

Loan Agreement

This loan agreement ("Agreement") documents a loan between Wall Family Super Fund and Jofira Pty Ltd ATF Jofira Unit Trust ("Jofira"), effective as of 3rd May 2013.

Wall Family Super Fund agrees to loan Jofira funds amounting to \$45,000.00.

The term of the loan is long term and it is expected that the loan will be repaid within three years, but this is not required.

The interest rate on this loan is 6.2%, as per the benchmark interest rate for 2014. Interest will accrue annually.

For purposes of calculating interest owing on the outstanding loan amount, the outstanding loan amount will be recalculated at the end of each month, until the loan is fully repaid, taking into account any (i) new funds loaned to Jofira by The Wall Family Super Fund, and (ii) payments to The Wall Family Super Fund by Jofira.

For financial accounting and tax purposes, Jofira will recognise interest expense for this loan each month. Since interest accrues annually, the monthly interest will be the same each month within a given calendar year.

The parties hereto have executed this Agreement in duplicate originals by their duly authorized officers or representatives.

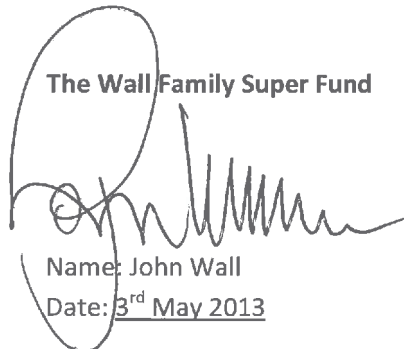
Jofira Pty Ltd ATF Jofira Unit Trust



Name: Fiona O'Donnell

Date: 3rd May 2013

The Wall Family Super Fund



Name: John Wall

Date: 3rd May 2013

Loan Agreement

This loan agreement ("Agreement") documents a loan between Wall Family Super Fund and Jofira Pty Ltd ATF Jofira Unit Trust ("Jofira"), effective as of 6th June 2013.

Wall Family Super Fund agrees to loan Jofira funds amounting to \$45,000.00.

The term of the loan is long term and it is expected that the loan will be repaid within three years, but this is not required.

The interest rate on this loan is 6.2%, as per the benchmark interest rate for 2014. Interest will accrue annually.

For purposes of calculating interest owing on the outstanding loan amount, the outstanding loan amount will be recalculated at the end of each month, until the loan is fully repaid, taking into account any (i) new funds loaned to Jofira by The Wall Family Super Fund, and (ii) payments to The Wall Family Super Fund by Jofira.

For financial accounting and tax purposes, Jofira will recognise interest expense for this loan each month. Since interest accrues annually, the monthly interest will be the same each month within a given calendar year.

The parties hereto have executed this Agreement in duplicate originals by their duly authorized officers or representatives.

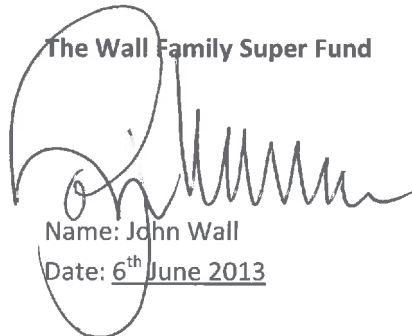
Jofira Pty Ltd ATF Jofira Unit Trust



Name: Fiona O'Donnell

Date: 6th June 2013

The Wall Family Super Fund



Name: John Wall

Date: 6th June 2013

Loan Agreement

This loan agreement ("Agreement") documents a loan between Wall Family Super Fund and Jofira Pty Ltd ATF Jofira Unit Trust ("Jofira"), effective as of 1/7/2013.

Wall Family Super Fund agrees to loan Jofira funds of \$169,000.00 as required.

The term of the loan is long term and it is expected that the loan will be repaid within three years, but this is not required.

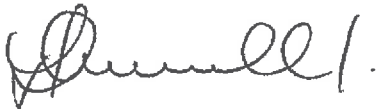
The interest rate on this loan is 6.2%, as per the benchmark interest rate for 2014. Interest will accrue annually.

For purposes of calculating interest owing on the outstanding loan amount, the outstanding loan amount will be recalculated at the end of each month, until the loan is fully repaid, taking into account any (i) new funds loaned to Jofira by The Wall Family Super Fund, and (ii) payments to The Wall Family Super Fund by Jofira. Interest unpaid after falling due for payment will be debited and become part of the principal loan amount in respect of which it was due.

For financial accounting and tax purposes, Jofira will recognise interest expense for this loan each month. Since interest accrues annually, the monthly interest will be the same each month within a given calendar year.

The parties hereto have executed this Agreement in duplicate originals by their duly authorized officers or representatives.

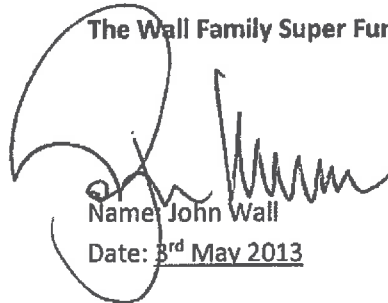
Jofira Pty Ltd ATF Jofira Unit Trust



Name: Fiona O'Donnell

Date: 3rd May 2013

The Wall Family Super Fund



Name: John Wall

Date: 3rd May 2013