

3-1

McFarland Family Superannuation Fund General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Accountancy Fees (30100)					
<u>Accountancy Fees (30100)</u>					
20/09/2021	OSKO WITHDRAWAL MCFAPC4 Accountant Fees Simmons Livingst		220.00 3-2		220.00 DR
20/09/2021	OSKO WITHDRAWAL MCFAPC3 Accountant Fees Simmons Livingst		220.00 3-3		440.00 DR
16/03/2022	OSKO WITHDRAWAL MCFAPS1 Accountant Fees Simmons Livingst		2,860.00 3-4		3,300.00 DR
18/03/2022	OSKO WITHDRAWAL MCFAPC1 Accountant Fees Simmons Livingst		220.00 3-5		3,520.00 DR
			3,520.00		3,520.00 DR

Total Debits: 3,520.00

Total Credits: 0.00



Simmons Livingstone & Associates

3.2

A.B.N. 45 163 871 958
PO Box 806, Oxenford 4210 Queensland
Tele 07 5561 8800 | Fax 07 5561 8700
simmonslivingstone.com.au

Peter McFarland
PJ & RJ McFarland Investment 1 Pty Ltd
PO Box 102
RUNAWAY BAY QLD 4216

Tax Invoice
028468

Ref: MCFAPC3
6 September, 2021

Description	Amount
<p>Fee for Professional Service rendered in relation to the following:</p> <ul style="list-style-type: none"> PJ & RJ McFarland Investments 1 Pty Ltd <p>The following gives details of the work undertaken:</p> <p><u>PJ & RJ McFarland Investments 1 Pty Ltd</u></p> <p>Attending to secretarial matters of the company on your behalf throughout the year including acting as your registered office checking and updating your company details as required with the Australian Securities & Investments Commission (ASIC) checking and forwarding of your annual Company Statement preparation of required ASIC advices preparation of director's meeting minutes to meet solvency requirements of the ASIC and maintenance of your electronic company register and documentation contained therein.</p>	200.00
<p>Please note that this invoice is now due.</p> <p style="text-align: right;">GST: \$ 20.00 Amount Due: \$ 220.00</p>	200.00

The firm reserves the right to charge interest of 11.5% compounding daily on outstanding amounts. The firm reserves the right to refer the outstanding invoices to a debt collection agency or legal practitioner, at a cost to the client. Such costs may include commission, administration fees, legal costs and interest as charged by the debt collection agency or legal practitioner.

Ref: MCFAPC3
Invoice: 028468
6 September, 2021

(EFT) - Transfer to our account
 Account Name Simmons Livingstone & Associates
 BSB: 064 445 Account: 1052 7520
Amount Due: \$ 220.00

Credit Card (Please indicate type) Mastercard Visa Card CCV

Card Number:

Cardholder Signature Expiry/...../.....

Liability limited by a scheme approved under Professional Standards Legislation

3.3



Simmons Livingstone & Associates

A.B.N. 45 163 871 958
PO Box 806, Oxenford 4210 Queensland
Tele 07 5561 8800 | Fax 07 5561 8700
simmonslivingstone.com.au

Peter McFarland
PJ & RJ McFarland Investment 2 Pty Ltd
PO Box 102
RUNAWAY BAY QLD 4216

Tax Invoice
028467

Ref: MCFAPC4
6 September, 2021

Description	Amount
<p>Fee for Professional Service rendered in relation to the following:</p> <ul style="list-style-type: none"> PJ & RJ McFarland Investments 2 Pty Ltd <p>The following gives details of the work undertaken:</p> <p><u>PJ & RJ McFarland Investments 2 Pty Ltd</u></p> <p>Attending to secretarial matters of the company on your behalf throughout the year including acting as your registered office checking and updating your company details as required with the Australian Securities & Investments Commission (ASIC) checking and forwarding of your annual Company Statement preparation of required ASIC advices preparation of director's meeting minutes to meet solvency requirements of the ASIC and maintenance of your electronic company register and documentation contained therein.</p>	200.00
<p>Please note that this invoice is now due.</p>	
GST: \$	20.00
Amount Due: \$	220.00

The firm reserves the right to charge interest of 11.5% compounding daily on outstanding amounts. The firm reserves the right to refer the outstanding invoices to a debt collection agency or legal practioner, at a cost to the client. Such costs may include commission, administration fees, legal costs and interest as charged by the debt collection agency or legal practioner.

<input type="checkbox"/> (EFT) - Transfer to our account Account Name Simmons Livingstone & Associates BSB: 064 445 Account: 1052 7520		Ref: MCFAPC4 Invoice: 028467 6 September, 2021 Amount Due: \$ 220.00
<input type="checkbox"/> Credit Card (Please indicate type) <input type="checkbox"/> Mastercard <input type="checkbox"/> Visa		Card CCV
Card Number: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
Cardholder Signature		Expiry/.....
<small>Liability limited by a scheme approved under Professional Standards Legislation</small>		



The Trustees
McFarland Family Superannuation Fund
PO Box 102
RUNAWAY BAY QLD 4216

Tax Invoice
031176
Ref: MCFAPS1
14 March, 2022

Description	Amount
Preparation of Financial Statements for the fund for the year ended 30th June 2021 including the following:- - Operating Statement, Statement of Financial Position & Notes to the Financial Statements - Trustee's declaration - Preparation and lodgement of income tax and regulatory return - Calculation of tax estimate - Memorandum of Resolutions - Calculations in relation to changes in market value of investments - Preparation of Member's Statements - Preparation of Notice of Intent to Claim and receipt x 2 - Preparation of records in accordance with the auditor's requirements including payment of disbursement to Super Audits.	2860 385 <hr style="width: 50%; margin: 0;"/> 3245 <hr style="width: 50%; margin: 0;"/> 2,950.00
Please note that this invoice is now due.	2,950.00 GST: \$ 295.00 Amount Due: \$ 3,245.00

Ace
Auditor

The firm reserves the right to charge interest of 11.5% compounding daily on outstanding amounts. The firm reserves the right to refer the outstanding invoices to a debt collection agency or legal practitioner, at a cost to the client. Such costs may include commission, administration fees, legal costs and interest as charged by the debt collection agency or legal practitioner.

(EFT) - Transfer to our account Ref: MCFAPS1
 Account Name Simmons Livingstone & Associates Invoice: 031176
 BSB: 064 445 Account: 1052 7520 14 March, 2022
Amount Due: \$ **3,245.00**

Credit Card (Please indicate type) Mastercard Visa Card CCV

Card Number:

Cardholder Signature Expiry/.....

Liability limited by a scheme approved under Professional Standards Legislation



Simmons Livingstone & Associates

A.B.N. 45 163 871 958
PO Box 806, Oxenford 4210 Queensland
Tele 07 5561 8800 | Fax 07 5561 8700
simmonslivingstone.com.au

3-5

Peter & Rebecca McFarland
McFarland Super Pty Ltd
PO Box 102
RUNAWAY BAY QLD 4216

Tax Invoice
031030

Ref: MCFAPC1
1 March, 2022

Description	Amount
<p>Fee for Professional Service rendered in relation to the following:</p> <ul style="list-style-type: none"> • McFarland Super Pty Ltd <p>The following gives details of the work undertaken:</p> <p><u>McFarland Super Pty Ltd</u></p> <p>Attending to secretarial matters of the company on your behalf throughout the year including acting as your registered office checking and updating your company details as required with the Australian Securities & Investments Commission (ASIC) checking and forwarding of your annual Company Statement preparation of required ASIC advices preparation of director's meeting minutes to meet solvency requirements of the ASIC and maintenance of your electronic company register and documentation contained therein.</p>	200.00
<p>Please note that this invoice is now due.</p>	200.00
GST: \$	20.00
Amount Due: \$	220.00

The firm reserves the right to charge interest of 11.5% compounding daily on outstanding amounts. The firm reserves the right to refer the outstanding invoices to a debt collection agency or legal practitioner, at a cost to the client. Such costs may include commission, administration fees, legal costs and interest as charged by the debt collection agency or legal practitioner.

<input type="checkbox"/> (EFT) - Transfer to our account	Account Name Simmons Livingstone & Associates BSB: 064 445 Account: 1052 7520	Ref: MCFAPC1 Invoice: 031030 1 March, 2022
	Amount Due: \$	220.00
<input type="checkbox"/> Credit Card (Please indicate type)	<input type="checkbox"/> Mastercard <input type="checkbox"/> Visa	Card CCV
Card Number:	<input style="width: 20px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid black;" type="text"/>	<input style="width: 20px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid black;" type="text"/>
Cardholder	Signature	Expiry/.....
<small>Liability limited by a scheme approved under Professional Standards Legislation</small>		

TAX INVOICE

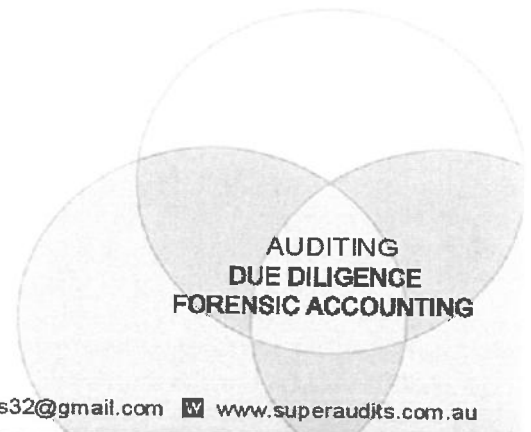
Supplier: Super Audits
Auditor: A.W. Boys
SMSF Auditor Number (SAN) 100014140
Registered Company Auditor (67793)
Address: Box 3376
Rundle Mall 5000
ABN: 20 461 503 652
Services: Auditing
Date: 9 March 2022
Recipient: McFarland Family Superannuation Fund
Address: C/- PO Box 806 OXENFORD QLD 4210

Description of Services

Statutory audit of the McFarland Family Superannuation Fund for the financial year ending 30 June 2021.

Fee: \$350.00
GST: \$35.00
Total: \$385.00

Payment can be made with a cheque payable to Super Audits postal address being Box 3376 Rundle Mall 5000 or alternatively an EFT can be made BSB 015-056 Account No. 387392386.



5.1

McFarland Family Superannuation Fund General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
ASIC Fees (30800)					
ASIC Fees (30800)					
20/09/2021	TFR WDL BPAY INTERNET 2296016343602 ASIC		276.00	5.2	276.00 DR
20/09/2021	TFR WDL BPAY INTERNET 2296016348882 ASIC		276.00	5.4	552.00 DR
18/03/2022	TFR WDL BPAY INTERNET 2291683083615 ASIC		56.00	5.6	608.00 DR
			608.00		608.00 DR

Total Debits: 608.00

Total Credits: 0.00

PJ & RJ MCFARLAND INVESTMENT 1 PTY LTD
 ACN/ARBN: 601 634 888
 C/- SIMMONS LIVINGSTONE & ASSOCIATES
 PO BOX 806
 OXFENFORD, QLD, 4210

Invoice Statement

Issue Date 4 Sep 2021
 Account Number 22 601634888

Summary

Balance outstanding
 New charges \$276.00
 TOTAL DUE \$276.00

- * Amounts not subject to GST. (Treasurer's Determination - Exempt taxes, fees and charges).
- * Payment of your annual review fee will maintain your registration as an Australian company

Please Pay

Pay now \$0.00
 By 4 Nov 2021 \$276.00

If you have already paid, please ignore this invoice statement

- * Late fees will apply if you do NOT:
 - tell us about a change during the period that the Law allows,
 - bring your company/scheme details up to date within 28 days of the date of issue of the annual statement, or
 - you do not pay your review fee within 2 months of the annual review date
- * if you are up to one month late, you must pay \$83. If you are over one month late, this fee increased to \$344.

Date	Reference	Description	Amount
04/09/2021	3X8000307480B PA	2021 Annual Review	276.00

Payment Slip

PJ & RJ MCFARLAND INVESTMENT 1 PTY LTD

ACN/ARBN: 601 634 888
 Account Number 22 601634888
 Amount Payable \$276.00

Payment Options



*814 129 0002296016348882 13



22 601634888



Billpay Code: 8929
 Ref: 2296 0163 4888 213



Bill Code: 17301
 Reference: 2296016348882



in person at any Post Office, pay by cash, cheque or EFTPOS



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Internet postbillpay.com.au by Mastercard or VISA

Telephone & Internet Banking - BPAY *

Contact your bank, credit union or building society to make this payment from your cheque, savings account or credit card. More info: www.bpay.com.au



Mail

Mail this payment slip and your cheque to ASIC, Locked Bag 5000, Gippsland Mail Centre VIC 3841.



Company: PJ & RJ MCFARLAND INVESTMENT 1 PTY LTD ACN 601 634 888

Company details

Date company registered 04-09-2014
 Company next review date 04-09-2023
 Company type Australian Proprietary Company
 Company status Registered
 Home unit company No
 Superannuation trustee company No
 Non profit company No

Registered office

'SIMMONS LIVINGSTONE & ASSOCIATES' UNIT , 30 , 340 HOPE ISLAND ROAD , HOPE ISLAND QLD 4212

Principal place of business

UNIT 2 , 55 CRONIN AVENUE , MAIN BEACH QLD 4217

Officeholders

MCFARLAND, PETER JOHN
 Born 10-06-1968 at LIVERPOOL NSW
 UNIT 2 , 55 CRONIN AVENUE , MAIN BEACH QLD 4217
 Office(s) held: Director, appointed 04-09-2014
 Secretary, appointed 04-09-2014

MCFARLAND, REBECCA JAYNE
 Born 30-06-1973 at INGLEWOOD QLD
 UNIT 2 , 55 CRONIN AVENUE , MAIN BEACH QLD 4217
 Office(s) held: Director, appointed 04-09-2014

Company share structure

Share class	Share description	Number issued	Total amount paid	Total amount unpaid
ORD	ORD	2	2.00	0.00

Members

MCFARLAND , PETER JOHN		UNIT 2 , 55 CRONIN AVENUE , MAIN BEACH QLD 4217		
Share class	Total number held	Fully paid	Beneficially held	
ORD	1	Yes	Yes	
MCFARLAND , REBECCA JAYNE		UNIT 2 , 55 CRONIN AVENUE , MAIN BEACH QLD 4217		
Share class	Total number held	Fully paid	Beneficially held	
ORD	1	Yes	Yes	

Document history

These are the documents most recently received by ASIC from this organisation.

Received	Number	Form Description	Status
19-04-2017	3E2138482	484 CHANGE TO COMPANY DETAILS	Processed and imaged
19-04-2017	3E2138483	484 CHANGE TO COMPANY DETAILS	Processed and imaged
08-02-2017	2E8229044	484 CHANGE TO COMPANY DETAILS	Processed and imaged

5.4



Australian Securities and Investments Commission
ABN 86 768 265 615

Inquiries
www.asic.gov.au/invoices
1300 300 630

PJ & RJ MCFARLAND INVESTMENT 2 PTY LTD
ACN/ARBN: 601 634 360
C/- SIMMONS LIVINGSTONE & ASSOCIATES
PO BOX 806
OXENFORD, QLD, 4210

Invoice Statement

Issue Date 4 Sep 2021
Account Number 22 601634360

Summary

Balance outstanding
New charges \$276.00
TOTAL DUE \$276.00

- * Amounts not subject to GST. (Treasurer's Determination - Exempt taxes, fees and charges).
- * Payment of your annual review fee will maintain your registration as an Australian company

Please Pay

Pay now \$0.00
By 4 Nov 2021 \$276.00

If you have already paid, please ignore this invoice statement

- * Late fees will apply if you do NOT:
 - tell us about a change during the period that the Law allows,
 - bring your company/scheme details up to date within 28 days of the date of issue of the annual statement, or
 - you do not pay your review fee within 2 months of the annual review date
- * if you are up to one month late, you must pay \$83. If you are over one month late, this fee increased to \$344.

Date	Reference	Description	Amount
04/09/2021	3X8000306480B PA	2021 Annual Review	276.00

Payment Slip

PJ & RJ MCFARLAND INVESTMENT 2 PTY LTD

ACN/ARBN: 601 634 360
Account Number 22 601634360
Amount Payable \$276.00

Payment Options



*814 129 0002296016343602 93



Billpay Code: 8929
Ref: 2296 0163 4360 293



Billers Code: 17301
Reference: 2296016343602



in person at any Post Office, pay by cash, cheque or EFTPOS



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Telephone & Internet Banking - BPAY *

Contact your bank, credit union or building society to make this payment from your cheque, savings account or credit card. More info: www.bpay.com.au



Mail

Mail this payment slip and your cheque to ASIC, Locked Bag 5000, Gippsland Mail Centre VIC 3841.



22 601634360



Company: PJ & RJ MCFARLAND INVESTMENT 2 PTY LTD ACN 601 634 360

Company details

Date company registered 04-09-2014
 Company next review date 04-09-2023
 Company type Australian Proprietary Company
 Company status Registered
 Home unit company No
 Superannuation trustee company No
 Non profit company No

Registered office

'SIMMONS LIVINGSTONE & ASSOCIATES' UNIT , 30 , 340 HOPE ISLAND ROAD , HOPE ISLAND QLD 4212

Principal place of business

UNIT 2 , 55 CRONIN AVENUE , MAIN BEACH QLD 4217

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MCFARLAND, PETER JOHN

Born 10-06-1968 at LIVERPOOL NSW

UNIT 2 , 55 CRONIN AVENUE , MAIN BEACH QLD 4217

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Members

MCFARLAND , PETER JOHN

UNIT 2 , 55 CRONIN AVENUE , MAIN BEACH QLD 4217

Share class	Total number held	Fully paid	Beneficially held
ORD	1	Yes	Yes

MCFARLAND , REBECCA JAYNE

UNIT 2 , 55 CRONIN AVENUE , MAIN BEACH QLD 4217

Share class	Total number held	Fully paid	Beneficially held
ORD	1	Yes	Yes

Document history

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Received	Number	Form Description	Status
19-04-2017	3E2138485	484 CHANGE TO COMPANY DETAILS	Processed and imaged
19-04-2017	3E2138484	484 CHANGE TO COMPANY DETAILS	Processed and imaged
08-02-2017	2E8229045	484 CHANGE TO COMPANY DETAILS	Processed and imaged

MCFARLAND SUPER PTY LTD
 ACN/ARBN: 168 308 361
 C/- SIMMONS LIVINGSTONE & ASSOCIATES
 PO BOX 806
 OXFENFORD, QLD, 4210

Invoice Statement

Issue Date 28 Feb 2022
 Account Number 22 168308361

Summary

Balance outstanding
 New charges \$56.00
TOTAL DUE \$56.00

- * Amounts not subject to GST. (Treasurer's Determination - Exempt taxes, fees and charges).
- * Payment of your annual review fee will maintain your registration as an Australian company

Please Pay

Pay now \$0.00
 By 28 Apr 2022 \$56.00

If you have already paid, please ignore this invoice statement

- * Late fees will apply if you do NOT:
 - tell us about a change during the period that the Law allows,
 - bring your company/scheme details up to date within 28 days of the date of issue of the annual statement, or
 - you do not pay your review fee within 2 months of the annual review date
- * if you are up to one month late, you must pay \$83. If you are over one month late, this fee increased to \$344.

Date	Reference	Description	Amount
28/02/2022	3X9288596480P PA	2022 Annual Review	56.00

Payment Slip

MCFARLAND SUPER PTY LTD

ACN/ARBN: 168 308 361
 Account Number 22 168308361
Amount Payable \$56.00

Payment Options



*814 129 0002291683083615 02



Billpay Code: 8929
 Ref: 2291 6830 8361 502



Billor Code: 17301
 Reference: 2291683083615



22 168308361



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Contact your bank, credit union or building society to make this payment from your cheque, savings account or credit card. More info: www.bpay.com.au



Mail

Mail this payment slip and your cheque to ASIC, Locked Bag 5000, Gippsland Mail Centre VIC 3841.



Company: MCFARLAND SUPER PTY LTD ACN 168 308 361

Company details

Date company registered 28-02-2014
 Company next review date 28-02-2023
 Company type Australian Proprietary Company
 Company status Registered
 Home unit company No
 Superannuation trustee company Yes
 Non profit company No

Registered office

'SIMMONS LIVINGSTONE & ASSOCIATES' UNIT , 30 , 340 HOPE ISLAND ROAD , HOPE ISLAND QLD 4212

Principal place of business

UNIT 2 , 55 CRONIN AVENUE , MAIN BEACH QLD 4217

Officeholders

MCFARLAND, PETER JOHN
 Born 10-06-1968 at LIVERPOOL NSW
 UNIT 2 , 55 CRONIN AVENUE , MAIN BEACH QLD 4217
 Office(s) held: Director, appointed 28-02-2014

MCFARLAND, REBECCA JAYNE
 Born 30-06-1973 at INGLEWOOD QLD
 UNIT 2 , 55 CRONIN AVENUE , MAIN BEACH QLD 4217
 Office(s) held: Director, appointed 28-02-2014

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Share class	Share description	Number issued	Total amount paid	Total amount unpaid
ORD	ORD	2	2.00	0.00

Members

MCFARLAND , PETER JOHN UNIT 2 , 55 CRONIN AVENUE , MAIN BEACH QLD 4217
 Share class Total number held Fully paid Beneficially held
 ORD 1 Yes Yes

MCFARLAND , REBECCA JAYNE UNIT 2 , 55 CRONIN AVENUE , MAIN BEACH QLD 4217
 Share class Total number held Fully paid Beneficially held
 ORD 1 Yes Yes

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19-04-2017	3E2138481	484 CHANGE TO COMPANY DETAILS	Processed and imaged
19-04-2017	3E2138480	484 CHANGE TO COMPANY DETAILS	Processed and imaged
06-02-2017	2E8112724	484 CHANGE TO COMPANY DETAILS	Processed and imaged

McFarland Family Superannuation Fund
Depreciation Schedule

For The Period 01 July 2021 - 30 June 2022



Investment	Purchase Date	Cost	Opening Written Down Value	Adjustments		Total Value For Depreciation ¹	Depreciation				Closing Written Down Value	
				Disposals/ Decrease	Additions/ Increase		Method	Rate	Calculated Depreciation ²	Posted Depreciation ³		
Plant and Equipment (at written down value) - Unutilised												
3 Fans - Unit 2, 21 Brown Street												
	05/12/2016	435.00	157.87		157.87	157.87	Diminishing Value	20.00 %	31.57	31.57	126.30	
Air conditioner - Unit 1, 21 Brown Street												
	29/11/2016	2,637.00	957.04		957.04	957.04	Diminishing Value	20.00 %	191.41	191.41	765.63	
Air conditioner - Unit 2, 21 Brown Street												
	29/11/2016	2,637.00	957.04		957.04	957.04	Diminishing Value	20.00 %	191.41	191.41	765.63	
Bathroom vanity - Unit 2, 21 Brown Street												
	21/12/2016	600.00	532.11		600.00	600.00	Capital Works	2.50 %	15.00	15.00	517.11	
Ceiling fans - Unit 1, 21 Brown Street												
	01/02/2016	456.00	148.97		148.97	148.97	Diminishing Value	18.75 %	27.93	27.93	121.04	
Curtains - Unit 2, 21 Brown Street												
	05/12/2016	473.31	171.78		171.78	171.78	Diminishing Value	20.00 %	34.36	34.36	137.42	
Fencing - Unit 2, 21 Brown Street												
	18/08/2020	1,730.00	1,694.22		1,730.00	1,730.00	Capital Works	2.50 %	43.25	43.25	1,650.97	
Fencing - Unit 2, 21 Brown Street												
	11/10/2019	1,305.00	1,272.38		1,305.00	1,305.00	Capital Works	2.50 %	32.63	32.63	1,239.75	
Kitchen - Unit 1, 21 Brown Street												
	27/01/2016	7,436.50	6,467.26		7,436.50	7,436.50	Capital Works	2.50 %	185.91	185.91	6,281.35	
Kitchen - Unit 2, 21 Brown Street												
	19/12/2016	5,700.00	5,054.87		5,700.00	5,700.00	Capital Works	2.50 %	142.50	142.50	4,912.37	

611

Investment	Purchase Date	Cost	Opening Written Down Value	Adjustments		Total Value For Depreciation ¹	Method	Rate	Depreciation			
				Disposals/ Decrease	Additions/ Increase				Calculated Depreciation ²	Posted Depreciation ³	Closing Written Down Value	
Security Screen - Unit 1, 21 Brown St												
	30/08/2018	575.00	426.83		426.83	426.83	Diminishing Value	10.00 %	42.68	42.68	384.15	
Sliding Door - Unit 1, 21 Brown Street												
	16/08/2018	2,561.00	2,378.39		2,561.00	2,561.00	Capital Works	2.50 %	64.03	64.03	2,314.36	
Sliding Door - Unit 2, 21 Brown Street												
	19/10/2015	3,047.00	2,629.21		3,047.00	3,047.00	Capital Works	2.50 %	76.18	76.18	2,553.03	
Stove/cooktop - Unit 1, 21 Brown Street												
	01/02/2016	580.00	189.48		189.48	189.48	Diminishing Value	18.75 %	35.53	35.53	153.95	
		30,172.81	23,037.45		25,388.51	25,388.51			1,114.39	1,114.39	21,923.06	
		30,172.81	23,037.45		25,388.51	25,388.51			1,114.39	1,114.39	21,923.06	

¹ Amounts have been pro rated based on number of days in the year

² Depreciation calculated as per depreciation method

³ Depreciation amounts posted to the ledger

total
 Capital works
 U1 2005
 U2 1988
 Schedule 559-50
 4552.50

Mcfarland Family Superannuation Fund
 Summary of Quantity Surveyor Report
 - Plant & Equipment 334/05 - 765/03
 Unit 1 21 Brown St

Year	Claim	Closing WDV	7181 Total Cost
2015	1480		5701
2016	988		4713
2017	815		3898
2018	673		3225
2019	555		2670
2020	459		2211
2021	379		1832
2022	313		1519
2023	259		1260
2024	215		1045
2025	178		867
2026	147		720
2027	122		598
2028	101		497
2029	84		413
2030	70		343
2031	58		285
2032	48		237
2033	40		197
2034	33		164

CGT Date 765/01 01/07/2015

Low Value Pool 334/03 - 765/01

Year	Claim	Closing WDV	8039 Total Cost
2015	1507		6532
2016	2449		4083
2017	1531		2552
2018	957		1595
2019	598		997
2020	374		623
2021	234		389
2022	146		243
2023	91		152
2024	57		95
2025	36		59
2026	22		37
2027	14		23
2028	9		14
2029	5		9
2030	3		6
2031	2		4
2032	1		3
2033	1		2
2034	1		1
2035	1		0

Unit 1

7 TAX SUMMARY

6-4

The following tables outline the depreciation entitlements for the remaining life of the property. **Note: First Year Allowances are for YE 30/06/15**

