

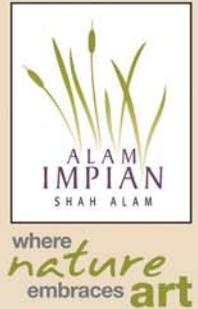
EdgeProp.my

A PULLOUT EVERY FRIDAY WITH **FD** FINANCIAL DAILY

FRIDAY, FEBRUARY 28, 2020 . ISSUE 3076/2020 . PP19055/06/2016(034530)

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VIOLA



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Indulge in a harmonious environment, fine-tuned to bring about a tranquil way of life. Each element of this development is designed to give residents an environment that is complete with safety, style, comfort and the sweet sensation of being at home.

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DOUBLE STOREY TERRACE HOMES	Built-Up Area (sq. ft.) 1,806 - 2,450	Lot Size 22' x 80' / 22' x 75' / 20' x 85'
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Setia

Viola (Double storey terrace) • Developer: I&P Alam Impian Sdn Bhd (394244-M) (a member of S P Setia) • Developer Address: Eight Kinrara – Block B, Jalan BK 5A/1, Bandar Kinrara, 47180 Puchong, Selangor Tel: 03-8082 9600 • Developer's License No: 9829-20/12-2021/01220(L) • Validity Period: 17/12/2019 – 16/12/2021 • Advertising Permit No: 9829-20/12-2021/01220(P) • Validity Period: 17/12/2019 – 16/12/2021 • Approving Authority: Majlis Bandaraya Shah Alam • Building Plan Approval No: MBSA/BGN/BB/600-1(PB)/SEK.35/0145-2019 • Expected Date of Completion: Feb 2022 • Land Tenure: Freehold • Restriction in Interest (if any): Nil • Land Encumbrances (if any): Nil • No of Units: 110 • Selling Price: Min RM714,800 - Max RM1,303,800 • Discount: 7% for Bumiputera

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EP
02
NEWS



Castanea semidees at Setia Alam 65% taken up over weekend launch

EP
06
PROPERTY CHAT



So, you want to buy a house?

Go to the pullout online to check out featured property listings!

www.EdgeProp.my

In search of a RM250,000 HOME



Looking for your first home in the Klang Valley but can only afford one priced RM250,000 and below? Read on to find out where.

BY TAN AI LENG

Ng Cun Mei, 40, never considered getting her own home until she was told to move time and again from her rental homes because the landlords were selling off their properties.

Since her early twenties after graduating from Universiti Teknologi Malaysia (UTM) in Johor Bahru, Ng had decided not to buy a place of her own as she wanted to be debt-free.

"I don't mind renting a room or staying with other tenants as it helped keep my living expenses down and I can stay in my preferred locations.

"However, after constantly being told to vacate by the landlords, I am tired of having to move and find a new place, so I knew it was time to find a more permanent home of my own," says the financial planner who hails from Muar, Johor.

The first thing to do was to start saving 20% to 30% of her salary every month until she had enough to pay the down payment for a house of her choice. "I pretended to have already bought a house and I am paying the instalment to help me be more financially disciplined," Ng tells EdgeProp.my.

In search of the desired property, Ng clearly under-

stands her priority (easy accessibility to highways and amenities and safe environment) and budget: not more than RM150,000 or less than RM800 of monthly instalment.

It took her more than a year to look at properties on the primary and secondary markets that fit her criteria, especially the pricing element.

Finally in 2010, she signed the sale and purchase agreement (SPA) for a 1,000sqft townhouse in Nusa Bestari, Johor Bahru, that cost RM150,000.

"I like this township very much and wanted to get a secondary property here, preferably a renovated unit with basic fittings such as kitchen cabinet, wardrobe, door grilles and ceiling fans. However, most of the landed houses in Nusa Bestari at that time were selling above my budget. Then I saw an advertisement of this newly-launched townhouse. The size was smaller than the double-storey terraced houses but the price fitted my budget," she recalls. This freehold townhouse required a monthly instalment of RM600 which Ng was happy with as she could still maintain her current lifestyle.

In the search for her own home, Ng found that there were plenty of choices on the secondary market. "Finding a house that meets one's requirement and budget nowadays is much easier in the IT age. With online resources and smart devices, one could save a lot of time in finding the right property and verifying the identity of the real estate agents," she adds.

Ng may have found the house that fits her budget in Johor, but how about in the Klang Valley? Currently, EdgeProp.my listings show that in the Kuala Lumpur area, one could get a condo unit priced below RM250,000 with at least two bedrooms.

"One has to be realistic. For a budget of RM250,000 or monthly instalment of less than RM1,200, one could still get a house but it's usually not the kind of property you have been dreaming about," says Ng.

CONTINUES ON PAGE 3



Ng: Finding a house that meets one's requirement and budget nowadays is much easier in the IT age.



Castanea semidees at Setia Alam 65% taken up over weekend launch

BY **SHAWN NG**

PETALING JAYA: S P Setia Bhd's Castanea homes in Setia Alam, Selangor, which were launched on the weekend of Feb 15 and 16, have seen well over half of the 52 double-storey semidee homes priced above RM1 million snapped up. To date, it has achieved a take-up rate of 65%.

Castanea is the second phase of the freehold Bywater Homes project in Setia Alam. The first phase comprising 202 units of 2-storey terraced homes and 48 units of 2-storey linked semidees have been 90% sold to date.

The Castanea units have land area sizes of 32ft by 75ft and built-up sizes of 2,451 sq ft and 2,522 sq ft. The 4+1 bedroom and 4 bathroom units start at RM1.05 million.

"Besides Petaling Jaya, Damansara, Subang and Puchong, many buyers are from the immediate surrounding areas such as Meru, Klang, Kapar, Bukit Tinggi and Shah Alam," Bandar Setia Alam Sdn Bhd general manager Tan Siow Chung told EdgeProp.my.

"The response is beyond our expectations. We hope the trend will sustain," Tan added.

The main draw for the buyers, he noted, was the opportunity to own a premium home in a safe and secure community within the well-planned Setia Alam, at an affordable price and maintenance charge for such property types.

