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Loan No.													
2019 - 2020	July	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	April	May	June	TOTAL
INCOME													
Rental Income	1,803.00	1,803.00	1,803.00	1,803.00	1,803.00	1,803.00	1,803.00	1,803.00	1,803.00	1,803.00	1,651.00	1,803.00	21,484.00
Credit Interest	0.3	0.00	0.18	0.26	0.08	0.05	0.09	0.08	0.08	0.09	0.00		1.21
Total Income	1803.3	1803	1803.18	1803.26	1803.08	1803.05	1803.09	1803.08	1803.08	1803.09	1651	1803	21,485.21
EXPENSES													
Interest	1,682.42	1,682.42	1,682.42	1,682.42	1,682.42	1,682.42	1,682.42	1,682.42	1,682.42	1,682.42	1,682.42	1,682.42	20,189.04
Service Fee Liberty Financial	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	120.00
Property Management	178.50	178.50	178.50	178.50	178.50	178.50	178.50	178.50	178.50	178.50	163.45	178.50	2,126.95
Account Fee Comm Bank	5.00	2.00	5.00	5.00	5.00	2.00	2.00	2.00	5.00	5.00	2.00	2.00	00.00
Repairs & Maintainance													0.00
Improvements & Replacements													0.00
Body Corp' Fee						768.70			1,443.47				2,212.17
Travel													0.00
Letting Fee													100.00
Publications													0.00
Routine Inspections													0.00
City of Stonnington - Rates						176.00			176.00				352.00
South East Water Rates		225.35					146.35		14 -	146.35	146.35		664.40
Account Fee				165.00									165.00
Conveyancer													0.00
Land Tax								=======================================			٨		0.00
Buyers Agent													0.00
Misc'		2.20		2.20	2.20	2.20	2.20		2.20	2.20	2.20		17.60
Total Expenses	1,875.92	2,103.47	1,875.92	2,043.12	1,878.12	2,822.82	2,024.47	1,875.92	3,497.59	2,024.47	2,009.42	1,875.92	26,007.16
Super Choice	860 85	28 088	28.088	28 088	28.098	860 85	860 85	830 35	ARO RE	878.05	878.05	878.05	7 945 30
	200	2000		000	0000	2000		200			200		
ATO Payments		28.41		+	59.83				1		1		88.24
Personal Contributions													37,551.87
ASIC			267		54								321.00

Financial Year Statement

Michael D'CUNHA 5 Cooper Court WELLARD, WA 6170

Statement From

01/07/2019

Statement To

30/06/2020

Twig Real Estate

Suite 801, St Kilda Road Towers, 1 Queens Road, Melbourne Vic 3004 T: 0398638260 F: 0398204822

ABN: 30825969380 www.twigrealestate.com.au



Details	Expenses (\$)	Income (\$)	Balance (\$)
1007/50 Claremont Street, South Yarra, VIC 3141			
Rent		21,484.00	21,484.00
Council Rates	702.37		20,781.63
Management Fee	2,126.95		18,654.68
Smoke Alarms - Repairs	99.00		18,555.68
Sundry Fee	28.60		18,527.08
Water Rates	664.40	146.35	17,862.68
Total for property	3,621.32	21,630.35	17,862.68

Disclaimer:

This Financial Year Statement is for the purpose of assisting you with your financial reporting. These reports must be read and used in conjunction with Property Management Statements/Tax Invoices which are supplied from our office each month. We suggest you verify and reconcile the final income amount shown on this report with the monthly payments that you have received from our office. The information shown on this report should not be used for your annual Business Activity Statement (BAS) reporting. All GST entries and expense items need to be verified with the tax invoices which have been attached to and summarised on your monthly Property Management Statements /Tax Invoices. We advise that it is our understanding the GST cannot be claimed for residential properties. We also suggest you review all expense items to ensure they are eligible as an expense for Income Tax purposes and not as a depreciating Capital Purchase.

ACCOUNT STATEMENT

Customer Enquiries 13 11 33



Michael D'Cunha 5 Cooper Court WELLARD WA 6170

Borrowers/Guarantors

Loan Account Number:

2019151

D'Cunha SMSF Co Pty Ltd D'Cunha Superannuation Fund Michael Cleveland John D'Cunha

Start Date:

1 July 2019 End Date:

31 December 2019

Opening Rate:

7.08% Closing Rate:

Monthly Repayment:

\$1,654.56 Account Status:

6.88%

Default Rate (if applicable):

8.88% I

Payment Frequency:

Current Monthly

Account Summary as at 31 December 2019

Opening Balance	+	Interest Charged	+	Other Debits	-	Total Credits	=	Closing Balance
\$228,464.98		\$7,968.28		\$60.00		\$10,094.52		\$226,398.74

Building Insurance for your Property

Insurance helps you mitigate the risk of financial loss in events such as fire or storm. It is also a requirement of your loan contract that you have building insurance for your property. Please ensure a copy of your current certificate has been provided, noting Secure Funding Pty Ltd. Fees may apply if a current certificate is not on file. To update your account, send your certificate to **service@liberty.com.au**.

