BUILDING AND CONSTRUCTION AUTHORITY

Address : 52 Jurong Gateway Road, #11-01, Singapore 608550

Legal Requisition Reply

Agency Control No. Agency Ref No. Contact Person	:		Reply Date: 09/07/2021Fax Number:Contact Number:
Applicant Name Applicant Address	:		Fax Number :
Applicant Control No. Applicant Ref No.	:		Contact Number :
Property Address ("Prope	<u>rty"</u>)		
Blk/Hse No.	: 27	Devs Plot/Blk No./Name :	
Street Name	: JALAN JINTAN		
Storey No.	: 04	Unit No. :	
Development Name	: KIM SIA COURT		
Postal Code	: 229017		
Property Type	: BUILDING	Description : BUILDING EXIS	TING/UNDER DEVELOPMENT
Strata Lot No.	: TS 27 U161X	-	
Land Lot No.	: TS 27 310APT		

1 Information on the latest CSC/TOP/Plan Approval for the Property, including the main-building and additions/ alterations that are part of the Property:

Plan Ref. No.				Project Title
I				RETENTION OF ROOF TO EXISTING BUILDING
 41588-1983-BPAA001	 A/A			ADDITIONS & ALTERATIONS TO EXISTING
	 -	 	 	APARTMENT BLOCK D #08-33 JALAN JINTAN
41929-1981-BPAA001 	A/A	ENS		DEMOLISHING EXTG BRICKWALL, CHANGE EXTG
	I			WINDOWS
 41710-1980-врад001				METAL FRAME WORKS FOR PUTTING FLOWER
I I			 	POTS AT EXTG FLATS

41747-1980-BPAA001	A/A	ENS	13/08/1981	RETENTION OF ADDITIONS/ALTERATIONS TO
				EXISTING FLAT NO. 33B BLOCK D
	_			
40974-1981-BPAA001	A/A	ENS	04/05/1981	RETENTION OF FLOWER BOX TO EXISTING
	I		I	HOUSE NO. 27H BLOCK D
	_			۱۱
41663-1980-BPAA001	A/A	ENS	03/04/1981	METAL FRAMEWORK FOR FLOWERS SURROUNDING
I	I		I	THE BALCONY
	_			
41825-1980-BPAA001	A/A	ENS	14/03/1981	METAL SHEET FLOWER RACK AT HOUSE
	_			
00408-1961-BPNE001	NE	COF	18/06/1976	4 BLOCKS OF FLATS
	_			۱۱
41366-1975-BPAA001	A/A	ENS	13/02/1976	ADDN & ALTN TO EXTG HOUSE
	_			

2 Has an Order that is still in force been served in respect of the Property under Section 19 of the Building Control Act?

No

3 Are there any expenses owed to the Government in respect of the Property under Section 19 of the Building Control Act?

No

4 Has an Order that is still in force been served in respect of the Property under Section 24, Section 24A or Section 25 of the Building Control Act?

No

5 Are there any expenses owed to the Government in respect of the Property under Section 24, Section 24A or Section 25 of the Building Control Act?

No

6 Has a Notice that is still in force been served in respect of the Property under Section 6 of the Building Maintenance and Strata Management Act?

No

7 Has a Direction that is still in force been served in respect of the Property under Section 7 of the Building Maintenance and Strata Management Act?

No

END OF REPLY

Explanatory Notes for Legal Requisition Reply

- The information provided in response to Question 1 addresses, in respect of the Property, (a) new erection (Development Type: NE), and (b) additions/alterations (Development Type: AA). Ancillary structures (whether or not forming part of the Property) such as retaining wall, swimming pool, bin centre, etc. that were submitted as a separate building project are not addressed.
- 2. The Status and Date columns refer to the status in respect of the Property, and the date when the status was reached.
- 3. The Project Title given may not necessarily have incorporated changes (if any), such as the number of storeys/units or change of use, which was made under amendment plans submitted after the project's building plan was first submitted to the Commissioner of Building Control.
- 4. Abbreviations

NE	New Erection	A/A	Additions/Alterations
RET	Retention		
PROC	BP is being processed	APPV	BP approved under Building Control Act
TOL*	Temporary Occupation License	TP	Temporary Permit
TOP	Temporary Occupation Permit	PIL**	Permit-In-Lieu
COF**	Certificate of Fitness	ENS**	Endorsement made by Building Authority on completion of
			building works
CSC	Certificate of Statutory Completion	RVBP	BP approval has been revoked
*	Not in use now and has been replac	ed with	TOP under the current Building Control Act.
* *	Not in use now and has been replac	ed with	CSC under the current Building Control Act.

