



GOA

Sl. No. 4188 Place of Issue: Margao Date of Issue: 6/11/2017

Value of Stamp Paper: 20,000/-

Name of the Purchaser: M/s. S. F. Builders

Sl. No. Verso No. Residing at: Varca

As there is no one single stamp paper for the value

of Rs. 61,800/-, Additional stamp paper for the completion of the value is attached along with

060526

TONY FERNANDES

Govt. Authorised Stamp Vendor

Licence No. JUDVEN-LIC/12013/AC-I

Shop No. 4, Ave Maria Building,

Margao-Goa Ph: 2731274

Stamp Vendor Signature:

Signature of Purchaser:

20/11/17

STANLEY ASHOK MARTINS

AGREEMENT FOR DEVELOPMENT AND TRANSFER

WITH POSSESSION

Martins





गोवा GOA

Sl. No. 4188

Place of Vend: Margao. Date of Issue: 6/6/2017

Value of Stamp Paper: 20,000/-

Name of the Purchaser: M/s. S. F. Builders

S/o. Vasco Wadling, Residing at Vasco

As there is no one single stamp paper for the value

Rs. 61,800/- Additional stamp paper for the

completion of the value is attached along with



[Handwritten Signature]

Stamp Vendor Signature:

[Handwritten Signature]

Signature of Purchaser:

060527

TONY FERNANDES

Govt. Authorised Stamp Vendor

Licence No. JUD/VEN-LIC/172013/AC-1

Shop No. 4, Ave Maria Building,

Margao-Goa Ph: 2731274

.....2.....

THIS AGREEMENT FOR DEVELOPMENT
AND TRANSFER is made here at Margao, Goa
on this sixth day of June, in the year Two
thousand and Seventeen (06/06/2017).

[Handwritten Signature] *[Handwritten Signature]* *[Handwritten Signature]*



वा GOA

Sl. No. H188 Place of Vend: Margao. Date of Issue 6/6/2017
Value of Stamp Paper 20000/-
Name of the Purchaser M/S. S. F. Builders
S/o Vaslo Morbin Residing at Varca
As there is no one single stamp paper for the value
of Rs. 61800/- Additional stamp paper for the
completion of the value is attached along with



[Handwritten signature]

[Handwritten signature]

Stamp Vendor Signature:

Signature of Purchaser:

060464

TONY FERNANDES

Govt. Authorised Stamp Vendor
Licence No. JUDVEN-LIC/12013/AC-1
Shop No. 4, Ave Maria Building,
Margao-Goa Ph: 2731274

.....3.....

BETWEEN

1. Mr. John Gregory Pereira, son of late
Rosario Santana Pereira and
Lourencinha Esperanca Rodrigues,
married, aged 41 years, seaman, r/o
House No. 579/C; Varca, Salcete,

[Handwritten signature: J Pereira] *[Handwritten signature: S Martins]*



गोवा GOA

Sl. No. 4188 Place of Vend: Margao. Date of Issue: 6/6/2017

Value of Stamp Paper: 1000/-

Name of the Purchaser: M/S. S. F. Buided

S/o Vencio Maralim Residing at Vencio

As there is no one single stamp paper for the value

of Rs. 61,800/- Additional stamp paper for the completion of the value is attached along with

461047

TONY FERNANDES

Govt. Authorised Stamp Vendor

Licence No. JPD/REJ/LIC/112013/AC-4

Shop No. 4, Ave Maria Building,

Margao-Goa Ph: 2731274

Stamp Vendor Signature:

Signature of Purchaser:

Goa; Indian National, holder of PAN
Card bearing No. BHUPP2718J;
hereinafter referred to as
"INTENDING VENDOR No.1" ;
and his wife;

