchase agreement and the previous security documents relating to the Property which may be in possession of the Assignee/Bank ("the Related Documents") for this purpose the Purchaser hereby agrees that the Assignment to be executed shall be in the form duly approved by the Assignee. The Purchaser shall be liable to all costs and expenses including but no limited to all legal fees, stamp duties, and registration fees of and incidental to the transfer of the Property in the event of the individual title/strata title has been issued. The Assignee shall not be required to assign the property to any person other than the Purchaser.

9.2 If separate documents of title or strata title for the property has been issued whether before on or after the date of the sale, the Assignee shall not be required to register the charge(s) nor to procure a transfer in Form 14A as prescribed by the National Land Code, 1965 but such transfer from the Developer or Proprietor (as the case may be) shall be prepared by and at the expense of the Purchaser who undertakes to pay such sums and comply with the conditions (if any) imposed by the Developer and/or proprietor and/or their solicitor and/or the relevant authorities pertaining to the registration of such transfer of the property.

#### **10. CONDITION OF THE PROPERTY**

All bidders shall be deemed to have carried out all investigations and examinations of the Property and the title particulars at their own costs and expenses and upon being successful, accept the property in the state and condition in which the Property is at the date of the auction sale.

#### **11. TENANCIES AND RESTRICTIVE COVENANTS**

The Property is believed to be taken to be correctly described and is sold subject to all express and implied conditions, restrictions-in-interest, caveats, leases, tenancies, easements, liabilities, encumbrances, all public and private rights of way, support, drainage and light and all other rights, if any, subsisting thereon or thereon or there over without the obligation to define the same respectively and the Purchaser is deemed to have full knowledge thereof.

#### **12. IDENTITY OF THE PROPERTY**

12.1 The Purchaser shall admit the identity of the Property with that described in the Proclamation of Sale and other such documents offered by the Assignee/Bank as the title to the Property by comparison of the description in the Proclamation of Sale and the aforesaid documents.

12.2 Any error, misstatement, omission or misdescription of the property in the Proclamation of Sale and the documents referred to in paragraph 12.1 above shall not annul the sale, or shall any compensation be allowed thereof.

### **13. RISK OF PROPERTY**

- 13.1 As from the time of the sale, the property shall be at the sole risk of the Purchaser as regards to loss or damaged of whatsoever nature or howsoever occurring including by fire or other accident, state of cultivation, non-occupation or otherwise.
- 13.2 The Purchaser shall be deemed to have inspected the condition of the property as is where is and shall raise no requisition or objection thereon or thereto. No. representation warranty or undertaking whatsoever is made or should be implied as to whether or not the property complies with any relevant by-laws or legislation. The Purchaser shall take the property as is where is and shall not require the connection of water, electricity or other utilities thereto or the removal of any rubbish thereat. The fact (if such be the case) that the property or renovations thereat may contravene building by-laws or legislation shall not annul the sale or entitle the purchaser to rescind the sale or claim damages or diminution in price.
- 13.3 Upon the fall of the hammer, all risks of the property shall pass to the Purchaser who shall at his own costs insure the same against damages by fire and usual perils.
- 13.4 The Assignee makes no representation as to the ownership of furniture fittings and fixtures situated at the property, which items may be on hire purchase, lease or deferred sale from third parties. In such cases the Assignee accepts no liability for any payments, which may be outstanding in respect thereof and the property, is sold subject thereto.

### **14. QUIT RENTS ETC**

Any arrears of quit maintenance charges, rent and assessments due and payable in respect of the property to any relevant authority or the Developer or Proprietor or relevant third parties up to the date of sale shall be paid out of the purchase money and any such sums due and payable after the date of sale shall be borne by the Purchaser.

- 14.1 The Purchaser shall within three (3) months from the date of auction sale notify the Assignee of any arrears of quit rent, taxes, rates assessment excluding utilities bills which is due to any relevant authority or the developer up to date of the auction sale falling which the Assignee shall not be held liable for any claim (s) thereof. The Assignee upon receipt of the request for extension in writing from the purchaser may in its absolute discretion extend the notification period for a further thirty (30) days.
- 14.2 The Purchaser shall bear and pay all fees and expenses including but not limited to all legal fees, stamp duty and registration fees in connection with, incidental to or pursuant to the Assignment and all other documents necessary for affecting the transfer or assigning the beneficial ownership in the property to the Purchaser.
- 14.3 The Assignee/Bank shall not be liable to make payment or to deduct from the proceeds of sale any outstanding utilities bills relating to the property namely administrative fees, sinking fund, telephone, water, electricity, gas, sewerage charges or any other utilities.