- 5. The information provided in response to questions 1 to 8 is based on information that is in BCA's control and possession at the time of provision of information. Further, the information provided by BCA in response to questions 1 to 8 does not represent all the information that is in BCA's control and possession in respect of the Property. Users of BCA's Legal Requisition service are advised to perform their own checks and investigations in respect of the Property.
- 6. To the extent permitted under law, BCA shall not be liable for (a) any and all direct loss, damage, or liability that may arise from the information provided by BCA including any error or omission in the information, and (b) any and all indirect and consequential loss, damage, or liability that may arise from the information provided by BCA including any error or omission in the information.
- 7. For more information on any of the information provided, you may contact BCA through feedback/enquiry for any clarification.

NATIONAL ENVIRONMENT AGENCY SANITATION AND COMPLIANCE DIVISION

Address: 40 Scotts Road #14-00 Environment Building Singapore 228231

Legal Requisition Reply

Agency Control No. Agency Ref No. Contact Person	:		Reply Date Fax Number Contact Number	: 08/07/2021 : :
Applicant Name Applicant Address	:		Fax Number	:
Applicant Control No. Applicant Ref No.	:		Contact Number	:
Property Address ("Property	<u>y"</u>)			
Blk/Hse No.	: 27	Devs Plot/Blk No./Name :		
Street Name	: JALAN JINTAN			
Storey No.	: 04	Unit No. :		
Development Name	: KIM SIA COURT			
Postal Code	: 229017			
Property Type	: BUILDING	Description : BUILDING EXIST	FING/UNDER DEVEL	OPMENT
Strata Lot No.	: TS 27 U161X	-		
Land Lot No.	: TS 27 310APT			
 Are there any outstandi Public Health Act (Cap 	ng notices served under Section 4 95) ?	45 (2) (d) of Environmental	NO	

2 Are there any outstanding notices served under Section 45 (6) and 45 (7) of Environmental Public Health Act (Cap 95) ?

3 Other Information:

END OF REPLY

Whilst every endeavour is made to ensure that information provided is updated and correct, the National Environment Agency disclaims any liability for any damage or loss that may be caused to any person directly or indirectly as a result of any error or omission.

THIS IS A COMPUTER GENERATED PRINTOUT - NO SIGNATURE REQUIRED

NO

PUBLIC UTILITIES BOARD CATCHMENT & WATERWAYS DEPARTMENT

Address: 40 Scotts Road #07-00 Environment Building Singapore 228231

Legal Requisition Reply

Agency Control No. Agency Ref No. Contact Person	:		Reply Date:08/07/2021Fax Number:Contact Number:
Applicant Name Applicant Address	:		Fax Number :
Applicant Control No. Applicant Ref No.	:		Contact Number :
Property Address ("Prope	erty")		
Blk/Hse No.	: 27	Devs Plot/Blk No./Name :	
Street Name	: JALAN JINTAN		
Storey No.	: 04	Unit No. :	
Development Name	: KIM SIA COURT		
Postal Code	: 229017		
Property Type	: BUILDING	Description : BUILDING EXIS	STING/UNDER DEVELOPMENT
Strata Lot No.	: TS 27 U161X		
Land Lot No.	: TS 27 310APT		

1 The Drainage Interpretation Plan (DIP) is available online for download.

2 The existing drainage system shall not be altered or interfered with unless specific written approval is obtained from PUB Catchment & Waterways Department.

3 Whilst every endeavour is made to ensure that information provided is updated and correct, the PUB Catchment & Waterways Department disclaims any liability for any damage or loss that may be caused to any person directly or indirectly as a result of any error or omission.

