

**P & T Stevens Superannuation Fund
General Ledger**

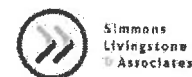


As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Agents Management Fees (41930)					
<u>3/19 Alexandra Street, Balmoral Q 4171 (3/19ALEX)</u>					
30/06/2022	T/up Agent statement		1,885.66		1,885.66 DR
			1,885.66		1,885.66 DR
Property Expenses - Council Rates (41960)					
<u>3/19 Alexandra Street, Balmoral Q 4171 (3/19ALEX)</u>					
30/06/2022	T/up Agent statement		435.45	11-1	435.45 DR
30/06/2022	T/up Agent statement		435.45	11-4	870.90 DR
30/06/2022	T/up Agent statement		435.45	11-5	1,306.35 DR
30/06/2022	T/up Agent statement		435.45	11-7	1,741.80 DR
			1,741.80		1,741.80 DR
Property Expenses - Insurance Premium (41980)					
<u>3/19 Alexandra Street, Balmoral Q 4171 (3/19ALEX)</u>					
30/06/2022	T/up Agent statement		355.00	12-1	355.00 DR
			355.00		355.00 DR
Property Expenses - Interest on Loans (42010)					
<u>3/19 Alexandra Street, Balmoral Q 4171 (3/19ALEX)</u>					
31/07/2021	Interest		895.70	} 19	895.70 DR
31/08/2021	Interest		892.62		1,788.32 DR
15/09/2021	Interest		431.80		2,220.12 DR
			2,220.12		2,220.12 DR
<u>3/19 Alexandra Street - Firstmac (Firstmac4603)</u>					
15/10/2021	Loan interest		636.92	} 20.	636.92 DR
15/11/2021	Loan interest		656.89		1,293.81 DR
15/12/2021	Loan interest		634.57		1,928.38 DR
15/01/2022	Loan interest		654.45		2,582.83 DR
15/02/2022	Loan interest		653.17		3,236.00 DR
15/03/2022	Loan interest		588.98		3,824.98 DR
15/04/2022	Loan interest		650.78		4,475.76 DR
15/05/2022	Loan interest		628.57		5,104.33 DR
15/06/2022	Loan interest		684.93		5,789.26 DR
			5,789.26		5,789.26 DR
Property Expenses - Repairs Maintenance (42060)					
<u>3/19 Alexandra Street, Balmoral Q 4171 (3/19ALEX)</u>					
30/06/2022	T/up Agent statement		88.00	13-1	88.00 DR
30/06/2022	T/up Agent statement		481.80	13-2	569.80 DR
			569.80		569.80 DR
Property Expenses - Stationery, Phone and Postage (42090)					
<u>3/19 Alexandra Street, Balmoral Q 4171 (3/19ALEX)</u>					
30/06/2022	T/up Agent statement		126.50		126.50 DR
			126.50		126.50 DR
Property Expenses - Strata Levy Fees (42100)					
<u>3/19 Alexandra Street, Balmoral Q 4171 (3/19ALEX)</u>					
30/06/2022	T/up Agent statement		1,244.56	14-1	1,244.56 DR

10.2

P & T Stevens Superannuation Fund General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
30/06/2022	T/up Agent statement		1,244.56	14-2	2,489.12 DR
			2,489.12		2,489.12 DR
Property Expenses - Water Rates (42150)					
<u>3/19 Alexandra Street, Balmoral Q 4171 (3/19ALEX)</u>					
30/06/2022	T/up Agent statement		280.36	15.1	280.36 DR
30/06/2022	T/up Agent statement		319.11	15.3	599.47 DR
30/06/2022	T/up Agent statement		291.07	15.4	890.54 DR
30/06/2022	T/up Agent statement		291.98	15.6	1,182.52 DR
			1,182.52		1,182.52 DR
Property Expenses - Borrowing costs (42200)					
<u>3/19 Alexandra Street, Balmoral Q 4171 (3/19ALEX)</u>					
15/09/2021	Early Repayment Fee		2,626.81] 19-1	2,626.81 DR
15/09/2021	Loan Discharge Fee		1,350.00		3,976.81 DR
30/06/2022	Write off La Trobe borrowing costs on discharge of loan		1,156.65] 16.1	5,133.46 DR
30/06/2022	T/up borrowing costs on Firstmac loan \$1862.06		279.31		5,412.77 DR
			5,412.77		5,412.77 DR

Total Debits: 21,772.55

Total Credits: 0.00



Dedicated to a better Brisbane

BRISBANE CITY COUNCIL ABN 72 002 765 795

Rate Account

Mailing Code EMAIL
 Property Location 3/19 ALEXANDRA ST
 BALMORAL
 Issue Date 2 Jul 2021

Bill number
5000 1039 7275 949

Bill number including donation
5800 1039 7275 949



resource/EmailPDFs/500010397275949/E-1/S-1/A-1

P & T STEVENS PROPERTY BARE TRUST
 C/- MARYANNE BIRCH REAL ESTATE
 PO BOX 9
 MORNINGSIDE QLD 4170

APPROVED FOR PAYMENT

Enquiries
 (07) 3403 8888
 24 hours 7 days

Account Period
 1 Jul 2021 - 30 Sep 2021

Donate to the Lord Mayor's Charitable Trust to help those in need

You can make a \$15 donation to the Lord Mayor's Charitable Trust to support Brisbane's grass-roots charities.

Donations are tax deductible and can be made through your preferred rates payment method. A separate receipt will be issued by Council.

For more about the work of the Trust visit lmct.org.au

Council is fundraising for the Lord Mayor's Charitable Trust a registered charity under the Collections Act 1966



LORD MAYOR'S CHARITABLE TRUST

The rates and charges set out in this notice are levied by the service of this notice and are due and payable within 30 days of the issue date.

Full payment by the Due Date includes Discount and/or Rounding (where applicable).

Compounding interest of 8.03% per annum will accrue daily on any amount owing immediately after this date.

Nett Amount Payable

\$435.45

Due Date

2 Aug 2021

Summary of Charges

Opening Balance	0.00
Brisbane City Council Rates & Charges	378.04
State Government Charges	57.45
Gross Amount	435.49
Discount and/or Rounding (where applicable)	0.04 CR
Nett Amount Payable	435.45
Optional Lord Mayor's Charitable Trust donation received by the Due Date	450.45

If mailing your payment please tear off this slip and return with payment. Please do not pin or staple this slip. See reverse for payment methods.

Including Lord Mayor's Charitable Trust \$15 donation



*439 580010397275949



Billier Code: 319186
 Ref: 5800 0000 0047 902
 Amt: \$450.45 by 2 Aug 2021

Excluding Lord Mayor's Charitable Trust \$15 donation



*439 500010397275949



Billier Code: 78550
 Ref: 5000 0000 0047 902
 Amt: \$435.45 by 2 Aug 2021

Pay using your smartphone



P & T STEVENS PROPERTY BARE TRUST

Due Date

2 Aug 2021

50

Gross Amount

\$435.49

Nett Amount

\$435.45

<0000043545> <004440> <500010397275949> >

Have you changed your address?

It is important if you have changed your postal address to please advise Council by:

Phone: **(07) 3403 8888 24 hours 7 days**

or go to: www.brisbane.qld.gov.au

or write to: **Brisbane City Council**

GPO Box 1434

BRISBANE QLD 4001

Rating and rebate information / payment assistance

Rating information - General rates are calculated based on land valuation and rating category. Please refer to your rating category statement or www.brisbane.qld.gov.au/rates for more information.

Rebate - Council offers a range of rates rebates, including pensioner and owner occupier. See www.brisbane.qld.gov.au/rates for more information or call Council's Contact Centre on (07) 3403 8888.

Payment assistance - If you would like to arrange a payment extension or a payment plan please contact Council on (07) 3403 8888.

Payment options**Online**

To pay online go to www.brisbane.qld.gov.au/payrates
Payment is accepted by MasterCard or Visa credit card*.
Minimum payment \$10.

**Direct Debit**

Pay an agreed amount by Direct Debit transfer from your cheque or savings account. To apply please go to www.brisbane.qld.gov.au search Direct Debit and complete the online form.

**By Mobile**

Download the Sniip app to your iPhone or Android device, create your account, select 'Scan to Pay Bills' and scan the circular QR code to pay now. (*Sniip is not available for iPads or tablets.*) Payment is accepted by MasterCard or Visa credit card*. Minimum payment \$10.

**Mail**

Allow sufficient time for mail delivery as payment must be received on or before the due date to receive discount.

Return the bottom slip with cheque made payable to Brisbane City Council to:

Brisbane City Council
GPO Box 1090
BRISBANE QLD 4001

**Telephone and Internet Banking - BPAY®**

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au
Minimum payment \$10.

@Registered to BPAY Pty Ltd ABN 69 079 137 518

BPAY VIEW

Contact your participating bank or financial institution to register to receive your future Rate Accounts electronically. When registering, your BPAY View Registration number is our Account number located on Page 3 of this account.

**Instore**

Pay in-store at Australia Post
Billpay Code: *439

**Phone Pay**

Call 1300 309 311 to pay by MasterCard or Visa credit card*.
Minimum payment \$10.

**Brisbane City Council Regional Business Centres and Customer Service Centre**

Pay at any Regional Business Centre or our Customer Service Centre. Payment is accepted by cash, cheque, debit card, MasterCard or Visa credit card*. Minimum payment \$10.

* A credit and debit card surcharge may apply. For further details, see the 'Other Information' section

Use and Disclosure Notice

Your property ownership and rates details are used for a range of Council functions and to provide services to you.

English

If you need this information in another language, please phone the Translating and Interpreting Service (TIS) on 131450 and ask to be connected to Brisbane City Council on (07) 3403 8888.

Italian

Per avere queste informazioni in un'altra lingua, telefonate al TIS (*Translating and Interpreting Service*, cioè Servizio Traduttori e Interpreti) al numero 131450 e chiedete di essere collegati con il numero (07) 3403 8888 del municipio di Brisbane (*Brisbane City Council*).

Spanish

Si necesitara esta información en otro idioma, se le ruega llamar al Servicio de Traducción e Interpretación [*"TIS"*], teléfono 131450, y pedir conexión con el Municipio de Brisbane, teléfono (07) 3403 8888.

Chinese

如果您需要用另一種語言獲悉此文件的內容，請致電 131450 到翻譯與傳譯服務部 (TIS)，請他們給您轉接 (07) 3403 8888 到布里斯本 (Brisbane) 市政廳。

Property Details

Owner	P & T STEVENS PROPERTY BARE TRUST C/- MARYANNE BIRCH REAL ESTATE	
Property Location	3/19 ALEXANDRA ST BALMORAL	
Real Property Description	L.3 GTP.540 PAR BULIMBA 1/4	
Valuation effective from	1 Jul 2019	\$312,500
	1 Jul 2020	\$312,500
	1 Jul 2021	\$312,500
Average Rateable Valuation (A R V)		\$312,500

Account Details

Account Number 5000 0000 0047 902

Opening Balance		
Closing Balance Of Last Bill		419.81
Payment Received - 15-Apr-2021		419.80 CR
Discount/Rounding Allowed		0.01 CR
Total		0.00

Period: 1 Jul 2021 - 30 Sep 2021

Brisbane City Council Rates & Charges

General Rates - Category 14 (Annually 0.3391 Cents In The A R V \$) @ Parity Factor (P/F) 1.000000	264.92
Waste Utility Charge - 1 Charge(S) @ \$91.02 Qtr	91.02
Bushland Preservation Levy Category 14 (Annual 0.0115 Cents In The A R V \$) @ P/F 1.000000	9.10
Environmental Mgt Compliance Levy Category 14 (Annual 0.0138 Cents In The A R V \$) @ P/F 1.000000	13.00
Total	378.04

State Government Charges

Emergency Management Levy - Group 2	57.45
Total	57.45

Other Information

A surcharge of 0.52% applies when paying by Mastercard or Visa credit or debit cards and will be payable with your next rate account. The surcharge does not apply to BPAY payments or charges that attract GST.

Council will receive a payment of \$39,410,162 in the 2021-22 financial year from the Queensland Government to mitigate any direct impacts from the Waste Levy on households.

11.4



Dedicated to a better Brisbane

BRISBANE CITY COUNCIL ABN 72 002 765 795

Rate Account

Mailing Code EMAIL
Property Location 3/19 ALEXANDRA ST
 BALMORAL
Issue Date 1 Oct 2021

Bill number
5000 1040 2646 360

Bill number including donation
5800 1040 2646 360

Enquiries
 (07) 3403 8888
 24 hours 7 days

Account Period
 1 Oct 2021 - 31 Dec 2021



resource/EmailPDFs/500010402646360/E-1/S-1/I-1

P & T STEVENS PROPERTY BARE TRUST
 C/- MARYANNE BIRCH REAL ESTATE
 PO BOX 9
 MORNINGSIDE QLD 4170

Donate to the Lord Mayor's Charitable Trust to help those in need

You can make a \$15 donation to the Lord Mayor's Charitable Trust to support Brisbane's grass-roots charities

Donations are tax deductible and can be made through your preferred rates payment method. A separate receipt will be issued by Council

For more about the work of the Trust visit lmct.org.au

Council is fundraising for the Lord Mayor's Charitable Trust a registered charity under the Corporations Act 2006



LORD MAYOR'S CHARITABLE TRUST

The rates and charges set out in this notice are levied by the service of this notice and are due and payable within 30 days of the issue date. Full payment by the Due Date includes Discount and/or Rounding (where applicable).

Compounding interest of 3.03% per annum will accrue daily on any amount owing immediately after this date

Nett Amount Payable

\$435.45

Due Date

1 Nov 2021

Summary of Charges

Opening Balance	0.00
Brisbane City Council Rates & Charges	378.04
State Government Charges	57.45

APPROVED FOR PAYMENT

Gross Amount	435.49
Discount and/or Rounding (where applicable)	0.04 CR
Nett Amount Payable	435.45
Optional Lord Mayor's Charitable Trust donation received by the Due Date	450.45

If mailing your payment please tear off this slip and return with payment. Please do not pin or staple this slip. See reverse for payment methods.

Including Lord Mayor's Charitable Trust \$15 donation



*439 580010402646360



Billor Code: 319186
 Ref: 5800 0000 0047 902
 Amt: \$450.45 by 1 Nov 2021

Excluding Lord Mayor's Charitable Trust \$15 donation



*439 500010402646360



Billor Code: 78550
 Ref: 5000 0000 0047 902
 Amt: \$435.45 by 1 Nov 2021

Pay using your smartphone



P & T STEVENS PROPERTY BARE TRUST

Due Date:

1 Nov 2021

50

Gross Amount

\$435.49

Nett Amount

\$435.45

<0000043545> <004440> <500010402646360> >

11-5



Dedicated to a better Brisbane

BRISBANE CITY COUNCIL ABN 72 002 765 795

Rate Account

Mailing Code EMAIL
 Property Location 3/19 ALEXANDRA ST BALMORAL
 Issue Date 4 Jan 2022

Bill number
5000 1040 7981 022

Bill number including donation
5800 1040 7981 022

Enquiries
 (07) 3403 8888
 24 hours 7 days

Account Period
 1 Jan 2022 - 31 Mar 2022



resource/EmailPDFs/500010407981022/E-1/S-1/I-1

P & T STEVENS PROPERTY BARE TRUST
 C/- MARYANNE BIRCH REAL ESTATE
 PO BOX 9
 MORNINGSIDE QLD 4170

APPROVED FOR PAYMENT

Donate to the Lord Mayor's Charitable Trust to help those in need

You can make a \$15 donation to the Lord Mayor's Charitable Trust to support Brisbane's grass-roots charities.

Donations are tax deductible and can be made through your preferred rates payment method. A separate receipt will be issued by Council.

For more about the work of the Trust visit lmct.org.au

Council is a registered charity for the Lord Mayor's Charitable Trust, a registered charity under the Queensland Act 1992.



LORD MAYOR'S CHARITABLE TRUST

The rates and charges set out in this notice are levied by the service of this notice and are due and payable within 30 days of the issue date. Full payment by the Due Date includes Discount and/or Rounding (where applicable).

Compounding interest of 8.03% per annum will accrue daily on any amount owing immediately after this date.

Nett Amount Payable

\$435.45

Due Date

3 Feb 2022

Summary of Charges

Opening Balance	0.00
Brisbane City Council Rates & Charges	378.04
State Government Charges	57.45
Gross Amount	435.49
Discount and/or Rounding (where applicable)	0.04 CR
Nett Amount Payable	435.45
Optional Lord Mayor's Charitable Trust donation received by the Due Date	450.45

If mailing your payment please tear off this slip and return with payment. Please do not pin or staple this slip. See reverse for payment methods.

Including Lord Mayor's Charitable Trust \$15 donation

Excluding Lord Mayor's Charitable Trust \$15 donation

Pay using your smartphone



*439 580010407981022



*439 500010407981022



Bill Code: 319186
 Ref: 5800 0000 0047 902
 Amt: \$450.45 by 3 Feb 2022



Bill Code: 78550
 Ref: 5000 0000 0047 902
 Amt: \$435.45 by 3 Feb 2022



Snip

Download on the App Store

P & T STEVENS PROPERTY BARE TRUST

Due Date

3 Feb 2022

50

Gross Amount

\$435.49

Nett Amount

\$435.45

<0000043545> <004440> <500010407981022> >

Property Details

Owner	P & T STEVENS PROPERTY BARE TRUST C/- MARYANNE BIRCH REAL ESTATE	
Property Location	3/19 ALEXANDRA ST BALMORAL	
Real Property Description	L.3 GTP.540 PAR BULIMBA 1/4	
Valuation effective from	1 Jul 2019	\$312,500
	1 Jul 2020	\$312,500
	1 Jul 2021	\$312,500
Average Rateable Valuation (A R V)		\$312,500

Account Details

Account Number 5000 0000 0047 902

Opening Balance		
Closing Balance Of Last Bill		435.49
Payment Received - 01-Oct-2021		435.45 CR
Discount/Rounding Allowed		0.04 CR
Total		0.00

Period: 1 Jan 2022 - 31 Mar 2022

Brisbane City Council Rates & Charges

General Rates - Category 14 (Annually 0.3391 Cents In The A R V \$) @ Parity Factor (P/F) 1.000000	264.92
Waste Utility Charge - 1 Charge(S) @ \$91.02 Qtr	91.02
Bushland Preservation Levy Category 14 (Annual 0.0115 Cents In The A R V \$) @ P/F 1.000000	9.10
Environmental Mgt Compliance Levy Category 14 (Annual 0.0138 Cents In The A R V \$) @ P/F 1.000000	13.00
Total	378.04

State Government Charges

Emergency Management Levy - Group 2	57.45
Total	57.45

Other Information

A surcharge of 0.52% applies when paying by Mastercard or Visa credit or debit cards and will be payable with your next rate account. The surcharge does not apply to BPAY payments or charges that attract GST.

Council will receive a payment of \$39,410,162 in the 2021-22 financial year from the Queensland Government to mitigate any direct impacts from the Waste Levy on households.



Dedicated to a better Brisbane

BRISBANE CITY COUNCIL ABN 72 002 765 705

Rate Account

Mailing Code EMAIL
Property Location 3/19 ALEXANDRA ST
 BALMORAL
Issue Date 3 May 2022

Bill number
5000 1041 3425 010

Bill number including donation
5800 1041 3425 010

Enquiries
 (07) 3403 8888
24 hours 7 days

Account Period
 1 Apr 2022 - 30 Jun 2022



resource/EmailPDFs:500010413425010/E-1/S-1/A-1

P & T STEVENS PROPERTY BARE TRUST
 C/- MARYANNE BIRCH REAL ESTATE
 PO BOX 9
 MORNINGSIDE QLD 4170

APPROVED FOR PAYMENT

Donate to the Lord Mayor's Charitable Trust to help those in need

You can make a \$15 donation to the Lord Mayor's Charitable Trust to support Brisbane's grass roots charities.

Donations are tax deductible and can be made through your preferred rates payment method. A separate receipt will be issued by Council.

For more about the work of the Trust visit lmct.org.au

Don't forget to donate to the Lord Mayor's Charitable Trust, a registered charity under the Charities Act 1993.



LORD MAYOR'S CHARITABLE TRUST

The rates and charges set out in this notice are levied by the service of this notice and are due and payable within 30 days of the issue date. Full payment by the Due Date includes Discount and/or Rounding (where applicable).

Compounding interest of 3.00% per annum will accrue daily on any amount owing from the date after this date.

Nett Amount Payable

\$435.45

Due Date

2 Jun 2022

Summary of Charges

Opening Balance	0.00
Brisbane City Council Rates & Charges	378.04
State Government Charges	57.45
Gross Amount	435.49
Discount and/or Rounding (where applicable)	0.04 CR
Nett Amount Payable	435.45
Optional Lord Mayor's Charitable Trust donation received by the Due Date	450.45

If mailing your payment please tear off this slip and return with payment. Please do not pin or staple this slip. See reverse for payment methods.

Including Lord Mayor's Charitable Trust \$15 donation



*439 580010413425010



Billor Code: 319186
 Ref: 5800 0000 0047 902
 Amt: \$450.45 by 2 Jun 2022

Excluding Lord Mayor's Charitable Trust \$15 donation



*439 500010413425010



Billor Code: 78550
 Ref: 5000 0000 0047 902
 Amt: \$435.45 by 2 Jun 2022

Pay using your smartphone



P & T STEVENS PROPERTY BARE TRUST

Due Date

2 Jun 2022

50

Gross Amount

\$435.49

Nett Amount

\$435.45

<0000043545>

<004440>

<500010413425010>

>

11-8

Property Details

Owner P & T STEVENS PROPERTY BARE TRUST
C/- MARYANNE BIRCH REAL ESTATE

Property Location 3/19 ALEXANDRA ST
BALMORAL

Real Property Description L.3 GTP.540 PAR BULIMBA 1/4

Valuation effective from	1 Jul 2019	\$312,500
	1 Jul 2020	\$312,500
	1 Jul 2021	\$312,500

Average Rateable Valuation (A R V) \$312,500

Account Details

Account Number 5000 0000 0047 902

Opening Balance

Closing Balance Of Last Bill	435.49
Payment Received - 17-Jan-2022	435.45 CR
Discount/Rounding Allowed	0.04 CR

Total 0.00

Period: 1 Apr 2022 - 30 Jun 2022

Brisbane City Council Rates & Charges

General Rates - Category 14 (Annually 0.3391 Cents In The A R V \$) @ Parity Factor (P/F) 1.000000	264.92
Waste Utility Charge - 1 Charge(S) @ \$91.02 Qtr	91.02
Bushland Preservation Levy Category 14 (Annual 0.0115 Cents In The A R V \$) @ P/F 1.000000	9.10
Environmental Mgt Compliance Levy Category 14 (Annual 0.0138 Cents In The A R V \$) @ P/F 1.000000	13.00

Total 378.04

State Government Charges

Emergency Management Levy - Group 2 57.45

Total 57.45

Other Information

A surcharge of 0.52% applies when paying by Mastercard or Visa credit or debit cards and will be payable with your next rate account. The surcharge does not apply to BPAY payments or charges that attract GST.