### **15. CONSENT**

It shall be the responsibility of the Purchaser to apply for consent from the Developer/Landowner and other relevant authorities, if any in respect of the sale and all fees, charges and expenses including administrative fees and/or legal fees in connection with or incidental to the application and/or endorsement of the assignment and/or the transfer of the property by the Developer/Proprietor shall be borne by the Purchaser. The Purchaser undertakes to keep the Assignee and/or their solicitors informed of progress of such applications.

**16. SALE BEING SET ASIDE OR CONSENT NOT BEING OBTAINED**

16.1 In the event of the sale being set aside for any reason whatsoever by the Assignee or by an Order of Court or consent not being obtained from the Developer/Landowner and/or other relevant authorities (other than for reasons attributable to any act of default or omission by the Purchaser) on the expiry of the time period prescribed for completion., then the Assignee is absolutely entitled to terminate the sale by giving the Purchaser written notice thereof, in which case:

- (a) if in the meanwhile the Purchaser has entered into possession of the property, then the Purchaser is liable at his own costs to reinstate the property to the original condition as at the auction sale and thereafter peaceably to yield up vacant possession of the property to the Assignee within 7 days upon service of the notice terminating the sale; and
- (b) the costs/expenses reasonably incurred by the Assignee in connection with the sale, as well as the costs to reinstate damage (if any) to the property caused by the Purchaser in possession thereof shall be deducted and set-off against the Deposit or TPP and thereafter the residue (if any) shall be refunded to the Purchaser free of interest. For this purpose a certificate signed by any officer of the Assignee certifying the amount of such expenses or costs shall be deemed final/conclusive and binding upon the Purchaser.

16.2 In the event of consent not being obtained from the Developer/Landowner and/or other relevant authorities due to the act of default or omission by the Purchaser, the Assignee/Bank shall be entitled to forfeit the Bidding Deposit and the Purchaser Deposit paid pursuant to Clauses 3 and 8.2 above.

**17. VACANT POSSESSION**

The Purchaser after the payment of the TPP shall at his own costs and expenses take possession of the Property without any obligation on the part the Assignee/Bank to give vacant possession. In the event of circumstances existing, which prevent entry or occupation by the Purchaser, such circumstances shall not annul the sale or entitle the Purchaser to rescind the contract or claim reduction in the price or for damages

**18. TIME OF THE ESSENCE**

Time wherever mentioned herein shall be the essence of these conditions.

**19. TRANSLATIONS**

In the event of any discrepancy, misstatement, omission or error appearing in the various translations on the particulars and condition herein, the English version shall prevail.

**20. ASSIGNMENT OF RIGHTS, TITLE, INTEREST AND BENEFITS**

The Purchaser shall not without the written consent of the Assignee/bank, Developer/Landowner and/or the relevant authorities be entitled to assign his rights, title, interest and benefits under the Certificate of Sale made pursuant hereto or the Principal Sale and Purchase Agreement entered between the Developer/Landowner and the original Purchaser before the property has been duly assigned or transferred to him by the Assignee/Bank. The Assignee/Bank's decision to grant the consent or otherwise shall be in its absolute discretion and shall not be questioned.

**21. ENCROACHMENT/ACQUISITION**

The Assignee/Bank has no notice or knowledge of any encroachment or that Government or any other authority has any immediate intention of acquiring the whole or any part of the property for roads or any improvement schemes and if such encroachment shall be found to exist or if the Government or any local authority has any such intention, the same shall not annul the sale nor shall any abatement or compensation be allowed in respect thereof.

**22. AMBIGUITY/INCONSISTENCY**

In event of ambiguity or inconsistency in the interpretation of these conditions of sale, such ambiguity or inconsistency shall be resolved in favour of the Assignee's interpretation shall prevail and binding on the Purchaser.

**23. GENERAL**

The Purchaser is treated as buying with full knowledge of the related Documents whether or not such inspection occurs and shall raise no objection or requisition regarding the contents thereof. The Purchaser shall admit the identity of the property purchased by him with that described in the Related Documents without requiring any further proof. The Assignee shall not be required to explain or remedy any discrepancy or omission discovered in the Related Documents. No. representation warranty or undertaking whatsoever is made or should be implied as to the authenticity of the Related Documents, and no objection or requisition shall be raised as to loss of the original(s), or the failure to stamp documents or insufficient duty paid thereon, or failure to register any instruments.

