

750/001

DEED OF LOAN AND GUARANTEE

THIS DEED ON LOAN is made the 1<sup>st</sup> day of AUGUST 2011

BETWEEN: Deepak Prakash & Krishnaveni Naidu As Trustee For Kreedha Superannuation Fund of 18 Bearcat Court Bray Park in the state of Queensland ("the Lender")

AND: Biddappa Subbiah of Boondal, Brisbane in the state of Queensland ("the Borrower")

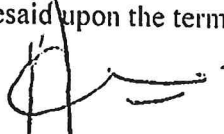
RECITALS

- A. The Borrower has previously requested the Lender to lend and advance the sum of **TWENTY THOUSAND DOLLARS -\$20 000.00** ("the Loan Monies") to the Borrower.
- B. The Borrower has agreed to guarantee repayment of the Loan Monies and interest as herein provided to the Lender upon the terms of the guarantee hereto annexed marked "A".
- C. The Lender lent and advanced the Loan Monies to the Borrower on 1<sup>st</sup> day of August 2011.

AGREEMENT

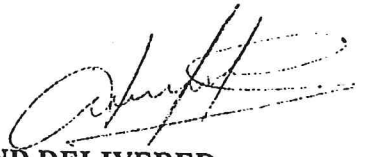
- 1. The Borrower acknowledges having received the Loan Monies from the Lender on 1<sup>st</sup> day of August 2011.
- 2. The Borrower will pay interest to the Lender at the rate of ten per cent (10%) per annum calculated on the Loan Monies or on so much thereof as shall be owing by the Borrower to the Lender from time to time, such interest to be paid quarterly(3 months).
- 3. The term of this loan is for a period no more than 5years from the date of this deed.
- 4. The Loan Monies and any interest owing hereunder shall also become due and payable to the Lender upon death of the Borrower or if a Receiver, or Receiver and Manager, Official Manager, Trustee, Voluntary Administrator, Provisional Liquidator or similar officer is appointed for all or any part of the assets or undertaking of the Borrower and is not removed within twenty-eight days.

5. The Borrower shall be entitled if it so wishes to make repayment of part or all of the Loan Monies to the Lender from time to time before the events mentioned in clauses 3 and 4 hereof.
6. The Borrower hereby acknowledges and agrees that in consideration of the Lender lending and advancing the Loan Monies to the Borrower he had guaranteed repayment of the Loan Monies and payment of interest as aforesaid upon the term contained in the Guarantee hereto annexed marked "A"



**SIGNED SEALED AND DELIVERED**  
 by **Biddappa Subiah**  
 in the presence of:

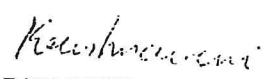
A Justice of the Peace / Solicitor



**SIGNED SEALED AND DELIVERED**  
 By **Deepak Prakash** as trustee of KREEDA SUPERANNUATION FUND in the presence of

A Justice of the Peace / Solicitor

And



**SIGNED SEALED AND DELIVERED**  
 By **Krishnaveni Naidu** as trustee of KREEDA SUPERANNUATION FUND in the presence of

A Justice of the Peace / Solicitor

"A"

TO: Deepak Prakash & Krishnaveni Naidu As Trustee For Kreedha  
Superannuation Fund of 18 Bearcat Court Bray Park in the state of  
Queensland.

I: Biddappa Subiah of \_\_\_\_\_ in the state of Queensland.

IN CONSIDERATION of you lending to Biddappa Subiah ("the Borrower") the amount of the Loan Monies referred to in the Deed of Loan annexed hereto and executing such Deed DO HEREBY GUARANTEE the punctual and faithful performance and observance by the Borrower of the terms of the said Deed of Loan and of all the Borrower's obligations whatsoever to you while any monies remain owing to you under the Deed of Loan AND I HEREBY ACKNOWLEDGE that this Guarantee shall be a continuing security and shall not be affected or avoided in any way by any agreement or arrangement made between you and the Borrower or by any alterations or variations to the rights or obligations of any of the said Deed of Loan or by the granting of any time or other indulgence or forbearance by you to the Borrower of any other thing whatsoever which under the law relating to sureties would but for this provision affect or avoid this guarantee and whether any of the aforesaid matters occur whether with or without my consent AND I FURTHER AGREE THAT you shall be at liberty to regard me in all respect as a principal party and shall not be obliged to take action first against the Borrower AND THAT my obligations hereunder shall not merge or be deemed to have been merged in any judgment obtained by you against the Borrower AND THAT I shall remain liable to you in terms of this Guarantee notwithstanding that you may in the meantime obtain judgment against the Borrower.

My liability under this Guarantee shall not be discharged until all terms of the said Loan Agreement have been faithfully performed and observed.

IN WITNESS WHEREOF these present have been executed  
this \_\_\_\_\_ day of \_\_\_\_\_ 2011.

SIGNED SEALED AND DELIVERED  
by the said Biddappa Subiah in the presence of:

# KREEDA SUPER FUND

## LOAN REPAYMENT SCHEDULE

**Biddappa Subbiah**

		Interest	R'pment				
	Open Balance	10%		Closing Balance	interest pa		1
31/08/2011	20,000.00	166.67	-	20,166.67			2
30/09/2011	20,166.67	168.06	-	20,334.72			3
31/10/2011	20,334.72	169.46	- 500.00	20,004.18			4
30/11/2011	20,004.18	166.70	-	20,170.88			5
31/12/2011	20,170.88	168.09	-	20,338.97			6
31/01/2012	20,338.97	169.49	- 800.00	19,708.46			7
29/02/2012	19,708.46	164.24	-1,000.00	18,872.70			8
31/03/2012	18,872.70	157.27		19,029.97			9
30/04/2012	19,029.97	158.58	-	19,188.55			10
31/05/2012	19,188.55	159.90	-	19,348.46			11
30/06/2012	19,348.46	161.24	-	19,509.70	1,809.70	Yr 2012	12
31/07/2012	19,509.70	162.58	-	19,672.28			13
31/08/2012	19,672.28	163.94	-	19,836.21			14
30/09/2012	19,836.21	165.30	-	20,001.51			15
31/10/2012	20,001.51	166.68	- 500.00	19,668.19			16
30/11/2012	19,668.19	163.90	-	19,832.10			17
31/12/2012	19,832.10	165.27	-1,400.00	18,597.36			18
31/01/2013	18,597.36	154.98	-	18,752.34			19
28/02/2013	18,752.34	156.27	-	18,908.61			20
31/03/2013	18,908.61	157.57	-4,000.00	15,066.18			21
30/04/2013	15,066.18	125.55	-	15,191.73			22
31/05/2013	15,191.73	126.60	-	15,318.33			23
30/06/2013	15,318.33	127.65	-	15,445.98	1,836.29	Yr 2013	24
31/07/2013	15,445.98	128.72	-	15,574.70			25
31/08/2013	15,574.70	129.79	-	15,704.49			26
30/09/2013	15,704.49	130.87	-	15,835.36			27
31/10/2013	15,835.36	131.96	-	15,967.32			28
30/11/2013	15,967.32	133.06	-	16,100.38			29
31/12/2013	16,100.38	134.17	-	16,234.55			30
31/01/2014	16,234.55	135.29	-	16,369.84			31
28/02/2014	16,369.84	136.42	-	16,506.26			32
31/03/2014	16,506.26	137.55	-	16,643.81			33
30/04/2014	16,643.81	138.70	-	16,782.51			34
31/05/2014	16,782.51	139.85	-	16,922.36			35
30/06/2014	16,922.36	141.02	-	17,063.38	1,617.40	Yr 2014	36
31/07/2014	17,063.38	142.19	-	17,205.58			37
31/08/2014	17,205.58	143.38	-	17,348.96			38
30/09/2014	17,348.96	144.57	-	17,493.53			39
31/10/2014	17,493.53	145.78	-	17,639.31			40
30/11/2014	17,639.31	146.99	-	17,786.30			41
31/12/2014	17,786.30	148.22	-4,500.00	13,434.52			42
31/01/2015	13,434.52	111.95	-	13,546.48			43
28/02/2015	13,546.48	112.89	-	13,659.36			44
31/03/2015	13,659.36	113.83	-	13,773.19			45
30/04/2015	13,773.19	114.78	-	13,887.97			46
31/05/2015	13,887.97	115.73	-	14,003.70			47
30/06/2015	14,003.70	116.70	-	14,120.40	1,557.02	Yr 2015	48
31/07/2015	14,120.40	117.67	-	14,238.07			49
31/08/2015	14,238.07	118.65	-	14,356.72			50
30/09/2015	14,356.72	119.64	-	14,476.36			51
31/10/2015	14,476.36	120.64	-	14,597.00			52
30/11/2015	14,597.00	121.64	-	14,718.64			53
31/12/2015	14,718.64	122.66	-	14,841.29			54
31/01/2016	14,841.29	123.68	-	14,964.97			55
29/02/2016	14,964.97	124.71	-	15,089.68			56
31/03/2016	15,089.68	125.75	-	15,215.43			57
30/04/2016	15,215.43	126.80	-	15,342.22			58
31/05/2016	15,342.22	127.85	-	15,470.07			59
30/06/2016	15,470.07	128.92	-	15,598.99	1,478.59	Yr 2016	60