The Castanea homes are situated within a guarded non-strata com-



An artist's impression of Castanea semidee Type C. The development is sandwiched between two parks.

munity that boasts two parks: the 20-acre Wetlands Park and an upcoming 13-acre recreational park.

"It is rare to find a place sandwiched between two parks, of which the Wetlands Park is a great area for bird-watching. In fact, we have spotted and photographed some migrating birds there," he said.

The monthly maintenance

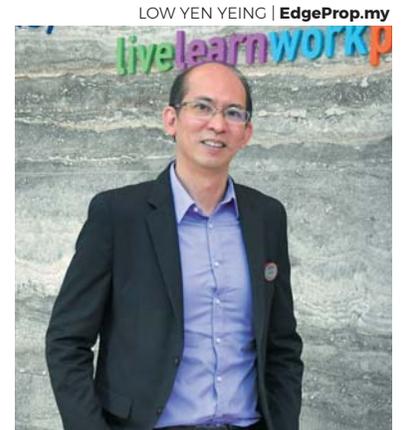
charge is estimated to be around RM70 to RM80 for the guard house and the security personnel.

"Compared with the usual RM200-and-above maintenance charge for a gated-and-guarded precinct, this rate is more affordable, making Castanea a perfect choice for those looking for a safe and exclusive yet affordable place to live in," said Tan.

"The project has also been planned with security features such as the waterways of the Wetlands Park that will serve as natural barriers while hedges and shrubs will be planted where there are no waterways," he noted.

Moreover, he added, a wide array of amenities, from eateries to shopping mall to schools, are available just a few minutes' drive from the neighbourhood.

"Setia Alam is a fine example of our Live, Learn, Work, Play philosophy which has been planned and



Tan: Everything you need can be found within the township.

implemented since day one of the development. Today, everything you need can be found within the township," he offered.

Tan also pointed out that the window of opportunity to own a landed home in Setia Alam is closing as Bywater Homes is one of the last landed home series in the 2,525-acre township development which is poised to move to another growth stage with new integrated developments surrounding Setia City Mall.

These upcoming developments have a total estimated gross development value of some RM18 billion, which include a medical centre and several commercial projects.

"The remaining Castanea units are expected to be sold out in the next few months while the rest of the landed housing projects will be launched in the near term. After that, no more landed homes will be launched in Setia Alam," Tan said.

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Dr M unveils RM20b economic stimulus package

PUTRAJAYA: Interim Prime Minister Tun Dr Mahathir Mohamad announced a RM20 billion economic stimulus package yesterday which is based on three strategies: mitigating the impact of the COVID-19 virus outbreak, boosting people-based growth, and promoting quality investments.

These will be implemented via a three-pronged approach: to ease cash flow of affected businesses, to assist affected individuals, and to stimulate demand for travel and tourism.

Among the measures are:

- Hotels to get service tax breaks from March 2020 to Aug 2020
- Hotels, tourism agencies, airlines and shopping centres to receive temporary discount of as much as 15% for electricity bills
- Malaysia Airports Holdings Bhd to cut rental for tenants, landing charges and parking fees at airports
- In view of the lower tourist arrivals, the government will give a one-off payment of RM600 each to taxi drivers, tourist bus drivers, tourist guides and registered trishaw drivers.
- As a token of appreciation, those involved in the containment efforts from the virus will be eligible for a special monthly critical allowance of RM400 for medical doctors and other medical personnel, as well as RM200 for immigration and related front line staff commencing Feb 2020 until the end of the pandemic.
- Minimum EPF contribution by employees to be reduced from 11% to 7% with effect from April 1 until Dec 31, 2020. This will potentially unlock up to RM10 billion worth of private consumption. Malaysian workers have the option to opt out from the

SUHAIMI YUSUF | THE EDGE



Mahathir calls on the rakyat to remain steadfast, brave and diligent in prevailing over the current challenges and emerge even stronger after this episode.

scheme and maintain their contribution rate.

- A payment of RM200 to all Bantuan Sara Hidup (BSH) recipients scheduled for May 2020 will be brought forward to March 2020. An additional RM100 will be paid into the bank accounts of all BSH recipients in May 2020. Subsequently, an additional RM50 will be channelled in the form of e-tunai.
- To stimulate the tourism industry, incentives in the form of personal income tax relief of up to RM1,000 on expenditure related to domestic tourism will be given. Malaysians will also be eligible for digital vouchers for domestic tourism of up to RM100 per person for domestic flights, rails and hotel accommodation.

Go to www.EdgeProp.my for more on the stimulus package.

EdgeProp.my

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Look here for homes priced **RM250,000 AND BELOW**

FROM COVER PAGE

The “dream home” trap

Many young first-time homebuyers fall into the trap of trying to get their dream home when they first shop for their first home, says VKA Wealth Planner Sdn Bhd licensed financial planner Kevin Neoh.

Instead of getting their so-called dream home which they usually could ill-afford, Neoh says they should start with more affordable homes that match their financial strength.

“Unless you are prepared to channel most of your take-home pay to service the [housing] loan or compromise on other life goals and lifestyle, it would be better to start with a small basic home,” he advises.

“A mid-income single earner will find it tough to buy that dream home with ample space and lifestyle elements,” says Neoh, citing for example, a homebuyer with a net monthly income of around RM3,500 would perhaps be able to pay a monthly instalment of RM1,750 for a property priced around RM400,000.

The advantage of buying from the secondary market

Starting small at less than RM250,000 for a home doesn't mean one will never get to own that dream home. As long as an individual's income continues to rise, he or she can upgrade and eventually come to own the dream property, says Malaysian Institute of Estate Agents (MIEA) president Lim Boon Ping.

Buying houses at below RM250,000 is possible in both secondary and primary market, but the difference will be with the location, he notes.

“New homes priced RM250,000 and below are possible but generally these properties from developers are either located at new areas or government affordable housing schemes which come with certain terms and conditions. Investing in a new developing area means one needs to hold the property longer to see the price appreciate compared with established areas with higher demand,” he explains.

Buying from the secondary market allows one to see and touch the property, look at its quality as well as get a feel of the neighbourhood and the surrounding environment, offers Lim. He adds that real estate agents could be a great help in looking for a specific kind of property or location.