7.1 DIMINISHING VALUE METHOD

Diminishing Value Method						
	Opening Value	Division 40 Allowances	Division 40 Low Value Pool	Division 43 Deductions	Total	Written Down Value
Year 1 - 207 Days	56,949	1,480	1,507	1,137	4,124	52,824
Year 2 - YE 30/06/2016	52,824	988	2,449	2,005	5,443	47,382
Year 3 - YE 30/06/2017	47,382	815	1,531	2,005	4,351	43,030
Year 4 - YE 30/06/2018	43,030	673	957	2,005	3,635	39,396
Year 5 - YE 30/06/2019	39,396	555	598	2,005	3,158	36,237
Year 6 - YE 30/06/2020	36,237	459	374	2,005	2,838	33,400
Year 7 - YE 30/06/2021	33,400	379	234	2,005	2,618	30,782
Year 8 - YE 30/06/2022	30,782	313	146	2,005	2,464	28,318
Year 9 - YE 30/06/2023	28,318	259	91	2,005	2,356	25,962
Year 10 - YE 30/06/2024	25,962	215	57	2,005	2,277	23,686
Year 11 - YE 30/06/2025	23,686	178	36	2,005	2,218	21,467
Year 12 - YE 30/06/2026	21,467	147	22	2,005	2,174	19,293
Year 13 - YE 30/06/2027	19,293	122	14	2,005	2,141	17,152
Year 14 - YE 30/06/2028	17,152	101	9	2,005	2,115	15,037
Year 15 - YE 30/06/2029	15,037	84	5	830	920	14,117
Year 16 - YE 30/06/2030	14,117	70	3	718	790	13,327
Year 17 - YE 30/06/2031	13,327	58	2	718	777	12,550
Year 18 - YE 30/06/2032	12,550	48	1	718	767	11,783
Year 19 - YE 30/06/2033	11,783	40	1	718	758	11,025
Year 20 - YE 30/06/2034	11,025	33	1	718	751	10,274
Year 21 +	10,274	165	1	10,108	10,274	
Totals		7,181	8,039	41,729	56,949	

7.2 PRIME COST METHOD

Prime Cost Value Method						
	Opening Value	Division 40 Allowances	Division 40 Low Value Pool	Division 43 Deductions	Total	Written Down Value
Year 1 - 207 Days	56,949	1,168	1,507	1,137	3,813	53,136
Year 2 - YE 30/06/2016	53,136	549	2,449	2,005	5,003	48,132
Year 3 - YE 30/06/2017	48,132	549	1,531	2,005	4,085	44,048
Year 4 - YE 30/06/2018	44,048	549	957	2,005	3,511	40,537
Year 5 - YE 30/06/2019	40,537	549	598	2,005	3,152	37,385
Year 6 - YE 30/06/2020	37,385	549	374	2,005	2,928	34,457
Year 7 - YE 30/06/2021	34,457	549	234	2,005	2,788	31,670
Year 8 - YE 30/06/2022	31,670	549	146	2,005	2,700	28,970
Year 9 - YE 30/06/2023	28,970	549	91	2,005	2,645	26,325
Year 10 - YE 30/06/2024	26,325	549	57	2,005	2,611	23,714
Year 11 - YE 30/06/2025	23,714	444	36	2,005	2,484	21,230
Year 12 - YE 30/06/2026	21,230	363	22	2,005	2,390	18,839
Year 13 - YE 30/06/2027	18,839	203	14	2,005	2,222	16,617
Year 14 - YE 30/06/2028	16,617	63	9	2,005	2,076	14,540
Year 15 - YE 30/06/2029	14,540	-	5	830	836	13,704
Year 16 - YE 30/06/2030	13,704	-	3	718	721	12,984
Year 17 - YE 30/06/2031	12,984	-	2	718	720	12,264
Year 18 - YE 30/06/2032	12,264	-	1	718	719	11,545
Year 19 - YE 30/06/2033	11,545	-	1	718	718	10,827
Year 20 - YE 30/06/2034	10,827	-	1	718	718	10,109
Year 21 +	10,109	-	1	10,108	10,109	
Totals		7,181	8,039	41,729	56,949	

Mcfarland Family Superannuation Fund
 Summary of Quantity Surveyor Report
 - Plant & Equipment 334/06-765/04
 Unit 2 21 Brown Street

CGT Date 765/02 01/07/2015
 Low Value Pool 334/04-765/02

Year	Claim	Closing WDV	3917 Total Cost
2015	1054		2863
2016	460		2403
2017	386		2017
2018	324		1693
2019	272		1421
2020	228		1193
2021	191		1002
2022	161		841
2023	135		706
2024	113		593
2025	95		498
2026	80		418
2027	67		351
2028	56		295
2029	47		248
2030	40		208
2031	33		175
2032	28		147
2033	23		124
2034	20		104

Year	Claim	Closing WDV	9390 Total Cost
2015	1761		7629
2016	2861		4768
2017	1788		2980
2018	1118		1862
2019	698		1164
2020	437		727
2021	273		454
2022	171		283
2023	107		176
2024	67		109
2025	42		67
2026	26		41
2027	16		25
2028	10		15
2029	6		9
2030	4		5
2031	2		3
2032	2		1
2033	1		0
			0
			0

Unit 2.

7 TAX SUMMARY

7-2

The following tables outline the depreciation entitlements for the remaining life of the property. **Note: First Year Allowances are for YE 30/06/15**

7.1 DIMINISHING VALUE METHOD

Diminishing Value Method						
	Opening Value	Division 40 Allowances	Division 40 Low Value Pool	Division 43 Deductions	Total	Written Down Value
Year 1 - 207 Days	54,447	1,054	1,761	1,127	3,942	50,505
Year 2 - YE 30/06/2016	50,505	460	2,861	1,988	5,309	45,196
Year 3 - YE 30/06/2017	45,196	386	1,788	1,988	4,162	41,034
Year 4 - YE 30/06/2018	41,034	324	1,118	1,988	3,429	37,605
Year 5 - YE 30/06/2019	37,605	272	698	1,988	2,958	34,647
Year 6 - YE 30/06/2020	34,647	228	437	1,988	2,652	31,995
Year 7 - YE 30/06/2021	31,995	191	273	1,988	2,452	29,543
Year 8 - YE 30/06/2022	29,543	161	171	1,988	2,319	27,224
Year 9 - YE 30/06/2023	27,224	135	107	1,988	2,229	24,995
Year 10 - YE 30/06/2024	24,995	113	67	1,988	2,167	22,828
Year 11 - YE 30/06/2025	22,828	95	42	1,988	2,124	20,704
Year 12 - YE 30/06/2026	20,704	80	26	1,988	2,093	18,611
Year 13 - YE 30/06/2027	18,611	67	16	1,988	2,071	16,540
Year 14 - YE 30/06/2028	16,540	56	10	1,988	2,054	14,486
Year 15 - YE 30/06/2029	14,486	47	6	813	866	13,620
Year 16 - YE 30/06/2030	13,620	40	4	700	744	12,876
Year 17 - YE 30/06/2031	12,876	33	2	700	736	12,141
Year 18 - YE 30/06/2032	12,141	28	2	700	729	11,411
Year 19 - YE 30/06/2033	11,411	23	1	700	724	10,687
Year 20 - YE 30/06/2034	10,687	20	1	700	720	9,966
Year 21 +	9,966	104	1	9,861	9,966	
Totals		3,917	9,390	41,140	54,447	

7.2 PRIME COST METHOD

Prime Cost Value Method						
	Opening Value	Division 40 Allowances	Division 40 Low Value Pool	Division 43 Deductions	Total	Written Down Value
Year 1 - 207 Days	54,447	911	1,761	1,127	3,798	50,648
Year 2 - YE 30/06/2016	50,648	253	2,861	1,988	5,102	45,546
Year 3 - YE 30/06/2017	45,546	253	1,788	1,988	4,029	41,517
Year 4 - YE 30/06/2018	41,517	253	1,118	1,988	3,359	38,159
Year 5 - YE 30/06/2019	38,159	253	698	1,988	2,939	35,219
Year 6 - YE 30/06/2020	35,219	253	437	1,988	2,677	32,542
Year 7 - YE 30/06/2021	32,542	253	273	1,988	2,514	30,028
Year 8 - YE 30/06/2022	30,028	253	171	1,988	2,411	27,617
Year 9 - YE 30/06/2023	27,617	253	107	1,988	2,348	25,269
Year 10 - YE 30/06/2024	25,269	253	67	1,988	2,308	22,961
Year 11 - YE 30/06/2025	22,961	253	42	1,988	2,283	20,679
Year 12 - YE 30/06/2026	20,679	253	26	1,988	2,267	18,412
Year 13 - YE 30/06/2027	18,412	156	16	1,988	2,160	16,252
Year 14 - YE 30/06/2028	16,252	63	10	1,988	2,061	14,191
Year 15 - YE 30/06/2029	14,191	-	6	813	819	13,372
Year 16 - YE 30/06/2030	13,372	-	4	700	704	12,668
Year 17 - YE 30/06/2031	12,668	-	2	700	702	11,966
Year 18 - YE 30/06/2032	11,966	-	2	700	702	11,264
Year 19 - YE 30/06/2033	11,264	-	1	700	701	10,563
Year 20 - YE 30/06/2034	10,563	-	1	700	701	9,862
Year 21 +	9,862	-	1	9,861	9,862	
Totals		3,917	9,390	41,140	54,447	

8-1


AIA Australia

PO Box 6111
 Melbourne VIC 3004
 Call : 1800 333 613
 Fax : 1800 832 266
 AIA.COM.AU

13 October 2021

Mcfarland Family Super Fund
 Po Box 102
 Runaway Bay QLD 4216

Policy Endorsement

Endorsement to your policy schedule.

Any questions? Call 1800 333 613

Dear Policyholder,

Re: Policy Number: 65041410
Life Insured: Rebecca Mcfarland
Commencement Date: 7 October 2016
Date Paid to: 7 October 2022

We're pleased to confirm that your insurance policy contract has been amended as requested. The changes, as described in this letter, have been made with effect from 7 October 2021.

We have credited your nominated account for \$980.02, representing a refund of overpaid premiums.

The benefits highlighted in the table below replace the corresponding provisions in the policy document, including any previous amendments.

Summary of Policy Benefits

Life(s) Insured	Benefits	Sum Insured \$	Current Premium \$	Stamp Duty \$	Total Annual Premium \$
REBECCA MCFARLAND	Life Cover (Super)	250,000.00	296.88	0.00	296.88
REBECCA MCFARLAND	Total & Permanent Disablement Maximiser (Super) (Any)	250,000.00	389.03	0.00	389.03
Total Premium (including policy fee \$88.85)					\$774.76

We recommend that you keep this Endorsement together with your Policy Document.

If you have any questions or concerns about this letter, please speak with your adviser or contact us on 1800 333 613. Alternatively, you can email us at au.customer@aia.com.

Yours sincerely,

Pina Sciarrone
 Chief Retail Insurance Officer

CC: Burling: Craig Burling

PS1163

8.2



AIA Australia Limited
(ABN 79 004 837 861 AFSL 230043)

PO Box 6111
Melbourne VIC 3004
Phone : 1800 333 613
Fax : 1800 832 266

AIA.COM.AU

14 October 2021

Certificate of Currency

A summary of your current active benefits is contained below.

Any questions? Call 1800 333 613

Dear Policyholder,

Product: TERM LIFE (SUP)
Policy Number: 65041410
Policy Owner: MCFARLAND FAMILY SUPER FUND
Commence Date: 07/10/2016
Life Insured: MCFARLAND, MRS REBECCA
Date Paid to: 07/10/2022

Please keep this with your policy documents which provide a full description of the terms and conditions of your insurance policy.

Summary of Policy Benefits

Benefits	Sum Insured \$	Current Premium \$	Stamp Duty \$	Total Premium \$
P15A, SUPERANNUATION LIFE COVER, STEPPED, EXPIRY AGE 100	250,000.00	296.88		296.88
P15A, Super TPD Maximiser, Any Occ, Stepped, Exp age 65	250,000.00	389.03		389.03

Policy Fee: \$88.85

Total Annual Premium \$774.76

This document is provided for information purposes only and is current as of the date of issue. The document serves as a summary only and does not provide any details or create additional rights or entitlements under the policy.

Should you have any enquiries concerning your policy, please do not hesitate to contact our office on 1800 333 613.

Signature:

Pina Sciarrone

Chief Retail Insurance Officer



8.3
AIA Australia Limited
(ABN 79 004 837 861 AFSL 230043)

PO Box 6111
Melbourne VIC 3004
Phone : 1800 333 613
Fax : 1800 832 266

AIA.COM.AU

9 July 2022



000608 041

MCFARLAND FAMILY SUPER FUND,
PO BOX 102
RUNAWAY BAY QLD 4216
AUSTRALIA

Premium Receipt

Period ending 30 June 2022

Any questions? Call 1800 333 613

Dear Policyholder,

Policy Number: 65041410
Life Insured: MCFARLAND, MRS REBECCA
Policy Owner: MCFARLAND FAMILY SUPER FUND,

We wish to advise that the following is the summary of the total premiums we received for covers under your policy for the financial year ending 30th June 2022:

Description	Base Premium	Stamp Duty	Total Premiums Received
LIFE COVER (SUPER)	\$296.88	\$0.00	\$296.88
TPD (SUPER) (ANY OCCUPATION)	\$389.03	\$0.00	\$389.03
Policy Fee			\$88.85
Total			\$774.76*

Please note that this is not a request for payment, but a confirmation of premiums received.

To determine whether premiums paid under your policy are tax deductible, you should speak with your tax adviser.

If you have any questions about this letter, please speak with your financial adviser or contact our Client Services Team on 1800 333 613 Monday to Friday, 8am-6pm AEST or email us at au.customer@aia.com.

Kind regards,

AIA Australia

**Any transaction that occurs after the reporting period will be recorded on your next statement.*

Adviser: BURLING: CRAIG BURLING

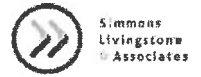
McFarland Family Superannuation Fund General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Council Rates (41960)					
<u>1/21 Brown Street, Labrador (U121BROWNS)</u>					
10/08/2021	TFR WDL BPAY INTERNET 210726618 COGC - RATES		1,018.05	10-1	1,018.05 DR
14/02/2022	TFR WDL BPAY INTERNET 210726618 COGC - RATES		1,018.05	10-2	2,036.10 DR
			2,036.10		2,036.10 DR
<u>2/21 Brown Street, Labrador (U221BROWN)</u>					
10/08/2021	TFR WDL BPAY INTERNET 210726626 COGC - RATES		1,018.05	11-1	1,018.05 DR
14/02/2022	TFR WDL BPAY INTERNET 210726626 COGC - RATES		1,018.05	11-2	2,036.10 DR
			2,036.10		2,036.10 DR
Property Expenses - Insurance Premium (41980)					
<u>1/21 Brown Street, Labrador (U121BROWNS)</u>					
04/03/2022	TFR WDL BPAY INTERNET 030442645 Suncorp Insurance		1,093.61	12-1	1,093.61 DR
			1,093.61		1,093.61 DR
<u>2/21 Brown Street, Labrador (U221BROWN)</u>					
04/03/2022	TFR WDL BPAY INTERNET 030442645 Suncorp Insurance		1,093.61		1,093.61 DR
			1,093.61		1,093.61 DR
Property Expenses - Interest on Loans (42010)					
<u>1/21 Brown Street, Labrador (U121BROWNS)</u>					
31/07/2021	Interest		1,000.89	19	1,000.89 DR
31/08/2021	Interest		997.47		1,998.36 DR
30/09/2021	Interest		962.01		2,960.37 DR
19/10/2021	Interest		608.17		3,568.54 DR
19/11/2021	Loan interest		613.93	20	4,182.47 DR
19/12/2021	Loan interest		568.92		4,751.39 DR
19/01/2022	Loan interest		583.83		5,335.22 DR
19/02/2022	Loan interest		576.20		5,911.42 DR
19/03/2022	Loan interest		519.11		6,430.53 DR
19/04/2022	Loan interest		573.05		7,003.58 DR
19/05/2022	Loan interest		554.19		7,557.77 DR
20/06/2022	Loan interest		600.96		8,158.73 DR
			8,158.73		8,158.73 DR
<u>2/21 Brown Street, Labrador (U221BROWN)</u>					
31/07/2021	Interest		999.86	21	999.86 DR
31/08/2021	Interest		996.44		1,996.30 DR
30/09/2021	Interest		961.01		2,957.31 DR
31/10/2021	Interest		989.45		3,946.76 DR
08/11/2021	Interest		255.32	22	4,202.08 DR
08/12/2021	Loan interest		578.54		4,780.62 DR
08/01/2022	Loan interest		587.97		5,368.59 DR
08/02/2022	Loan interest		578.47		5,947.06 DR
08/03/2022	Loan interest		520.67		6,467.73 DR
08/04/2022	Loan interest		574.78		7,042.51 DR
08/05/2022	Loan interest		554.70		7,597.21 DR

**McFarland Family Superannuation Fund
General Ledger**



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
08/06/2022	Loan interest		595.09	22	8,192.30 DR
			8,192.30		8,192.30 DR
Property Expenses - Repairs Maintenance (42060)					
<u>1/21 Brown Street, Labrador (U121BROWNS)</u>					
01/09/2021	OSKO WITHDRAWAL 9786 Smoke Alarms Tim Pain Electrical		456.50	13-1	456.50 DR
01/09/2021	OSKO WITHDRAWAL 20181756 Roof Repairs Falla Plumbing		503.25	13-2	959.75 DR
			959.75		959.75 DR
<u>2/21 Brown Street, Labrador (U221BROWN)</u>					
01/09/2021	OSKO WITHDRAWAL 9787 Smoke Alarm Tim Pain Electrical		456.50	13-3	456.50 DR
01/09/2021	OSKO WITHDRAWAL 20181756 Roof Repairs Falla Plumbing		503.25	13-2	959.75 DR
17/02/2022	OSKO WITHDRAWAL McFarland Antennas ASAP TV AV & Antenna		280.00	13-4	1,239.75 DR
			1,239.75		1,239.75 DR
Property Expenses - Stationery, Phone and Postage (42090)					
<u>1/21 Brown Street, Labrador (U121BROWNS)</u>					
30/06/2022	T/up agent statement expenses, rent debtor & split income between properties according to the agent statement		39.60		39.60 DR
			39.60		39.60 DR
<u>2/21 Brown Street, Labrador (U221BROWN)</u>					
30/06/2022	T/up agent statement expenses, rent debtor & split income between properties according to the agent statement		39.60		39.60 DR
			39.60		39.60 DR
Property Expenses - Water Rates (42150)					
<u>1/21 Brown Street, Labrador (U121BROWNS)</u>					
01/09/2021	TFR WDL BPAY INTERNET 810726611 GCCC - WATER		311.10	14-1	311.10 DR
26/11/2021	TFR WDL BPAY INTERNET 810726611 GCCC - WATER		421.13	14-2	732.23 DR
18/03/2022	TFR WDL BPAY INTERNET 810726611 GCCC - WATER		373.07	14-3	1,105.30 DR
30/05/2022	TFR WDL BPAY INTERNET 810726611 GCCC - WATER		349.98	14-4	1,455.28 DR
			1,455.28		1,455.28 DR
<u>2/21 Brown Street, Labrador (U221BROWN)</u>					
01/09/2021	TFR WDL BPAY INTERNET 810726620 GCCC - WATER		349.41	15-1	349.41 DR
26/11/2021	TFR WDL BPAY INTERNET 810726620 GCCC - WATER		429.82	15-2	779.23 DR
18/03/2022	TFR WDL BPAY INTERNET 810726620 GCCC - WATER		438.30	15-3	1,217.53 DR
30/05/2022	TFR WDL BPAY INTERNET 810726620 GCCC - WATER		345.63	15-4	1,563.16 DR
			1,563.16		1,563.16 DR
Property Expenses - Borrowing costs (42200)					
<u>1/21 Brown Street, Labrador (U121BROWNS)</u>					
19/10/2021	Loan discharge fee 401491877		1,350.00] 19-7	1,350.00 DR
19/10/2021	Information production fee - loan discharge 401491877		290.00		1,640.00 DR

9=3



McFarland Family Superannuation Fund General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
19/10/2021	Electronic File Fee - loan discharge 401491877		300.00		1,940.00 DR
19/10/2021	Statement issuance fee - loan discharge 401491877		75.00	19-7	2,015.00 DR
19/10/2021	Withdrawal chq Firstmac services - 1/21 Brown St		220.00	20-2	2,235.00 DR
30/06/2022	Write off borrowing costs 2022		174.94	16.1	2,409.94 DR
			2,409.94		2,409.94 DR
<u>2/21 Brown Street, Labrador (U221BROWN)</u>					
08/11/2021	La Trobe information production fee on discharge		290.00		290.00 DR
08/11/2021	La Trobe Electronic file fee - discharges		300.00	21-9	590.00 DR
08/11/2021	Statement issuance fee - discharge		75.00		665.00 DR
08/11/2021	Loan discharge fee		1,350.00		2,015.00 DR
30/06/2022	Write off borrowing costs 2022		301.31	16.2	2,316.31 DR
			2,316.31		2,316.31 DR

Total Debits: 32,633.84

Total Credits: 0.00

cityofgoldcoast.com.au/rates
(07) 5667 5995 or 1300 366 659

Notice number
2 1072661 8

Date of issue
19 July 2021



041 - 65857 - 31432 - RC
Pj & Rj McFarland Investment 1 Pty Ltd
PO BOX 102
RUNAWAY BAY QLD 4216

Current rating period:
1 July 2021 to 31 December 2021

\$1,018.05 10-1
(see back for payment options)

Due date for payment:
19 August 2021

Total amount payable after due date:
\$1,088.65
(interest penalty applies after due date)

UNIT 1, 21 Brown Street, LABRADOR QLD 4215
Lot 1 BUP8668

(Payments received after 2 July 2021 may not be included on this notice)

State Government and associated charges <i>(see rate assessment page for details)</i>	\$115.90
Council rates and charges <i>(see rate assessment page for details)</i>	\$972.75
Less 10% Council discount on GENERAL RATE if full payment received by the due date	\$70.60CR
Amount payable if paid by: 19 August 2021	\$1,018.05

To make a **voluntary** contribution towards the acquisition and enhancement of the City's koala habitat, please use the BPAY® details on the reverse.

AU_1-6_7_011713 / 005857 / 031432

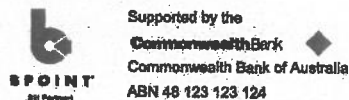
CITY OF
GOLDCOAST.

In Person / Mail Payment Advice

Name: Pj & Rj McFarland Investment 1 Pty Ltd
Ref: 2 1072661 8

*419 210726618

Credit



Supported by the
Commonwealth Bank
Commonwealth Bank of Australia
ABN 48 123 123 124



Biller Code: 575217
Ref: 2 1072661 8



Post Billpay

Date

Cash

Cheques (see reverse)

Total Amount Payable
If paid by: 19 August 2021

\$1,018.05

Total Amount Payable
If paid after: 19 August 2021

\$1,088.65

Teller stamp
and initials

No. of
Cheques

For Credit
Gold Coast City Council

Tran Code

User ID

Customer Reference No.

8 3 1

0 6 6 6 8 4

0 0 0 0 0 2 1 0 7 2 6 6 1 8 9

\$

+ 7 5 7 +

cityofgoldcoast.com.au/rates
(07) 5667 5995 or 1300 366 659

Notice number
2 1072661 8

Date of issue
17 January 2022



041 - 82261 - 29734 - WL
Pj & Rj McFarland Investment 1 Pty Ltd
PO BOX 102
RUNAWAY BAY QLD 4216

Current rating period:
1 January 2022 to 30 June 2022

\$1,018.05

(see back for payment options)

10.2

Due date for payment:
17 February 2022

Total amount payable after due date:
\$1,088.65

(Interest penalty applies after due date)

UNIT 1, 21 Brown Street, LABRADOR QLD 4215
Lot 1 BUP8668

(Payments received after 31 December 2021 may not be included on this notice)

State Government and associated charges (see rate assessment page for details) **\$115.90**

Council rates and charges (see rate assessment page for details) **\$972.75**

Less 10% Council discount on GENERAL RATE if full payment received by the due date **\$70.60CR**

Amount payable if paid by: 17 February 2022 \$1,018.05

To make a **voluntary** contribution towards the acquisition and enhancement of the City's koala habitat, please use the BPAY® details on the reverse.

CITY OF **GOLD COAST**

In Person / Mail Payment Advice

Name: Pj & Rj McFarland Investment 1 Pty Ltd
Ref: 2 1072661 8

*419 210726618

Credit



Supported by the Commonwealth Bank of Australia
Commonwealth Bank of Australia
ABN 48 123 123 124



Billers Code: 575217
Ref: 2 1072661 8



Post Billpay

Total Amount Payable
If paid by: 17 February 2022

\$1,018.05

Total Amount Payable
If paid after: 17 February 2022

\$1,088.65

Teller stamp and initials

No. of Cheques

Date

Cash

Cheques (see reverse)

For Credit
Gold Coast City Council

Tran Code User ID Customer Reference No.

831 066684 000002107266189

\$

+757+

AU_1-6_7_004521 / 002261 / 029734 0807640297340110



Rate Notice

cityofgoldcoast.com.au/rates
(07) 5667 5995 or 1300 366 659

Notice number
2 1072662 6

Date of issue
19 July 2021



041 - 65859 - 31433 - RC
Pj & Rj McFarland Investment 2 Pty Ltd
PO BOX 102
RUNAWAY BAY QLD 4216

Current rating period:
1 July 2021 to 31 December 2021

\$1,018.05

(see back for payment options) *11-1*

Due date for payment:
19 August 2021

Total amount payable after due date:
\$1,088.65

(interest penalty applies after due date)

UNIT 2, 21 Brown Street, LABRADOR QLD 4215

Lot 2 BUP8668

(Payments received after 2 July 2021 may not be included on this notice)

State Government and associated charges (see rate assessment page for details) **\$115.90**

Council rates and charges (see rate assessment page for details) **\$972.75**

Less 10% Council discount on GENERAL RATE if full payment received by the due date **\$70.60CR**

Amount payable if paid by: 19 August 2021 **\$1,018.05**

To make a **voluntary** contribution towards the acquisition and enhancement of the City's koala habitat, please use the BPAY® details on the reverse.



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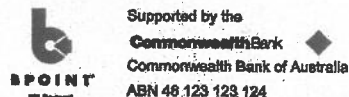


In Person / Mail Payment Advice

Name: Pj & Rj McFarland Investment 2 Pty Ltd
Ref: 2 1072662 6

*419 210726626

Credit



Supported by the
Commonwealth Bank
Commonwealth Bank of Australia
ABN 48 123 123 124



Biller Code: 575217

Ref: 2 1072662 6



Post Billpay

Date

/ /

Cash

Total Amount Payable
If paid by: 19 August 2021

\$1,018.05

Total Amount Payable
If paid after: 19 August 2021

\$1,088.65

Teller stamp
and initials

No. of
Cheques

Cheques (see reverse)

For Credit
Gold Coast City Council

Tran Code

User ID

Customer Reference No.