31/07/2016		15,598.99	129.99			15,728.98				61
31/08/2016		15,728.98	131.07			15,860.06				62
30/09/2016		15,860.06	132.17			15,992.22				63
31/10/2016		15,992.22	133.27			16,125.49				64
30/11/2016		16,125.49	134.38			16,259.87				65
31/12/2016		16,259.87	135.50			16,395.37				66
31/01/2017		16,395.37	136.63			16,532.00				67
28/02/2017		16,532.00	137.77			16,669.76				68
31/03/2017		16,669.76	138.91			16,808.68				69
30/04/2017		16,808.68	140.07			16,948.75				70
31/05/2017		16,948.75	141.24			17,089.99				71
30/06/2017		17,089.99	142.42			17,232.41		1,633.42		72

**DEED OF LOAN AND GUARANTEE**

**THIS DEED ON LOAN** is made the 12<sup>th</sup> Day of Sep 2018

**BETWEEN:** Deepak Prakash - As Trustee For Kreedaa SuperAnnuation Fund of  
18 Bearcat Court Bray Park in the state of Queensland  
( "the Lender" )

AND

Chelvam Sabapathy of Homebush, Sydney  
the state of New South Wales ("the Borrower")

**RECITALS**

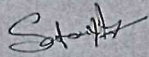
- A. The Borrower has previously requested the Lender to lend and advance the sum of **TEN THOUSAND NINE HUNDRED - \$10900/-** ("the Loan Monies") to the Borrower.
- B. The Borrower has agreed to guarantee repayment of the Loan Monies and interest as herein provided to the Lender upon the terms of the guarantee here to annexed marked "A--".
- C. The Lender lent and advanced the Loan Monies to the Borrower on 12<sup>th</sup> Day of Sep 2018

**AGREEMENT**

1. The Borrower acknowledges having received the Loan Monies from the Lender on the 12<sup>th</sup> Day of Sep 2018
2. The Borrower will pay interest to the Lender at the rate of ten per cent (10%) per annum calculated on the Loan Monies or on so much thereof as shall be owing by the Borrower to the Lender from time to time, such interest to be paid Yearly.
3. The term of this loan is for a period no more than 7 years from the date of this deed.
4. The Loan Monies and any interest owing here under shall also become due and payable to the Lender upon death of the Borrower or if a Receiver, or Receiver and Manager, Official Manager, Trustee, or similar officer is appointed for all or any part of the assets or undertaking of the Borrower and is not removed within twenty-eight days.
5. The Borrower shall be entitled if it so wishes to make repayment of part or all of the Loan Monies to the Lender from time to time before the events mentioned in clauses 3 and 4 hereof.
6. The Borrower hereby acknowledges and agrees that in consideration of the Lender lending and advancing the Loan Monies to the Borrower he had guaranteed repayment of the Loan Monies and payment of interest as aforesaid upon the terms contained in the Guarantee hereto annexed marked "A"

SIGNED SEALED AND DELIVERED

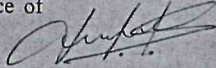
by Chelvam Sabapathy  
in the presence of:



A Justice of the Peace/ Solicitor

SIGNED SEALED AND DELIVERED

By Deepak Prakash as trustee of KREEDA SUPERANNUATION FUND in the  
presence of



A Justice of the Peace/ Solicitor

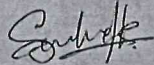
TO: Deepak Prakash & Krishnaveni Naidu As Trustee For Kreedha  
Superannuation Fund of 18 Bearcat Court Bray Park in the state of  
Queensland.

I: Chelvam Sabapathy of Homebush Sydney, in the state of NSW.

IN CONSIDERATION of you lending to Chelvam Sabapathy ("the Borrower") the amount of the Loan Monies referred to in the Deed of Loan annexed here to and executing such Deed DO HEREBY GUARANTEE the punctual and faithful performance and observance by the Borrower of the terms of the said Deed of Loan and of all the Borrower's obligations whatsoever to you while any monies remain owing to you under the Deed of Loan AND I HEREBY ACKNOWLEDGE that this Guarantee shall be a continuing security and shall not be affected or avoided in any way by any agreement or arrangement made between you and the Borrower or by any alterations or variations to the rights or obligations of any of the said Deed of Loan or by the granting of any time or other indulgence or forbearance by you to the Borrower of any other thing whatsoever which under the law relating to sureties would but for this provision affect or avoid this guarantee and whether any of the aforesaid matters occur whether with or without my consent AND I FURTHER AGREE THAT you shall be at liberty to regard me in all respect as a principal party and shall not be obliged to take action first against the Borrower AND THAT my obligations hereunder shall not merge or be deemed to have been merged in any judgment obtained by you against the Borrower AND THAT I shall remain liable to you in terms of this Guarantee notwithstanding that you may in the meantime obtain judgment against the Borrower.

My liability under this Guarantee shall not be discharged until all terms of the said Loan Agreement have been faithfully performed and observed.

IN WITNESS WHEREOF these present have been executed  
This 12<sup>th</sup> Day of Sep 2018



SIGNED SEALED AND DELIVERED

by the said Chelvam Sabapathy in the presence of:



**KREEDA SUPER FUND  
LOAN REPAYMENT SCHEDULE**

**Chelvam Sabapathy**

				<b>Interest</b>	<b>paid</b>	
		<b>drawdown</b>	<b>Open Balance</b>	<b>10%</b>		<b>Closing Balance</b>
Apr-17	1		8,000.00	66.67		8,066.67
May-17	2		8,066.67	67.22		8,133.89
Jun-17	3		8,133.89	67.78		8,201.67
Jul-17	4		8,201.67	68.35		8,270.02
Aug-17	5		8,270.02	68.92		8,338.94
Sep-17	6		8,338.94	69.49		8,408.43
Oct-17	7		8,408.43	70.07		8,478.50
Nov-17	8		8,478.50	70.65		8,549.15
Dec-17	9		8,549.15	71.24		8,620.39
Jan-18	10		8,620.39	71.84		8,692.23
Feb-18	11		8,692.23	72.44		8,764.67
Mar-18	12		8,764.67	73.04		8,837.70
Apr-18	13		8,837.70	73.65		8,911.35
May-18	14		8,911.35	74.26		8,985.61
Jun-18	15		8,985.61	74.88		9,060.49
Jul-18	16		9,060.49	75.50		9,136.00
Aug-18	17	900.00	10,036.00	83.63		10,119.63
Sep-18	18	2000.00	12,119.63	101.00		12,220.63
Oct-18	19		12,220.63	101.84		12,322.47
Nov-18	20		12,322.47	102.69		12,425.15
Dec-18	21		12,425.15	103.54		12,528.70
Jan-19	22		12,528.70	104.41		12,633.10
Feb-19	23		12,633.10	105.28		12,738.38
Mar-19	24		12,738.38	106.15		12,844.53
Apr-19	25		12,844.53	107.04		12,951.57
May-19	26		12,951.57	107.93		13,059.50
Jun-19	27		13,059.50	108.83		13,168.33
Jul-19	28		13,168.33	109.74		13,278.06
Aug-19	29		13,278.06	110.65		13,388.71
Sep-19	30		13,388.71	111.57		13,500.29
Oct-19	31		13,500.29	112.50		13,612.79
Nov-19	32		13,612.79	113.44		13,726.23
Dec-19	33		13,726.23	114.39		13,840.61
Jan-20	34		13,840.61	115.34		13,955.95
Feb-20	35		13,955.95	116.30		14,072.25
Mar-20	36		14,072.25	117.27		14,189.52
Apr-20	37		14,189.52	118.25		14,307.77
May-20	38		14,307.77	119.23		14,427.00
Jun-20	39		14,427.00	120.22		14,547.22
Jul-20	40		14,547.22	121.23		14,668.45
Aug-20	41		14,668.45	122.24		14,790.69
Sep-20	42		14,790.69	123.26		14,913.94
Oct-20	43		14,913.94	124.28		15,038.23
Nov-20	44		15,038.23	125.32		15,163.55
Dec-20	45		15,163.55	126.36		15,289.91
Jan-21	46		15,289.91	127.42		15,417.32
Feb-21	47		15,417.32	128.48		15,545.80
Mar-21	48		15,545.80	129.55		15,675.35
Apr-21	49		15,675.35	130.63		15,805.98
May-21	50		15,805.98	131.72		15,937.69
Jun-21	51		15,937.69	132.81		16,070.51
Jul-21	52		16,070.51	133.92		16,204.43
Aug-21	53		16,204.43	135.04		16,339.47
Sep-21	54		16,339.47	136.16		16,475.63
Oct-21	55		16,475.63	137.30		16,612.93
Nov-21	56		16,612.93	138.44		16,751.37
Dec-21	57		16,751.37	139.59		16,890.96
Jan-22	58		16,890.96	140.76		17,031.72
Feb-22	59		17,031.72	141.93		17,173.65
Mar-22	60		17,173.65	143.11		17,316.76
Apr-22	61		17,316.76	144.31		17,461.07
May-22	62		17,461.07	145.51		17,606.58
Jun-22	63		17,606.58	146.72		17,753.30