END OF REPLY

LAND TRANSPORT AUTHORITY(S&L DIVISION) SURVEY AND LANDS DIVISION

Address : 1 HAMPSHIRE ROAD BLK 3 LEVEL 1 Singapore 219428

Legal Requisition Reply (CROSS-BORDER RAILWAYS)

Agency Control No. Agency Ref No.	:		Reply Date Fax Number	: 08/07/2021 :			
Contact Person	:		Contact Number	:			
Applicant Name Applicant Address	:		Fax Number	:			
Applicant Control No. Applicant Ref No.	:		Contact Number	:			
	: 27	Devs Plot/Blk No./Name :					
Storey No. Development Name	: JALAN JINTAN : 04 : KIM SIA COURT : 229017	Unit No. :					
Strata Lot No.	: BUILDING : TS 27 U161X : TS 27 310APT	Description : BUILDING E	XISTING/UNDER DEVE	LOPMENT			
Please email to the above cor	ntact person for purchasing of al	ffected Plans / Notices.					
	by any Government Gazette No ailways Act 2018 (Act 21 of 20	tification published under Section 18)?	NO				
• •	Notices served under Section 8 8) against the property? If so,	•	NO				
	by any Government Gazette No Railways Act 2018 (Act 21 of 20	tification published under Section 018)?	NO				
4 Any other information.			-				
F	Reject P	Pending					
END OF REPLY							
take place subsequer		at the time of enquiry and is given the solution of the cross-border railwa	1 0 1	· ·			
 under construction. Information on whether the site is affected by compulsory acquisition or any future rapid transit system proposal planned or under study is confidential and cannot be disclosed unless the information has already been gazetted or shown on maps and plans prepared and deposited with the competent authority under Section 5 of the Cross-Border Railways Act 2018 (Act 21 of 2018), as the case may be. The 							
 c. Subject to paragraphs (a) and (b) above, whilst every endeavour is made to ensure the information provided is updated and correct, the Authority shall not be held liable for any direct or consequential loss, damage, cost or expense of any kind that may be caused directly or indirectly as a result of any error or omission. 							

- d. This Legal Requisition reply does not include information on any notices served pursuant to Section 7 of the Cross-Border Railways Act 2018 (Act 21 of 2018) on lands owned or previously owned by the State.
- e. Please check that the Lot Number(s) and MK/TS reference of the subject property submitted are correct as replies given to questions (1), (2) and (3) are strictly based on these.

<u>THIS IS A COMPUTER GENERATED PRINTOUT - NO SIGNATURE REQUIRED</u> <u>THIS TRANSACTION THROUGH SNS IS NOT A TAX INVOICE</u>

LAND TRANSPORT AUTHORITY(S&L DIVISION) SURVEY AND LANDS DIVISION

Address : 1 HAMPSHIRE ROAD BLK 3 LEVEL 1 Singapore 219428

Legal Requisition Reply (RAPID TRANSIT SYSTEMS)

Agency Control No. Agency Ref No.	:			Reply Date Fax Number	: 08/07/2021		
Contact Person	:			Contact Number	:		
Applicant Name Applicant Address	:			Fax Number	:		
Applicant Control No. Applicant Ref No.	:			Contact Number	:		
Property Address ("Prope	erty")						
Blk/Hse No.	: 27	Devs Plot/Blk N	o./Name :				
Street Name	: JALAN JINTAN	TT 1. 3T					
Storey No.	: 04 : KIM SIA COURT	Unit No.	:				
Development Name Postal Code	: 229017						
i ostar Code	. 22/01/						
Property Type:BUILDINGDescription:BUILDING EXISTING/UNDER DEVELOPMENTStrata Lot No.:TS 27 U161X::::Land Lot No.:TS 27 310APT::::							
Please email to the above	contact person for purchasing of	affected Plans / Not	ices				
Thease email to the above	contact person for parenasing of	arrected Flans / Not	iees.				
	ed by any Government Gazette N it Systems Act (Cap. 263A)?	Notification published	d under Section	NO			
	red Notices served under Sectior inst the property? If so, please s		sit Systems	NO			
	ed by any Government Gazette N it Systems Act (Cap. 263A)?	Notification published	l under Section	NO			
4 Any other informatic	n.			-			
	Reject	Pending					
END OF REPLY							
Notes :							
	provided is based on data availab	le at the time of enqu	irv and is given wit	hout prejudice to any ch	nanges which may		
	uently. The above information re-						
under construction		, ·····r			5		
b. Information on w	whether the site is affected by co	mpulsory acquisition	or any future rapid	transit system proposal	l planned or under		
study is confident	ial and cannot be disclosed unles	s the information has	s already been gazet	ted or shown on maps a	and plans prepared		

and deposited with the competent authority under Section 3 of the Rapid Transit Systems Act (Cap. 263A), as the case may be. The maps and plans under Section 3 may be inspected at the Survey & Lands Department, LTA, during normal office hours.
c. Subject to paragraphs (a) and (b) above, whilst every endeavour is made to ensure the information provided is updated and correct,