Antonio *Maria* *Antonio*



गोवा GOA SI No. 4188 Place of Vend. Margao. Date of Issue 6/6/2017

Value of Stamp Paper 500/-

Name of the Purchaser M/S. S. F. Builders

Sl. Varco Mandri Residing at Varco

As there is no one single stamp paper for the value is 61800/-. Additional stamp paper for the completion of the value is attached along with

400794

TONY FERNANDES

Govt. Authorised Stamp Vendor

Licence No. JUDVEN-LJC/1/2013/AC-1

Shop No. 4, Ave Marla Building,
Margao-Goa Ph: 2731274

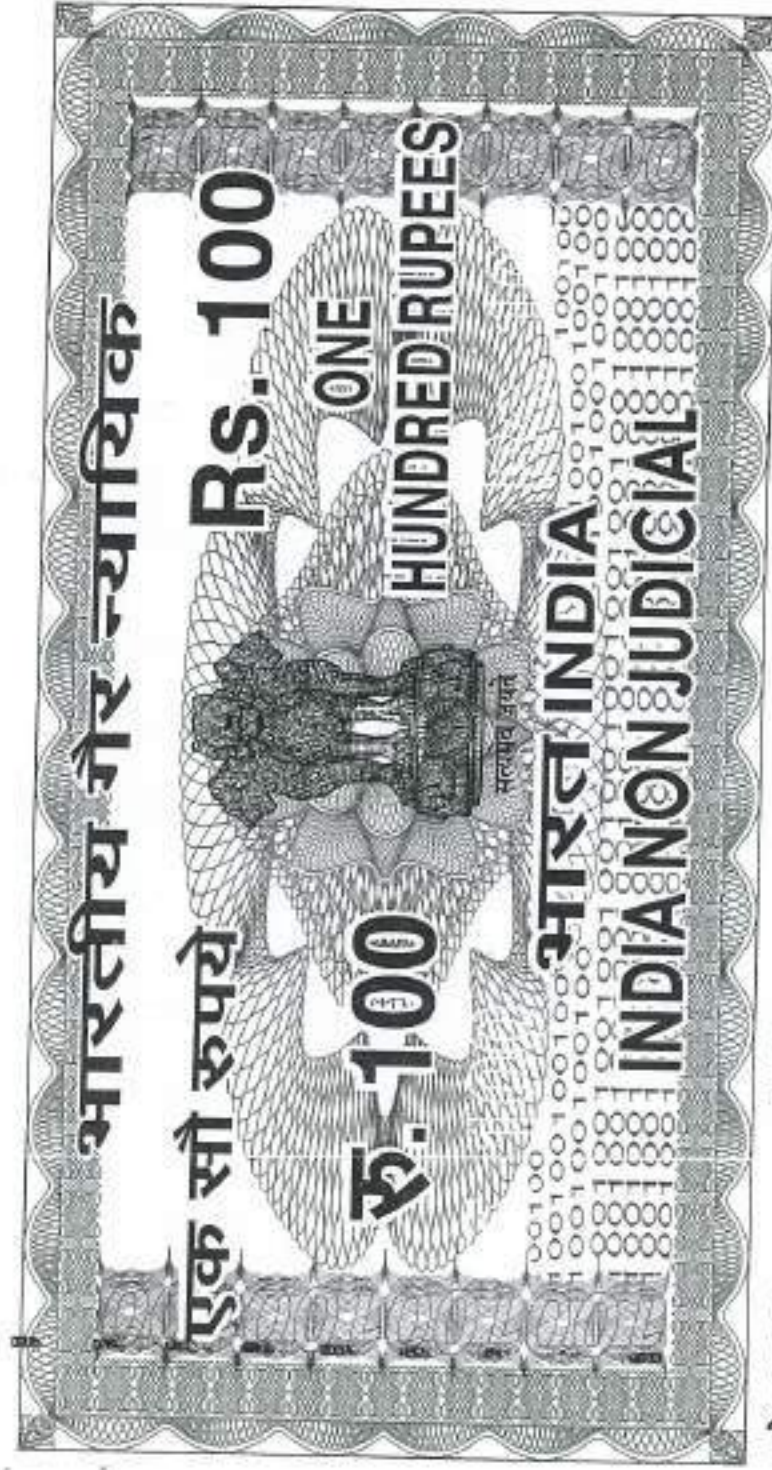
Stamp Vendor Signature:

[Signature]

Signature of Purchaser:

2. Mrs. Anna Pereira, d/o Joseph Fernandes and
Lilly Fernandes, aged 44 years, in service, r/o
House No. 579/C; Varca, Salcete, Goa;; holder of

[Signature] *[Signature]* *[Signature]*



गोवा GOA

Sl. No. 4188 Place of Vend: Margao. Date of Issue 6/8/2017

Value of Stamp Paper 500/-

Name of the Purchaser M/S S.F. Baided

S/o Vasco Mavlu Residing at Varca

As there is no one single stamp paper for the value of Rs. 61800/- Additional stamp paper for the completion of the value is attached along with



Stamp Vendor Signature:

Signature of Purchaser:

472927

TONY FERNANDES

Govt. Authorised Stamp Vendor
Licence No. JUDVEN-LJC/1/2013/AC-1
Shop No. 4, Ave Maria Building,
Margao-Goa Ph: 2731274

.....6.....

PAN Card bearing No. AACPF0217E; Indian
National, hereinafter referred to as "INTENDING
VENDOR No. 2" for brevity sake.



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M/s. **S.F. BUILDERS**, a partnership firm duly registered with the Registrar of Firms, under No. MGO-F29-2012, under the Partnership Act, 1932 with PAN. No. ACBF56449N, through its only partners:

- i) **Mr. STANLEY ASHOK MARTINS**, s/o Vasco Martins, aged 43 years, Occupation: business, married, with PAN No. AQPPM6399H, AADHAR CARD No. 8555 6794 5427; Mob: 9890211780; Indian National and his wife;
- ii) **Mrs. FRENIA MARGARATE MARTINS**, d/o Mr. Carlos Pereira, aged 36yrs; married, Occupation: business, married, with PAN Card bearing No. AQOPM2517N, AADHAR CARD NO. 4209 5074 6050; Indian National and residents of H. No. 233, Laxette, Varca, Salcete, Goa, hereinafter referred to as the "DEVELOPER" of the SECOND PART for brevity sake.

The expressions "INTENDING VENDORS" and "DEVELOPER" shall unless repugnant to the context or meaning thereof be deemed to include their heirs, successors, legal representatives, administrators, executors, assigns and nominees.

Frederick D. Pereira *for the Smartens*



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AND WHEREAS all parties intervening in the present deed are Indian Nationals and the firm is registered in the state of Goa; India.

WHEREAS there exists at village Varca, Taluka and Sub-District of Salcete, District of South Goa, State of Goa, within the limits of Village Panchayat of Varca a plot of land having an area of 3,975 sq. mts., forming part of the bigger property known as "PEDDA" surveyed under No. 246/8 of village Varca, Taluka Salcete; showing the sole name of the "INTENDING VENDOR No. 1" in the occupants column of the public records; which is more particularly described in the SCHEDULE -I hereunder written and hereinafter referred to as the 'said property' for brevity sake.

WHEREAS the 'said property' inter alia was purchased vide Deed of Sale dated 7th December, 1971 duly registered in the Office of the Sub Registrar, Salcete at Margao under Reg. No. 155 at pages 259 to 261 of Book No. I, Volume 86, dated 19th January, 1972; by one Mr. Rafael Beds Pereira, his wife: Mrs. Bertha Pereira and Rev. Fr. Vincent Visitacao Pereira who subsequently gifted the 'said property' to the "INTENDING VENDORS" herein.

Frederic M. Pereira *Rafael Beds Pereira* *Bertha Pereira*



.....11.....