Jul-22	64		17,753.30	147.94			17,901.24
Aug-22	65		17,901.24	149.18			18,050.42
Sep-22	66		18,050.42	150.42			18,200.84
Oct-22	67		18,200.84	151.67			18,352.52
Nov-22	68		18,352.52	152.94			18,505.45
Dec-22	69		18,505.45	154.21			18,659.67
Jan-23	70		18,659.67	155.50			18,815.16
Feb-23	71		18,815.16	156.79			18,971.96
Mar-23	72		18,971.96	158.10			19,130.06
Apr-23	73		19,130.06	159.42			19,289.47
May-23	74		19,289.47	160.75			19,450.22
Jun-23	75		19,450.22	162.09			19,612.30
Jul-23	76		19,612.30	163.44			19,775.74
Aug-23	77		19,775.74	164.80			19,940.54
Sep-23	78		19,940.54	166.17			20,106.71
Oct-23	79		20,106.71	167.56			20,274.26
Nov-23	80		20,274.26	168.95			20,443.22
Dec-23	81		20,443.22	170.36			20,613.58
Jan-24	82		20,613.58	171.78			20,785.36
Feb-24	83		20,785.36	173.21			20,958.57
Mar-24	84		20,958.57	174.65			21,133.22

750/003

DEED OF LOAN AND GUARANTEE

THIS DEED ON LOAN is made the 5th Day of April 2014

Kiran Dadi

BETWEEN: Deepak Prakash & Krishnaveni Naidu As Trustee For Kreedha Superannuation Fund of 18 Bearcat Court Bray Park in the state of Queensland ("the Lender")

AND: Kiran Dadi of Dockside, Melbourne, Brisbane in the state of Queensland ("the Borrower")

RECITALS

- A. The Borrower has previously requested the Lender to lend and advance the sum of **FIFTEEN THOUSAND DOLLARS -\$15 000.00** ("the Loan Monies") to the Borrower.
- B. The Borrower has agreed to guarantee repayment of the Loan Monies and interest as herein provided to the Lender upon the terms of the guarantee hereto annexed marked "A".
- C. The Lender lent and advanced the Loan Monies to the Borrower on 5th Day of April 2014.

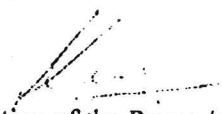
AGREEMENT

- 1. The Borrower acknowledges having received the Loan Monies from the Lender on 5th Day of April 2014.
- 2. The Borrower will pay interest to the Lender at the rate of ten per cent (10%) per annum calculated on the Loan Monies or on so much thereof as shall be owing by the Borrower to the Lender from time to time, such interest to be paid quarterly(3 months).
- 3. The term of this loan is for a period no more than 5years from the date of this deed.
- 4. The Loan Monies and any interest owing hereunder shall also become due and payable to the Lender upon death of the Borrower or if a Receiver, or Receiver and Manager, Official Manager, Trustee, Voluntary Administrator, Provisional Liquidator or similar officer is appointed for all or any part of the assets or undertaking of the Borrower and is not removed within twenty-eight days.

5. The Borrower shall be entitled if it so wishes to make repayment of part or all of the Loan Monies to the Lender from time to time before the events mentioned in clauses 3 and 4 hereof.
6. The Borrower hereby acknowledges and agrees that in consideration of the Lender lending and advancing the Loan Monies to the Borrower he had guaranteed repayment of the Loan Monies and payment of interest as aforesaid upon the term contained in the Guarantee hereto annexed marked "A"

**SIGNED SEALED AND DELIVERED**

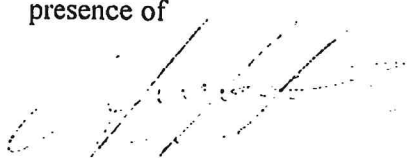
by **Kiran Dadi**  
in the presence of:



A Justice of the Peace / Solicitor

**SIGNED SEALED AND DELIVERED**

By **Deepak Prakash** as trustee of KREEDA SUPERANNUATION FUND in the presence of

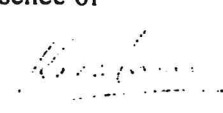


A Justice of the Peace / Solicitor

And

**SIGNED SEALED AND DELIVERED**

By **Krishnaveni Naidu** as trustee of KREEDA SUPERANNUATION FUND in the presence of



A Justice of the Peace / Solicitor

N34

“A”


TO: Deepak Prakash & Krishnaveni Naidu As Trustee For Kreedaa  
Superannuation Fund of 18 Bearcat Court Bray Park in the state of  
Queensland.

I: Kiran Dadi of \_\_\_\_\_ in the state of Queensland.

IN CONSIDERATION of you lending to Kiran Dadi (“the Borrower”) the amount of the Loan Monies referred to in the Deed of Loan annexed hereto and executing such Deed DO HEREBY GUARANTEE the punctual and faithful performance and observance by the Borrower of the terms of the said Deed of Loan and of all the Borrower’s obligations whatsoever to you while any monies remain owing to you under the Deed of Loan AND I HEREBY ACKNOWLEDGE that this Guarantee shall be a continuing security and shall not be affected or avoided in any way by any agreement or arrangement made between you and the Borrower or by any alterations or variations to the rights or obligations of any of the said Deed of Loan or by the granting of any time or other indulgence or forbearance by you to the Borrower of any other thing whatsoever which under the law relating to sureties would but for this provision affect or avoid this guarantee and whether any of the aforesaid matters occur whether with or without my consent AND I FURTHER AGREE THAT you shall be at liberty to regard me in all respect as a principal party and shall not be obliged to take action first against the Borrower AND THAT my obligations hereunder shall not merge or be deemed to have been merged in any judgment obtained by you against the Borrower AND THAT I shall remain liable to you in terms of this Guarantee notwithstanding that you may in the meantime obtain judgment against the Borrower.

My liability under this Guarantee shall not be discharged until all terms of the said Loan Agreement have been faithfully performed and observed.

IN WITNESS WHEREOF these present have been executed  
This 5th Day of April 2014.