Council will receive a payment of \$39,410,162 in the 2021-22 financial year from the Queensland Government to mitigate any direct impacts from the Waste Levy on households.

Bill Number
5000 1041 3425 010



02 9743 1800
insurance@tica.com.au
claims@sgua.com.au

Renewal Invitation

c/- Maryanne Birch Real Estate
141 Riding Road
Hawthorne QLD 4171

Date of Issue	20 March 2022 07:48
Policy Number	194914
Invoice Number	Q-231744
Effective Premium Period	01 May 2022 to 01 May 2023
Amount	\$355.00

Page 1 of 6



Landlord Protection Value Plus

Dear P & T Stevens Property Pty Ltd,
Thank you for choosing TICA Landlord Protection Value Plus.

Please find enclosed your Certificate of Insurance and a copy of our Product Disclosure Statement (PDS). These documents form part of your contract of insurance with us and should be read carefully to understand what your policy covers including the conditions, limits and exclusions that apply.

Your Certificate of Insurance is a record of the information you provided to us during your application. Please review this information and the Duty of Disclosure carefully. If any details shown are incorrect or there is other information that you need to tell us, please contact our offices.

To ensure you're covered by TICA, please pay the total amount by the due date.

Take care,
Your TICA Team

Insured Name
P & T Stevens Property Pty Ltd

Risk Address
3/19 Alexandra Street Balmoral QLD 4171

Policy Type
Landlord Protection Value Plus

Base Premium	\$291.50
Administration Fees	\$5.00
GST	\$29.65
Stamp Duty	\$28.85
Total Amount	\$355.00



Payment Options

- Internet:** Visit sgua.com.au/pay-bill Enter your name, Policy Number & amount. Surcharges apply.
- Phone:** We accept credit card payment over the phone, call 1800 355 559. We accept VISA or Mastercard. Surcharges apply.
- By Mail:** Send this payment slip with your cheque made payable to; St George Underwriting Agency and sent to: PO Box 5663 Perth St Georges Terrace WA 6831
- Direct Deposit:** ANZ Banking Limited, BSB: 016-008 Account: 3957-09881 (Quote Reference Number)
- Direct Debit:** Call 1800 355 559 | 08 6381. Additional fees apply

Once payment is made this document is a Tax Invoice for GST, enabling you to claim input tax credits if applicable to your business.

Total Amount Payable	\$355.00
Due Date	08 May 2022
Reference Number	Q-231744

TICA Insurances Pty Ltd ABN 34 116 501 770

APPROVED FOR PAYMENT



02 9743 1800
insurance@tica.com.au
claims@sgua.com.au

12-2

Important Information

c/- Marianne Birch Real Estate
141 Riding Road
Hawthorne QLD 4171

Date of Issue 20 March 2022 07:48

Policy Number 194914

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Making a Complaint

SGUA and Assetinsure support the aims and application of the General Insurance Code of Practice that sets the standards of practice and service for the insurance industry.

If You have any concern, complaint or dispute with Us, We will try to resolve it immediately. The best first step is to approach the person at SGUA with whom You were dealing to see if they can resolve the matter to Your satisfaction.

You can phone us on: 1800 355 559,
or write to us at:

SGUA Customer Relations
PO Box 5663, St Georges Terrace WA 6831
or email Us at resolution@sgua.com.au



Financial Claims Scheme

In the unlikely event Assetinsure becomes insolvent and cannot meet its obligations under this Policy, You may be entitled to payment under the Financial Claims Scheme. Access to the Financial Claims Scheme is subject to eligibility criteria. More information about the scheme can be obtained from www.fcs.gov.au

The Goods and Services Tax (GST) and Your insurance

You must advise Us if You are registered, or required to be registered, for GST purposes, and You must, when requested, tell Us what Your entitlement to Input Tax Credits (ITCs) is for Your insurance premium.

If You fail to disclose or understate Your entitlement, You may be liable for GST on a claim We pay.

The premium on this Policy includes an amount for GST and if We pay a claim Your GST status may determine the amount to be paid on the claim.

GST legislation requires you to advise SGUA of the extent to which you can claim Input Tax Credits on this insurance premium.

Your duty to take reasonable care not to make a misrepresentation

Before you enter into this contract of insurance, you have a duty to take reasonable care not to make a misrepresentation. You have a similar duty when you ask us to vary or extend the insurance, and when we offer to renew your insurance. This means that you need to take reasonable care to provide honest, accurate and complete answers to our questions. A misrepresentation includes a statement that is false, partially false, or which does not fairly reflect the truth.

When you ask us to vary or extend your insurance or before you renew your insurance, you need to take reasonable care to review any information that we provide to you for your confirmation and to tell us about any changes, if the information is no longer honest, accurate and complete.

For the full section please refer to your PDS.

Cooling Off Period

You have the right to cancel and return this Policy by notifying Us in writing within 14 days of the date cover commenced ("cooling off period"), unless You make a claim under the Policy within the cooling off period. If You cancel it during this period, We will return the amount You have paid.



02 9743 1800
 insurance@tica.com.au
 claims@sgua.com.au

Certificate of Insurance

c/- Marianne Birch Real Estate
 141 Riding Road
 Hawthorne QLD 4171

Date of Issue 20 March 2022 07:48

Policy Number 194914

Page 3 of 6

Landlord Protection Value Plus

Important Information

We have increased your sum insured on Building and Contents (if applicable) by 3% for this renewal offer to reflect the increase in building costs.

If you believe the replacement value of your property has increased by a different amount, please contact us or your Insurance Broker for amended terms.

When comparing this year's renewal premium against last year's premium please take into account the length of term, changes to cover (change in sum insured and additional/ removed covers), any premium adjustments or discounts, etc. Policy changes and differences in length of contract will not be reflected in last year's premium shown below.

	Last Year	This Year
Base Premium	\$281.48	\$291.50
Administration Fees	\$5.00	\$5.00
GST	\$28.65	\$29.65
Stamp Duty	\$27.87	\$28.85
Total Premium	\$342.99	\$355.00

Excesses

Contents \$50

Additional Fixed Excesses

Loss of Rent Nil

Tenant Default of Rent Nil

Legal Liability Nil

Damage by Tenant Nil

Theft by tenant \$250

Accidental damage by tenants \$250 per event (maximum \$500)

\$250 excess per event applies for Accidental Damage under Section 1: Buildings & Contents, or your Standard excess, whichever is greater

Flood additional \$500

Earthquake, tsunami & volcanic eruption additional \$300

Insured Name

P & T Stevens Property Pty Ltd

Risk Address

3/19 Alexandra Street Balmoral QLD 4171

Policy Type

Landlord Protection Value Plus

Sums Insured

Building Not Covered

Contents \$70,000

Legal Liability up to \$20,000,000

Loss of Rent up to 52 weeks

Damage & Theft by Tenant up to \$70,000

Tenant Default of Rent up to 18 weeks



02 9743 1800
 insurance@tica.com.au
 claims@sgua.com.au

12.4

Important Information

c/- Maryanne Birch Real Estate
 141 Riding Road
 Hawthorne QLD 4171

Date of Issue 20 March 2022 07:48

Policy Number 194914

Page 4 of 6

Application Details

This document sets out the information that we have relied on to decide whether to accept your application for insurance with us and on what terms.

If any of this information has changed, or is incorrect, please contact us on the details set out in this document. See your Duty of Disclosure for further details of your obligations.

Property Details

Dwelling Type	Single Dwelling
Is this your primary residence?	No
Type of property	Duplex
What floor is the property on?	Ground Floor
Construction of external walls	Double / Full Brick
Construction of roof	Tile
Year of construction of building	1980
Is the property heritage listed?	No
How many lease agreements are active at this property?	1
Total weekly rent	\$401
Total annual rent	\$20,852
How many separate self-contained dwellings/units do you own in this property?	1

Insurance and Criminal History

- Have you ever had any type of insurance proposal declined or any type of policy cancelled or renewal refused or had special terms or conditions imposed by any insurer?
- Have you been convicted of theft or fraud in the past 5 years?
- Have you been declared bankrupt in the past 5 years?
- Are you aware of an existing circumstance that may lead to a claim under this policy?

Claims history	No
Are all the covers you have selected currently insured?	Yes
With which insurer?	SGUA

12-5



02 9743 1800
insurance@tica.com.au
claims@sgua.com.au

Important Information

c/- Maryanne Birch Real Estate
141 Riding Road
Hawthorne QLD 4171

Date of Issue 20 March 2022 07:48

Policy Number 194914

Page 5 of 6

Additional Property Information

Is the property used for any commercial or farming activity?	No
Is the building structurally sound and well maintained?	Yes
Is the property for sale?	No
Is the property scheduled for demolition?	No
Is your property currently undergoing renovations?	No
Is the building mortgaged or do you require an Interested Party to be noted?	No

Tenancy Details

Is the property managed by a licensed property manager? Yes

Managing real estate agent
Maryanne Birch Real Estate

Is this property part of the National Rent Affordability Scheme (NRAS) or managed by a Government/Community Welfare department? No

Do any of the following apply:

- Is the property being sublet?
- The lease agreement is in a different name to the occupants residing in the property
- A total of 4 or more separate lease agreements for this property have been in place in the last 12 months
- None of the above

Tenancy Details

Do all the leases in place comply with the Residential Tenancies Act? Yes

Is the property currently occupied by a tenant? Yes

Has or will the unoccupancy exceed 60 days? No

Has the tenant been in rent arrears in the past 3 months? No

Has the tenant lost their job, had their hours reduced or their rental amount reduced due to economic distress? No

Is the tenant engaging in any behaviour that may result in a breach of lease conditions? No

12-6



02 9743 1800
insurance@tica.com.au
claims@sgua.com.au

Important Information

c/- Maryanne Birch Real Estate
141 Riding Road
Hawthorne QLD 4171

Date of Issue 20 March 2022 07:48

Policy Number 194914

Page 6 of 6

Insured Details

Insured Name	P & T Stevens Property Pty Ltd
ITC	0.00
Contact Method	Email
Correspondence Email	PM1@maryannebirch.com.au
Correspondence Phone	0899999999
Contact Name	c/- Maryanne Birch Real Estate
Contact Address	141 Riding Road Hawthorne QLD 4171

Premium Payment Details

Payment Frequency	Annual
Payment Method	Account

13-1

TAX INVOICE



Reliable Property Repairs
Reliable by Name, Reliable by Nature

**APPROVED FOR
PAYMENT**

Invoice to: Maryanne Birch Real Estate
141 Riding Road
HAWTHORNE QLD 4171
AUSTRALIA

Invoice Date
06 Jul 2021

Invoice Number
16007

Your Reference
3/19 Alexandra - 3057

ABN
51 602 224 448

Reliable Property Repairs Pty Ltd
PO Box 242
CLEVELAND QLD 4163

Payment Details:
Bendigo Bank
BSB: 633-000
ACC: 153344767
REF: Your Inv Number

Invoices paid via Credit Card over the phone will incur a 2.2% surcharge.

Phone: 0413 001 846

Description	Amount
3/19 Alexandra Street, Balmoral, Queensland, 4171	
Tightened blind brackets and re-attached blind in upstairs far right bedroom. Inspected kitchen cupboard door and bedroom door both will need to be replaced as per Quote sent through & now approved to undertake.	80.00
	Subtotal 80.00
	Total GST 10% 8.00
	Invoice Total AUD 88.00
	Balance Due Incl GST AUD 88.00

Payment Due: 20 Jul 2021

Painting Plastering Tiling Fences & Gates Clotheslines Household Installations Retaining Walls Doors, Screens, Locks Gutter Cleaning (lowset only) Anything else just ask!

Any costs associated with the recovery of this invoice outside our trading terms becomes your liability.

ABN: 51 602 224 448 Registered Office: PO Box 242 Cleveland Q 4163 www.reliablepropertyrepairs.com.au

13-2

TAX INVOICE



Reliable Property Repairs
Reliable by Name, Reliable by Nature

Invoice to: Maryanne Birch Real Estate
141 Riding Road
HAWTHORNE QLD 4171
AUSTRALIA

Invoice Date
28 Jul 2021

Invoice Number
INV-4159

Your Reference
3/19 Alexandra - 3057

ABN
51 602 224 448

Reliable Property Repairs Pty Ltd
PO Box 242
CLEVELAND QLD 4163

Payment Details:
Bendigo Bank
BSB: 633-000
ACC: 153344767
REF: Your Inv Number

Invoices paid via Credit Card over the phone will incur a 2.2% surcharge.

Phone: 0413 001 846

**APPROVED FOR
PAYMENT**

Description	Amount
3/19 Alexandra Street, Balmoral	
- Replace broken door to downstairs second bedroom and paint. - Fit existing door furniture.	302.00
- Replace kitchen cabinet door due to it being all broken out around where hinges attach. Note: This will be replaced with a gloss white door that is as close a match as possible. The existing gloss white doors may have discoloured slightly.	136.00
Subtotal	438.00
Total GST 10%	43.80
Invoice Total AUD	481.80
Balance Due Incl GST AUD	481.80

Payment Due: 11 Aug 2021

Painting Plastering Tiling Fences & Gates Clotheslines Household Installations Retaining Walls Doors, Screens, Locks Gutter Cleaning (lowset only) Anything else just ask!

Any costs associated with the recovery of this invoice outside our trading terms becomes your liability.

ABN: 51 602 224 448 Registered Office: PO Box 242 Cleveland Q 4163 www.reliablepropertyrepairs.com.au

14-1



ACE BODY CORPORATE MANAGEMENT
BRISBANE EAST & REDLANDS
PROFESSIONAL PERSONAL SERVICE
Member of Strata Community Australia (Qld)

Phone: (07) 3399 6363
PO Box 3254, Norman Park QLD 4170
briseast@acebodycorp.com.au

APPROVED FOR PAYMENT

ABN 85 875 504 907

Body Corporate and Community Management Act 1997
NOTICE OF CONTRIBUTIONS

P&T Stevens Property Pty Ltd
Maryanne Birch Real Estate
141 Riding Road
HAWTHORNE QLD 4171

Date of Notice	1 November 2021		
A/c No	3		
Lot No	3	Unit Number	3
Contrib Ent.	1		
Interest Ent.	1		

Body Corporate for						
ALEXANDRA COURT CTS 21952						
19 Alexandra Street Balmoral QLD 4171						
Account	Period	Due Date	Amount	Discount	If paid by	Net Amount
Admin Fund	01/11/21 to 28/02/22	01/12/21	981.26	0.00		981.26
Sinking Fund	01/11/21 to 28/02/22	01/12/21	263.30	0.00		263.30
Totals			1,244.56	0.00		\$1,244.56

Please make your cheque payable to The body corporate for, ALEXANDRA COURT CTS 21952

Teller stamp and initials	ATTENTION - CHANGE BACK TO DEFT	Amount Paid \$
	Due to STRATAPAY now charging \$1.60 per levy payment received, the decision was made to revert back to DEFT who does not have these charges. Please use the DEFT payment references listed. Apologies for any inconvenience.	



Ace BCM BE & Redlands

DEFT Reference Number: 231964487 1000 0000 037

Pay over the Internet from your pre-registered bank account
Goto www.deft.com.au
By phone from your pre-registered bank account
Call 1300 301 090 Int +612 8232 7395

	Billor Code: 96503 Ref: 231964487 1000 0000 037
Contact your participating financial institution to make this payment from your cheque or savings account.	

Account	BODY CORPORATE FOR ALEXANDRA COURT CTS 21952 ABN 85 875 504 907
Lot No.	3
Owner	P&T Stevens Property Pty Ltd A

*Payments by phone or internet from your cheque or savings account require registration. Please complete a Customer Initiated Direct Debit registration form available at www.deft.com.au or call 1800 872 162
In person, pay by cash, cheque or EFTPOS at any Post Office in Australia.
Payments made at Australia Post will incur a \$2.75 DEFT processing fee.

Pay by mailing this payment slip with your cheque to:
DEFT Payment Systems
GPO Box 141
Brisbane Qld 4001

All cheques must be made payable to:
Body Corporate For Alexandra Court CTS 21952
ABN 85 875 504 907



*442 231964487 10000000037

**TOTAL AMOUNT DUE
DUE DATE 01/12/21**

\$1,244.56

+231964487 10000000037<

000124456<4+

14-2



ACE BODY CORPORATE MANAGEMENT
BRISBANE EAST & REDLANDS
PROFESSIONAL PERSONAL SERVICE
Member of Strata Community Australia (Qld)

Phone: (07) 3399 6363
PO Box 3254, Norman Park QLD 4170
briseast@acebodycorp.com.au

APPROVED FOR
PAYMENT *KF*

ABN 85 875 504 907

Body Corporate and Community Management Act 1997
NOTICE OF CONTRIBUTIONS

P&T Stevens Property Pty Ltd
Maryanne Birch Real Estate
141 Riding Road
HAWTHORNE QLD 4171

Date of Notice	27 January 2022		
A/c No	3		
Lot No	3	Unit Number	3
Contrib Ent.	1		
Interest Ent.	1		

Body Corporate for						
ALEXANDRA COURT CTS 21952 19 Alexandra Street Balmoral QLD 4171						
Account	Period	Due Date	Amount	Discount	If paid by	Net Amount
Admin Fund	01/03/22 to 30/06/22	01/03/22	981.26	0.00		981.26
Sinking Fund	01/03/22 to 30/06/22	01/03/22	263.30	0.00		263.30
Totals			1,244.56	0.00		\$1,244.56
Please make your cheque payable to The body corporate for, ALEXANDRA COURT CTS 21952						

Teller stamp and initials		Amount Paid \$
		Date Paid / /



Ace BCM BE & Redlands

DEFT Reference Number: 231964487 1000 0000 037

Pay over the internet from your pre-registered bank account
Goto www.deft.com.au
By phone from your pre-registered bank account
Call 1300 301 090 Int +612 8232 7395

iBPAY
Billers Code: 96503
Ref: 231964487 1000 0000 037

Contact your participating financial institution to make this payment from your cheque or savings account.

Account BODY CORPORATE FOR
ALEXANDRA COURT CTS 21952
ABN 85 875 504 907
Lot No. 3
Owner P&T Stevens Property Pty Ltd A

*Payments by phone or internet from your cheque or savings account require registration. Please complete a Customer Initiated Direct Debit registration form available at www.deft.com.au or call 1800 572 162

POST In person, pay by cash, cheque or EFTPOS at **billpay** any Post Office in Australia.

Payments made at Australia Post will incur a \$2.75 DEFT processing fee

Pay by mailing this payment slip with your cheque to:
DEFT Payment Systems
GPO Box 141
Brisbane Qld 4001

All cheques must be made payable to:
Body Corporate For Alexandra Court CTS 21952
ABN 85 875 504 907



*442 231964487 10000000037

TOTAL AMOUNT DUE
DUE DATE 01/03/22

\$1,244.56

+231964487 10000000037<

000124456<4+

1501



Urban Utilities
ABN 86 673 835 011

Account Enquiries 13 26 57
Faults and Emergencies 13 23 64
www.urbanutilities.com.au

Water and Sewerage Quarterly Account

QUUR44_A4B/E-1/S-1/I-1/

P & T STEVENS PROPERTY PTY LTD
PO BOX 9
MORNINGSIDE QLD 4170

**APPROVED FOR
PAYMENT**

Property Location: ALEXANDRA COURT 3
19 ALEXANDRA STREET
BALMORAL 4171

Customer reference number	10 1089 6446 0000 0
Bill number	1089 6446 18
Date issued	26/07/2021
Total due	\$280.36
Current charges due date	01/09/2021

Your water usage

Water usage (kL)	23.75
Days charged	86

Average daily water usage (litres)

Current period	278
Same period last year	332

Account Summary Period 13/04/2021 - 07/07/2021

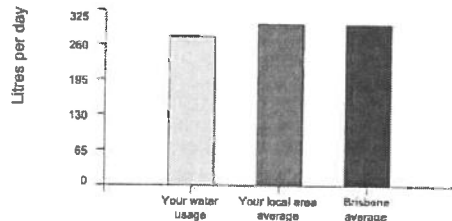
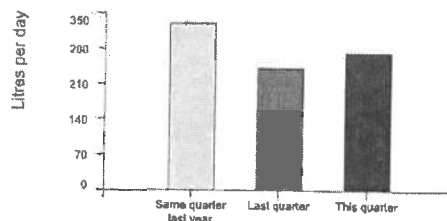
Your Last Account


Amount Billed	\$117.62
Amount Paid	\$117.62CR

Your Current Account

Balance	\$0.00
Current Charges	\$280.36
Total Due	\$280.36


If full payment is not received by the due date, a compounding interest of 8.03% per annum will accrue daily on any amount owing.





How low can you go?

Meet Henry, our very own H2O hero, and take his water saving challenge now!



SCAN ME

Direct debit
To arrange automatic payment from your bank account, visit www.urbanutilities.com.au/directdebit

Telephone and internet banking – BPAY®
Contact your bank or financial institution to make this payment from your cheque, savings, credit card, debit or transaction account.
BPAY View® View and pay this bill using internet banking.
More info: www.bpay.com.au

* Registered to BPAY Pty Ltd ABN 69 079 137 518

Internet
Pay your account online using MasterCard or Visa credit card at www.urbanutilities.com.au/creditcard
Payment by credit card will incur a 0.51% surcharge. We accept Mastercard or Visa credit cards.

