CÔNG TY CỔ PHẦN TỔNG CÔNG TY CỔ PHẦN ĐỊA ỐC SÀI GÒN
SAIGON REAL ESTATE GROUP JOINT STOCK COMPANY

Số/ *No:* 367 /TB-TCNV

CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM
Độc lập - Tự do - Hạnh phúc
SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

TP. Hồ Chí Minh, ngày 28 tháng 10 năm 2026
Ho Chi Minh City, October 28th, 2026

CÔNG BỐ THÔNG TIN
INFORMATION DISCLOSURE

Kính gửi/ To: - **Ủy ban Chứng khoán Nhà nước**
State Securities Commission
- **Sở Giao dịch Chứng khoán TP.Hồ Chí Minh**
Ho Chi Minh City Stock Exchange

- Tên Tổ chức phát hành: **CÔNG TY CỔ PHẦN TỔNG CÔNG TY CỔ PHẦN ĐỊA ỐC SÀI GÒN.**

  Name of Organization: **SAIGON REAL ESTATE GROUP JOINT STOCK COMPANY.**
- Mã chứng khoán/ *Securities code:* **SGR.**
- Địa chỉ trụ sở chính: 63-65 Điện Biên Phủ, Phường Gia Định, TP.Hồ Chí Minh.

  Address of Head office: 63-65 Dien Bien Phu Street, Gia Dinh Ward, Ho Chi Minh City.
- Điện thoại/ *Tel.:* (028) 38 405 549/ 38 405 550
- Người thực hiện CBTT/ *Submitted by:* Ông/ *Mr.* **Phạm Đình Thành** Chức vụ/ *Position:* **Phó Tổng Giám đốc TT, Người được UQ CBTT /*Standing Deputy General Director, Authorized party to disclose information.***

- ***Nội dung công bố thông tin:*** Bản án số: 20/2026/KDTM-PT ngày 14/8/2026 về việc tranh chấp hợp đồng vay tài sản, yêu cầu tuyên bố văn bản công chứng vô hiệu, bồi thường thiệt hại giữa Công ty Cổ phần Tổng Công ty Cổ phần Địa ốc Sài Gòn *(Nguyên đơn)* và Công ty TNHH Du lịch Tiến Phú *(Bị đơn)*

- ***Contents of information disclosure:*** *Judgment No: 20/2026/KDTM-PT dated August 14, 2026, regarding the dispute over a property loan agreement, request for declaration of invalidity of notarized documents, and claim for damages between Sai Gon Real Estate Group Joint Stock Company (Plaintiff) and Tien Phu Tourism Company Limited (Defendant)*

Thông tin này đã được công bố trên trang thông tin điện tử của Công ty tại đường dẫn www.saigonres.com.vn.

This information was posted on the Company's website, as in the link www.saigonres.com.vn.

Chúng tôi xin cam kết các thông tin công bố trên đây là đúng sự thật và hoàn toàn chịu trách nhiệm trước pháp luật về nội dung các thông tin đã công bố.

We hereby certify that the information provided is true and correct and we bear the full responsibility to the law.

**** Tài liệu đính kèm/Attached documents:***
Bản án số: 20/2026/KDTM-PT
Judgment No: 20/2026/KDTM-PT

NGƯỜI ĐƯỢC UỶ QUYỀN CBTT
Authorized party to disclose information
PHÓ TỔNG GIÁM ĐỐC THƯỜNG TRỰC
Standing Deputy General Director

TỔNG CÔNG TY CỔ PHẦN ĐỊA ỐC SÀI GÒN

Phạm Đình Thành

Signature Not Verified
Ký bởi: CÔNG TY CỔ PHẦN TỔNG CÔNG TY CỔ PHẦN ĐỊA ỐC SÀI GÒN
Ký ngày: 28/10/2026 15:41:32

PEOPLE'S COURT OF LÂM ĐỒNG PROVINCE

SOCIALIST REPUBLIC OF VIET NAM
Independence – Freedom – Happiness

Judgment No. 20/2026/KDTM-PT
Date: 14 August 2026
Re: Dispute over a property loan agreement; request for a declaration of invalidity of a notarized document; compensation for damage

IN THE NAME OF THE SOCIALIST REPUBLIC OF VIET NAM

PEOPLE'S COURT OF LÂM ĐỒNG PROVINCE

Composition of the appellate trial panel:

Presiding Judge: Mr. Lê Văn Xô.

Judges: Mr. Nguyễn Anh Dũng and Ms. Vũ Thị Thanh Hòa.

Court clerk: Mr. Nguyễn Bạch Hoàng Hùng, Court Clerk of the People's Court of Lâm Đồng Province.

Representative of the People's Procuracy of Lâm Đồng Province participating in the hearing: Ms. Trần Thị Kim Trang, Procurator.

On 14 August 2026, at the headquarters of the People's Court of Lâm Đồng Province, the Court publicly conducted the appellate hearing of the case accepted under No. 18/2026/TLPT-KDTM dated 17 June 2026 concerning a "Dispute over a property loan agreement; request for a declaration of invalidity of a notarized contract; compensation for damage."

The case was appealed from First-instance Commercial Judgment No. 02/2026/KDTM-ST dated 12 February 2026 of the People's Court of Region 10 – Lâm Đồng.

Pursuant to Decision No. 387/2026/QĐ-PT dated 3 July 2026 to bring the case to appellate trial and Decision No. 485/2026/QĐ-PT dated 28 July 2026 of the People's Court of Lâm Đồng Province to adjourn the hearing, the parties are as follows:

Plaintiff: Saigon Real Estate Joint Stock Company, now Saigon Real Estate Group Joint Stock Company. (SGR)

Address: 63–65 Điện Biên Phủ Building, Ward 15, Bình Thạnh District, Ho Chi Minh City, now Gia Định Ward, Ho Chi Minh City.

Legal representative: Mr. Phạm Thu – Chairman of the Board of Directors.

Authorized representatives: Mr. Trần Hữu Đức, born in 1983, and Mr. Châu Thanh Nghiêm, born in 1999.

Defendant: Tiến Phú Tourism Company Limited (Tiến Phú)

Address: Tiến Phú Hamlet, Tiến Thành Commune, Phan Thiết City, Bình Thuận Province, now Tiến Thành Ward, Lâm Đồng Province.

Legal representative: Ms. Lê Thị Ngọc Hạnh – Director.

Authorized representative: Mr. Phạm Xuân Tình, born in 2001.