  
SIGNED SEALED AND DELIVERED  
by the said Kiran Dadi in the presence of:

KREEDA SUPER FUND									
LOAN REPAYMENT SCHEDULE			Loan start			07th April 2014			
Kiran Dadi									
		Interest	R'pment		Closing Balance		interest paid		
	Open Balance	10%							
30/04/2014	15,000.00	95.83	-		15,095.83				1
31/05/2014	15,095.83	125.80	-		15,221.63				2
30/06/2014	15,221.63	126.85	-		15,348.48		348.48	Yr 2014	3
31/07/2014	15,348.48	127.90	-		15,476.38				4
31/08/2014	15,476.38	128.97	-		15,605.35				5
30/09/2014	15,605.35	130.04	-		15,735.40				6
31/10/2014	15,735.40	131.13	-		15,866.53				7
30/11/2014	15,866.53	132.22	-		15,998.75				8
31/12/2014	15,998.75	133.32	-		16,132.07				9
31/01/2015	16,132.07	134.43	-		16,266.50				10
28/02/2015	16,266.50	135.55	-		16,402.06				11
31/03/2015	16,402.06	136.68	-		16,538.74				12
30/04/2015	16,538.74	137.82	-		16,676.56				13
31/05/2015	16,676.56	138.97	-		16,815.54				14
30/06/2015	16,815.54	140.13	-		16,955.67		1,607.19	Yr 2015	15
31/07/2015	16,955.67	141.30	-		17,096.96				16
31/08/2015	17,096.96	142.47	-		17,239.44				17
30/09/2015	17,239.44	143.66	-		17,383.10				18
31/10/2015	17,383.10	144.86	-		17,527.96				19
30/11/2015	17,527.96	146.07	-		17,674.02				20
31/12/2015	17,674.02	147.28	-		17,821.31				21
31/01/2016	17,821.31	148.51	-		17,969.82				22
29/02/2016	17,969.82	149.75	-		18,119.57				23
31/03/2016	18,119.57	151.00	-		18,270.56				24
30/04/2016	18,270.56	152.25	-		18,422.82				25
31/05/2016	18,422.82	153.52	-		18,576.34				26
30/06/2016	18,576.34	154.80	-		18,731.14		1,775.48	Yr 2016	27
31/07/2016	18,731.14	156.09	-		18,887.24				28
31/08/2016	18,887.24	157.39	-		19,044.63				29
30/09/2016	19,044.63	158.71	-		19,203.34				30
31/10/2016	19,203.34	160.03	-		19,363.36				31
30/11/2016	19,363.36	161.36	-		19,524.73				32
31/12/2016	19,524.73	162.71	-		19,687.43				33
31/01/2017	19,687.43	164.06	-		19,851.49				34
28/02/2017	19,851.49	165.43	-		20,016.92				35
31/03/2017	20,016.92	166.81	-		20,183.73				36
30/04/2017	20,183.73	168.20	-		20,351.93				37
31/05/2017	20,351.93	169.60	-		20,521.53				38
30/06/2017	20,521.53	171.01	-		20,692.54		1,961.40	Yr 2017	39
31/07/2017	20,692.54	172.44	-		20,864.98				40
31/08/2017	20,864.98	173.87	-		21,038.85				41
30/09/2017	21,038.85	175.32	-		21,214.18				42
31/10/2017	21,214.18	176.78	-		21,390.96				43
30/11/2017	21,390.96	178.26	-		21,569.22				44
31/12/2017	21,569.22	179.74	-		21,748.96				45
31/01/2018	21,748.96	181.24	-		21,930.20				46
28/02/2018	21,930.20	182.75	-		22,112.96				47
31/03/2018	22,112.96	184.27	-		22,297.23				48
30/04/2018	22,297.23	185.81	-		22,483.04				49
31/05/2018	22,483.04	187.36	-		22,670.40				50
30/06/2018	22,670.40	188.92	-		22,859.32		2,166.78	2018	51
31/07/2018	22,859.32	190.49	-		23,049.81				52
31/08/2018	23,049.81	192.08	-		23,241.90				53
30/09/2018	23,241.90	193.68	-		23,435.58				54
31/10/2018	23,435.58	195.30	-		23,630.87				55
30/11/2018	23,630.87	196.92	-		23,827.80				56
31/12/2018	23,827.80	198.56	-		24,026.36				57
1/01/2019	24,026.36	200.22	-		24,226.58				58
2/01/2019	24,226.58	201.89	-		24,428.47				59
3/01/2019	24,428.47	203.57	-		24,632.04				60

## DEED OF LOAN AND GUARANTEE

THIS DEED ON LOAN is made the

02<sup>nd</sup> Day of Nov 2016

**BETWEEN:** Deepak Prakash - As Trustee For Kreedaa SuperAnnuation Fund of  
18 Bearcat Court Bray Park in the state of Queensland  
( "the Lender" )

AND

Murali Sakavarapu of Newstead, Brisbane  
the state of Queensland

("the Borrower")

### RECITALS

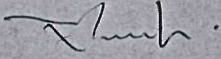
- A. The Borrower has previously requested the Lender to lend and advance the sum of **TEN THOUSAND - \$10,000/-** ("the Loan Monies") to the Borrower.
- B. The Borrower has agreed to guarantee repayment of the Loan Monies and interest as herein provided to the Lender upon the terms of the guarantee here to annexed marked "A--".
- C. The Lender lent and advanced the Loan Monies to the Borrower on 02<sup>nd</sup> Day of Nov 2016

### AGREEMENT

1. The Borrower acknowledges having received the Loan Monies from the Lender on 02<sup>nd</sup> Day of Nov 2016
2. The Borrower will pay interest to the Lender at the rate of ten per cent (10%) per annum calculated on the Loan Monies or on so much thereof as shall be owing by the Borrower to the Lender from time to time, such interest to be paid Yearly.
3. The term of this loan is for a period no more than 7 years from the date of this deed.
4. The Loan Monies and any interest owing hereunder shall also become due and payable to the Lender upon death of the Borrower or if a Receiver, or Receiver and Manager, Official Manager, Trustee, for all or any part of the assets or undertaking of the Borrower and is not removed within twenty-eight days.
5. The Borrower shall be entitled if it so wishes to make repayment of part or all of the Loan Monies to the Lender from time to time before the events mentioned in clauses 3 and 4 hereof.
6. The Borrower hereby acknowledges and agrees that in consideration of the Lender lending and advancing the Loan Monies to the Borrower he had guaranteed repayment of the Loan Monies and payment of interest as aforesaid upon the term contained in the Guarantee hereto annexed marked "A"

SIGNED SEALED AND DELIVERED

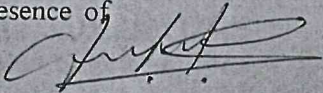
by Murali Sakavarapu  
in the presence of:



A Justice of the Peace/ Solicitor

SIGNED SEALED AND DELIVERED

By Deepak Prakash as trustee of KREEDA SUPERANNUATION FUND in the  
presence of



A Justice of the Peace/ Solicitor



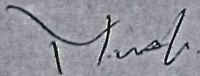
**TO: Deepak Prakash & Krishnaveni Naidu As Trustee For Kreedha  
Superannuation Fund of 18 Bearcat Court Bray Park in the state of  
Queensland.**

I: Murali Sakavarapu of Fitzgibbon Brisbane, in the state of Queensland.

IN CONSIDERATION of you lending to Murali Sakavarapu ("the Borrower") the amount of the Loan Monies referred to in the Deed of Loan annexed here to and executing such Deed DO HEREBY GUARANTEE the punctual and faithful performance and observance by the Borrower of the terms of the said Deed of Loan and of all the Borrower's obligations whatsoever to you while any monies remain owing to you under the Deed of Loan AND I HEREBY ACKNOWLEDGE that this Guarantee shall be a continuing security and shall not be affected or avoided in any way by any agreement or arrangement made between you and the Borrower or by any alterations or variations to the rights or obligations of any of the said Deed of Loan or by the granting of any time or other indulgence or forbearance by you to the Borrower of any other thing whatsoever which under the law relating to sureties would but for this provision affect or avoid this guarantee and whether any of the aforesaid matters occur whether with or without my consent AND I FURTHER AGREE THAT you shall be at liberty to regard me in all respect as a principal party and shall not be obliged to take action first against the Borrower AND THAT my obligations hereunder shall not merge or be deemed to have been merged in any judgment obtained by you against the Borrower AND THAT I shall remain liable to you in terms of this Guarantee notwithstanding that you may in the meantime obtain judgment against the Borrower.

My liability under this Guarantee shall not be discharged until all terms of the said Loan Agreement have been faithfully performed and observed.

IN WITNESS WHEREOF these present have been executed  
This 02<sup>nd</sup> Day of Nov 2016.