ACCOUNT STATEMENT

Customer Enquiries 13 11 33



Michael D'Cunha 5 Cooper Court WELLARD WA 6170

Borrowers/Guarantors

Loan Account Number:

2019151

D'Cunha SMSF Co Pty Ltd D'Cunha Superannuation Fund Michael Cleveland John D'Cunha

Start Date:1 January 2020End Date:30 June 2020Opening Rate:6.88%Closing Rate:6.63%Monthly Repayment:\$1,620.06Account Status:CurrentDefault Rate (if applicable):8.63%Payment Frequency:MonthlyBPAY Biller Code:64956BPAY CRN:20191516

Account Summary as at 30 June 2020

Opening Balance	+	Interest Charged	+	Other Debits	-	Total Credits	=	Closing Balance	
\$226,398.74		\$7,657.66		\$60.00		\$10,094.52		\$224,021.88	

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Make BPAY payments

To setup an online account in minutes, please visit activate.liberty.com.au.

Building Insurance for your Property

Insurance helps you mitigate the risk of financial loss in events such as fire or storm. It is also a requirement of your loan contract that you have building insurance for your property. Please ensure a copy of your current certificate has been provided, noting Secure Funding Pty Ltd. Fees may apply if a current certificate is not on file. To update your account, send your certificate to service@liberty.com.au.



Account name(s)	Michael D'CUNHA	Account	DCUNHA
	5 Cooper Court WELLARD WA 6170	Statement from	16 Jul 2019
		Statement to	16 Aug 2019
		Statement number	42

2019	Details		Debit	Credit	Balance
	Balance brou	ight forward			\$0.00
	1007/50 Clar	emont Street, South Yarra			
		Mr Peter Tsiaros; \$1,803.00 per month; Paid to: 16 Sep 2019			
16 Aug	140293	Rent 17 Aug 2019 to 16 Sep 2019 1007_50 Claremont St South East Water 1.07.19 - 30.09.19 (South East Water)	\$225.35	\$1,803.00	\$1,803.00 \$1,577.65
	140428 140429 140430	Management fee (1007/50 Claremont Street, South Yarra, VIC Sundry fee Payment to Owner (Michael D'CUNHA) (D'Chuna Superannuation Fund, Commonwealth Bank Australia, 066-135 10284658)	\$178.50 \$2.20 \$1,396.95		\$1,399.15 \$1,396.95 \$0.00
	Totals at end	of period	\$1,803.00	\$1,803.00	\$0.00



Account name(s)	Michael [D'CUNHA	Account	DCUNHA
	5 Cooper WELLAR	Court D WA 6170	Statement from	16 Sep 2019
	-	-	Statement to	18 Oct 2019
			Statement number	44
2019	Details		Debit	Credit Balance
2019		at famuard	Debit	\$0.00
	Balance brough	itiorward		φ0.00
	1007/50 Claren	nont Street, South Yarra		
		Mr Peter Tsiaros; \$1,803.00 per month; Paid to: 16 Nov 2019		
		Rent 17 Oct 2019 to 16 Nov 2019	\$1,803	3.00 \$1,803.00
18 Oct	145252	Management fee (1007/50 Claremont Street, South Yarra, VIC	\$178.50	\$1,624.50
	145253	Sundry fee	\$2.20	\$1,622.30
	145254	Payment to Owner (Michael D'CUNHA)	\$1,622.30	\$0.00
		(D'Chuna Superannuation Fund, Commonwealth Bank Australia, 066-135 10284658)		



Account name(s)	Michael D	'CUNHA	Account	DCUNHA
	5 Cooper WELLARI	Court D WA 6170	Statement from	19 Nov 2019
	4		Statement to	17 Dec 2019
			Statement number	46
2019	Details		Debit	Credit Balance
	Balance brough	t forward		\$0.00
	1007/50 Clarem	ont Street, South Yarra		
		Mr Peter Tsiaros; \$1,803.00 per month; Paid to: 16 Jan 2020		
		Rent 17 Dec 2019 to 16 Jan 2020	\$1,803	3.00 \$1,803.00
17 Dec	149733 149734 149735	Management fee (1007/50 Claremont Street, South Yarra, VIC Sundry fee Payment to Owner (Michael D'CUNHA) (D'Chuna Superannuation Fund, Commonwealth Bank Australia, 066-135 10284658)	\$178.50 \$2.20 \$1,622.30	\$1,624.50 \$1,622.30 \$0.00