Contact address: 349/4 Bình Lợi, Bình Lợi Trung Ward, Ho Chi Minh City (Xuân Tân Hamlet, Xuân Sơn Commune, Ho Chi Minh City).

Persons and entities with related rights and obligations:

1. **Phan Thiết Notary Office.** Address: 337 Trần Hưng Đạo, Phan Thiết Ward, Lâm Đồng Province.
2. **Công ty Cổ phần Đầu tư Thương mại Dịch vụ Việt Úc** (Việt Úc Investment, Trading and Services Joint Stock Company; hereinafter "Việt Úc"). Legal representative: Mr. Từ Văn Phước. Address: 8th Floor, Pearl Plaza Building, 561A Điện Biên Phủ, Thạnh Mỹ Tây Ward, Ho Chi Minh City.
3. **Công ty TNHH Sài Gòn Vĩnh Khang** (Sài Gòn Vĩnh Khang Company Limited; hereinafter "Sài Gòn Vĩnh Khang"). Legal representative: Mr. Đặng Văn Phúc – Chairman of the Members' Council. Address: 63–65 Điện Biên Phủ, Gia Định Ward, Ho Chi Minh City.

Appellant: Tiến Phú Tourism Company Limited.

CONTENTS OF THE CASE

According to the first-instance case file, the case is summarized as follows:

Statements of the plaintiff's authorized representative

On 30 January 2019, SGR and Tiến Phú executed Money Loan Agreement No. 02/2019/HĐVT. Under this agreement, SGR lent Tiến Phú **30.000.000.000 VND** (thirty billion Vietnamese dong) at an agreed interest rate of **12% per annum** for a term of three months, from 30 January 2019 to 30 April 2019. If, upon maturity, Tiến Phú failed to pay the principal and interest to SGR, pursuant to Clause 2, Article 3 of the property loan agreement, Tiến Phú would be obliged, within 30 days from the repayment due date, to transfer all rights to manage, use and exploit the Tiến Phú Tourism Area Project in Tiến Thành Commune, Phan Thiết City, Bình Thuận Province to SGR for **25.000.000.000 VND** (twenty-five billion Vietnamese dong), to offset part of the debt. If it failed to do so, Tiến Phú would be subject to a penalty equal to twice the amount borrowed.

The assets securing Tiến Phú's repayment obligations under Money Loan Agreement No. 02/2019/HĐVT comprised land use rights over **20.900 m²** at the Tiến Phú Tourism Area in Tiến Thành Commune, Phan Thiết City, now Tiến Thành Ward, Lâm Đồng Province, of which **12.915 m²** had been granted Land Use Rights Certificate No. AH62646 by the former Department of Natural Resources and Environment of Bình Thuận Province on 23 May 2007 in the name of Tiến Phú; and ownership rights over all structures built on the land, including a transformer station of **14 m²**, bungalows of **1.223,04 m²**, terraced buildings of **3.175,2 m²**, an administration building of **341,18 m²**, a restaurant of **1.241,6 m²**, a swimming pool of **566,568 m²**, and staff accommodation of **159,12 m²**. No certificates of ownership of land-attached assets had been issued for these assets.

At the same time, Tiến Phú handed over to SGR, as security for the loan, all documents relating to its project in the former Tiến Thành Commune under the Document Handover Minutes dated 30 January 2019, namely: Land Use Rights Certificate No. AH 626146 dated 23 May 2007; Phan Thiết City Decision on Land Recovery No. 975/QĐ-UBND dated 16 September 2015; Cadastral Survey Extract No. 7-2017 for Tiến Thành Commune dated 20 December 2017, including extracts for land parcel No. 4 (**935 m²**), parcel No. 1 (**4.400 m²**), parcel No. 5 (**150 m²**), parcel No. 03 (**1.400 m²**) and parcel No. 02 (**1.100 m²**); the List of Land Parcels prepared by the Land Registration Office on 20 December 2017; the cadastral extract in the VN-2000 coordinate system prepared by the Land Registration Office on 19 December 2017; and Land Lease Agreement No. 81 dated 18 May 2007 issued by the Department of Natural Resources and Environment of Bình Thuận Province.

When repayment fell due on 30 April 2019, SGR repeatedly notified Tiến Phú and demanded payment through written notices, telephone calls and direct meetings. Subsequently, at Tiến Phú's request, SGR agreed to extend the repayment deadline to 15 May 2019 under Document No. 114/2019/NV-SGR dated 8 May 2019. However, even after that extended deadline, Tiến Phú failed both to pay the outstanding amounts and to carry out the agreed project transfer in substitution for payment.

Accordingly, SGR brought an action against Tiến Phú before the People's Court of Phan Thiết City, Bình Thuận Province, now the People's Court of Region 10 – Lâm Đồng, concerning Money Loan Agreement No. 02/2019/HĐVT dated 30 January 2019. On 22 May 2020, the People's Court of Phan Thiết City heard the case and issued First-instance Judgment No. 01/2020/KDTM-ST dated 22 May 2020. Tiến Phú appealed. On 16 October 2020, the People's Court of Bình Thuận Province held an appellate hearing and issued Appellate Judgment No. 01/2020/KDTM-PT dated 16 October 2020.

On 14 April 2022, following a protest by the High-level People's Procuracy in Ho Chi Minh City, the High-level People's Court issued Cassation Decision No. 05/2022/KDTM-GĐT dated 14 April 2022, quashing Appellate Judgment No. 01/2020/KDTM-PT and upholding First-instance Judgment No. 01/2020/KDTM-ST.

While SGR was enforcing the effective first-instance judgment pursuant to that cassation decision, on 7 January 2025 the Supreme People's Court issued Cassation Decision No. 01/2025/KDTM-GĐT, quashing Cassation Decision No. 05/2022/KDTM-GĐT of the High-level People's Court in Ho Chi Minh City, Appellate Judgment No. 01/2020/KDTM-PT of the People's Court of Bình Thuận Province and First-instance Judgment No. 01/2020/KDTM-ST of the People's Court of Phan Thiết City, and remitting the case file to the People's Court of Phan Thiết City, Bình Thuận Province, now the People's Court of Region 10 – Lâm Đồng, for a new first-instance trial.

Pursuant to that decision, the People's Court of Phan Thiết City, now the People's Court of Region 10 – Lâm Đồng, re-accepted the case under Notice of Case Acceptance No. 12/2025/TLST-DS dated 18 March 2025. During the proceedings, the plaintiff supplemented its statement of claim, and the supplementary claim was accepted by the People's Court of Region 10 – Lâm Đồng.

