

Property Discharge (No Outstanding) Instruction Form (for Loh Eben Ong LLP)

Note: This Letter is strictly for Filling In only, and you may not alter it. Please complete, save into your system and print it to sign.

**From:** \_\_\_\_\_ [Your Name(s) – All Owners]  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_ [Your Address]  
\_\_\_\_\_

**To:** **Loh Eben Ong LLP**  **BY FAX & POST (6338 7678)**  
Advocates & Solicitors  **BY POST**  
112 Middle Road #07-00  **BY EMAIL ([info@law.com.sg](mailto:info@law.com.sg)) & POST**  
Midland House  **BY HAND / COURIER**  
Singapore 188970  **BY SG LAWYERS APP**

**Attn:** -Select-

Dear Sirs

**RE : LETTER OF AUTHORITY & REDEMPTION OF MORTGAGE OF PROPERTY KNOWN AS:**  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_ [State Full Private Property or HDB Address with Postal Code] (the "Property")

I/We, hereby **AUTHORISE AND IRREVOCABLY** instruct you to serve a -Select- Notice of Redemption or serve a **Notice of Redemption** to redeem the above mortgage on / -Select- 20-- [Please Specify Date of Proposed Redemption Date, and do not select Saturday, Sunday or Eve of Major Public Holidays.] on --Select Mortgage-- {Specify if "Others": } [Name of Bank/Finance Company] ("the Mortgagee") on my/our behalf and to act in the redemption of the above property, and I/we undertake to pay all reasonable legal costs and expenses incurred thereto. I/We am/are aware that all charges quoted are subject to change without prior notice (if my/our circumstances defer from my/our initial instructions). You may vary the Redemption Date if my/our proposed redemption date is not appropriate.

Please take note as follows:-

1. The Property is a/an --Select Type--.
2. I/We are using --Select Mode-- to repay the outstanding loan for the redemption.

I/We acknowledge that:-

1. in the event of any change in the Redemption Date, and/or additional request for the Mortgagee's Redemption Statement(s) from the Mortgagee, there may be additional charges which shall be borne by me/us personally;
2. there may be additional administration charges (eg. less than 3 months' notice), penalties, clawback and other fee(s) charged by the Mortgagee as appearing in the Redemption Statement(s), and I/we will bear these charges and/or verify these directly with the Mortgagee, if required;
3. the Mortgagee may not engage your firm (**LOH EBEN ONG LLP**) to act for them and may engage other law firm to act for them, and in that event, the additional charges shall be borne by me/us;
4. any additional charges/expense incurred relating to my CPF funds usage or CPF Board's Charge should be borne by me/us;

5. if there are more than 1 owner, your taking instructions (verbal, fax, mail or email) from any one of us shall be deemed as instructions from all of us jointly and severally, and
6. if applicable, for Corporate (Company) loan(s), any additional charges/expense incurred by you relating to the lodgment of Statement(s) of Satisfaction at ACRA or other documents shall be borne by me/us.

I/We enclose a copy/copies of the following for your attention **[Note: Please check [X] accordingly]**:-

- Identity Card(s) / Passport(s) for person signing **[Note: Compulsory]**
- my/our Redemption Letter/Notice to the Bank (Mortgagee) **[Note: Only if available or applicable]**
- title deed relating to the Property, eg. Certificate of Title **[Note: Optional]**
- for Corporate Loan, company's Business Profile **[Note: Optional]**
- Bank's letter, statement, facility letter and/or Mortgage instrument evidencing the loan/mortgage **[Note: Optional, only where available]**

My/Our Contact Particulars are as follows:-

Address : (As Above) \_\_\_\_\_  
Tel : \_\_\_\_\_  
Fax : \_\_\_\_\_  
Mobile 1 : \_\_\_\_\_  
Mobile 2 : \_\_\_\_\_  
Email 1 : \_\_\_\_\_  
Email 2 : \_\_\_\_\_  
Attention : \_\_\_\_\_

Dated this        day of -Select- 20--

**Signed by:**

\_\_\_\_\_  
Name:  
NRIC/Passport/RC No.  
Citizenship/Country of Incorporation:  
**[For Company, please affix Official Rubber Stamp & to be signed by Director(s)]**

\_\_\_\_\_  
Name:  
NRIC/Passport/RC No.  
Citizenship/Country of Incorporation:  
**[For Company, please affix Official Rubber Stamp & to be signed by Director(s)]**

\_\_\_\_\_  
Name:  
NRIC/Passport/RC No.  
Citizenship/Country of Incorporation:  
**[For Company, please affix Official Rubber Stamp & to be signed by Director(s)]**

**Instructions/Information to Clients:-**

**Letter of Authority**

1. To enable us to serve a Notice of Redemption/Discharge (as the case may be) on your Mortgagee (the Bank/Finance Company) to redeem the existing Mortgage OR to Discharge the existing Mortgage (if Loan is fully repaid), please complete and sign the above and send the original to us as soon as possible. Please do not alter the contents of this Letter.

We will proceed to serve the Notice once we have received all relevant documents, and please note that once a Notice is served on your Mortgagee, the redemption is not revocable.

**What to Do**

2. Please complete the form, and forward the completed and signed form together with all relevant documents to us through any one of the modes of submission.

3. **How to Submit**

You can submit the form and related documents through one of the following modes:

- **Fax and Post** (Fax: +65 6338 7678)
- **Email and Post** to [info@law.com.sg](mailto:info@law.com.sg) or [online@law.com.sg](mailto:online@law.com.sg)
- **Post** to our Singapore Office
- **Hand/Courier Delivery** to our Singapore Office
- **SG Lawyers Mobile App** > **Upload & Offline** feature

To download our **SG Lawyers App**, please search “**SG Lawyers**” from **Apple iOS** or **Google Play** Appstores. Alternatively, links to our App can be found on our website at [www.law.com.sg](http://www.law.com.sg).

**Identity Documents**

4. It is paramount that true copy/copies of your **Identity Card(s)** or **Passport(s)** be furnished to us, or alternatively, arrange with one of our Lawyers for purposes of verifying your instructions and identity. You may fax [**65-6338 7678**], post or email [ [info@law.com.sg](mailto:info@law.com.sg) ] or submit through our **SG Lawyers App** to us your **Identity Documents**, or schedule an appointment to attend at our office.

**Other Documents (Optional or Where Available)**

5. **[OPTIONAL]**Where available, please fax [**65-6338 7678**], post or email [ [info@law.com.sg](mailto:info@law.com.sg) ] us copies of the following:-

- (1) Certificate of Title, Subsidiary Strata Certificate of Title or Subsidiary Certificate of Title or the Lease (as the case may be);
- (2) Bank Statement in respect of the Loan;
- (3) Mortgage instrument, with your signature(s), or
- (4) Mortgagee’s (Bank or Finance Company) Facility Letter(s) or Letter(s) of Offer

**Company Only**

6. For Company, we will require the Letter to be signed by at least 1 Director, and to affix Company’s official Stamp. True copy/copies of the Director’s/Directors’ Identity Card(s) or Passport(s) have to be furnished to us. We may request for the **Company’s directors’ resolution** approving the appointment of our law firm.

**Personal Data Protection and Privacy Policy (“Privacy Policy”)**

7. In order to act for you in the above matter(s), we are required to collect Personal Data and related information from you, and kindly review our terms at [www.law.com.sg/privacy](http://www.law.com.sg/privacy) before you engage us. Upon returning to us this form with or without enclosure(s), you are deemed to have accepted our Privacy Policy.