SIGNED SEALED AND DELIVERED  
by the said Murali Sakavarapu in the presence of:

KREEDA SUPER FUND  
LOAN REPAYMENT SCHEDULE

Murali Sakavarapu

		Drawdown	Open Balance	Interest 10%	repayments	Closing Balance	
Nov-16	1		10,000.00	83.33		10,083.33	
Dec-16	2		10,083.33	84.03		10,167.36	
Jan-17	3		10,167.36	84.73		10,252.09	
Feb-17	4		10,252.09	85.43		10,337.52	
Mar-17	5		10,337.52	86.15		10,423.67	
Apr-17	6		10,423.67	86.86		10,510.53	
May-17	7		10,510.53	87.59		10,598.12	
Jun-17	8		10,598.12	88.32		10,686.44	686.44
Jul-17	9		10,686.44	89.05		10,775.49	
Aug-17	10		10,775.49	89.80		10,865.29	
Sep-17	11		10,865.29	90.54		10,955.83	
Oct-17	12		10,955.83	91.30		11,047.13	
Nov-17	13		11,047.13	92.06		11,139.19	
Dec-17	14		11,139.19	92.83		11,232.02	
Jan-18	15		11,232.02	93.60		11,325.62	
Feb-18	16		11,325.62	94.38		11,420.00	
Mar-18	17		11,420.00	95.17		11,515.16	
Apr-18	18		11,515.16	95.96		11,611.12	
May-18	19		11,611.12	96.76		11,707.88	
Jun-18	20		11,707.88	97.57		11,805.45	
Jul-18	21		11,805.45	98.38		11,903.83	
Aug-18	22		11,903.83	99.20		12,003.03	
Sep-18	23		12,003.03	100.03		12,103.05	
Oct-18	24		12,103.05	100.86		12,203.91	
Nov-18	25		12,203.91	101.70		12,305.61	
Dec-18	26		12,305.61	102.55		12,408.16	
Jan-19	27		12,408.16	103.40		12,511.56	
Feb-19	28		12,511.56	104.26		12,615.82	
Mar-19	29		12,615.82	105.13		12,720.95	
Apr-19	30		12,720.95	106.01		12,826.96	
May-19	31		12,826.96	106.89		12,933.85	
Jun-19	32		12,933.85	107.78		13,041.63	
Jul-19	33		13,041.63	108.68		13,150.31	
Aug-19	34		13,150.31	109.59		13,259.90	
Sep-19	35		13,259.90	110.50		13,370.40	
Oct-19	36		13,370.40	111.42		13,481.82	
Nov-19	37		13,481.82	112.35		13,594.17	
Dec-19	38		13,594.17	113.28		13,707.45	
Jan-20	39		13,707.45	114.23		13,821.68	
Feb-20	40		13,821.68	115.18		13,936.86	
Mar-20	41		13,936.86	116.14		14,053.00	
Apr-20	42		14,053.00	117.11		14,170.11	
May-20	43		14,170.11	118.08		14,288.19	
Jun-20	44		14,288.19	119.07		14,407.26	
Jul-20	45		14,407.26	120.06		14,527.32	
Aug-20	46		14,527.32	121.06		14,648.38	
Sep-20	47		14,648.38	122.07		14,770.45	
Oct-20	48		14,770.45	123.09		14,893.54	
Nov-20	49		14,893.54	124.11		15,017.65	
Dec-20	50		15,017.65	125.15		15,142.80	
Jan-21	51		15,142.80	126.19		15,268.99	
Feb-21	52		15,268.99	127.24		15,396.23	
Mar-21	53		15,396.23	128.30		15,524.53	
Apr-21	54		15,524.53	129.37		15,653.91	
May-21	55		15,653.91	130.45		15,784.35	
Jun-21	56		15,784.35	131.54		15,915.89	
Jul-21	57		15,915.89	132.63		16,048.52	
Aug-21	58		16,048.52	133.74		16,182.26	
Sep-21	59		16,182.26	134.85		16,317.11	
Oct-21	60		16,317.11	135.98		16,453.09	
Nov-21	61		16,453.09	137.11		16,590.20	
Dec-21	62		16,590.20	138.25		16,728.45	
Jan-22	63		16,728.45	139.40		16,867.85	
Feb-22	64		16,867.85	140.57		17,008.42	

Mar-22	65		17,008.42	141.74			17,150.16	
Apr-22	66		17,150.16	142.92			17,293.07	
May-22	67		17,293.07	144.11			17,437.18	
Jun-22	68		17,437.18	145.31			17,582.49	
Jul-22	69		17,582.49	146.52			17,729.01	
Aug-22	70		17,729.01	147.74			17,876.76	
Sep-22	71		17,876.76	148.97			18,025.73	
Oct-22	72		18,025.73	150.21			18,175.94	
Nov-22	73		18,175.94	151.47			18,327.41	
Dec-22	74		18,327.41	152.73			18,480.14	
Jan-23	75		18,480.14	154.00			18,634.14	
Feb-23	76		18,634.14	155.28			18,789.42	
Mar-23	77		18,789.42	156.58			18,946.00	
Apr-23	78		18,946.00	157.88			19,103.88	
May-23	79		19,103.88	159.20			19,263.08	
Jun-23	80		19,263.08	160.53			19,423.61	
Jul-23	81		19,423.61	161.86			19,585.47	
Aug-23	82		19,585.47	163.21			19,748.69	
Sep-23	83		19,748.69	164.57			19,913.26	
Oct-23	84		19,913.26	165.94			20,079.20	

750/004.

N4-2

**DEED OF LOAN AND GUARANTEE**

**THIS DEED ON LOAN** is made the 25<sup>th</sup> day of AUGUST 2014

**BETWEEN:** Deepak Prakash & Krishnaveni Naidu As Trustee For Kreedaa Superannuation Fund of 18 Bearcat Court Bray Park in the state of Queensland ("the Lender")

**AND:** Nitin Kashyap of Bridgeman Downs, Brisbane in the state of Queensland ("the Borrower")

**RECITALS**

- A. The Borrower has previously requested the Lender to lend and advance the sum of SEVEN THOUSAND EIGHT HUNDRED DOLLARS -\$7800.00 ("the Loan Monies") to the Borrower.
- B. The Borrower has agreed to guarantee repayment of the Loan Monies and interest as herein provided to the Lender upon the terms of the guarantee hereto annexed marked "A".
- C. The Lender lent and advanced the Loan Monies to the Borrower on 25<sup>th</sup> day of August 2014.

**AGREEMENT**

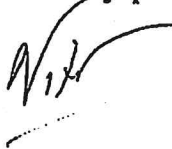
1. The Borrower acknowledges having received the Loan Monies from the Lender on 25<sup>TH</sup> day of August 2014.
2. The Borrower will pay interest to the Lender at the rate of ten per cent (10%) per annum calculated on the Loan Monies or on so much thereof as shall be owing by the Borrower to the Lender from time to time, such interest to be paid quarterly(3 months).
3. The term of this loan is for a period no more than 5years from the date of this deed.
4. The Loan Monies and any interest owing hereunder shall also become due and payable to the Lender upon death of the Borrower or if a Receiver, or Receiver and Manager, Official Manager, Trustee, Voluntary Administrator, Provisional Liquidator or similar officer is appointed for all or any part of the

assets or undertaking of the Borrower and is not removed within twenty-eight days.