On the other hand, buying a brand new home off the plan from a developer is attractive because it usually requires a lower entry cost, what more when developers offer freebies and rebates, he adds.

For second-hand homes, buyers would need to fork out around 20% of down payment and legal fees — one of the main reasons deterring buyers from the secondary market, says Lim.

Neoh from VKA notes that another reason most property buyers prefer buying from the primary market is because it allows buyers to have more time to build up their financial strength as the buyers only need to serve the interest for the housing loan during the construction period compared with buying from the secondary market where one would need to serve the full housing loan instalment once the loan application is approved.

Furthermore, Lim notes that homebuyers psychologically prefer to own a home that others have not stayed in. This psychological barrier has caused many people to overlook some good investment opportunities in mature areas, he adds.

Houses below RM250,000

Undeniably, looking for houses in the Klang Valley that are priced at RM250,000 and below is not impossible but kind of tough if one is hunting for something comfortable plus some trimmings such as a swimming pool and, of course, in a convenient location with good connectivity and amenities.

A search of sale listings on EdgeProp.my revealed a few such properties on the secondary market.

Using the filters on the portal, these were shortlisted based on the following criteria:

- Located in established areas within the Klang Valley
- Good accessibility
- Close to amenities
- Priced below RM250,000
- Possibility of getting a loan with a monthly instalment of <RM1,200 over 30 years

The calculation of monthly instalment is derived from EdgeProp.my's mortgage loan calculator using the asking price of the property after excluding a 20% down payment and assuming the buyer secures a 30-year housing loan at an interest rate of 4.6%.



Neoh: It will be better for a young working adult to start with a small basic home.



Lim: Buying a house in a new developing area means one needs to hold longer to see the property price appreciate.



Some listings on EdgeProp.my of homes below RM250k

(Tap or scan icon to view listing)

Axis SoHu, Pandan Indah, Selangor



Monthly instalment: RM1,025
Asking price: RM250,000
Built-up: 500 sq ft; 1 bedroom, 1 bathroom
Accessibility/amenities within 3km radius: Next to Axis Fiesta Mall, close to LRT Pandan Indah station; easy access to Middle Ring Road 2

Ritze Perdana apartment in Damansara Perdana, Petaling Jaya

Monthly instalment: RM963
Asking price: RM235,000
Built-up: 406 sq ft; studio with 1 bathroom
Accessibility/amenities within 3km radius: Close to The Curve shopping belt and 1 Utama shopping centre; easy access to Penchala Link

Pelangi Damansara apartment, Petaling Jaya

Monthly instalment: RM738
Asking price: RM180,000
Built-up: 670 sq ft; 2 bedrooms, 1 bathroom
Accessibility/amenities within 3km radius: Close to shops and restaurants, The Curve shopping belt and 1 Utama shopping centre; near schools and MRT Mutiara Damansara station

Kuchai Entrepreneurs Park shop apartment, Kuala Lumpur

Monthly instalment: RM759
Asking price: RM185,000
Built-up: 930 sq ft; 3 bedrooms; 2 bathrooms
Accessibility/amenities within 3km radius: Easy access to South Klang Valley Expressway (SKVE), Maju Expressway (MEX) and KL-Seremban Highway; near to shops and offices, close to MRT Kuchai Lama station which is currently under construction

Villa Angkasa Apartment, Sentul, Kuala Lumpur

Monthly instalment: RM820
Asking price: RM200,000
Built-up: 750 sq ft; 2 bedrooms, 1 bathroom
Accessibility/amenities within 3km radius: Close to schools, LRT Sentul Timur station and KTM Sentul station; easy access to Duta-Ulu Klang Expressway (DUKE), Jalan Sentul, Jalan Tun Razak and Lebuhraya Mahameru and Lebuhraya Sultan Iskandar

Apartment Taman Connaught, Cheras, Kuala Lumpur

Monthly instalment: RM820
Asking price: RM200,000
Built-up: 565 sq ft; 2 bedrooms, 1 bathroom
Accessibility/amenities within 3km radius: Opposite Ikon Mall, walking distance to UCSI University, close to shops and various eateries

Perdana Exclusive Condominium, Damansara Perdana, Petaling Jaya

Monthly instalment: RM1,025
Asking price: RM250,000
Built-up: 414 sq ft; 1 bedroom, 1 bathroom
Accessibility/amenities within 3km radius: Close to shops and restaurants, The Curve shopping belt and 1 Utama shopping centre; easy access to Penchala Link

Sky Villa Apartment, Taman Serdang Perdana, Seri Kembangan, Selangor

Monthly instalment: RM861
Asking price: RM210,000
Built-up: 650 sq ft; 2 bedrooms, 1 bathroom
Accessibility/amenities within 3km radius: Easy access to KL-Seremban Highway; next to One South Street Mall, close to The Mines Shopping Mall and Serdang KTM station

The Domain Condominium, CyberJaya, Selangor

Monthly instalment: RM923
Asking price: RM225,000
Built-up: 601 sq ft; 1 bedroom, 1 bathroom
Accessibility/amenities within 3km radius: Close to D'Pulze shopping centre, schools and government agencies

Bukit OUG Condominium, Kuala Lumpur

Monthly instalment: RM984
Asking price: RM240,000
Built-up: 775 sq ft; 2 bedrooms, 1 bathroom
Accessibility/amenities within 3km radius: Close to Awan Besar LRT station and easy access to Shah Alam Expressway (Kesas)



A nano-sized army to protect you and your loved ones

Your home is your castle, a safe haven and a place where you and your family can relax and unwind after a busy day.

But if you don't have the proper "defence" system in place, it could also end up a hotbed for bacteria, viruses, pollutants and allergens such as mould, pollen, atmospheric particulate matter and hazardous substances – all of which could have sneaked into your home without you knowing.

They could spread to every corner of your home – coming in through windows and doors, brought in from your clothes and bodies when you enter indoors, from your pets, from household items such as cleaners, detergent, paint and from housework such as cooking, they are just about everywhere.

Although there is no way to completely eliminate them from your home, you should minimise these air pollutants in the home as they can cause a variety of short-term and long-term health issues ranging from respiratory illnesses to cancer and eye problems.

