Reference: MMK100160.00

23 October 2019

DBS Bank Ltd, Singapore

6 Shenton Way

DBS Building Tower One

Singapore 068809

Attention: Mr.Jackson David

CONFIRMATION OF LOAN

We confirm the new loan draw down as follows:

Currency	SGD
Principal	1,000,000.00
Interest	1,643.84
Proceeds at Maturity	1,001,643.84
Trade Date	29-Jul-15
Start Date	29-Jul-15
Maturity Date	28-Aug-15
Rate (%) p.a.	2.000000

For value date 29 July 2015 please credit account as follows:

Amount SGD 1,000,000.00
Beneficiary Timber Financial Services

Account Number 7667428

Bank Citibank N.A. Singapore

Swift Code: CITISDSDS

Upon maturity on 28 August 2015, unless otherwise advised, we remit to your account as follows:

Amount SGD 1,001,643.84
Beneficiary DBS Bank Ltd, Singapore

Account Number 40209

Bank DBS Bank Ltd, Singapore

Yours faithfully,

Timber Firm Limited

Authorised Signatories