

Terms and Conditions

The subject property will be sold on “as it where is” basis and subject to the following :

1. the reserve price as mentioned;
2. the conditions of sale and by way of an assignment from the Assignee / the Lender or Charge;
3. the consent being obtained by the successful bidder from the developer and/or relevant authorities (if any);
4. all costs and expenses incurred for obtaining the consent shall be borne solely by the successful bidder.

All prospective bidders are advised to :

1. inspect the subject property;
2. conduct an official search on the title at the relevant Land Office and/or other relevant authorities;
3. make necessary enquiries with the Developer and/or other relevant authorities with regards to the terms of consent or transfer;
4. obtain a copy of the Proclamation of Sale from the Auctioneer;
5. seek legal advise on the Conditions of Sale prior to the auction sale.

Important Notes

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In the event that the sale is being set aside for any reasons whatsoever by the Assignee or/by Order of Court or consent not being obtained from the developer and/or the relevant authorities (if any), the sale becomes null and void and be of no further force and effect and the Assignee shall refund such sums of monies paid towards the purchase price free from any interest and the successful bidder(s)/purchaser(s) shall not be entitled to make any claim and/or demand whatsoever against OCBC, the Assignee or any other party on account thereof.

OCBC Bank (Malaysia) Berhad

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Need Assistance?

Contact our Auction Team @ 03-27833735 / 03-27833197 / 03-20345399 or email us @ Auctionmgt@ocbc.com

HIGH COURT / LAND OFFICE / LACA

NO	Our Ref	Land Office / High Court	PROPERTY TYPE	LAND AREA	BUILT UP AREA	LOCATION	STATE	AREA	AUCTIONEER	SOLICITOR	AUCTION DATE	RP
1	EMM/71240988670 0000	JB HC	DS Shop Office	143.08 M	286.12 M	10 & 10A JALAN EH 2 TAMAN EVERGREEN HEIGHTS 83000 BATU PAHAT JOHOR	JHR	Batu Pahat		Clarence Edwin Law Offices (07- 3350008)	16/11/2015	346,500.00
2	COD/716408132900 000	HC	DSTH	1540 F	1950 F	NO 16 JLN LEMBAH 7 TMN DESA JAYA 81100 JOHOR BAHRU JOHOR	JHR	Johor Bahru		Zaid Ibrahim & Co(JB) (07- 2264999)	16/11/2015	280,000.00
3	COD/175403292000 000	HC	3SDH	9731 F	11688 F	NO 37 JLN PERAK TMN KOLAM AIR 80100 JOHOR BAHRU JOHOR	JHR	Johor Bahru		Zaid Ibrahim & Co(JB) (07- 2264999)	30/11/2015	4,500,000.00
4	COD/716404545400 000	HC	DSH (Semi D)	247.12 M	187.01 M	NO 19 JALAN BATAI TAMAN MAJIDEE 80250 JOHOR BAHRU JOHOR	JHR	Johor Bahru		Zaid Ibrahim & Co(JB) (07- 2264999)	09/12/2015	388,800.00
5	COD/716404934400 000	JB HC	DSTH	1560 F	-	NO 7 JALAN EJ 3/13 TMN EHSAN JAYA 81100 JOHOR BAHRU JOHOR	JHR	Johor Bahru		Zaid Ibrahim & Co(JB) (07- 2264999)	14/12/2015	495,000.00
6	COD/710417937300 000	HC	Apartment	-	1001 F	05-05 BLK G MON BISCA APARTMENT JLN PERMAS 6/18 BDR BARU PERMAS JAYA 81750 MASAI JOHOR	JHR	Masai		Zaid Ibrahim & Co(JB) (07- 2264999)	14/12/2015	175,000.00
7	COD/711403346000 000	HC	DS (Low-cost)	770 F	-	NO. 46, JLN UTAMA 6, TMN TEMIANG UTAMA JALAN KIM KEE 84000 MUAR JOHOR	JHR	Muar		Soh Yok Lam & Co (06- 9518232)	16/11/2015	45,000.00