WHEREAS the "INTENDING VENDORS" are married inter se under the regime of communion of assets as applicable to the state of Goa.

WHEREAS the said "INTENDING VENDORS" being the lawful owners in possession of the 'said property' have agreed to develop a portion of the same to the extent of 1650 sq. mts. by carrying out various multistoried residential/ commercial buildings/ constructions and bungalows in the "said property" hereinafter referred to as the "said project" through the "DEVELOPER" herein. The portion of the 'said property' which is proposed to be developed by putting up the "said project" is hereinafter referred to as the 'plot to be developed' and is more aptly described in the SCHEDULE -II hereunder.

WHEREAS the "said project" has the following permissions for the same :

a) Conversion certificate for the "said property" bearing No. COL/SG/CONV/78/2016/12763; dated 12th December, 2016.

b) Technical Clearance Order from the O/o the Senior Town Planner with Ref.:

Devi A. Neri. D. S. Neri



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TPM/28842/Const/Varca/246/8/17/540 dated 7th February, 2017.

No objection from the Primary Health Centre , Chinchinim, from the sanitation point of view dated 22nd February, 2017 under Ref. No. PHC-Chin/NOC/16-17/1137.

- c)
- d) Construction Licence from the Village Panchayat Varca, vide reference No. VP/VAR/2016-2017/27 dated 30th March, 2017.

AND WHEREAS the "DEVELOPER" has agreed with the "INTENDING VENDORS" to develop the 'plot to be developed' in the "said property" by constructing the "said project" as per the plans approved by the competent authorities and also after obtaining any other additional permissions as required by law.

AND WHEREAS it is agreed between the parties that the southern portion of the 'plot to be developed' admeasuring 432 sq. mts; along with the proposed development as per the plan attached herewith would belong exclusively to the "INTENDING VENDORS" in consideration to permit the "DEVELOPER" to develop the balance portion of the land of the 'plot to be developed'. The southern portion of the 'plot to be

J Pereira Director. for Intending



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developed' which is to be retained by the "INTENDING VENDORS" is hereinafter referred to as the 'plot to be retained by owners' for brevity sake and described in SCHEDULE -III. The other portion of the land to be developed by the "DEVELOPER" and sold to various prospective buyers is the balance portion of the 'plot to be developed' admeasuring 1216 sq. mts which is hereinafter referred to as 'said plot' for brevity sake and described in SCHEDULE -IV for brevity sake.

AND WHEREAS the "DEVELOPER" has agreed with the "INTENDING VENDORS" to develop the 'plot to be developed' by constructing the "said project" as per the plans approved by the competent authorities and also after obtaining any other permissions as required by law.

AND WHEREAS it is agreed between the parties hereto to reduce in writing the terms and conditions of the development/sale/transfer of the 'said plot' belonging to the "INTENDING VENDORS" along with the "said project" in a manner which is expressed herein below.

J Pereira *Director* *State Planning*



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**NOW THIS AGREEMENT FOR DEVELOPMENT
AND TRANSFER WITNESSETH AS FOLLOWS:**

1. The "INTENDING VENDORS" by the present agreement have entrusted the "DEVELOPER" the 'said plot' admeasuring about 1216 sq mts to construct thereon a portion of the "said project" as per the plans duly approved by the competent authorities, enclosed by retaining wall.
2. For the purpose of stamp duty the 'plot to be developed' totally admeasuring 1216 sq mts is valued at Rs. 21, 28,000/- (Rupees Twenty One Lakhs Twenty Eight Thousand only) which is approx @ Rs.1750/- per sq. meter which is its fair market value taking into consideration that : Vide Order No. 17/1/Fixation of Land Rates/2012-RD/5004 of the Department of Revenue dated 26th December, 2012, the average rate of land at Varca, Salcete Goa; wherein the "said property" is situated is fixed at Rs.1750/- per sq.mts. The average rates were fixed by the Government for the years 2013 and 2014; there is no new notification thereafter.
3. The "DEVELOPER" shall construct the "said project" in the portion of the 'plot to be developed' belonging to the "INTENDING VENDORS" in

Y Pereira *D. V. Pereira* *P. S. Pereira* *Intending*



4. The development in the 'plot to be retained by owners' is to be completed by the "DEVELOPER" within 30 months from the date of completion of all the legal Government formalities of obtaining all required permissions and licenses.