831

066684

000002107266262

\$

+757+

cityofgoldcoast.com.au/rates
(07) 5667 5995 or 1300 366 659

Notice number
2 1072662 6

Date of issue
17 January 2022



041 - 62263 - 29735 - WL
Pj & Rj McFarland Investment 2 Pty Ltd
PO BOX 102
RUNAWAY BAY QLD 4216

Current rating period:
1 January 2022 to 30 June 2022
\$1,018.05
(see back for payment options) 1-2

Due date for payment:
17 February 2022
Total amount payable after due date:
\$1,088.65
(interest penalty applies after due date)

UNIT 2, 21 Brown Street, LABRADOR QLD 4215
Lot 2 BUP8668

(Payments received after 31 December 2021 may not be included on this notice)

State Government and associated charges <i>(see rate assessment page for details)</i>	\$115.90
Council rates and charges <i>(see rate assessment page for details)</i>	\$972.75
Less 10% Council discount on GENERAL RATE if full payment received by the due date	\$70.60CR
Amount payable if paid by: 17 February 2022	\$1,018.05

To make a **voluntary** contribution towards the acquisition and enhancement of the City's koala habitat, please use the BPAY® details on the reverse.



0807640297350110

AU_1-6_7_004525 / 002263 / 029735

CITY OF GOLD COAST

In Person / Mail Payment Advice
Name: Pj & Rj McFarland Investment 2 Pty Ltd
Ref: 2 1072662 6

*419 210726626 **Credit**

Supported by the Commonwealth Bank
Commonwealth Bank of Australia
ABN 48 123 123 124

Billers Code: 575217
Ref: 2 1072662 6

Total Amount Payable
If paid by: 17 February 2022
\$1,018.05

Total Amount Payable
If paid after: 17 February 2022
\$1,088.65

Teller stamp and initials

No. of Cheques

Date / /
Cash
Cheques (see reverse)

For Credit
Gold Coast City Council

Tran Code 831 User ID 066684 Customer Reference No. 000002107266262

\$

+757+

12-1

Enquiries: 13 11 55
Claims: 13 25 24 (24 hours a day, 7 days a week for new claims)
suncorp.com.au/insurance



MCFARLAND SUPER PTY LTD ATF
MCFARLAND SUPER FUND
POST OFFICE BOX 102
RUNAWAY BAY QLD 4216

Policy number:	HPI030442645
The insured:	Mcfarland Super PTY LTD Atf Mcfarland Super Fund
Due date:	11.59pm on 12 March 2022
Amount payable:	\$2,187.22
Payment reference number:	030442645

Landlord Insurance Account Renewal

Issue date: 3 March 2022

Dear Policy Holder,

Thank you for insuring your Property with Suncorp Insurance. Your current policy expires at 11.59 pm on 12 March 2022 and we would like to invite you to renew with us for a further 12 months.

A new Product Disclosure Statement (PDS) applies to your policy on renewal and has previously been provided. There are new and changed benefits, features, options, terms, conditions and exclusions. Please read the PDS for full details.

For more information about the changes in our new PDS please visit www.suncorp.com.au/pds-update

Your Certificate of Insurance showing policy details for the new period of insurance is enclosed. If any of the details shown are incorrect or if there is other information you need to tell us, please call us on 13 11 55.

Please pay the amount payable by the due date to ensure that your insurance cover continues. If you do not pay by the due date shown, you will not be covered. Our payment options are listed on the reverse side of this letter. If you have any questions about your insurance, please call us on 13 11 55 or visit your local Suncorp Bank branch.

Upon payment, this document becomes your Certificate of Insurance. Please keep this document with your PDS and any Supplementary PDS we have given you in a safe place.

Regards,

The Suncorp Team

50 i. = \$1093-61

MY SUNCORP

Manage parts of your car or home insurance, including renewals, online in your own time.

To find out more about My Suncorp, visit suncorp.com.au/mysuncorp

MANAGE YOUR PREMIUM

Did you know you can now choose a different Home excess and a different Contents excess to better manage your premiums?

To find out more, call 13 11 55

12.2

Property insurance account for policy HPI030442645

This document will be a tax invoice for GST when you have made your payment. It is to enable you to claim input tax credits if they apply to your business.

Your discounts

Your premium includes our 15% Multi-Policy Discount.

Period of insurance: **12 March 2022 to 11.59pm 12 March 2023**

Transaction type: **Renewal**

	Base Premium	GST	Stamp Duty	Total Amount
Insured address:	21 BROWN ST, LABRADOR QLD 4215			
Property	\$ 1,824.20	\$ 182.42	\$ 180.60	\$ 2,187.22
TOTALS	\$ 1,824.20	\$ 182.42	\$ 180.60	\$ 2,187.22
Total amount payable:				\$ 2,187.22

For more information on choosing insurance and to better understand insurance visit the Australian Government website: www.moneysmart.gov.au



Billers Code: 655829
Ref: 030442645

Telephone & 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



Phone: To pay via our automated credit card payment system call **1300 125 323**.
Mastercard, VISA or AMEX
Reference Number: **030442645**



Internet: To pay by Mastercard, VISA or American Express visit:
suncorp.com.au/insurance
Reference Number: **030442645**



Mail: Send this payment slip with your cheque made payable to:
Suncorp Insurance,
GPO Box 1453, Brisbane, QLD 4001



Direct Debit: Call 13 11 55 to arrange automatic payment by monthly instalments. It costs more to pay by the month.
Instalment payable: \$219.72

Payment slip

Policy number

HPI030442645

Reference number

030442645

Amount payable

\$2,187.22

12-3

Enquiries: 13 11 55
Claims: 13 25 24 (24 hours a day, 7 days a week for new claims)
suncorp.com.au/insurance

SUNCORP 

Policy number: HPI030442645
The insured: Mcfarland Super PTY LTD Atf Mcfarland Super Fund

Certificate of Insurance

This Certificate of Insurance is based on the information you gave us. Please check that this information is correct and complete. If any changes or additions need to be made now or during the period of insurance, please visit our website at www.suncorp.com.au to manage your policy online or contact us on 13 11 55.

Please also check the amount of cover meets your needs.



Cover Details - Landlord

Insured address:	21 BROWN ST, LABRADOR QLD 4215
Type of cover:	Property
Period of insurance:	From 12 March 2022 until 11.59pm 12 March 2023
Sum insured:	Property \$534,300 Legal Liability \$20 million

Your Discounts

Your premium includes our 15% Multiple Policy Discount

Excess Details

You may be able to reduce your premium if you choose a higher standard excess.

Property	Standard Excess:	\$1,000
Theft or burglary by tenants or their guests excess:		\$500
Malicious acts or vandalism by tenants or their guests excess:		\$500
Loss of rent - tenant default excess:		\$500
Earthquake and tsunami excess:		\$300
Unoccupied excess:		\$1,000
Motor burnout excess:		\$100

13-1



Tim Pain Electrical

TAX INVOICE

Tim Pain Electrical
(ABN: 43 092 101 301)
LICENCE: 51303
UNIT 16/3 JACKMAN ST , SOUTHPORT QUEENSLAND
4215

Ph: 0411479068

E: tim@timpainelectrical.com.au
www.timpainelectrical.com.au

CUSTOMER
Peter Mc Farland c/o email

BILLING SUMMARY	
Invoice No:	9786
Invoice Date:	23/08/2021
P/Order Ref:	
Payment Due:	30th August 2021

WORK COMPLETED / SERVICE NOTES	WORK COMPLETED BY: Tim Pain
JOB: Unit 1/21 Brown street Labrador DATE: 2/8/21. Supply and install 3 x photoelectric smoke detectors interconnected Testing and commissioning Quoted price \$375.00 Install safety switch on lighting circuits as required	

DESCRIPTION	QTY	UNIT PRICE	TOTAL Inc-GST
Quoted Price	1	\$375.00	\$412.50
10 amp Hager Mini RCD	1	\$40.00	\$44.00

I certify that the electrical work carried out has been tested to ensure the work is electrically safe and is in accordance with the requirements of the wiring rules & any other standard applying to the electrical installation under the the Electrical Safety Regulation 2013. This claim is made is under the building and construction industry payments act. 2004 (QLD)	Subtotal (ex-GST)	\$415.00
	GST	\$41.50
	TOTAL (inc-GST)	\$456.50
	Less Amts Paid	\$0.00
	BALANCE DUE	\$456.50
Electrician's Signature: _____		

REMITTANCE ADVICE (Please detach and return with any cheque payments)

<input type="checkbox"/> Electronic Funds Transfer	<input type="checkbox"/> Paying by Cheque	<input type="checkbox"/> Office Use:
BSB: 064450 Acc. Number: 28010683 Acc. Name: Tim Pain Electrical Quote Inv. No: 9786	Please send payment to: Tim Pain Electrical PO Box 10459 Southport, 4215	Invoice No: 9786 Client ID: Peter Mc Farland Balance Due: \$456.50 Date Due: 30th August 2021

13-2



Falla Plumbing (QLD) Pty Ltd
 38 Winderadeen drive
 Highland Park QLD 4211
 Australia
 Phone: 0418900139
 fallaplumbingqld@gmail.com
 www.fallaplumbingqld.com.au
 ABN: 77 610 345 689

Invoice: 20181756

Tax Invoice

Invoice date: 30/08/2021

Bill to:
 Peter McFarland
 1/21 Brown st
 Labrador QLD 4215

Due:
 06/09/2021

DESCRIPTION	TAX TYPE	AMOUNT (ex GST)
Attend site to investigate roof leaks, found front lead flashings have deteriorated, need to return when dry and have 2 guys to access roof area to replace. Temp. seal with sealant.	GST	177.00
Return and install new lead flashings to entire length of both units 1 and 2.	GST	738.00
	Sub-Total (ex GST):	\$915.00
	GST:	\$91.50
	Total (inc GST):	\$1,006.50
	Amount Paid:	\$0.00
	AMOUNT DUE:	\$1,006.50

Notes

Please pay the total amount on or before the due date for payment. If you are unable to pay the total amount, please respond with a payment schedule within 15 business days after the date you received this invoice/ payment claim as required under the Building Industry Fairness (Security of Payment) Act 2017.

50%. \$503.25

How to Pay Due 06/09/2021

BPAY®

IB PAY
 Biller Code: 848283
 Ref: 12124471888

Telephone & Internet Banking – BPAY®
 Contact your bank or financial institution to make the payment from your cheque, savings or transaction account. More info: www.bpay.com.au

Any payment must be for the exact amount of this invoice. Otherwise, any amount paid will not be accepted and will be returned.

Credit Card

VISA

Pay with your credit card by clicking
 Pay now in your invoice email.

We accept American Express, Visa and Mastercard.

Bank Deposit via EFT

Bank: ANZ
Name: Falla Plumbing (QLD) Pty Ltd
BSB: 014527
AC#: 310581963
Ref#: 20181756

13.3



TAX INVOICE

Tim Pain Electrical
 (ABN: 43 092 101 301)
 LICENCE: 51303
 UNIT 16/3 JACKMAN ST , SOUTHPORT QUEENSLAND
 4215

Ph: 0411479068

E: tim@timpainelectrical.com.au
www.timpainelectrical.com.au

CUSTOMER
Peter Mc Farland c/o email

BILLING SUMMARY	
Invoice No:	9787
Invoice Date:	30/08/2021
P/Order Ref:	
Payment Due:	6th September 2021

WORK COMPLETED / SERVICE NOTES	WORK COMPLETED BY: Tim Pain
JOB: Unit 2/21 Brown street Labrador DATE: 2/8/21. Supply and install 3 x photoelectric smoke detectors interconnected Testing and commissioning Install safety switch on lighting circuit as required	

DESCRIPTION	QTY	UNIT PRICE	TOTAL Inc-GST
Quoted Price	1	\$375.00	\$412.50
10 amp Hager Mini RCD	1	\$40.00	\$44.00

I certify that the electrical work carried out has been tested to ensure the work is electrically safe and is in accordance with the requirements of the wiring rules & any other standard applying to the electrical installation under the the Electrical Safety Regulation 2013. This claim is made is under the building and construction industry payments act. 2004 (QLD) Electrician's Signature: _____	Subtotal (ex-GST)	\$415.00
	GST	\$41.50
	TOTAL (inc-GST)	\$456.50
	Less Amts Paid	\$0.00
	BALANCE DUE	\$456.50

REMITTANCE ADVICE (Please detach and return with any cheque payments)

<input type="checkbox"/> Electronic Funds Transfer	<input type="checkbox"/> Paying by Cheque	<input type="checkbox"/> Office Use:
BSB: 064450 Acc. Number: 28010683 Acc. Name: Tim Pain Electrical Quote Inv. No: 9787	Please send payment to: Tim Pain Electrical PO Box 10459 Southport, 4215	Invoice No: 9787 Client ID: Peter Mc Farland Balance Due: \$456.50 Date Due: 6th September 2021

13-4



32 Riverbend Drive, Canungra
QLD
4275
PH: 0755435154
FAX:
EMAIL: ash@asaptv.com.au

TAX INVOICE / STATEMENT
ABN: 16 362 361 303

Invoice # 19737

Rebecca
Mcfarland Family Superannuation Fund
2/21 Brown St
Labrador QLD 4215

Job Contact
Rebecca

Phone:
0478182524

WORK CARRIED OUT AT: 2/21 Brown St, Labrador QLD 4215

DATE: 15th February 2022 CUST ORDER NO: JOB NO: 19737

DESCRIPTION		PRICE
1	Antenna Change over or Upgrade	\$254.55

	SUBTOTAL	\$254.55
	GST	\$25.45
	TOTAL CHARGE	\$280.00

WORK COMPLETED:
Upgraded faulty antenna tested signals at outlet and tuned tv

TECHNICIAN HAS CARRIED OUT THE ABOVE WORK TO MY SATISFACTION. I HAVE READ AND AGREE TO THE TERMS AND CONDITIONS.

Customers Signature:

REMITTANCE

Payment Options: Bank Deposit, Credit Card
Strictly 7 days

INVOICE #19737


Bank Details NAB
\$4917 956862940

Customer Name: Mcfarland Family

JF
GOLDCOAST. Water and Sewerage Rate Notice

cityofgoldcoast.com.au/water
 (07) 5667 5995 or 1300 366 659

Notice number **8 1072661 1** Date of issue **9 August 2021**


 041 - 17416 - 7182
 PJ & RJ MCFARLAND INVESTMENT 1 PTY LTD
 (TRUSTEE)
 PO BOX 102
 RUNAWAY BAY QLD 4216

Current Billing Period: 12 May 2021 to 2 August 2021 **141**
Amount due:
\$311.10
(see back for payment options)
Due date for payment:
9 September 2021
(interest penalty applies after due date)
To make payment
cityofgoldcoast.com.au/rates

UNIT 1, 21 BROWN STREET, LABRADOR
 L 1 BUP8668
 (Payments received after 1 August 2021 may not be included in this notice)

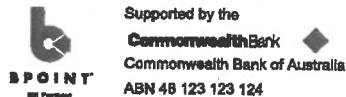
Water and sewerage charges (INCLUDES STATE BULK WATER PRICE)	<i>(see account page for details)</i>	\$311.10
Amount payable if paid by: 9 SEPTEMBER 2021		\$311.10

My Account is the secure and convenient way to manage your City services online. Sign up for My Account to check your rates and water notices, view your account balances online, and change your contact details and address. Also, to make it easier to manage your payments, eligible property owners can apply for extra time to pay rates and water bills. For more information visit cityofgoldcoast.com.au/myaccount



In Person / Mail Payment Advice
 Name: PJ & RJ MCFARLAND INVESTMENT 1 PTY LTD
 Ref: 8 1072661 1

*419 810726611 **Credit**



Biller Code: 868745
 Ref: 8 1072661 1



Date / /
 Cash
 Cheques (see reverse)

Teller stamp and initials

No. of Cheques

Total amount payable
 Due by: **9 September 2021**

\$311.10

For Credit
Gold Coast City Council

Tran Code 8 3 1 User ID 0 6 6 6 8 4 Customer Reference No. 0 0 0 0 0 8 1 0 7 2 6 6 1 1 1

\$

+757+

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GOLDCOAST.™ Water and Sewerage Rate Notice

Gold Coast City Council

ABN 84 858 548 460
Page 1

cityofgoldcoast.com.au/water
(07) 5667 5995 or 1300 366 659

Notice number
8 1072661 1

Date of issue
15 November 2021



041 - 13570 - 6460
PJ & RJ MCFARLAND INVESTMENT 1 PTY LTD
(TRUSTEE)
PO BOX 102
RUNAWAY BAY QLD 4216

Current Billing Period:

3 August 2021 to 3 November 2021

Amount due:
\$421.13

(see back for payment options)

14-2

Due date for payment:

16 December 2021

(interest penalty applies after due date)

To make payment

cityofgoldcoast.com.au/rates

UNIT 1, 21 BROWN STREET, LABRADOR
L 1 BUP8668

(Payments received after 7 November 2021 may not be included in this notice)

Water and sewerage charges	(see account page for details)	\$421.13
(INCLUDES STATE BULK WATER PRICE)		

Amount payable if paid by: 16 DECEMBER 2021	\$421.13
----------------------------------------------------	-----------------

My Account is the secure and convenient way to manage your City services online. Sign up for My Account to check your rates and water notices, view your account balances online, and change your contact details and address. Also, to make it easier to manage your payments, eligible property owners can apply for extra time to pay rates and water bills. For more information visit cityofgoldcoast.com.au/myaccount

0805140064600110
AU_1-6_2_007139 / 003570 / 006460

CITY OF
GOLDCOAST.™

In Person / Mail Payment Advice

Name: PJ & RJ MCFARLAND INVESTMENT 1 PTY LTD
Ref: 8 1072661 1

*419 810726611

Credit



Supported by the
Commonwealth Bank
Commonwealth Bank of Australia
ABN 48 123 123 124



Billers Code: 868745
Ref: 8 1072661 1



Post Billpay

Date

/ /

Cash

Teller stamp
and initials

No. of
Cheques

Cheques (see reverse)

Total amount payable
Due by: **16 December 2021**

\$421.13

For Credit
Gold Coast City Council

Tran Code	User ID	Customer Reference No.
831	066684	000008107266111

\$

+757+

GOLD COAST™ Water and Sewerage Rate Notice

Gold Coast City Council

ABN 84 858 548 460
Page 1

cityofgoldcoast.com.au/water
(07) 5667 5995 or 1300 366 659

Notice number
8 1072661 1

Date of issue
21 February 2022



041 - 10525 - 4960
PJ & RJ MCFARLAND INVESTMENT 1 PTY LTD
(TRUSTEE)
PO BOX 102
RUNAWAY BAY QLD 4216

Current Billing Period:

4 November 2021 to 9 February 2022

Amount due:

\$373.07

(see back for payment options)

Due date for payment:

24 March 2022

(Interest penalty applies after due date)

To make payment

cityofgoldcoast.com.au/rates

143

UNIT 1, 21 BROWN STREET, LABRADOR
L 1 BUP8668

(Payments received after 13 February 2022 may not be included in this notice)

Water and sewerage charges (see account page for details)
(INCLUDES STATE BULK WATER PRICE)

\$373.07

Amount payable if paid by: 24 MARCH 2022

\$373.07

My Account is the secure and convenient way to manage your City services online. Sign up for My Account to check your rates and water notices, view your account balances online, and change your contact details and address. Also, to make it easier to manage your payments, eligible property owners can apply for extra time to pay rates and water bills. For more information visit cityofgoldcoast.com.au/myaccount

CITY OF
GOLD COAST™

In Person / Mail Payment Advice

Name: PJ & RJ MCFARLAND INVESTMENT 1 PTY LTD
Ref: 8 1072661 1

*419 810726611

Credit



Supported by the
Commonwealth Bank
Commonwealth Bank of Australia
ABN 48 123 123 124



Billers Code: 868745
Ref: 8 1072661 1



**Post
Billpay**

Date

/ /

Cash

Teller stamp
and initials

No. of
Cheques

Cheques (see reverse)

Total amount payable
Due by: **24 March 2022**

\$373.07

For Credit
Gold Coast City Council

Tran Code

User ID

Customer Reference No.

831

066684

000008107266111

\$

+757+

AU_1-6_2_001047 / 000524 / 004960

JF
GOLDCOAST. Water and Sewerage Rate Notice

Gold Coast City Council

ABN 84 858 548 460
 Page 1

cityofgoldcoast.com.au/water
 (07) 5667 5995 or 1300 366 659

Notice number
8 1072661 1

Date of issue
16 May 2022



041 - 13156 - 6120
 PJ & RJ MCFARLAND INVESTMENT 1 PTY LTD
 (TRUSTEE)
 PO BOX 102
 RUNAWAY BAY QLD 4216

Current Billing Period:

10 February 2022 to 9 May 2022

Amount due:

\$349.98

(see back for payment options)

14-4

Due date for payment:

16 June 2022

(interest penalty applies after due date)

To make payment

cityofgoldcoast.com.au/rates

UNIT 1, 21 BROWN STREET, LABRADOR
 L 1 BUP8668

(Payments received after 8 May 2022 may not be included in this notice)

Water and sewerage charges	(see account page for details)	\$349.98
(INCLUDES STATE BULK WATER PRICE)		

Amount payable if paid by: 16 JUNE 2022	\$349.98
------------------------------------------------	-----------------

My Account is the secure and convenient way to manage your City services online. Sign up for My Account to check your rates and water notices, view your account balances online, and change your contact details and address. Also, to make it easier to manage your payments, eligible property owners can apply for extra time to pay rates and water bills. For more information visit cityofgoldcoast.com.au/myaccount

CITY OF
GOLDCOAST.

In Person / Mail Payment Advice

Name: PJ & RJ MCFARLAND INVESTMENT 1 PTY LTD
 Ref: 8 1072661 1

*419 810726611

Credit



BPPOINT
 Supported by the
Commonwealth Bank
 Commonwealth Bank of Australia
 ABN 48 123 123 124



Billers Code: 868745
 Ref: 8 1072661 1



**Post
 Billpay**

Date

/ /

Cash

Teller stamp
 and initials

No. of
 Cheques

Cheques (see reverse)

Total amount payable
 Due by: **16 June 2022**

\$349.98

For Credit
Gold Coast City Council

Tran Code User ID Customer Reference No.

8 3 1 0 6 6 6 8 4 0 0 0 0 0 8 1 0 7 2 6 6 1 1 1

\$

+ 7 5 7 +

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GOLD COAST Water and Sewerage Rate Notice

Gold Coast City Council

ABN 84 858 548 480
Page 1

cityofgoldcoast.com.au/water
(07) 5667 5995 or 1300 366 659

Notice number
8 1072662 0

Date of issue
9 August 2021



041 - 17418 - 7183
PJ & RJ MCFARLAND INVESTMENT 2 PTY LTD
(TRUSTEE)
PO BOX 102
RUNAWAY BAY QLD 4216

Current Billing Period:

12 May 2021 to 2 August 2021

Amount due:

\$349.41

(see back for payment options) *15.1*

Due date for payment:

9 September 2021

(interest penalty applies after due date)

To make payment

cityofgoldcoast.com.au/rates

UNIT 2, 21 BROWN STREET, LABRADOR
L 2 BUP8668

(Payments received after 1 August 2021 may not be included in this notice)

Water and sewerage charges	<i>(see account page for details)</i>	\$349.41
(INCLUDES STATE BULK WATER PRICE)		

Amount payable if paid by: 9 SEPTEMBER 2021	\$349.41
----------------------------------------------------	-----------------

My Account is the secure and convenient way to manage your City services online. Sign up for My Account to check your rates and water notices, view your account balances online, and change your contact details and address. Also, to make it easier to manage your payments, eligible property owners can apply for extra time to pay rates and water bills. For more information visit cityofgoldcoast.com.au/myaccount

CITY OF
GOLD COAST.

In Person / Mail Payment Advice

Name: PJ & RJ MCFARLAND INVESTMENT 2 PTY LTD
Ref: 8 1072662 0

*419 810726620

Credit



BPAY
Supported by the
Commonwealth Bank
Commonwealth Bank of Australia
ABN 48 123 123 124



Billers Code: 868745
Ref: 8 1072662 0



**Post
Billpay**

Date

/ /

Cash

Teller stamp
and initials

No. of
Cheques

Cheques (see reverse)

Total amount payable
Due by: **9 September 2021**

\$349.41

For Credit
Gold Coast City Council

Tran Code User ID Customer Reference No.

8 3 1 0 6 6 6 8 4 0 0 0 0 0 8 1 0 7 2 6 6 2 0 2

\$

+757+

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1 OF
GOLDCOAST™ Water and Sewerage Rate Notice

Gold Coast City Council

ABN 84 858 548 480
Page 1

cityofgoldcoast.com.au/water
(07) 5667 5995 or 1300 366 659

Notice number
8 1072662 0

Date of issue
15 November 2021



041 - 13572 - 6461
PJ & RJ MCFARLAND INVESTMENT 2 PTY LTD
(TRUSTEE)
PO BOX 102
RUNAWAY BAY QLD 4216

Current Billing Period:

3 August 2021 to 3 November 2021

Amount due:

\$429.82

(see back for payment options)

15.2

Due date for payment:

16 December 2021

(interest penalty applies after due date)

To make payment

cityofgoldcoast.com.au/rates

UNIT 2, 21 BROWN STREET, LABRADOR
L 2 BUP8668

(Payments received after 7 November 2021 may not be included in this notice)

Water and sewerage charges	(see account page for details)	\$429.82
(INCLUDES STATE BULK WATER PRICE)		

Amount payable if paid by: 16 DECEMBER 2021	\$429.82
----------------------------------------------------	-----------------

My Account is the secure and convenient way to manage your City services online. Sign up for My Account to check your rates and water notices, view your account balances online, and change your contact details and address. Also, to make it easier to manage your payments, eligible property owners can apply for extra time to pay rates and water bills. For more information visit cityofgoldcoast.com.au/myaccount

CITY OF
GOLDCOAST™

In Person / Mail Payment Advice

Name: PJ & RJ MCFARLAND INVESTMENT 2 PTY LTD
Ref: 8 1072662 0

*419 810726620

Credit



Supported by the
Commonwealth Bank
Commonwealth Bank of Australia
ABN 48 123 123 124



Biller Code: 868745
Ref: 8 1072662 0



**Post
Billpay**

Date

/ /

Cash

Teller stamp
and initials

No. of
Cheques

Cheques (see reverse)

Total amount payable
Due by: **16 December 2021**

\$429.82

For Credit
Gold Coast City Council

Tran Code

User ID

Customer Reference No.