Payment options

By phone
Call 1300 123 141 to pay your account using your MasterCard or Visa card*.

Mail
Tear off this slip and return with your cheque payment to Queensland Urban Utilities PO Box 983, Parramatta, NSW 2124

In person
Pay in person at Australia Post with cash, cheque, money order, debit card or any branch of the Commonwealth Bank with cash or cheque.

By Mobile - Download the free Sniiip® mobile app, create your account and scan the circular QR code over the page to pay. Sniiip payments can be used with Visa and MasterCard cards*. Sniiip is not available for iPads or tablets.

Amount paid

Date paid

Receipt number

BS0120

152

QUUR44_A4B/E-1/5-1/1-2

YOUR CHARGES for 13/04/2021 - 07/07/2021 (86 days)

Customer ref. no. 10 1089 6446 0000 0

ALEXANDRA COURT 3
19 ALEXANDRA STREET
BALMORAL 4171

Your meter readings

Serial Number	Read Date	Reading	Usage	Comment
BZ130470	13/04/2021	9610		
	08/07/2021	9705	95kL	
Boundary Meter	Your share percentage is 25.000000 Your share of usage is 23.75			

Water Usage

State bulk water price

The amount per kilolitre that we pay the State Government for treated water.

State Bulk Water Charge 2020/21	21.82kL @ \$3.122000/kL	\$68.12
State Bulk Water Charge 2021/22	1.93kL @ \$3.231000/kL	\$6.23

Urban Utilities distributor-retailer price

The amount per kilolitre we charge to maintain water quality and deliver this to your property.

Tier 1 usage 2020/21	21.82kL @ \$0.818000/kL	\$17.84
Tier 1 usage 2021/22	1.93kL @ \$0.818000/kL	\$1.57
Subtotal		\$93.76

Water Services

Urban Utilities water service charge

The amount we charge to maintain the water network.

Water service charge 2020/21	79 days	\$50.32
This charge is for the period 13/04/2021 to 30/06/2021		
Water service charge 2021/22	7 days	\$4.45
This charge is for the period 01/07/2021 to 07/07/2021		
Subtotal		\$54.77

Sewerage Services

Urban Utilities sewerage service charge

The amount we charge to remove and treat sewage from your property.

Sewerage service charge 2020/21	79 days	\$121.10
This charge is for the period 13/04/2021 to 30/06/2021		
Sewerage service charge 2021/22	7 days	\$10.73
This charge is for the period 01/07/2021 to 07/07/2021		
Subtotal		\$131.83

Water usage \$93.76

Water services \$54.77

Sewerage services \$131.83

Your total charges 13/04/2021 - 07/07/2021 \$280.36

Your usage was 23.75 kilolitres.
That's an average of 276 litres per day.

My bill seems higher than my previous two bills. Why?

Your current bill may seem higher than your previous two bills, but there's a 'simple' explanation. Your last two bills were likely lower than usual due to our Simpler Billing initiative. One had no services charges and the other covered a shorter than usual services charges period. Your current bill, by comparison, covers a normal services charges period. So, while it may seem higher than your previous two bills, it's likely just a return to a normal total due. Visit urbanutilities.com.au/simpler for more information.

Interpreter service 13 14 50

当您拨打汉语时，请致电 13 14 50。
تمننا نكون بحاجة إلى مترجم فوري 13 14 50
Kılı başta cümle dildeğin değil, xin appi de 13 14 50
동역사가 필요하시면 13 14 50 으로 연락하십시오
Quando necessita un interprete llama al 13 14 50

© Urban Utilities 2021



Pay using your smartphone
Download the Snip App and scan the code to pay now.

Tear off slip and return with your cheque payment to PO Box 963, Parramatta, NSW 2124. See reverse for payment options.



Water and Sewerage Account
In Person / Mail Payment Advice
Name: P & T STEVENS
PROPERTY PTY LTD



Billor Code: 112144
Ref: 10 1089 6446 0000 0



BPAY® this payment via internet or phone banking.
BPAY View™ - View and pay this bill using internet banking.
To use the QR code, use the reader within your mobile banking app.
Main info: www.bpay.com.au



*4001 101089644600000



Commonwealth Bank
Commonwealth Bank of Australia
ABN 40 123 123 124
240 Queen Street, Brisbane, QLD



Date
Cash
Teller Stamp & Inlets
Cheques

Current charges due date
01/09/2021

For Credit **Urban Utilities**
Trans Code User ID

831 066840

Customer Reference No.

101089644600000

Total Due

\$ 280.36

+757+

15.3



Urban Utilities
ABN 86 673 835 011

Account Enquiries 13 26 57
Faults and Emergencies 13 23 64
www.urbanutilities.com.au

Water and Sewerage Quarterly Account

QUUR91_A48/E-1/S-1/1-1

P & T STEVENS PROPERTY PTY LTD
PO BOX 9
MORNINGSIDE QLD 4170

**APPROVED FOR
PAYMENT**

Property Location: ALEXANDRA COURT 3
19 ALEXANDRA STREET
BALMORAL 4171

Customer reference number	10 1089 6446 0000 0
Bill number	1089 6446 20
Date issued	14/10/2021
Total due	\$319.11
Current charges due date	22/11/2021

Your water usage

Water usage (kL)	29.25
Days charged	92

Average daily water usage (litres)

Current period	318
Same period last year	350

Account Summary Period 08/07/2021 - 07/10/2021

Your Last Account

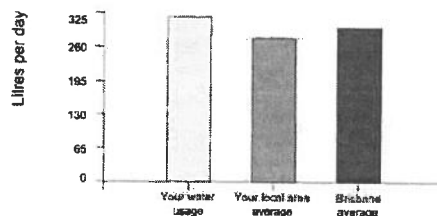
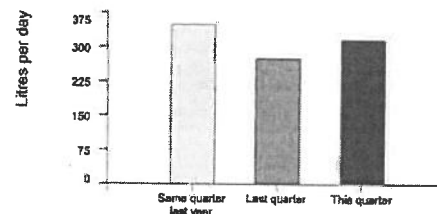
Amount Billed	\$280.36
Amount Paid	\$280.36CR

Your Current Account

Interest	\$0.86
Balance	\$0.00
Current Charges	\$318.25

Total Due **\$319.11**

If full payment is not received by the due date, a compounding interest of 8.03% per annum will accrue daily on any amount owing.



WATER RESTRICTIONS ARE PART OF OUR PLAN AS OUR DAM LEVELS CONTINUE TO DROP.

Find out more at urbanutilities.com.au/restrictions



Direct debit
To arrange automatic payment from your bank account, visit www.urbanutilities.com.au/directdebit



Telephone and internet banking – BPAY®
Contact your bank or financial institution to make this payment from your cheque, savings, credit card, debit or transaction account.
BPAY View® View and pay this bill using internet banking. More info: www.bpay.com.au
® Registered to BPAY Pty Ltd ABN 69 079 137 518



Internet
Pay your account online using MasterCard or Visa credit card at www.urbanutilities.com.au/creditcard
Payment by credit card will incur a 0.51% surcharge. We accept Mastercard or Visa credit cards.

Payment options



By phone
Call 1300 123 141 to pay your account using your MasterCard or Visa card*.



Mail
Tear off this slip and return with your cheque payment to Queensland Urban Utilities PO Box 463, Parramatta, NSW 2124



In person
Pay in person at Australia Post with cash, cheque, money order, debit card or any branch of the Commonwealth Bank with cash or cheque.



By Mobile - Download the free Snip® mobile app, create your account and scan the circular QR code over the page to pay. Snip payments can be used with Visa and MasterCard cards*. Snip is not available for iPads or tablets.

Amount paid

Date paid

Receipt number

BS0120



Urban Utilities
ABN 86 673 835 011

Account Enquiries 13 26 57
Faults and Emergencies 13 23 64
www.urbanutilities.com.au

**Water and Sewerage
Quarterly Account**

QUUR59_A49/E-1/6-1A-1/
P & T STEVENS PROPERTY PTY LTD
PO BOX 9
MORNINGSIDE QLD 4170

**APPROVED FOR
PAYMENT** *KF*

Property Location: ALEXANDRA COURT 3
19 ALEXANDRA STREET
BALMORAL 4171

Customer reference number	10 1089 6446 0000 0
Bill number	1089 6446 21
Date issued	02/02/2022
Total due	\$291.07
Current charges due date	11/03/2022

Your water usage

Water usage (kL) 19.75
Days charged 96

Average daily water usage (litres)

Current period 206
Same period last year 238

Account Summary Period 08/10/2021 - 11/01/2022

Your Last Account

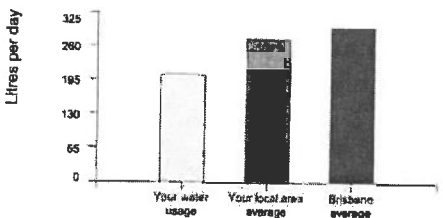
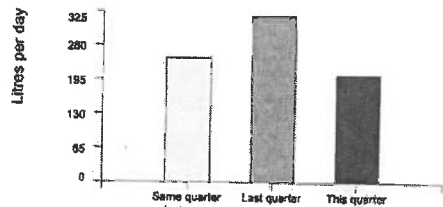
Amount Billed \$318.25
Amount Paid \$319.11CR

Your Current Account

Balance \$0.00
Current Charges \$291.07

Total Due \$291.07

If full payment is not received by the due date, a compounding interest of 8.03% per annum will accrue daily on any amount owing.



MAKE THIS YEAR H2O-22

Scan the QR code to find out how you can make H2O 22 the year you become more mindful of water use.



Direct debit
To arrange automatic payment from your bank account, visit www.urbanutilities.com.au/directdebit



Telephone and internet banking - BPAY®
Contact your bank or financial institution to make this payment from your cheque, savings, credit card, debit or transaction account.
BPAY View® View and pay this bill using internet banking. More info: www.bpay.com.au
* Registered to BPAY Pty Ltd ABN 89 079 137 518



Internet
Pay your account online using MasterCard or Visa credit card at www.urbanutilities.com.au/creditcard
Payment by credit card will incur a 0.51% surcharge. We accept Mastercard or Visa credit cards.

Payment options



By phone
Call 1300 123 141 to pay your account using your MasterCard or Visa card*.



Mail
Tear off this slip and return with your cheque payment to Queensland Urban Utilities PO Box 963, Parramatta, NSW 2124



In person
Pay in person at Australia Post with cash, cheque, money order, debit card or any branch of the Commonwealth Bank with cash or cheque.



By Mobile - Download the free Snip® mobile app, create your account and scan the circular QR code over the page to pay. Snip payments can be used with Visa and MasterCard cards*. Snip is not available for iPads or tablets.

Amount paid

Date paid

Receipt number

155

QUUR59_A4B/E-1/S-1/1-2

YOUR CHARGES for 08/10/2021 - 11/01/2022 (96 days)

Customer ref. no. 10 1089 6446 0000 0

ALEXANDRA COURT 3
19 ALEXANDRA STREET
BALMORAL 4171

Your meter readings

Serial Number	Read Date	Reading	Usage	Comment
BZ130470	08/10/2021	9822		
	12/01/2022	9901	79kL	
Boundary Meter	Your share percentage is 25.000000 Your share of usage is 19.75			

Water Usage

State bulk water price

The amount per kilolitre that we pay the State Government for treated water.

State Bulk Water Charge 2021/22 19.75kL @ \$3.231000/kL \$63.81

Urban Utilities distributor-retailer price

The amount per kilolitre we charge to maintain water quality and deliver this to your property.

Tier 1 usage 2021/22 19.75kL @ \$0.838000/kL \$16.55
Subtotal \$80.36

Water Services

Urban Utilities water service charge

The amount we charge to maintain the water network.

Water service charge 2021/22 96 days \$62.20
Subtotal \$62.20

Sewerage Services

Urban Utilities sewerage service charge

Sewerage service charge 2021/22 96 days \$148.51
Subtotal \$148.51

Water usage \$80.36

Water services \$62.20

Sewerage services \$148.51

Your total charges 08/10/2021 - 11/01/2022 \$291.07

Your usage was 19.75 kilolitres.

That's an average of 206 litres per day.

HOW CAN I BECOME MORE MINDFUL OF WATER IN H2O-22?

Don't worry, it's actually really simple. All you have to do is pay a little more attention to your everyday actions.

- When you're next at the sink, turn off the tap when brushing your teeth or washing dishes.
- Give your indoor plants a drink with leftover water from your water bottle.
- Mulch your garden and lock in valuable moisture.

So, make H2O-22 the year you think more about our precious resource and use less where you can.



SCAN ME

INTERPRETER SERVICE 13 14 50

当您需要口译员时，请致电 13 14 50。
تمصل على الرقم 13 14 50 عندما تكون بحاجة إلى مترجم فوري.
Khi bạn cần thông ngôn, xin gọi số 13 14 50
통역사가 필요하시면 13 14 50 으로 연락하십시오
Cuando necesite un intérprete llame al 13 14 50

© Urban Utilities 2021



Pay using your smartphone
Download the Snip App and scan the code to pay now.

Tear off slip and return with your cheque payment to PO Box 963, Parramatta, NSW 2124. See reverse for payment options.



Water and Sewerage Account
In Person / Mail Payment Advice
Name: P & T STEVENS
PROPERTY PTY LTD



Billers Code: 112144
Ref: 10 1089 6446 0000 0



Commonwealth Bank
Commonwealth Bank of Australia
BINV 48 124 113 134
240 Queen Street, Brisbane, QLD



BPAY® this payment via Internet or phone banking.
BPAY View® - View and pay this bill using internet banking.
To use the QR code, use the reader within your mobile banking app.
More info: www.bpay.com.au



Date
Cash
Teller Stamp & Initials
Cheques

Current charges due date
11/03/2022

For Credit **Urban Utilities**
Trans Code User ID

Customer Reference No.

831 066840 101089644600000

Total Due \$ 291.07

+757+



Urban Utilities
ABN 86 673 835 011

Account Enquiries 13 26 57
Faults and Emergencies 13 23 64
www.urbanutilities.com.au

Water and Sewerage Quarterly Account

156

QUUR05_A4B/E-1/S-1A-1/
P & T STEVENS PROPERTY PTY LTD
PO BOX 9
MORNINGSIDE QLD 4170

Customer reference number	10 1089 6446 0000 0
Bill number	1089 6446 22
Date issued	14/04/2022
Total due	\$291.98
Current charges due date	26/05/2022

APPROVED FOR PAYMENT

Property Location: ALEXANDRA COURT 3
19 ALEXANDRA STREET
BALMORAL 4171

Your water usage

Water usage (kL)	23.75
Days charged	89

Average daily water usage (litres)

Current period	267
Same period last year	245

Account Summary Period 12/01/2022 - 10/04/2022

Your Last Account

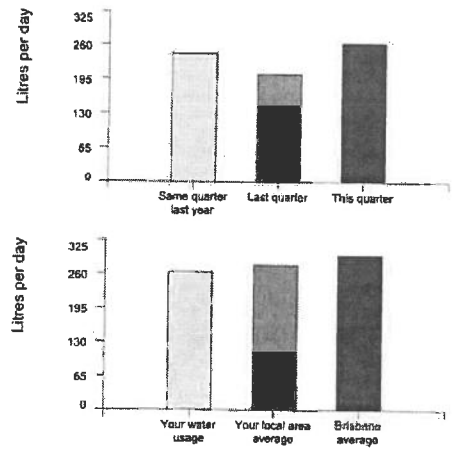
Amount Billed	\$291.07
Amount Paid	\$291.07CR

Your Current Account

Balance	\$0.00
Current Charges	\$291.98

Total Due \$291.98

If full payment is not received by the due date, a compounding interest of 8.03% per annum will accrue daily on any amount owing.



AFFECTED BY EXTREME WEATHER OR FLOODS AND EXPERIENCING DIFFICULTY PAYING BILLS? WE'RE HERE TO HELP.

Scan for more information on our Urban Assist program.

- Direct debit**
To arrange automatic payment from your bank account, visit www.urbanutilities.com.au/directdebit
- Telephone and internet banking - BPAY**
Contact your bank or financial institution to make this payment from your cheque, savings, credit card, debit or transaction account.
BPAY View[®] View and pay this bill using internet banking. More info: www.bpay.com.au
[®] Registered to BPAY Pty Ltd ABN 69 079 137 518
- Internet**
Pay your account online using MasterCard or Visa credit card at www.urbanutilities.com.au/creditcard
Payment by credit card will incur a 0.51% surcharge. We accept Mastercard or Visa credit cards.

Payment options

- By phone**
Call 1300 123 141 to pay your account using your MasterCard or Visa card[®].
- Mail**
Tear off this slip and return with your cheque payment to Queensland Urban Utilities PO Box 963, Parramatta, NSW 2124
- In person**
Pay in person at Australia Post with cash, cheque, money order, debit card or any branch of the Commonwealth Bank with cash or cheque.
- By Mobile** - Download the free Sniip[®] mobile app, create your account and scan the circular QR code over the page to pay. Sniip payments can be used with Visa and MasterCard cards[®]. Sniip is not available for iPads or tablets.

Amount paid

Date paid

Receipt number

BS0120

15.7

QUUR05_A4B/E-1/S-1/1-2

YOUR CHARGES for 12/01/2022 - 10/04/2022 (89 days)

Customer ref. no. 10 1089 6446 0000 0

ALEXANDRA COURT 3
19 ALEXANDRA STREET
BALMORAL 4171

Your meter readings

Serial Number	Read Date	Reading	Usage	Comment
BZ130470	12/01/2022	9901		
	11/04/2022	9996	95kL	

Boundary Meter Your share percentage is 25.000000 Your share of usage is 23.75

Water Usage

State bulk water price
State Bulk Water Charge 2021/22 23.75kL @ \$3.231000/kL \$76.73

Urban Utilities distributor-retailer price
Tier 1 usage 2021/22 23.75kL @ \$0.838000/kL \$19.90
Subtotal \$96.63

Water Services

Urban Utilities water service charge
Water service charge 2021/22 89 days \$57.67
Subtotal \$57.67

Sewerage Services


Urban Utilities sewerage service charge
Sewerage service charge 2021/22 89 days \$137.68
Subtotal \$137.68

Water usage \$96.63

Water services \$57.67

Sewerage services \$137.68

Your total charges 12/01/2022 - 10/04/2022 \$291.98

 Your usage was 23.75 kilolitres.
That's an average of 267 litres per day.

WE'RE HERE TO HELP

As an essential service provider, we're here to help during challenging times. If your property was affected by extreme weather or floods earlier this year and you're experiencing difficulty paying your bills, please get in touch with us to discuss your circumstances. We'll work with you to get you back on track again. Scan below for more information on our Urban Assist program.



INTERPRETER SERVICE 13 14 50

当您需英语口语时，请致电 13 14 50。
تصل على الرقم 13 14 50 عندما تكون بحاجة إلى مترجم الفوري.
Kחי בעני עזרה שדיבור אנחנו, אתה צריך את 13 14 50
공역사가 필요하시면 13 14 50 으로 연락하십시오
Canada necessita un interpretare limba ei 13 14 50
© Urban Utilities 2022



Pay using your smartphone
Download the Sniip App and scan the code to pay now.

Tear off slip and return with your cheque payment to PO Box 963, Parramatta, NSW 2124. See reverse for payment options.

