

Reference to previous Title
of 39240

No. 39267
39267



FIJI

CERTIFICATE OF TITLE

BENJAMIN SAMUEL LANYON
of Vatudonu, Salt Lake, Savusavu, Land Developer

Pursuant to Request No. 721580 now proprietor
subject to the provisions and reservations contained in Cross Grant
No. 612 and subject to such leases mortgages and encumbrances as are
notified by memorial underwritten or endorsed hereon of part of

31649

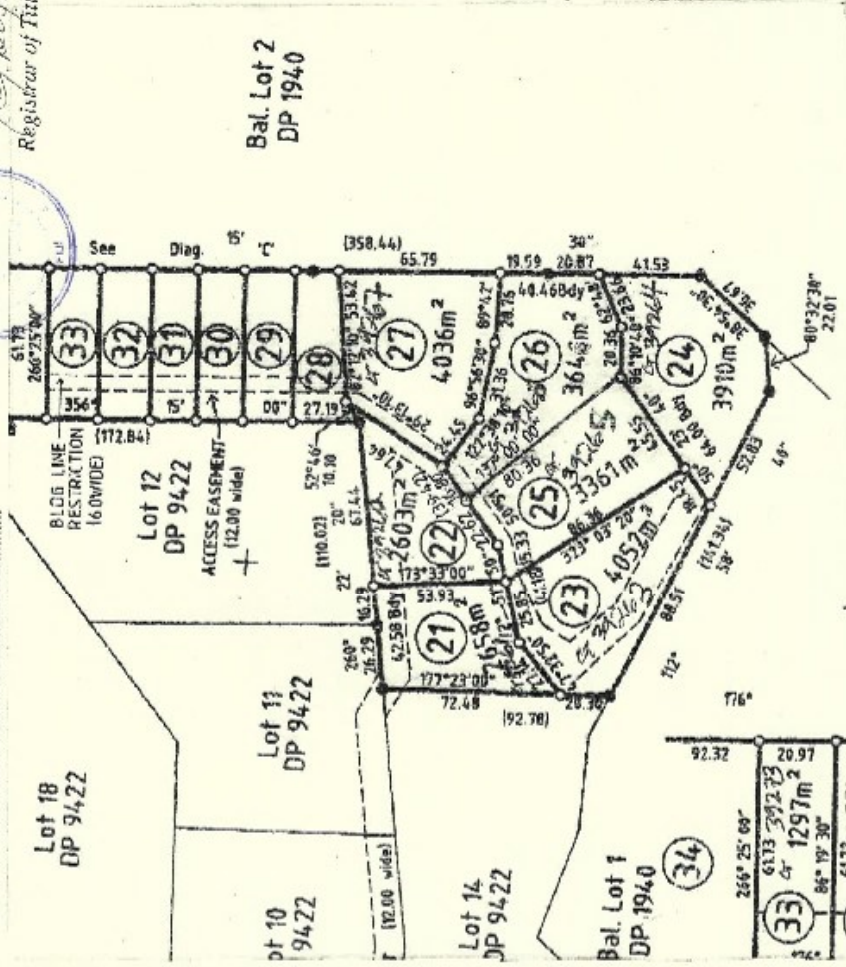
that piece of land known as "Vatudonu" and containing
Four thousand and thirty six square metres
be the same a little more or less and situate in the Province
of Casuarina in the Island of Vanua Levu and being
Lot 27 on deposit plan No. 9960 and shown in diagram hereon.

In Witness whereof I have hereunto signed my name and affixed my seal,

Suva 22nd July, 2009



P. P. P. P.
Registrar of Titles.



Scale chains per inch. All measurements are in links.

CLASS

[See over]

RURAL VALUATION and SECURITY ASSESSMENT for Loan Purposes

Form LVA4

Organisation/Lender : Bank of Baroda/Westpac Bank

Clients Name : BENJAMIN SAMUEL LANYON

Title Details : Lot 27 DP 9960

Encumbrances : As therein stated on title

Site Area : 4036 square metres

LG.A : Savusavu Rural

Main Building : Vacant Land

Built About : Nil

Garage Areas : no

Marketability : Good

Environmental Issues : Regular maintenance of Service Drains

Zoning/Instrument : Residential- Tourism

Current Use : undeveloped

Addition(s) : Car Accommodation : No

Heritage Issues : not applicable

RISK ANALYSIS – Must “comment” over page on any 4 or 5 Risk Ratings, or if three or more “3” Risk Ratings

Property Risk* Rating	1	2	3	4	5	Market Risk* Ratings	1	2	3	4	5
Location & Neighbourhood	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Reduced Value next 2-yrs	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Land (incl. Planning, title.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Market Volatility	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Environmental Issues	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Local Economy Impact	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Improvements	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Market Segment Conditions	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

* Risk Ratings : 1 = Low, 2 = Low to Medium, 3 = Medium, 4 = Medium to High, 5 = High

VALUATION & ASSESSMENTS SUMMARY

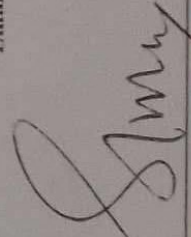
Interest Valued: Fee Simple vacant possession

Value Component	Current Market Value	Other Assessments
Land	FS\$450,000.00	
Market Value	FS\$450,000.00	

I, Salacieli Lomaiviti hereby certify that I personally inspected this property on the date below and have carried out the assessments above as at that date. Neither I, nor any member of this firm, have any conflict of interest, or direct, indirect or financial interest in relation to this property that is not disclosed herein.

This report is for the use only of the party to which it is addressed for mortgage purposes and is not to be used for any other purpose. No responsibility is accepted or undertaken to third parties in respect thereof. This report does not constitute a structural survey. This report is made in accordance with the Fiji Institute of Valuers and Estate Management guidelines.

Valuer : Salacieli Lomaiviti Firm : Land prop Valuations
 Qualification/Reg : BA (LMD) Registered Valuer (Fiji) Address : Main Street, Savusavu.
 Inspection : 12th May, 2016. Mobile : 8677 5911/7119760
 & Valuation Date Email : slomai@yahoo.com



Authorised for Issue By :

SALACIELI TAGANE LOMAIVITI
 REGISTERED VALUER NO. 74 (FIJI)
 BA (LMD) USP MIVEM (FIJI)