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8	COD/711414668000 000	HC	DSTH (End)	341 M	194.54 M	NO 474 JALAN SAKEH BARU 3 TAMAN SAKEH BARU JALAN SAKEH 84000 MUAR JOHOR	JHR	Muar		Soh Yok Lam & Co (06- 9518232)	14/12/2015	350,000.00
9	COD/711413303100 000	HC	SSTH	143 M	93.46 M	426 JALAN SERI 25 TAMAN SRI BAKRI III 84000 MUAR JOHOR	JHR	Muar		Soh Yok Lam & Co (06- 9518232)	21/12/2015	150,000.00
10	COD/716404431800 000	HC	DSTH (End)	1540 F	1842 F	NO 24 JALAN MAWAR 7 TAMAN MAWAR 81700 PASIR GUDANG JOHOR	JHR	Pasir Gudang		Zaid Ibrahim & Co(JB) (07- 2264999)	30/11/2015	207,000.00
11	COD/716402257800 000	HC	SSTH	167.20 M	-	NO 50 JLN PULAI INDAH 5/15 TMN PULAI INDAH 81110 KANGKAR PULAI JOHOR	JHR	Pulai	Setia Auction Services (07- 2215991)	Zaid Ibrahim & Co(JB) (07- 2264999)	09/12/2015	180,000.00
12	COD/714404419300 000	LO	SSDH	5400 F	2336 F	NO 394 KAMPUNG GENUANG BARU 85000 SEGAMAT JOHOR	JHR	Segamat		Lee Fook Leong & Co (07-9313479)	02/02/2016	120,000.00
13	COD/710413490600 000	HC	SSTH	1300 F	1024 F	NO 28 JALAN KEMULIAAN 37 TAMAN UNIVERSITI 81300 SKUDAI JOHOR	JHR	Skudai		Zaid Ibrahim & Co(JB) (07- 2264999)	01/12/2015	150,000.00
14	COD/710408040700 000	HC	Flat (Low Cost)	-	505 F	UNIT NO B-03-19 BLOCK B JALAN JAYA MAS 9 TAMAN JAYA MAS 81300 SKUDAI JOHOR	JHR	Skudai		Zaid Ibrahim & Co(JB) (07- 2264999)	12/01/2016	40,000.00

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15	COD/711412978600 000	LO	DSTH	868 F	-	43 TAMAN PEMANIS BEKOH 84900 TANGKAK JOHOR	JHR	Tangkak		Soh Yok Lam & Co (06- 9518232)	15/12/2015	30,000.00
16	EMM/75040681880 0000	Alor Setar HC	DS Shop Office	143.10 M	252.68 M	NO 259 FASA 1-A STARGATE LEBUHRAYA SULTANAH BAHYAH ALOR SETAR 05400 KEDAH	KDH	Alor Setar		Oo Gin Sun, Bakar & Co (04-7310622)	16/11/2015	430,000.00
17	EMM/75040713750 0000	Alor Setar HC	Industrial Land	3.6775 H	-	GM960-LOT2273 MUKIM TAWAR, DISTRICT OF BALING (BKT KUKUS, SITED OFF THE SOUTHERN SIDE OF KUALA KETIL-BALING APPROX 5.3 KM DUE SOUTH-EAST OF PEKAN KUALA KETIL)	KDH	Baling		Oo Gin SUN, Bakar & Co (04-7310622)	17/11/2015	3,024,000.00
18	COD/750403625100 000	LO	SSTH	150 M	92.90 M	NO 99 TAMAN INDERA 06000 JITRA KEDAH	KDH	Jitra		Oo Gin SUN, Bakar & Co (04-7310622)	25/02/2016	150,000.00
19	COD/731412885600 000	LO	SSTH	102 M	98.36 M	NO 87 LORONG BUNGA RAYA 6 TAMAN BUNGA RAYA 09400 PADANG SERAI KEDAH	KDH	Padang Serai		Zaid Ibrahim & Co(PNG) (04-2270888)	29/12/2015	80,000.00
20	COD/730415456000 000	LO	SSTH (Low Cost)	2077 F	1175 F	101 LORONG BUNGA RAYA 9 TMN BUNGA R AYA 09400 PADANG SERAI KEDAH	KDH	Padang Serai		Cheong Wai Meng & Van Buerle (04- 2625446)	29/12/2015	70,000.00