Water and Sewerage Account
In Person / Mail Payment Advice
Name: P & T STEVENS
PROPERTY PTY LTD

B PAY Biller Code: 112144
Ref: 10 1089 6446 0000 0



Commonwealth Bank Credit
Commonwealth Bank of Australia
ABN 48 123 123 124
200 Queen Street, Brisbane, QLD

BPAY® this payment via internet or phone banking.
BPAY View® - View and pay this bill using internet banking
To use the QR code, use the reader within your mobile banking app.
More info: www.bpay.com.au



Current charges due date
26/05/2022

Date
Cash
Cheques

For Credit Urban Utilities
Trans Code 831 User ID 066840 Customer Reference No. 101089644600000

Total Due \$ 291.98

+757+

16.2

TAX INVOICE

P & T Stevens Superannuation Fund

Invoice Date
19 Aug 2021

SLA Funding Pty Ltd
PO Box 806
OXENFORD QLD 4210
AUSTRALIA
ABN: 98 644 687 392

Invoice Number
INV-0002

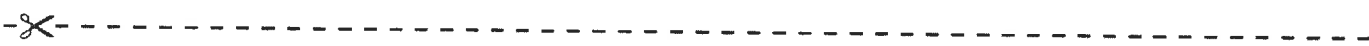
Reference
STEVENS

ABN
98 644 687 392

Description	Quantity	Unit Price	GST	Amount AUD	
Assistance in refinancing of your loan.	1.00	600.00	10%	600.00	
				Subtotal	600.00
				TOTAL GST 10%	60.00
				TOTAL AUD	660.00
				Less Amount Paid	660.00
				AMOUNT DUE AUD	0.00

Due Date: 26 Aug 2021

Bank: Commonwealth Bank of Australia
BSB: 062-692
Account No: 4245 7566
Account Name: SLA Funding Pty Ltd



PAYMENT ADVICE

To: SLA Funding Pty Ltd
PO Box 806
OXENFORD QLD 4210
AUSTRALIA
ABN: 98 644 687 392

Customer	P & T Stevens Superannuation Fund
Invoice Number	INV-0002
Amount Due	0.00
Due Date	26 Aug 2021
Amount Enclosed	

Enter the amount you are paying above



Macquarie Cash Management Account

MACQUARIE BANK LIMITED
ABN 46 008 583 542 AFSL 237502

enquiries 1800 806 310
transact@macquarie.com
www.macquarie.com.au

GPO Box 2520
Sydney, NSW 2001



P & T STEVENS SMSF PTY LTD
23 RIVERVIEW ROAD
NERANG QLD 4211

1 Shelley Street
Sydney, NSW 2000

account balance **\$37,520.90**
as at 31 Dec 21

account name P & T STEVENS SMSF PTY LTD ATF
P & T STEVENS SUPERANNUATION FUND
account no. 965464076

transaction	description	debits	credits	balance
30.06.21	OPENING BALANCE			32,440.12
01.07.21	Deposit		REMITTER MBRE Rent Roll 623.72	33,063.84
05.07.21	Deposit		SuperChoice P/L PC020721-021522901 177.68	33,241.52
05.07.21	Deposit		SuperChoice P/L PC020721-021522631 707.85	33,949.37
15.07.21	Deposit		REMITTER MBRE Rent Roll 248.13	34,197.50
19.07.21	Deposit		SuperChoice P/L PC160721-043978979 159.78	34,357.28
19.07.21	Deposit		SuperChoice P/L PC160721-043978818 721.95	35,079.23
20.07.21	Direct debit	LaTrobeFinancial Repay 40 515 860 5 1,559.00		33,520.23
29.07.21	Direct debit	AIA AUSTRALIA . 65952121 04/08/21 1,922.96		31,597.27
02.08.21	Deposit		SuperChoice P/L PC300721-017362839 159.78	31,757.05
02.08.21	Deposit		SuperChoice P/L PC300721-017363037 721.95	32,479.00
02.08.21	Deposit		REMITTER MBRE Rent Roll 289.78	32,768.78

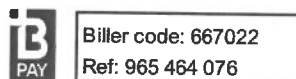
how to make a transaction

online
Log in to www.macquarie.com.au/personal

by phone
Call 133 275 to make a phone transaction

transfers from another bank account
Transfer funds from another bank to this account:
BSB 182 512
ACCOUNT NO. 965464076

deposits using BPay
From another bank



continued on next



Macquarie Cash Management Account

enquiries 1800 806 310

account name P & T STEVENS SMSF PTY LTD ATF
P & T STEVENS SUPERANNUATION FUND
account no. 965464076

transaction	description	debits	credits	balance
16.08.21	Deposit SuperChoice P/L PC130821-033815629		159.78	32,928.56
16.08.21	Deposit SuperChoice P/L PC130821-033815372		721.95	33,650.51
16.08.21	Deposit REMITTER MBRE Rent Roll		383.04	34,033.55
20.08.21	Direct debit LaTrobeFinancial Repay 40 515 860 5	1,559.00		32,474.55
30.08.21	Deposit SuperChoice P/L PC270821-033830015		159.78	32,634.33
30.08.21	Deposit SuperChoice P/L PC270821-033829849		721.95	33,356.28
01.09.21	Deposit REMITTER MBRE Rent Roll		879.75	34,236.03
13.09.21	Deposit SuperChoice P/L PC100921-094067744		163.22	34,399.25
13.09.21	Deposit SuperChoice P/L PC100921-094067560		721.95	35,121.20
15.09.21	Deposit REMITTER MBRE Rent Roll		771.58	35,892.78
24.09.21	Direct debit FMC 10177537L49	231.97		35,660.81
27.09.21	Deposit SuperChoice P/L PC240921-094081823		163.76	35,824.57
27.09.21	Deposit SuperChoice P/L PC240921-094081590		721.95	36,546.52
01.10.21	Deposit REMITTER MBRE Rent Roll		336.13	36,882.65
01.10.21	Direct debit FMC 10177537L49	231.97		36,650.68
07.10.21	BPAY BPAY TO AUSTRALIAN TAXATION OFFICE	172.00		36,478.68
08.10.21	Direct debit FMC 10177537L49	231.97		36,246.71
11.10.21	BPAY BPAY TO AUSTRALIAN TAXATION OFFICE	172.00		36,074.71
12.10.21	Deposit SuperChoice P/L PC081021-094096043		163.76	36,238.47
12.10.21	Deposit SuperChoice P/L PC081021-094095873		721.95	36,960.42
14.10.21	Funds transfer TRANSACT FUNDS TFR TO SLA FUNDING PTY LT	660.00		36,300.42
15.10.21	Deposit REMITTER MBRE Rent Roll		452.47	36,752.89
15.10.21	Direct debit FMC 10177537L49	231.97		36,520.92
21.10.21	Deposit ATO ATO63827063638I004		172.00	36,692.92
22.10.21	Direct debit FMC 10177537L49	231.97		36,460.95
25.10.21	Deposit SuperChoice P/L PC221021-038676043		163.76	36,624.71
25.10.21	Deposit SuperChoice P/L PC221021-038676077		721.95	37,346.66

continued on next



Macquarie Cash Management Account

enquiries 1800 806 310

account name P & T STEVENS SMSF PTY LTD ATF
P & T STEVENS SUPERANNUATION FUND
account no. 965464076

transaction	description	debits	credits	balance
29.10.21	Direct debit FMC 10177537L49	231.97		37,114.69
29.10.21	Direct debit AIA AUSTRALIA . 65952078 01/11/21	4,583.06		32,531.63
01.11.21	Deposit REMITTER MBRE Rent Roll		1,160.11	33,691.74
05.11.21	BPAY BPAY TO AUSTRALIAN SECURITIES & INV	139.00		33,552.74
05.11.21	Direct debit FMC 10177537L49	231.97		33,320.77
08.11.21	Deposit SuperChoice P/L PC051121-071603689		163.76	33,484.53
08.11.21	Deposit SuperChoice P/L PC051121-071603483		721.95	34,206.48
12.11.21	Direct debit FMC 10177537L49	231.97		33,974.51
19.11.21	Direct debit FMC 10177537L49	231.97		33,742.54
22.11.21	Deposit SuperChoice P/L PC191121-071618261		163.82	33,906.36
22.11.21	Deposit SuperChoice P/L PC191121-071617992		721.95	34,628.31
23.11.21	Funds transfer TRANSACT FUNDS TFR TO SIMMONS LIVINGSTON	220.00		34,408.31
26.11.21	Direct debit FMC 10177537L49	231.97		34,176.34
01.12.21	Deposit REMITTER MBRE Rent Roll		298.60	34,474.94
03.12.21	Direct debit FMC 10177537L49	231.97		34,242.97
06.12.21	Deposit SuperChoice P/L PC031221-071633562		163.77	34,406.74
06.12.21	Deposit SuperChoice P/L PC031221-071633407		721.95	35,128.69
10.12.21	Direct debit FMC 10177537L49	231.97		34,896.72
15.12.21	Deposit REMITTER MBRE Rent Roll		1,548.65	36,445.37
17.12.21	Direct debit FMC 10177537L49	231.97		36,213.40
20.12.21	Deposit SuperChoice P/L PC171221-071648092		163.77	36,377.17
20.12.21	Deposit SuperChoice P/L PC171221-071647840		721.95	37,099.12
24.12.21	Deposit SuperChoice P/L PC231221-016959623		163.77	37,262.89
24.12.21	Deposit SuperChoice P/L PC231221-016959381		721.95	37,984.84
24.12.21	Direct debit FMC 10177537L49	231.97		37,752.87
31.12.21	Direct debit FMC 10177537L49	231.97		37,520.90



Macquarie Cash Management Account

enquiries 1800 806 310

account name P & T STEVENS SMSF PTY LTD ATF
P & T STEVENS SUPERANNUATION FUND
account no. 965464076

transaction	description	debits	credits	balance
	CLOSING BALANCE AS AT 31 DEC 21	14,466.57	19,547.35	37,520.90

* Stepped interest rates for the period 1 July to 31 December: balances \$0.00 to \$4,999.99 earned 0.00%
balances \$5,000.00 and above earned 0.00% pa (184 days)



Macquarie Cash Management Account

enquiries 1800 806 310

account name P & T STEVENS SMSF PTY LTD ATF
P & T STEVENS SUPERANNUATION FUND
account no. 965464076

Please note the following financial services companies and/or financial advisers have authority on your account.

Name	Authority Type
GRAHAM THOMAS J SLG FINANCIAL SERVICES PTY LTD	Enquiry authority
LIVINGSTONE SIMON SIMMONS LIVINGSTONE & ASSOCIATES	Enquiry authority

Authority descriptions

Enquiry authority - you authorise the third party to have access to information about your account.

Please consider carefully who you appoint as a third party authority on your account as we may follow their instructions as if they were yours. It is important that you understand this risk and carefully consider what level of authority you give to them. For more information on third party authority levels search 'Macquarie Help' in your browser to find our Help Centre.

Macquarie Cash Management Account

enquiries 1800 806 310

account name P & T STEVENS SMSF PTY LTD ATF
P & T STEVENS SUPERANNUATION FUND
account no. 965464076

We offer several options that allow you to make payments and view transactions free of charge

- Electronic funds transfers up to \$5,000 a day using online banking.
- Increase your limit to \$100,000 using the Macquarie Authenticator App or nominate an account for unlimited transfers by contacting us.
- BPAY payments (subject to BPAY biller code limits) free of charge via online and mobile banking.
- Make the switch to free online statements by updating your preference online.

About your account

- Interest is calculated on daily balances and paid monthly. The interest rate is variable and may change at any time without prior notice.
- For more information about your account including fees and charges, mistaken payments or unauthorised transactions, please read the terms and conditions for your product, available at macquarie.com.au or by contacting us. If you have a complaint about our service, or to find out more about our dispute resolution procedures, please refer to macquarie.com.au/feedback-and-complaints.

Protect your account

- Please check each entry on this statement. If you think there is an error or unauthorised transaction, please contact us right away.
- If you have new contact details, please contact us to update them.
- This statement should be kept in a safe place at all times. Please read the Product Information Statement for more details about keeping your account secure.

Access to and sharing your data

- We may provide access to or share an electronic copy of your data (account details, balance, transaction history and personal information) with other parties at your or your Financial Services Professional's request. This includes people who work with or for your Financial Services Professional such as accountants, consultants, technology platform owner/operators and others, some of whom may not be in Australia.
- Please refer to the current offer document for more information and speak with your Financial Services Professional if you have questions about how your data may be used, disclosed and/or protected.

Visit our Help Centre

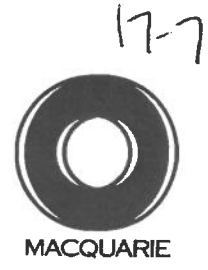
- Here you'll find answers to common questions about your account. For more information, please visit help.macquarie.com

Download the Macquarie Mobile Banking app

- The Macquarie Mobile Banking app makes managing your money simple and convenient.



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App Store is a service mark of Apple Inc. Google Logo is a trademark of Google LLC.*



Macquarie Cash Management Account

MACQUARIE BANK LIMITED
ABN 46 008 583 542 AFSL 237502

enquiries 1800 806 310
transact@macquarie.com
www.macquarie.com.au

GPO Box 2520
Sydney, NSW 2001



P & T STEVENS SMSF PTY LTD
23 RIVERVIEW ROAD
NERANG QLD 4211

1 Shelley Street
Sydney, NSW 2000

account balance **\$51,448.59**
as at 30 Jun 22

account name P & T STEVENS SMSF PTY LTD ATF
P & T STEVENS SUPERANNUATION FUND
account no. 965464076

transaction	description	debits	credits	balance
31.12.21	OPENING BALANCE			37,520.90
04.01.22	Deposit REMITTER MBRE Rent Roll		383.04	37,903.94
07.01.22	Direct debit FMC 10177537L49	231.97		37,671.97
14.01.22	Direct debit FMC 10177537L49	231.97		37,440.00
17.01.22	Deposit SuperChoice P/L PC140122-062852618		163.77	37,603.77
17.01.22	Deposit SuperChoice P/L PC140122-062852638		751.80	38,355.57
17.01.22	Deposit REMITTER MBRE Rent Roll		1,113.20	39,468.77
21.01.22	Direct debit FMC 10177537L49	231.97		39,236.80
24.01.22	BPAY BPAY TO AUSTRALIAN TAXATION OFFICE	172.00		39,064.80
28.01.22	Direct debit FMC 10177537L49	231.97		38,832.83
31.01.22	Deposit SuperChoice P/L PC280122-062867524		129.04	38,961.87
31.01.22	Deposit SuperChoice P/L PC280122-062867367		751.80	39,713.67

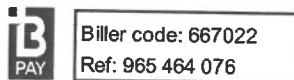
how to make a transaction

online
Log in to www.macquarie.com.au/personal

by phone
Call 133 275 to make a phone transaction

transfers from another bank account
Transfer funds from another bank to this account:
BSB 182 512
ACCOUNT NO. 965464076

deposits using BPay
From another bank



continued on next



Macquarie Cash Management Account

enquiries 1800 806 310

account name P & T STEVENS SMSF PTY LTD ATF
P & T STEVENS SUPERANNUATION FUND
account no. 965464076

	transaction	description	debits	credits	balance
04.02.22	Direct debit	FMC 10177537L49	231.97		39,481.70
09.02.22	Funds transfer	STEVPC2	303.01		39,178.69
11.02.22	Direct debit	FMC 10177537L49	231.97		38,946.72
14.02.22	Deposit	SuperChoice P/L PC110222-062882318		173.70	39,120.42
14.02.22	Deposit	SuperChoice P/L PC110222-062882059		751.80	39,872.22
15.02.22	Deposit	REMITTER MBRE Rent Roll		784.60	40,656.82
18.02.22	Direct debit	FMC 10177537L49	231.97		40,424.85
25.02.22	Direct debit	FMC 10177537L49	231.97		40,192.88
28.02.22	Deposit	SuperChoice P/L PC250222-062896607		173.70	40,366.58
28.02.22	Deposit	SuperChoice P/L PC250222-062896470		751.80	41,118.38
04.03.22	Direct debit	FMC 10177537L49	231.97		40,886.41
11.03.22	Direct debit	FMC 10177537L49	231.97		40,654.44
14.03.22	Deposit	SuperChoice P/L PC110322-063470059		178.03	40,832.47
14.03.22	Deposit	SuperChoice P/L PC110322-063469767		751.80	41,584.27
18.03.22	Direct debit	FMC 10177537L49	231.97		41,352.30
25.03.22	Direct debit	FMC 10177537L49	231.97		41,120.33
28.03.22	Deposit	SuperChoice P/L PC250322-063484783		178.03	41,298.36
28.03.22	Deposit	SuperChoice P/L PC250322-063484543		751.80	42,050.16
01.04.22	Deposit	REMITTER MBRE Rent Roll		2,211.02	44,261.18
01.04.22	BPAY	BPAY TO AUSTRALIAN TAXATION OFFICE	172.00		44,089.18
01.04.22	Direct debit	FMC 10177537L49	231.97		43,857.21
06.04.22	Deposit	AIA AUSTRALIA LT AIA Claim Payment		1,831.12	45,688.33
08.04.22	Direct debit	FMC 10177537L49	231.97		45,456.36
11.04.22	Deposit	SuperChoice P/L PC080422-063500571		89.02	45,545.38
11.04.22	Deposit	SuperChoice P/L PC080422-063500247		751.80	46,297.18
19.04.22	Direct debit	FMC 10177537L49	231.97		46,065.21
21.04.22	Deposit	AIA AUSTRALIA LT 65952078		3,321.58	49,386.79

continued on next



Macquarie Cash Management Account

enquiries 1800 806 310

account name P & T STEVENS SMSF PTY LTD ATF
P & T STEVENS SUPERANNUATION FUND
account no. 965464076

transaction	description	debits	credits	balance
22.04.22	Direct debit FMC 10177537L49	231.97		49,154.82
26.04.22	Deposit SuperChoice P/L PC220422-031437056		601.44	49,756.26
29.04.22	Direct debit FMC 10177537L49	231.97		49,524.29
04.05.22	Deposit AIA AUSTRALIA LT AIA Claim Payment		734.31	50,258.60
06.05.22	Direct debit FMC 10177537L49	231.97		50,026.63
09.05.22	Deposit SuperChoice P/L PC060522-031452553		451.08	50,477.71
11.05.22	BPAY BPAY TO AUSTRALIAN TAXATION OFFICE	592.75		49,884.96
11.05.22	Funds transfer STEVPS1 031606	2,640.00		47,244.96
13.05.22	Direct debit FMC 10177537L49	231.97		47,012.99
16.05.22	Deposit REMITTER MBRE Rent Roll		1,642.80	48,655.79
18.05.22	Deposit AIA AUSTRALIA LT AIA Claim Payment		3,472.57	52,128.36
20.05.22	Direct debit FMC 10177537L49	231.97		51,896.39
26.05.22	Funds transfer AIA IP PAYMENT	3,950.00		47,946.39
27.05.22	Direct debit FMC 10177537L49	231.97		47,714.42
01.06.22	Deposit REMITTER MBRE Rent Roll		133.26	47,847.68
03.06.22	Direct debit FMC 10177537L49	231.97		47,615.71
08.06.22	Deposit AIA AUSTRALIA LT AIA Claim Payment		7,394.35	55,010.06
10.06.22	Direct debit FMC 10177537L49	231.97		54,778.09
14.06.22	Funds transfer AIA IP PAYMENT	4,840.00		49,938.09
15.06.22	Deposit REMITTER MBRE Rent Roll		1,983.44	51,921.53
17.06.22	Direct debit FMC 10177537L49	238.92		51,682.61
24.06.22	Direct debit FMC 10177537L49	238.92		51,443.69
30.06.22	Interest MACQUARIE CMA INTEREST PAID*		4.90	51,448.59



Macquarie Cash Management Account

enquiries 1800 806 310

account name P & T STEVENS SMSF PTY LTD ATF
P & T STEVENS SUPERANNUATION FUND
account no. 965464076

transaction	description	debits	credits	balance
	CLOSING BALANCE AS AT 30 JUN 22	18,482.91	32,410.60	51,448.59

* Stepped interest rates for the period 1 January to 16 June: balances \$0.00 to \$4,999.99 earned 0.00%
balances \$5,000.00 and above earned 0.00% pa (167 days); 17 June to 30 June: balances \$0.00 to \$4,999.99
earned 0.25% balances \$5,000.00 and above earned 0.25% pa (14 days)



Macquarie Cash Management Account

enquiries 1800 806 310

account name P & T STEVENS SMSF PTY LTD ATF
P & T STEVENS SUPERANNUATION FUND
account no. 965464076

Please note the following financial services companies and/or financial advisers have authority on your account.

Name	Authority Type
GRAHAM THOMAS J SLG FINANCIAL SERVICES PTY LTD	Enquiry authority
LIVINGSTONE SIMON SIMMONS LIVINGSTONE & ASSOCIATES	Enquiry authority

Authority descriptions

Enquiry authority - you authorise the third party to have access to information about your account.

Please consider carefully who you appoint as a third party authority on your account as we may follow their instructions as if they were yours. It is important that you understand this risk and carefully consider what level of authority you give to them. For more information on third party authority levels search 'Macquarie Help' in your browser to find our Help Centre.

annual interest summary 2021/2022

INTEREST PAID	4.90
TOTAL INCOME PAID	4.90



Macquarie Cash Management Account

enquiries 1800 806 310

account name P & T STEVENS SMSF PTY LTD ATF
P & T STEVENS SUPERANNUATION FUND
account no. 965464076

We offer several options that allow you to make payments and view transactions free of charge

- Electronic funds transfers up to \$5,000 a day using online banking.
- Increase your limit to \$100,000 using the Macquarie Authenticator App or nominate an account for unlimited transfers by contacting us.
- BPAY payments (subject to BPAY biller code limits) free of charge via online and mobile banking.
- Make the switch to free online statements by updating your preference online.

About your account

- Interest is calculated on daily balances and paid monthly. The interest rate is variable and may change at any time without prior notice.
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Protect your account

- Please check each entry on this statement. If you think there is an error or unauthorised transaction, please contact us right away.
- If you have new contact details, please contact us to update them.
- This statement should be kept in a safe place at all times. Please read the Product Information Statement for more details about keeping your account secure.

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- We may provide access to or share an electronic copy of your data (account details, balance, transaction history and personal information) with other parties at your or your Financial Services Professional's request. This includes people who work with or for your Financial Services Professional such as accountants, consultants, technology platform owner/operators and others, some of whom may not be in Australia.
- Please refer to the current offer document for more information and speak with your Financial Services Professional if you have questions about how your data may be used, disclosed and/or protected.

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- Here you'll find answers to common questions about your account. For more information, please visit help.macquarie.com

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1801

Property Profile Report

3/19 Alexandra Street Balmoral QLD 4171

Prepared on 06 April 2022 for P& T Stevens SMSF

Prepared by wayne Milner | wayne@simmonsivingstone.com.au | 0455123024



CoreLogic



18-2



3/19 Alexandra Street Balmoral
QLD 4171

 2
  2
  1
  103m²

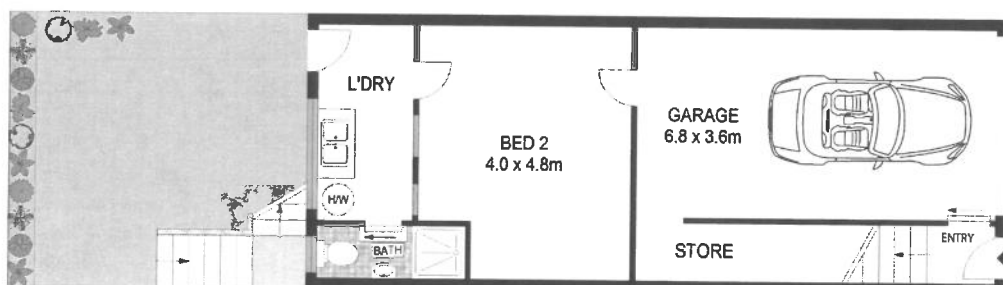
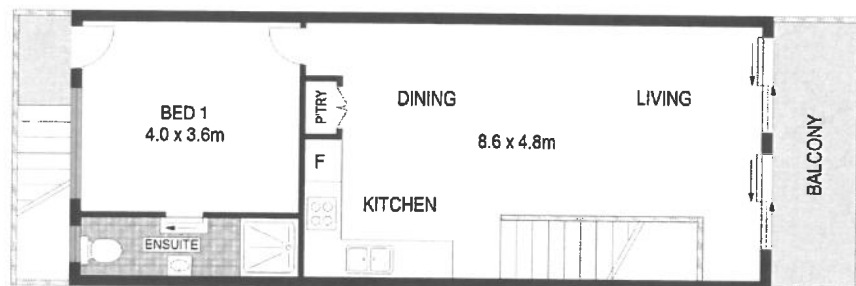
Property Details

Lot/Plan	L3 GTP540	Property Type	Unit
Year Built	1980	Council Area	Brisbane - Balmoral
Zone	04, RESIDENTIAL B R3	Land Use Primary	Group Title (Primary Use Only)



18-3

3/19 Alexandra Street Balmoral QLD 4171



Some third party information and/or data is generated from external devices. CoreLogic makes no representation, warranty or guarantee as to the accuracy and reliability of such information and third party persons should rely on their own enquiries.