831

066684

000008107266202

\$

+757+

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OF
GOLDCOAST™ Water and Sewerage Rate Notice

Gold Coast City Council

ABN 84 858 548 460
Page 1

cityofgoldcoast.com.au/water
(07) 5667 5995 or 1300 366 659

Notice number
8 1072662 0

Date of issue
21 February 2022



041 - 10527 - 4961
PJ & RJ MCFARLAND INVESTMENT 2 PTY LTD
(TRUSTEE)
PO BOX 102
RUNAWAY BAY QLD 4216

Current Billing Period:

4 November 2021 to 9 February 2022

Amount due:

\$438.30

(see back for payment options)

15.3

Due date for payment:

24 March 2022

(interest penalty applies after due date)

To make payment

cityofgoldcoast.com.au/rates

UNIT 2, 21 BROWN STREET, LABRADOR
L 2 BUP8668

(Payments received after 13 February 2022 may not be included in this notice)

Water and sewerage charges	(see account page for details)	\$438.30
(INCLUDES STATE BULK WATER PRICE)		

Amount payable if paid by: 24 MARCH 2022	\$438.30
-------------------------------------------------	-----------------

My Account is the secure and convenient way to manage your City services online. Sign up for My Account to check your rates and water notices, view your account balances online, and change your contact details and address. Also, to make it easier to manage your payments, eligible property owners can apply for extra time to pay rates and water bills. For more information visit cityofgoldcoast.com.au/myaccount

CITY OF
GOLDCOAST™

In Person / Mail Payment Advice

Name: PJ & RJ MCFARLAND INVESTMENT 2 PTY LTD
Ref: 8 1072662 0

*419 810726620

Credit



SPiNT
Supported by the
Commonwealth Bank
Commonwealth Bank of Australia
ABN 48 123 123 124



Billers Code: 868745
Ref: 8 1072662 0



**Post
Billpay**

Date

/ /

Cash

Teller stamp
and initials

No. of
Cheques

Cheques (see reverse)

Total amount payable
Due by: **24 March 2022**

\$438.30

For Credit
Gold Coast City Council

Tran Code	User ID	Customer Reference No.
831	066684	000008107266202

\$

+757+

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GOLD COAST Water and Sewerage Rate Notice

cityofgoldcoast.com.au/water
(07) 5667 5995 or 1300 366 659

Notice number **8 1072662 0** Date of issue **16 May 2022**



041 - 13158 - 6121
PJ & RJ MCFARLAND INVESTMENT 2 PTY LTD
(TRUSTEE)
PO BOX 102
RUNAWAY BAY QLD 4216

Current Billing Period:
10 February 2022 to 9 May 2022
Amount due: **\$345.63** *15.4*
(see back for payment options)
Due date for payment:
16 June 2022
(Interest penalty applies after due date)
To make payment
cityofgoldcoast.com.au/rates

UNIT 2, 21 BROWN STREET, LABRADOR
L 2 BUP8668
(Payments received after 8 May 2022 may not be included in this notice)

Water and sewerage charges *(see account page for details)* **\$345.63**
(INCLUDES STATE BULK WATER PRICE)

Amount payable if paid by: 16 JUNE 2022 **\$345.63**

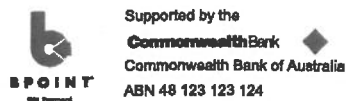
My Account is the secure and convenient way to manage your City services online. Sign up for My Account to check your rates and water notices, view your account balances online, and change your contact details and address. Also, to make it easier to manage your payments, eligible property owners can apply for extra time to pay rates and water bills. For more information visit cityofgoldcoast.com.au/myaccount

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AU_1-6_2_006313 / 003157 / 006121



In Person / Mail Payment Advice
Name: PJ & RJ MCFARLAND INVESTMENT 2 PTY LTD
Ref: 8 1072662 0

*419 810726620 **Credit**



B PAY
Billers Code: 868745
Ref: 8 1072662 0



Total amount payable
Due by: **16 June 2022**

\$345.63

Teller stamp and initials

No. of Cheques

Date / /
Cash
Cheques (see reverse)

For Credit
Gold Coast City Council

Tran Code 8 3 1 User ID 0 6 6 6 8 4 Customer Reference No. 0 0 0 0 0 8 1 0 7 2 6 6 2 0 2

\$

+757+

McFarland Family Superannuation Fund

Borrowing Costs	Firstmac loan	100247464
1312.06	Unit 1	

Year	Claim	Total
2022	174.94	1,137.12
2023	262.41	874.71
2024	262.41	612.29
2025	262.41	349.88
2026	262.41	87.47
2027	87.47	0.00

McFarland Family Superannuation Fund

16.2

Borrowing Costs Firstmac loan 100249090
2259.81 Unit 2

Year	Claim	Total
2022	301.31	1,958.50
2023	451.96	1,506.54
2024	451.96	1,054.58
2025	451.96	602.62
2026	451.96	150.65
2027	150.65	0.00

16.3



McFarland Family Superannuation Fund General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Borrowing costs (64500)					
<u>Borrowing costs (64500)</u>					
19/10/2021	T/up borrowing costs new loan U1 - difference between loan payout and new funding		982.06		982.06 DR
01/11/2021	SLA Funding \$660		660.00	16.4	1,642.06 DR
08/11/2021	Firstmac services 10180121L49.1 - U2		947.75		2,589.81 DR
08/11/2021	T/up borrowing costs on loan switch U2		982.06		3,571.87 DR
30/06/2022	Write off borrowing costs 2022		16.1 + 16.2	476.25	3,095.62 DR
			3,571.87	476.25	3,095.62 DR
Total Debits:			3,571.87		
Total Credits:				476.25	

16.4

TAX INVOICE

To	McFarland Family Superannuation Fund	From	SLA Funding Pty Ltd PO Box 806 OXENFORD QLD 4210 AUSTRALIA
Invoice Number	INV-0006		
Reference	McFarland		
ABN	98 644 687 392		
Issued	19 October 2021		
Due	26 October 2021, Due in 6 days		

Description	Quantity	Unit Price	GST	Amount AUD
Assistance in refinancing of your loan.	1.00	600.00	10%	600.00

SLA Funding Pty Ltd
 BSB: 062-692
 Account: 4245 7566

Subtotal	600.00
Total GST 10%	60.00
Amount Due AUD	660.00

16-5

Leeza Cox

From: pjrjmacka@bigpond.com
Sent: Monday, 20 February 2023 2:18 PM
To: Leeza Cox
Subject: FW: BANK STATEMENT
Attachments: 20022023140703-0001.pdf

Hi Leeza

Please see attached the Payment of the \$660 Loan Refinancing that came out of our Personal Account, this should have been paid from the St George Account like the other one.

Thanks.

Regards Pete.

16.6

Statement 37

(Page 3 of 5)

Account Number

06 4430 11133696

Date	Transaction	Debit	Credit	Balance
31 Oct	Transfer From PJ & RJ LOGISTICS transfer		1,200.00	\$2,325.06 CR
31 Oct	Transfer To Becks Hair Paradise NetBank Transfer	300.00		\$2,025.06 CR
01 Nov	Transfer to other Bank NetBank Super Payment	500.00		\$1,525.06 CR
01 Nov	Transfer To SLA Funding Pty Ltd NetBank Loan Refinancing	660.00		\$865.06 CR
02 Nov	Direct Credit 128594 TB HOTELS Peter McFarland		2,898.46	\$3,763.52 CR
05 Nov	Loan Repayment LN REPAY 465801959	500.00		\$3,263.52 CR
07 Nov	Transfer From PJ & RJ LOGISTICS transfer		1,900.00	\$5,163.52 CR
08 Nov	Transfer to other Bank NetBank Super Payment	500.00		\$4,663.52 CR
09 Nov	CBA CR CARD AUTOPAY PMNT 552033130071152	4,474.05		\$189.47 CR
09 Nov	Direct Credit 128594 TB HOTELS Peter McFarland		2,898.46	\$3,087.93 CR
09 Nov	Transfer To Micragel Pty Ltd NetBank Maxfit Projects	1,194.00		\$1,893.93 CR
12 Nov	Transfer From PJ & RJ LOGISTICS transfer		1,000.00	\$2,893.93 CR
12 Nov	Loan Repayment LN REPAY 465801959	500.00		\$2,393.93 CR
13 Nov	Transfer To J L Balustrading NetBank McFarland	1,099.00		\$1,304.93 CR
14 Nov	Transfer From PJ & RJ LOGISTICS transfer		700.00	\$2,004.93 CR
15 Nov	Transfer to other Bank NetBank Super Payment	500.00		\$1,504.93 CR
15 Nov	Direct Debit 008697 CC PAYMENT 5163232005370169	526.76		\$978.17 CR
18 Nov	Direct Credit 128594 TB HOTELS Peter McFarland		2,898.46	\$3,876.63 CR
19 Nov	Transfer From PJ & RJ LOGISTICS transfer		800.00	\$4,676.63 CR
19 Nov	Home Loan Pymt NetBank transfer	4,000.00		\$676.63 CR
19 Nov	Loan Repayment LN REPAY 465801959	500.00		\$176.63 CR
20 Nov	Transfer To Complete Plumbing NetBank Plumbing	138.00		\$38.63 CR
21 Nov	Transfer From PJ & RJ LOGISTICS transfer		900.00	\$938.63 CR
22 Nov	Transfer to other Bank NetBank Super Payment	500.00		\$438.63 CR
23 Nov	Direct Credit 128594 TB HOTELS Peter McFarland		2,898.46	\$3,337.09 CR
26 Nov	Transfer From PJ & RJ LOGISTICS transfer		1,400.00	\$4,737.09 CR



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17-1

Account Number 468388266
 Statement Period 22/03/2021 to 20/09/2021
 Statement No. 14(page 4 of 8)

Transaction Details continued

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			3,382.35
28 JUN	OSKO WITHDRAWAL 28JUN 17:55 20181703 Plumbing Repairs Falla Plumbing	2,178.88 ✓		1,203.47
28 JUN	PETER MCFARLAND Super Payment		500.00 ✓	1,703.47
28 JUN	PETER MCFARLAND Super Payment		10,000.00 ✓	11,703.47
29 JUN	TFR WDL BPAY INTERNET29JUN 07:42 TO LA TROBE FINANCIAL 401491885	5,000.00 ✓		6,703.47
29 JUN	TFR WDL BPAY INTERNET29JUN 07:44 TO LA TROBE FINANCIAL 401491877	5,000.00 ✓		1,703.47
01 JUL	LucyColeProperty LucyColeProperty		1,452.04 ✓	3,155.51
01 JUL	LaTrobeFinancial Repay 40 149 188 5	371.25		2,784.26
01 JUL	LaTrobeFinancial Repay 40 149 187 7	371.50		2,412.76
05 JUL	PETER MCFARLAND Super Payment		500.00 ✓	2,912.76
08 JUL	LaTrobeFinancial Repay 40 149 188 5	371.25		2,541.51
08 JUL	LaTrobeFinancial Repay 40 149 187 7	371.50		2,170.01
12 JUL	PETER MCFARLAND Super Payment		500.00 ✓	2,670.01
15 JUL	LaTrobeFinancial Repay 40 149 188 5	371.25		2,298.76
15 JUL	LaTrobeFinancial Repay 40 149 187 7	371.50		1,927.26
19 JUL	PETER MCFARLAND Super Payment		500.00 ✓	2,427.26
19 JUL	LucyColeProperty LucyColeProperty		1,924.55 ✓	4,351.81
22 JUL	LaTrobeFinancial Repay 40 149 188 5	371.25		3,980.56
22 JUL	LaTrobeFinancial Repay 40 149 187 7	371.50		3,609.06
26 JUL	PETER MCFARLAND Super Payment		500.00 ✓	4,109.06
29 JUL	LaTrobeFinancial Repay 40 149 188 5	371.25		3,737.81
29 JUL	LaTrobeFinancial Repay 40 149 187 7	371.50		3,366.31
	<i>SUB TOTAL CARRIED FORWARD TO NEXT PAGE</i>			3,366.31

Account Number 468388266
Statement Period 22/03/2021 to 20/09/2021
Statement No. 14(page 5 of 8)

Transaction Details continued

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			3,366.31
02 AUG	PETER MCFARLAND Super Payment		500.00 ✓	3,866.31
03 AUG	LucyColeProperty LucyColeProperty		1,470.94 ✓	5,337.25
05 AUG	LaTrobeFinancial Repay 40 149 188 5	371.25		4,966.00
05 AUG	LaTrobeFinancial Repay 40 149 187 7	371.50		4,594.50
09 AUG	PETER MCFARLAND Super Payment		500.00 ✓	5,094.50
10 AUG	TFR WDL BPAY INTERNET10AUG 17:28 TO COGC - RATES 210726618	1,018.05 ✓		4,076.45
10 AUG	TFR WDL BPAY INTERNET10AUG 17:29 TO COGC - RATES 210726626	1,018.05 ✓		3,058.40
12 AUG	LaTrobeFinancial Repay 40 149 188 5	371.25		2,687.15
12 AUG	LaTrobeFinancial Repay 40 149 187 7	371.50		2,315.65
16 AUG	PETER MCFARLAND Super Payment		500.00 ✓	2,815.65
18 AUG	LucyColeProperty LucyColeProperty		1,476.80 ✓	4,292.45
19 AUG	LaTrobeFinancial Repay 40 149 188 5	371.25		3,921.20
19 AUG	LaTrobeFinancial Repay 40 149 187 7	371.50		3,549.70
23 AUG	PETER MCFARLAND Super Payment		500.00 ✓	4,049.70
26 AUG	LaTrobeFinancial Repay 40 149 188 5	371.25		3,678.45
26 AUG	LaTrobeFinancial Repay 40 149 187 7	371.50		3,306.95
30 AUG	PETER MCFARLAND Super Payment		500.00 ✓	3,806.95
01 SEP	TFR WDL BPAY INTERNET01SEP 08:15 TO GCCC - WATER 810726620	349.41 ✓		3,457.54
01 SEP	TFR WDL BPAY INTERNET01SEP 08:16 TO GCCC - WATER 810726611	311.10 ✓		3,146.44
01 SEP	OSKO WITHDRAWAL 01SEP 08:19 9786 Smoke Alarms Tim Pain Electrical	456.50 ✓		2,689.94
01 SEP	OSKO WITHDRAWAL 01SEP 08:20 9787 Smoke Alarm Tim Pain Electrical	456.50 ✓		2,233.44
	<i>SUB TOTAL CARRIED FORWARD TO NEXT PAGE</i>			2,233.44

17.3

Account Number 468388266
 Statement Period 22/03/2021 to 20/09/2021
 Statement No. 14(page 6 of 8)

Transaction Details continued

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			2,233.44
01 SEP	OSKO WITHDRAWAL 01SEP 08:23 20181756 Roof Repairs Falla Plumbing	1,006.50 ✓		1,226.94
02 SEP	LucyColeProperty LucyColeProperty		1,470.94 ✓	2,697.88
02 SEP	LaTrobeFinancial Repay 40 149 188 5	371.25		2,326.63
02 SEP	LaTrobeFinancial Repay 40 149 187 7	371.50		1,955.13
06 SEP	PETER MCFARLAND Super Payment		500.00 ✓	2,455.13
06 SEP	PETER MCFARLAND TRANSFER		10,000.00 ✓	12,455.13
09 SEP	LaTrobeFinancial Repay 40 149 188 5	371.25		12,083.88
09 SEP	LaTrobeFinancial Repay 40 149 187 7	371.50		11,712.38
13 SEP	PETER MCFARLAND Super Payment		500.00 ✓	12,212.38
16 SEP	LaTrobeFinancial Repay 40 149 188 5	371.25		11,841.13
16 SEP	LaTrobeFinancial Repay 40 149 187 7	371.50		11,469.63
17 SEP	LucyColeProperty LucyColeProperty		1,937.73 ✓	13,407.36
20 SEP	OSKO WITHDRAWAL 20SEP 17:16 MCFAPC3 Accountant Fees Simmons Livingst	220.00 ✓		13,187.36
20 SEP	OSKO WITHDRAWAL 20SEP 17:18 MCFAPC4 Accountant Fees Simmons Livingst	220.00 ✓		12,967.36
20 SEP	TFR WDL BPAY INTERNET20SEP 17:19 TO ASIC 2296016348882	276.00 ✓		12,691.36
20 SEP	TFR WDL BPAY INTERNET20SEP 17:21 TO ASIC 2296016343602	276.00 ✓		12,415.36
20 SEP	PETER MCFARLAND Super Payment		500.00 ✓	12,915.36
20 SEP	<i>CLOSING BALANCE</i>			12,915.36

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$0.00	\$0.00

Account Number 468388266
 Statement Period 22/03/2021 to 20/09/2021
 Statement No. 14(page 7 of 8)

Information

- Please check all entries on this statement and inform the Bank promptly of any error or unauthorised transaction.
- If your card is lost or stolen, please call us immediately on 1800 028 208.
- This statement should be retained for taxation purposes.
- When enquiring about the "termination value" of your account, you can visit your nearest branch or call 1300 658 120 and say "existing account".
- To contact us to make suggestions, compliments or find out more about our products and services, please call the customer enquiries number on this statement. This service may also be used to address and resolve complaints.

Summary of Transaction Fees 01/03/2021 TO 31/03/2021

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	7	7	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	8	8	0	0.00	0.00
Overseas Withdrawal	0	0	0	5.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	0.00	0.00
Account-keeping Fee					0.00
SUB TOTAL	15	15	0		0.00
FEE REBATE					0.00
TOTALS	15	15	0		0.00

Summary of Transaction Fees 01/04/2021 TO 30/04/2021 - No transactions carried out

SUB TOTAL	10	10	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/05/2021 TO 31/05/2021 - No transactions carried out

SUB TOTAL	12	12	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/06/2021 TO 30/06/2021 - No transactions carried out

SUB TOTAL	11	11	0		0.00
FEE REBATE					0.00

17.5

Account Number 468388266
Statement Period 22/03/2021 to 20/09/2021
Statement No. 14(page 8 of 8)

Summary of Transaction Fees 01/07/2021 TO 31/07/2021 - No transactions carried out

SUB TOTAL	10	10	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/08/2021 TO 31/08/2021 - No transactions carried out

SUB TOTAL	10	10	0		0.00
FEE REBATE					0.00

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Terms and Conditions for your account. For a copy of that document, please visit our website.

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions MAR - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions APR - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions MAY - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JUN - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JUL - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions AUG - NIL

**Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode.
To help you learn how you can protect your card against unauthorised transactions, you can find more information at stgeorge.com.au/dispute**

Statement of Account

COMPLETE FREEDOM

041
MCFARLAND FAMILY SUPERANNUATION FUND
C/- MR P J & MRS R J MCFARLAND
P O BOX 102
RUNAWAY BAY QLD 4216

Customer Enquiries 13 33 30
(24 hours, seven days)
BSB Number 114-879
Account Number 468388266
Statement Period 21/09/2021 to 21/03/2022
Statement No. 15(page 1 of 9)

MCFARLAND SUPER PTY LTD ATF
MCFARLAND FAMILY SUPERANNUATION FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
12,915.36	+	33,893.03	-	45,363.83	=	1,444.56

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
21 SEP	OPENING BALANCE			12,915.36
23 SEP	LaTrobeFinancial Repay 40 149 188 5	371.25		12,544.11
23 SEP	LaTrobeFinancial Repay 40 149 187 7	371.50		12,172.61
27 SEP	PETER MCFARLAND Super Payment		500.00 ✓	12,672.61
29 SEP	AIA AUSTRALIA . 65041410 07/10/21	1,754.78		10,917.83
30 SEP	LaTrobeFinancial Repay 40 149 188 5	371.25		10,546.58
30 SEP	LaTrobeFinancial Repay 40 149 187 7	371.50		10,175.08
01 OCT	LucyColeProperty LucyColeProperty		1,976.04 ✓	12,151.12
04 OCT	PETER MCFARLAND Super Payment		500.00 ✓	12,651.12
07 OCT	LaTrobeFinancial Repay 40 149 188 5	371.25		12,279.87
07 OCT	LaTrobeFinancial Repay 40 149 187 7	371.50		11,908.37
11 OCT	PETER MCFARLAND Super Payment		500.00 ✓	12,408.37
14 OCT	AIA AUSTRALIA LT 65041410		980.02	13,388.39
14 OCT	LaTrobeFinancial Repay 40 149 188 5	371.25		13,017.14
14 OCT	LaTrobeFinancial Repay 40 149 187 7	371.50		12,645.64
SUB TOTAL CARRIED FORWARD TO NEXT PAGE				12,645.64

AIA TOTAL
\$ 774.76

Account Number 468388266
 Statement Period 21/09/2021 to 21/03/2022
 Statement No. 15(page 2 of 9)

Transaction Details continued

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			12,645.64
18 OCT	PETER MCFARLAND Super Payment		500.00 ✓	13,145.64
19 OCT	LucyColeProperty LucyColeProperty		1,102.38 ✓	14,248.02
21 OCT	LaTrobeFinancial Repay 40 149 188 5	371.25		13,876.77
25 OCT	PETER MCFARLAND Super Payment		500.00 ✓	14,376.77
28 OCT	LaTrobeFinancial Repay 40 149 188 5	371.25		14,005.52
29 OCT	FMC 10180121L49	239.74		13,765.78
01 NOV	PETER MCFARLAND Super Payment		500.00 ✓	14,265.78
02 NOV	LucyColeProperty LucyColeProperty		1,839.50 ✓	16,105.28
04 NOV	LaTrobeFinancial Repay 40 149 188 5	371.25		15,734.03
05 NOV	FMC 10180121L49	239.74		15,494.29
08 NOV	PETER MCFARLAND Super Payment		500.00 ✓	15,994.29
12 NOV	FMC 10180121L49	239.74		15,754.55
15 NOV	INTERNET WITHDRAWAL 15NOV 18:30 Super Payment	100.00 ✓		15,654.55
15 NOV	INTERNET WITHDRAWAL 15NOV 18:31 Super Payment	100.00 ✓		15,554.55
15 NOV	PETER MCFARLAND Super Payment		500.00 ✓	16,054.55
16 NOV	LucyColeProperty LucyColeProperty		1,470.94 ✓	17,525.49
17 NOV	INTERNET WITHDRAWAL 17NOV 11:10 Transfer	5,000.00 ✓		12,525.49
17 NOV	INTERNET WITHDRAWAL 17NOV 11:11 Transfer	5,000.00 ✓		7,525.49
17 NOV	FMC 10180121L49.1	239.84		7,285.65
18 NOV	INTERNET WITHDRAWAL 18NOV 18:39 Transfer	2,500.00 ✓		4,785.65
18 NOV	INTERNET WITHDRAWAL 18NOV 18:40 Transfer	2,500.00 ✓		2,285.65
	<i>SUB TOTAL CARRIED FORWARD TO NEXT PAGE</i>			2,285.65

Account Number 468388266
 Statement Period 21/09/2021 to 21/03/2022
 Statement No. 15(page 3 of 9)

Transaction Details continued

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			2,285.65
19 NOV	FMC 10180121L49	239.74		2,045.91
22 NOV	PETER MCFARLAND Super Payment		500.00 ✓	2,545.91
24 NOV	FMC 10180121L49.1	239.84		2,306.07
26 NOV	TFR WDL BPAY INTERNET26NOV 09:20 TO GCCC - WATER 810726611	421.13 ✓		1,884.94
26 NOV	TFR WDL BPAY INTERNET26NOV 09:21 TO GCCC - WATER 810726620	429.82 ✓		1,455.12
26 NOV	FMC 10180121L49	239.74		1,215.38
29 NOV	PETER MCFARLAND Super Payment		500.00 ✓	1,715.38
01 DEC	FMC 10180121L49.1	239.84		1,475.54
02 DEC	LucyColeProperty LucyColeProperty		1,839.50 ✓	3,315.04
03 DEC	FMC 10180121L49	239.74		3,075.30
06 DEC	PETER MCFARLAND Super Payment		500.00 ✓	3,575.30
08 DEC	FMC 10180121L49.1	239.84		3,335.46
10 DEC	FMC 10180121L49	239.74		3,095.72
13 DEC	PETER MCFARLAND Super Payment		500.00 ✓	3,595.72
15 DEC	FMC 10180121L49.1	239.84		3,355.88
17 DEC	LucyColeProperty LucyColeProperty		1,470.94 ✓	4,826.82
17 DEC	FMC 10180121L49	239.74		4,587.08
20 DEC	PETER MCFARLAND Super Payment		500.00 ✓	5,087.08
22 DEC	FMC 10180121L49.1	239.84		4,847.24
24 DEC	FMC 10180121L49	239.74		4,607.50
29 DEC	PETER MCFARLAND Super Payment		500.00 ✓	5,107.50
	<i>SUB TOTAL CARRIED FORWARD TO NEXT PAGE</i>			5,107.50

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Account Number 468388266
Statement Period 21/09/2021 to 21/03/2022
Statement No. 15(page 4 of 9)

Transaction Details continued

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			5,107.50
29 DEC	FMC 10180121L49.1	239.84		4,867.66
31 DEC	FMC 10180121L49	239.74		4,627.92
04 JAN	PETER MCFARLAND Super Payment		500.00 ✓	5,127.92
04 JAN	LucyColeProperty LucyColeProperty		2,213.41 ✓	7,341.33
05 JAN	FMC 10180121L49.1	239.84		7,101.49
07 JAN	FMC 10180121L49	239.74		6,861.75
10 JAN	TFR WDL BPAY INTERNET10JAN 13:35 TO TAX OFFICE PAYMENTS 001217852315243460	12.00 ✓		6,849.75
10 JAN	TFR WDL BPAY INTERNET10JAN 13:38 TO TAX OFFICE PAYMENTS 217852315244860	274.00 ✓		6,575.75
10 JAN	INTERNET WITHDRAWAL 10JAN 13:42 Transfer	2,500.00 ✓		4,075.75
10 JAN	INTERNET WITHDRAWAL 10JAN 13:43 Transfer	2,500.00 ✓		1,575.75
10 JAN	PETER MCFARLAND Super Payment		500.00 ✓	2,075.75
12 JAN	FMC 10180121L49.1	239.84		1,835.91
14 JAN	FMC 10180121L49	239.74		1,596.17
17 JAN	PETER MCFARLAND Super Payment		500.00 ✓	2,096.17
17 JAN	LucyColeProperty LucyColeProperty		1,470.94 ✓	3,567.11
19 JAN	FMC 10180121L49.1	239.84		3,327.27
21 JAN	FMC 10180121L49	239.74		3,087.53
24 JAN	PETER MCFARLAND Super Payment		500.00 ✓	3,587.53
25 JAN	Paul Paul		285.00 ✓	3,872.53
27 JAN	FMC 10180121L49.1	239.84		3,632.69
28 JAN	FMC 10180121L49	239.74		3,392.95
	<i>SUB TOTAL CARRIED FORWARD TO NEXT PAGE</i>			3,392.95

Account Number 468388266
Statement Period 21/09/2021 to 21/03/2022
Statement No. 15(page 5 of 9)

