

Vygae Pty Ltd ATF Morasha Le Family Super Fund
15 Vanderbilt Avenue
TRUGANINA VIC 3029

Cinch Loans – Katrina Tunnock
kat@cinch.loans

ORDE FINANCIAL CONDITIONAL APPROVAL

Dear Vygae Pty Ltd ATF Morasha Le Family Super Fund,

ORDE Financial is pleased to indicate the basis on which it is prepared to proceed with your loan application, subject to completion of our formal loan approval process.

Borrower(s)	Vygae Pty Ltd ATF Morasha Le Family Super Fund	
Guarantor(s)	Mr. Vinh Le Mrs. Yen Hoang Le	
Loan Amount	\$352,500.00	
Product Name	SMSF Commercial	
Loan Purpose	Purchase Existing	
National Credit Code	No	
Term of Loan	30 year(s)	
Interest Rate	10.05% per annum (variable). This rate is indicative only and can be varied at any time by ORDE Financial acting reasonably.	
Security	Registered First (Real Estate) Mortgage over Unit 206/ 7 Jeffcott Street, WEST MELBOURNE VIC 3003, AUSTRALIA.	
Repayments	Principal & Interest (Monthly)	\$2,538.46
Application Fee	1.25% of the loan amount or minimum fee of \$4,406.25	
Loan Referrer	Cinch Loans	
Conditional Approval Expiry Date	13/05/2023 (30 days from the disclosure date)	

This letter represents a conditional approval only and is subject to our formal loan approval process being completed. Further assessment of your loan application will be subject to us obtaining the following additional items:

- Satisfactory lease agreement to be vetted by ORDE Financial's solicitors.
- Acceptable valuation for the security property Unit 206/ 7 Jeffcott Street, WEST MELBOURNE VIC 3003, AUSTRALIA in ORDE Financial's standard format.
- Trust deed to be vetted by ORDE Financials solicitor and found to be in order regarding the trustee's powers and tenure of the trust for Morasha Le Family Super Fund.
- Trust deed to be vetted by ORDE Financials solicitor and found to be in order regarding the trustee's powers and tenure of the trust for Morasha Property Trust.
- ORDE Financial is to undertake a review of the structure and servicing of the loan upon receipt of the documentation requested.

To proceed to the formal loan approval process please provide the additional items requested above.

Thank you for choosing ORDE Financial. Should you have any questions or require further assistance regarding this conditional approval please contact the writer directly.

Yours sincerely,

Alex Thorley
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