

EPITOME OF MORTGAGE

Debtor	Allgood Andrews Holdings Pty Ltd ACN 615 794 388
Mortgagee	Allars Super Fund Pty Ltd ACN 611 351 421 ATF Ron H. Allars Pty Ltd Superannuation Fund ABN 76 402 665 271
Mortgagor	Trudi Margaret Rottier
Guarantor	Trudi Margaret Rottier and Julie Betty Allgood
Security	(i) First mortgage over 29 Montpelier Drive, Berwick VIC 3806, Certificate of Title Volume 10931 Folio 971. (ii) General Security Agreement over the assets and undertakings by the Debtor. (iii) Guarantee and Indemnity by the Guarantor.
Advance	\$420,000.00
Repayment Date	Twelve (12) months from the Drawdown Date.
Interest	Higher Rate: 15.95% per annum Lower Rate: 9.95% per annum Capitalisation of Interest: In the event of the failure by the Debtor to make a payment of interest on any date which an interest payment is due or repay the Secured Money by the Repayment Date the Mortgagee may at its discretion at such time, or at any time thereafter whilst an interest payment or Secured Money remain outstanding incorporate the amount of any outstanding interest either in full or in part into the Secured Money which shall in turn bear interest from time to time.
Drawdown Date	The date the Advance is advanced to the Debtor.
Interest Payment Dates	\$3,482.50 being one (1) months interest and Line Fee in advance payable on the Drawdown Date, then \$3,482.50 payable monthly in advance on each monthly anniversary of the Drawdown Date (if the Lower Rate applies).
Payable to	Bank: St George Account Name: Interim Finance Corporation Pty Ltd BSB: 112-879 Account Number: 4416-04150 Reference: ALL29-S01
Early Repayment	Refer to Clause 6 of the Mortgage.
Mortgage Establishment Fee	\$4,620.00 payable on the Drawdown Date
Line Fee	0.00% per month
Special Conditions	Conditions contained in VIC Memorandum of Common Provisions AA3071. This loan is cross collateralised with the \$80,000 loan secured against 1 Edinburgh Drive, Beaconsfield VIC 3807.