



000208 005 - 2155

Mr V Sebastin
29 Marscay St
KELLYVILLE RIDGE NSW 2155



26 June 2015

The Mortgage Centre
GPO Box 2755
Adelaide SA 5001
Telephone No: 132 558
Facsimile No: (08) 8152 2366
REF: 464-1691154-35

Dear Mr Sebastin,

**Your New Loan Accounts
in the name of Venu Sebastin and Margaret Helen Sebastin**

We're pleased to confirm that we opened your new loan accounts for you on 23 June 2015. Thank you for choosing us to assist with your loans.

This letter provides the information you need to help you manage your loans and meet your loan repayments.

Drawings

Here are the details of your loan accounts:

Rocket Repay Home Loan	account no	037169	115435	\$300,000.00
Rocket Investment Loan	account no	037169	115670	\$350,000.00
				<u>\$650,000.00</u>

Payments

As directed, we made the following payments on the day we opened your loan accounts:

Registration Charges Account	\$214.00
Stamping Charges Account	\$0.00
Commonwealth Bank Of Australia	\$295,188.57
Surplus	\$354,202.43
Annual Package Fee	\$395.00
	<u>\$650,000.00</u>

Repayments

The repayments that you need to make are:

Your Loan No.	Method of Payment	From Where	How Often	First Payment	Minimum Payment Amount
115435	Direct Debit	732371 511604	Weekly	30 Jun 2015	\$400.38
115670	Direct Debit	732371 511604	Monthly	23 Jul 2015	Interest, fees & any applicable government charges

There's more information about repayments in Part 3 of your loan booklet which we gave you with your Loan Offer.

Offset

The below loan account(s) has been linked to your nominated offset account(s) as follows:

Loan Account	Transaction Account
037169 115435	732371 511604

The offset feature has not been activated for the following loans:

Loan Account
037169 115670

If at any time you wish to activate this feature please provide us with your Westpac Choice or Classic Plus account details. If you don't have an existing Westpac Choice or Classic Plus account(s) in the same name(s) as your nominated loan(s), you can open one at any Westpac branch, or by calling Telephone Banking on 132 032.

Please be aware that only one Westpac Choice or Classic Plus account can be attached to a **Rocket Repay Home Loan** or **Rocket Investment Loan** at any one time. If you have multiple Rocket loans, each Rocket loan will require a separate Westpac Choice or Classic Plus account for offsetting purposes. Each Westpac Choice or Classic Plus account must be in the same name(s) as the correlating loan account you wish to offset.

As soon as you're able to provide your account details, please call us on 132 558 and we'll activate the offset feature for you.

Fees and Charges

Following is a list of fees and government charges you've either already paid, or you've given us authority to pay from your account(s). Please note that some of these fees may not yet have been drawn from your account(s):

Lender fees


Bank Cheque Issuance Fee	\$0.00
Loan Establishment Fee	\$0.00
Annual Package Fee	\$395.00

Government charges

Mortgage Registration Fee	\$107.00
Stamp Duty On Mortgage/Loan Security	\$0.00
Discharge Registration Fee	\$107.00

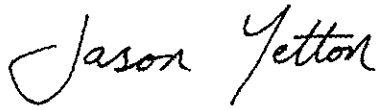
If you have any questions about your loans, please call Customer Service on 132 558 for assistance, Monday to Saturday. For faster service, please have your loan account numbers ready when you call.

If you are changing your contact address and / or telephone number, please notify us immediately so that we can update our records. This will ensure you do not miss out on any important information regarding your loan.



Once again, thank you for choosing us to assist with your loans.

Yours sincerely,



Jason Yetton
General Manager, Retail Banking
Retail & Business Banking
For and on behalf of
Westpac Banking Corporation

P.S. Please keep this letter with your loan documents for future reference.