The World Health Organization estimates that four million people die every year from household air pollution.

People in Asia are among the most vulnerable and are exposed to pollution in the home, especially women and children who tend to spend more time indoors.

For instance, natural gas and propane stoves can release carbon monoxide, formaldehyde and other harmful pollutants into the air which are toxic to people and pets. Cooking can also generate unhealthy air pollutants from the heating of oils, fats and other food ingredients, especially at high temperatures.

The solution is simple and straightforward – inhibit these pollutants to a safe level. But how do you do that?

With the advancement of technology, ensuring good air quality and enhancing your quality of life at home have never been easier. The question is, are you taking steps towards that?



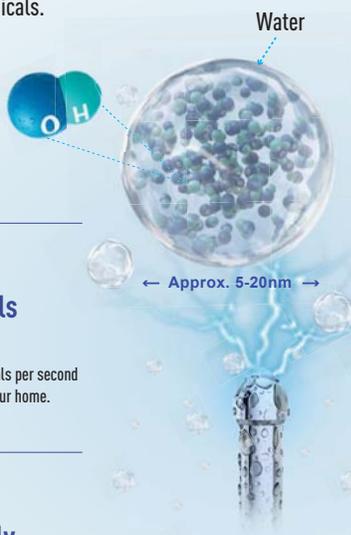
What is nano™?

nano-technology + electric = nano™

nano™ is nano-sized electrostatic atomised water particles that are rich in OH radicals.

▶ Water-based particles for lasting effectiveness

nano™ X has lasting effectiveness as it is enveloped in water.



▶ Huge quantity of OH radicals throughout the room

nano™ X device generates 4.8 trillion OH radicals per second that spread out extensively to every corner of your home.

▶ Tiny, nano-sized particles penetrate into fabrics easily

Much smaller than a steam particle, nano™ X particles sized 5-20nm can deeply penetrate into fabrics to inhibit pollutants and deodorise.



nanoe™ Technology – a patented air purification technology

On a mission to ensure quality air and lives, researchers at Panasonic have been seeking ways to purify indoor air since 1997.

In 2001, the researchers came up with a new technology called nanoe™.

Combining the "nano" of nano-technology and the "e" of electric, nanoe™ creates nano-sized electrostatic atomised water particles by applying high voltage to the water gathered from moisture in the air.

Zooming into these particles, you will notice that each of them is enveloped by water and only 5 to 20 nanometre in size while containing rich hydroxyl (OH) radicals, which make these water particles powerful weapons against various types of pollutants in your home.

How the nanoe™ Technology works at home is simple yet effective – imagine having a command centre that is the nanoe™ generator device – which could "command" the nanoe™ particles to group up and stand by for action.

When deployed, nanoe™ particles armed with their OH radicals will spread to every corner of your home and break down the allergens, bacteria and viruses in the air as well as those on surfaces, especially fabrics.

These charged water particles are able to refresh the indoor air by reducing various odour from cooking, food and cigarettes while moisturising your skin and hair, making them smooth and well-hydrated.

Currently, there are three types of generators featuring nanoe™, nanoe™ X and nanoe-G to cater to different needs.

For those who are looking for deodorisation and moisturisation, and to inhibit bacteria, viruses, mould,

allergens, pollens and hazardous substances, the nanoe™ and nanoe™ X will be their top picks.

Meanwhile, the nanoe-G is amazingly effective at removing dust, especially particulate matters that are less than 2.5 micrometres (PM2.5) which pose health risks to humans as they can easily enter our lungs.

With the negative ions of one to two nanometres generated by nanoe-G, the dust particles will be "captured" and carried back and trapped at the filter, thus keeping them away from harming you and your family.

Potential health conditions of exposure to air pollutants

SHORT-TERM

- Irritation of the eyes, nose, and throat
- Headaches
- Dizziness
- Fatigue



LONG-TERM

- Respiratory diseases such as asthma
- Heart disease
- Cancer



Panasonic's Advanced Air Purification Systems



Residential Wall-mount



4-way Cassette



air-e (nanoe™ generator)



Air Purifier

24 hours of quality air

What makes the nanoe™ particles unique is their long lifespan of more than 600 seconds in the air, which is six times longer than a general air ion – making them efficient and long-lasting in the war against air pollutants.

Apart from that, they are safe to use as the particles are generated through a natural way of using condensed moisture in the air. Also, these particles are 300 to 1,200 times smaller than a water vapour, which usually is about 6,000 nanometres. This enables them to deeply penetrate fabrics and inhibit pollutants hiding in them.

The nanoe™ Technology is now available on a wide range of Panasonic home appliances, including air-conditioners, fans, clothes-dryers, dehumidifiers and humidifying air purifiers.

Combined with the latest Panasonic Comfort Cloud apps, homeowners can remotely control and monitor air conditioners' operations even when they are away from home.

Taking the first and last step

Awareness about air quality and air pollutants among Malaysians has been on the rise, which can be attributed to the recurring haze events and airborne disease outbreaks.

It is usually during such periods that indoor air quality gains attention as people seek sanctuary indoors. However, soon after these incidents blow over, many would forget about maintaining good air quality until the next incident occurs.

But with the advancement of technology, ensuring good air quality and enhancing your quality of life at home have never been easier. The question is, are you taking steps towards that?



Reasons you should choose nanoe™ Technology



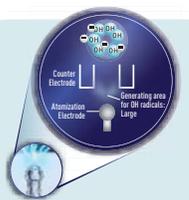
1. Inhibit pollutants and protect you and your loved ones
2. Moisturises skin and hair
3. Purifies air all day with low energy consumption
4. Comes with independent air purifier feature
5. Remote control anytime, anywhere with cloud technology
6. Asthma and allergy-friendly (nanoe™ X approved by Sensitive Choice)
7. nanoe™ particles are safe as they are generated with natural moisture in the air
8. High purification efficiency due to long life span of nanoe™ particles
9. Effective inhibition on fabrics and surfaces due to the size of nanoe™ particles
10. nanoe™ X generator device requires no maintenance

Panasonic

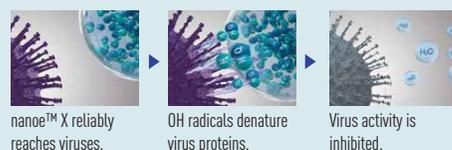


Effectively Inhibits Viruses 24hrs

How nanoeX works



The latest nanoe™ X device uses a "multi-leader discharge" system that discharges through 4 needle-shaped electrodes for better performance.