Transaction Details continued

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			3,392.95
31 JAN	PETER MCFARLAND Super Payment		500.00 ✓	3,892.95
01 FEB	Paul Paul		285.00 ✓	4,177.95
02 FEB	LucyColeProperty LucyColeProperty		1,470.94 ✓	5,648.89
02 FEB	FMC 10180121L49.1	239.84		5,409.05
04 FEB	FMC 10180121L49	239.74		5,169.31
07 FEB	PETER MCFARLAND Super Payment		500.00 ✓	5,669.31
09 FEB	FMC 10180121L49.1	239.84		5,429.47
11 FEB	FMC 10180121L49	239.74		5,189.73
14 FEB	TFR WDL BPAY INTERNET14FEB 17:50 TO COGC - RATES 210726626	1,018.05 ✓		4,171.68
14 FEB	TFR WDL BPAY INTERNET14FEB 17:52 TO COGC - RATES 210726618	1,018.05 ✓		3,153.63
14 FEB	PETER MCFARLAND Super Payment		500.00 ✓	3,653.63
16 FEB	FMC 10180121L49.1	239.84		3,413.79
17 FEB	OSKO WITHDRAWAL 17FEB 16:44 McFarland Antennas ASAP TV AV & Antenna	280.00 ✓		3,133.79
17 FEB	LucyColeProperty LucyColeProperty		1,470.94 ✓	4,604.73
18 FEB	FMC 10180121L49	239.74		4,364.99
21 FEB	PETER MCFARLAND Super Payment		500.00 ✓	4,864.99
23 FEB	FMC 10180121L49.1	239.84		4,625.15
25 FEB	FMC 10180121L49	239.74		4,385.41
28 FEB	PETER MCFARLAND Super Payment		500.00 ✓	4,885.41
02 MAR	LucyColeProperty LucyColeProperty		1,508.74 ✓	6,394.15
02 MAR	FMC 10180121L49.1	239.84		6,154.31
	<i>SUB TOTAL CARRIED FORWARD TO NEXT PAGE</i>			6,154.31

Account Number 468388266
 Statement Period 21/09/2021 to 21/03/2022
 Statement No. 15(page 6 of 9)

Transaction Details continued

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			6,154.31
04 MAR	TFR WDL BPAY INTERNET04MAR 10:38 TO Suncorp Insurance 030442645	2,187.22 ✓		3,967.09
04 MAR	FMC 10180121L49	239.74		3,727.35
07 MAR	PETER MCFARLAND Super Payment		500.00 ✓	4,227.35
09 MAR	FMC 10180121L49.1	239.84		3,987.51
11 MAR	FMC 10180121L49	239.74		3,747.77
14 MAR	PETER MCFARLAND Super Payment		500.00 ✓	4,247.77
16 MAR	OSKO WITHDRAWAL 16MAR 21:50 MCFAPS1 Accountant Fees Simmons Livingst	3,245.00 ✓		1,002.77
16 MAR	FMC 10180121L49.1	239.84		762.93
17 MAR	LucyColeProperty LucyColeProperty		1,508.74 ✓	2,271.67
18 MAR	OSKO WITHDRAWAL 18MAR 16:15 MCFAPC1 Accountant Fees Simmons Livingst	220.00 ✓		2,051.67
18 MAR	TFR WDL BPAY INTERNET18MAR 16:28 TO ASIC 2291683083615	56.00 ✓		1,995.67
18 MAR	TFR WDL BPAY INTERNET18MAR 16:30 TO GCCC - WATER 810726620	438.30 ✓		1,557.37
18 MAR	TFR WDL BPAY INTERNET18MAR 16:31 TO GCCC - WATER 810726611	373.07 ✓		1,184.30
18 MAR	FMC 10180121L49	239.74		944.56
21 MAR	PETER MCFARLAND Super Payment		500.00 ✓	1,444.56
21 MAR	<i>CLOSING BALANCE</i>			1,444.56

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$0.00	\$0.00

Account Number 468388266
Statement Period 21/09/2021 to 21/03/2022
Statement No. 15(page 7 of 9)

Information

- Please check all entries on this statement and inform the Bank promptly of any error or unauthorised transaction.
- If your card is lost or stolen, please call us immediately on 1800 028 208.
- This statement should be retained for taxation purposes.
- When enquiring about the "termination value" of your account, you can visit your nearest branch or call 1300 658 120 and say "existing account".
- To contact us to make suggestions, compliments or find out more about our products and services, please call the customer enquiries number on this statement. This service may also be used to address and resolve complaints.

Summary of Transaction Fees 01/09/2021 TO 30/09/2021

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	9	9	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	11	11	0	0.00	0.00
Overseas Withdrawal	0	0	0	5.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	0.00	0.00
Account-keeping Fee					0.00
SUB TOTAL	20	20	0		0.00
FEE REBATE					0.00
TOTALS	20	20	0		0.00

Summary of Transaction Fees 01/10/2021 TO 31/10/2021 - No transactions carried out

SUB TOTAL	7	7	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/11/2021 TO 30/11/2021 - No transactions carried out

SUB TOTAL	15	15	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/12/2021 TO 31/12/2021 - No transactions carried out

SUB TOTAL	10	10	0		0.00
FEE REBATE					0.00

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Account Number 468388266
Statement Period 21/09/2021 to 21/03/2022
Statement No. 15(page 8 of 9)

Summary of Transaction Fees 01/01/2022 TO 31/01/2022 - No transactions carried out

SUB TOTAL	12	12	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/02/2022 TO 28/02/2022 - No transactions carried out

SUB TOTAL	11	11	0		0.00
FEE REBATE					0.00

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Terms and Conditions for your account. For a copy of that document, please visit our website.

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions SEP - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions OCT - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions NOV - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions DEC - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JAN - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions FEB - NIL

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode.
To help you learn how you can protect your card against unauthorised transactions, you can find more information at stgeorge.com.au/dispute

Account Number 468388266
Statement Period 21/09/2021 to 21/03/2022
Statement No. 15(page 9 of 9)

Complaints

If you have a complaint, contact our dedicated Customer Solutions team on 13 33 30 for Personal Banking or 133 800 for Business Banking. Alternatively, you can write to us at St.George Customer Solutions, Reply Paid 5265, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: www.afca.org.au

Email: info@afca.org.au


Phone: 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001



Statement of Account

COMPLETE FREEDOM

 041
 MCFARLAND FAMILY SUPERANNUATION FUND
 C/- MR P J & MRS R J MCFARLAND
 P O BOX 102
 RUNAWAY BAY QLD 4216

Customer Enquiries 13 33 30
 (24 hours, seven days)
BSB Number 114-879
Account Number 468388266
Statement Period 22/03/2022 to 21/09/2022
Statement No. 16(page 1 of 8)

MCFARLAND SUPER PTY LTD ATF
 MCFARLAND FAMILY SUPERANNUATION FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
1,444.56	+	43,101.40	-	38,147.09	=	6,398.87

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
22 MAR	OPENING BALANCE			1,444.56
23 MAR	FMC 10180121L49.1	239.84		1,204.72
25 MAR	FMC 10180121L49	239.74		964.98
28 MAR	PETER MCFARLAND Super Payment		500.00 ✓	1,464.98
30 MAR	FMC 10180121L49.1	239.84		1,225.14
01 APR	FMC 10180121L49	239.74		985.40
04 APR	SCT DEPOSIT 03APR 06:31 Super 8 weeks Qtr 1 SEAN DOLLAR		2,280.00 ✓	3,265.40
04 APR	OSKO WITHDRAWAL 04APR 09:08 McFarland Transfer S & P Management 88	2,280.00		985.40
04 APR	PETER MCFARLAND Super Payment		500.00 ✓	1,485.40
04 APR	LucyColeProperty LucyColeProperty		2,386.49 ✓	3,871.89
06 APR	FMC 10180121L49.1	239.84		3,632.05
08 APR	FMC 10180121L49	239.74		3,392.31
11 APR	PETER MCFARLAND Super Payment		500.00 ✓	3,892.31
13 APR	FMC 10180121L49.1	239.84		3,652.47
19 APR	TFR WDL BPAY INTERNET 19APR 16:54 TO TAX OFFICE PAYMENTS 001217852315243460 SUB TOTAL CARRIED FORWARD TO NEXT PAGE	274.00 ✓		3,378.47
				3,378.47

Account Number 468388266
 Statement Period 22/03/2022 to 21/09/2022
 Statement No. 16 (page 2 of 8)

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Transaction Details continued

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			3,378.47
19 APR	PETER MCFARLAND Super Payment		500.00 ✓	3,878.47
19 APR	FMC 10180121L49	239.74		3,638.73
20 APR	LucyColeProperty LucyColeProperty		1,695.70 ✓	5,334.43
20 APR	FMC 10180121L49.1	239.84		5,094.59
22 APR	ATO ATO009000016101962		2,850.00 ✓	7,944.59
22 APR	FMC 10180121L49	239.74		7,704.85
26 APR	TFR WDL BPAY INTERNET24APR 13:38 TO TAX OFFICE PAYMENTS 552003495932329121	4,224.30 ✓		3,480.55
26 APR	PETER MCFARLAND Super Payment		500.00 ✓	3,980.55
27 APR	FMC 10180121L49.1	239.84		3,740.71
29 APR	FMC 10180121L49	239.74		3,500.97
02 MAY	PETER MCFARLAND Super Payment		500.00 ✓	4,000.97
04 MAY	LucyColeProperty LucyColeProperty		1,508.74 ✓	5,509.71
04 MAY	FMC 10180121L49.1	239.84		5,269.87
06 MAY	FMC 10180121L49	239.74		5,030.13
09 MAY	PETER MCFARLAND Super Payment		500.00 ✓	5,530.13
11 MAY	FMC 10180121L49.1	239.84		5,290.29
13 MAY	FMC 10180121L49	239.74		5,050.55
16 MAY	PETER MCFARLAND Super Payment		500.00 ✓	5,550.55
16 MAY	LucyColeProperty LucyColeProperty		1,508.74 ✓	7,059.29
18 MAY	FMC 10180121L49.1	239.84		6,819.45
20 MAY	FMC 10180121L49	239.74		6,579.71
	<i>SUB TOTAL CARRIED FORWARD TO NEXT PAGE</i>			6,579.71

Super Payment

2,850.00 ✓

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Account Number 468388266
 Statement Period 22/03/2022 to 21/09/2022
 Statement No. 16(page 3 of 8)

Transaction Details continued

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			6,579.71
23 MAY	PETER MCFARLAND Super Payment		500.00 ✓	7,079.71
25 MAY	FMC 10180121L49.1	239.84		6,839.87
27 MAY	FMC 10180121L49	239.74		6,600.13
30 MAY	TFR WDL BPAY INTERNET30MAY 16:33 TO GCCC - WATER 810726611	349.98 ✓		6,250.15
30 MAY	TFR WDL BPAY INTERNET30MAY 16:34 TO GCCC - WATER 810726620	345.63 ✓		5,904.52
30 MAY	PETER MCFARLAND Super Payment		500.00 ✓	6,404.52
01 JUN	FMC 10180121L49.1	239.84		6,164.68
02 JUN	LucyColeProperty LucyColeProperty		1,896.20 ✓	8,060.88
03 JUN	FMC 10180121L49	239.74		7,821.14
06 JUN	INTERNET WITHDRAWAL 05JUN 11:52 Transfer	3,000.00 ✓		4,821.14
06 JUN	INTERNET WITHDRAWAL 05JUN 11:53 Transfer	3,000.00 ✓		1,821.14
06 JUN	PETER MCFARLAND Super Payment		500.00 ✓	2,321.14
08 JUN	FMC 10180121L49.1	239.84		2,081.30
10 JUN	FMC 10180121L49	239.74		1,841.56
13 JUN	PETER MCFARLAND Super Payment		500.00 ✓	2,341.56
15 JUN	FMC 10180121L49.1	245.72		2,095.84
17 JUN	LucyColeProperty LucyColeProperty		1,140.18 ✓	3,236.02
17 JUN	FMC 10180121L49	239.74		2,996.28
20 JUN	PETER MCFARLAND Super Payment		500.00 ✓	3,496.28
22 JUN	FMC 10180121L49.1	245.72		3,250.56
24 JUN	ATO ATO005000016155491		3,705.00	6,955.56
	<i>SUB TOTAL CARRIED FORWARD TO NEXT PAGE</i>			6,955.56

Super Payment

3,705.00

Account Number 468388266
Statement Period 22/03/2022 to 21/09/2022
Statement No. 16(page 4 of 8)

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Transaction Details continued

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			6,955.56
24 JUN	FMC 10180121L49	245.60		6,709.96
27 JUN	PETER MCFARLAND Super Payment		500.00 ✓	7,209.96
29 JUN	FMC 10180121L49.1	245.72		6,964.24
01 JUL	FMC 10180121L49	245.60		6,718.64
04 JUL	PETER MCFARLAND Super Payment		500.00	7,218.64
04 JUL	LucyColeProperty LucyColeProperty		2,383.73 ✓	9,602.37
06 JUL	TFR WDL BPAY INTERNET06JUL 10:27 TO TAX OFFICE PAYMENTS 001217852315243460	3,416.00		6,186.37
06 JUL	FMC 10180121L49.1	245.72		5,940.65
08 JUL	FMC 10180121L49	245.60		5,695.05
11 JUL	INTERNET WITHDRAWAL 11JUL 13:37 Transfer	2,500.00		3,195.05
11 JUL	INTERNET WITHDRAWAL 11JUL 13:38 Transfer	2,500.00		695.05
11 JUL	PETER MCFARLAND Super Payment		500.00	1,195.05
13 JUL	FMC 10180121L49.1	258.28		936.77
15 JUL	FMC 10180121L49	245.60		691.17
18 JUL	PETER MCFARLAND Super Payment		500.00	1,191.17
19 JUL	LucyColeProperty LucyColeProperty		1,785.63	2,976.80
20 JUL	FMC 10180121L49.1	258.28		2,718.52
22 JUL	FMC 10180121L49	258.15		2,460.37
25 JUL	PETER MCFARLAND Super Payment		500.00	2,960.37
27 JUL	FMC 10180121L49.1	258.28		2,702.09
29 JUL	FMC 10180121L49	258.15		2,443.94
	<i>SUB TOTAL CARRIED FORWARD TO NEXT PAGE</i>			2,443.94

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9th February 2023

PJ & RJ McFarland Investment 1 Pty Ltd (TTE)
2/55 Cronin Avenue
Main Beach QLD 4217

Dear Peter,

Thank you for the opportunity to provide an appraisal for your investment property at **1/21 Brown Street, Labrador**. The market worth of the property in today's market would be **\$500,000 - \$520,000**.

Specific Property Features: 2 Beds, 1 Bath, 1 Car, Corner Block

This is an opinion only of the worth of the property as at the date the opinion is given and is not a sworn valuation, nor can it be relied on as such.

1. The opinion of market worth is merely an indication of market value, whereas real market value can only be determined by the amount a willing customer is actually prepared to pay for the property.
2. The accuracy of any information obtained from a third party and used in the preparation of the opinion of market worth cannot be guaranteed.
3. Variable facts and matters which can affect the accuracy of the opinion of market worth given include, but are not limited to the following:
 - (a) interest rates;
 - (b) change in zoning and planning classification;
 - (c) changes in Government policy and legislation;
 - (d) general state of the economy;
 - (e) local market fluctuations;
 - (f) amount of exposure of the property by advertising;
 - (g) changes to the amenities in the area;
 - (h) changes to the property itself or neighbouring properties.

Assuring you of our best attention and looking forward to assisting you in the future.

Yours sincerely



John Cole 0412 671 620

GM & Prestige Property Specialist

Disclaimer: As this is an appraisal letter we must state the following: This is an opinion only of the worth of the property as at the date the opinion is given and is not a sworn valuation, nor can it be relied on as such. The opinion of market worth is merely an indication of market value, whereas real market value can only be determined by the amount a willing customer is actually prepared to pay for the property. The accuracy of any information obtained from a third party (such as the CMA) and used in the preparation of the opinion of market worth cannot be guaranteed. Variable facts and matters which can affect the accuracy of the opinion of market worth given include, but are not limited to the following: interest rates; change in zoning and planning classification; changes in Government policy and legislation; general state of the economy; local market fluctuations; amount of exposure of the property by advertising; changes to the property itself or neighbouring properties.

18.2

9th February 2023

PJ & RJ McFarland Investment 1 Pty Ltd (TTE)
2/55 Cronin Avenue
Main Beach QLD 4217

Dear Peter,

Thank you for the opportunity to provide an appraisal for your investment property at **2/21 Brown Street, Labrador**. The market worth of the property in today's market would be **\$500,000 - \$520,000**.

Specific Property Features: 2 Beds, 1 Bath, 1 Car, Corner Block

This is an opinion only of the worth of the property as at the date the opinion is given and is not a sworn valuation, nor can it be relied on as such.

1. The opinion of market worth is merely an indication of market value, whereas real market value can only be determined by the amount a willing customer is actually prepared to pay for the property.
2. The accuracy of any information obtained from a third party and used in the preparation of the opinion of market worth cannot be guaranteed.
3. Variable facts and matters which can affect the accuracy of the opinion of market worth given include, but are not limited to the following:
 - (a) interest rates;
 - (b) change in zoning and planning classification;
 - (c) changes in Government policy and legislation;
 - (d) general state of the economy;
 - (e) local market fluctuations;
 - (f) amount of exposure of the property by advertising;
 - (g) changes to the amenities in the area;
 - (h) changes to the property itself or neighbouring properties.

Assuring you of our best attention and looking forward to assisting you in the future.

Yours sincerely



John Cole 0412 671 620

GM & Prestige Property Specialist

Disclaimer: As this is an appraisal letter we must state the following: This is an opinion only of the worth of the property as at the date the opinion is given and is not a sworn valuation, nor can it be relied on as such. The opinion of market worth is merely an indication of market value, whereas real market value can only be determined by the amount a willing customer is actually prepared to pay for the property. The accuracy of any information obtained from a third party (such as the CMA) and used in the preparation of the opinion of market worth cannot be guaranteed. Variable facts and matters which can affect the accuracy of the opinion of market worth given include, but are not limited to the following: interest rates; change in zoning and planning classification; changes in Government policy and legislation; general state of the economy; local market fluctuations; amount of exposure of the property by advertising; changes to the property itself or neighbouring properties.

18-3

Correspondence
PO Box 29, Isle of Capri
Gold Coast, Queensland 4217



Broadbeach Office ABN 43 116 081 334
P. (07) 5592 1288
E. broadbeach@lucycole.com.au
The Wave, Corner Surf Parade &
Victoria Avenue, Broadbeach Q 4218

Bundall Office ABN 25 855 697 060
P. (07) 5553 3688 F. (07) 5553 3699
E. bundall@lucycole.com.au
Corner Ashmore Road &
Upton Street, Bundall Q 4218

The trusted name in real estate.

7th February 2023

RENTAL APPRAISAL

ADDRESS: 21 Brown Street, Labrador Qld 4215

**Property Attributes:
2 Bed: 1 Bath: 1 Car:**

To whom it may concern,


After conducting a comparative market analysis incorporating similar properties in the immediate and surrounding areas, the property has an estimated achievable rental price of between **\$480.00 - \$550.00 per week.**

As requested, we have appraised the above property. This opinion has been prepared on the following basis:

1. The opinion is an opinion only of the rental return of the property as at the date the opinion is given and is not a sworn rental valuation, nor can it be relied on as such.
2. The opinion of rental return is merely an indication, real rental return can only be determined by the amount a willing customer is actually prepared to pay for the property.
3. The accuracy of any information obtained from a third party and used in the preparation of the opinion of rental appraisal cannot be guaranteed.
4. Variable facts and matters which can affect the accuracy of the opinion of rental return given include, but are not limited to, the following:
 - (a) interest rates;
 - (b) change in zoning and planning classification;
 - (c) changes in Government policy and legislation;
 - (d) general state of the economy;
 - (e) local market fluctuations;
 - (f) changes to the amenities in the area;
 - (g) changes to the property itself or neighboring properties.
 - (h) Any pandemic restrictions

Although every care has been taken in arriving at the figure, we stress that it is an opinion and not to be taken as a sworn rental valuation. Should you need any further clarification or additional information, please don't hesitate to contact our office.

Yours Faithfully,


Lucy Cole Property Management
Lucy Cole Prestige Properties





COMPARATIVE MARKET ANALYSIS

101 BROWN STREET, LABRADOR, QLD 4215

PREPARED BY: JIMMY LAM, LC. LUCY COLE PRESTIGE PTW 001423



1/21 BROWN STREET, LABRADOR, QLD 4215



Owner Details

Owner Name(s): PJ & RJ MCFARLAND INVESTMENT 1 PTY LTD (TTE)
 Owner Address: PO BOX 102, RUNAWAY BAY QLD 4216
 Phone(s): ^0422 077 807 (HALL)

Owner Type: Owner Occupied

Property Details

Property Type: Unit - Freehold [Unit]
 RPD: L1 BUP8668
 Valuation Amount:
 Valuation Amount:
 Land Use: BUILDING UNITS (PRIMARY USE ONLY)
 Zoning
 Council: GOLD COAST CITY (GOLD COAST)
 Features: Lowset, Brick and Tile, Built in Robes, Close to Schools, Close to Transport, Fully Fenced, Improvements: Garden, Close to Shops

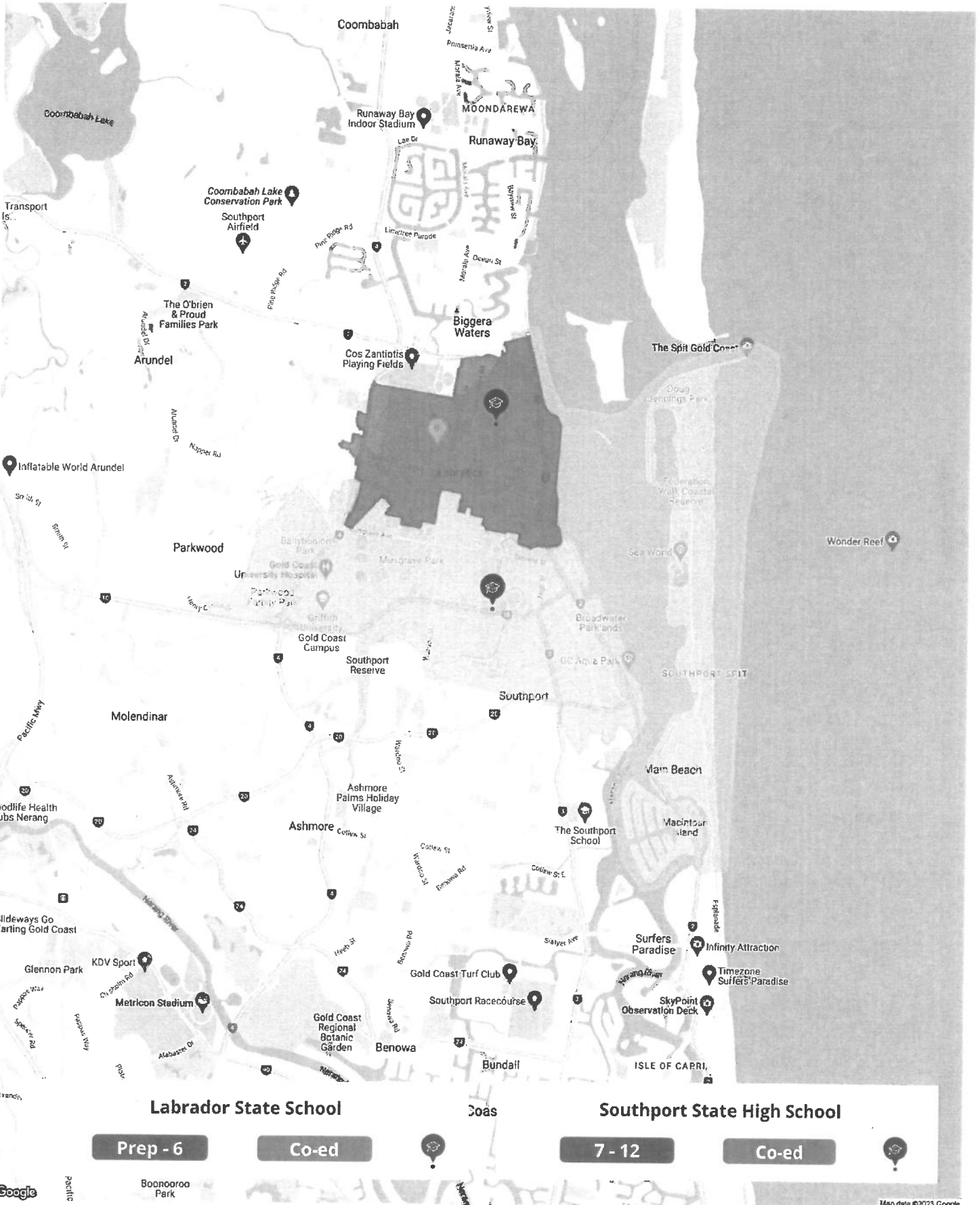
2 1 1

Area: 1 m²
 Area \$/m²:
 Water/Sewerage:
 Property ID: 817949 / QLD430389
 UBD Ref: UBD Ref: 028 R2