The plaintiff now requests the People's Court of Region 10 – Lâm Đồng to order Tiến Phú to pay SGR a total of **68.360.381.384 VND**, comprising:

– Principal and interest calculated through 12 February 2026 totaling **68.203.505.348 VND** (sixty-eight billion two hundred three million five hundred five thousand three hundred forty-eight Vietnamese dong), specifically: outstanding principal of **30.000.000.000 VND** (thirty billion Vietnamese dong); unpaid ordinary interest on principal for the period from 30 January 2019 to 15 May 2019 at 12% per annum, **1.035.616.438 VND** (one billion thirty-five million six hundred sixteen thousand four hundred thirty-eight Vietnamese dong); interest on unpaid interest of **1.035.616.438 VND** for the period from 16 May 2019 to 12 February 2026 at 10% per annum, **699.395.759 VND** (six hundred ninety-nine million three hundred ninety-five thousand seven hundred fifty-nine Vietnamese dong); and overdue interest on unpaid principal for the period from 16 May 2019 to 12 February 2026 at 18% per annum, **36.468.493.151 VND** (thirty-six billion four hundred sixty-eight million four hundred ninety-three thousand one hundred fifty-one Vietnamese dong).

– Costs of judgment enforcement procedures, including seizure costs, asset valuation costs and costs of publishing the asset auction notice, advanced by SGR on Tiến Phú's behalf from November 2022 in connection with the enforcement of Judgment No. 01/2020/KDTM-ST dated 22 May 2020 of the People's Court of Phan Thiết City, now the People's Court of Region 10 – Lâm Đồng, totaling **156.876.000 VND** (one hundred fifty-six million eight hundred seventy-six thousand Vietnamese dong).

As to its request that Tiến Phú immediately transfer land use rights, land-attached assets and rights to exploit, manage and use the project in Tiến Thành Commune, Phan Thiết City, Bình Thuận Province, now Tiến Thành Ward, Lâm Đồng Province, to SGR to offset **25.000.000.000 VND** of the debt, and the request for a contractual penalty of **30.000.000.000 VND** (thirty billion Vietnamese dong) for Tiến Phú's breach of contract, the plaintiff now withdraws those portions of its claim.

Statements of the defendant, Tiến Phú Tourism Company Limited

On 7 January 2025, the Council of Justices of the Supreme People's Court issued Cassation Decision No. 01/2025/KDTM-GĐT with the following contents:

1. To grant Cassation Protest No. 21/2024/KN-KDTM dated 30 September 2024 of the Chief Justice of the Supreme People's Court.
2. To quash Cassation Decision No. 05/2022/KDTM-GĐT dated 14 April 2022 of the Judges' Committee of the High-level People's Court in Ho Chi Minh City, Commercial Appellate Judgment No. 01/2020/KDTM-PT dated 16 October 2020 of the People's Court of Bình Thuận Province, and Commercial First-instance Judgment No. 01/2020/KDTM-ST dated 22 May 2020 of the People's Court of Phan Thiết City, Bình Thuận Province; and to remit the case file to the People's Court of Phan Thiết City, Bình Thuận Province, for a new first-instance trial in accordance with law.

Tiến Phú now disagrees with all claims brought by SGR.

Under Money Loan Agreement No. 02/2019/HĐVT dated 30 January 2019 between SGR and Tiến Phú and the parties' memorandum of agreement, the agreed principal was **30.000.000.000 VND** (thirty billion Vietnamese dong), to be disbursed as instructed below:

– Transfer **13.500.000.000 VND** (thirteen billion five hundred million Vietnamese dong) to account No. **168704070018352** at Ho Chi Minh City Development Joint Stock Commercial Bank – Nguyễn Đình Chiểu Branch, for SGR on behalf of Việt Úc Investment, Trading and Services Joint Stock Company.

– Transfer **4.595.390.333 VND** (four billion five hundred ninety-five million three hundred ninety thousand three hundred thirty-three Vietnamese dong) to account No. **168704070018529** at Ho Chi Minh City Development Joint Stock Commercial Bank – Nguyễn Đình Chiểu Branch, for Sài Gòn Vĩnh Khang Company Limited on behalf of Việt Úc Investment, Trading and Services Joint Stock Company.

– Transfer the remaining **11.904.609.667 VND** (eleven billion nine hundred four million six hundred nine thousand six hundred sixty-seven Vietnamese dong) to account No. **0071001252289** at Joint Stock Commercial Bank for Foreign Trade of Vietnam – Ho Chi Minh City Branch, for Tiến Phú Tourism Company Limited.

Tiến Phú signed the money loan agreement and assumed the repayment obligation on behalf of Việt Úc Investment, Trading and Services Joint Stock Company. Tiến Phú itself received **11.904.609.667 VND** into its account.

Moreover, decisions of the first-instance, appellate and cassation courts that were not in conformity with the law prolonged the proceedings over many years, seriously affecting Tiến Phú's lawful rights and interests. Specifically, the company lost investment cooperation opportunities, its investment schedule was affected, and the prolonged suspension of loan settlement gave rise to costs connected with the loan.

In fact, Tiến Phú received only **11.904.609.667 VND** into its own account. As to the remainder, the defendant has no sufficient basis to determine whether the other parties actually received the amounts agreed under the loan agreement.

On 20 August 2025, Tiến Phú submitted its written statement to the People's Court of Region 10 – Lâm Đồng, requesting that the Court summon Việt Úc and Sài Gòn Vĩnh Khang to participate as entities with related rights and obligations in order to clarify whether they had in fact received the agreed sums.

On 11 October 2025, the People's Court of Region 10 – Lâm Đồng issued Notice of Acceptance of Supplementary Claim No. 12C/TB-TLVA, thereby accepting SGR 's request that Tiến Phú pay **156.876.000 VND**, purportedly advanced by SGR on Tiến Phú's behalf for judgment enforcement under enforcement decisions issued previously. The defendant disagreed with the issuance of that notice and exercised its right to lodge a complaint under the Civil Procedure Code.

The supplementary claim arose from judgments and decisions that had all been quashed. On 7 January 2025, the Council of Justices of the Supreme People's Court issued Cassation Decision No. 01/2025/KDTM-GĐT, which quashed all previous first-instance and appellate judgments and the cassation decision and remitted the case for a new first-instance trial.