- Built-in Independent Air Purifier
- Purifying ON Cooling OFF
- Only 25W/Hour*

Scientifically proven to combat high risk viruses

Key Findings

by Charles River Biopharmaceutical Services GmbH

1. Inhibits highly resistant and unknown viruses
2. Infectivity rates of 4 kinds of viruses reduced by 99% within 6 hours
3. Effective over a wide range of human- and animal-derived viruses

Find out how effectively viruses are suppressed.



QUALITY AIR FOR LIFE

A Better Life, A Better World

PROPERTY CHAT



So, you want to buy a house?

Buying a house is not as easy as it was 10 years ago due to the rising cost of living and escalating house prices. The problem hindering the current generation of Malaysians from buying their first home is that property prices are just too high in comparison with the income of the rakyat. To quote Bank Negara Malaysia Annual Report 2016: “since 2012, the increase in house prices in Malaysia has outstripped the rise in income levels. Consequently, prevailing median house prices are beyond the reach of most Malaysians”.

According to a report by Khazanah Research Institute entitled “Making Housing Affordable” released on Aug 24, 2015, the Malaysian all-house price grew at a compounded annual growth rate (CAGR) of 3.1% from 2000 until 2009. However, between 2009 and 2014, it grew at a CAGR of 10.1%.

The rapid rise in house prices has made it very challenging for the rakyat to buy their dream homes, and many parties have called for the lending criteria for purchase of properties to be relaxed.

It may appear that this proposal has some merit as it helps people who cannot afford to buy their dream homes to get the necessary financing. However, relaxing lending criteria is very detrimental in the medium to long term and will only compound the problem that property prices are too high in comparison to income levels.

Loan applications are often rejected because banks feel that the credit risk of the

BY DATUK CHANG KIM LOONG



prospective borrower is just too high based on their current income levels.

Furthermore, relaxing lending criteria will only encourage housing developers to price their properties higher and worsen the situation for both current and future generations of homebuyers.

When homebuyers take on a loan that they cannot afford, they will have to cut back on other areas and have very little or no savings for any emergencies such as illness or accidents.

Let's do the math

HBA offers the following advice for all aspiring first-time house buyers:

1 House buyers should always try to set aside at least 10% - 20% of their monthly pay as savings for the purchase of their first home and unforeseen emergencies. They must be prepared to make sacrifices and forgo luxuries such as the latest gadgets and hipster hangouts.

2 Aspiring homebuyers should not buy their first car (depreciating asset) until they have bought their first house. With an existing car loan, the amount of housing loan a homebuyer can take will be greatly reduced.

3 Know your maximum property price/ loan amount — in assessing a customer's credit worthiness, banks will use the Debt Service Ratio or DSR which is the monthly loan instalment as a percentage of the customer's monthly income. Typically, banks will apply the following DSR:

- For any single loan repayment, the DSR cannot exceed one third (or 33.33%) of the monthly income. Some banks may go as high as 40% DSR for the housing loan but HBA advises against exceeding 33% DSR for the housing loan and a lower amount of 10% DSR for non-essential loans such as car loan.
- For all loan repayments combined, the DSR cannot exceed 50% of the monthly income. Some banks may be willing to go as high as 60% to 70% DSR for all combined loans, but HBA recommends not to exceed 40% DSR for all combined loans.

Say, your monthly income is RM5,000 a month. Your maximum loan repayment for the housing loan based on one third DSR is RM1,666 per month.

Assuming an effective interest rate of 4.6% p.a. for the housing loan, the maximum purchase price and housing loan are as follows:

LOAN TENURE (YEARS)	MAXIMUM LOAN	PRICE OF PROPERTY (ASSUME 10% DOWN PAYMENT)	10% DOWN PAYMENT
25	RM296,693	RM329,659	RM32,966
30	RM324,982	RM361,091	RM36,109

Hence if you want to buy a property worth RM500,000 and apply for a housing loan of RM450,000, the loan application will be rejected as the monthly loan instalment for the housing loan of RM450,000 will be higher than one third DSR of your current monthly salary.

4 Prepare a realistic budget — even with a monthly instalment of RM1,666, you must be able to service it and maintain an acceptable standard of living while saving for emergencies as well.

It would not be sustainable if you have to skip meals to maintain the loan instalments.

Conclusion

For the average person, buying a property is the single biggest financial commitment in his or her lifetime, hence careful thought and planning is a must.

There is no shame in renting until you are financially ready to buy a home. Amidst the slow economy, you can scout for a low-enough rental that allows you to save for a future house.



Datuk Chang Kim Loong is the Hon. Secretary-General of the National House Buyers Association (HBA). HBA can be contacted at: Email: info@hba.org.my Website: www.hba.org.my Tel: +6012 334 5676

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Pro Agents, get your listings featured here! Email support@edgeprop.my or call 03-7733 9000**RM2,100,000****Sherwood @ Granview Puchong, Puchong South, Selangor**
Type: Bungalow Tenure: Leasehold
Built-up: 5,602 sq ft Bedroom: 5 Bathroom: 6Aaron Loo (REN 34171)
JUSTE LAND (E (3) 0205/1)
+6019 473 3413**RM420,000****Rampai Court, Wangsa Maju, Kuala Lumpur**
Type: Condominium Tenure: Freehold
Built-up: 600 sq ft Bedroom: 2 Bathroom: 1Angelia Kong (REN 03495)
FIRST REALTORS AGENCY (E (3) 0788)
+6017 292 3977**RM16,000/mth****Bukit Jalil, Kuala Lumpur**
Type: Shopoffice Tenure: Freehold
Built-up: 2,800 sq ft Bathroom: 2Ann Soh (REN 03232)
METRO REC SDN BHD (VE (1) 0376/1)
+6018 369 8650**RM1,009,000****Fraser Place (Lot 163), KLCC, Kuala Lumpur**
Type: Condominium Tenure: Freehold
Built-up: 754 sq ft Bedroom: 1 Bathroom: 1Anna Liew (REN 00932)
STANWELLS REALTY SDN BHD (E (1) 1586)
+6012 239 2631**RM2,280,000****Uptown Residences, Damansara Utama, Selangor**
Type: Condominium Tenure: Freehold
Built-up: 2,503 sq ft Bedroom: 4 Bathroom: 4Biana Yap (REN 10442)
PROPNEK REALTY SDN BHD (E (1) 1800)
+6019 666 8129**SOLD FOR****RM1.6 million (RM550 psf)****Villa Aman Condominium, Jalan Ritchie, Kuala Lumpur**Concluded by: Elvie Ho (REN 22102)
of Reapfield Properties HQ Sdn Bhd
(+6012 303 3788)
When: December 2019**DONE DEAL****Noteworthy**

