Your ref : VGT / 0091  
  
Our Ref : SAL / 6 / 1425  
  
6 March - 20XX  
  
To :  
Mr. Chew Seng Boon,  
Edaran Komotech Sdn Bhd,  
889 Jalan Kemajuan,  
42000 Kajang,  
Selangor Darul Ehasan.  
  
Dear Mr. Chew,  
  
RE : LOAN APPLICATION  
  
We regret to inform you we are unable to approve your application for a loan of Rs. 200,000.00. Our inspector checked out the property you proposed to mortgage, and he is of the opinion that its present market value is not more than Rs. 80,000.00 at the maximum.  
  
If you would consider making an application for a smaller loan, our loan officer, Mr. David Lee, will be glad to be of assistance.   
  
  
Thank you.  
  
  
Ibrahim Bin Ahmad  
  
Manager  
  
  
lA : Ip