5. The Borrower shall be entitled if it so wishes to make repayment of part or all of the Loan Monies to the Lender from time to time before the events mentioned in clauses 3 and 4 hereof.
6. The Borrower hereby acknowledges and agrees that in consideration of the Lender lending and advancing the Loan Monies to the Borrower he had guaranteed repayment of the Loan Monies and payment of interest as aforesaid upon the term contained in the Guarantee hereto annexed marked "A"

**SIGNED SEALED AND DELIVERED**

by Nitin Kashyap



**SIGNED SEALED AND DELIVERED**

By Deepak Prakash as trustee of KREEDA SUPERANNUATION FUND



And

**SIGNED SEALED AND DELIVERED**

By Krishnaveni Naidu as trustee of KREEDA SUPERANNUATION



N4-4

“A”

**TO: Deepak Prakash & Krishnaveni Naidu As Trustee For Kreedha  
Superannuation Fund of 18 Bearcat Court Bray Park in the state of  
Queensland.**

**I: Nitin Kashyap of \_\_\_\_\_ in the state of Queensland.**

**IN CONSIDERATION** of you lending to Nitin Kashyap (“the Borrower”) the amount of the Loan Monies referred to in the Deed of Loan annexed hereto and executing such Deed **DO HEREBY GUARANTEE** the punctual and faithful performance and observance by the Borrower of the terms of the said Deed of Loan and of all the Borrower’s obligations whatsoever to you while any monies remain owing to you under the Deed of Loan **AND I HEREBY ACKNOWLEDGE** that this Guarantee shall be a continuing security and shall not be affected or avoided in any way by any agreement or arrangement made between you and the Borrower or by any alterations or variations to the rights or obligations of any of the said Deed of Loan or by the granting of any time or other indulgence or forbearance by you to the Borrower of any other thing whatsoever which under the law relating to sureties would but for this provision affect or avoid this guarantee and whether any of the aforesaid matters occur whether with or without my consent **AND I FURTHER AGREE THAT** you shall be at liberty to regard me in all respect as a principal party and shall not be obliged to take action first against the Borrower **AND THAT** my obligations hereunder shall not merge or be deemed to have been merged in any judgment obtained by you against the Borrower **AND THAT I** shall remain liable to you in terms of this Guarantee notwithstanding that you may in the meantime obtain judgment against the Borrower.

My liability under this Guarantee shall not be discharged until all terms of the said Loan Agreement have been faithfully performed and observed.

**IN WITNESS WHEREOF** these present have been executed  
this 25 day of AUGUST 2014.

**SIGNED SEALED AND DELIVERED**  
by the said Nitin Kashyap :



# KREEDA SUPER FUND

## LOAN REPAYMENT SCHEDULE

Loan start

25th August 2014

750/004	Nitin Kashyap		Term 5 yrs				
		Interest	repayments		Closing Balance	interest pa	
	Open Balance	10%					1
31/08/2014	7,800.00	49.83	-		7,849.83		2
30/09/2014	7,849.83	65.42	-		7,915.25		3
31/10/2014	7,915.25	65.96	-		7,981.21		4
30/11/2014	7,981.21	66.51	-		8,047.72		5
31/12/2014	8,047.72	67.06	-		8,114.78		6
31/01/2015	8,114.78	67.62	-		8,182.41		7
25/02/2015	8,182.41	68.19	-		8,250.59		8
31/03/2015	8,250.59	68.75	-		8,319.35		9
30/04/2015	8,319.35	69.33	-		8,388.68		10
31/05/2015	8,388.68	69.91	-		8,458.58		11
30/06/2015	8,458.58	70.49	-		8,529.07	729.07	Yr 2015 12
31/07/2015	8,529.07	71.08	-		8,600.15		13
31/08/2015	8,600.15	71.67	-		8,671.81		14
30/09/2015	8,671.81	72.27	-		8,744.08		15
31/10/2015	8,744.08	72.87	-		8,816.95		16
30/11/2015	8,816.95	73.47	-		8,890.42		17
31/12/2015	8,890.42	74.09	-		8,964.51		18
31/01/2016	8,964.51	74.70	-		9,039.21		19
29/02/2016	9,039.21	75.33	-		9,114.54		20
31/03/2016	9,114.54	75.95	-		9,190.49		21
30/04/2016	9,190.49	76.59	-		9,267.08		22
31/05/2016	9,267.08	77.23	-		9,344.31		23
30/06/2016	9,344.31	77.87	-		9,422.18	893.11	Yr 2016 24
31/07/2016	9,422.18	78.52	-		9,500.69		25
31/08/2016	9,500.69	79.17	-		9,579.87		26
30/09/2016	9,579.87	79.83	-		9,659.70		27
31/10/2016	9,659.70	80.50	-		9,740.20		28
30/11/2016	9,740.20	81.17	-		9,821.36		29
31/12/2016	9,821.36	81.84	-		9,903.21		30
31/01/2017	9,903.21	82.53	-		9,985.74		31
28/02/2017	9,985.74	83.21	-		10,068.95		32
31/03/2017	10,068.95	83.91	-		10,152.86		33
30/04/2017	10,152.86	84.61	-		10,237.46		34
31/05/2017	10,237.46	85.31	-		10,322.78		35
30/06/2017	10,322.78	86.02	-		10,408.80	986.62	Yr 2017 36
31/07/2017	10,408.80	86.74	-		10,495.54		37
31/08/2017	10,495.54	87.46	-		10,583.00		38
30/09/2017	10,583.00	88.19	-		10,671.19		39
31/10/2017	10,671.19	88.93	-		10,760.12		40
30/11/2017	10,760.12	89.67	-		10,849.79		41
31/12/2017	10,849.79	90.41	-		10,940.20		42
31/01/2018	10,940.20	91.17	-		11,031.37		43
28/02/2018	11,031.37	91.93	-		11,123.30		44
31/03/2018	11,123.30	92.69	-		11,215.99		45
30/04/2018	11,215.99	93.47	-		11,309.46		46
31/05/2018	11,309.46	94.25	-		11,403.71		47
30/06/2018	11,403.71	95.03	-		11,498.74	1,089.94	Yr 2018 48
31/07/2018	11,498.74	95.82	-		11,594.56		49
31/08/2018	11,594.56	96.62	-		11,691.18		50
30/09/2018	11,691.18	97.43	-		11,788.61		51
31/10/2018	11,788.61	98.24	-		11,886.85		52
30/11/2018	11,886.85	99.06	-		11,985.90		53
31/12/2018	11,985.90	99.88	-		12,085.79		54
31/01/2019	12,085.79	100.71	-		12,186.50		55
28/02/2019	12,186.50	101.55	-		12,288.05		56
31/03/2019	12,288.05	102.40	-		12,390.46		57
30/04/2019	12,390.46	103.25	-		12,493.71		58
31/05/2019	12,493.71	104.11	-		12,597.82		59
30/06/2019	12,597.82	104.98	-		12,702.81	1,204.07	Yr 2019 60

750/002

DEED OF LOAN AND GUARANTEE

THIS DEED ON LOAN is made the 21st day of June 2013

BETWEEN: Deepak Prakash & Krishnaveni Naidu As Trustee For Kreedaa Superannuation Fund of 18 Bearcat Court Bray Park in the state of Queensland ("the Lender")

AND: Tirumala Polamarasetty of Dockside, Melbourne in the state of Victoria ("the Borrower")

RECITALS

- A. The Borrower has previously requested the Lender to lend and advance the sum of **FIFTEEN THOUSAND DOLLARS -S15 000.00** ("the Loan Monies") to the Borrower.
- B. The Borrower has agreed to guarantee repayment of the Loan Monies and interest as herein provided to the Lender upon the terms of the guarantee hereto annexed marked "A".
- C. The Lender lent and advanced the Loan Monies to the Borrower on 21st day of June 2013.

AGREEMENT

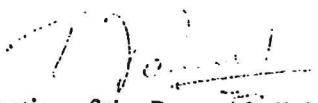
- 1. The Borrower acknowledges having received the Loan Monies from the Lender on 21st day of June 2014.
- 2. The Borrower will pay interest to the Lender at the rate of ten per cent (10%) per annum calculated on the Loan Monies or on so much thereof as shall be owing by the Borrower to the Lender from time to time, such interest to be paid quarterly(3 months).
- 3. The term of this loan is for a period no more than 5years from the date of this deed.
- 4. The Loan Monies and any interest owing hereunder shall also become due and payable to the Lender upon death of the Borrower or if a Receiver, or Receiver and Manager, Official Manager, Trustee, Voluntary Administrator, Provisional Liquidator or similar officer is appointed for all or any part of the assets or undertaking of the Borrower and is not removed within twenty-eight days.