Tiến Phú contends that all judgments and decisions on which enforcement and the **156.876.000 VND** expenditure were based have been quashed and no longer have legal effect. Acceptance of the supplementary claim was inconsistent with procedural law. The **156.876.000 VND** claimed by SGR did not arise from a new civil transaction, was not an independent obligation of Tiến Phú, and was not proven to constitute actual and lawful damage suffered by SGR; it was merely a consequence of enforcement of the quashed judgments. The claim thus did not constitute a separate legal dispute eligible for supplementary acceptance by the People's Court of Region 10 – Lâm Đồng.

Statements of Sài Gòn Vĩnh Khang Company Limited, an entity with related rights and obligations

On 28 November 2017, Sài Gòn Vĩnh Khang and Việt Úc entered into Economic Contract No. 12/HĐKT.2017. Under that contract, Sài Gòn Vĩnh Khang agreed to supply and install wooden doors and interior fittings for Việt Úc's Aloha Beach Village Project in Thuận Quý Commune, Hàm Thuận Nam District, Bình Thuận Province, now Tân Thành Commune, Lâm Đồng Province, for a total contract value of **11.978.800.000 VND** (eleven billion nine hundred seventy-eight million eight hundred thousand Vietnamese dong). Sài Gòn Vĩnh Khang completed the agreed supply, construction and installation of wooden doors and apartment interiors for the Aloha Beach Village Project.

On 13 November 2018, Sài Gòn Vĩnh Khang lent Việt Úc **1.800.000.000 VND** (one billion eight hundred million Vietnamese dong) under Money Loan Agreement No. 13.11/2018/SGVK-VUG. On 4 December 2018, Sài Gòn Vĩnh Khang lent Việt Úc a further **1.100.000.000 VND** (one billion one hundred million Vietnamese dong) under Money Loan Agreement No. 02.12/2018/SGVK-VUG.

As of 29 January 2019, outstanding amounts under these three contracts – Economic Contract No. 12/HĐKT.2017, Money Loan Agreement No. 13.11/2018/SGVK-VUG and Money Loan Agreement No. 02.12/2018/SGVK-VUG – totaled **4.595.390.333 VND** (four billion five hundred ninety-five million three hundred ninety thousand three hundred thirty-three Vietnamese dong), still payable by Việt Úc to Sài Gòn Vĩnh Khang.

On 30 January 2019, Sài Gòn Vĩnh Khang received payment of **4.595.390.333 VND** in accordance with Memorandum of Agreement No. 01/2019/BBTT dated 30 January 2019 among SGR, Việt Úc, Tiến Phú and Sài Gòn Vĩnh Khang.

Sài Gòn Vĩnh Khang has fully stated the above relevant matters in the litigation between SGR and Tiến Phú. It therefore submitted a request to be absent from all court working sessions, mediation sessions and hearings.

The other entities with related rights and obligations, Việt Úc and Phan Thiết Notary Office, were duly served with procedural documents but did not submit written statements, furnish documents or evidence, participate in mediation, or provide testimony concerning the plaintiff's claims.

The first-instance judgment

Commercial First-instance Judgment No. 02/2026/KDTM-ST dated 12 February 2026 of the People's Court of Region 10 – Lâm Đồng decided as follows:

Pursuant to Clause 1, Article 30; Clause 1, Article 35; Clause 1, Article 39; Articles 70, 147, 227, 228, 244, 266, 269 and 273 of the Civil Procedure Code; Articles 357, 463, 466 and 468 of the 2015 Civil Code; and Articles 3, 7 and 53 of the Law on Enforcement of Civil Judgments;

Articles 5, 12 and 13 of Resolution No. 01/2019/NQ-HĐTP dated 11 January 2019 of the Council of Justices of the Supreme People's Court;

Resolution No. 326/2016/UBTVQH14 dated 30 December 2016 of the Standing Committee of the National Assembly on court costs and fees;

The Court rules:

Regarding the plaintiff's claims:

To grant the claims of SGR.

To order Tiến Phú to pay SGR **68.360.381.384 VND** (sixty-eight billion three hundred sixty million three hundred eighty-one thousand three hundred eighty-four Vietnamese dong), comprising: principal of **30.000.000.000 VND** (thirty billion Vietnamese dong); ordinary interest on principal from 30 January 2019 to 15 May 2019 of **1.035.616.438 VND**; interest on unpaid ordinary interest of **1.035.616.438 VND** from 16 May 2019 to 12 February 2026 of **699.395.759 VND**; overdue interest on principal from 16 May 2019 to 12 February 2026 of **36.468.493.151 VND**; and enforcement costs of **156.876.000 VND**.

From 13 February 2026 until full enforcement of the judgment, the judgment debtor shall also pay interest on the outstanding judgment amount at the rates prescribed in Article 357 and Clause 2, Article 468 of the Civil Code, unless otherwise provided by law.

To terminate proceedings in respect of the plaintiff's withdrawn claims seeking an order requiring Tiến Phú to immediately transfer land use rights, land-attached assets and rights to exploit, manage and use the project in Tiến Thành Commune, Phan Thiết City, Bình Thuận Province, now Tiến Thành Ward, Lâm Đồng Province, to SGR to offset **25.000.000.000 VND** of the debt, and a contractual penalty of **30.000.000.000 VND** (thirty billion Vietnamese dong) for breach of contract.

Regarding the defendant's counterclaim:

To grant the defendant's counterclaim.

To declare Money Loan Agreement No. 02/2019/HĐVT dated 30 January 2019, notarized at Phan Thiết Notary Office, partially invalid; specifically, Clause 2, Article 3 of the loan agreement concerning the transfer of land use rights and land-attached assets is declared invalid.

To order SGR to return to Tiến Phú all documents specified in the Document Handover Minutes dated 30 January 2019, including the original Land Use Rights Certificate No. AH 626146 issued by the former Department of Natural Resources and Environment of Bình Thuận Province on 23 May 2007, and documents relating to the Tiến Phú Tourism Area Project: Phan Thiết City Land Recovery Decision No. 975/QĐ-UBND dated 16 September 2015; Cadastral Survey Extract No. 7-2017 for Tiến Thành Commune dated 20 December 2017, including extracts for parcel No. 4 (**935 m²**), parcel No. 1 (**4.400 m²**), parcel No. 5 (**150 m²**), parcel No. 03 (**1.400 m²**) and parcel No. 02 (**1.100 m²**); the List of Land Parcels prepared by the Land Registration Office on 20 December 2017; the cadastral extract in the VN-2000 coordinate system prepared by the Land Registration Office on 19 December 2017; and Land Lease Agreement No. 81 dated 18 May 2007 issued by the Department of Natural Resources and Environment of Bình Thuận Province.