#### 24. GOVERNMENT TAXES AND/OR STATUTORY/REGULATORY IMPOSED CHARGES

- a. For the purpose of this Clause: "Tax" means any present or future, direct or indirect, Malaysian or foreign tax, levy, impost, duty, charge, fee, deduction or withholding of any nature, that is imposed by any Appropriate Authority, including, without limitation, any consumption tax such as the goods and services tax ("GST") and other taxes by whatever name called, and any interest, fines or penalties in respect thereof. "Appropriate Authority" means any government or taxing authority.
- b. The purchase price and all other monies to be paid by the Purchaser to the Assignee under this Agreement, including any amount representing reimbursements to be paid by the Purchaser to the Assignee, is exclusive of any Tax, and shall be paid without any set-off, restriction or condition and without any deduction for or on account of any counterclaim or any deduction or withholding.
- c. In the event the Purchaser is required by law to make any deduction or withholding from the purchase price and/or all other monies payable to the Assignee under this Agreement in respect of any Tax or otherwise, the sum payable by the Purchaser in respect of which the deduction or withholding is required shall be increased so that the net purchase price and/or the net amount of monies received by the Assignee is equal to that which the Assignee would otherwise have received had no deduction or withholding been required or made.
- d. The Purchaser shall in addition to the purchase price and all other monies payable, pay to the Assignee all applicable Tax at the relevant prevailing rate and/or such amount as is determined by the Assignee to cover any Tax payment/liabilities/obligations in connection therewith, without any set-off, restriction or condition and without any deduction for or on account of any counterclaim or any deduction or withholding, apart from any Taxes which may be required under any laws to be paid by the Purchaser directly to any Appropriate Authority, which the purchaser shall remit directly to the Appropriate Authority.
- e. If at any time an adjustment is made or required to be made between the Assignee and the relevant taxing authority on account of any amount paid as Tax as a consequence of any supply made or deemed to be made or other matter in connection with this agreement by the Assignee, a corresponding adjustment may at the Assignee's discretion be made as between the Assignee and the Purchaser and in such event, any payment necessary to give effect to the adjustment shall be made.
- f. All Tax as shall be payable by the Purchaser to the Assignee as herein provided shall be paid at such times and in such manner as shall be requested by the Assignee.
- g. The Purchaser hereby agrees to do all things reasonably requested by the Assignee to assist the Assignee in complying with its obligations under any applicable legislation under which any Tax is Imposed. In the event a new Tax is introduced and such Tax is required to be charged on the transaction contemplated in this Agreement, the Purchaser agrees to provide its fullest cooperation to the Assignee in assisting the Assignee in complying with its obligations under the relevant laws.
- h. For the avoidance of doubt, the parties agree that any sum payable or amount to be used in the calculation of a sum payable expressed elsewhere in this agreement has been determined without regard to and does not include amounts to be added on under this clause on account of Tax.



## CONTRACT

MEMORANDUM: At the sale by Public Auction this **27<sup>th</sup> OCTOBER 2023** of the property comprised in the foregoing particulars that is to say the rights title interest and benefits under:

In the matter of **Sale And Purchase Agreement dated 12-7-2011 & Deed Of Assignment (BY WAY OF SECURITY) dated 20-09-2011** between **KOPERASI CO-OPBANK PERTAMA MALAYSIA BERHAD** [Bank / Assignee] and **MOHD REDZUAN BIN ABU BAKAR (NRIC NO.:770619-07-5171 / A3677444 & NOORMADIAH BINTI JAAFAR (NRIC 810829-08-6366)** Customer(s) / Assignor(s)] in relation to the Property,

**No. 1-1, Lorong Penaga Permai 20, Taman Penaga Permai, 13100 Penaga, Pulau Pinang** identified by the **Strata Title No GRN 123010/M1/2/28, Parcel 28, Storey 2, Building M1, Lot 5482, Mukim 4, District of Seberang Perai Utara, State of Pulau Pinang.**

The highest bidder stated below has been declared the Purchaser of the above mentioned property for the below mentioned Purchase Money and has paid the below mentioned Deposit Money by way of deposit and agrees to pay below mentioned Balance Due and to complete the purchase in accordance with the term and conditions of the Conditions of Sale. The Auctioneer hereby confirms the said purchase.

Purchaser/s:

Name	:	Purchase Money	:	RM
NRIC	:	Deposit Money	:	RM
Address	:	Balance Due	:	RM

.....  
Signed by Purchaser /  
Authorized Agent

.....  
Signed for the Bank / Assignee  
**KOPERASI CO-OPBANK  
PERTAMA MALAYSIA BERHAD**  
By **TAWFEEK BADJENID &  
PARTNERS**, Advocates & Solicitors  
Level 16, Suite 1, NB Tower, 5050,  
Jalan Bagan Luar, 12000 Butterworth  
Tel : 04-3333 842 Fax : 04-3333 847  
Ref: TBP/BW/L/FC/KO-OPBANK/  
180359/2018/GNA(AS)

.....  
Signed by Licensed Auctioneer  
**MUZAKIR BIN MANSOR**  
**KIT VENTURES (PG 0137079-V)**  
**NO.2B Jalan Todak 3, Bandar Sunway,**  
13700 Seberang Jaya, Pulau Pinang  
Email : [info@kit-auction.com.my](mailto:info@kit-auction.com.my)  
TEL : 04-3998033 H/P: 0194703888