5. The "DEVELOPER" do hereby agree and undertake to hand over possession of the Two Villas in the 'plot to be retained by owners' admeasuring 152 sq. mts each; both all complete in all respects and fully fit for use and occupation to the "INTENDING VENDORS". These premises are herein after referred to as the "said premises" for brevity sake and more aptly described in SCHEDULE V hereunder.

6. The “DEVELOPER” does hereby agree and undertake to hand over possession of the proposed “said premises” to the “INTENDING VENDORS”

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Purple
Quarting



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complete in all respects and fully fit for use and occupation within a period of 30 months from the date of all the legal Government formalities of obtaining all required permissions and licenses; provided that the "DEVELOPER" shall be entitled to a reasonable extension of time for giving the "said premises" on the aforesaid date, if the completion of the "said project" is delayed on account of:

- a. Non-availability of steel, cement, water, electric supply or other building material.
- b. War, Civil unrest or commotion or Act of God.
- c. Any Notice, order, rule, notification of the government and/or other public or competent Authority.

7. The delivery of the "said premises" shall not be complete unless the copy of occupancy certificate is supplied to the "INTENDING VENDORS" and official water and electricity connection is obtained for the "said premises".

8. The "said premises" shall be built as per specifications in SCHEDULE V.

9. It is hereby agreed by and between the parties that in case the "INTENDING VENDORS" intend to have additional amenities to the "said premises"

Received
[Signature]
[Signature] *[Signature]* *[Signature]*



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then in that event the "INTENDING VENDORS" shall execute a separate agreement with the "DEVELOPER" in respect of the said additional amenities to be provided by the "DEVELOPER" to the "INTENDING VENDORS" and for the same the "INTENDING VENDORS" shall pay to the "DEVELOPER" extra amount for the amenities to be provided by the "DEVELOPER" to the "INTENDING VENDORS" in the "said premises". It is further agreed by and between the parties hereto that the agreement for additional amenities to be executed by and between the parties hereto that the agreement for additional amenities to be executed by and between the parties hereto shall be treated as part and parcel of these presents for all purposes. The conveyance of the built up portion in the 'plot to be retained by owners' shall be done at the cost of the "INTENDING VENDORS"

10. The "INTENDING VENDORS" shall have no other claim other than the "said premises" along with the entire land in the 'plot to be retained by owners' which is part and parcel of the 'plot to be developed' and is admeasuring 434 sq. mts.

Accepted & Approved
[Signature]



.....18.....

Any Notice to be sent by the "INTENDING VENDORS" to the "DEVELOPER" and vice versa shall be sent to the following addresses:

M/s. S.F. BUILDERS; H. No. 233, Laxette, Varca,
Salcete, Goa, "DEVELOPER"

Mr. John Gregory Pereira r/o House No. 579/C;
Varca, Salcete, Goa; "INTENDING VENDORS"

12. The Letters, receipts and/or notices issued by the "DEVELOPER" and/or "INTENDING VENDORS" dispatched under certificate of posting to the address as referred above will be sufficient proof of receipt of the same by the "INTENDING VENDORS" and "DEVELOPER" and shall completely and effectively discharge the onus.

13. All costs, charges and expenses in connection with the formation of a Cooperative Society or incorporated Body as well as the costs of preparing, engrossing, stamping and registering all the agreements, conveyances or any other documents required to be executed by the "INTENDING VENDORS" and the prospective purchasers/society and the entire professional costs

John Gregory Pereira
Director
Salcete



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of the lawyers in preparing and approving all such documents shall be proportionately borne and paid by the "DEVELOPER". The "DEVELOPER" alone shall also pay all stamp, registration and other out of pocket expenses. The "INTENDING VENDORS" shall not contribute any amounts towards such expenses except for the development carried out in the 'plot to be retained by owners'.