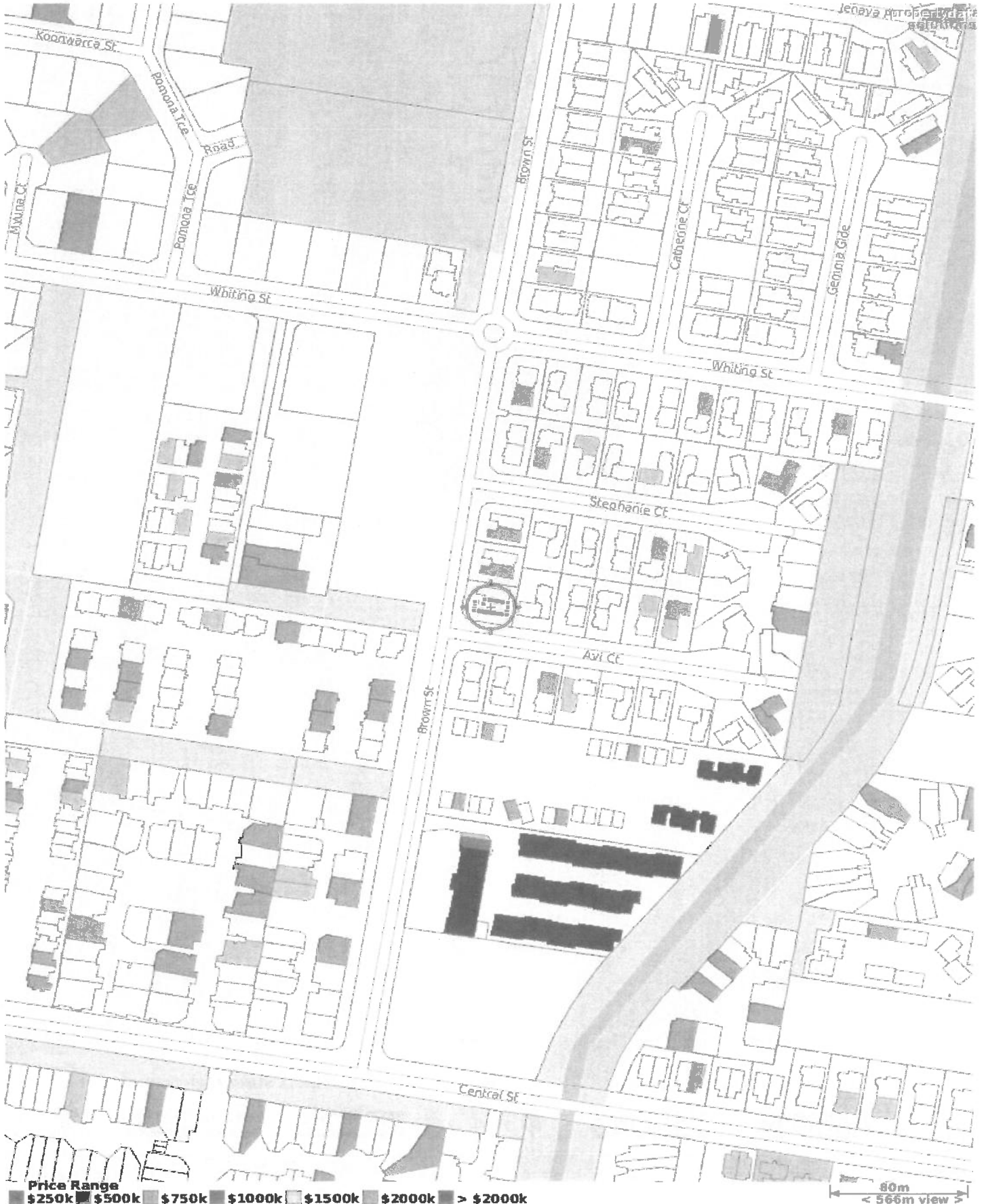
Sales History

Sale Amount:	Sale Date:	Vendor:	Area:	Sale Type:	Related:
\$ 290,000	23/09/2014	CONTI	0 m ²	Normal Sale	No
\$ 91,000	28/02/1992	D S BROWNE (MEDICAL) PTY LTD	0 m ²	Normal Sale	No
\$ 78,500	09/01/1990	VENDOR NOT RECORDED	0 m ²	Normal Sale	No

School Catchment Areas



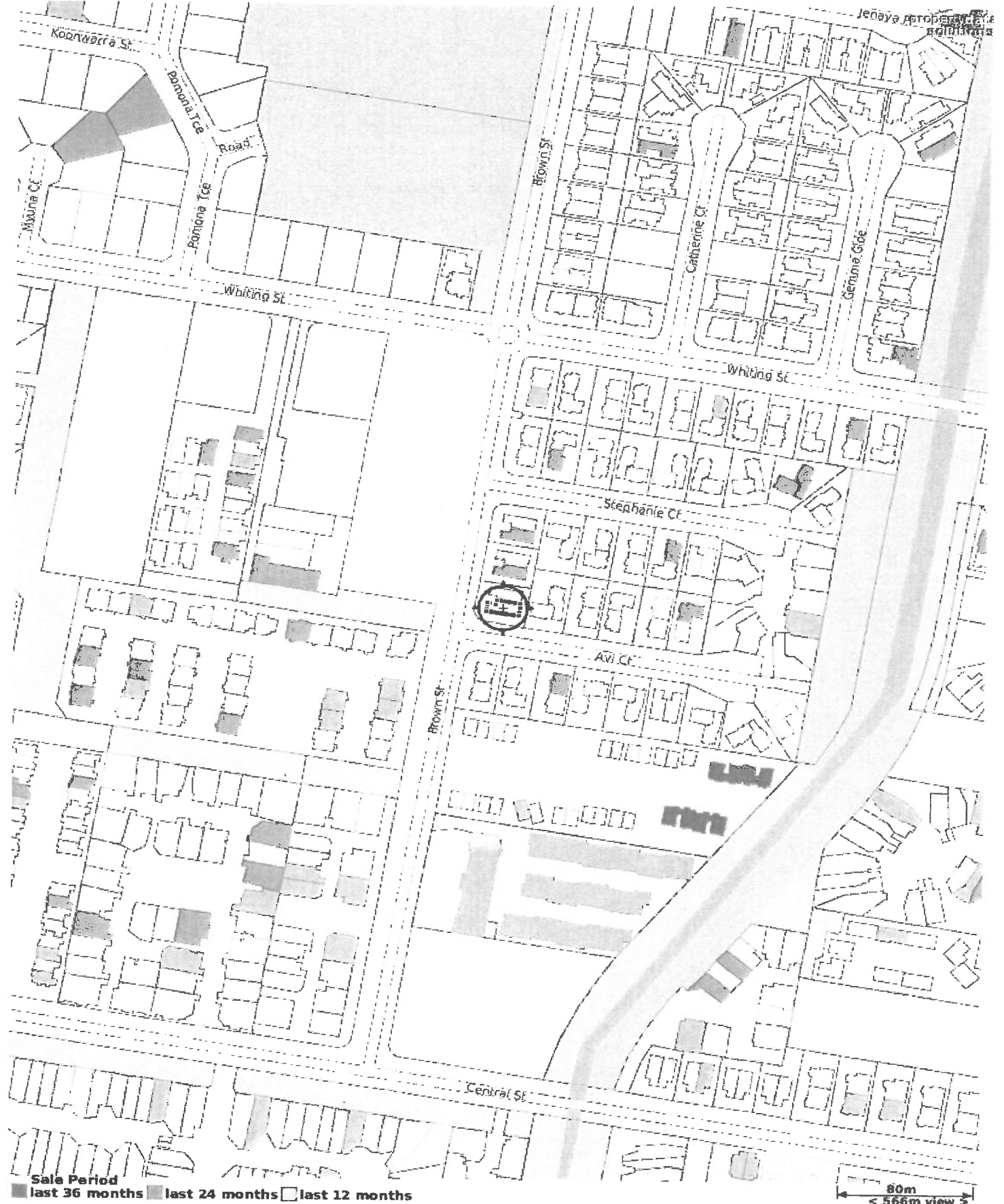
Nearby Sold Properties (Price Range)



Price Range
 \$250k \$500k \$750k \$1000k \$1500k \$2000k > \$2000k

80m
 < 566m view >

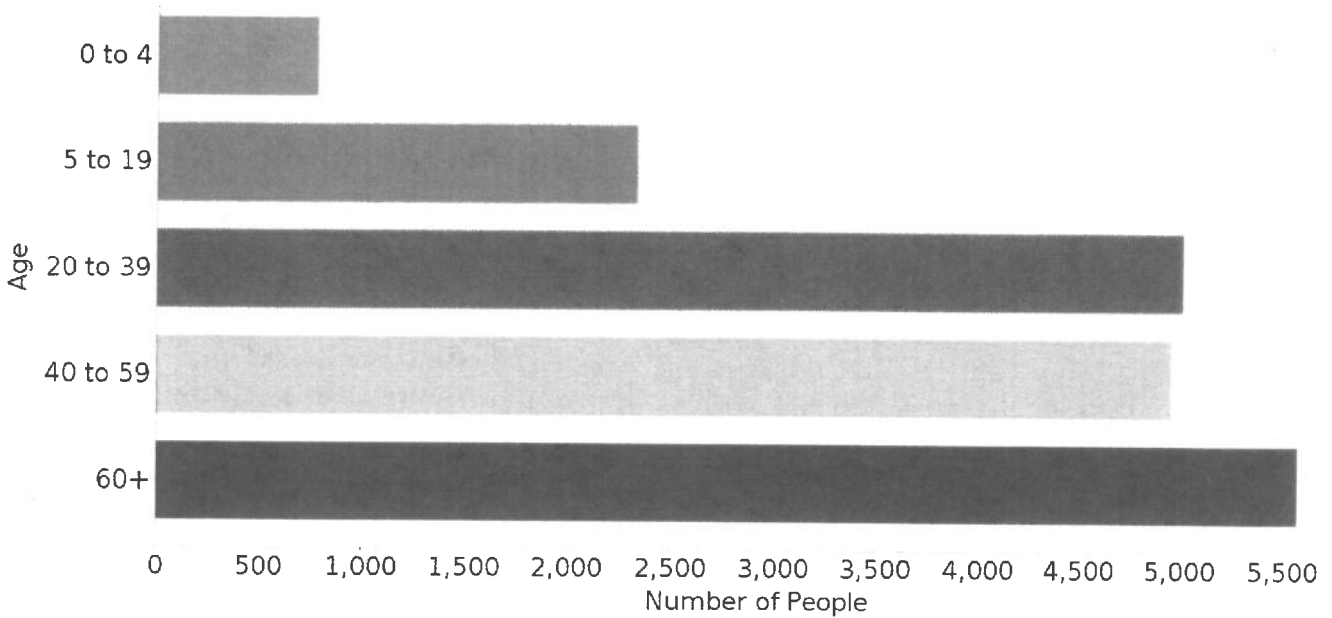
Nearby Sold Properties (Sale Date)



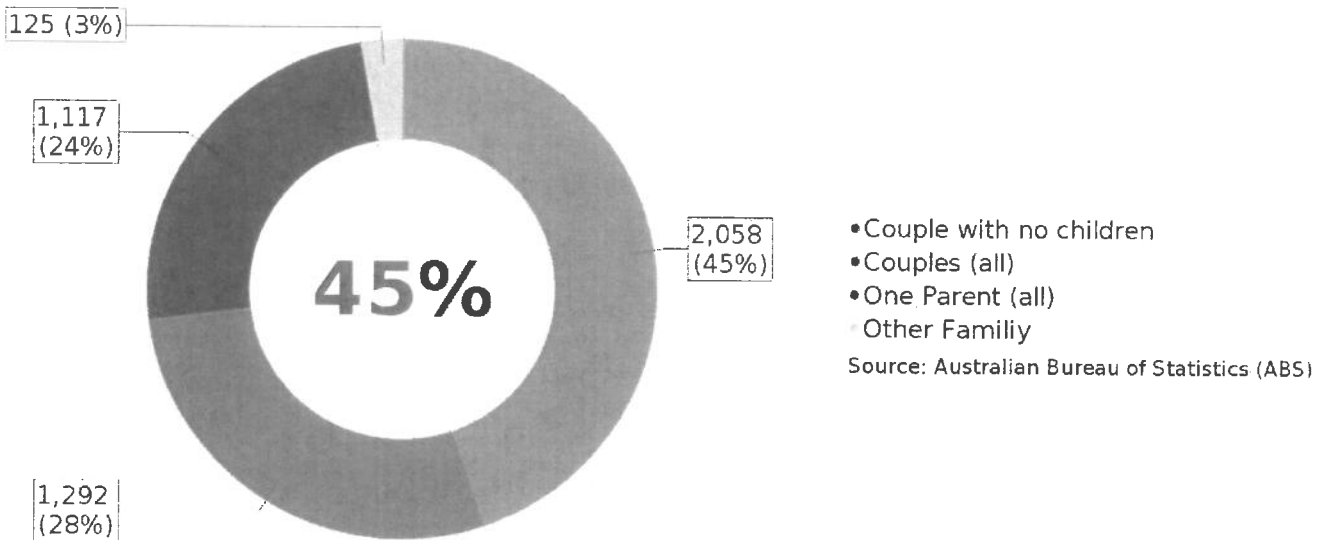
Nearby Properties For Sale



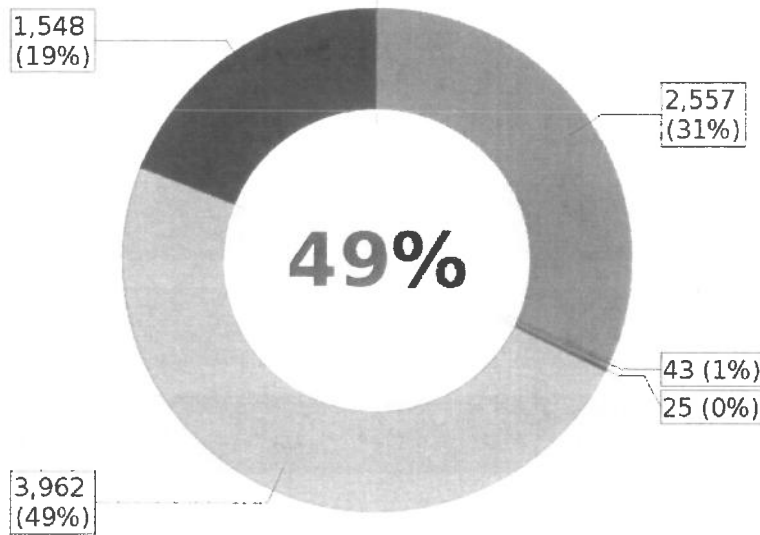
Age of Population (2021)



Family Composition (2021)



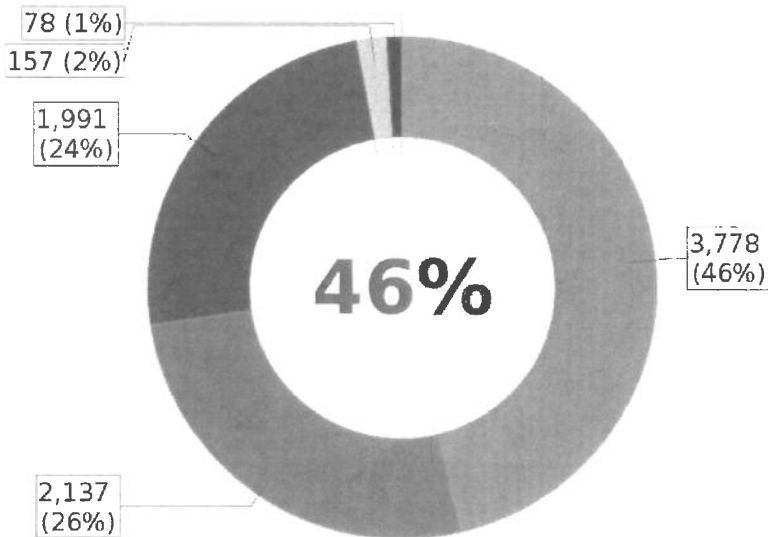
Dwelling Structure (2021)



- Flat
- Not Stated
- Other
- Semi/Terrace
- Separate House

Source: Australian Bureau of Statistics (ABS)

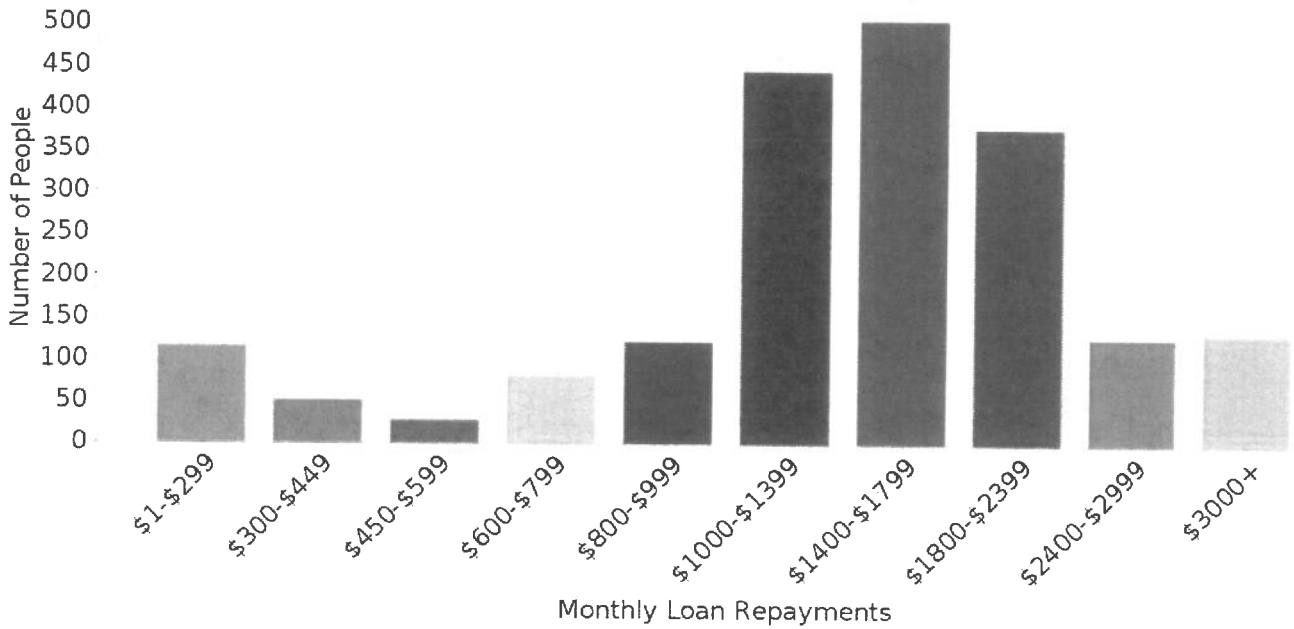
Home Ownership (2021)



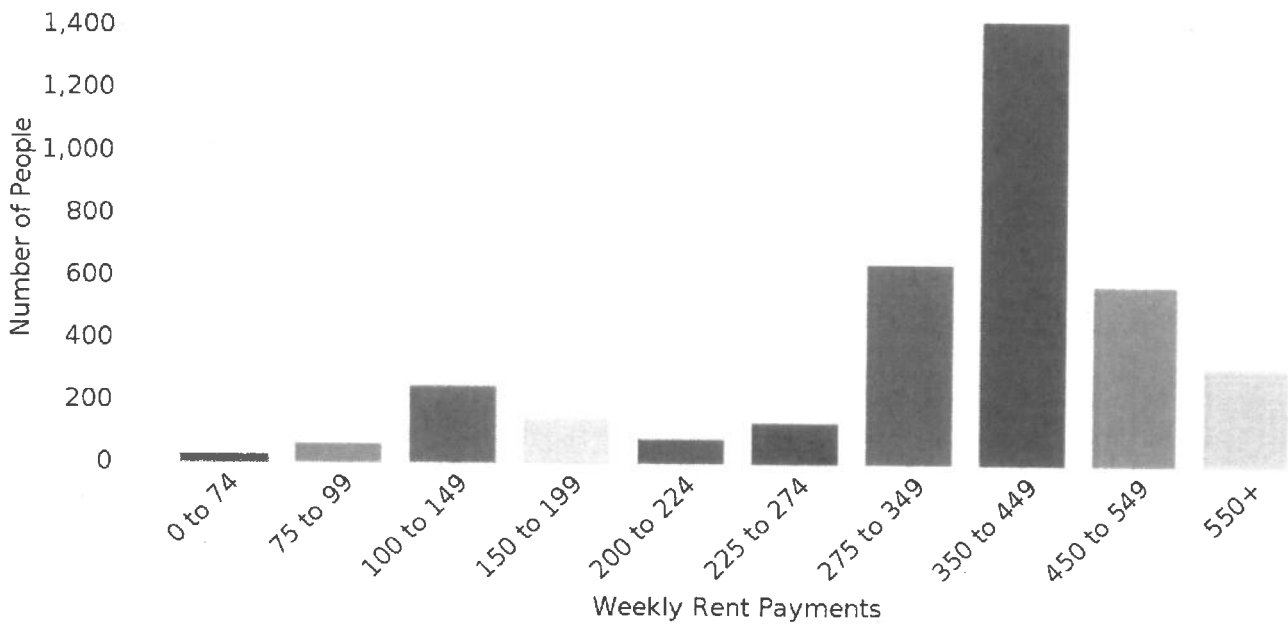
- Rented
- Purchasing
- Fully Owned
- Not Stated
- Other tenure type

Source: Australian Bureau of Statistics (ABS)

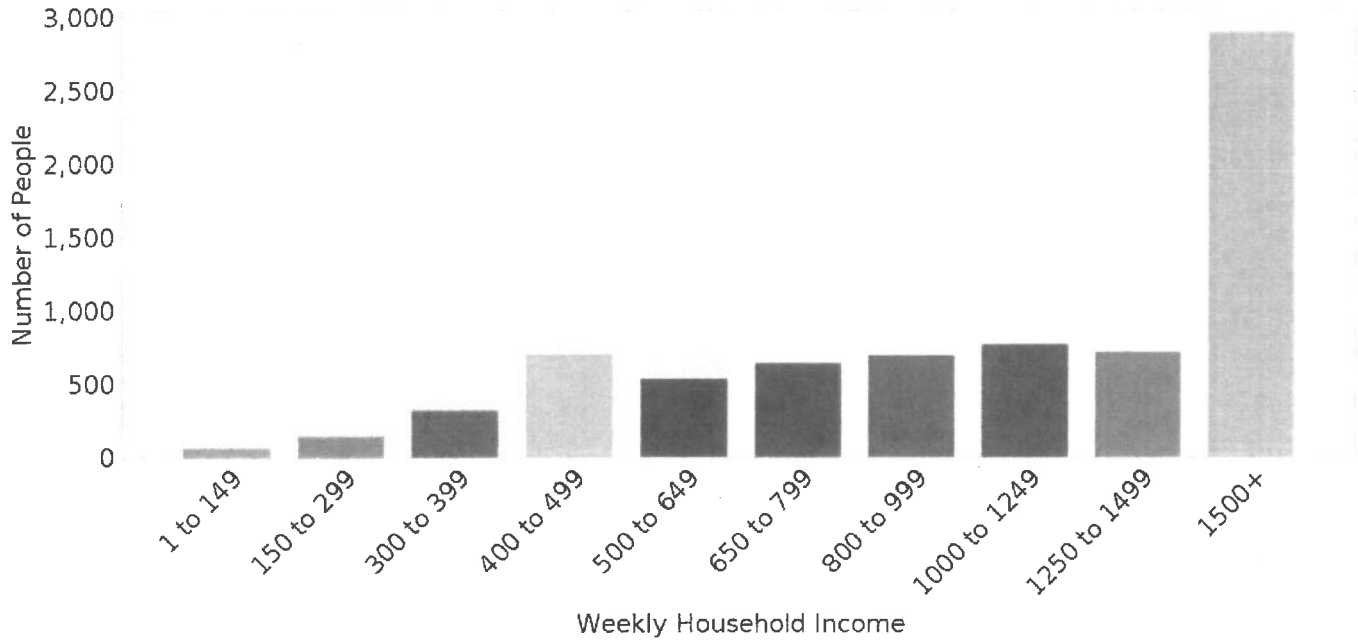
Home Loan Repayments - Monthly (2021)



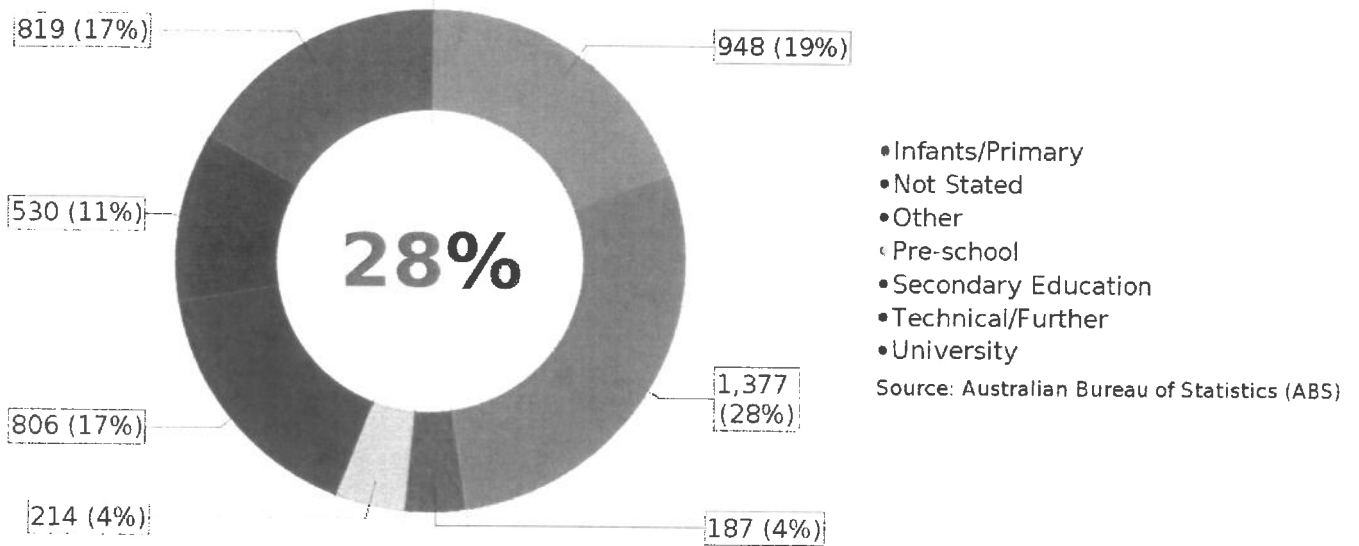
Rent Payments - Weekly (2021)



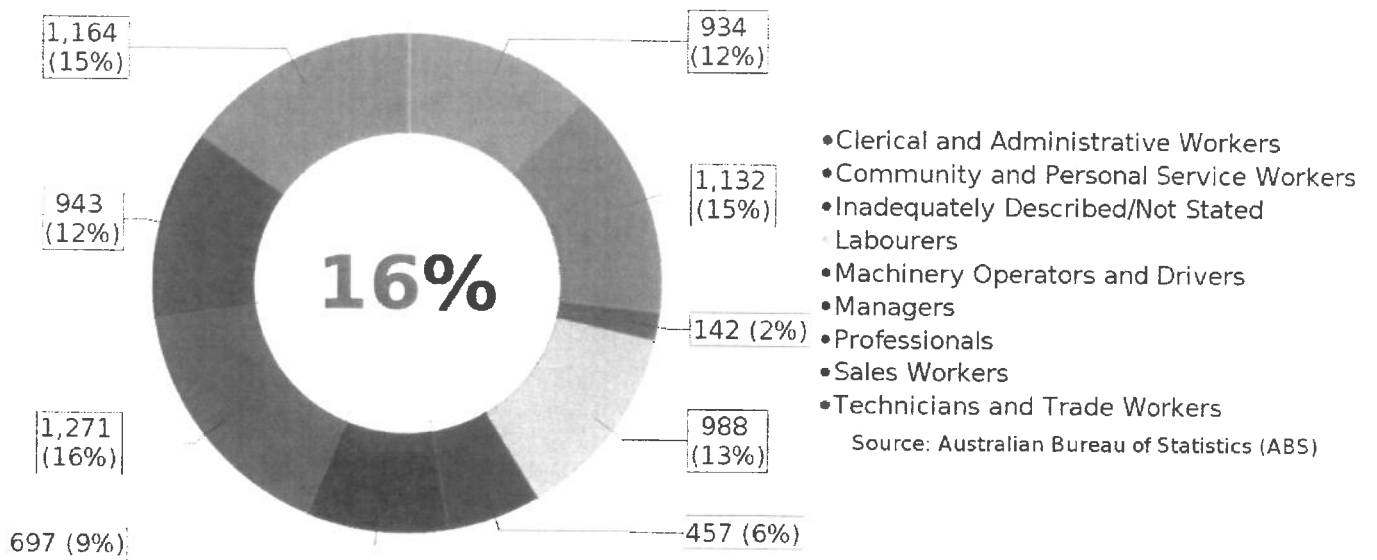
Household Income - Weekly (2021)