3/19 Alexandra Street, Balmoral

184



3/19 Alexandra Street Balmoral QLD 4171

Estimated Value

Estimated Value:

\$490,000

Estimated Value Range:

\$430,000 - \$547,000

Estimated Value Confidence:



Estimated Value as at 04 April 2022. An automated valuation model estimate (Estimated Value) is a statistically derived estimate of the value of the subject property. An Estimated Value must not be relied upon as a professional valuation or an accurate representation of the market value of the subject property as determined by a valuer. For further information about confidence levels, please refer to the end of this document.

Property Activity Summary

Date	Activity	Value	Details
29 Mar 2019	For Rent	\$420 / week	Campaign period: 29/03/2019 - 12/04/2019, Listed by: Andrea Pitcher, Maryanne Birch Real Estate - Hawthorne, Days on market: 15
18 Feb 2019	Sold	\$413,000	Sale Method: Private Treaty, Sale Advised by: Government
30 Jan 2019	For Sale	For Sale	Campaign period: 30/01/2019 - 22/03/2019, Listing Type: Normal Sale, Listed by: Jared Candlin, Ray White Bulimba, Days on market: 20
12 Sep 2011	Sold	\$360,000	Sale Method: Normal Sale, Sale Advised by: Government
24 Aug 2011	For Sale	\$345K - \$395K	Campaign period: 24/08/2011 - 12/11/2011, Listing Type: Normal Sale, Listed by: Cathy Richards, Place Estate Agents, Days on market: 81
23 Jul 2010	For Rent	\$330 / week	Campaign period: 23/07/2010 - 31/08/2010, Listed by: Katelyn Angel, The Nick Team, Days on market: 40
08 Feb 2008	Sold	\$333,500	Sale Method: Normal Sale, Sale Advised by: Government
26 Jan 2008	For Sale	\$349,000	Campaign period: 26/01/2008 - 26/01/2008, Listing Type: Normal Sale, Listed by: Glen, No Agency Listed, Days on market: 14
09 Jan 1984	Sold	\$55,000	Sale Method: Unknown, Sale Advised by: Government

Recently Sold Properties



4/157 Riding Road Balmoral QLD 4171



Sale Price **\$525,000** Sale Method -
 Sale Date 21/10/2021 Days on Market 1

0.2km from property



10/35 Belgrave Street Balmoral QLD 4171



Sale Price **\$555,000** Sale Method -
 Sale Date 26/10/2021 Days on Market -

0.3km from property



5/45 Bilyana Street Balmoral QLD 4171



Sale Price **\$550,000** Sale Method Normal Sale
 Sale Date 21/01/2022 Days on Market 9

0.4km from property



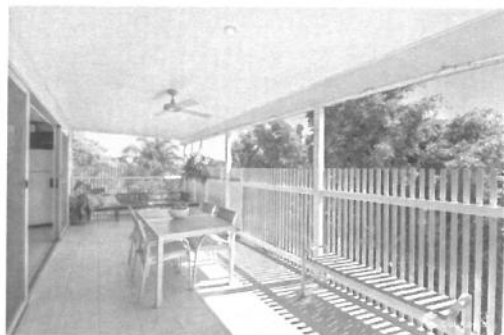
3/45 Bilyana Street Balmoral QLD 4171



Sale Price **\$549,000** Sale Method Private Treaty
 Sale Date 05/10/2021 Days on Market 6

0.4km from property

Properties For Sale



7/288 Riding Road Balmoral QLD 4171



2



2



1



77m²

First Ad Price For Sale Prior To Forthcoming Auction

Latest Ad Price Auction

Listing Method Normal Sale Days on Market 15

 0.5km from property



11/14 Pashen Street Morningside QLD 4170



2



2



1



93m²

First Ad Price \$499,000+

Latest Ad Price \$499,000+

Listing Method Normal Sale Days on Market 603

 0.3km from property



9/64 Barton Road Hawthorne QLD 4171



2



2



1



79m²

First Ad Price Under Contract

Latest Ad Price Under Contract

Listing Method Normal Sale Days on Market 399

 0.4km from property



3/46 Riding Road Hawthorne QLD 4171



2



2



1



86m²

First Ad Price \$540,000 +

Latest Ad Price Under Offer

Listing Method Normal Sale Days on Market 29

 0.8km from property

Local School Details

School Address	Distance	School Type	Gender	Sector	Enrolments
 Morningside State School 67 Pashen Street Morningside QLD 4170	0.5km	Primary	Mixed	Government	454
 Balmoral State High School 271 Lytton Road Balmoral QLD 4171	1.1km	Secondary	Mixed	Government	514
 Sts Peter and Paul's School 235 Riding Road Balmoral QLD 4171	0.2km	Primary	Mixed	Non-Government	636
 Bulimba State School 261 Oxford Street Bulimba QLD 4171	0.9km	Primary	Mixed	Government	851
 Lourdes Hill College 86 Hawthorne Road Hawthorne QLD 4171	1.1km	Secondary	-	Non-Government	1234

 Property within school catchment

 Property outside school catchment (government)/no catchment applies (non-government)

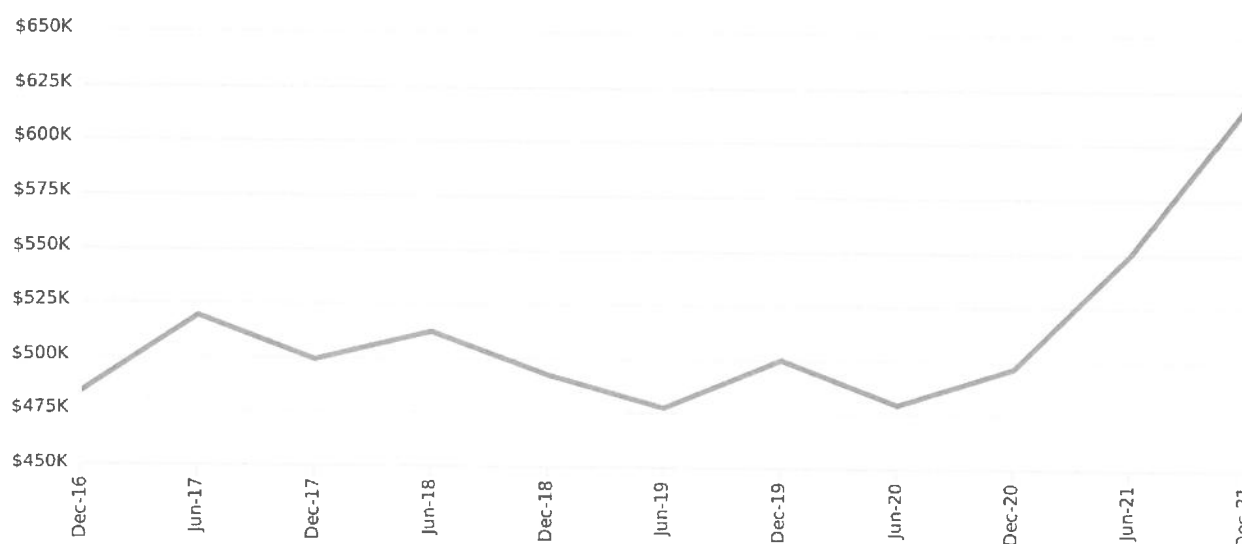
18-8



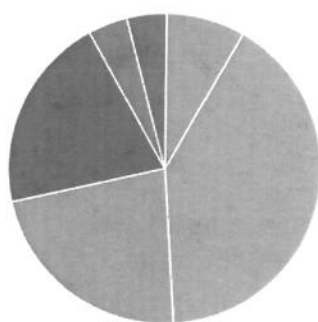
Balmoral Insights - Units

Year Ending	Properties Sold	Median Value	Change in Median Value (12 months)
Dec 2021	52	\$619,088	▲ 24.72%
Dec 2020	40	\$496,382	▼ 0.68%
Dec 2019	24	\$499,801	▲ 1.52%
Dec 2018	30	\$492,275	▼ 1.32%
Dec 2017	31	\$498,873	▲ 3.15%
Dec 2016	45	\$483,635	▼ 5.17%

Median Value (monthly)



Property Sales by Price (Past 12 months)



- \$200K-\$400K - 4 properties
- \$400K-\$600K - 20 properties
- \$600K-\$800K - 11 properties
- \$800K-\$1M - 10 properties
- \$1M-\$2M - 2 properties
- >\$2M - 2 properties

Median Days on Market

2021



18

2020



73

Median Vendor Discount

2021



3.00

2020



-

Statistics are calculated over a rolling 12 month period

18-9



Balmoral Insights - Units

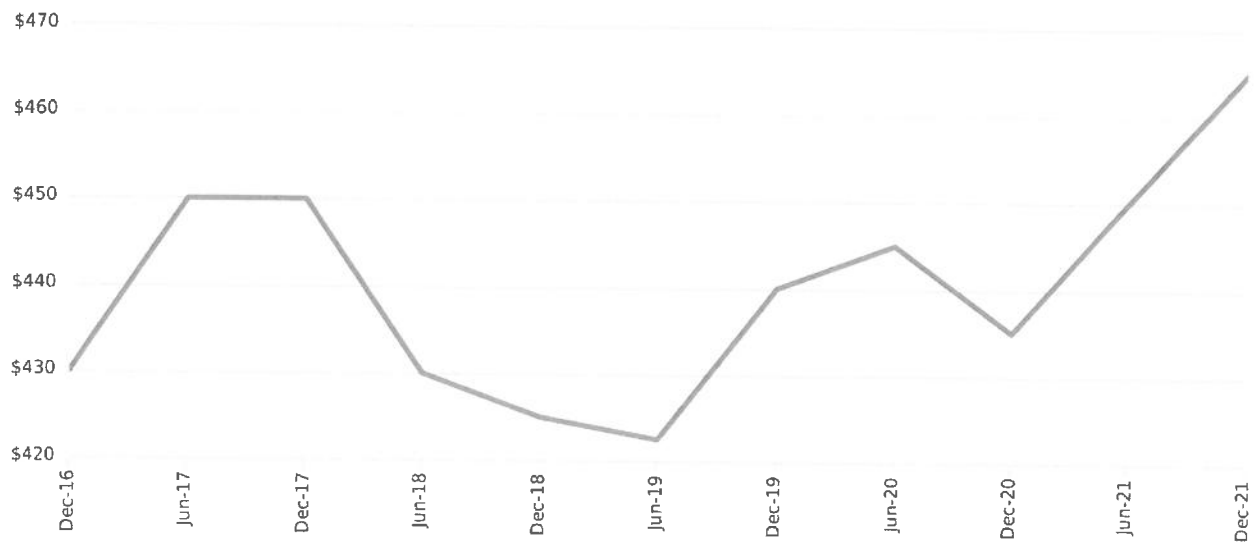
Median Weekly Asking Rent



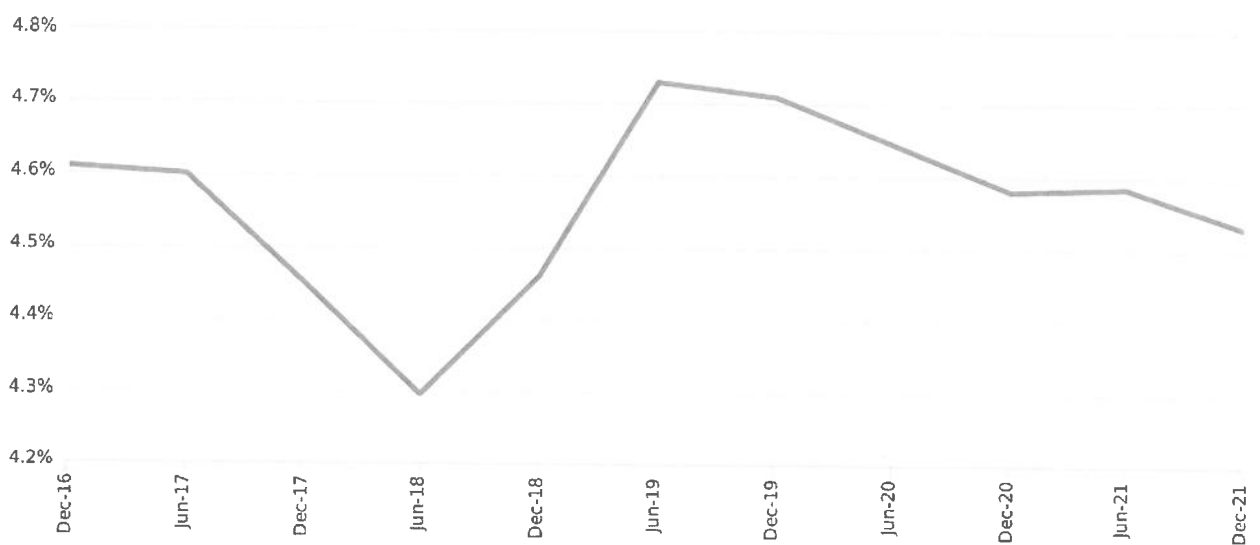
Indicative Gross Rental Yield



Median Asking Rent (12 months)



Indicative Gross Rental Yield (12 months)



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Estimated Value

An Estimated Value is generated (i) by a computer driven mathematical model in reliance on available data; (ii) without the physical inspection of the subject property; (iii) without taking into account any market conditions (including building, planning, or economic), and/or (iv) without identifying observable features or risks (including adverse environmental issues, state of repair, improvements, renovations, aesthetics, views or aspect) which may, together or separately, affect the value.

An Estimated Value is current only at the date of publication or supply. CoreLogic expressly excludes any warranties and representations that an Estimated Value is an accurate representation as to the market value of the subject property.

How to read the Estimated Value

The Confidence is based on a statistical calculation as to the probability of the Estimated Value being accurate compared to market value. An Estimated Value with a 'High' confidence is considered more reliable than an Estimated Value with a 'Medium' or 'Low' confidence. The Confidence is a reflection of the amount of data we have on the property and similar properties in the surrounding areas. Generally, the more data we have for the local real estate market and subject property, the higher the Confidence' level will be. Confidence should be considered alongside the Estimated Value.

Confidence is displayed as a colour coded range with red representing low confidence, through to amber which represents medium confidence to green for higher confidence.



Low

Medium

High

1811



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Within Australia: 1300 734 318
Email Us: customercare@corelogic.com.au

Loan Activity Statement

Account Number 40 515 860 5

Page No 1 of 1

Statement Period 01.07.21 to 15.09.21

BPAY® Biller Code 18309 Reference No. 40 515 860 5

Guarantor for P & T Stevens SMSF Pty Ltd ATF P & T Stev
ONLINE STATEMENTS NOW AVAILABLE on our website -
Login, My Home Loan, New Registration

Mr PJ Stevens
23 Riverview Rd
NERANG QLD 4211

DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01. 07. 21	Opening Loan Balance			189, 264. 83
20. 07. 21	La Trobe Financial Quick Pay Repayment		1, 559. 00	187, 705. 83
31. 07. 21	Account Service Fee	15. 00		187, 720. 83
31. 07. 21	Interest	895. 70		188, 616. 53
20. 08. 21	La Trobe Financial Quick Pay Repayment		1, 559. 00	187, 057. 53
31. 08. 21	Account Service Fee	15. 00		187, 072. 53
31. 08. 21	Interest	892. 62		187, 965. 15
15. 09. 21	Loan Discharge Fee	1, 350. 00		189, 315. 15
15. 09. 21	Electronic File Fee - Discharges	300. 00		189, 615. 15
15. 09. 21	Early Repayment Fee	2, 626. 81		192, 241. 96
15. 09. 21	Statement Issuance Fee	75. 00		192, 316. 96
15. 09. 21	Information Production Fee	290. 00		192, 606. 96
15. 09. 21	Priority Discharge Fee	299. 00		192, 905. 96
15. 09. 21	Interest	431. 80		193, 337. 76
15. 09. 21	Discharge Receipt		193, 337. 76	0. 00
15. 09. 21	Closing Loan Balance			0. 00

264780 } New loan
- 70460-18 }
- 193337-76 Payout loan

\$ 982-06 borrow cost.

POSTED





20.1

Mr P Stevens
23 Riverview Rd
Nerang Qld 4211

Statement Period

Start date: 13/09/2021

End date: 01/01/2022

Statement Number 1

Account Details	
Product Description: SUPER LIVEZ	
Borrower name: P & t Stevens Super Fund	BSB & Account number: 704-997 100244603
Opening Balance: \$0.00	Interest Rate: 3.99%
Closing Balance: -\$192,988.65	

Effective	Posted	Description	Debit	Credit	Balance
	13/09/21	Opening Account Balance			\$0.00
	15/09/21	Interest Rate 3.990% P.a.			
	15/09/21	Withdrawal Chq Firstmac Assets Pty Ltd Pexa Funding Account	\$264,780.00		-\$264,780.00
	15/09/21	Withdrawal Chq Firstmac Services	\$220.00		-\$265,000.00
15/09/21	16/09/21	Credit from Pexa171498192d05 From: Pexa216523494d07 Ref: 399672 Surplus		\$70,460.18	-\$194,539.82
17/09/21	17/09/21	Debit For Permanent Principal Reduction	\$70,460.18		-\$265,000.00
17/09/21	17/09/21	Arrears Adjustment Permanent Principal Reduction		\$70,460.18	-\$194,539.82
	18/09/21	Payment Altered From 1263.96 To 927.89 Due 15oct2021			
	24/09/21	Credit from 182512 965464076		\$231.97	-\$194,307.85
	01/10/21	Credit from 182512 965464076		\$231.97	-\$194,075.88
	08/10/21	Credit from 182512 965464076		\$231.97	-\$193,843.91
	15/10/21	Credit from 182512 965464076		\$231.97	-\$193,611.94
	15/10/21	Loan Interest	\$636.92		-\$194,248.86
	22/10/21	Credit from 182512 965464076		\$231.97	-\$194,016.89
	29/10/21	Credit from 182512 965464076		\$231.97	-\$193,784.92
	05/11/21	Credit from 182512 965464076		\$231.97	-\$193,552.95
	12/11/21	Credit from 182512 965464076		\$231.97	-\$193,320.98





Effective	Posted	Description	Debit	Credit	Balance
	15/11/21	Loan Interest	\$656.89		-\$193,977.87
	19/11/21	Credit from 182512 965464076		\$231.97	-\$193,745.90
	26/11/21	Credit from 182512 965464076		\$231.97	-\$193,513.93
	03/12/21	Credit from 182512 965464076		\$231.97	-\$193,281.96
	10/12/21	Credit from 182512 965464076		\$231.97	-\$193,049.99
	15/12/21	Loan Interest	\$634.57		-\$193,684.56
	17/12/21	Credit from 182512 965464076		\$231.97	-\$193,452.59
	24/12/21	Credit from 182512 965464076		\$231.97	-\$193,220.62
	31/12/21	Credit from 182512 965464076		\$231.97	-\$192,988.65
	01/01/22	Closing Account Balance			-\$192,988.65



20.3

MR PETER STEVENS
23 Riverview Rd
NERANG QLD 4211

Statement Period

Start date: 01/07/2020
End date: 30/06/2021
Issue date: 01/04/2022

Account Details	
Product Description: SUPER LIVEZ	
Customer name: P&T STEVENS SUPER FUND, P&T STEVENS PROPERTY BARE TST, PETER STEVENS, TANYA ROBYN STEVENS	BSB & Account number: 704997 - 100244603
Interest rate: 3.990%	Account type: L49

No transactions exist during the selected period.