- Freehold
- 2,906 sq ft
- Corner unit
- 4 bedrooms and 4 bathrooms
- Almost fully-furnished
- Facilities: gym, reading room, swimming pool, landscaped garden, playground, sauna and games room
- Nearby amenities: Shopping malls, international schools, hospitals and medical centres as well as offices and shops

Located in the heart of Kuala Lumpur, Villa Aman is a low-density luxury condominium completed in 2000. Located along Jalan Ritchie near the Embassy Row in Ampang Hilir, it offers just 20 units housed within three 3-storey blocks. Unit built-ups range from 2,454 sq ft to 3,853 sq ft with a minimum of four bedrooms.

Nearby are shopping malls such as Suria KLCC, Pavilion KL, Ampang Point and Great Eastern Mall; international schools; hospital and medical centre as well as offices.

According to real estate negotiator Elvie Ho of Reapfield Properties who concluded the deal, Villa Aman is a rare low-density project in the city centre.

This unit was owned by a Korean who wanted to sell the unit as he was

moving back to his country. The unit comes with basic fittings and some furniture such as cabinets, sofa, lights, work desk as well as some electrical items such as washing machine and a TV.

The well-maintained unit attracted the local buyer who was looking for a new place for his growing family. He liked the unit's minimalist design and its convenient yet quiet location.

The unit was transacted at below the market value at RM1.6 million in December 2019.

EdgeProp.my data showed two units in Villa Aman were sold between 2015 and 2019 for RM1.45 million or RM429 psf and RM1.5 million or RM639 psf.

As at Feb 3, 2020 there were two units listed for sale with the asking price of RM619 psf and RM669 psf.

**RM2,500,000****28 Mont Kiara (MK28), Mont'Kiara, Kuala Lumpur**
Type: Condominium Tenure: Freehold
Built-up: 2,700 sq ft Bedroom: 3 Bathroom: 4Carmen Teoh (REN 27223)
IQI REALTY SDN.BHD (E (1) 1584)
+6012 303 3133**RM41,675/mth****Wisma Mont Kiara, Mont'Kiara, Kuala Lumpur**
Type: Office
Land size: 9,261 sq ftVictor Lim (REN 09135)
CBD PROPERTIES SDN BHD (E (1) 1197)
+6019 280 2788**RM988,000****Residential Suites @ M City, Ampang, Kuala Lumpur**
Type: Condominium Tenure: Freehold
Built-up: 1,066 sq ft Bedroom: 2 Bathroom: 2Charles Chua (REN 02154)
REAPFIELD PROPERTIES (HQ) SDN BHD (E (1) 0452)
+6012 282 0823**RM22,378,950****Industrial Park Pulau Indah, Port Klang, Selangor**
Type: Industrial land Tenure: Leasehold
Land size: 6.85 acresYong Hao Sit (REN 09622)
REGIONAL REAL ESTATE (E(3) 1274)
+6012 690 8291**RM1,680,000****Oncidium Heights, Kota Kemuning, Shah Alam, Selangor**
Type: Semidee house Tenure: Freehold
Built-up: 3,509 sq ft Land size: 4,000 sq ft
Bedroom: 5 Bathroom: 5Chris Chiam (REN 27288)
REAPFIELD PROPERTIES (SJ) SDN BHD (E (1) 0452/2)
+6019 317 7060**RM1,500,000****Concerto North Kiara, Dutamas, Kuala Lumpur**
Type: Condominium Tenure: Freehold
Built-up: 1,976 sq ft Bedroom: 4 Bathroom: 5Chris Tang (REN 32877)
REAPFIELD PROPERTIES (HQ) SDN BHD (E (1) 0452)
+6018 278 9330**RM800,000****Residential Suites @ M City, Ampang, Kuala Lumpur**
Type: Condominium Tenure: Freehold
Built-up: 977 sq ft Bedroom: 2 Bathroom: 2Elvie Ho (REN 22102)
REAPFIELD PROPERTIES (HQ) SDN BHD (E (1) 0452)
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Properties for sale and rentPro Agents, get your listings featured here! Email support@edgeprop.my or call 03-7733 9000**RM1,200,000****Terrace factory, Balakong, Selangor****Type:** 1½-storey factory **Tenure:** Freehold
Built-up: N/A **Land size:** 2,000 sq ft**Eugene Koo** (REN 00311)

I-PROP REALTY (USJ) SDN BHD (E (1) 0452/2)

☎ +6017 212 3948

**RM8,700,000****Damansara Heights, Kuala Lumpur****Type:** Bungalow **Tenure:** Freehold
Built-up: 5,000 sq ft **Land size:** 8,700 sq ft
Bedroom: 5 **Bathroom:** 4**Eugene Yap** (REN 12217)

FOCUS ESTATE AGENCY SDN BHD (E (1) 1751)

☎ +6012 625 9888

**RM2,700/mth****The Fennel, Sentul, Kuala Lumpur****Type:** Condominium **Tenure:** Freehold
Built-up: 1,186 sq ft **Bedroom:** 3 **Bathroom:** 3**Fong Tan** (REN 38422)

REAL ESTATE FINDERS (MY) SDN BHD (E (1) 1516)