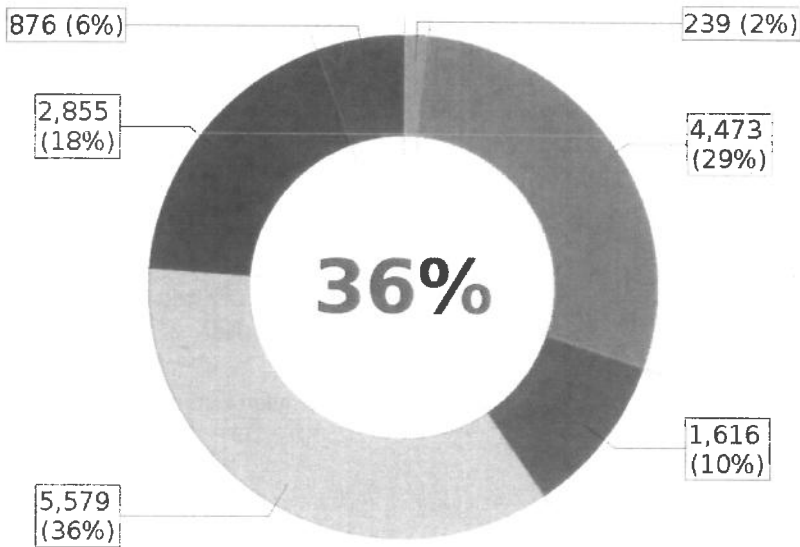
Non-School Qualification: Level of Education (2021)



Occupation (2021)



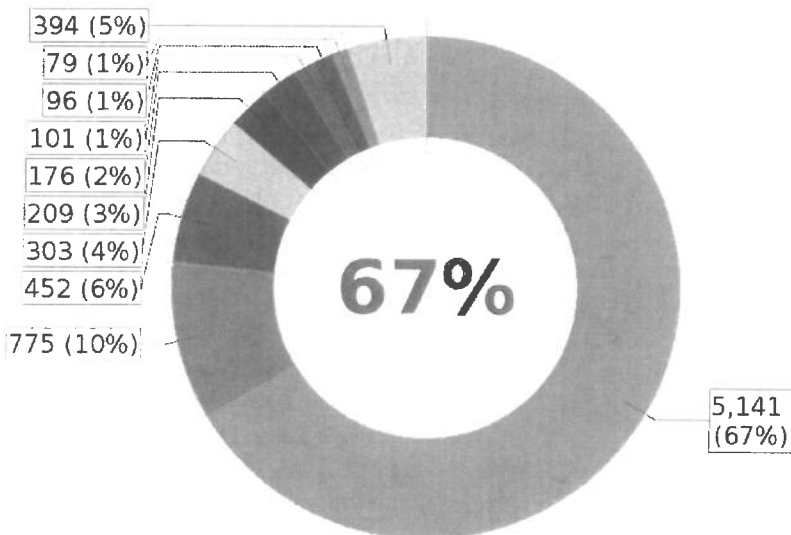
Employment (2021)



- Employed: away from work
- Full-Time
- Labour force status not stated
- Not in the labour force
- Part-Time
- Unemployed

Source: Australian Bureau of Statistics (ABS)

Method of Travel to Work (2021)

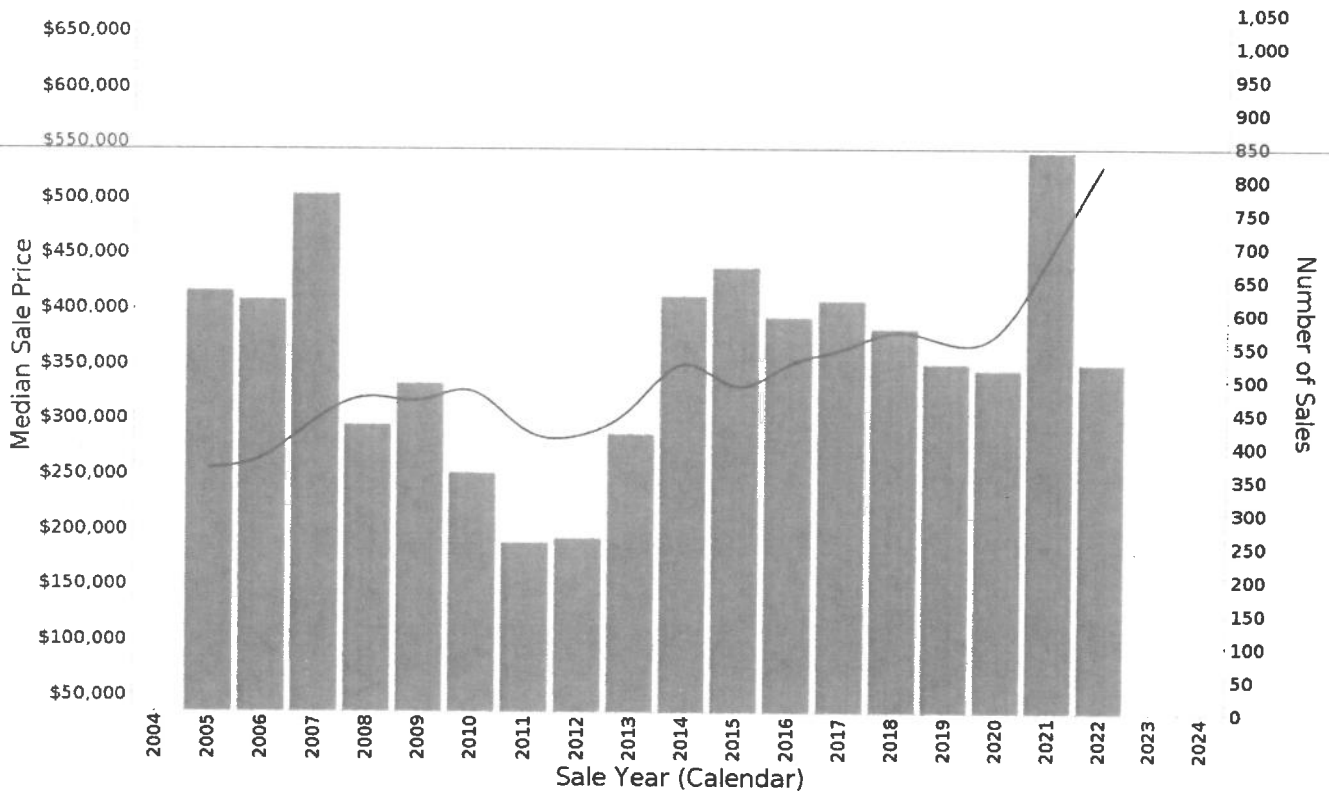


- Car (driver)
- Did not go to work
- Car (Pas.)
- Worked at home
- Walked only
- Bus
- Bicycle
- Motorbike/scooter
- Not Stated
- Other Categories

Source: Australian Bureau of Statistics (ABS)

Sales & Growth Chart (Unit)

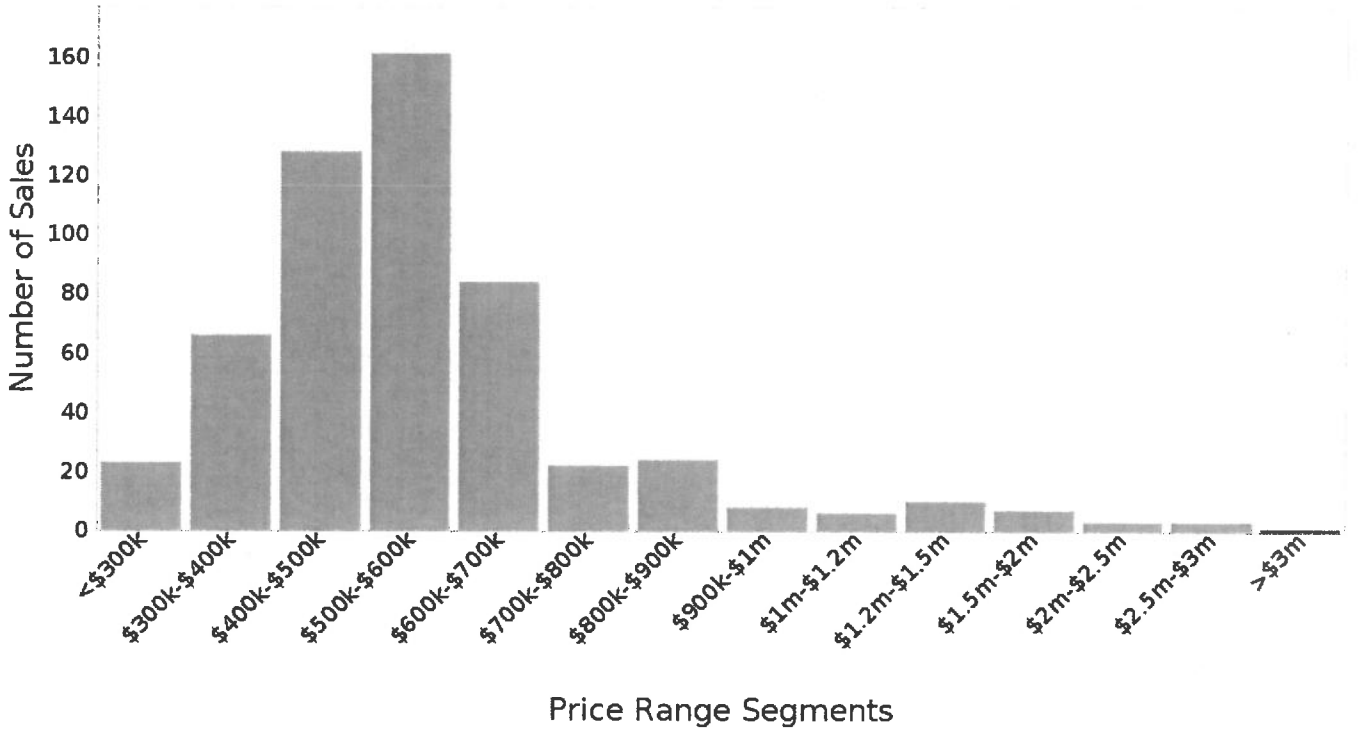
Year	No. of Sales	Average	Median	Growth	Low	High
2005	631	\$ 323,278	\$ 255,000		\$ 98,000	\$ 2,800,000
2006	618	\$ 329,510	\$ 265,000	3.9 %	\$ 98,000	\$ 2,850,000
2007	776	\$ 360,453	\$ 299,000	12.8 %	\$ 100,000	\$ 4,750,000
2008	430	\$ 384,741	\$ 319,975	7.0 %	\$ 38,000	\$ 3,900,000
2009	492	\$ 355,098	\$ 316,950	-0.9 %	\$ 148,191	\$ 1,764,700
2010	358	\$ 387,198	\$ 325,000	2.5 %	\$ 100,000	\$ 1,935,000
2011	253	\$ 337,454	\$ 290,000	-10.8 %	\$ 122,500	\$ 1,300,000
2012	260	\$ 319,638	\$ 285,000	-1.7 %	\$ 115,000	\$ 1,275,000
2013	417	\$ 341,813	\$ 310,000	8.8 %	\$ 90,000	\$ 1,120,000
2014	624	\$ 383,049	\$ 350,000	12.9 %	\$ 138,000	\$ 1,470,000
2015	667	\$ 372,320	\$ 330,000	-5.7 %	\$ 105,000	\$ 2,500,000
2016	593	\$ 405,458	\$ 350,000	6.1 %	\$ 12,000	\$ 2,300,000
2017	618	\$ 421,451	\$ 363,750	3.9 %	\$ 165,000	\$ 2,880,000
2018	576	\$ 427,799	\$ 379,500	4.3 %	\$ 135,000	\$ 3,050,000
2019	523	\$ 428,307	\$ 370,000	-2.5 %	\$ 4,000	\$ 3,000,000
2020	514	\$ 419,366	\$ 379,000	2.4 %	\$ 7,000	\$ 1,900,000
2021	841	\$ 509,455	\$ 450,000	18.7 %	\$ 92,500	\$ 4,500,000
2022	523	\$ 639,060	\$ 530,000	17.8 %	\$ 200,000	\$ 26,482,500
2023	0					



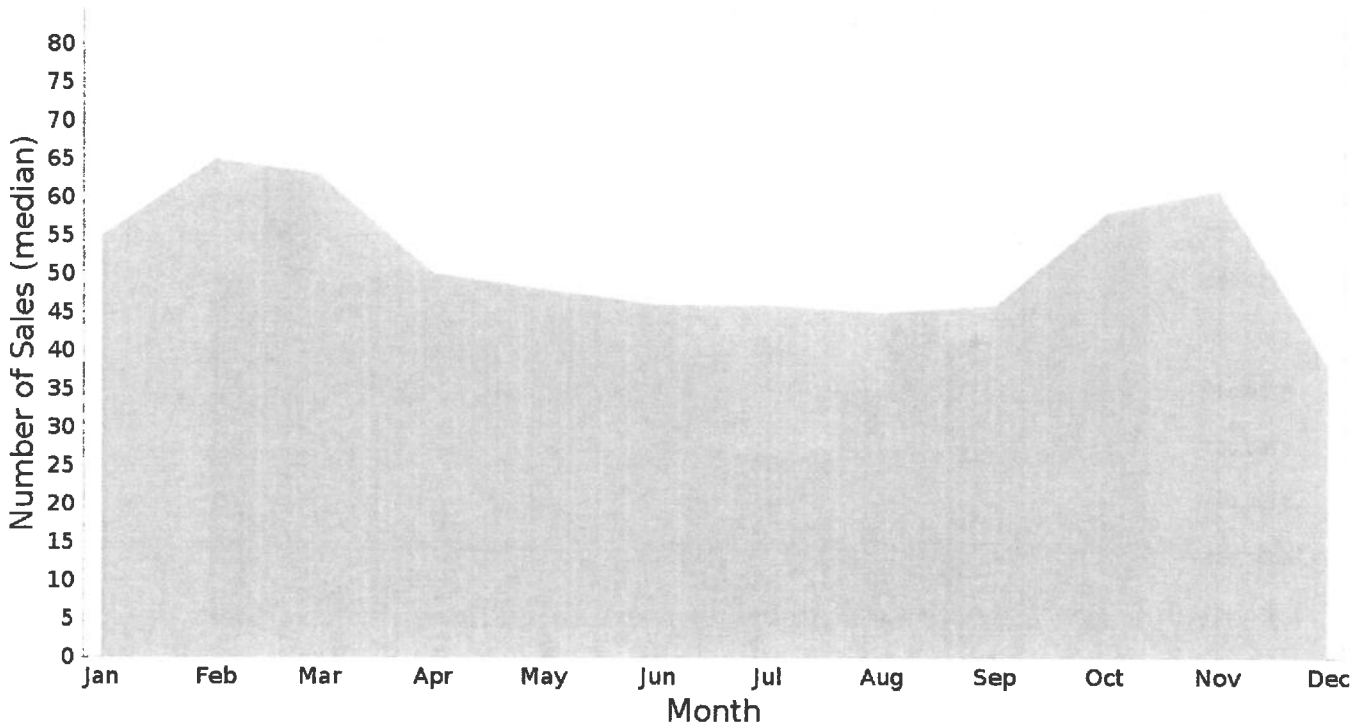
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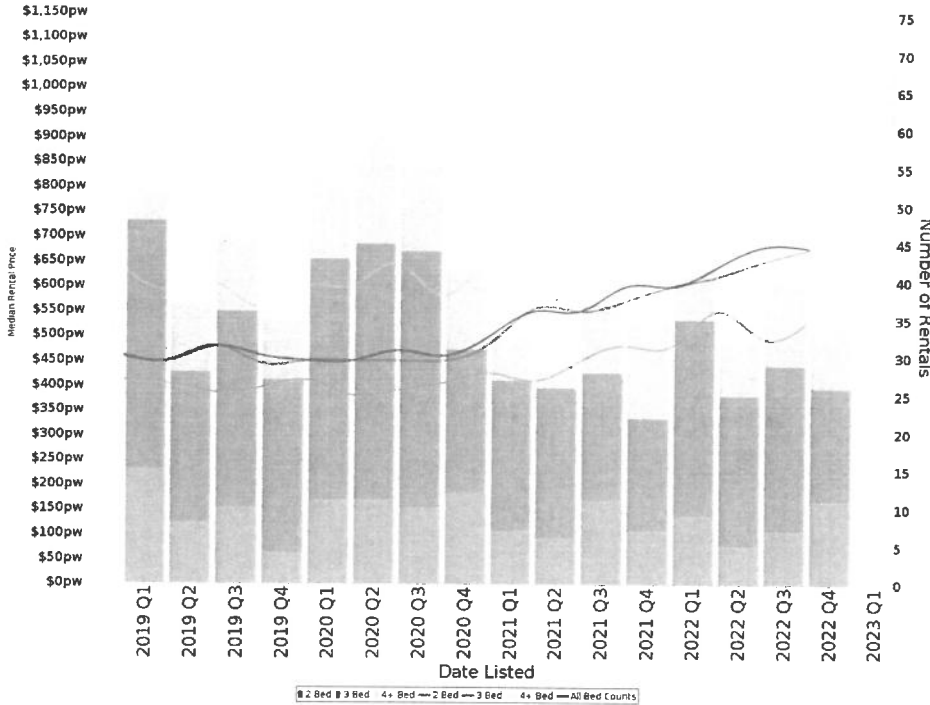
Price Segmentation



Peak Selling Periods



Median Weekly Rents (Houses)



Suburb Sale Price Growth

+29.1%

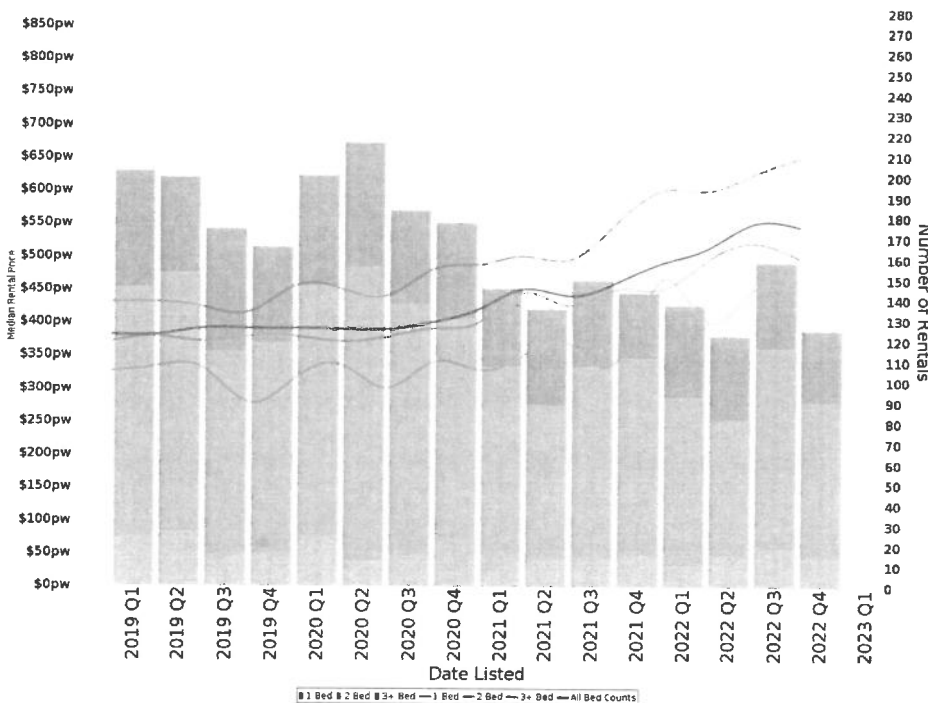
Current Median Price: \$910,000
Previous Median Price: \$705,000
Based on 150 (6+ Bed) House sales compared over the last two rolling 12-month periods

Suburb Rental Yield

+2.6%

Current Median Price: \$910,000
Current Median Rent: \$460
Based on 170 (3+ Bed) House rentals compared over the last 12 months

Median Weekly Rents (Units)



Suburb Sale Price Growth

+17.8%

Current Median Price: \$550,000
Previous Median Price: \$467,000
Based on 150 (2+ Bed) Units sales compared over the last two rolling 12-month periods

Suburb Rental Yield

+3.8%

Current Median Price: \$530,000
Current Median Rent: \$385
Based on 140 (2+ Bed) Units rentals compared over the last 12 months

Comparable Properties Map



Nearby Comparable For Sale Properties

There are 10 properties selected within the radius of 2000.0m from the focus property. The lowest for sale price is \$417,000 and the highest for sale price is \$600,000 with a median sale price of \$530,750. Days listed ranges from 1 to 10 days with the average currently at 5 days for these selected properties.

ID:21107594/60 WHITBY ST, SOUTHPORT 4215

2 1 1



Property Type: Unit
Area:
RPD:

Features:

Current List Price: **OFFERS OVER \$450,000**
First List Price: OFFERS OVER \$450,000
Date Listed: 08/02/2023 Days Listed: **1 Day**
Listed Price Change:

1/6 BURWOOD CRT, LABRADOR 4215

UBD Ref: Gold Coast - 029 A1
Distance from Property: 499m

2 1 1



Property Type: Unit
Area:
RPD: L1 BUP7871

Features: FULLY FENCED

Current List Price: **Offers over \$565,000**
First List Price: Offers over \$565,000
Date Listed: 08/02/2023 Days Listed: **1 Day**
Listed Price Change:

1/95 OLSEN AVE, LABRADOR 4215

UBD Ref: Gold Coast - 028 M1
Distance from Property: 850m

2 1 4



Property Type: Unit
Area:
RPD: L1 BUP8283

Features:

Current List Price: **Price Guide \$595,000 to**
First List Price: Price Guide \$595,000 to \$625,000
Date Listed: 07/02/2023 Days Listed: **2 Days**
Listed Price Change:

25/6-10 ROSE ST, SOUTHPORT 4215

UBD Ref: Gold Coast - 029 E10
Distance from Property: 2.4km

2 2 2



Property Type: Unit
Area: 95 m² (100 m²)
RPD: L25 SP184534

Features:

Current List Price: **Offers over \$489,000**
First List Price: Offers over \$489,000
Date Listed: 07/02/2023 Days Listed: **2 Days**
Listed Price Change:

4/17 MEYER ST, SOUTHPORT 4215

UBD Ref: Gold Coast - 029 E7
Distance from Property: 1.8km

2 1 1



Property Type: Unit
Area: (59 m²)
RPD: L4 BUP2819

Features:

Current List Price: **\$419,000**
First List Price: \$419,000
Date Listed: 03/02/2023 Days Listed: **6 Days**
Listed Price Change:

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19/13-23 BRIGHT AVE, LABRADOR 4215



Property Type: Unit
Area:
RPD: L19 SP161690

Features: DECK, GARAGE, STUDY, MODERN KITCHEN, AIR CONDITIONED, POOL, FULLY FENCED, IMPROVEMENTS: DISHWASHER, SECURE PARKING, INTERCOM

UBD Ref: Gold Coast - 029 D3
Distance from Property: 1.2km



Current List Price: **\$549,000+ Offers**
First List Price: \$549,000+ Offers
Date Listed: 02/02/2023 Days Listed: **7 Days**
Listed Price Change:



4/18 BACK ST, BIGGERA WATERS 4216



Property Type: Unit
Area:
RPD: L4 BUP4426

Features:

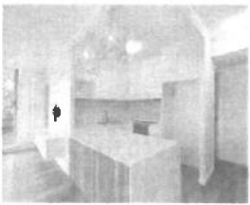
UBD Ref: Gold Coast - 019 C15
Distance from Property: 1.9km



Current List Price: **Offers Over \$600,000**
First List Price: Auction 27/02/23
Date Listed: 01/02/2023 Days Listed: **8 Days**
Listed Price Change:



1/15 BRIGHTON ST, BIGGERA WATERS 4216



Property Type: Unit
Area:
RPD: L1 BUP10056

Features:

UBD Ref: Gold Coast - 019 D18
Distance from Property: 1.4km



Current List Price: **Offers over \$589,000**
First List Price: Offers over \$589,000
Date Listed: 01/02/2023 Days Listed: **8 Days**
Listed Price Change:



1404/25 EAST QUAY DR, BIGGERA WATERS...



Property Type: Unit
Area: 117 m²
RPD: L1404 SP269880

Features: ENSUITE, MODERN KITCHEN, AIR CONDITIONED, WATER FRONTAGE, CLOSE TO SCHOOLS, CLOSE TO TRANSPORT

UBD Ref: Gold Coast - 018 N14
Distance from Property: 2.2km



Current List Price: **\$539,000**
First List Price: \$539,000
Date Listed: 01/02/2023 Days Listed: **8 Days**
Listed Price Change:



1/27 BOTANICAL DR, LABRADOR 4215



Property Type: Unit
Area:
RPD: L1 BUP7080

Features: IMPROVEMENTS: PETS ALLOWED

UBD Ref: Gold Coast - 028 N5
Distance from Property: 1km



Current List Price: **\$539,000 ONO**
First List Price: \$539,000 ONO
Date Listed: 31/01/2023 Days Listed: **10 Days**
Listed Price Change:



Nearby Comparable Sold Properties

There are 10 sold properties selected within the radius of 2000.0m from the focus property. The lowest sale price is \$410,000 and the highest sale price is \$595,000 with a median sale price of \$511,500. Days listed ranges from 3 to 132 days with the average currently at 53 days for these selected properties.