Regarding court costs:

Tiến Phú shall bear **176.360.381 VND** (one hundred seventy-six million three hundred sixty thousand three hundred eighty-one Vietnamese dong) in first-instance commercial court costs.

Tiến Phú previously paid **3.000.000 VND** (three million Vietnamese dong) under receipt No. 0005111 dated 25 November 2019 for the counterclaim court-cost advance, and **3.000.000 VND** under receipt No. 0007560 dated 3 June 2020 of the Civil Judgment Enforcement Sub-department of Phan Thiết City, Bình Thuận Province, now the Civil Judgment Enforcement Office of Region 10 – Lâm Đồng. These sums shall

be appropriated toward court costs and paid into the State budget. Tiến Phú shall pay a further **170.360.381 VND** (one hundred seventy million three hundred sixty thousand three hundred eighty-one Vietnamese dong).

SGR shall bear **3.000.000 VND** (three million Vietnamese dong) in first-instance commercial court costs in respect of the defendant's counterclaim, which was granted.

SGR previously paid **70.267.000 VND** (seventy million two hundred sixty-seven thousand Vietnamese dong) under court-cost advance receipt No. 0002726 dated 27 August 2025 and **3.921.000 VND** (three million nine hundred twenty-one thousand Vietnamese dong) under receipt No. 0008001 dated 10 November 2025 of the Civil Judgment Enforcement Office of Region 10 – Lâm Đồng. Of those sums, **3.000.000 VND** shall be appropriated toward court costs and paid into the State budget; the remaining **71.188.000 VND** (seventy-one million one hundred eighty-eight thousand Vietnamese dong) shall be refunded to SGR.

Where this judgment is enforced under Article 2 of the Law on Enforcement of Civil Judgments, the judgment creditor and judgment debtor have the right to agree on enforcement, request enforcement, voluntarily comply with the judgment or be subject to compulsory enforcement in accordance with Articles 6, 7 and 9 of that Law. The limitation period for enforcement shall be governed by Article 30 of the same Law.

The first-instance judgment also stated the parties' statutory right to appeal.

Following the first-instance trial, on 12 March 2026 Tiến Phú appealed the entire judgment, requesting the appellate court to quash the first-instance commercial judgment in full on the grounds of procedural violations and failure to ensure objective and comprehensive ascertainment of the facts, thereby affecting the defendant's lawful rights and interests.

At the appellate hearing

– The plaintiff maintained its claims and requested that the first-instance judgment be upheld.

– The defendant's authorized representative maintained the appeal and requested that the entire first-instance commercial judgment be quashed, arguing that Sài Gòn Vĩnh Khang and Việt Úc had not been joined as entities with related rights and obligations; that Tiến Phú had not received the remaining amount; that transfers among the companies had not been completed; and that, because the case had been prolonged, Tiến Phú did not agree to pay interest.

– The Procurator attending the hearing expressed the following opinions:

On procedure: The presiding Judge, Trial Panel and Court Clerk had complied with the Civil Procedure Code, and the litigants had exercised their rights and performed their obligations under the Code.

On the merits: There was no basis to conclude that the first-instance court had committed serious procedural violations.

Pursuant to Clause 1, Article 308 of the Civil Procedure Code and Resolution No. 326/2016/UBTVQH14, the Procurator proposed that the Trial Panel dismiss Tiến Phú's appeal, uphold Commercial First-instance Judgment No. 02/2026/KDTM-ST dated 12 February 2026 of the People's Court of Region 10 – Lâm Đồng, and require Tiến Phú to bear appellate court costs in accordance with law.

THE COURT'S FINDINGS

Having considered the documents and evidence in the case file examined at the hearing, the results of adversarial arguments at the hearing, and the opinion of the People's Procuracy of Lâm Đồng Province, the Appellate Trial Panel finds as follows:

[1] Regarding procedural matters: At the hearing, the entities with related rights and obligations, namely Việt Úc Investment, Trading and Services Joint Stock Company, Sài Gòn Vĩnh Khang Company Limited and Phan Thiết Notary Office, submitted requests for trial in their absence. Accordingly, the Court proceeds with the hearing pursuant to Clause 3, Article 296 of the Civil Procedure Code.

[2] Consideration of the appeal:

[2.1] Regarding procedure: The first-instance court joined Sài Gòn Vĩnh Khang and Việt Úc in the proceedings as entities with related rights and obligations and duly served procedural documents on them. The defendant's argument on this issue therefore lacks grounds and cannot be accepted.

[2.2] Regarding the claim for repayment of principal:

On 30 January 2019, SGR and Tiến Phú executed Money Loan Agreement No. 02/2019/HĐVT for a loan of **30.000.000.000 VND** (thirty billion Vietnamese dong). Article 1 of the agreement provides that Party B (Tiến Phú), as borrower, instructed Party A (SGR), as lender, to disburse the loan to the following accounts:

– **13.500.000.000 VND** (thirteen billion five hundred million Vietnamese dong) to account No. **168704070018352** at HDBank – Nguyễn Đình Chiểu Branch, for SGR;

– **4.595.390.333 VND** (four billion five hundred ninety-five million three hundred ninety thousand three hundred thirty-three Vietnamese dong) to account No. **168704070018529** at HDBank – Nguyễn Đình Chiểu Branch, for Sài Gòn Vĩnh Khang Company Limited;

– the remaining **11.904.609.667 VND** (eleven billion nine hundred four million six hundred nine thousand six hundred sixty-seven Vietnamese dong) to account No. **0071001252289** at Joint Stock Commercial Bank for Foreign Trade of Vietnam – Ho Chi Minh City Branch, for Tiến Phú.

The interest rate was **12% per annum**, and the loan term was three months from the date of execution, 30 January 2019, with repayment due on 30 April 2019.

Also on 30 January 2019, SGR, Tiến Phú, Sài Gòn Vĩnh Khang and Việt Úc executed Memorandum of Agreement No. 01/2019/BBTT.