5. The Borrower shall be entitled if it so wishes to make repayment of part or all of the Loan Monies to the Lender from time to time before the events mentioned in clauses 3 and 4 hereof.
6. The Borrower hereby acknowledges and agrees that in consideration of the Lender lending and advancing the Loan Monies to the Borrower he had guaranteed repayment of the Loan Monies and payment of interest as aforesaid upon the term contained in the Guarantee hereto annexed marked "A"

**SIGNED SEALED AND DELIVERED**

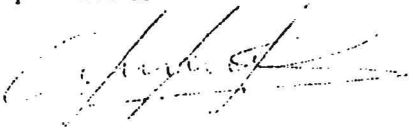
by **Tirumala Polamarasetty**  
in the presence of:



A Justice of the Peace / Solicitor

**SIGNED SEALED AND DELIVERED**

By **Deepak Prakash** as trustee of **KREEDA SUPERANNUATION FUND** in the presence of

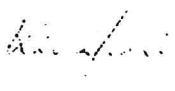


A Justice of the Peace / Solicitor

And

**SIGNED SEALED AND DELIVERED**

By **Krishnaveni Naidu** as trustee of **KREEDA SUPERANNUATION FUND** in the presence of



A Justice of the Peace / Solicitor

N2-41

"A"

TO: Deepak Prakash & Krishnaveni Naidu As Trustee For Kreedha Superannuation Fund of 18 Bearcat Court Bray Park in the state of Queensland.

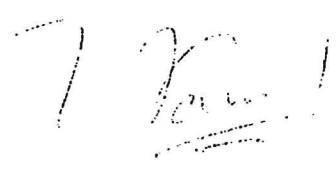
I: Tirumala Polamarasetty of Dockside, Melbourne in the state of Victoria.

IN CONSIDERATION of you lending to Tirumala Polamarasetty ("the Borrower") the amount of the Loan Monies referred to in the Deed of Loan annexed hereto and executing such Deed DO HEREBY GUARANTEE the punctual and faithful performance and observance by the Borrower of the terms of the said Deed of Loan and of all the Borrower's obligations whatsoever to you while any monies remain owing to you under the Deed of Loan AND I HEREBY ACKNOWLEDGE that this Guarantee shall be a continuing security and shall not be affected or avoided in any way by any agreement or arrangement made between you and the Borrower or by any alterations or variations to the rights or obligations of any of the said Deed of Loan or by the granting of any time or other indulgence or forbearance by you to the Borrower of any other thing whatsoever which under the law relating to sureties would but for this provision affect or avoid this guarantee and whether any of the aforesaid matters occur whether with or without my consent AND I FURTHER AGREE THAT you shall be at liberty to regard me in all respect as a principal party and shall not be obliged to take action first against the Borrower AND THAT my obligations hereunder shall not merge or be deemed to have been merged in any judgment obtained by you against the Borrower AND THAT I shall remain liable to you in terms of this Guarantee notwithstanding that you may in the meantime obtain judgment against the Borrower.

My liability under this Guarantee shall not be discharged until all terms of the said Loan Agreement have been faithfully performed and observed.

IN WITNESS WHEREOF these present have been executed this 21 day of June 2013.

SIGNED SEALED AND DELIVERED  
by the said Tirumala Polamarasetty in the presence of:



# KREEDA SUPER FUND

## LOAN REPAYMENT SCHEDULE

Loan start

21st June 2013

**Tirumala Polamarasetty**

	Open Balance	Interest 10%	repayments	Closing Balance	interest pa	
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30/06/2013	15,000.00	125.00	-	15,125.00		1	
31/07/2013	15,125.00	126.04	-	15,251.04		2	
31/08/2013	15,251.04	127.09	-	15,378.13		3	
30/09/2013	15,378.13	128.15	-	15,506.28		4	
31/10/2013	15,506.28	129.22	-	15,635.50		5	
30/11/2013	15,635.50	130.30	-	15,765.80		6	
21/12/2013	15,765.80	131.38	-	15,897.18		7	
31/01/2014	15,897.18	132.48	-	16,029.66		8	
28/02/2014	16,029.66	133.58	-	16,163.24		9	
31/03/2014	16,163.24	134.69	-	16,297.93		10	
30/04/2014	16,297.93	135.82	-	16,433.75		11	
31/05/2014	16,433.75	136.95	-	16,570.70		12	
30/06/2014	16,570.70	138.09	-	16,708.79	1,708.79	Yr 2014	13
31/07/2014	16,708.79	139.24	-	16,848.03			14
31/08/2014	16,848.03	140.40	-	16,988.43			15
30/09/2014	16,988.43	141.57	-	17,130.00			16
31/10/2014	17,130.00	142.75	-	17,272.75			17
30/11/2014	17,272.75	143.94	-	17,416.68			18
31/12/2014	17,416.68	145.14	- 4,000.00	13,561.82			19
31/01/2015	13,561.82	113.02	-	13,674.84			20
28/02/2015	13,674.84	113.96	-	13,788.80			21
31/03/2015	13,788.80	114.91	-	13,903.70			22
30/04/2015	13,903.70	115.86	-	14,019.57			23
31/05/2015	14,019.57	116.83	-	14,136.40			24
30/06/2015	14,136.40	117.80	-	14,254.20	1,545.41	Yr 2015	25
31/07/2015	14,254.20	118.79	-	14,372.99			26
31/08/2015	14,372.99	119.77	-	14,492.76			27
30/09/2015	14,492.76	120.77	-	14,613.53			28
31/10/2015	14,613.53	121.78	-	14,735.31			29
30/11/2015	14,735.31	122.79	-	14,858.11			30
31/12/2015	14,858.11	123.82	-	14,981.92			31
31/01/2016	14,981.92	124.85	-	15,106.77			32
29/02/2016	15,106.77	125.89	-	15,232.66			33
31/03/2016	15,232.66	126.94	-	15,359.60			34
30/04/2016	15,359.60	128.00	-	15,487.60			35
31/05/2016	15,487.60	129.06	-	15,616.66			36
30/06/2016	15,616.66	130.14	-	15,746.80	1,492.60	Yr 2016	37
31/07/2016	15,746.80	131.22	-	15,878.02			38
31/08/2016	15,878.02	132.32	-	16,010.34			39
30/09/2016	16,010.34	133.42	-	16,143.76			40
31/10/2016	16,143.76	134.53	-	16,278.29			41
30/11/2016	16,278.29	135.65	-	16,413.94			42
31/12/2016	16,413.94	136.78	-	16,550.73			43
31/01/2017	16,550.73	137.92	-	16,688.65			44
28/02/2017	16,688.65	139.07	-	16,827.72			45
31/03/2017	16,827.72	140.23	-	16,967.95			46
30/04/2017	16,967.95	141.40	-	17,109.35			47
31/05/2017	17,109.35	142.58	-	17,251.93			48
30/06/2017	17,251.93	143.77	-	17,395.70	1,648.90	Yr 2017	49
31/07/2017	17,395.70	144.96	-	17,540.66			50
31/08/2017	17,540.66	146.17	-	17,686.83			51
30/09/2017	17,686.83	147.39	-	17,834.22			52
31/10/2017	17,834.22	148.62	-	17,982.84			53
30/11/2017	17,982.84	149.86	-	18,132.70			54
31/12/2017	18,132.70	151.11	-	18,283.80			55
31/01/2018	18,283.80	152.37	-	18,436.17			56
28/02/2018	18,436.17	153.63	-	18,589.80			57
31/03/2018	18,589.80	154.92	-	18,744.72			58
30/04/2018	18,744.72	156.21	-	18,900.93			59
31/05/2018	18,900.93	157.51	-	19,058.43			60

## DEED OF LOAN AND GUARANTEE

THIS DEED ON LOAN is made the

12<sup>th</sup> Day of April 2017

**BETWEEN:** Deepak Prakash - As Trustee For Kreedaa SuperAnnuation Fund of  
18 Bearcat Court Bray Park in the state of Queensland  
(-- the Lender" )

AND

Shreyas Megatavally of Fitzgibbon, Brisbane  
the state of Queensland

("the Borrower")

### RECITALS

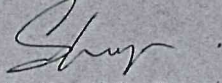
- A. The Borrower has previous ly requested the Lender to lend and advance the sum of **EIGHT THOUSAND NINE HUNDRED - \$8900/-** ("the Loan Monies") to the Borrower.
- B. The Borrower has agreed to guarantee repayment of the Loan Monies and interest as herein provided to the Lender upon the terms of the guarantee here to annexed marked "A--.
- C. The Lender lent and advanced the Loan Mon ies to the Borrower on 12th Day of April 2017.