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21	COD/750407620200000	Alor Setar HC	SSTH	1,400 F	-	NO 720 JALAN BUKIT PUTERI 11/23A BANDAR PUTERI JAYA 08000 SUNGAI PETANI KEDAH	KDH	Sungai Petani		Oo Gin Sun, Bakar & Co (04-7310622)	23/11/2015	135,000.00
22	COD/755402199100000	Kota Bharu HC	SSDH	6997 F	1396 F	LOT PT 1575, KAMPUNG PA'ELONG, RUSA 16300 BACHOK, KELANTAN	KLT	Bachok		Lim & Chua (09-7449689)	23/11/2015	141,800.00
23	COD/755402204100000	Kota Bharu HC	SS Detached house	6997 F	-	LOT 1571, KAMPUNG PA'ELONG, RUSA BACHOK, KELANTAN	KLT	Bachok		Lim & Chua (09-7449689)	23/11/2015	137,700.00
24	EMM/755402121500000	HC	2 Sty Shop Hse (End)	146 M		LOT PT6122, TAMAN SRI LALANG, KG BERIS LALANG, 16070 BACHOK, KELANTAN	KLT	Bachok		Lim & Chua (09-7449689)	24/11/2015	124,659.00
25	EMM/755402034000000	Kota Bharu HC	DS Shop House	130 M	-	PT6125 TAMAN SRI LALANG, BERIS LALANG, 16300 BACHOK, KELANTAN	KLT	Kota Bharu		Clarence Edwin Law Offices (07-3350008)	17/11/2015	102,060.00
26	EMM/755402182700000	Kota Bharu Land Office	A building land erected	758 M	291.61 M	LOT 334 KAMPUNG GAYONG JLN PENGKALAN CHEPA 16100 KOTA BHARU, KELANTAN	KLT	Kota Bharu		Lim & Chua (09-7449689)	30/11/2015	250,000.00
27	COD/755402202500000	Kota Bharu HC	SSTH	3175 F	-	PT 2742 TMN SRI SENTOSA MAHANG WEST 16450 KOK LANAS KOTA BHARU KELANTAN	KLT	Kota Bharu		Lim & Chua (09-7449689)	30/11/2015	113,100.00

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28	COD/75540205610000	HC	SS Bungalow	446 M	-	PT 2428 TAMAN SRI SENTOSA BUKIT BIDANG SELISING 16800 PASIR PUTEH KELANTAN	KLT	Pasir Puteh		Lim & Chua (09-7449689)	23/11/2015	180,000.00
29	COD/70740160480000	LACA	Flat	-	61.78 F	NO G-G-12G BLOCK G APARTMENT PANGSA RAKYAT COLLEGE VALLEY 71700 MANTIN NEGERI SEMBILAN	NS	Mantin	Ehsan, KL	Yong & Rakan-Rakan (03-33427207)	17/11/2015	50,000.00
30	COD/74041026430000	Seremban HC	DSTH	1400 F	-	PREMISES NO 1302 JALAN NUSARI AMAN 4/5 NUSARI AMAN 2 71950 BANDAR SRI SENDAYAN NEGERI SEMBILAN	NS	Sendayan	TBN Auction Sale (03-22602187)	Azhar & Wong (03-26023898)	12/11/2015	360,000.00
31	COD/74040260250000	Seremban HC	SSH (Low Cost Intermediate)	100.30 M	50.16 M	NO 703 JLN GUNUNG ANCSI 11 TMN KELAB TUANKU 70300 SEREMBAN NEGERI SEMBILAN	NS	Seremban		Azhar & Wong (03-26023898)	02/12/2015	33,000.00
32	COD/73042100100000	HC	Flat	-	57 M	2C-11-24 MEDAN ANGSANA 1 BDR BARU AIR ITAM 11500 PULAU PINANG	PNG	Air Itam	LSK World Venture (04-3987777)	Zaid Ibrahim & Co(PNG) (04-2270888)	17/11/2015	130,000.00
33	COD/73042358030000	HC	Apartment	-	96M	UNIT NO 5-8 5TH FLOOR AQUARIUS APARTMENT JLN LOW YAT 11100 BATU FERINGGHI PULAU PINANG	PNG	Batu Feringghi		Cheong Wai Meng & Van Buerle (04-2625446)	17/11/2015	420,000.00
34	COD/73042205040000	HC	2.5 STH (Intermediate)	1270 F	2580 F	NO 6 LINTANG MURNI 1 TMN DESA MURNI 13800 BUTTERWORTH PULAU PINANG	PNG	Butterworth		Cheong Wai Meng & Van Buerle (04-2625446)	08/12/2015	450,000.00

