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पहला पृष्ठ

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3. According to the agreement, clients have to pay their installments every month. Otherwise clients will have to pay 2.5% interest on the late payment. If any client fails to pay 4 consecutive monthly installments, then the flat would not be counted as valid.
4. After completing all dues of the flat, within 10 working days, clients will apply to the company for the flat registration.
5. Flat owner would not be able to sub/handover the flat to others within one year. After one year, clients will apply to the company to pay the service charge (2000 taka per square feet). The company will consider this matter.
6. In absence of the flat owner, his/her selected representative or relatives will communicate with the authorized officer of Arun Real Estate (PVT) LTD. and pay the installment amount. It is notable that the nominee's name and address should be mentioned in the agreement paper.
7. In case of changing the nominee or address, the client will have to apply to the company. The company will take necessary steps.
8. Clients are requested not to do any illegal activities, destroy the good-will of the company or any subversive of the country in the project area. In this function all responsibilities go to the clients.
9. After completing the signing of the agreement, within 12 months, clients should not change the flat by the written application. If any client is interested to change the signing agreement of the flat, the client must pass a period of 12 months, in addition to this, he/she must pay at least 12 installments then must apply to the company management body. Moreover, company will charge a service charge (2000 taka per square feet) and within 90 day company will give the amount. Furthermore, 12-installment payment would not fulfill, otherwise, clients are requested not to apply to the company.
10. Flat owners are directly the members of the Arun Flat owner co-operative society. You are cordially requested to respect the rules and regulation of the co-operative society.
11. Validity of the agreement would only be for 12 months.
12. For DM validity of the agreement would only be for 20 months.

Above-mentioned all terms and conditions amendment, changing, adding, modification have the right to the management body and administrative body of Arun Real Estate (PVT) Ltd. For the betterment of the project area it would be changed or modified.

1st party / **Md. Jafarul Islam (Mamul)**
Managing Director

Subscribed
12/10/2011
2nd Party

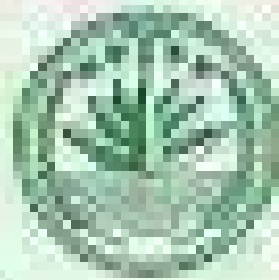


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Handwritten text in a non-Latin script, possibly Persian or Urdu, covering the majority of the page. The text is arranged in several paragraphs, with some lines indented. The script is cursive and appears to be from a historical document.

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WINTERIZATION

1. WINTERIZATION

WINTERIZATION is the process of preparing the soil for the winter season. It involves various practices such as plowing, harrowing, and sowing winter crops. The main purpose is to improve soil fertility and structure, and to provide a source of food for the soil organisms.

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