14. The calculation of the super built up area of the "said premises" shall include the full thickness of the internal and external walls and proportionately of all passages, toilets, staircases, lifts and other common areas.

15. That based on the present Agreement the "INTENDING VENDORS" admit for all legal purposes that they have permitted the "DEVELOPER" to start the Development in respect to the "said project".

16. The "DEVELOPER" is entitled to negotiate and to enter into agreements with the prospective purchasers of their choice for the flats, shops, garages and other premises in the "said project" which will be allotted to him and to receive the consideration price on account of the booking of the premises.

Agreed *Dev.* *Devs* *Master*



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The "DEVELOPER" is free from today to enter in the 'plot to be developed' and demarcate it, to level it, to carry out all the works for the purpose of development of the 'plot to be developed' and to construct the "said project", to submit for approval plans of construction and to obtain license for construction from the necessary authorities.

18. The "DEVELOPER" is free to construct temporary structures for the stay of the labourers during the period of construction and to fence the 'plot to be developed' and to do all acts in connection to the development and construction of the "said project".

19. The "INTENDING VENDORS" are bound to produce all relevant documents of title deeds within a period of ten days from its demand by the "DEVELOPER" and or by any other Government Authority when the same is required for furtherance to the purpose of completion of the "said project".

20. It is the sole and exclusive responsibility of the "DEVELOPER" and their prospective purchasers to acquire loans from any financial institutions, Banks, Government and any other party by mortgaging the "DEVELOPER"'s and the

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prospective purchaser's own flat, shop garage etc along with the proportionate share of the land appertaining to them provided the loan should be used for paying off installments of selling price of the flat, shop, garage etc.

21. The "DEVELOPER" shall obtain all requisite service connection including water, electricity or any other essential connection which may be required for occupation of the "said premises" in the "said project".

22. The "DEVELOPER" in no case shall hand over possession of the flats, shops, garages and other premises to his prospective Purchasers until the "INTENDING VENDORS" are put in possession of the 'said premises' allotted to them as per the present Agreement.

23. The "INTENDING VENDORS" shall not be entitled to interfere by any manner whatsoever in the development/construction work as from the date of execution of this Agreement, except when the "DEVELOPER" commits default of any of the conditions of this Agreement.

24. The "INTENDING VENDORS" shall transfer in favour of the respective Prospective purchaser in the "said project" the proportionate share of the

Received By: [Signature] For the Intending



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land corresponding to the flat, shop, and garage purchased therein.

25. The "INTENDING VENDOR No.1 " has today executed an irrevocable power of attorney in favour of his wife "INTENDING VENDOR No.2 " in order to co-ordinate inter se among the parties herein; in pursuance of this Agreement.

26. The "INTENDING VENDORS" has covenanted that they have a clear title to the 'said plot' and on this basis the "DEVELOPER" has entered into the Agreement.

27. In the event of any defect in the title of the "INTENDING VENDORS" the "DEVELOPER" is entitled to rescind this Agreement.

28. Matter pertaining to title verification; if any, of the 'plot to be developed' are to be settled by the "INTENDING VENDORS".

29. This Agreement shall be specifically enforceable at the option of either party to this Agreement.

30. The "INTENDING VENDORS" shall be the confirming parties in all the Agreements, Conveyance Deed/Sale Deed/s to be executed in favour of the prospective purchasers of the 'said project'.

31. The entire consideration of the present deed amounting to Rs. 21,28,000/- (Rupees Twenty

27/05/2018
Dr. M. S. Srinivas
Dr. Srinivas



.....23.....

