AMBANK (M) BERHAD

Loan Recovery Department
Level 12, Wisma Perbankan, No. 8 Jalan Ampang, 50450 Kuala Lumpur

Our Ref: LRD/HL/2026/3958
Your Ref: FL-014
Date: 21 October 2026

Nik Hisham Fakihah & Co
Advocates & Solicitors
Level 9, Wisma Seri Cahaya, No. 21 Jalan Tun Razak, 50400 Kuala Lumpur

Dear Sirs,

MISSING DOCUMENTS
Home Loan account no. 211039581142, Siti Mariam binti Hassan and Hassan bin Omar

We refer to our instruction of 6 October 2026 on the above account and to your letter of demand of 13 October 2026.

On reviewing our instruction file we find that the following documents are missing. We would be grateful if you could furnish them within seven (7) days so that the account can proceed to the next stage:

1. A copy of the letter of demand as served on the second borrower, Hassan bin Omar, at the address on our records.

2. The registered post acknowledgement cards for both borrowers, or Pos Malaysia tracking printouts where the cards have not been returned.

3. Your written confirmation of the borrowers' current address, as the Bank's own letter to Hassan bin Omar was returned unclaimed on 19 October 2026.

Please quote our reference above in your reply. Should the documents not be received within the period stated, the account will be flagged as pending in our monthly legal report.

Yours faithfully,

Puan Noraini binti Salleh
Manager, Loan Recovery Department
AmBank (M) Berhad