



Prittworld Properties & Mortgages Limited

- Feasibility study
- Home loan designing & construction (Nyumba Smart)
- Project Management
- Mortgage brokerage
- Construction financing
- Sales & marketing
- Property management

Our Ref:PPML/MF/24.17/001

23rd January 2017

Eunice Wahome,
22 Adelaide Street West, Suite 200
Toronto ON M5H OA9
Canada.

Dear Madam,

RE: DIASPORA MORTGAGE FINANCING-HWA APARTMENTS

Prittworld Properties & Mortgages Limited is willing to arrange for you a suitable mortgage financing package for purchasing of a housing unit at HWA Apartments, Westlands along Rhapta road under the following terms.

Amount	:	Kshs.16 million (USD 160,000) @ Kshs.100 conversion rate/USD
Loan tenure	:	Upto 180 months (15 years);
Monthly repayment	:	Kshs.213,079 or USD 1,769 per month;
Other related fees & charges	:	<ul style="list-style-type: none">▪ Appraisal fee-2.5% of the loan amount;▪ Stamp duty-2-3% of the transfer value;▪ Registration fee-0.1% of mortgage amount;▪ Valuation fee-Kshs.50,000;▪ Fire & mortgage protection insurance;
Prittworld's financing arrangement fee	:	<p>We shall charge a one-off fee of 1.5% of the loan amount as the mortgage arrangement fee which is payable as follows:</p> <ul style="list-style-type: none">• Kshs.15,000 payable at the point of submission of the application documents;• 70% payable at the point of signing the offer letter;• 30% less the initial deposit payable after the funds disbursement;

Turnaround time	:	<ul style="list-style-type: none"> • 14 days to the issuance of the funding approval (Letter of Offer); • 60 days to loan disbursement;
Required documentation	:	<p>The following documents are required for the credit review:</p> <ul style="list-style-type: none"> • **** Pay-stubs for the latest 3 months; • **** Confirmation for the current employment; • **** 6 months bank statements • **** Letter from the employer confirming employment status (terms & age); • **** Copy of the ID, Passport & PIN; • **** 3 passport size photographs; • Copy of the title & offer letter for the property being purchased; <p>NB: All the documents with the **** requires to be notarized either by the notary public or authorized Kenyan embassy official.</p>
Scope of Engagement	:	<p>Prittworld Properties & Mortgages Limited being a one-stop shop carries all the required functions from the mortgage documentation process to the point of fund disbursement.</p> <p>The processes are summarized as follows:</p> <ul style="list-style-type: none"> • Mortgage documentation; • Credit review and advise; • Real estate investment advisory services; • Funding negotiations until issuance of the loan approval letter; • Managing of the post approval processes-charging & valuations; • Fast tracking on the conditions required to loan disbursement;
Why Prittworld Properties & Mortgages Limited	:	<ul style="list-style-type: none"> • Real estate investment advisory services; • Excellent customer service; • Competent and experienced team of professionals; • Strict adherence to process timelines; • A one stop shop in real estate investment solutions;

We look forward for mutually beneficial business relationship.

Kindly accept our terms and conditions by signing an acceptance remark at the bottom of this indicative offer letter.

In the meantime, please accept our assurances of our highest consideration.

Thank you in advance.

Yours faithfully,

A handwritten signature in black ink that reads "Daniel M." with a stylized, cursive font.

Daniel K.Maina
Managing Director-Prittworld Properties & Mortgages Limited