

Security	1. Loan Offer 2. Consumer Loan Contract 3. First mortgage over the security property	
Security property	26-28 CAMPBELL DRIVE, KOORALBYN QLD 4285	
Loan purpose	To assist with the purchase of the Security Property.	
Fixed interest rates	10.00% per annum \$375.00 per month Discount Rate for timely payment and when not in default..	17.00% per annum \$637.50 per month Normal Rate for when in default.
Total amount of interest charges per annum	\$4,500.00 provided the Discount Rate applies. (Note. this is calculated for 12 months, however your loan term may be longer or shorter).	
Method of calculation of interest payments	Applicable interest rate X loan amount/any amount owing / 12 = monthly interest payment. Calculated and payable monthly in arrears.	
Repayments	<ul style="list-style-type: none"> This is an interest only loan, calculated and payable as set out above, based on a 12 month calendar year, with the Loan amount/principal sum payable on expiration of the loan term. The due date for interest payments (unless stated above as prepaid, compounded or an allowance made) is the date each month coinciding with the date of the advance or settlement. 	

We understand and instruct you that the Easy Settle Finance of the Loan will be as follows:-

Establishment Fee	\$1,925.00 including GST payable at drawdown of the loan to Easy Settle Finance
Application Fee	\$1,925.00 including GST payable at drawdown of the loan to Easy Settle Finance
Legal Fees	\$2,475.00 including GST plus outlays and registration fees

We acknowledge that you are engaged as our Lawyers to document and settle this loan and you have not provided any advice with respect to the commercial viability of the Loan or introduced the loan to us in anyway and that we received the Application for Finance from Easy Settle Finance. on behalf of the Borrower.

Upon the return of all executed loan documentation, searches and requirements, please provide your written request for the transfer of settlement funds to me and I will attend to same.

After settlement, you are required to provide to me your usual "after settlement" letter together with an Epitome of Mortgage and a copy of the Mortgage.

Yours faithfully,
P HOLLAND INVESTMENTS PTY LTD



P HOLLAND INVESTMENTS PTY LTD

I/We authorise and direct you to invest the principal sum herein upon the repayment of the within advance in a Cash Management Account with such bank or building society at your discretion in your firm name as Trustee for me.

I/We acknowledge that MacGregor O'Reilly Nash Solicitors do not hold Mortgage Fidelity Insurance solely in relation to Mortgage lending as it is no longer required under the law in the circumstances where the loan has not been introduced to me by MacGregor O'Reilly Nash Solicitors and is a direct mortgage which is not managed.

I/We have received a costs and disclosure notice in the past 12 months and do not need a further one to be issued. If I do require one I will contact your firm.

I/We, hereby AUTHORISE AND DIRECT YOU to act in accordance with this Authority and our Instructions.

A handwritten signature in black ink, consisting of several loops and a long horizontal stroke extending to the right.

Signed by the Credit Provider

P HOLLAND INVESTMENTS PTY LTD A.C.N 623 233 885

- (c) if you fail to accept an offer of settlement which I/we think is reasonable;
- (d) if you fail to accept advice I/we (or counsel) give you;
- (e) if you engage another law practice to advise you on this matter without our consent;
- (f) if I/we, on reasonable grounds, believe that I/we may have a conflict of interest;
- (g) if you ask us to act unethically; or
- (h) for other just cause.

8.4 If the agreement is terminated either by you or this firm, you will be required to pay this firm's professional fees, fees for other items and expenses and disbursements up to the date of termination.

8.5 This firm will give you notice of its intention to terminate our agreement, and of the grounds on which the notice is based.

8.6 On termination, this firm is entitled to retain possession of your documents and trust money while there is money owing to me/us for my/our professional fees, fees for other items and expenses and disbursements, unless and until security is provided for my/our costs.

9 Termination of lump sum/conditional/uplift agreement – Not Applicable

10 Retention of your documents

10.1 I/We will, on completion of the Work, retain any papers to which you are entitled, but leave in my/our possession (except documents deposited in safe custody) for no more than seven (7) years and on the undertaking that I/we have your authority to destroy the file seven years after the date of the final bill rendered by me/us in this matter.

11 Privacy protection


11.1 Personal information about you, provided by you and other sources, is protected under the *Privacy Amendment (Private Sector) Act 2000*. Disclosure of such information may be compelled by law (e.g. under the *Social Security Act*). You also authorise me/us to disclose such information where necessary to others in furtherance of your claim/matter (e.g. within the law practice, to the Court, the other party or parties to litigation, to valuers, experts, barristers etc).

12 Payment/money on account

12.1 This firm may ask you for payments in advance. In this event, the money will be held in trust and you will be advised how it is used. You hereby authorise this firm to draw on the money for expenses, third party payments and professional fees as they become due.

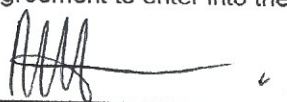
Yours faithfully,
MacGregor O'Reilly Nash Solicitors

Per:


Daniel Nash
Partner
E: daniel@macgregor-oreilly.com.au
P: 07 5570 6766

ACCEPTANCE OF DISCLOSURE NOTICE AND COSTS AGREEMENT

I/we, **P HOLLAND INVESTMENTS PTY LTD A.C.N 623 233 885 ATF THE HOLLAND SUPERANNUATION FUND**, hereby acknowledge receipt of the Disclosure Notice and confirm my/our agreement to enter into the Costs Agreement with MacGregor O'Reilly Nash Solicitors:-



P HOLLAND INVESTMENTS PTY LTD A.C.N 623 233 885 ATF THE HOLLAND SUPERANNUATION FUND

EXECUTION

Signed as a Deed.


EXECUTED by a duly authorised officer for)
and on behalf of SOUTH PACIFIC LAW PTY)
LTD A.C.N. 082 323 546 pursuant to Section)
127 of the Corporations Act:)

Director

Director/Secretary

EXECUTED by a duly authorised officer for)
and on behalf of P HOLLAND INVESTMENTS)
PTY LTD A.C.N 623 233 885 ATF THE)
HOLLAND SUPERANNUATION FUND)
pursuant to Section 127 of the Corporations)
Act:)

Director



Director/Secretary