One Lakh Twenty Eight Thousand only) is to be paid in kind by the DEVELOPER to the "INTENDING VENDORS" by way of the proposed development in the 'plot to be retained by owners' which is equivalently valued.

SCHEDULE I

("said property")

ALL THAT PLOT having an area of 3975 sq. metres, forming plot described in the Schedule-I hereinabove Surveyed under Survey No. 246/8 of village Varca, Taluka Salcete which plot henceforth forming a separate and independent property is bounded as under:

NORTH : By the property of the heirs Raimundo

Penaforte Furtado and by the public road

SOUTH : By the Survey No. 195/3 and property of the Comunidade

EAST : By the property of the heirs of Jose Rodrigues and others and Comunidade and survey Nos. 247/10 and 247/7

WEST : Survey No.246/10, Public Road and by the property of the heirs Melicio Estanislau Viriato Furtado

Frederica Pereira
Frederica
Frederica



.....24.....

SCHEDULE II

'plot to be developed'

This is the Eastern portion of the property above described in "SCHEDULE I" as a distinct and separated property by itself and admeasuring 1650 sq.mts ands forms part of survey No. 246/8 of the survey records Varca Village; shown in the plan annexed to this Deed and as an independent property is bounded as under:

On the East : By the property of the heirs of Jose Rodrigues and others and Comunidade and survey Nos. 247/10 and 247/7

On the West: with the balance of the "said property"; belonging to "INTENDING VENDORS".

On the North : By the existing Road and the balance of the "said property"; belonging to "INTENDING VENDORS".

On the South : By the Survey No. 195/3 and property of the Comunidade

SCHEDULE III

'plot to be retained by owners'

This is the Southern portion of the property above described in "SCHEDULE II" as a distinct and separated property by itself and admeasuring 434 sq.mts ands forms part of survey No. 246/8 of the survey records

2/10/58

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Varca Village; shown in the plan annexed to this Deed as an independent property is bounded as under:

On the East : By the property of the heirs of Jose Rodrigues and others and Comunidade and survey Nos. 247/10 and 247/7

On the West: with the balance of the "said property"; belonging to "INTENDING VENDORS".

On the North : By the 'said plot' described hereinbelow which is the subject matter of the present deed.

On the south : By the Survey No. 195/3 and property of the Comunidade

This portion of the property is retained by the "INTENDING VENDORS".

SCHEDULE IV

('said plot')

This is the Northern portion of the property above described in "SCHEDULE II" as a distinct and separated property by itself and admeasuring 1216 sq.mts and forms part of survey No. 246/8 of the survey records Varca Village; shown in the plan annexed to this Deed and as an independent property is bounded as under:

On the East : By the property of the heirs of Jose Rodrigues and others and Comunidade and

Aguiar

Bueno

de la Cruz

Sanctus



survey Nos. 247/10 and 247/7

on the West: with the balance of the "said property";
belonging to "INTENDING VENDORS".

On the North : By the existing Road and the balance
of the "said property"; belonging to
"INTENDING VENDORS".

On the south : By the property is retained by the

"INTENDING VENDORS". Described in **SCHEDULE III**

This portion of the property is intended to be sold by the
"DEVELOPER" under terms of the present deed.

SCHEDULE V

Specification for flats in the "said premises"

STRUCTURE: RCC framed structure as per design
approved by concerned authorities.

WALLS: Bricks/laterite or concrete masonry in cement
mortar;

The steps and landing would be of Kota stone.

DOORS & WINDOWS: All door frames shall be of
wood and the main door shall be modular paneled door.
Bedroom doors shall be of wood with veneer polished.
Toilet door shall be of FRO or Plastic/Sintex doors.

Windows shall be of aluminum.

PLASTER & PAINT: All external surfaces of the
building will be plastered with two coats of cement
mortar finished with weather shield paint and finished
with the paint apex/ace. Internal walls and ceiling will be



FLOORING: All flooring will be in a 2 x 2 tiles flooring vitrified tiles.