- the Authority shall not be held liable for any direct or consequential loss, damage, cost or expense of any kind that may be caused directly or indirectly as a result of any error or omission.
- d. This Legal Requisition reply does not include information on any notices served pursuant to Section 4 of the Rapid Transit Systems Act (Cap. 263A) on lands owned or previously owned by the State.
- e. Please check that the Lot Number(s) and MK/TS reference of the subject property submitted are correct as replies given to questions (1), (2) and (3) are strictly based on these.

<u>THIS IS A COMPUTER GENERATED PRINTOUT - NO SIGNATURE REQUIRED</u> <u>THIS TRANSACTION THROUGH SNS IS NOT A TAX INVOICE</u>

PUBLIC UTILITIES BOARD WATER RECLAMATION (NETWORK) DEPARTMENT

Address: 40 Scotts Road #14-00 Environment Building Singapore 228231

Legal Requisition Reply

Agency Control No. Agency Ref No. Contact Person	: : :		Reply Date Fax Number Contact Number	: 08/07/2021 : :	
Applicant Name Applicant Address	:		Fax Number	:	
Applicant Control No. Applicant Ref No.	:		Contact Number	:	
Property Address ("Proper Blk/Hse No. Street Name Storey No. Development Name Postal Code	<u>tv")</u> : 27 : JALAN JINTAN : 04 : KIM SIA COURT : 229017	Devs Plot/Blk No./Name : Unit No. :			
Property Type Strata Lot No. Land Lot No.	: BUILDING : TS 27 U161X : TS 27 310APT	Description : BUILDING EXIS	STING/UNDER DEVE	LOPMENT	
1 Are there outstanding Act (Chapter 294)?	notices served under Section 6(1)	of the Sewerage and Drainage	NO		
2 Are there outstanding notices served under Section 6(2) of the Sewerage and Drainage NO Act (Chapter 294)?					
3 Are there outstanding notices served under Section 6(3) of the Sewerage and Drainage NO Act (Chapter 294)?					
4 Are there outstanding notices served against the property under other relevant sections NO of the Sewerage and Drainage Act or its Regulations?					
5 Are there conditions imposed by the Board with respect to the maintenance of the public sewerage system within the property?					
	nt information pertaining to the pr e to be confirmed through the Sev		NO		

END OF REPLY

Whilst every endeavour is made to ensure that information provided is updated and correct, the Public Utilities Board disclaims any liability for any damage or loss that may be caused to any person directly or indirectly as a result of any error or omission.

URBAN REDEVELOPMENT AUTHORITY

Address : 45 Maxwell Road, The URA Centre, Singapore 069118

Legal Requisition Reply

Agency Control No. Agency Ref No. Contact Person		Reply Date Fax Number Contact Number	: 09/07/2021 :
Applicant Name Applicant Address	: :	Fax Number	:
Applicant Control No. Applicant Ref No. Applicant Email		Contact Number	:
Property Address Blk/Hse No. Street Name Storey No.	: 27 : JALAN JINTAN : 04	Devs Plot/Blk No./Name Unit No.	:
Development Name Postal Code	: KIM SIA COURT : 229017		
Property Type	: BUILDING	Description	: BUILDING EXISTING/UNDER DEVELOPMENT
Strata Lot No. Land Lot No.	: TS 27 U161X : TS 27 310APT		

1 a) Is there any planning decision made on proposals to develop the site? If yes, state last proposal.

SUBDIVISION OF THE EXISTING BUILDING

b) Is the proposal approved? If yes, state approval date/expiry date. If no, state grounds of refusal.

APPROVED FOR A SEPARATE FLAT UNIT

2 2019 Master Plan Zoning

RESIDENTIAL

3 Remarks

NIL

Conditions :

The above information is given subject to the conditions spelt out in Annex 1.

