

**Our Ref:** DAN:MA 212750

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16 December 2021

The Director(s)  
P Holland Investments Pty Ltd as trustee  
12L Hogan Road  
TARAZALI QLD 4885

**By email:** peter@easysettlefinance.com.au

Dear Peter,

**LENDER/MORTGAGEE:** P HOLLAND INVESTMENTS PTY LTD AS TRUSTEE  
FOR THE HOLLAND SUPERANNUATION FUND  
**LENDER'S NOMINEE:** SOUTH PACIFIC LAW PTY LTD  
**BORROWER:** MARK ANDREW THOMAS AND KAY-LENE THOMAS  
**PROPERTY:** 2 MAPLE COURT, MOORE PARK BEACH QLD 4670

We advise that settlement of this loan has been effected and the "Commencement Date" is to run from the date outlined in the attached Epitome of Mortgage.

Accordingly, we **enclose** the following, for your records:

1. Epitome of Mortgage; and
2. Registration Confirmation Statement.

Please note your records with regard to the loan particulars outlined in the enclosed Epitome of Mortgage.

• **Monthly Interest Payments:-**

- Provided that the Mortgagee receives monthly interest payments on or before the due date, the discount rate payment will be acceptable.
- In accordance with the terms of the Mortgage, should any of the monthly interest payments not be received on or before the due date and/or there is a default pursuant to the Mortgage, the Mortgagee is entitled to monthly interest, at the normal rate on the balance outstanding.
- **It is the Borrowers sole responsibility to ensure that monthly interest payments are paid on or before the due date.**

- **Insurance:-**

- In accordance with the terms of the Mortgage, the Borrower is required to provide updated Certificates of Insurance (noting the Lender's interest where possible) to our office, upon payment of the renewal for the policy and/or change Insurers at any time during the term of the loan.

- **Expiration:-**

- The term of the loan is for a period as set out in the Epitome of Mortgage. The Borrower must give thirty (30) days' notice in writing of its intention to discharge the loan.
- It is **the Borrowers** responsibility to make the necessary arrangements for discharge (or roll-over if required and agreed to by the Mortgagee) and it is advisable to the Borrower to provide at least two (2) months written notice prior to the expiration date.

Further, we advise that all costs and outlays incurred by us, in relation to this matter (e.g. default), during the term of the loan are payable by the Borrower, in accordance with the terms and conditions of the Mortgage.

All necessary documents have now been registered and our attendances in relation to the loan are now complete.

If you have any queries in relation to the matter generally, please do not hesitate to telephone our office.

Yours faithfully

**MACGREGOR O'REILLY NASH SOLICITORS**

Per:



Daniel Nash

Partner

E: [daniel@macgregor-oreilly.com.au](mailto:daniel@macgregor-oreilly.com.au)

P: 07 5570 6766

## EPITOME OF MORTGAGE

<b>Credit Provider Lender/ Mortgagee:</b>	P HOLLAND INVESTMENTS PTY LTD AS TRUSTEE FOR THE HOLLAND SUPERANNUATION FUND
<b>Lender's Nominee:</b>	SOUTH PACIFIC LAW PTY LTD A.C.N. 082 323 546
<b>Borrower:</b>	MARK ANDREW THOMAS AND KAY-LENE THOMAS
<b>Mortgagor:</b>	MARK ANDREW THOMAS AND KAY-LENE THOMAS
<b>Guarantor:</b>	NOT APPLICABLE
<b>Loan Amount:</b>	\$45,000.00 (amount of credit)
<b>Security Property Address:</b>	2 MAPLE COURT, MOORE PARK BEACH QLD 4670
<b>Security:</b>	1. LOAN OFFER 2. CONSUMER LOAN CONTRACT 3. FIRST MORTGAGE OVER THE SECURITY PROPERTY
<b>Interest Rate/ Monthly Payments:</b>	9.5% per annum \$356.25 per month <b>Discount Rate</b> for timely payment and when not in default.  16.5% per annum \$618.75 per month <b>Normal Rate</b> for when in default.
<b>Due Date For Payment of Monthly Interest:</b>	Due on the same day each month coinciding with the commencement date below.
<b>Method of Payment:</b>	Calculated and payable monthly in arrears.
<b>Commencement Date of Loan:</b>	15 December, 2021
<b>Expiry Date:</b>	15 December, 2022