Article 1 of the memorandum records the parties' agreement that Party C (Tiến Phú) undertook to use the funds borrowed from Party A (SGR) to pay, on behalf of Party B (Việt Úc), debts of **4.595.390.333 VND** (four billion five hundred ninety-five million three hundred ninety thousand three hundred thirty-three Vietnamese dong) owed to Sài Gòn Vĩnh Khang and **13.500.000.000 VND** (thirteen billion five hundred million Vietnamese dong) owed to SGR. Tiến Phú agreed and instructed that the **30.000.000.000 VND** loan be transferred by SGR, to the accounts specified in Article 1 of Money Loan Agreement No. 02/2019/HĐVT dated 30 January 2019.

All parties acknowledged that, on 30 January 2019, SGR transferred the full amounts in accordance with the agreement.

Accordingly, the defendant borrowed **30.000.000.000 VND** (thirty billion Vietnamese dong) from the plaintiff. In both the money loan agreement and the memorandum of agreement, the defendant agreed to instruct the plaintiff to transfer funds to third parties. Although the defendant directly received only **11.904.609.667 VND**, it remains liable for the entire loan under the executed agreement. Tiến Phú's assertion that it is liable only for **11.904.609.667 VND**, the amount actually credited to its account, has no basis for acceptance.

During performance of the agreement, Tiến Phú failed to repay the debt as undertaken and submitted a written request to extend repayment of the **30.000.000.000 VND** principal. On 8 May 2019, SGR issued Document No. 114/2019/NV-SGR agreeing to extend payment of loan principal and interest until 15 May 2019. Thus, the loan term expired on 15 May 2019, but the defendant has not repaid the principal to the plaintiff to date.

On those grounds and pursuant to Articles 463 and 466 of the 2015 Civil Code, the first-instance court had sufficient grounds to grant SGR's claim and order Tiến Phú to pay **30.000.000.000 VND** (thirty billion Vietnamese dong) in outstanding principal.

[2.3] Regarding the claim for interest:

[2.3.1] Ordinary interest during the loan term: Under the parties' loan agreement and the extended payment deadline of 15 May 2019, the period of non-payment from 30 January 2019 to 15 May 2019 was **105 days**. At an interest rate of **12% per annum**, the accrued interest was **1.035.616.438 VND** (one billion thirty-five million six hundred sixteen thousand four hundred thirty-eight Vietnamese dong).

Point a, Clause 2, Article 5 of Resolution No. 01/2019/NQ-HĐTP dated 11 January 2019 of the Council of Justices of the Supreme People's Court provides, in relevant part: "Interest on unpaid principal during the loan term shall be calculated at the agreed interest rate, not exceeding the rate prescribed in Clause 1, Article 468 of the 2015 Civil Code, corresponding to the period for which interest on principal remains unpaid, at the time the contract was established ...". Clause 1, Article 468 of the Civil Code provides: "Where the parties agree on an interest rate, the agreed rate must not exceed 20% per annum of the loan amount ...". The plaintiff's demand for interest at **12% per annum** is therefore consistent with Clause 1, Article 468 of the 2015 Civil Code and has grounds for acceptance.

[2.3.2] Interest on unpaid interest: The period from 16 May 2019 to 12 February 2026 was **2.465 days**. At **10% per annum** on unpaid interest of **1.035.616.438 VND**, the interest amounted to **699.395.759 VND** (six hundred ninety-nine million three hundred ninety-five thousand seven hundred fifty-nine Vietnamese dong).

Point b, Clause 2, Article 5 of Resolution No. 01/2019/NQ-HĐTP dated 11 January 2019 of the Council of Justices of the Supreme People's Court, providing guidance on certain legal provisions on interest, interest rates and contractual penalties, states: "In the event of late payment of interest on principal during the loan term, interest on the unpaid interest must also be paid at the interest rate prescribed in Clause 2, Article 468 of the 2015 Civil Code at the time of repayment, corresponding to the period of delay in paying interest on principal, unless otherwise agreed." Accordingly, there are grounds to grant the plaintiff's claim for interest on unpaid interest corresponding to the period of late payment of interest on principal.

[2.3.3] Overdue interest on unpaid principal: For the period from 16 May 2019 to 12 February 2026, at the rate of **150% × 1% per month × 12 months = 18% per annum**, the amount was **36.468.493.151 VND** (thirty-six billion four hundred sixty-eight million four hundred ninety-three thousand one hundred fifty-one Vietnamese dong).

Point c, Clause 2, Article 5 of Resolution No. 01/2019/NQ-HĐTP dated 11 January 2019 of the Council of Justices of the Supreme People's Court, providing guidance on interest, interest rates and contractual penalties, states: "Interest on overdue unpaid principal shall be equal to 150% of the loan interest rate agreed by the parties in the contract, corresponding to the period of late payment, unless otherwise agreed. The interest rate agreed by the parties on overdue principal must not exceed 150% of the interest rate prescribed in Clause 1, Article 468 of the 2015 Civil Code." Thus, the plaintiff's claim for overdue interest on principal at **18% per annum** has grounds for acceptance.

The interest rates sought by SGR against Tiến Phú comply with Articles 357, 463, 466 and 468 of the 2015 Civil Code and Resolution No. 01/2019/NQ-HĐTP dated 11 January 2019 of the Council of Justices of the Supreme People's Court.

Accordingly, the first-instance court's grant of all claims by SGR for ordinary interest during the loan term, interest on late-paid interest and overdue interest, and its order that Tiến Phú pay interest under Loan Agreement No. 02/2019/HĐVT dated 30 January 2019, were justified and in accordance with law.

[3] Regarding the claim for compensation for damage:

SGR requested that Tiến Phú reimburse judgment enforcement costs comprising **17.000.000 VND** (seventeen million Vietnamese dong) for seizure of assets, **124.276.000 VND** (one hundred twenty-four million two hundred seventy-six thousand Vietnamese dong) for asset valuation, and **15.600.000 VND** (fifteen million six hundred thousand Vietnamese dong) for auction services. The total of **156.876.000 VND** (one hundred fifty-six million eight hundred seventy-six thousand Vietnamese dong) was advanced by SGR on Tiến Phú's behalf from November 2022 in connection with enforcement of Judgment No. 01/2020/KDTM-ST dated 22 May 2020 of the People's Court of Phan Thiết City, now the People's Court of Region 10 – Lâm Đồng.

