Introducing Buangkok Vale and Limbang Green, two new Build-To-Order projects brought to you by HDB.

At Buangkok Vale in Hougang, you will live amid lovely landscaped grounds that feature a variety of leisure and fitness facilities. Shop and dine to your heart's content at Hougang Mall and Hougang Plaza. Enjoy island-wide connectivity with the comprehensive bus and MRT networks provided by the Buangkok MRT station, Hougang MRT station and bus interchange. Prices start from $88,000 for a 2-room flat, $142,000 for a 3-room flat and $231,000 for a 4-room flat.

Over at Limbang Green in Choa Chu Kang, you are only minutes from the bustling Lot One and Yew Tee Point where a galore of shopping, dining and entertainment options awaits. When you need to commute, the Yew Tee MRT station, Choa Chu Kang MRT/LRT station and bus interchange provide easy and convenient travel to anywhere in Singapore. Prices start from $64,000 for a Studio Apartment, $140,000 for a 3-room flat and $226,000 for a 4-room flat.

Apply online today! Applications close 18 Jan 2010.

To find out more, visit our Build-To-Order Exhibition* at the Habitat Forum**, BizFour 3rd Storey, HDB Hub. You can also view the 3D models, perspectives, sample finishes and fittings there.

*BTO Exhibition now on till 18 Jan 2010.
**Opening Hours: Mon to Fri - 8am to 5pm; Sat - 8am to 1pm; Sun & Public Holidays - Closed
Simple Steps to Owning Your Home

STEP 1: SUBMIT YOUR APPLICATION

- Interested applicants may submit their application through e-Sales > Build-To-Order Jan 10 > Apply Online.

- You are advised to obtain financing advice from HDB or a bank/financial institution on the loan amount you can borrow for the purchase of an HDB flat before submitting your application.

- If eligible, you can request for priority under the various priority schemes available, such as the Married Child Priority Scheme, Third Child Priority Scheme and Tenants’ Priority Scheme.

- You will need to indicate your choice for Buangkok Vale or Limbang Green and your desired flat type.

- You will need to pay an administrative fee of $10 by CashCard or credit card (Visa/MasterCard).

- Apply by **18 Jan 2010 (Monday)**.

  1a You may check on the latest number of applications received at e-Sales > Build-To-Order Jan 10 > Apply Online > Flat Supply and Applications Received.

  1b Those without Internet access can visit HDB Hub or any HDB Branch Office where they will be assisted in the submission of their application. Operating hours: Mon to Fri – 8am to 5pm; Sat – 8am to 1pm; Sun & Public Holidays – Closed.

  2 More information on priority schemes can be found at e-Sales > Policies > Priority Housing Schemes.

  3 Different eligibility conditions apply for the different flat types. Please refer to e-Sales > Policies > Eligibility Conditions.

STEP 2: SELECT YOUR FLAT

- You will be informed of your balloted queue position in **Mar 2010**.

- Invited applicants will be given an appointment to select a flat.

- Selection of flats is expected to start in **May 2010**.

- You will need to pay an option fee by cash/NETS/cheque. The option fee for each flat type is:

<table>
<thead>
<tr>
<th>Flat Type</th>
<th>Option Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Studio Apartment</td>
<td>$250</td>
</tr>
<tr>
<td>2-room flat</td>
<td>$500</td>
</tr>
<tr>
<td>3-room flat</td>
<td>$1,000</td>
</tr>
<tr>
<td>4-room flat</td>
<td>$2,000</td>
</tr>
</tbody>
</table>

4 HDB will assess the applications received before deciding whether to proceed with the invitation of applicants for the selection of flats.

STEP 3: APPLY FOR MORTGAGE LOAN

- Before Signing the Agreement for Lease, buyers taking a mortgage loan must obtain the HDB Loan Eligibility Letter (HLE) from HDB or a Letter of Offer from a bank/financial institution.

- Apply for the HLE online through e-Sales > eServices > HDB Loan Eligibility Application.
Simple Steps to Owning Your Home

STEP 4: SIGN AGREEMENT FOR LEASE

- You will be invited to sign the Agreement for Lease within four months from your flat selection date.
- You will need to pay 10% (5% for Studio Apartment buyers) of the selling price as downpayment and about 1% to 3% as legal and stamp fees by CPF and/or cash.
- First-timer buyers who qualify for the Staggered Downpayment Scheme need only pay a 5% downpayment. The balance 5% is payable at the time of collecting keys to the flat.
- Buyers taking a loan from a bank/financial institution have to pay 5% in cash and the balance 5% by CPF/cash.
- Only buyers who are aged 55 and above may use the CPF savings in their Ordinary and Retirement accounts to buy the Studio Apartment after they have already set aside the full cash component of their Minimum Sum.

6 HDB will proceed to call tender to build the contract only if there is sufficient take-up of the flats for the contract.

STEP 5: MOVE INTO YOUR FLAT

- HDB will invite you to collect the keys to your flat when it is completed.
- You will need to arrange to pay the balance of the selling price by a loan from HDB or a bank/financial institution, or by CPF/cash.
- As there is no mortgage loan for Studio Apartment, the balance of the selling price is to be paid in full at this point by CPF/cash.

7 The Estimated Delivery Possession Date (EDPD) for each BTO project is:

<table>
<thead>
<tr>
<th>BTO Project</th>
<th>EDPD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Buangkok Vale</td>
<td>31 Jan 2015</td>
</tr>
<tr>
<td>Limbang Green</td>
<td>30 Nov 2014</td>
</tr>
</tbody>
</table>

The EDPD is an estimate of the date that HDB is required under the Agreement for Lease to deliver possession of the flat. Applicants will be informed of the actual Delivery Possession Date during the signing of the Agreement for Lease. The flats may be completed earlier, depending on the progress of construction. The expected completion dates for these BTO projects are:

<table>
<thead>
<tr>
<th>BTO Project</th>
<th>Estimated Completion Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Buangkok Vale</td>
<td>1Q 2014</td>
</tr>
<tr>
<td>Limbang Green</td>
<td>4Q 2013</td>
</tr>
</tbody>
</table>