### AGREEMENT

1. The Borrower acknowledges having received the Loan Monies from the Lender on 12th Day of April 2017.
2. The Borrower will pay interest to the Lend er al the rate of ten per cent (10%) per annum calculated on the Loan Monies or on so much thereof as shall be owing by the Borrower to the Lender from time to time, such interest to be paid Yearly .
3. The term of this loan is for a period no more than 7 years from the date of this deed.
4. The Loan Monies and any interest owing here under s hall also become due and payable to the Lender upon death of the Borrower or if a Receiver, or Receiver and Manager, Official Manager, Trustee, for all or any part of the assets or undertaking of the Borrower and is not removed with in twenty-eight days.
5. The Borrower shall be entitled if it so wishes to make repayment of part or all of the Loan Monies to the Lender from time to time before the events mentioned in clauses 3 and 4 hereof.
6. The Borrower hereby acknowledges and agrees that in consideration of the Lender lending and advancing the Loan Monies to the Borrower he had guaranteed repayment of the Loan Monies and payment of interest as aforesaid upon the term contained in the Guarantee hereto annexed marked  
--A

SIGNED SEALED AND DELIVERED

by Shreyas Megatavally  
in the presence of:



A Justice of the Peace/ Solicitor

SIGNED SEALED AND DELIVERED

By Deepak Prakash as trustee of KREEDA SUPERANNUATION FUND in the  
presence of

A Justice of the Peace/ Solicitor

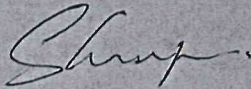
**TO: Deepak Prakash & Krishnaveni Naidu As Trustee For Kreedha  
Superannuation Fund** of 18 Bearcat Court Bray Park in the state of  
Queensland.

I: Shreyas Megatavally of Fitzgibbon Brisbane, in the state of Queensland.

IN CONSIDERATION of you lending to Shreyas Megatavally ("the Borrower") the amount of the Loan Monies referred to in the Deed of Loan annexed here to and executing such Deed DO HEREBY GUARANTEE the punctual and faithful performance and observance by the Borrower of the terms of the said Deed of Loan and of all the Borrower's obligations whatsoever to you while any monies remain owing to you under the Deed of Loan AND I HEREBY ACKNOWLEDGE that this Guarantee shall be a continuing security and shall not be affected or avoided in any way by any agreement or arrangement made between you and the Borrower or by any alterations or variations to the rights or obligations of any of the said Deed of Loan or by the granting of any time or other indulgence or forbearance by you to the Borrower of any other thing whatsoever which under the law relating to sureties would but for this provision affect or avoid this guarantee and whether any of the aforesaid matters occur whether with or without my consent AND I FURTHER AGREE THAT you shall be at liberty to regard me in all respect as a principal party and shall not be obliged to take action first against the Borrower AND THAT my obligations hereunder shall not merge or be deemed to have been merged in any judgment obtained by you against the Borrower AND THAT I shall remain liable to you in terms of this Guarantee notwithstanding that you may in the meantime obtain judgment against the Borrower.

My liability under this Guarantee shall not be discharged until all terms of the said Loan Agreement have been faithfully performed and observed.

IN WITNESS WHEREOF these present have been executed  
This 12th Day of April 2017.



SIGNED SEALED AND DELIVERED

by the said Shreyas Megatavally in the presence of:

**KREEDA SUPER FUND  
LOAN REPAYMENT SCHEDULE**

SHREYAS

				Interest	repayments		
		Drawdown	Open Balance	10%			Closing Balance
Nov-15	1		5,000.00	41.67	- 5,000.00		41.67
Dec-15	2		41.67	0.35			42.01
Jan-16	3		42.01	0.35			42.36
Feb-16	4		42.36	0.35			42.72
Mar-16	5		42.72	0.36			43.07
Apr-16	6		43.07	0.36			43.43
May-16	7		43.43	0.36			43.79
Jun-16	8		43.79	0.36			44.16
Jul-16	9		44.16	0.37			44.53
Aug-16	10		44.53	0.37			44.90
Sep-16	11	2500.00	2,544.90	21.21			2,566.11
Oct-16	12		2,566.11	21.38			2,587.49
Nov-16	13		2,587.49	21.56			2,609.05
Dec-16	14		2,609.05	21.74			2,630.79
Jan-17	15		2,630.79	21.92			2,652.72
Feb-17	16		2,652.72	22.11			2,674.82
Mar-17	17		2,674.82	22.29			2,697.11
Apr-17	18	6400.00	9,097.11	75.81			9,172.92
May-17	19		9,172.92	76.44			9,249.36
Jun-17	20		9,249.36	77.08			9,326.44
Jul-17	21		9,326.44	77.72			9,404.16
Aug-17	22		9,404.16	78.37			9,482.53
Sep-17	23		9,482.53	79.02			9,561.55
Oct-17	24		9,561.55	79.68			9,641.23
Nov-17	25		9,641.23	80.34			9,721.57
Dec-17	26		9,721.57	81.01			9,802.59
Jan-18	27		9,802.59	81.69			9,884.28
Feb-18	28		9,884.28	82.37			9,966.64
Mar-18	29		9,966.64	83.06			10,049.70
Apr-18	30		10,049.70	83.75			10,133.45
May-18	31		10,133.45	84.45			10,217.89
Jun-18	32		10,217.89	85.15			10,303.04
Jul-18	33		10,303.04	85.86			10,388.90
Aug-18	34		10,388.90	86.57			10,475.48
Sep-18	35		10,475.48	87.30			10,562.77
Oct-18	36		10,562.77	88.02			10,650.79
Nov-18	37		10,650.79	88.76			10,739.55
Dec-18	38		10,739.55	89.50			10,829.05
Jan-19	39		10,829.05	90.24			10,919.29
Feb-19	40		10,919.29	90.99			11,010.28
Mar-19	41		11,010.28	91.75			11,102.04
Apr-19	42		11,102.04	92.52			11,194.55
May-19	43		11,194.55	93.29			11,287.84
Jun-19	44		11,287.84	94.07			11,381.91
Jul-19	45		11,381.91	94.85			11,476.75
Aug-19	46		11,476.75	95.64			11,572.39
Sep-19	47		11,572.39	96.44			11,668.83
Oct-19	48		11,668.83	97.24			11,766.07
Nov-19	49		11,766.07	98.05			11,864.12
Dec-19	50		11,864.12	98.87			11,962.99
Jan-20	51		11,962.99	99.69			12,062.68
Feb-20	52		12,062.68	100.52			12,163.20
Mar-20	53		12,163.20	101.36			12,264.56
Apr-20	54		12,264.56	102.20			12,366.77
May-20	55		12,366.77	103.06			12,469.82
Jun-20	56		12,469.82	103.92			12,573.74
Jul-20	57		12,573.74	104.78			12,678.52
Aug-20	58		12,678.52	105.65			12,784.18
Sep-20	59		12,784.18	106.53			12,890.71
Oct-20	60		12,890.71	107.42			12,998.13
Nov-20	61		12,998.13	108.32			13,106.45
Dec-20	62		13,106.45	109.22			13,215.67
Jan-21	63		13,215.67	110.13			13,325.80
Feb-21	64		13,325.80	111.05			13,436.85

Mar-21	65		13,436.85	111.97			13,548.82	
Apr-21	66		13,548.82	112.91			13,661.73	
May-21	67		13,661.73	113.85			13,775.58	
Jun-21	68		13,775.58	114.80			13,890.37	
Jul-21	69		13,890.37	115.75			14,006.13	
Aug-21	70		14,006.13	116.72			14,122.85	
Sep-21	71		14,122.85	117.69			14,240.54	
Oct-21	72		14,240.54	118.67			14,359.21	
Nov-21	73		14,359.21	119.66			14,478.87	
Dec-21	74		14,478.87	120.66			14,599.52	
Jan-22	75		14,599.52	121.66			14,721.19	
Feb-22	76		14,721.19	122.68			14,843.86	
Mar-22	77		14,843.86	123.70			14,967.56	
Apr-22	78		14,967.56	124.73			15,092.29	
May-22	79		15,092.29	125.77			15,218.06	
Jun-22	80		15,218.06	126.82			15,344.88	
Jul-22	81		15,344.88	127.87			15,472.75	
Aug-22	82		15,472.75	128.94			15,601.69	
Sep-22	83		15,601.69	130.01			15,731.71	
Oct-22	84		15,731.71	131.10			15,862.80	