KITCHEN: Kitchen to be provided with cooking platform of Kaddappa stone with granite top. The wall backing the kitchen platform is to be provided with glaze tiles upto a height of 0.6 meters and the Sink to be in Stainless Steel (Nirali) with double bowel and drain board.

ELECTRICALS: Concealed copper wiring of Finolex make in PVC conduits and modular switches. Points to be provided as follows:

2, 1883 Quinn Radio breaking



- a. Living/Dining: two No. Light points, two No. Fan

points, Two No. five amps socket points on the switch board and one independent plug point, one No. Bell point, one Telephone Point and T.V. point.

Provision is to be made for inverter connection.

- b. Bedrooms: one No. Fan Point, Two Nos. five Amps socket Point on the switch board and one independent Plug point, fifteen amps Point on switch board and Two light points in each Bedroom.

All Bed rooms to have a provision for Air Conditioning.

- c. Kitchen: One No. Light point, Two No.s (five Amps socket Point on the switch board and one independent Plug point), Two No. (Fifteen Amps Socket point) and one point for a filter.

- d. Toilet/Bathroom: Light Points each, One No. Five
Amps Socket Point

- e. Balconies (each): One No. Light point.

- f. Staircase: Two way switch on each landing.

PLUMBING AND DRAINAGE: water lines to be of Anti Rust Pipes, concealed of CPVC Astral and PVC Pipes of Prince or Finolex. Rain water and Sewage

Peper's Admission to the Library



Drainage to be in SWR PVC pipes and fittings. Underground to be stone ware pipe with chambers and traps to be connected to sewage mains/septic tanks.

Basin would be ceramic of arc or Cera make. The Taps to be of Jaguar make.

Bunglows would be provided with underground and over head tanks.

The "said project" would be a gated community with provision for security.

IN WITNESS WHEREOF, the parties hereto have set their respective signatures to this Deed on the date first herein above mentioned.

Pratima Sharma *Debas* *Santhosh*



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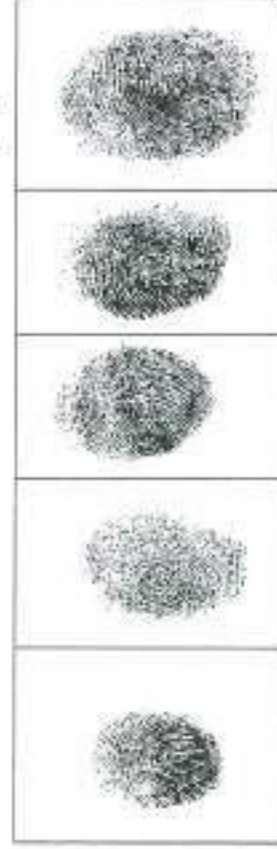
Signed and Delivered by:

"INTENDING VENDOR No.1"

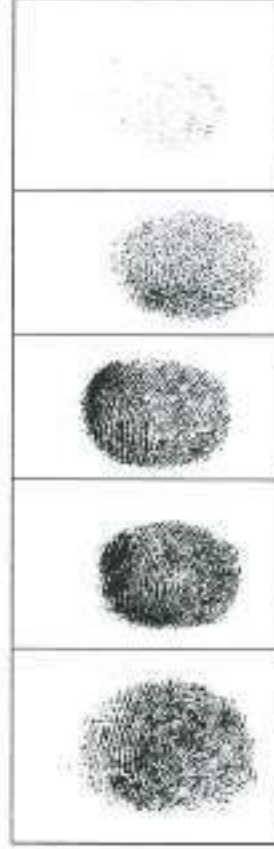


Gregory Pereira

Mr. John Gregory Pereira



Left hand finger impression of "INTENDING VENDOR No.1"



Right hand finger impression of "INTENDING VENDOR No.1"

Gregory Pereira
John Gregory Pereira