20.4

Mr P Stevens
23 Riverview Rd
Nerang Qld 4211

Statement Period

Start date: 01/01/2022

End date: 01/07/2022

Statement Number 2

Account Details	
Product Description: SUPER LIVEZ	
Borrower name: P & t Stevens Super Fund	BSB & Account number: 704-997 100244603
Opening Balance: -\$192,988.65	Interest Rate: 4.74%
Closing Balance: -\$190,797.46	

Effective	Posted	Description	Debit	Credit	Balance
	01/01/22	Opening Account Balance			-\$192,988.65
	07/01/22	Credit from 182512 965464076		\$231.97	-\$192,756.68
	14/01/22	Credit from 182512 965464076		\$231.97	-\$192,524.71
	15/01/22	Loan Interest	\$654.45		-\$193,179.16
	21/01/22	Credit from 182512 965464076		\$231.97	-\$192,947.19
	28/01/22	Credit from 182512 965464076		\$231.97	-\$192,715.22
	04/02/22	Credit from 182512 965464076		\$231.97	-\$192,483.25
	11/02/22	Credit from 182512 965464076		\$231.97	-\$192,251.28
	15/02/22	Loan Interest	\$653.17		-\$192,904.45
	18/02/22	Credit from 182512 965464076		\$231.97	-\$192,672.48
	25/02/22	Credit from 182512 965464076		\$231.97	-\$192,440.51
	04/03/22	Credit from 182512 965464076		\$231.97	-\$192,208.54
	11/03/22	Credit from 182512 965464076		\$231.97	-\$191,976.57
	15/03/22	Loan Interest	\$588.98		-\$192,565.55
	18/03/22	Credit from 182512 965464076		\$231.97	-\$192,333.58
	25/03/22	Credit from 182512 965464076		\$231.97	-\$192,101.61
	01/04/22	Credit from 182512 965464076		\$231.97	-\$191,869.64
	08/04/22	Credit from 182512 965464076		\$231.97	-\$191,637.67
	15/04/22	Credit from 182512 965464076		\$231.97	-\$191,405.70
	15/04/22	Loan Interest	\$650.78		-\$192,056.48
	22/04/22	Credit from 182512 965464076		\$231.97	-\$191,824.51

Effective	Posted	Description	Debit	Credit	Balance
	29/04/22	Credit from 182512 965464076		\$231.97	-\$191,592.54
	06/05/22	Credit from 182512 965464076		\$231.97	-\$191,360.57
	13/05/22	Credit from 182512 965464076		\$231.97	-\$191,128.60
	15/05/22	Loan Interest	\$628.57		-\$191,757.17
	18/05/22	Rate Altered From 3.990% (v) To 4.240% (v)			
	20/05/22	Credit from 182512 965464076		\$231.97	-\$191,525.20
	27/05/22	Credit from 182512 965464076		\$231.97	-\$191,293.23
	03/06/22	Credit from 182512 965464076		\$231.97	-\$191,061.26
	10/06/22	Credit from 182512 965464076		\$231.97	-\$190,829.29
	15/06/22	Loan Interest	\$684.93		-\$191,514.22
	16/06/22	Payment Altered From 927.89 To 955.70 Due 15jul2022			
	17/06/22	Credit from 182512 965464076		\$238.92	-\$191,275.30
	22/06/22	Rate Altered From 4.240% (v) To 4.740% (v)			
	24/06/22	Credit from 182512 965464076		\$238.92	-\$191,036.38
	01/07/22	Credit from 182512 965464076		\$238.92	-\$190,797.46
	01/07/22	Closing Account Balance			-\$190,797.46



20.6

August 10, 2021

Peter Stevens and
P & T Stevens Superannuation Fund
23 Riverview Road
NERANG QLD 4211

Your loan application number: 399672

Dear Tanya and Peter,

Final approval of your home loan application

We are pleased to inform you that the following loan has been approved with detail as follows:

Mortgage Manager:	Firstmac Limited
Borrower/s:	Peter Stevens P & T Stevens Superannuation Fund
Guarantor/s:	Tanya Stevens P & T Stevens Property Bare Trust
Full loan purpose:	Refinance investment loan from La Trobe Acco. No. XXX8605 for \$ 265,000.
Total loan amount:	\$265,000.00
Security:	First Registered Mortgage by P & T Stevens SMSF Pty Ltd ATF P & T Stevens Superannuation Fund and Tanya Stevens and P & T Stevens Property Pty Ltd ATF Guarantor trust Declaration of Custody Trust for the P & T Stevens Superannuation Fund and Peter Stevens over 3/19 Alexandra Street BALMORAL Queensland 4171 Any valuation relied upon by the lender to assess this application for finance is for the purpose of the lender only. Any decision to lend is not an indication of the soundness of the investment.

Account 1

Product:	Firstmac - Broker Special - SMSF Home Loan 80 PI - 28062021
Loan amount:	\$265,000.00
Loan term:	30 years
Indicative interest rate:	3.99%
Repayments:	\$1,263.62 per month
Loan type:	Principal and Interest by equal monthly instalments



Outstanding items:

General Conditions

- Copy of Discharge Authority Form
- Joint and several guarantees to be provided by directors
- Dollar for dollar refinance only; any shortfall to be made up by borrowers, and any surplus to be deposited back to the loan at settlement once associated costs have been deducted
- Amended application form including all parties to the loan ie SMSF, SMSF trustee, Bare Trust, Bare trustee and individual guarantors.

Peter Stevens

- Independent Legal Advice / Financial Advice or Waiver Declaration required

Tanya Stevens

- Independent Legal Advice / Financial Advice or Waiver Declaration required

3/19 Alexandra Street BALMORAL Queensland 4171

- Certificate of currency for your insurance

Any outstanding items marked with an asterisk (if any) are required before this application can proceed further.

Please note that this is not a letter of offer. A formal loan agreement will be issued once all outstanding items are met.

If you have any questions or require additional information, please contact your lending specialist.

Yours sincerely

A handwritten signature in black ink, appearing to read "Julie Sanders".

Julie Sanders
Head of Group Operations

Borrowers Discharge Request

La Trobe
financial

Name: P & T Stevens SMSF Pty Ltd Loan Account No: 40 515 860 5

Full discharge Partial discharge

I/We would like to commence the discharge process to repay my/our loan account for the property(s) known as:
3/19 Alexandra Street, Balmoral, QLD, 4171

The loan will be repaid by way of: (please tick box)

The property is sold (La Trobe Financial requires a copy of the Contract of Sale);

The loan is to be refinanced by: Firstmac

The loan will be paid with cash.

My/our legal representative or new financiers contact details are:

Firstmac and Hanan Salib

Contact telephone no: 1800 635 228 and 0447 826 709

Contact email (if preferred, our solicitors can contact your representative directly): hanan@simmonsivingstone.com.au

I/We acknowledge the following conditions:

- The monthly loan repayments are due in full until the day discharge is complete;
- The 'Cash Access (Redraw) Facility' will be suspended five (5) days prior to settlement;
- That on settlement a release of Mortgage so far as the land is concerned will be given but I/we shall not be released from the personal covenants of the Mortgage until audit of the account is completed. Any necessary adjustments of a refund will be forwarded to me/us via post.
- I/we similarly understand that if the audit shows further monies are due I/we shall be asked to pay them.
- La Trobe Financial's Solicitor requires ten (10) days notice for booking of the discharge settlement.

Signatures (all borrowers to sign):

Signed: _____ Signed: _____

Date: _____ Date: _____

Signed: _____ Signed: _____

Date: _____ Date: _____

The required 30 days notice period for discharge as advised in your Letter of Offer will commence when La Trobe Financial receives this form.

Please return this form by email to discharges@latrobefinancial.com.au, by post to
La Trobe Financial Discharge Department, GPO Box 2289 Melbourne VIC 3001

Borrowers Please Note

We recommend that you consider obtaining legal and financial advice in relation to this loan. If you have any questions, ask before you sign.
If you repay all or part of a fixed rate loan early, significant fees (called 'break costs') may be payable.
If interest rates change, your repayments may change (unless you're on a fixed rate).
If you default, you may lose your property. You should insure your property, and consider whether you need other insurance, such as insurance to assist you to make repayments if you are sick, lose your job, or other contingencies occur.

Loan Agreement - SMSF Limited Recourse Loan

Offer of Loan: The Lender is pleased to offer a loan to you on the terms and conditions set out in this loan agreement.

Lender: FIRST MORTGAGE COMPANY HOME LOANS PTY LTD ACN 104268448

Originator/Manager: Firstmac Limited ABN 59 094 145 963
Australian Credit Licence Number 290600

Borrower (or "you"): P & T Stevens SMSF Pty Ltd ACN 621 090 060 as trustee for P & T Stevens Superannuation Fund
of 23 Riverview Road NERANG Queensland 4211 Australia

Loan Reference Number: 399672

The Originator/Manager has arranged for the Lender to make the loan which will be managed by the Originator/Manager. Normally, you deal with the Originator/Manager. The Lender and the Originator/Manager are individually and together referred to as "we/us/our".

This document does not contain all the information required by law to be given to you. This document must be read together with Part 1 of 'Your document pack' Version SMSF1 DATED October 2020 (T&Cs) which forms part of this loan agreement. You must comply with all of the terms specified in the T&Cs. If there is any conflict between the T&Cs and this document, the terms of this document prevail. If there is any conflict between any provisions of any security or guarantee and this document and the T&Cs, the terms of this document and the T&Cs prevail.

Words in *italics* have special meanings and are defined in this document or in the T&Cs. The *settlement* date is the date we first advance money to you.

Financial Table

The following information is prepared as at August 26, 2021 (the *disclosure date*). This information may change before or after the *settlement date*.

Amount of credit made up of:	\$265,000.00
Firstmac - Broker Special - SMSF Home Loan 80 PI - 28062021 1:	\$265,000.00

<p>In addition, the following fees and charges may become payable by you. The following fees and charges are payable by you when the service is provided, the expense incurred, or the relevant event occurs, unless otherwise specified. We can debit your account with effect from the date we incur these fees, and either require you to pay the fee or charge immediately, collect it with your regular repayments, or require it to be repaid by one or more repayments. All fees and charges are non-refundable.</p>	
<ul style="list-style-type: none"> • Break costs may be payable if and when the whole or part of a fixed rate loan is repaid during any fixed rate period for any reason, including because you repay early, you repay because of a demand by us after default, or if you swap from a fixed rate before the end of a fixed rate term (which you can only do with our consent). The amount and method of calculating break costs are not ascertainable at the <i>disclosure date</i>. Break costs are explained in the T&Cs. In addition, you must pay a break cost administration fee. 	<p>Unascertainable</p> <p>\$150.00</p>
<ul style="list-style-type: none"> • Revaluation fee - payable if the loan is not made within three months of the <i>disclosure date</i>. 	<p>Unascertainable</p>
<ul style="list-style-type: none"> • Application reassessment fee - payable if as a result of delay in entering this agreement or settling the loan, we are required to reassess the loan. 	<p>\$100.00</p>
<ul style="list-style-type: none"> • Re-documentation fee - payable if you request that your loan be re-documented prior to the <i>settlement date</i>. This fee does not apply to Firstmac VIP Package customers. 	<p>\$100.00</p>
<ul style="list-style-type: none"> • Discharge administration fee - payable at the time of any early discharge when repaying your loan in full. 	<p>\$300.00</p>
<p>Partial discharge administration fee - payable at the time of each partial discharge.</p>	<p>\$150.00</p>
<ul style="list-style-type: none"> • Documentation costs for discharge of mortgage - payable at the time of any early discharge when repaying your loan in full. 	<p>\$250.00 per settlement plus <i>third party fees</i></p>
<p>Third party fees are fees incurred by us in providing the service and include such costs as valuation fees, mortgage insurance premium, Lender's risk and processing fee, legal costs, document custodian charges, titles office fees, and electronic processing fees, all of which are unascertainable at the disclosure date.</p>	
<ul style="list-style-type: none"> • If you request more than three bank cheques on the <i>settlement date</i>, a fee will apply for each additional bank cheque. 	<p>\$15.00 for each bank cheque</p>
<ul style="list-style-type: none"> • You may change the limit on your account splits up to 4 times per calendar year without incurring a fee, however if you change the limit more than 4 times in a calendar year a fee will apply to each change. 	<p>\$50.00 per adjustment</p>
<ul style="list-style-type: none"> • If you request an additional loan advance under this loan agreement, you must pay a settlement fee. 	<p>\$300.00 per advance</p>
<ul style="list-style-type: none"> • If you request a deposit book for making deposits to your loan account. 	<p>\$10.00 per deposit book</p>
<ul style="list-style-type: none"> • If you request a copy of a statement. 	<p>\$10.00 per statement</p>
<ul style="list-style-type: none"> • Over the counter deposits. 	<p>\$2.00 per transaction</p>

<ul style="list-style-type: none"> • Customer assisted transactions fee - payable when you request our assistance to complete a transfer/transaction, place an order, or submit an action that you can independently complete through your online access. This is in addition to the standard transaction fee charged. 	\$4.00 per request
<ul style="list-style-type: none"> • Dishonour fee - payable whenever a payment to us is dishonoured. 	\$35.00 per dishonour
<ul style="list-style-type: none"> • Dishonour fee - payable if you attempt to debit your loan account (other than transferring from one loan account to another) and there are insufficient funds to cover the amount of that debit. 	\$35.00 per dishonour
<ul style="list-style-type: none"> • Internal sweep dishonour fee - payable whenever we have an instruction from you to transfer funds from one loan account to another loan account and there are insufficient funds to cover the amount of the transfer. 	\$20.00 per dishonour
<ul style="list-style-type: none"> • Default fee - may be payable if your loan account is in default. The default fee is charged once your loan account has been in arrears for 11 days, and then every month thereafter for as long as the default remains. 	\$150.00 per month
<ul style="list-style-type: none"> • If the loan is not made on the agreed date through no fault of ours (ie settlement is cancelled), you may be required at that time to pay a cancellation fee. 	\$75.00
<ul style="list-style-type: none"> • Splitting fee - payable whenever you request us after the <i>settlement date</i> to split your loan into more than one loan account or request additional split loan accounts. This fee does not apply where an additional loan account is created by you in electing to fix the rate on part of your loan. 	\$100.00
<ul style="list-style-type: none"> • Account consolidation fee - payable if you request us to consolidate split loan accounts. 	\$100.00
<ul style="list-style-type: none"> • If the Lender or the Originator/Manager undertakes any of the following: <ul style="list-style-type: none"> (a) provides copies of any notice or document; (b) provides any special attendances (eg consent to second mortgage) at your request; (c) provides information; (d) decides to inspect the real estate security or obtain other reports in relation to it; or (e) varies your loan at your request. 	\$260.00 per attendance
In addition you must pay any applicable out of pocket expenses including legal costs and disbursements.	Unascertainable
<ul style="list-style-type: none"> • Payment trace fee - payable whenever we are asked to trace a deposit to a loan account. 	\$50.00 per trace
<ul style="list-style-type: none"> • If any payment to the Lender is for a taxable supply for the purposes of GST or any similar tax, you must also pay to the Lender on demand an additional amount equal to the tax relating to that supply. 	Unascertainable
<p>Where you are entitled to have a debit card and / or a cheque book the following fees apply. If you have any doubts as to whether or not you are entitled to those facilities please refer to the Lender.</p>	
<p>The following fees apply to a debit card.</p>	
<ul style="list-style-type: none"> • Card replacement / renewal 	\$10.00

<ul style="list-style-type: none"> • ATM withdrawal using your Visa debit card [Note that owners of ATMs may charge you a direct fee for using their ATM. This fee is unascertainable at the <i>disclosure date</i>] 	The amount we are charged under any arrangement with ATM owners, which as at the <i>disclosure date</i> is \$0
<ul style="list-style-type: none"> • International ATM or Eftpos [Note that owners of ATMs may charge you a direct fee for using their ATM. This fee is unascertainable at the <i>disclosure date</i>] 	The amount we are charged under any arrangement with ATM owners, which as at the <i>disclosure date</i> is \$0
The following fees apply to a cheque facility.	
<ul style="list-style-type: none"> • Chequebook 	\$10.00
<ul style="list-style-type: none"> • Cheque presentation fee 	\$2.00
<ul style="list-style-type: none"> • Cheque special clearance 	\$35.00
<ul style="list-style-type: none"> • Cheque stop payment 	\$50.00
<ul style="list-style-type: none"> • Cheque dishonour 	\$35.00
<ul style="list-style-type: none"> • Copy of cheque/deposit 	\$50.00
<ul style="list-style-type: none"> • Tracing cheque/deposit 	\$50.00

We can change any of the financial information described above without your consent, including the fees and charges, the amount of repayments, the dates for debiting interest and the dates for making repayments, and interest rates (except during a fixed rate term).

We may introduce new fees and charges without your consent. We will inform you of any changes either in writing or by advertisement in a newspaper circulating throughout your jurisdiction. In making any changes, the Lender will act reasonably.

Other Terms and Conditions

Purpose	You have told us that the loan will be used for Refinance investment loan from La Trobe Acco. No. XXX8605 for \$ 265,000.
Payment of loan	At the <i>disclosure date</i> , the Lender understands the loan will be paid to: <ul style="list-style-type: none"> (a) for lenders mortgage insurance premium; Paid by the lender (b) balance unascertainable at the <i>disclosure date</i>.
Term	The loan must be repaid in full 30 years after the settlement date.
Security	You acknowledge that the following security extends to and secures any money due under this loan agreement. <ol style="list-style-type: none"> 1. First registered mortgage by P & T Stevens Property Pty Ltd A.C.N. 630 312 659 ATF P & T Stevens Property Bare Trust over Title Description: 16034012 also described as 3/19 Alexandra Street BALMORAL Queensland Australia 4171

You must also arrange for us to be granted a guarantee by:

- (a) the Peter John Stevens and Tanya Robyn Stevens, limited to the loan amount; and
- (b) P & T Stevens Property Pty Ltd ACN 630 312 659, limited to 3/19 Alexandra Street BALMORAL Queensland Australia 4171

Together, these securities are referred to as the *security*.

Guarantee

Guarantee by Peter John Stevens.
Guarantee by Tanya Robyn Stevens.
Guarantee by P & T Stevens Property Bare Trust.
Collectively referred to as the *guarantor*.

Commission

A management fee, which under the National Credit Code may be interpreted as a commission for the introduction of credit business, is payable to the Originator/Manager over the life of the loan. The amount of a commission is not ascertainable at the *disclosure date*. The Lender and the Originator/Manager and other persons may pay or receive other commissions, fees or benefits in connection with this loan.

Outstanding Conditions

- Dollar for dollar refinance only; any shortfall to be made up by borrowers, and any surplus to be deposited back to the loan at settlement once associated costs have been deducted

Special Conditions that Apply to your Self Managed Superannuation Fund Loan

The following Specific Conditions apply to your loan contract.

(1) Additional Definitions

In these Specific Conditions:

Guarantors mean Peter John Stevens and Tanya Robyn Stevens and the Property Trustee.

Property Trustee means P & T Stevens Property Pty Ltd ACN 630 312 659 as trustee for P & T Stevens Property Bare Trust

Property means 3/19 Alexandra Street BALMORAL Queensland Australia 4171

Superannuation Fund means P & T Stevens Superannuation Fund

Superannuation Trustee means P & T Stevens SMSF Pty Ltd ACN 621 090 060 as trustee for the Superannuation Fund.]

(2) Background

This loan contract is made in accordance with the provisions of section 67A of the *Superannuation Industry (Supervision) Act (SIS Act)* which permits a regulated *Superannuation Fund* to borrow money provided:

- (i) the borrowed funds are used to purchase an asset (in this case the *Property*);
- (ii) the *Property* is held on trust for the *Superannuation Trustee* as trustee of the *Superannuation Fund* by another entity (in this case the *Property Trustee*);
- (iii) the *Superannuation Trustee* has the right to acquire legal ownership of the *Property* on behalf of the *Superannuation Fund* by making payments;

The *Lender's* recourse against the *Superannuation Trustee* and the *Superannuation Fund* for default on the borrowing is limited to the *Property*.

(3) Security

Despite any other provision of this agreement, the following stands as security for your loan contract:

- (i) a charge of the beneficial interest in the *Property* by *Superannuation Trustee* on behalf of the *Superannuation Fund*;
- (ii) a mortgage of the legal interest in the *Property* by the *Property Trustee*;
- (iii) a guarantee by the members of the *Superannuation Fund* and the *Property Trustee*; and
- (iv) any other security granted to the *Lender* to secure repayment of the your loan contract.

(4) Redraw

Despite any other condition in your loan contract (including conditions set out in the *General Conditions*), redraw is not available on any account.

(5) Charge of beneficial interest

The *Superannuation Fund* hereby charges its beneficial interest in the *Property* to the *Lender* to secure payment of all amounts due to the *Lender* or any other person under your loan contract (the "**Debt**"). This charge constitutes a fixed and specific charge over the *Property*. All the terms of the mortgage over the legal title owned by the *Property Trustee* apply to this charge as if set out in full in this agreement and as if the *Superannuation Fund* was the mortgagor and the *Lender* was the mortgagee.

(6) Limited recourse

- (i) Despite any other condition in your loan contract (including conditions set out in the *General Conditions*), this agreement relates solely to money payable in respect of the loan made to the *Superannuation Trustee* under your loan contract (including interest and all costs and charges associated with that loan), but does not impose on the *Superannuation Trustee* an obligation to pay any other money. For example, the *Superannuation Trustee* is not obliged to pay all money which it owes the *Lender* other than by the *Lender's* recourse against the *Property*.
- (ii) Despite any other condition in your loan contract (including conditions set out in the *General Conditions*) or any other document, the *Lender's* rights and the guarantors' rights against the *Superannuation Fund* on default are limited to recourse against the *Property* and in the absence of fraud or misrepresentation by the *Superannuation Trustee*, neither the *Lender* nor the guarantors have any recourse whatsoever against the *Superannuation Trustee* or the *Superannuation Fund* for payment of the *Debt* other than recourse against the *Property*.
- (iii) Subject to sub-clause (iv), neither the *Lender* nor the *Guarantors* must take any step pursuant to the rights conferred by this agreement to:
- (a) have an administrator appointed to the *Superannuation Trustee*;
 - (b) have a receiver, receiver and manager, trustee, other controller (as defined in the Corporations Act), liquidator, provisional liquidator or similar official appointed to the *Superannuation Trustee*, other than a receiver of all or part of the *Property* only;
 - (c) have the *Superannuation Trustee* wound up, or prove in any winding up of the *Superannuation Trustee*;
 - (d) carry out any distress or execution on any property of the *Superannuation Fund* other than the *Property*;
 - (e) exercise any:
 - (a) right of set-off;
 - (b) right to combine or consolidate accounts; or
 - (c) banker's lien, against the *Superannuation Trustee*, other than in respect of the *Property*;
 - (f) make any other claim or institute any proceedings of any kind as against any property or assets of the *Superannuation Trustee* other than the *Property*.
- (iv) The other provisions of this clause do not:
- (a) prohibit or restrict either the *Lender* or the *Guarantors* from obtaining, or undertaking proceedings to obtain, an injunction or other court order to restrain any breach of this agreement by the *Superannuation Trustee*;
 - (b) prohibit or restrict either the *Lender* or the *Guarantors* from obtaining, or taking proceedings to obtain, declaratory or other such relief in relation to any provision of this agreement with regards to the *Superannuation Trustee*; or
 - (c) affect the *Lender's* rights or the *Guarantors* rights to:
 - (a) enforce this agreement over the *Property* in accordance with the terms of your loan contract and the registered mortgage over the *Property*;
 - (b) for the sole purpose of enforcing its rights against the *Property*, proceed against the *Property Trustee* or the *Superannuation Trustee* to the extent necessary to enforce its rights against the *Property* or to obtain the benefit of the recourse to the *Property Trustee* or the *Superannuation Trustee* allowed by this clause;
 - (c) enforce any rights it may have under any other document; or
 - (d) enforce any rights it may have against the *Superannuation Trustee* for fraud or misrepresentation

(7) Own enquiries

The *Lender* makes no warranty or representation in relation to the structure under which the *Property Trustee* and the *Superannuation Fund* has acquired the *Property*. The *Superannuation Fund* acknowledges that it has made its own enquiries in relation to the structure and has no claim whatsoever against the *Lender* in relation to any aspect of the structure. For example, the *Superannuation Fund* has no claim against the *Lender* if the entry of the structure, this agreement, or the transaction reflected by this document makes the *Superannuation Fund* non-complying with any law or regulation or results in adverse taxation consequences for the *Superannuation Fund*. The *Lender* can enforce this agreement in full despite any such non-compliance.