☎ +6012 370 9874

**RM466,200****Seruni Nilai Perdana, Nilai, Negeri Sembilan****Type:** Terraced house **Tenure:** Malay reserved land
Built-up: 1,983 sq ft **Land size:** 1,200 sq ft
Bedroom: 4 **Bathroom:** 3**Hamizon Bin Mohd Mahayuddin** (REN 21275)

HUNT PROPERTIES (BANGI) SDN BHD (E (1) 1498/3)

☎ +6019 204 5339

**RM3,000,000****Ferringhi Heights, Batu Ferringhi, Penang****Type:** Condominium **Tenure:** Freehold
Built-up: 3,604 sq ft **Land size:** 3,014 sq ft
Bedroom: 5 **Bathroom:** 6**Ian Tang** (REN 22803)

REAPFIELD PROPERTIES (HQ) SDN BHD (E (1) 0452)

☎ +6018 278 3154

SOLD FOR**RM1.765 million** (about RM462 psf)**Semidee, Residency Section 9, Kota Damansara, Selangor****Concluded by: Ann Soh** (REN 03232)

of Metro Rec Sdn Bhd (+6018 369 8650)

When: August 2019**DONE DEAL****Noteworthy**

- Leasehold
- Land area: 3,821 sq ft
- Built-up: 3,111 sq ft
- Semi furnished with basic fittings and lights
- Five bedrooms and five bathrooms
- Nearby amenities: schools, eateries, supermarkets, hospital, forest reserve, park
- Easy access to Persiaran Mahogani and New Klang Valley Expressway, 5km from Dataran Sunway, 8km away from The Curve shopping centre, 10km from Subang Airport and around 25km to Kuala Lumpur city centre

Section 9 Kota Damansara is an exclusive residential area with several gated-and-guarded landed housing developments mainly comprising semidees and bungalows.

It is situated next to Kota Damansara Community Forest Reserve, creating a green and quiet environment not too far from the popular commercial areas such as Dataran Sunway, The Curve shopping centre and 1 Utama Shopping Centre.

Residency Section 9 is one of the gated-and-guarded enclaves located next to SK Kota Damansara Section 9 school and the forest reserve.

According to Ann Soh from Metro Rec Sdn Bhd, who concluded the sale, Residency Section 9 comprises only 92 semidee units designed with high ceilings.

"The homes here are popular because of their spaciousness and their safe and green environment," she said.

Besides, Taman Rimba Riang is about 1.5km away or a 20-minute walk from Residency Section 9, so residents are often seen strolling or jogging in the area.

The healthy living environment appealed to the couple who bought the unit as they were looking for a suitable home to raise their family, Soh said.

With house prices in Kota Damansara having risen rapidly over the years, the seller decided it was a good time to cash out.

EdgeProp.my data showed that in 2018, there were two semidees transacted in Section 9, Kota Damansara, with an average price of RM2.58 million or RM648 psf in 2018. In 2019, one semidee was sold at RM1.77 million or RM462 psf.

The property portal also has only one sale listing of semidee in the area, with an asking price of RM2.8 million or RM510 psf.

**RM3,508,000****3rd Mile Square, Jalan Klang Lama, Kuala Lumpur****Type:** Shoplot **Tenure:** Freehold
Built-up: 5,980 sq ft **Land size:** 1,495 sq ft
Bathroom: 2**James Lee** (REN 11088)

LEADERS REAL ESTATE (E (3) 1204)

☎ +6010 773 0073

**RM2,500/mth****Ascotte Boulevard, Semenyih, Selangor****Type:** Shoplot **Tenure:** Freehold
Built-up: 1,650 sq ft**Jessica Tung** (REN 05827)

PROPNEK REALTY SDN BHD (E (1) 1800)

☎ +6012 381 7783

**RM2,000,000****Damai Niaga, Alam Damai, Cheras, Kuala Lumpur****Type:** Shoplot **Tenure:** Leasehold
Built-up: 4,620 sq ft**Joanne Soh** (REN 13124)

CBD PROPERTIES SDN BHD (E (1) 1197)

☎ +6012 297 6506

**RM980,000****Seksyen 36, Shah Alam, Selangor****Type:** Semidee house **Tenure:** Freehold
Built-up: 2,777 sq ft **Bedroom:** 4 **Bathroom:** 4**John Oh** (REN 07002)

IQI REALTY SDN BHD (E (1) 1584)

☎ +6012 298 6266

**RM850,000****Semanja, Kajang, Selangor****Type:** Terraced house **Tenure:** Freehold
Built-up: 2,615 sq ft **Land size:** 1,694 sq ft
Bedroom: 5 **Bathroom:** 4**Justin Lee** (REN 32527)

FULL HOMES REALTY SDN BHD (E (1) 1501/8)

☎ +6016 618 9568

**RM387,000****Salak Cemara, Labu, Negeri Sembilan****Type:** Terraced house **Tenure:** Malay reserved land
Built-up: 1,600 sq ft **Land size:** 1,200 sq ft
Bedroom: 4 **Bathroom:** 3**Juzri** (REN 35407)

HUNT PROPERTIES (BANGI) SDN BHD (E (1) 1498/3)

☎ +6016 220 6104

**RM1,550,000****SS3, Petaling Jaya, Selangor****Type:** Bungalow **Tenure:** Freehold
Built-up: 1,800 sq ft **Land size:** 4,000 sq ft
Bedroom: 3 **Bathroom:** 3**Kelvin Chee** (REN 03769)

MAXLAND REAL ESTATE AGENCY (E (3) 0769)

☎ +6012 339 3608

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**RM3,170,000****Kawasan Industri Masjid Tanah, Alor Gajah, Melaka****Type:** Industrial land **Tenure:** Leasehold
Land size: 186,603 sq ft**Kheng Fatt** (REN 04422)

CHESTER PROPERTIES SDN BHD (E (1) 1321/15)

☎ +6012 329 6931

**RM1,050,000****Surian Condominium, Mutiara Damansara, Selangor****Type:** Condominium **Tenure:** Freehold
Built-up: 1,421 sq ft **Bedroom:** 4 **Bathroom:** 3**Laura Teh** (REN 02734)

REAPFIELD PROPERTIES SDN BHD (E (1) 0452)