The amount of **156.876.000 VND** arose during enforcement of judgments and decisions that were legally effective at the time of enforcement. The defendant, as judgment debtor, had an obligation to bear enforcement costs under Articles 3, 7 and 53 of the Law on Enforcement of Civil Judgments, and the plaintiff had advanced that amount on its behalf. The subsequent quashing of the first-instance and appellate judgments only terminated their legal effect from the time of quashing and did not change the nature of the disputed legal relationship or the parties' civil obligations at the time of enforcement. Consequently, the plaintiff's request was well-founded, and the first-instance court correctly ordered Tiến Phú to reimburse **156.876.000 VND** advanced by the plaintiff.

[4] Regarding withdrawal of part of the plaintiff's claims:

The plaintiff withdrew its request that Tiến Phú immediately transfer land use rights, land-attached assets and rights to exploit, manage and use the project in Tiến Thành Commune, Phan Thiết City, Bình Thuận Province, now Tiến Thành Ward, Lâm Đồng Province, to SGR to offset **25.000.000.000 VND** of the debt, and its claim for a **30.000.000.000 VND** (thirty billion Vietnamese dong) contractual penalty for Tiến Phú's breach. The plaintiff's voluntary withdrawal of those portions of its claims complies with law. The Trial Panel's acceptance of the withdrawal and termination of proceedings on those claims were lawful.

[5] Regarding the defendant's counterclaim:

[5.1] On 19 October 2019, Tiến Phú filed a counterclaim seeking a declaration of partial invalidity of the notarized document, namely Loan Agreement No. 02/2019/HĐVT dated 30 January 2019 notarized at Phan Thiết Notary Office; specifically, it sought to invalidate Clause 2, Article 3 of that agreement for contravening Point d, Clause 2, Article 174 of the 2013 Land Law.

The tourism project mortgaged by the defendant to the plaintiff comprised land use rights over more than **20.000 m²** at Tiến Phú Hamlet, Tiến Thành Commune, Phan Thiết City, of which only **12.915 m²** had been issued Land Use Rights Certificate No. AH 626146 by the former Department of Natural Resources and Environment of Bình Thuận Province on 23 May 2007. The remaining land area and all assets on the land, namely a transformer station, bungalows, terraced buildings, administration building, restaurant, swimming pool and staff accommodation, had not been granted certificates of ownership of land-attached assets. Nevertheless, the parties voluntarily entered into a mortgage transaction involving those assets, in contravention of land law.

Point d, Clause 2, Article 174 of the 2013 Land Law provides that economic organizations allocated land by the State with collection of land use levy or leased land with a one-off rental payment for the entire lease term, in addition to the rights and obligations in Clause 1 of that Article, have the right to "mortgage their land use rights and assets under their ownership attached to the land at credit institutions permitted to operate in Viet Nam." The plaintiff is not a credit institution. The parties' agreement to mortgage the land use rights and land-attached assets therefore contravened the Land Law, rendering Clause 2, Article 3 of the property loan agreement partially invalid as to the mortgage of land use rights and land-attached assets. Furthermore, part of the land mortgaged as security for the loan had not been lawfully allocated for use by the competent authorities to Tiến Phú; the parties nevertheless included it in the mortgage transaction, also in violation of law. The first-instance court thus had grounds to grant the defendant's counterclaim.

[5.2] The defendant requested that the plaintiff return the original Land Use Rights, House Ownership and Land-attached Assets Certificate and other project-related documents which the plaintiff had received as mortgage security under the property loan agreement.

The money loan agreement states, in relevant part: "To secure the above loan, Party B agrees to mortgage assets comprising land use rights over an area of **20.900 m²**, of which **12.915 m²** has been granted Land Use Rights Certificate No. AH 626146 by the former Department of Natural Resources and Environment of Bình Thuận Province on 23 May 2007. Party B shall hand over the entire original Land Use Rights Certificate to Party A for safekeeping after signing the loan agreement." The parties subsequently executed the Document Handover Minutes dated 30 January 2019.

Because the mortgage is invalid, the plaintiff must return to the defendant all documents received from it. The first-instance court correctly granted the defendant's counterclaim and ordered SGR to return to Tiến Phú all documents specified in the Document Handover Minutes dated 30 January 2019: the original Land Use Rights Certificate No. AH 626146 issued by the former Department of Natural Resources and Environment of Bình Thuận Province on 23 May 2007, and documents relating to the Tiến Phú Tourism Area Project, including Phan Thiết City Land Recovery Decision No. 975/QĐ-UBND dated 16 September 2015; Cadastral Survey Extract No. 7-2017 for Tiến Thành Commune dated 20 December 2017, including extracts for parcel No. 4 (**935 m²**), parcel No. 1 (**4.400 m²**), parcel No. 5 (**150 m²**), parcel No. 03 (**1.400 m²**) and parcel No. 02 (**1.100 m²**); the List of Land Parcels prepared by the Land Registration Office on 20 December 2017; the cadastral extract in the VN-2000 coordinate system prepared by the Land Registration Office on 19 December 2017; and Land Lease Agreement No. 81 dated 18 May 2007 issued by the Department of Natural Resources and Environment of Bình Thuận Province.

[6] During the appellate proceedings, the appellant furnished no additional documents or evidence. There are therefore no grounds to grant the appeal, consistent with the recommendation of the representative of the People's Procuracy.

[7] Regarding court costs: Pursuant to Article 147 of the Civil Procedure Code, because the Court granted SGR 's claims, that company is not liable for first-instance commercial court costs in respect of its claims, and Tiến Phú must bear those costs. Because Tiến Phú's counterclaim was granted, Tiến Phú is not liable for first-instance court costs in respect of its counterclaim; SGR must bear the first-instance court costs associated with that counterclaim.

As the appeal is dismissed, the appellant must bear appellate commercial court costs.

[8] Other rulings of the first-instance judgment that were neither appealed nor protested became legally effective upon expiry of the time limits for appeal and protest.

For these reasons,

DECISION

Pursuant to **Clause 1, Article 308 of the Civil Procedure Code**:

The defendant's appeal is dismissed. Commercial First-instance Judgment No. 02/2026/KDTM-ST dated 12 February 2026 of the People's Court of Region 10 – Lâm Đồng is upheld.