Account name(s)	Michael D'CUNHA	Account	DCUNF	IA
	5 Cooper Court WELLARD WA 6170	Statement from	17 Dec	2019
		Statement to	17 Jan :	2020
		Statement number	47	
2020	Details	Debit	Credit	Balance
	Balance brought forward			\$0.00
	1007/50 Claremont Street, South Yarra			



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Account name(s)

Michael D'CUNHA 5 Cooper Court WELLARD WA 6170 Account

DCUNHA

Statement from

17 Jan 2020

Statement to

18 Feb 2020

48

Statement number

2020	Details		Debit	Credit	Balance
	Balance brou	ught forward			\$0.00
	1007/50 Clar	remont Street, South Yarra			
		Mr Peter Tsiaros; \$1,803.00 per month; Paid to: 16 Mar 2020			
18 Feb	153830	Rent 17 Feb 2020 to 16 Mar 2020 1007_50 Claremont St South East Water 1.01.20 - 31.03.20 (South East Water)	\$146.35	\$1,803.00	\$1,803.00 \$1,656.65
	153934 153935 153936	Management fee (1007/50 Claremont Street, South Yarra, VIC Sundry fee Payment to Owner (Michael D'CUNHA) (D'Chuna Superannuation Fund, Commonwealth Bank Australia, 066-135 10284658)	\$178.50 \$2.20 \$1,475.95		\$1,478.15 \$1,475.95 \$0.00
	Totals at end	of period	\$1,803.00	\$1,803.00	\$0.00



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Account name(s)

Michael D'CUNHA 5 Cooper Court WELLARD WA 6170 Account

DCUNHA

Statement from

17 Mar 2020

Statement to

17 Apr 2020

Statement number

50

2020	Details		Debit	Credit	Balance
	Balance bro	ught forward			\$0.00
	1007/50 Clar	remont Street, South Yarra			
		Mr Peter Tsiaros; \$1,803.00 per month; Paid to: 16 May 2020			
17 Apr	157614	Rent 17 Apr 2020 to 16 May 2020 1007_50 Claremont St City of Stonnington 4th Installment (City of Stonnington)	\$176.00	\$1,803.00	\$1,803.00 \$1,627.00
	157757 157758 157759	Management fee (1007/50 Claremont Street, South Yarra, VIC Sundry fee Payment to Owner (Michael D'CUNHA) (D'Chuna Superannuation Fund, Commonwealth Bank Australia,	\$178.50 \$2.20 \$1,446.30		\$1,448.50 \$1,446.30 \$0.00
	Totals at end	066-135 10284658) I of period	\$1,803.00	\$1,803.00	\$0.00



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Account name(s)

Michael D'CUNHA 5 Cooper Court WELLARD WA 6170 Account DCUNHA

Statement from 17 Apr 2020

Statement to

Statement number

19 May 2020

51

2020	Details		Debit	Credit	Balance
	Balance brou	ught forward			\$0.00
	1007/50 Clar	remont Street, South Yarra			
		Mr Peter Tsiaros; \$1,803.00 per month; Paid to: 16 Jun 2020			
		Rent 17 May 2020 to 16 Jun 2020		\$1,803.00	\$1,803.00
19 May	159661	1007_50 Claremont St South East Water Arrear (South East Water)	\$146.35		\$1,656.65
	159789	Management fee (1007/50 Claremont Street, South Yarra, VIC	\$178.50		\$1,478.15
	159790	Sundry fee	\$2.20		\$1,475.95
	159791	Payment to Owner (Michael D'CUNHA)	\$1,475.95		\$0.00
		(D'Chuna Superannuation Fund, Commonwealth Bank Australia, 066- 135 10284658)			
	Totals at end	of period	\$1,803.00	\$1,803.00	\$0.00



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Account name(s)

Michael D'CUNHA 5 Cooper Court WELLARD WA 6170 Account

DCUNHA

Statement from

19 May 2020

Statement to

22 May 2020

Statement number

52

2020	Details		Debit	Credit	Balance
	Balance broug	ht forward			\$0.00
	1007/50 Clare	nont Street, South Yarra			
		Mr Peter Tsiaros; \$1,803.00 per month; Paid to: 16 Jun 2020			
20 May	159661	Reversal Entry - BPAY Invoice		\$146.35	\$146.35
22 May	159999	Sundry fee	\$2.20		\$144.15
	Totals at end of period (\$144.15 withheld)		\$2.20	\$146.35	\$144.15