☎ +6019 221 9830

**RM366,000****Renjana Ampang Condominium, Ampang, Selangor****Type:** Condominium **Tenure:** Freehold
Built-up: 1,115 sq ft **Bedroom:** 4 **Bathroom:** 2**Lim Chee Leng** (PEA1158)

REJEY PROPERTIES (E (3) 0255)

☎ +6016 336 0661

**RM8,000/mth****Pudu, Kuala Lumpur****Type:** Shophouse **Tenure:** Freehold
Built-up: 2,840 sq ft **Land size:** 2,840 sq ft**Ling Chai** (REN 20461)

GRIFFIN PROPERTIES (E (3) 1792)

☎ +6017 812 8196

**RM1,400/mth****Putra, KL City, Kuala Lumpur****Type:** Condominium
Built-up: 1,223 sq ft **Bedroom:** 3 **Bathroom:** 2**Livien** (REN 14087)

GRIFFIN PROPERTIES (E (3) 1792/1)

☎ +6012 421 5350

**RM541,000****Casa Green, Bukit Jalil, Kuala Lumpur****Type:** Condominium **Tenure:** Leasehold
Built-up: 1,003 sq ft **Bedroom:** 3 **Bathroom:** 3**Low Chee Hoong** (REN 22437)

REAPFIELD PROPERTIES (HQ) SDN BHD (E (1) 0452)

☎ +6012 318 8473

**RM1,500,000****Section 4, Petaling Jaya, Selangor****Type:** Bungalow **Tenure:** Leasehold
Built-up: 3,900 sq ft **Land size:** 4,633 sq ft
Bedroom: 4 **Bathroom:** 3**Vivienne Ng** (REN 04563)

REAPFIELD PROPERTIES (TAMAN SEA) SDN BHD

(E (1) 0452/9)

☎ +6017 338 8859

**RM1,200,000****Taman Kajang Perdana, Kajang, Selangor****Type:** Bungalow **Tenure:** Freehold
Built-up: 2,200 sq ft **Land size:** 4,478 sq ft
Bedroom: 5 **Bathroom:** 4**Mohd Hazli Aziz** (REN 35744)

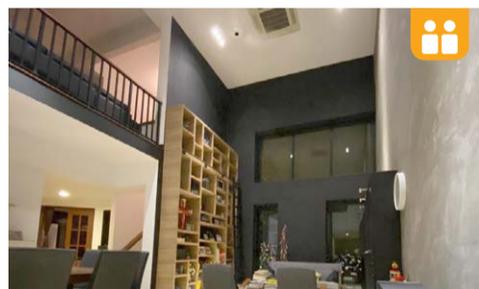
IW PROPERTIES (E (3) 1334/1)

☎ +6012 666 0984

**RM277,000****Bandar Tasik Kesuma, Semenyih, Selangor****Type:** Residential land **Tenure:** Freehold
Land size: 6,114 sq ft**Mohd Syam** (REN 15084)

JUSTE LAND (E (3) 0205)

☎ +6013 639 6454

**RM1,820,000****Bungaraya Kondominium, Saujana Subang, Saujana, Selangor****Type:** Condominium **Tenure:** Freehold
Built-up: 2,980 sq ft **Bedroom:** 4 **Bathroom:** 4**Neoh Eng Kim** (REN 32881)

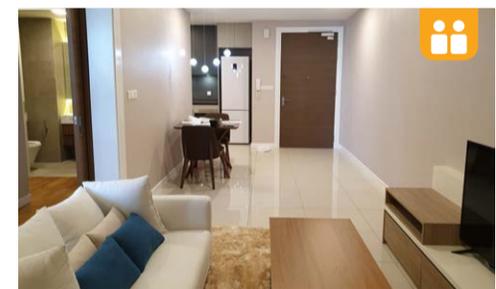
TECH REALTORS PROPERTIES SDN BHD (E (1) 1492)

☎ +6016 208 6331

**RM330,000****Pangsapuri Jati 2, Subang Jaya, Selangor****Type:** Apartment **Tenure:** Leasehold
Built-up: 935 sq ft **Bedroom:** 3 **Bathroom:** 2**Philip Ck Ong** (REN 32684)

I-PROP REALTY (USJ) SDN BHD (E (1) 0990/2)

☎ +6016 220 0780

**RM1,200,000****Aria Residence, KL City, Kuala Lumpur****Type:** Condominium **Tenure:** Freehold
Built-up: 630 sq ft **Bedroom:** 1 **Bathroom:** 1**Ang Lay Chieng** (E2277)

RE/MAX FOUNDERS (E (1) 1707/6)

☎ +6016 286 1221

**RM595,000****Taman Impian Gemilang, Kajang, Selangor****Type:** Terraced house **Tenure:** Freehold
Built-up: 1,700 sq ft **Land size:** 1,800 sq ft
Bedroom: 4 **Bathroom:** 3**Shahrul Ridhwan** (REN 29515)

ACEAKL ESTATE AGENCY SDN BHD (E (1) 1697)

☎ +6017 265 7503

**RM2,800,000****Jalan Rahim Kajai, Taman Tun Dr Ismail, Kuala Lumpur****Type:** Terraced house **Tenure:** N/A
Built-up: 2,000 sq ft **Land size:** 4,000 sq ft
Bedroom: 4 **Bathroom:** 3**Sharifah** (REN 05245)

KIM REALTY (E (3) 0211)

☎ +6012 627 9011

**RM595,000****Petaling Jaya, Selangor****Type:** Condominium **Tenure:** Leasehold
Built-up: 1,040 sq ft **Bedroom:** 3 **Bathroom:** 2**Susan** (REN 34104)

CHESTER PROPERTIES SDN BHD (E (1) 1321/15)

☎ +6019 210 9848

**RM1,088,000****Sungai Buloh Country Resort, Sungai Buloh, Selangor****Type:** Semidee house **Tenure:** Leasehold
Built-up: 2,464 sq ft **Land size:** 4,000 sq ft
Bedroom: 5 **Bathroom:** 5**Terence Yap** (REN 10998)

GS REALTY SDN BHD (E (1) 1307)

☎ +6012 232 9042