(8) Acknowledgement by Superannuation Trustee

The *Superannuation Trustee* acknowledges that despite any review of the Superannuation Trust Deed or the Property Trust Deed carried out by the *Lender* or the *Lender's* lawyers in respect of this transaction, the *Lender* makes no representation that the Superannuation Trust Deed or the *Superannuation Fund* itself complies with the SIS Act.

(9) Change in applicable law

If at any time the *Lender* determines that there has occurred any introduction of or variation to any law or regulation which makes this loan prohibited under the SIS Act, the result of any of which in the *Lender's* opinion makes it illegal, undesirable, or impractical for the *Lender* to make or continue this loan (and the *Lender's* opinion, acting reasonably will be final in relation to all these matters) then the *Lender* may terminate this loan contract by written notice to the Borrower and require repayment of the *Debt* on or before the expiration of 30 days from the date of the notice.



Signed on behalf of the Lender:
for FIRST MORTGAGE COMPANY HOME LOANS PTY LTD ACN 104268448

How to Proceed

By signing this loan agreement, each of you have made the following declarations.

1. You have carefully read this loan agreement and the T& Cs and understand they establish a legal contract between you and the Lender. **If you have any questions, ask before you sign.**
2. All information you have given directly or indirectly to us and your agents, including information not in your handwriting on the loan application form which you have signed, and lawyers is accurate and not misleading. You acknowledge that we are relying on that information to enter this transaction.
3. You acknowledge that you can service the loan without undue hardship.
4. The loan will be used only for the purpose set out above under 'Purpose'.

We reserve the right to withdraw from this transaction if this offer is not accepted within 14 days from the *disclosure date*, or if the initial drawdown does not occur within 60 days of the *disclosure date*, or if anything occurs which in our reasonable opinion makes settlement undesirable.

Borrower Copy

Execution by Borrower

To accept this offer you must sign and date this document below and return it to Firstmac Limited, GPO Box 7001, Brisbane QLD 4001.

If the borrower is a company or if this loan is predominantly used for business purposes or investment purposes (except for investment in residential property) this loan will not be regulated by the National Credit Code despite any statement that the National Credit Code applies to this loan. The information statement below only applies to you if your loan is regulated by the National Credit Code.

Important

Before you sign

- Read this contract document so that you know exactly what contract you are entering into and what you will have to do under the contract.
- You should also read the information statement: "*Things you should know about your proposed credit contract*".
- Fill in or cross out any blank spaces.
- Get a copy of this contract document.
- Do not sign this contract document if there is anything you do not understand.

Things you must know

- Once you sign this contract document, you will be bound by it. However, you may end the contract before you obtain credit, or a card or other means is used to obtain goods or services for which credit is to be provided under the contract, by telling the credit provider in writing, but you will still be liable for any fees or charges already incurred.
- You do not have to take out consumer credit insurance unless you want to. However, if this contract document says so, you must take out insurance over any mortgaged property, such as a house or car.
- If you take out insurance, the credit provider cannot insist on any particular insurance company.
- If this contract document says so, the credit provider can vary the annual percentage rate (the interest rate), the repayments and the fees and charges and can add new fees and charges without your consent.
- If this contract document says so, the credit provider can charge a fee if you pay out your contract early.

Signed on behalf of P & T Stevens SMSF Pty Ltd
ACN 621 090 060 in their own right and as trustee
for P & T Stevens Superannuation Fund pursuant to
section 127 of the Corporations Act 2001

Date:

[SIGN HERE]

Sole director & Secretary / Director / Secretary
(cross out those not applicable)

[PRINT NAME HERE]

[SIGN HERE]

Director

[PRINT NAME HERE]

Details of settlement funds and direction and authority

Application ID: 399672

Total loan amount: \$265,000.00

Fees

Valuation fee	\$220.00	
Lenders Mortgage Insurance	Paid by the lender	
Sub total		\$220.00

Government fees

Discharge of mortgage – registration fee	\$197.00	
Mortgage – registration fee	\$197.00	
Sub total		\$394.00
Total fees payable (ascertainable only)		\$614.00

Balance of funds available for settlement **\$264,386.00**

Funds to Complete Your Settlement

I/We authorise these amounts to be debited from my/our accounts to use at settlement:

Please note: we are only able to debit from a current account/s held with us, we are unable to debit from any other external account/s.

Account number: _____ Maximum amount: _____

Account number: _____ Maximum amount: _____

If your solicitor or conveyancer has requested these funds, please complete the details as outlined below:

Account name: _____

BSB: _____ Account number: _____

NOTE: We will only transfer the amounts noted above or less. If further funds are required, we will ask you to complete a new authority.

Authority and undertaking

FirstMac Limited or its agents may complete blank spaces in the mortgage and other documents relating to my loan, by inserting the appropriate date and other details which are incomplete in order to effect stamping and registration. I/We undertake to do all things necessary to comply with requisitions raised relating to stamping and registration of these documents.

Acknowledgement

We acknowledge that interest accrues from the day the Lender first draws cheques or allocates money from the loan irrespective of when settlement actually occurs.

Surplus funds

Any funds that are not required to complete your settlement will be deposited into your loan account. For electronic settlements, this will occur 24-48 business hours after settlement. For physical settlements, deposits of surplus funds may take up to 30 days.

Signed on behalf of P & T Stevens SMSF Pty Ltd ACN 621 090 060 as trustee for P & T Stevens Superannuation Fund pursuant to section 127 of the Corporations Act 2001

[SIGN HERE]

Sole director & Secretary / Director / Secretary
(cross out those not applicable)

[PRINT NAME HERE]

[SIGN HERE]

Director

[PRINT NAME HERE]

Date: _____

After all parties have signed the Form – Please detach this Notice

VERY IMPORTANT: Please read this before signing the form

Before signing the form you must show the witness adequate documentation so they can **verify your identity and your entitlement to sign**

Unless you provide adequate documentation the witness may decline to proceed

Note: this notice is not part of the form and must not be lodged in the Titles Registry

Important information – witnessing signatures on titles registry forms

- Only particular persons (Schedule 1 – *Land Title Act 1994*) are able to witness the signature of an individual on a titles registry form and they are required by law to take reasonable steps to verify the individual’s identity and ensure they are the person entitled to sign the form.
- You must provide your witness with sufficient documentation for them to verify your identity (which shows your photo and signature) **and** your entitlement to sign the form (e.g. shows your name and the property details).
- It is recommended that you present as many relevant documents as possible to the witness to assist them in complying with their legal obligations.
- For further guidance, including for witnessing outside Australia, refer to Part 6 of the Land Title Practice Manual, available online at www.qld.gov.au/titles.

1. Verification of identity documents

The Verification of Identity Standard in ¶[61-2700] of the Land Title Practice Manual requires a witness to sight a specified combination of identity documents. An extract showing the first 3 Categories of the Standard is below:

Category	Minimum Document Requirements for Persons who are Australian citizens or residents:
1	<ul style="list-style-type: none"> • Australian Passport or foreign passport or Australian Evidence of Immigration Status ImmiCard or Australian Migration Status ImmiCard • <u>plus</u> Australian drivers licence or Photo Card* (a Photo Card is a card issued by the Commonwealth or any State or Territory Government showing a photograph of the holder and enabling the holder to evidence their age and/or their identity) • <u>plus</u> change of name or marriage certificate <i>if necessary</i>
2	<ul style="list-style-type: none"> • Australian Passport or foreign passport or Australian Evidence of Immigration Status ImmiCard or Australian Migration Status ImmiCard • <u>plus</u> full birth certificate or citizenship certificate or descent certificate • <u>plus</u> Medicare or Centrelink or Department of Veterans’ Affairs card • <u>plus</u> change of name or marriage certificate <i>if necessary</i>
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2. Documentation to confirm you are entitled to sign the form/s

- If you are **selling property** or are **only refinancing**
- a current local government rates notice; or
 - a current title search statement; or
 - a current land tax assessment notice.

- If you are **buying property** and/or **financing the purchase**
- a copy of the contract of sale; or
 - official loan documentation from your lender; or
 - a letter from a solicitor confirming you are entitled to sign the form.

Unless you show your witness adequate documentation they may decline to proceed

Printing Mortgage Document to scale



Instructions

The Land Titles Office rejects any mortgage document that is printed to the wrong scale. It is important that you follow the printing instructions below.

These instructions are applicable for Chrome, Adobe and Nitro. We recommend that you use one of these applications for this task.

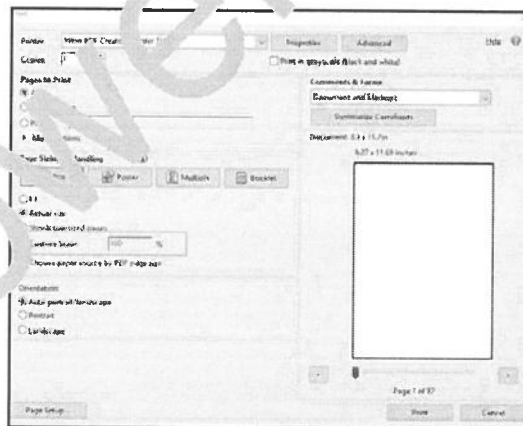
Chrome

Select More settings, then make sure Paper size A4 is selected:



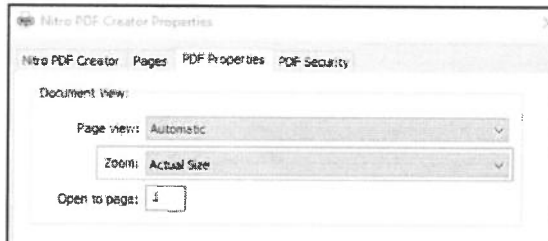
Adobe

Select Custom...



Nitro

Select Actual size:



Lodger Details

Lodger Code
 Name
 Address
 Lodger Box
 Phone
 Email
 Reference

For Office Use Only

**THE BACK OF THIS FORM MUST
 NOT BE USED**

MORTGAGE

Jurisdiction Queensland

Privacy Collection Statement

The information in this form is collected under statutory authority and used for the purpose of maintaining publicly searchable registers and indexes.

Estate and/or interest being mortgaged

FEE SIMPLE

Land Title Reference	Part Land Affected?	Land Description
16034012		LOT 3 ON GTP 540

Mortgagor

Name	P & T STEVENS PROPERTY PTY LTD
ACN/ARBN	630 312 659
Capacity	AS TRUSTEE

Mortgagee

Name	FIRST MORTGAGE COMPANY HOME LOANS PTY LTD
ACN	104268448
Australian Credit Licence	

The mortgagor mortgages the estate and/or interest in land specified in this mortgage to the mortgagee as security for the debt or liability described in the terms and conditions set out or referred to in this mortgage, and covenants with the mortgagee to comply with those terms and conditions.

Terms and Conditions of this Mortgage

(a) Document Reference	720348916
(b) Additional terms and conditions	NIL

Mortgagor Execution

Executed on behalf of P & T STEVENS PROPERTY PTY LTD

Signer Name TANYA ROBYN STEVENS

Signer Organisation P & T STEVENS PROPERTY PTY LTD

Signer Role DIRECTOR

Signature

Execution Date

Executed on behalf of P & T STEVENS PROPERTY PTY LTD

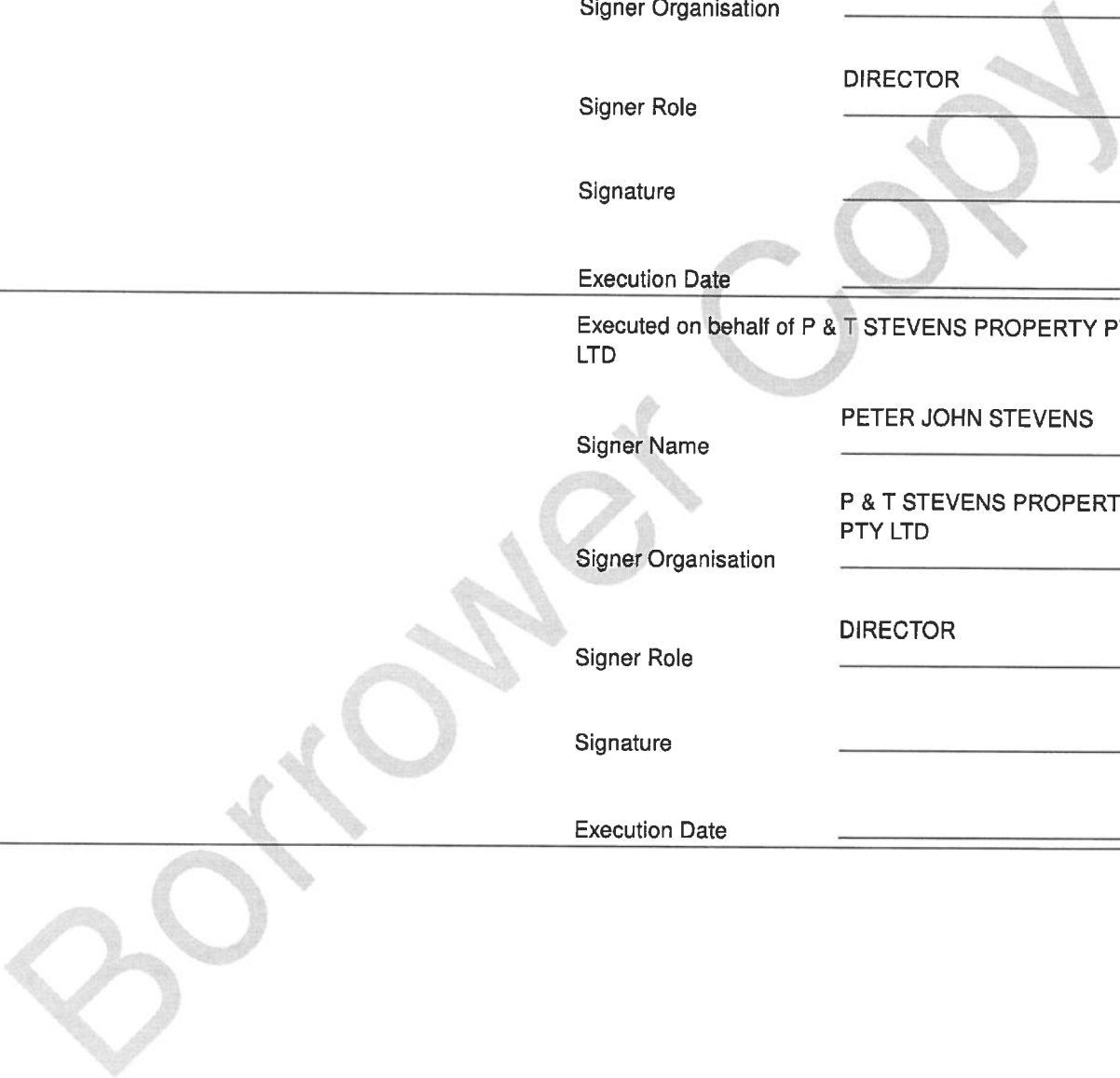
Signer Name PETER JOHN STEVENS

Signer Organisation P & T STEVENS PROPERTY PTY LTD

Signer Role DIRECTOR

Signature

Execution Date



Mortgagee Execution

Executed on behalf of FIRST MORTGAGE COMPANY
HOME LOANS PTY LTD
under power of attorney 713980455

Signer Name STEVEN KONG

Signer Organisation FIRSTMAC LIMITED ACN 094 145 963

Signer Role MANAGER

Signature _____

Execution Date _____

Borrower Copy

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- a current title search statement; or
- a current land tax assessment notice.

If you are **buying property** and/or **financing the purchase**

- a copy of the contract of sale; or
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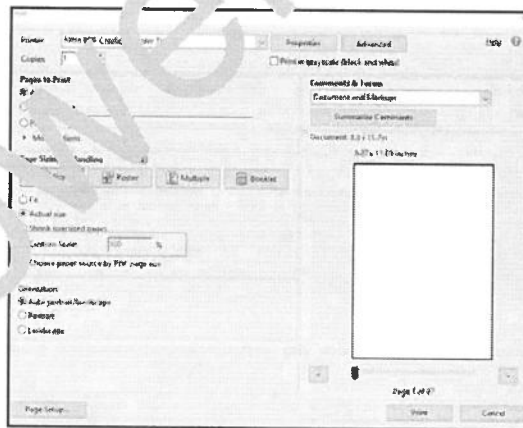
Chrome

Select More settings, then make sure Paper size A4 is selected:



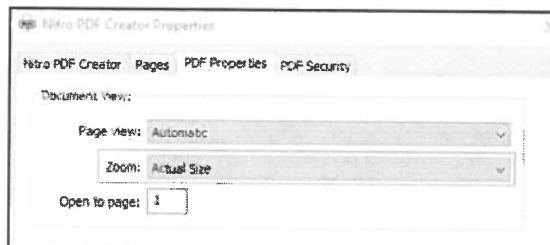
Adobe

Select Custom...



Nitro

Select Actual size:



Borrowers Please Note

We recommend that you consider obtaining legal and financial advice in relation to this loan. If you have any questions, ask before you sign.
If you repay all or part of a fixed rate loan early, significant fees (called 'break costs') may be payable.
If interest rates change, your repayments may change (unless you're on a fixed rate).
If you default, you may lose your property. You should insure your property, and consider whether you need other insurance, such as insurance to assist you to make repayments if you are sick, lose your job, or other contingencies occur.

Loan Agreement - SMSF Limited Recourse Loan

Offer of Loan: The Lender is pleased to offer a loan to you on the terms and conditions set out in this loan agreement.

Lender: FIRST MORTGAGE COMPANY HOME LOANS PTY LTD ACN 104268448

Originator/Manager: Firstmac Limited ABN 59 094 145 963
Australian Credit Licence Number 290600

Borrower (or "you"): P & T Stevens SMSF Pty Ltd ACN 621 090 060 as trustee for P & T Stevens Superannuation Fund
of 23 Riverview Road NERANG Queensland 4211 Australia

Loan Reference Number: 399672

The Originator/Manager has arranged for the Lender to make the loan which will be managed by the Originator/Manager. Normally, you deal with the Originator/Manager. The Lender and the Originator/Manager are individually and together referred to as "we/us/our".

This document does not contain all the information required by law to be given to you. This document must be read together with Part 1 of 'Your document pack' Version SMSF1 DATED October 2020 (T&Cs) which forms part of this loan agreement. You must comply with all of the terms specified in the T&Cs. If there is any conflict between the T&Cs and this document, the terms of this document prevail. If there is any conflict between any provisions of any security or guarantee and this document and the T&Cs, the terms of this document and the T&Cs prevail.

Words in *italics* have special meanings and are defined in this document or in the T&Cs. The *settlement date* is the date we first advance money to you.

Financial Table

The following information is prepared as at August 12, 2021 (the *disclosure date*). This information may change before or after the *settlement date*.

Amount of credit made up of:	\$265,000.00
Firstmac - Broker Special - SMSF Home Loan 80 PI - 28062021 1:	\$265,000.00

In addition, the following fees and charges may become payable by you. The following fees and charges are payable by you when the service is provided, the expense incurred, or the relevant event occurs, unless otherwise specified. We can debit your account with effect from the date we incur these fees, and either require you to pay the fee or charge immediately, collect it with your regular repayments, or require it to be repaid by one or more repayments. All fees and charges are non-refundable.