Pursuant to Clause 1, Article 30; Clause 1, Article 35; Clause 1, Article 39; Articles 70, 147, 227, 228, 244, 266, 269 and 273 of the Civil Procedure Code; Articles 357, 463, 466 and 468 of the 2015 Civil Code; and Articles 3, 7 and 53 of the Law on Enforcement of Civil Judgments;

Articles 5, 12 and 13 of Resolution No. 01/2019/NQ-HĐTP dated 11 January 2019 of the Council of Justices of the Supreme People's Court;

Clause 2, Article 26 and Clause 1, Article 29 of Resolution No. 326/2016/UBTVQH14 dated 30 December 2016 of the Standing Committee of the National Assembly on court costs and fees;

The Court rules as follows:

Regarding the plaintiff's claims

The claims of SGR are granted.

Tiến Phú Tourism Company Limited is ordered to pay SGR **68.360.381.384 VND** (sixty-eight billion three hundred sixty million three hundred eighty-one thousand three hundred eighty-four Vietnamese dong), comprising: outstanding principal of **30.000.000.000 VND** (thirty billion Vietnamese dong); ordinary interest on principal from 30 January 2019 to 15 May 2019 of **1.035.616.438 VND**; interest on unpaid ordinary interest of **1.035.616.438 VND** from 16 May 2019 to 12 February 2026 of **699.395.759 VND**; overdue interest on principal from 16 May 2019 to 12 February 2026 of **36.468.493.151 VND**; and judgment enforcement costs of **156.876.000 VND**.

From 13 February 2026 until full enforcement of the judgment, the judgment debtor shall also pay interest on the amount remaining unpaid at the rates prescribed in Article 357 and Clause 2, Article 468 of the Civil Code, unless otherwise provided by law.

Proceedings are terminated with respect to the plaintiff's withdrawn claims seeking an order requiring Tiến Phú to immediately transfer land use rights, land-attached assets and the rights to exploit, manage and use the project in Tiến Thành Commune, Phan Thiết City, Bình Thuận Province, now Tiến Thành Ward, Lâm Đồng Province, to SGR to offset **25.000.000.000 VND** of the debt, and seeking a contractual penalty of **30.000.000.000 VND** (thirty billion Vietnamese dong) for Tiến Phú's breach of the parties' agreement.

Regarding the defendant's counterclaim

The defendant's counterclaim is granted.

Money Loan Agreement No. 02/2019/HĐVT dated 30 January 2019, notarized at Phan Thiết Notary Office, is declared partially invalid; specifically, Clause 2, Article 3 of Loan Agreement No. 02/2019/HĐVT regarding the transfer of land use rights and land-attached assets is declared invalid.

SGR is ordered to return to Tiến Phú all documents listed in the Document Handover Minutes dated 30 January 2019, comprising the original Land Use Rights Certificate No. AH 626146 issued by the former Department of Natural Resources and Environment of Bình Thuận Province on 23 May 2007, and documents relating to the Tiến Phú Tourism Area Project: Phan Thiết City Land Recovery Decision No. 975/QĐ-UBND dated 16 September 2015; Cadastral Survey Extract No. 7-2017 for Tiến Thành Commune dated 20 December 2017, including extracts for parcel No. 4 (**935 m²**), parcel No. 1 (**4.400 m²**), parcel No. 5 (**150 m²**), parcel No. 03 (**1.400 m²**) and parcel No. 02 (**1.100 m²**); the List of Land Parcels prepared by the Land Registration Office on 20 December 2017; the cadastral extract in the VN-2000 coordinate system prepared by the Land Registration Office on 19 December 2017; and Land Lease Agreement No. 81 dated 18 May 2007 issued by the Department of Natural Resources and Environment of Bình Thuận Province.

Regarding court costs

Tiến Phú shall bear **176.360.381 VND** (one hundred seventy-six million three hundred sixty thousand three hundred eighty-one Vietnamese dong) in first-instance commercial court costs.

Tiến Phú has paid **3.000.000 VND** (three million Vietnamese dong) under receipt No. 0005111 dated 25 November 2019 for the advance of court costs on its counterclaim and **3.000.000 VND** (three million Vietnamese dong) under receipt No. 0007560 dated 3 June 2020 of the Civil Judgment Enforcement Sub-department of Phan Thiết City, Bình Thuận Province, now the Civil Judgment Enforcement Office of Region 10 – Lâm Đồng. These payments shall be applied to court costs and transferred to the State budget.

Tiến Phú must pay an additional **170.360.381 VND** (one hundred seventy million three hundred sixty thousand three hundred eighty-one Vietnamese dong).

SGR shall bear **3.000.000 VND** (three million Vietnamese dong) in first-instance commercial court costs in respect of the defendant's successful counterclaim.

SGR has paid **70.267.000 VND** (seventy million two hundred sixty-seven thousand Vietnamese dong) under court-cost advance receipt No. 0002726 dated 27 August 2025, and **3.921.000 VND** (three million nine hundred twenty-one thousand Vietnamese dong) under court-cost advance receipt No. 0008001 dated 10 November 2025 of the Civil Judgment Enforcement Office of Region 10 – Lâm Đồng. Of these sums, **3.000.000 VND** shall be applied to court costs and transferred to the State budget. **71.188.000 VND** (seventy-one million one hundred eighty-eight thousand Vietnamese dong) shall be refunded to SGR.

Tiến Phú shall bear **2.000.000 VND** (two million Vietnamese dong) in appellate commercial court costs, which shall be offset against its advance payment of **2.000.000 VND** under receipt No. 0007073 dated 20 April 2026 of the Civil Judgment Enforcement Authority of Lâm Đồng Province. Tiến Phú has therefore paid the appellate commercial court costs in full.

Where this judgment is enforced pursuant to Article 2 of the Law on Enforcement of Civil Judgments, the judgment creditor and judgment debtor have the right to agree on enforcement, request enforcement, voluntarily enforce the judgment or be subject to compulsory enforcement under Articles 6, 7, 7a, 7b and 9 of the Law on Enforcement of Civil Judgments. The limitation period for enforcement shall be governed by Article 30 of that Law.

Other rulings of the first-instance judgment that were neither appealed nor protested became legally effective upon expiry of the time limits for appeal and protest.

This appellate judgment takes legal effect from the date of its pronouncement.

Recipients:

– People's Procuracy of Lâm Đồng Province;

– Civil Judgment Enforcement Authority of Lâm Đồng Province;

– People's Court of Region 10;

– Civil Judgment Enforcement Office of Region 10;

– Litigants;

– Electronic Information Portal of the Supreme People's Court;

– Archives: Case file; Civil Court; Administrative and Judicial Affairs Unit.

FOR THE APPELLATE TRIAL PANEL
PRESIDING JUDGE

Signed and sealed

Lê Văn Xô