CHIA HONG CHOO, MARIE (Ms) DEVELOPMENT1 CONTROL GROUP for CHIEF EXECUTIVE OFFICER URBAN REDEVELOPMENT AUTHORITY as COMPETENT AUTHORITY. YES

YES

Annex 1

The following are to be read with the Legal Requisition Reply

- 1. Information on Master Plan Zoning
 - a) Subject to sub-paragraph (b), the information given in the legal requisition on Master Plan zoning is based on the current Master Plan.
 - b) Information on Road zone and Waterbody zone affecting a site would not be given in the legal requisition. Such information will be given only if you apply for a Certified Interpretation Plan.
 - c) The information given in the legal requisition on Master Plan zoning is strictly to enable the solicitors to provide the certifications or transfers of land as may be required by the Singapore Land Registry for the purposes of the Residential Property Act and not for any other purpose.
 - d) Where the provisions of Section 28A of the Residential Property Act apply, you may wish to obtain a certification in writing from the Urban Redevelopment Authority (using Form DC 15) stating
 - i) The previous zoning in the Master Plan immediately before 24 Dec 1998; and
 - ii) Whether the rezoning to a residential use on or after that date was made in relation to an application for written permission to develop under the Planning Act (Cap 232).
 - e) Where a subject site is affected by more than one zone, you are advised to obtain a Certified Interpretation Plan.
 - f) The information given in the legal requisition, and in particular on Master Plan zoning is not a representation or indication by the Competent Authority on:
 - i) The specific type, uses or intensity of any proposed development that may be allowed on the property. These can only be determined by the Competent Authority after detailed evaluation upon receipt of a development application.
 - ii) Payment of or liability for development charge in respect of any approved or proposed development on the property. Development charge may be payable in accordance with the provisions of the Planning Act and the rules thereunder for a proposed development.
- 2. The information given in the legal requisition is for your own use or if you are acting for a client in respect of this legal requisition, to be be used for the purposes of your client only. It is not to be used or relied upon by any other person (except your client as aforesaid) without the express consent of the Competent Authority. The Competent Authority shall not be responsible for any loss, damage claim or liability that they may arise directly or indirectly out of any unauthorised use or reliance made of the information given in the legal requisition.
- 3. The information is supplied on the basis of data available at the time of enquiry and is given without any prejudice to any changes which may take place subsequently.
- 4. If you wish to know the conditions of the Grant of Written Permission (GWP) mentioned in the Legal Requisition reply, you are advised to purchase a copy of the GWP through our Website at http://spring.ura.gov.sg/dcd/eservices/devregister/edr frame.cfm .
- 5 If you wish to know the approved use of a property, you are advised to submit a search through our website site at http://www.ura.gov.sg/EnquiryOnApprovedUse/enquiryOnAppUse/newEnquiry.do
- 6 If you wish to know the approved layout of a property, you are advised to submit a search using Form DC 15, which can be downloaded from our website via http://www.ura.gov.sg/forms/doc/dc15.doc

Additional Notes

- a) Information on whether the property is affected by a public scheme, a planning study or conservation study will only be made known when an application, including an outline application, for permission to develop the property is submitted to the Competent Authority. For information on whether the property is affected by a Government Gazette Notification under the Land Acquisition Act, please access the Lot Base System under LAWNET.
- b) You are advised to apply for Road Line Plan and Drainage Interpretation Plans to ascertain whether the site is affected by any Road and Drainage proposals.
- c) Please ascertain from the owner(s) directly whether all charges, including levy of development charge under section 35(1) of The Planning Act (Cap 232) have been paid as the Competent Authority is not liable for any financial loss.
- d) If your property is a shophouse and you intend to use or to continue the use as a restaurant or an eating house, you are advised to refer to the Development Control Guideline for restaurant or eating house use in shophouses, which is available at the URA Website at www.ura.gov.sg/dc/dcu/text/restaurant.html

1 LANDED

a) We would like to inform you that if you wish to reconstruct, renovate or modify your house, please follow the prevailing guidelines with regard to plot size, plot width and building setback requirements. For bungalows, please note the additional requirement on building coverage. The prevailing guidelines are as follows:

Housing Type	Plot Size	Plot Width	idth Building Coverage		Building set back		
	(minimum)	(minimum)		Front	t Side/Rear		
Terrace house(intermediate units)	150m2	6.0m	Not Applicable			2.0 m (if common boundary	
Semi-detached house and corner terrace	200m2	8.0m	Not Applicable]	1st & 2nd storeys:	does not about GCBA boundary)	
Back-to-back semi-detached house	200m2	10.0m	Not Applicable	-		3.0m (if common boundary abuts GCBA boundary)	
Detached House		-		1			
Within designated 2-storey mixed landed/semi-detached housing areas	400m2	10.0m	45% for <= 800m2 40% for > 800m2	7.5m	3rd storey:	3.0 m	
Outside Good Class Bungalow Areas (GCBA)	400m2	10.0m	40% for <= 800m2 40% for > 800m2]			
Good Class Bungalow (GCB)	1400m2	18.5m	35%		3.0 m		

b) The guidelines exclude areas which are subject to special controls e.g. streetblock plans in view of the special character of the area Further details on prevailing guidelines for residential developments are available from the Handbook on "Development Control Parameters for Residential Developments" via this link:http://www.ura.gov.sg/circulars/text/dcdrhb_d0e4.htm.

- c) You are strongly advised to obtain planning approval first before commencing any building works. Owners are therefore strongly discouraged to carry out unauthorised extensions.
- d) To retain unauthorised extensions that can comply with the above guidelines, a civil penalty of up to 50times the fee prescribed for an application for planning permission or \$150,000, whichever is the lesser amount, is payable as stipulated in The Planning Act (Cap 232, 1998 Ed).
- e) For unauthorised works which cannot comply with the above guidelines and cannot be approved, the offender shall be guilty of an offence and shall be liable on conviction to a fine not exceeding \$200,000

2 STRATA TITLE (NON-LANDED)

a) For residential developments (flats or condominiums) with private enclosed space (PES) at the 1st storey, subsequent covering up of the PES will not be allowed if the covered space constitutes floor area, and the additional floor area causes the total floor area of the entire development to exceed the maximum floor area permissible for the land.

The information is supplied on the basis of data available at the time of enquiry and is given without prejudice to any changes which may take place subsequently.

You can call our Customer Service Hotline at 6223 4811 if you would like to seek further clarification on the planning controls and guidelines for landed houses or visit our website at http://www.ura.gov.sg for more information

LAND TRANSPORT AUTHORITY(S&L DIVISION) SURVEY AND LANDS DIVISION

Address : 1 HAMPSHIRE ROAD BLK 3 LEVEL 1 Singapore 219428

Legal Requisition Reply (STREET WORKS)

Agency Control No.	:		Reply Date	: 08/07/2021
Agency Ref No.	:		Fax Number	:
Contact Person	:		Contact Number	:
Applicant Name	:		Fax Number	:
Applicant Address	:			
Applicant Control No.	:		Contact Number	:
Applicant Ref No.			Contact Number	•
Applicant Ker No.				
Property Address ("Property	tv")			
Blk/Hse No.	: 27	Devs Plot/Blk No./Name :		
Street Name	: JALAN JINTAN			
Storey No.	: 04	Unit No. :		
Development Name	: KIM SIA COURT			
Postal Code	: 229017			
Property Type	: BUILDING	Description : BUILDING EXIS	TING/UNDER DEVEI	LOPMENT
Strata Lot No.	: TS 27 U161X			
Land Lot No.	: TS 27 310APT			
Please email to the above c	contact person for purchasing of at	ffected Plans / Notices		
	· · · · · · · · · · · · · · · · · · ·			
1 Are there any outstand	ling Notices or Orders served und	er the relevant sections of	NO	
the Street Works Act ((Cap 320A) against the property?	? If so, please state particulars		
of such Notices or Ord	lers.			
	ling charges against the property f		NO	
sections of the Street V	Works Act(Cap 320A)? If so, state	e amount claimed.		
3 Are the following road	ds public streets:		-	
(1) JALAN JINTAN -	PUBLIC			
4 Any other information				
4 Any other information	1.		-	
	Reject P	Pending		
		END OF REPLY		

Notes :

- a. Please check that the Lot number(s) and MK/TS reference of the subject property submitted are correct as answers given to questions (1), (2) and (3) are strictly based on these.
- b. The address of the subject property must be given in your Form as additional information. Failure to comply with this will result in unnecessary delay.
- c. Whilst every endeavour is made to ensure that the information provided is updated and correct, the Authority shall not be held liable for any direct or consequential loss, damage, cost or expense of any kind that may be caused directly or indirectly as a result of any error or omission.

<u>THIS IS A COMPUTER GENERATED PRINTOUT - NO SIGNATURE REQUIRED</u> <u>THIS TRANSACTION THROUGH SNS IS NOT A TAX INVOICE</u>