<ul style="list-style-type: none"> • Break costs may be payable if and when the whole or part of a fixed rate loan is repaid during any fixed rate period for any reason, including because you repay early, you repay because of a demand by us after default, or if you swap from a fixed rate before the end of a fixed rate term (which you can only do with our consent). The amount and method of calculating break costs are not ascertainable at the <i>disclosure date</i>. Break costs are explained in the T&Cs. In addition, you must pay a break cost administration fee. 	Unascertainable
<ul style="list-style-type: none"> • Revaluation fee - payable if the loan is not made within three months of the <i>disclosure date</i>. 	\$150.00 Unascertainable
<ul style="list-style-type: none"> • Application reassessment fee - payable if as a result of delay in entering this agreement or settling the loan, we are required to reassess the loan. 	\$100.00
<ul style="list-style-type: none"> • Re-documentation fee - payable if you request that your loan be re-documented prior to the <i>settlement date</i>. This fee does not apply to Firstmac VIP Package customers. 	\$100.00
<ul style="list-style-type: none"> • Discharge administration fee - payable at the time of any early discharge when repaying your loan in full. 	\$300.00
<p>Partial discharge administration fee - payable at the time of each partial discharge.</p>	\$150.00
<ul style="list-style-type: none"> • Documentation costs for discharge of mortgage - payable at the time of any early discharge when repaying your loan in full. 	\$250.00 per settlement plus <i>third party fees</i>
<p>Third party fees are fees incurred by us in providing the service and include such costs as valuation fees, mortgage insurance premium, Lender's risk and processing fee, legal costs, document custodian charges, titles office fees, and electronic processing fees, all of which are unascertainable at the <i>disclosure date</i>.</p>	
<ul style="list-style-type: none"> • If you request more than three bank cheques on the <i>settlement date</i>, a fee will apply for each additional bank cheque. 	\$15.00 for each bank cheque
<ul style="list-style-type: none"> • You may change the limit on your account splits up to 4 times per calendar year without incurring a fee, however if you change the limit more than 4 times in a calendar year a fee will apply to each change. 	\$50.00 per adjustment
<ul style="list-style-type: none"> • If you request an additional loan advance under this loan agreement, you must pay a settlement fee. 	\$300.00 per advance
<ul style="list-style-type: none"> • If you request a deposit book for making deposits to your loan account. 	\$10.00 per deposit book
<ul style="list-style-type: none"> • If you request a copy of a statement. 	\$10.00 per statement
<ul style="list-style-type: none"> • Over the counter deposits. 	\$2.00 per transaction

<ul style="list-style-type: none"> • Customer assisted transactions fee - payable when you request our assistance to complete a transfer/transaction, place an order, or submit an action that you can independently complete through your online access. This is in addition to the standard transaction fee charged. 	\$4.00 per request
<ul style="list-style-type: none"> • Dishonour fee - payable whenever a payment to us is dishonoured. 	\$35.00 per dishonour
<ul style="list-style-type: none"> • Dishonour fee - payable if you attempt to debit your loan account (other than transferring from one loan account to another) and there are insufficient funds to cover the amount of that debit. 	\$35.00 per dishonour
<ul style="list-style-type: none"> • Internal sweep dishonour fee - payable whenever we have an instruction from you to transfer funds from one loan account to another loan account and there are insufficient funds to cover the amount of the transfer. 	\$20.00 per dishonour
<ul style="list-style-type: none"> • Default fee - may be payable if your loan account is in default. The default fee is charged once your loan account has been in arrears for 11 days, and then every month thereafter for as long as the default remains. 	\$150.00 per month
<ul style="list-style-type: none"> • If the loan is not made on the agreed date through no fault of ours (ie settlement is cancelled), you may be required at that time to pay a cancellation fee. 	\$75.00
<ul style="list-style-type: none"> • Splitting fee - payable whenever you request us after the <i>settlement date</i> to split your loan into more than one loan account or request additional split loan accounts. This fee does not apply where an additional loan account is created by you in electing to fix the rate on part of your loan. 	\$100.00
<ul style="list-style-type: none"> • Account consolidation fee - payable if you request us to consolidate split loan accounts. 	\$100.00
<ul style="list-style-type: none"> • If the Lender or the Originator/Manager undertakes any of the following: <ol style="list-style-type: none"> (a) provides copies of any notice or document; (b) provides any special attendances (eg consent to second mortgage) at your request; (c) provides information; (d) decides to inspect the real estate security or obtain other reports in relation to it; or (e) varies your loan at your request. 	\$260.00 per attendance
<p>In addition you must pay any applicable out of pocket expenses including legal costs and disbursements.</p>	Unascertainable
<ul style="list-style-type: none"> • Payment trace fee - payable whenever we are asked to trace a deposit to a loan account. 	\$50.00 per trace
<ul style="list-style-type: none"> • If any payment to the Lender is for a taxable supply for the purposes of GST or any similar tax, you must also pay to the Lender on demand an additional amount equal to the tax relating to that supply. 	Unascertainable
<p>Where you are entitled to have a debit card and / or a cheque book the following fees apply. If you have any doubts as to whether or not you are entitled to those facilities please refer to the Lender.</p> <p>The following fees apply to a debit card.</p> <ul style="list-style-type: none"> • Card replacement / renewal 	\$10.00

- ATM withdrawal using your Visa debit card
[Note that owners of ATMs may charge you a direct fee for using their ATM. This fee is unascertainable at the *disclosure date*]

The amount we are charged under any arrangement with ATM owners, which as at the *disclosure date* is \$0

- International ATM or Eftpos
[Note that owners of ATMs may charge you a direct fee for using their ATM. This fee is unascertainable at the *disclosure date*]

The amount we are charged under any arrangement with ATM owners, which as at the *disclosure date* is \$0

The following fees apply to a cheque facility.

- Chequebook
- Cheque presentation fee
- Cheque special clearance
- Cheque stop payment
- Cheque dishonour
- Copy of cheque/deposit
- Tracing cheque/deposit

\$10.00
\$2.00
\$35.00
\$50.00
\$35.00
\$50.00
\$50.00

We can change any of the financial information described above without your consent, including the fees and charges, the amount of repayments, the dates for debiting interest and the dates for making repayments, and interest rates (except during a fixed rate term).

We may introduce new fees and charges without your consent. We will inform you of any changes either in writing or by advertisement in a newspaper circulating throughout your jurisdiction. In making any changes, the Lender will act reasonably.

Other Terms and Conditions

Purpose

You have told us that the loan will be used for Refinance investment loan from La Trobe Acco. No. XXX8605 for \$ 265,000.

Payment of loan

At the *disclosure date*, the Lender understands the loan will be paid to:

(a) for lenders mortgage insurance premium; **Paid by the lender**

(b) balance unascertainable at the *disclosure date*.

Term

The loan must be repaid in full 30 years after the settlement date.

Security

You acknowledge that the following security extends to and secures any money due under this loan agreement.

1. First registered mortgage by P & T Stevens Property Pty Ltd
A.C.N. 630 312 659 ATF P & T Stevens Property Bare Trust over
Title Description: 16034012 also described as 3/19 Alexandra Street BALMORAL
Queensland Australia 4171

You must also arrange for us to be granted a guarantee by:

- (a) the Peter Stevens and Tanya Stevens, limited to the loan amount; and
- (b) P & T Stevens Property Pty Ltd ACN 630 312 659, limited to 3/19 Alexandra Street BALMORAL Queensland Australia 4171

Together, these securities are referred to as the *security*.

Guarantee

Guarantee by Peter Stevens.
Guarantee by Tanya Stevens.
Guarantee by P & T Stevens Property Bare Trust.

Collectively referred to as the *guarantor*.

Commission

A management fee, which under the National Credit Code may be interpreted as a commission for the introduction of credit business, is payable to the Originator/Manager over the life of the loan. The amount of a commission is not ascertainable at the *disclosure date*. The Lender and the Originator/Manager and other persons may pay or receive other commissions, fees or benefits in connection with this loan.

Outstanding Conditions

- Borrower to complete Verification of Identity Form prior to settlement and provide supporting certified Photo ID (requirements for ID are noted on form)
- Copy of Discharge Authority Form
- Borrower to complete Verification of Identity Form prior to settlement and provide supporting certified Photo ID (requirements for ID are noted on form)
- Joint and several guarantees to be provided by directors
- Dollar for dollar refinance only; any shortfall to be made up by borrowers, and any surplus to be deposited back to the loan at settlement once associated costs have been deducted
- Amended application form including all parties to the loan ie SMSF, SMSF trustee, Bare Trust, Bare trustee and individual guarantors.
- Independent Legal Advice / Financial Advice or Waiver Declaration required
- Independent Legal Advice / Financial Advice or Waiver Declaration required

Special Conditions that Apply to your Self Managed Superannuation Fund Loan

The following Specific Conditions apply to your loan contract.

(1) Additional Definitions

In these Specific Conditions:

Guarantors mean Peter Stevens and Tanya Stevens and the Property Trustee.

Property Trustee means P & T Stevens Property Pty Ltd ACN 630 312 659 as trustee for P & T Stevens Property Bare Trust

Property means 3/19 Alexandra Street BALMORAL Queensland Australia 4171

Superannuation Fund means P & T Stevens Superannuation Fund

Superannuation Trustee means P & T Stevens SMSF Pty Ltd ACN 621 090 060 as trustee for the Superannuation Fund.]

(2) Background

This loan contract is made in accordance with the provisions of section 67A of the *Superannuation Industry (Supervision) Act (SIS Act)* which permits a regulated *Superannuation Fund* to borrow money provided:

- (i) the borrowed funds are used to purchase an asset (in this case the *Property*);
- (ii) the *Property* is held on trust for the *Superannuation Trustee* as trustee of the *Superannuation Fund* by another entity (in this case the *Property Trustee*);
- (iii) the *Superannuation Trustee* has the right to acquire legal ownership of the *Property* on behalf of the *Superannuation Fund* by making payments;

The Lender's recourse against the *Superannuation Trustee* and the *Superannuation Fund* for default on the borrowing is limited to the *Property*.

(3) Security

Despite any other provision of this agreement, the following stands as security for your loan contract:

- (i) a charge of the beneficial interest in the *Property* by *Superannuation Trustee* on behalf of the *Superannuation Fund*;
- (ii) a mortgage of the legal interest in the *Property* by the *Property Trustee*;
- (iii) a guarantee by the members of the *Superannuation Fund* and the *Property Trustee*; and
- (iv) any other security granted to the *Lender* to secure repayment of the your loan contract.

(4) Redraw

Despite any other condition in your loan contract (including conditions set out in the *General Conditions*), redraw is not available on any account.

(5) Charge of beneficial interest

The *Superannuation Fund* hereby charges its beneficial interest in the *Property* to the *Lender* to secure payment of all amounts due to the *Lender* or any other person under your loan contract (the "*Debt*"). This charge constitutes a fixed and specific charge over the *Property*. All the terms of the mortgage over the legal title owned by the *Property Trustee* apply to this charge as if set out in full in this agreement and as if the *Superannuation Fund* was the mortgagor and the *Lender* was the mortgagee.

(6) Limited recourse

- (i) Despite any other condition in your loan contract (including conditions set out in the *General Conditions*), this agreement relates solely to money payable in respect of the loan made to the *Superannuation Trustee* under your loan contract (including interest and all costs and charges associated with that loan), but does not impose on the *Superannuation Trustee* an obligation to pay any other money. For example, the *Superannuation Trustee* is not obliged to pay all money which it owes the *Lender* other than by the *Lender's* recourse against the *Property*.
- (ii) Despite any other condition in your loan contract (including conditions set out in the *General Conditions*) or any other document, the *Lender's* rights and the guarantors' rights against the *Superannuation Fund* on default are limited to recourse against the *Property* and in the absence of fraud or misrepresentation by the *Superannuation Trustee*, neither the *Lender* nor the guarantors have any recourse whatsoever against the *Superannuation Trustee* or the *Superannuation Fund* for payment of the *Debt* other than recourse against the *Property*.
- (iii) Subject to sub-clause (iv), neither the *Lender* nor the *Guarantors* must take any step pursuant to the rights conferred by this agreement to:
 - (a) have an administrator appointed to the *Superannuation Trustee*;
 - (b) have a receiver, receiver and manager, trustee, other controller (as defined in the Corporations Act), liquidator, provisional liquidator or similar official appointed to the *Superannuation Trustee*, other than a receiver of all or part of the *Property* only;
 - (c) have the *Superannuation Trustee* wound up, or prove in any winding up of the *Superannuation Trustee*;
 - (d) carry out any distress or execution on any property of the *Superannuation Fund* other than the *Property*;
 - (e) exercise any:
 - (a) right of set-off;
 - (b) right to combine or consolidate accounts; or
 - (c) banker's lien, against the *Superannuation Trustee*, other than in respect of the *Property*;
 - (f) make any other claim or institute any proceedings of any kind as against any property or assets of the *Superannuation Trustee* other than the *Property*.
- (iv) The other provisions of this clause do not:
 - (a) prohibit or restrict either the *Lender* or the *Guarantors* from obtaining, or undertaking proceedings to obtain, an injunction or other court order to restrain any breach of this agreement by the *Superannuation Trustee*;
 - (b) prohibit or restrict either the *Lender* or the *Guarantors* from obtaining, or taking proceedings to obtain, declaratory or other such relief in relation to any provision of this agreement with regards to the *Superannuation Trustee*; or
 - (c) affect the *Lender's* rights or the *Guarantors* rights to:

- (a) enforce this agreement over the *Property* in accordance with the terms of your loan contract and the registered mortgage over the *Property*;
- (b) for the sole purpose of enforcing its rights against the *Property*, proceed against the *Property Trustee* or the *Superannuation Trustee* to the extent necessary to enforce its rights against the *Property* or to obtain the benefit of the recourse to the *Property Trustee* or the *Superannuation Trustee* allowed by this clause;
- (c) enforce any rights it may have under any other document; or
- (d) enforce any rights it may have against the *Superannuation Trustee* for fraud or misrepresentation

(7) Own enquiries

The *Lender* makes no warranty or representation in relation to the structure under which the *Property Trustee* and the *Superannuation Fund* has acquired the *Property*. The *Superannuation Fund* acknowledges that it has made its own enquiries in relation to the structure and has no claim whatsoever against the *Lender* in relation to any aspect of the structure. For example, the *Superannuation Fund* has no claim against the *Lender* if the entry of the structure, this agreement, or the transaction reflected by this document makes the *Superannuation Fund* non-complying with any law or regulation or results in adverse taxation consequences for the *Superannuation Fund*. The *Lender* can enforce this agreement in full despite any such non-compliance.

(8) Acknowledgement by Superannuation Trustee

The *Superannuation Trustee* acknowledges that despite any review of the Superannuation Trust Deed or the Property Trust Deed carried out by the *Lender* or the *Lender's* lawyers in respect of this transaction, the *Lender* makes no representation that the Superannuation Trust Deed or the *Superannuation Fund* itself complies with the SIS Act.

(9) Change in applicable law

If at any time the *Lender* determines that there has occurred any introduction of or variation to any law or regulation which makes this loan prohibited under the SIS Act, the result of any of which in the *Lender's* opinion makes it illegal, undesirable, or impractical for the *Lender* to make or continue this loan (and the *Lender's* opinion, acting reasonably will be final in relation to all these matters) then the *Lender* may terminate this loan contract by written notice to the Borrower and require repayment of the *Debt* on or before the expiration of 30 days from the date of the notice.



Signed on behalf of the Lender:
for FIRST MORTGAGE COMPANY HOME LOANS PTY LTD ACN 104268448

How to Proceed

By signing this loan agreement, each of you have made the following declarations.

1. You have carefully read this loan agreement and the T& Cs and understand they establish a legal contract between you and the Lender. **If you have any questions, ask before you sign.**
2. All information you have given directly or indirectly to us and your agents, including information not in your handwriting on the loan application form which you have signed, and lawyers is accurate and not misleading. You acknowledge that we are relying on that information to enter this transaction.
3. You acknowledge that you can service the loan without undue hardship.
4. The loan will be used only for the purpose set out above under 'Purpose'.

We reserve the right to withdraw from this transaction if this offer is not accepted within 14 days from the *disclosure date*, or if the initial drawdown does not occur within 60 days of the *disclosure date*, or if anything occurs which in our reasonable opinion makes settlement undesirable.

Execution by Borrower

To accept this offer you must sign and date this document below and return it to Firstmac Limited, GPO Box 7001, Brisbane QLD 4001.

If the borrower is a company or if this loan is predominantly used for business purposes or investment purposes (except for investment in residential property) this loan will not be regulated by the National Credit Code despite any statement that the National Credit Code applies to this loan. The information statement below only applies to you if your loan is regulated by the National Credit Code.

Important

Before you sign

- Read this contract document so that you know exactly what contract you are entering into and what you will have to do under the contract.
- You should also read the information statement: "Things you should know about your proposed credit contract".
- Fill in or cross out any blank spaces.
- Get a copy of this contract document.
- Do not sign this contract document if there is anything you do not understand.

Things you must know

- Once you sign this contract document, you will be bound by it. However, you may end the contract before you obtain credit, or a card or other means is used to obtain goods or services for which credit is to be provided under the contract, by telling the credit provider in writing, but you will still be liable for any fees or charges already incurred.
- You do not have to take out consumer credit insurance unless you want to. However, if this contract document says so, you must take out insurance over any mortgaged property, such as a house or car.
- If you take out insurance, the credit provider cannot insist on any particular insurance company.
- If this contract document says so, the credit provider can vary the annual percentage rate (the interest rate), the repayments and the fees and charges and can add new fees and charges without your consent.
- If this contract document says so, the credit provider can charge a fee if you pay out your contract early.

Signed on behalf of P & T Stevens SMSF Pty Ltd
ACN 621 090 060 in their own right and as trustee
for P & T Stevens Superannuation Fund pursuant to
section 127 of the Corporations Act 2001

Date:

18/1/2021


SIGNATURE

Sole director & Secretary / Director / Secretary
(cross out those not applicable)

~~IPR~~ ~~SECRETARY~~ ~~SECRETARY~~
PETER STEVENS


PETER STEVENS

Director

PETER STEVENS

Lodger Details

Lodger Code
 Name
 Address
 Lodger Box
 Phone
 Email
 Reference

For Office Use Only

**THE BACK OF THIS FORM MUST
 NOT BE USED**

MORTGAGE

Jurisdiction Queensland

Privacy Collection Statement

The information in this form is collected under statutory authority and used for the purpose of maintaining publicly searchable registers and indexes.

Estate and/or interest being mortgaged

FEE SIMPLE

Land Title Reference	Part Land Affected?	Land Description
16034012		LOT 3 ON GTP 540

Mortgagor

Name	P & T STEVENS PROPERTY PTY LTD
ACN/ARBN	630 312 659
Capacity	AS TRUSTEE

Mortgagee

Name	FIRST MORTGAGE COMPANY HOME LOANS PTY LTD
ACN	104268448
Australian Credit Licence	

The mortgagor mortgages the estate and/or interest in land specified in this mortgage to the mortgagee as security for the debt or liability described in the terms and conditions set out or referred to in this mortgage, and covenants with the mortgagee to comply with those terms and conditions.

Terms and Conditions of this Mortgage

(a) Document Reference	720348916
(b) Additional terms and conditions	NIL

Executed on behalf of P & T STEVENS PROPERTY PTY LTD

Signer Name TANYA STEVENS

Signer Organisation P & T STEVENS PROPERTY PTY LTD

Signer Role DIRECTOR

Signature 


Execution Date 18/8/2021

Executed on behalf of P & T STEVENS PROPERTY PTY LTD

Signer Name PETER STEVENS

Signer Organisation P & T STEVENS PROPERTY PTY LTD

Signer Role DIRECTOR

Signature 

Execution Date 18/8/2021

Executed on behalf of FIRST MORTGAGE COMPANY
HOME LOANS PTY LTD
under power of attorney 713980455

Signer Name STEVEN KONG

Signer Organisation FIRSTMAC LIMITED ACN 094 145 963

Signer Role MANAGER

Signature _____

Execution Date _____



21-1

Activity statement 004

Tax type summary

Income tax year	2022
Period	01 July 2021 - 30 June 2022
Type	Pay as you go Instalments
Balance	\$1,504.00 DR

Transactions

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
27/10/2021	28/10/2021	Original Activity Statement for the period ending 30 Sep 21 - PAYG Instalments	\$172.00		\$172.00 DR
07/03/2022	28/02/2022	Original Activity Statement for the period ending 31 Dec 21 - PAYG Instalments	\$172.00		\$344.00 DR
11/04/2022	28/04/2022	Original Activity Statement for the period ending 31 Mar 22 - PAYG Instalments	\$172.00		\$516.00 DR
08/07/2022	28/07/2022	Original Activity Statement for the period ending 30 Jun 22 - PAYG Instalments	\$988.00		\$1,504.00 DR



21-2

Activity statement 004

Date generated	10 February 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

20 results found - from 10 February 2021 to 10 February 2023 sorted by processed date ordered newest to oldest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
11 Jan 2023	10 Jan 2023	Payment received		\$6,180.00	\$0.00
20 Dec 2022	28 Feb 2023	Original Activity Statement for the period ending 31 Dec 22	\$6,180.00		\$6,180.00 DR
20 Dec 2022	28 Feb 2023	- PAYG Withholding	\$5,796.00		
20 Dec 2022	28 Feb 2023	- PAYG Instalments	\$384.00		
19 Oct 2022	18 Oct 2022	Payment received		\$6,471.00	\$0.00
5 Oct 2022	28 Oct 2022	Original Activity Statement for the period ending 30 Sep 22	\$6,471.00		\$6,471.00 DR
5 Oct 2022	28 Oct 2022	- PAYG Withholding	\$6,087.00		
5 Oct 2022	28 Oct 2022	- PAYG Instalments	\$384.00		
14 Jul 2022	13 Jul 2022	Payment received		\$5,630.00	\$0.00
8 Jul 2022	28 Jul 2022	Original Activity Statement for the period ending 30 Jun 22	\$5,630.00		\$5,630.00 DR
8 Jul 2022	28 Jul 2022	- PAYG Withholding	\$4,642.00		
8 Jul 2022	28 Jul 2022	- PAYG Instalments	\$988.00		
11 Apr 2022	28 Apr 2022	Original Activity Statement for the period ending 31 Mar 22 - PAYG Instalments	\$172.00		\$0.00
4 Apr 2022	1 Apr 2022	Payment received		\$172.00	\$172.00 CR
7 Mar 2022	7 Mar 2022	General interest charge			\$0.00
7 Mar 2022	28 Feb 2022	Original Activity Statement for the period ending 31 Dec 21 - PAYG Instalments	\$172.00		\$0.00

21-3

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
25 Jan 2022	24 Jan 2022	Payment received		\$172.00	\$172.00 CR
27 Oct 2021	28 Oct 2021	Original Activity Statement for the period ending 30 Sep 21 - PAYG Instalments	\$172.00		\$0.00
18 Oct 2021	21 Oct 2021	EFT refund for Activity Statement Payment for the period from 01 Jan 00 to 31 Dec 99	\$172.00		\$172.00 CR
12 Oct 2021	11 Oct 2021	Payment received		\$172.00	\$344.00 CR
8 Oct 2021	7 Oct 2021	Payment received		\$172.00	\$172.00 CR
14 Jul 2021	28 Jul 2021	Original Activity Statement for the period ending 30 Jun 21		\$0.00	\$0.00
2 May 2021	28 Apr 2021	Original Activity Statement for the period ending 31 Mar 21 - PAYG Instalments	\$391.00		\$0.00
12 Apr 2021	9 Apr 2021	Payment received		\$391.00	\$391.00 CR
25 Feb 2021	2 Mar 2021	Original Activity Statement for the period ending 31 Dec 20 - PAYG Instalments	\$391.00		\$0.00
10 Feb 2021	9 Feb 2021	Payment received		\$391.00	\$391.00 CR



21-4

Income tax 002

Date generated	10 February 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

4 results found - from 10 February 2021 to 10 February 2023 sorted by processed date ordered newest to oldest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
12 May 2022	11 May 2022	Payment received		\$592.75	\$0.00
28 Apr 2022	16 May 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$592.75		\$592.75 DR
12 Mar 2021	17 Mar 2021	EFT refund for Income Tax for the period from 01 Jul 19 to 30 Jun 20	\$693.65		\$0.00
12 Mar 2021	12 Mar 2021	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 19 to 30 Jun 20		\$693.65	\$693.65 CR