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35	COD/7304176394000	HC	Apartment	-	74 M	11-G-3 JALAN SEKOLAH LA SALLE MEDAN LUMBA KUDA 11400 PENANG	PNG	Penang		Cheong Wai Meng & Van Buerle (04-2625446)	15/12/2015	510,000.00
36	COD/7304226006000	HC	DSDH	5963 F	4203 F	NO 27 LORONG TAMBUN INDAH 19 TAMAN TAMBUN INDAH 14100 SIMPANG AMPAT PENANG	PNG	Simpang Ampat		Cheong Wai Meng & Van Buerle (04-2625446)	01/12/2015	1,080,000.00
37	COD/7204125763000	Ipoh HC	DSTH (Intermediate)	130 M	217.85 M	NO 34 PERSIARAN KLEBANG SELATAN 7A PANORAMA TAWAS SAVANA 31200 CHEMOR PERAK	PRK	Chemor		Toh Theam Hock & Co (05-2492587)	19/11/2015	428,000.00
38	COD/7204126069000	Ipoh HC	SSTH	1,400 F	1,400 F	NO.23,LALUAN KELEBANG RIA 6,TMN KLEBANG RIA,31200 CHEMOR,PERAK	PRK	Chemor		Toh Theam Hock & Co (05-2492587)	24/11/2015	148,000.00
39	COD/7204093977000	Ipoh HC	SSTH	1173 F	1116 F	NO 10 PERSIARAN DESA PINJI UTARA 18 TMN DESA PINJI 31500 LAHAT PERAK	PRK	Lahat		Toh Theam Hock & Co (05-2492587)	26/11/2015	70,000.00
40	EMM/72440810310000	Taiping HC	3S Shop Office	1400 F	4200 F	PLOT 84 MEDAN PENGKALAN MUKIM PENGKALAN AOR DISTRICT LARUT & MATANG 30010 PERAK	PRK	Matang		Kean Chye & Sivalingam (05-2531979)	03/12/2015	420,000.00
41	COD/7204093837000	HC	SSTH	1200 F	850 F	NO 276 LALUAN KLEDANG 1/7 TAMAN KLEDANG 31100 SUNGAI SIPUT (U) PERAK	PRK	Sg siput		Kean Chye & Sivalingam (05-2531979)	19/11/2015	42,700.00

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42	COD/720409307100 000	Ipoh HC	SSTH (Medium Cost)	1200 F	850 F	NO 212 LALUAN KLEDANG 1/5 TAMAN KLEDANG 31100 SUNGAI SIPUT (U) PERAK	PRK	Sg Siput		Toh Theam Hock & Co (05-2492587)	01/12/2015	48,600.00
43	COD/701432173100 000	Gombak LO	DS Bungalow	647.55 M	-	NO 7 JLN 5/1B KEMENSAH RESIDENCY KEMENSAH HEIGHTS 68000 AMPANG SELANGOR	SLG	Ampang	Prima Auctioneers (03-33748958)	Yong & Rakan-Rakan (03- 33427207)	12/11/2015	2,880,000.00
44	COD/701459764800 000	LACA	Condominium	-	1602 F	A12-15 D PINES AMPANG TAMAN NIRWANA SELANGOR	SLG	Ampang	Ehsan, KL	Yong & Rakan-Rakan (03- 33427207)	17/11/2015	720,000.00
45	COD/709400103800 000	LACA	Condominium	-	1638 F	NO 3-3 BLOCK SURIA 3 JALAN CYBER SURIA CYBER HEIGHTS VILLA 63000 CYBERJAYA SELANGOR	SLG	Cyberjaya	Ehsan, KL	Azhar & Wong (03- 26986800)	17/11/2015	468,000.00
46	COD/706400396200 000	Shah Alam HC	Apartment	-	774 F	LM2-G-03A BLOCK LM 2 JLN BUKIT KENANGAN TMN BUKIT KENANGAN 43000 KAJANG SELANGOR	SLG	Kajang	Tras Auction House (03- 40440714)	Azhar & Wong (03- 26023898)	24/11/2015	110,000.00
47	COD/706406910600 000	Shah Alam HC	DSTH	167 M	221.10 M	23 JLN SERI SUNGAI LONG 1 SERI SUNGAI LONG 43200 KAJANG SELANGOR	SLG	Kajang		Azhar & Wong (03- 26023898)	02/12/2015	820,000.00
48	COD/705409151600 000	LO	DSTH	1300 F	1882 F	NO 48 JLN ALOR SETAR OFF JLN KAPAR 41400 KLANG SELANGOR	SLG	Klang		Yong & Rakan-Rakan (03- 33427207)	22/01/2016	330,000.00

