

Special mortgage conditions: Ordo

1.	Loan type	Mortgage	
2.	Loan purpose	Cottage purchase proposed by "ASK Development" LLC (customer number in DKIB - 196245) in the "Ordo" cottage village, located in the Ortosay village.	
3.	Loan amount	from KGS 1 400 000	
4.	Loan currency	KGS	
5.	Loan term (month)	24 - 60	
6.	Annual interest rates	for loan term	
		24 months	9,5%
		36 months	11,8%
		48 months	13,0%
		60 months	13,7%
7.	Up-front fee for loan arrangement	1% from loan amount	
8.	Own funds	min 20% (up to 30%), besides Bank can ask for additional collateral depending on cottage type/borrower; in case of presenting 30% and over additional collateral is not required.	
9.	Loan repayment	Equal monthly instalments	
10.	Collateral *	for any loan amount	
		Cottage to be purchased under loan/future rights for the cottage to be purchased under loan. Based on borrower /stage of construction Bank can apply for additional collateral like personal /corporate guarantee or other movable/immovable property, applicable to the Bank.	
11.	Collateral insurance	Obligatory for cottages to be purchased under loans (if collateral is a future right for the cottage, then insurance must be done after putting the cottage into exploitation).	
12.	Prolongation	N/A	
13.	Penalty for delayed payment of accrued interest, p. a.	current interest rate on loan (see p. 6)	
14.	Increased interest rate, applied to past-due loans, p. a.	current interest rate on loan (see p. 6)	
15.	Penalty for earlier repayment (total or partial), % of earlier repaid loan principal amount	without preliminary written notification to the Bank about earlier repayment prior to 30 calendar days	- 5% (min./мин. KGS 2 000) - in case of closing loan due to getting new one - N/A
		with preliminary written notification to the Bank about earlier repayment prior to 30 calendar days	N/A
16.	Commission for loan restructuring (loan schedule changing in other cases excluding the case of partially earlier repayment)	- KGS 7 000 (including case of loan currency changing from USD to KGS - KGS 3 500 – in case customer's salary date changes (as result monthly instalments' dates will be changed; if an installment date will be increased than loan term can be increase, but not more than for 1 month). (*) - For loan currency changing should be applied commercial Bank's exchange rate for the moment of modifying the loan in the system with preliminarily confirmation with Treasury department	
17.	Commission for change of collateral	KGS 3 500	
18.	Commission for release of collateral	N/A	
19.	Preparation and sending an official notification to borrower and/or guarantor and/or pledge giver, per one notification	KGS 500	
20.	Penalty for no-purpose usage of loan	5% from originally disbursed loan amount	
21.	Commission for appraisal of collateral	as per Bank's conditions for collateral appraisal	
22.	Penalty for delayed payment of commissions and other fees, including uncompensated Bank's expenses	0,2% from such delayed amount for each day of delay	
23.	Cash deposit fee in case FCY loan was disbursed in non-cash form and further repaid in cash form in the currency of disbursed loan (applicable for loan repayments over USD 10 000 per each repayment)	N/A as by terms and conditions of current mortgage program USD loans are not provided	

Notes:

1. Related Approving Entity has the right to establish special loan conditions depending on customer's credit history, ability to pay, volume of transactions and other factors.
2. Monthly loan instalment should not exceed 50% of total monthly income of borrower. The guarantor should be also creditworthy enough to pay on loan debt
3. Loan to be disbursed should be transferred directly to the account of "ASK Development" LLC in CJSC "DKIB". Commission for money transfer is N/A.
4. All commissions are indicated without taxes. Taxes shall be charged by the Bank additionally as per the current Tax Code of KR.