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49	COD/705415088100 000	LO	SSTH	1720 F	1550 F	31 JLN KABONG TMN GEMBIRA 41100 KLANG SELANGOR	SLG	Klang		Yong & Rakan-Rakan (03- 33427207)	22/01/2016	190,000.00
50	COD/701454801900 000	LO	DSTH (corner)	374.11 M	437.56 M	NO 4 JLN ZAMRUD SATU OFF JLN TELUK GADUNG 41100 KLANG SELANGOR	SLG	Klang		Yong & Rakan-Rakan (03- 33427207)	26/02/2016	650,000.00
51	COD/705413637400 000	LO	SSTH	1460 M	1283 M	42 JLN SEMENTA JAYA 7 TMN SEMENTA JAYA 42100 KLANG SELANGOR	SLG	Klang		Yong & Rakan-Rakan (03- 33427207)	25/03/2016	140,000.00
52	COD/707415569200 000	LACA	Apartment	-	920 F	C-8-5 PELANGI UTAMA JLN MASJID PJU 6A 47400 PJ S'GOR	SLG	Petaling Jaya	Ehsan, KL	Yong & Rakan-Rakan (03- 33427207)	17/11/2015	520,000.00
53	COD/786413734300 000	HC	Apartment	-	764 F	NO D-09-02 BLOCK D (DAHLIA) PELANGI DAMANSARA PJU 6 PERSIARAN SURIAN 47800 PETALING JAYA SELANGOR	SLG	Petaling Jaya		Azhar & Wong (03- 26023898)	24/11/2015	300,000.00
54	COD/786414510900 000	LACA	DSTH	169 M	258.58 M	NO 48 JLN NUSAPUTRA 4/1C BDR NUSAPUTRA 47130 PUCHONG SELANGOR	SLG	Puchong	Ehsan, KL	Azhar & Wong (03- 26986800)	17/11/2015	693,000.00
55	COD/701454416100 000	Shah Alam HC	DSTH	1500 F	1971 F	NO 15 JLN TPS 3/5 TMN PELANGI SEMENYIH 43500 SEMENYIH SELANGOR	SLG	Semenyih		Azhar & Wong (03- 26023898)	30/11/2015	375,000.00

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56	COD/705404598000 000	Kuala Kubu Bahru LO	SSDH	-	5200 F	NO 19 JLN MELOR 5B DESA MELOR 48200 SERENDAH SELANGOR	SLG	Serendah		KM Chye & Murad (03-20702323)	01/12/2015	145,800.00
57	COD/705404598000 000	Hulu Selangor LO	SSDH	-	5200 F	NO 19 JLN MELOR 5B DESA MELOR 48200 SERENDAH SELANGOR	SLG	Serendah		KM Chye & Murad (03-20702323)	01/12/2015	145,800.00
58	COD/786409025800 000	HC	Apartment	-	79 M	I-G-14 BLOCK I P/PURI PUTRA INDAH JLN PP 16 SEC 2 TMN PINGGIRAN PUTRA 43300 SERI KEMBANGAN SELANGOR	SLG	Seri Kembangan		Yong & Rakan-Rakan (03-33427207)	25/11/2015	150,000.00
59	COD/786410842400 000	HC	DSTH	117 M	-	NO 19 JALAN OBO EMPAT 33/17D TAMAN ALAM INDAH SECTION 33 40400 SHAH ALAM SELANGOR	SLG	Shah Alam		Azhar & Wong (03-26023898)	02/12/2015	440,000.00
60	COD/705409951700 000	LO	SSTH	1496 F	1200 F	NO 12 JLN HIKMAH 25/132E TMN SRI MUDA SEC 25 40400 SHAH ALAM SELANGOR	SLG	Shah Alam		Yong & Rakan-Rakan (03-33427207)	25/03/2016	200,000.00
61	COD/760408938100 000	HC	SSTH (Corner)	262.50 M	82.36 M	LOT 4674 LRG TMN PUNICA WITHIN TMN PUNICA OFF JLN BATU KAWA MATANG 93050 KUCHING SARAWAK	SRW	Kuching		Tan, Yap & Tang (082-411392)	18/11/2015	220,000.00
62	EMM/76040681470 0000	Kuching HC	Shoplot	-	33.50 M	PARCEL NO 231-4-62 BANGUNAN SATOK KUCHING SARAWAK	SRW	Kuching		Tan, Yap & Tang (082-411392)	02/12/2015	300,000.00

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63	COD/7604093605000	Kuching HC	Apartment	-	60 M	LOT 1327 WITHIN TAMAN SURIA JAYA APARTMENT BLOCK A OFF 6TH MILE JLN MATANG 93050 KUCHING SARAWAK	SRW	Kuching		Tan, Yap & Tang (082-411392)	30/12/2015	76,500.00
64	COD/7074103196000	LACA	Condominium	-	2,939 F	NO A-20-02, FLORA MURNI CONDOMINIUM, NO 3, JLN KIARA 3, MONT KIARA, 50480 KL	WP	Kuala Lumpur	Ehsan, KL	Yong & Rakan-Rakan (03-33427207)	17/11/2015	1,500,000.00
65	COD/7864147365000	LACA	Condominium	-	2,164 F	A-22-09, BLK A, TIFFANI KIARA, NO.1 CHANGKAT DUTA KIARA, MONT KIARA 50480 KUALA LUMPUR	WP	Kuala Lumpur	Ehsan, KL	Azhar & Wong (03-26986800)	17/11/2015	1,400,000.00
66	COD/7874006705000	LACA	Apartment	-	1093 F	NO 2-11-4 BLOCK 2 PANTAI HILLPARK PHASE 5 JALAN PANTAI DALAM 59200 KUALA LUMPUR	WP	Kuala Lumpur	Ehsan, KL	Azhar & Wong (03-26986800)	17/11/2015	480,000.00
67	COD/7014489586000	LACA	Apartment	-	55.28 M	A-5-16 PLAZA DAMAS 3 NO 63 JLN SRI HARTAMAS 1 TMN SRI HARTAMAS 50480 KL	WP	Kuala Lumpur	Ehsan, KL	Azhar & Wong (03-26986800)	17/11/2015	441,000.00
68	COD/7014326199000	LACA	Apartment	-	2,315 F	B-12-3A BLOCK B DUA RESIDENCY 211 JALAN TUN RAZAK 50400 KUALA LUMPUR	WP	Kuala Lumpur	Ehsan, KL	Azhar & Wong (03-26986800)	17/11/2015	1,845,000.00
69	COD/7014557115000	LACA	Condominium	-	1578 F	NO C-7-8 GEMBIRA RESIDENCE NO 2 JLN SENANG RIA TMN GEMBIRA OFF JLN KLANG LAMA 58200 KUALA LUMPUR	WP	Kuala Lumpur	PAH, KL	Azhar & Wong (03-26986800)	19/11/2015	900,000.00

NO	Our Ref	Land Office / High Court	PROPERTY TYPE	LAND AREA	BUILT UP AREA	LOCATION	STATE	AREA	AUCTIONEER	SOLICITOR	AUCTION DATE	RP
70	COD/701451181600 000	Gombak LO	SSTH (Intermediate)	139.35 M	115.94 M	NO 5 JALAN AU 1C/2C AUIC TMN KERAMAT PERMAI 54200 KUALA LUMPUR	WP	Kuala Lumpur	Ismat Auctioneer (019-3210022)	Yong & Rakan-Rakan (03- 33427207)	26/11/2015	390,000.00
71	COD/701449262500 000	LACA	Condominium	-	1081 F	UNIT NO A-17-02 TOWER A CONDO 1 SENTUL NO 1 JALAN SENTUL RIA 51200 KUALA LUMPUR	WP	Sentul	PAH, KL	Azhar & Wong (03- 26986800)	19/11/2015	570,000.00

The Lender gives no warranty as to the accuracy or correctness of the information and statements contained in this listing (IN PARTICULAR the state or condition of the property CONCERNED) other than that the Lender is the lawful and beneficial assignee of the property. Save as aforesaid, no representation/warranty is made by or implied against the Lender