1/179 MUSGRAVE AVE, LABRADOR, QLD 4215



Property Type: Unit
Area:
Area \$/m2:
RPD: L1 BUP6748

Features:

UBD Ref: Gold Coast - 028 M6
Distance from Property: 1.3km



Sale Price: **\$484,000 (Agents Advice - Sale)**
Sale Date: 08/02/2023 Days to Sell: **96 Days**
Last Price: Auction 26/11/22 Chg %:
First Price: Auction (Under Offer) Chg %:



2/8 TELOPEA ST, LABRADOR, QLD 4215



Property Type: Unit
Area:
Area \$/m2:
RPD: L2 BUP7769

Features: BUILT IN ROBES, CLOSE TO SCHOOLS, CLOSE TO TRANSPORT, FULLY FENCED,
IMPROVEMENTS: GARDEN, CLOSE TO SHOPS

UBD Ref: Gold Coast - 028 P5
Distance from Property: 825m



Sale Price: **\$529,000 (Agents Advice - Sale)**
Sale Date: 01/02/2023 Days to Sell: **68 Days**
Last Price: Under Contract Chg %: **-2.0%**
First Price: \$560,000 (Under Offer) Chg %: **-5.5%**



16/51 OLSEN AVE, LABRADOR, QLD 4215



Property Type: Unit
Area: 205 m²
Area \$/m2: \$2,024
RPD: L16 GTP4322

Features:

UBD Ref: Gold Coast - 018 N19
Distance from Property: 881m



Sale Price: **\$415,000 (Normal Sale)**
Sale Date: 20/12/2022 Days to Sell: **132 Days**
Last Price: Offers Over \$429,000 Chg %:
First Price: Offers Over \$429,000 Chg %: **-3.3%**



1/27 MORINDA WAY, LABRADOR, QLD 4215



Property Type: Unit
Area:
Area \$/m2:
RPD: L1 BUP7856

Features:

UBD Ref: Gold Coast - 028 Q5
Distance from Property: 898m



Sale Price: **\$485,000 (Normal Sale)**
Sale Date: 13/12/2022 Days to Sell: **5 Days**
Last Price: Under Contract (Under Chg %:
First Price: \$489,000 (Under Offer) Chg %: **-0.8%**



46/71 OLSEN AVE, LABRADOR, QLD 4215



Property Type: Unit
Area:
Area \$/m2:
RPD: L3 GTP2158

Features:

UBD Ref: Gold Coast - 018 N20
Distance from Property: 909m






Sale Price: **\$410,000 (Normal Sale)**
Sale Date: 05/12/2022 Days to Sell: **N/A**
Last Price: Chg %:
First Price: Chg %:



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1/129 MUIR ST, LABRADOR, QLD 4215

UBD Ref: Gold Coast - 029 D3
Distance from Property: 1.1km  2  2  2






Property Type: Unit
Area:
Area \$/m2:
RPD: L1 SP134282

Sale Price: **\$495,000 (Normal Sale)**
Sale Date: 28/11/2022 Days to Sell: **N/A**
Last Price: Chg %:
First Price: Chg %:

Features: LOWSET, BRICK AND TILE, ENSUITE, SHED/S



2/177 MUSGRAVE AVE, LABRADOR, QLD 4215

UBD Ref: Gold Coast - 028 M6
Distance from Property: 1.3km  2  1  1






Property Type: Unit
Area:
Area \$/m2:
RPD: L2 BUP6765

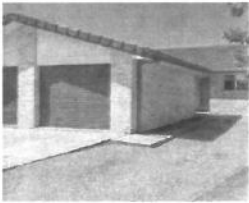
Sale Price: **\$528,000 (Normal Sale)**
Sale Date: 23/11/2022 Days to Sell: **3 Days**
Last Price: Contact Agent (Under Chg %:
First Price: Contact Agent Chg %: **-4.0%**

Features: LOWSET, BRICK AND TILE, GARAGE, BUILT IN ROBES, MODERN KITCHEN, AIR CONDITIONED, CLOSE TO SCHOOLS, CLOSE TO TRANSPORT, ENTERTAINMENT AREA,



8 CLOVELLY PL, LABRADOR, QLD 4215

UBD Ref: Gold Coast - 018 Q20
Distance from Property: 492m  2  1  1






Property Type: Unit
Area: 92 m²
Area \$/m2: \$5,780
RPD: L2 BUP12088

Sale Price: **\$532,500 (Normal Sale)**
Sale Date: 22/11/2022 Days to Sell: **62 Days**
Last Price: \$535,000 (Under Offer) Chg %: **-0.5%**
First Price: OFFERS OVER \$550,000 Chg %: **-3.2%**

Features: DECK, BUILT IN ROBES, CLOSE TO SCHOOLS, IMPROVEMENTS: CLOSE TO SHOPS, INTERNAL LAUNDRY



2/8 SENATE ST, LABRADOR, QLD 4215

UBD Ref: Gold Coast - 028 M5
Distance from Property: 1.3km  2  1  2






Property Type: Unit
Area:
Area \$/m2:
RPD: L2 BUP8221

Sale Price: **\$560,000 (Normal Sale)**
Sale Date: 16/11/2022 Days to Sell: **8 Days**
Last Price: Offers over \$550,000 Chg %:
First Price: Offers over \$550,000 Chg %:

Features:



4 MCWILLIAM CL, LABRADOR, QLD 4215

UBD Ref: Gold Coast - 019 A20
Distance from Property: 707m  2  1  2



Property Type: Unit
Area: 110 m²
Area \$/m2: \$5,406
RPD: L2 BUP7085

Sale Price: **\$595,000 (Normal Sale)**
Sale Date: 16/11/2022 Days to Sell: **N/A**
Last Price: For Sale Chg %:
First Price: For Sale Chg %:

Features: BUILT IN ROBES



1/21 BROWN STREET, LABRADOR, QLD 4215



Appraisal Price

This market analysis has been prepared on 09/02/2023 and all information given has been based on a current market analysis for the property listed above. Based on this, we believe this property to be estimated in the following range:

\$478,000 to \$526,000



Median \$502,000

Contact your agent for further information:



Agent Name: John Cole
Mobile: 0412671620
Office: Lucy Cole Prestige Properties
Office Phone: 07 5553 3688
Email: john@lucycole.com.au
Website: www.lucycole.com.au

18-25

pjrjmacka@bigpond.com

From: Kirstie Miller <kirstie@lucycole.com.au>
Sent: Thursday, 9 February 2023 4:51 PM
To: pjrjmacka@bigpond.com
Cc: John Cole
Subject: Lucy Cole Prestige Properties Market Appraisal Letter - 1 & 2 / 21 Brown Street, Labrador
Attachments: Property Appraisal Letter 1-21 Brown St Labrador.pdf; Property Appraisal Letter 2-21 Brown St Labrador.pdf; CMA-1-21_BROWN_STREET-LABRADOR-QLD_4215.pdf
Flag Status: Flagged

Good afternoon Peter,

As requested, please see attached a copy of the 2 x Sale Appraisal Letters for the below properties:

- 1) 1/21 Brown Street, Labrador
- 2) 2/21 Brown Street, Labrador

We have also prepared a detailed CMA (Comparative Market Analysis) Report for your consideration.

A link to some of John's other reviews and social media pages are also listed below for your perusal:

Rate My Agent: <https://www.ratemyagent.com.au/real-estate-agent/john-cole-ax124/sales/reviews>

Instagram: https://www.instagram.com/johncole_prestigeagent/

Facebook: <https://www.facebook.com/johncoleprestige>

If you have any questions or concerns relating to any of the information provided in this email, please feel free to reach out to **John Cole** direct **0412 671 620**.


Kind Regards

Kirstie Miller

Executive Assistant to John Cole

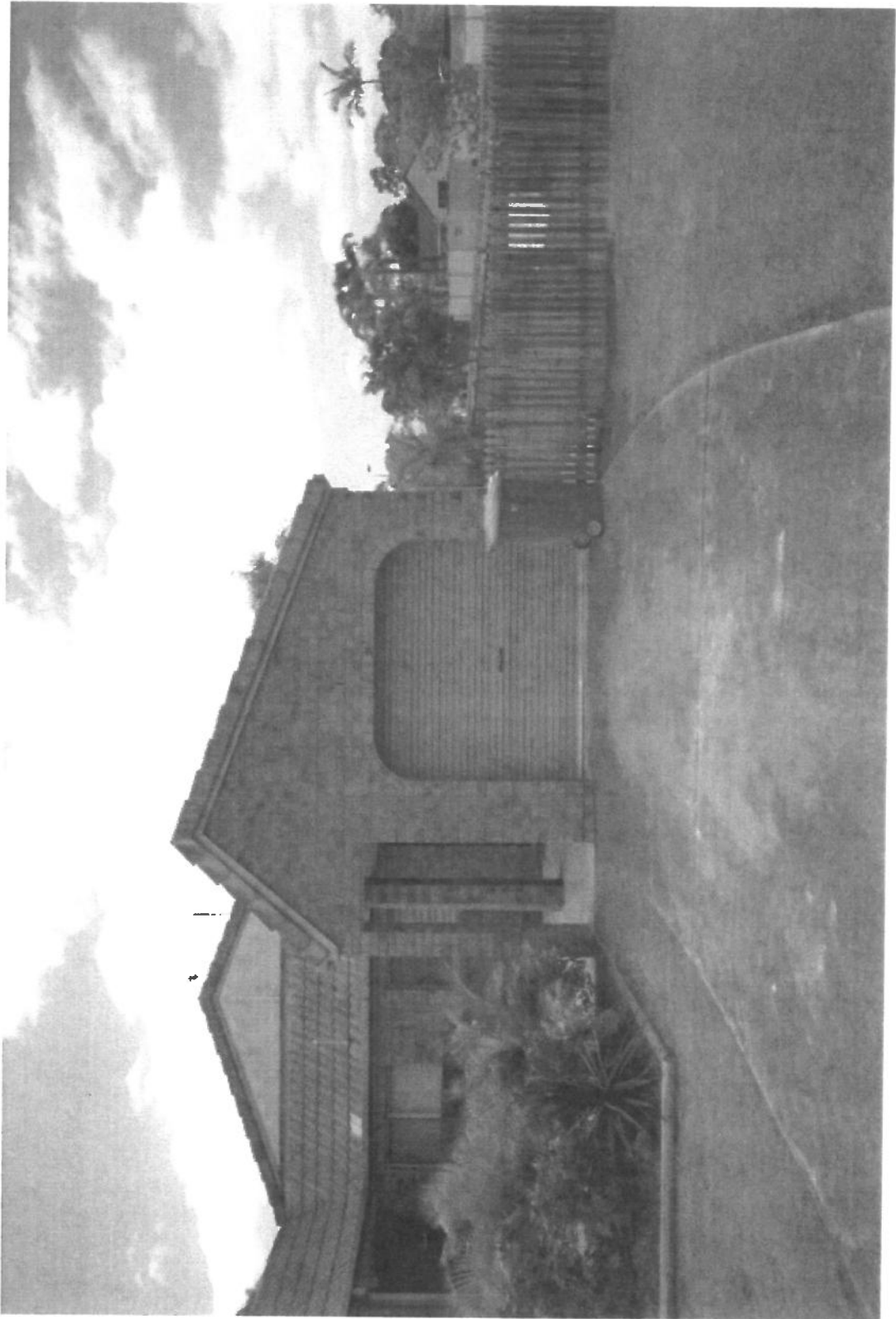
P 0755533688 | F 0755533699 | E kirstie@lucycole.com.au



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2121 Brown Street



18.26



Head Office
Level 25, 333 Collins Street, Melbourne, Victoria 3000
GPO Box 2289, Melbourne, Victoria 3001

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latrobefinancial.com

Loan Activity Statement

19-1

Account Number 40 149 187 7

Page No 1 of 2

Statement Period 01.07.21 to 31.07.21

McFarland Super Pty Ltd ATF McFarland F

BPAY® Biller Code 18309 Reference No. 40 149 187 7

ONLINE STATEMENTS NOW AVAILABLE on our website -
Login, My Home Loan, New Registration

Loan Account Detail Summary

Security Address:

1/21 Brown Street LABRADOR QLD 4215

Current Interest Rate at 03 Aug 2021 (calculated (Daily Rests) - Variable)	6.55% p.a.
Loan Approved Amount	\$ 232,000.00
Closing Loan Balance at 31 Jul 2021	\$ 180,095.64
Loan Settlement Month	December 2014
Original Loan Maturity	December 2044
Contract Term Remaining	23 years 5 months
Forecast Term (based on current repayment profile)	11 years 8 months
National Credit Code Regulated	No
Privacy Password Protected	Yes
Interest Charges for Statement Period	\$ 1,000.89
Repayments Received during Statement Period	\$ 1,857.50
Minimum Monthly Repayment Amount	\$ 1,486.00
Monthly Repayment Due Date	20th each month
Loan Account Ahead by	\$ 28,808.48

Loan Guarantor Details

Mr PJ McFarland - same address as Borrower - separate statement not issued

Mrs RJ McFarland - same address as Borrower - separate statement not issued

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- Check your Redraw balance; and
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Did you know that you can reduce the amount of interest you pay and your loan term by making extra weekly, fortnightly or monthly payments?

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Judged Australia's Best Credit Fund - Mortgages 12 years in a row by *Money* magazine and currently offering a return of **4.35% p.a.*** for the 12 Month Term Account.

La Trobe Financial Asset Management Limited ACN 007 332 363 Australian Financial Services Licence 222213 Australian Credit Licence 222213 is the issuer and manager of the La Trobe Australian Credit Fund ARSN 088 178 321. It is important for you to consider the PDS for the Credit Fund in deciding whether to invest, or to continue to invest, in the Credit Fund. You can read the PDS on our website, or ask for a copy by phoning us. *Returns on our investments are variable and paid monthly. Past performance is not a reliable indicator of future performance. The rates of return from the Credit Fund are not guaranteed and are determined by the future revenue of the Credit Fund and may be lower than expected. Investors risk losing some or all of their principal investment. An investment in the Credit Fund is not a bank deposit. Withdrawal rights are subject to liquidity and may be delayed or suspended. Visit our website for further information.

79 527
22213

19.2

Loan Activity Statement

Account Number 40 149 187 7

Page No 2 of 2

Statement Period 01.07.21 to 31.07.21

BPAY® Biller Code 18309 Reference No. 40 149 187 7
ONLINE STATEMENTS NOW AVAILABLE on our website -
Login, My Home Loan, New Registration

_____ McFarland Super Pty Ltd ATF McFarland F

DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01.07.21	Opening Loan Balance			180,937.25
01.07.21	La Trobe Financial Quick Pay Repayment		371.50	180,565.75
08.07.21	La Trobe Financial Quick Pay Repayment		371.50	180,194.25
15.07.21	La Trobe Financial Quick Pay Repayment		371.50	179,822.75
22.07.21	La Trobe Financial Quick Pay Repayment		371.50	179,451.25
29.07.21	La Trobe Financial Quick Pay Repayment		371.50	179,079.75
31.07.21	Account Service Fee	15.00		179,094.75
31.07.21	Interest (31 days 6.55% p.a.)	1,000.89		180,095.64
31.07.21	Closing Loan Balance			180,095.64

From 1 May 2021 the Priority Discharge Fee will increase from \$190.00 to \$299.00.

Please check all entries on this statement and inform us promptly of any error or unauthorised transactions.





Head Office
Level 25, 333 Collins Street, Melbourne, Victoria 3000
GPO Box 2289, Melbourne, Victoria 3001

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Loan Activity Statement

19.3

Account Number 40 149 187 7

Page No 1 of 2

Statement Period 01.08.21 to 31.08.21

McFarland Super Pty Ltd ATF McFarland F

BPAY® Biller Code 18309 Reference No. 40 149 187 7

ONLINE STATEMENTS NOW AVAILABLE on our website -
Login, My Home Loan, New Registration

Loan Account Detail Summary

Security Address:	1/21 Brown Street LABRADOR QLD 4215
Current Interest Rate at 06 Sep 2021 (calculated (Daily Rests) - Variable)	6.55% p.a.
Loan Approved Amount	\$ 232,000.00
Closing Loan Balance at 31 Aug 2021	\$ 179,622.11
Loan Settlement Month	December 2014
Original Loan Maturity	December 2044
Contract Term Remaining	23 years 4 months
Forecast Term (based on current repayment profile)	11 years 8 months
National Credit Code Regulated	No
Privacy Password Protected	Yes
Interest Charges - 01.07.21 to 31.08.21	\$ 1,998.36
Repayments Received during Statement Period	\$ 1,486.00
Minimum Monthly Repayment Amount	\$ 1,486.00
Monthly Repayment Due Date	20th each month
Loan Account Ahead by	\$ 28,808.48

Loan Guarantor Details

Mr PJ McFarland - same address as Borrower - separate statement not issued
Mrs RJ McFarland - same address as Borrower - separate statement not issued

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22213

Loan Activity Statement

19.4

Account Number 40 149 187 7

Page No 2 of 2

Statement Period 01.08.21 to 31.08.21

BPAY® Biller Code 18309 Reference No. 40 149 187 7

ONLINE STATEMENTS NOW AVAILABLE on our website -
 Login, My Home Loan, New Registration

McFarland Super Pty Ltd ATF McFarland F

DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01.08.21	Opening Loan Balance			180,095.64
05.08.21	La Trobe Financial Quick Pay Repayment		371.50	179,724.14
12.08.21	La Trobe Financial Quick Pay Repayment		371.50	179,352.64
19.08.21	La Trobe Financial Quick Pay Repayment		371.50	178,981.14
26.08.21	La Trobe Financial Quick Pay Repayment		371.50	178,609.64
31.08.21	Account Service Fee	15.00		178,624.64
31.08.21	Interest (31 days 6.55% p.a.)	997.47		179,622.11
31.08.21	Closing Loan Balance			179,622.11

From 1 May 2021 the Priority Discharge Fee will increase from \$190.00 to \$299.00.

Please check all entries on this statement and inform us promptly of any error or unauthorised transactions.



Loan Activity Statement

19-5

Account Number 40 149 187 7

Page No 1 of 2

Statement Period 01.09.21 to 30.09.21

McFarland Super Pty Ltd ATF McFarland F

BPAY® Biller Code 18309 Reference No. 40 149 187 7

ONLINE STATEMENTS NOW AVAILABLE on our website -
Login, My Home Loan, New Registration

Loan Account Detail Summary

Security Address:

1/21 Brown Street LABRADOR QLD 4215

Current Interest Rate at 04 Oct 2021 (calculated (Daily Rests) - Variable)	6.55% p.a.
Loan Approved Amount	\$ 232,000.00
Closing Loan Balance at 30 Sep 2021	\$ 178,741.62
Loan Settlement Month	December 2014
Original Loan Maturity	December 2044
Contract Term Remaining	23 years 3 months
Forecast Term (based on current repayment profile)	11 years 7 months
National Credit Code Regulated	No
Privacy Password Protected	Yes
Interest Charges - 01.07.21 to 30.09.21	\$ 2,960.37
Repayments Received during Statement Period	\$ 1,857.50
Minimum Monthly Repayment Amount	\$ 1,486.00
Monthly Repayment Due Date	20th each month
Loan Account Ahead by	\$ 29,179.98

Loan Guarantor Details

Mr PJ McFarland - same address as Borrower - separate statement not issued
Mrs RJ McFarland - same address as Borrower - separate statement not issued

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Loan Activity Statement

19-6

Account Number 40 149 187 7
Page No 2 of 2
Statement Period 01.09.21 to 30.09.21

McFarland Super Pty Ltd ATF McFarland F

BPAY® Biller Code 18309 Reference No. 40 149 187 7
ONLINE STATEMENTS NOW AVAILABLE on our website -
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DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01. 09. 21	Opening Loan Balance			179, 622. 11
02. 09. 21	La Trobe Financial Quick Pay Repayment		371. 50	179, 250. 61
09. 09. 21	La Trobe Financial Quick Pay Repayment		371. 50	178, 879. 11
16. 09. 21	La Trobe Financial Quick Pay Repayment		371. 50	178, 507. 61
23. 09. 21	La Trobe Financial Quick Pay Repayment		371. 50	178, 136. 11
30. 09. 21	La Trobe Financial Quick Pay Repayment		371. 50	177, 764. 61
30. 09. 21	Account Service Fee	15. 00		177, 779. 61
30. 09. 21	Interest (30 days 6.55% p.a.)	962. 01		178, 741. 62
30. 09. 21	Closing Loan Balance			178, 741. 62

From 1 May 2021 the Priority Discharge Fee will increase from \$190.00 to \$299.00.

Please check all entries on this statement and inform us promptly of any error or unauthorised transactions.



Loan Activity Statement

Account Number 40 149 187 7

Page No 1 of 1

Statement Period 01.10.21 to 31.10.21

19-7

Mr PJ McFarland
PO Box 102
RUNAWAY BAY QLD 4216

BPAY® Biller Code 18309 Reference No. 40 149 187 7
Guarantor for McFarland Super Pty Ltd ATF McFarland Family
ONLINE STATEMENTS NOW AVAILABLE on our website -
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DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01. 10. 21	Opening Loan Balance			178, 741. 62
07. 10. 21	La Trobe Financial Quick Pay Repayment		371. 50	178, 370. 12
14. 10. 21	La Trobe Financial Quick Pay Repayment		371. 50	177, 998. 62
19. 10. 21	Loan Discharge Fee	1, 350. 00		179, 348. 62
19. 10. 21	Information Production Fee	290. 00		179, 638. 62
19. 10. 21	Electronic File Fee - Discharges	300. 00		179, 938. 62
19. 10. 21	Statement Issuance Fee	75. 00		180, 013. 62
19. 10. 21	Interest	608. 17		180, 621. 79
19. 10. 21	Discharge Receipt		180, 621. 79	0. 00
31. 10. 21	Closing Loan Balance			0. 00



20.1



Settlement Disbursements

Funder: First Mortgage Company Home Loans Pty Ltd

Borrower: Rebecca Jayne McFarland
McFarland Family Superannuation Fund
PJ & RJ McFarland Investment 1 Bare Trust
Peter John McFarland

Loan No: 401328

Loan Amount: \$182,000.00

Settlement Date: Tuesday, 19 October 2021

Valuation Fee	\$220.00
Registration Fee	\$394.00
PURCELL PARTNERS (PEXA Fees)	\$43.56
PERPETUAL CORPORATE TRUST LIMITED	\$180,621.79
PURCELL PARTNERS (Professional Fees)	\$544.50
McFarland Family Superannuation	\$176.15
Total	\$182,000.00

Please note the amount noted to McFarland Family Superannuation are funds to be applied to the account as a Permanent Principal Reduction inline with the Special Condition noted in the Loan Agreement.



20-2

F 021954 041



10180121L49

Mcfarland Family Superannua Tion Fund
2/55 Cronin Avenue
MAIN BEACH QLD 4217

Statement Number 1

Statement Period

Start Date: 18/10/21 End Date: 01/01/22

Account Details

Product Description: SUPER LIVEZ 100247464
 Borrower Name: Mcfarland Family Superannua BSB & Account Number: 704-997 100247464
 Opening Balance: \$ 0.00 AccountType: L49
 Closing Balance: \$ -173,009.30 InterestRate: 3.990%

Effective	Posted	Description	Debit	Credit	Balance
	18/10/21	Opening Account Balance			0.00
	19/10/21	Interest Rate 3.990% P.a.			
	19/10/21	Withdrawal Chq Firstmac Assets Pty Ltd Pexa Funding Account	181,780.00		-181,780.00
	19/10/21	Withdrawal Chq Firstmac Services	220.00		-182,000.00
19/10/21	20/10/21	Credit from Pexa171498192d05 From: Pexa216775836d07 Ref: 401328 Surplus		176.15	-181,823.85
22/10/21	22/10/21	Debit For Permanent Principal Reduction	176.15		-182,000.00
22/10/21	22/10/21	Arrears Adjustment Permanent Principal Reduction		176.15	-181,823.85
	23/10/21	Payment Altered From 959.92 To 958.99 Due 19nov2021			
	29/10/21	Credit from 114879 468388266		239.74	-181,584.11
	05/11/21	Credit from 114879 468388266		239.74	-181,344.37
	12/11/21	Credit from 114879 468388266		239.74	-181,104.63
16/11/21	17/11/21	Credit from Transaction From: Rebecca Mcfarlan Ref: Super Payment		100.00	-181,004.63
17/11/21	18/11/21	Credit from Transaction From: Rebecca Mcfarlan Ref: Transfer		5,000.00	-176,004.63
	19/11/21	Credit from 114879 468388266		239.74	-175,764.89
	19/11/21	Loan Interest	613.93		-176,378.82
19/11/21	22/11/21	Credit from Transaction From: Rebecca Mcfarlan Ref: Transfer		2,500.00	-173,878.82



20.3

Effective	Posted	Description	Debit	Credit	Balance
					10180121L49
26/11/21		Credit from 114879 468388266		239.74	-173,639.08
03/12/21		Credit from 114879 468388266		239.74	-173,399.34
10/12/21		Credit from 114879 468388266		239.74	-173,159.60
17/12/21		Credit from 114879 468388266		239.74	-172,919.86
19/12/21		Loan Interest	568.92		-173,488.78
24/12/21		Credit from 114879 468388266		239.74	-173,249.04
31/12/21		Credit from 114879 468388266		239.74	-173,009.30
01/01/22		Closing Account Balance			-173,009.30

019376 041



10180121L49

Mcfarland Family Superannua Tion Fund
2/55 Cronin Avenue
MAIN BEACH QLD 4217

Statement Number 2

Statement Period

Start Date: 01/01/22 End Date: 01/07/22

Account Details

Product Description: SUPER LIVEZ 100247464
Borrower Name: Mcfarland Family Superannua BSB & Account Number: 704-997 100247464
Opening Balance: \$ -173,009.30 AccountType: L49
Closing Balance: \$ -164,671.68 InterestRate: 4.740%

Effective	Posted	Description	Debit	Credit	Balance
	01/01/22	Opening Account Balance			-173,009.30
	07/01/22	Credit from 114879 468388266		239.74	-172,769.56
10/01/22	11/01/22	Credit from Transaction From: Rebecca Mcfarlan Ref: Transfer		2,500.00	-170,269.56
	14/01/22	Credit from 114879 468388266		239.74	-170,029.82
	19/01/22	Loan Interest	583.83		-170,613.65
	21/01/22	Credit from 114879 468388266		239.74	-170,373.91
	28/01/22	Credit from 114879 468388266		239.74	-170,134.17
	04/02/22	Credit from 114879 468388266		239.74	-169,894.43
	11/02/22	Credit from 114879 468388266		239.74	-169,654.69
	18/02/22	Credit from 114879 468388266		239.74	-169,414.95
	19/02/22	Loan Interest	576.20		-169,991.15
	25/02/22	Credit from 114879 468388266		239.74	-169,751.41
	04/03/22	Credit from 114879 468388266		239.74	-169,511.67
	11/03/22	Credit from 114879 468388266		239.74	-169,271.93
	18/03/22	Credit from 114879 468388266		239.74	-169,032.19
	19/03/22	Loan Interest	519.11		-169,551.30
	25/03/22	Credit from 114879 468388266		239.74	-169,311.56
	01/04/22	Credit from 114879 468388266		239.74	-169,071.82
	08/04/22	Credit from 114879 468388266		239.74	-168,832.08
	15/04/22	Credit from 114879 468388266		239.74	-168,592.34



20.5

		10180121L49			
Effective	Posted	Description	Debit	Credit	Balance
	19/04/22	Loan Interest	573.05		-169,165.39
	22/04/22	Credit from 114879 468388266		239.74	-168,925.65
	29/04/22	Credit from 114879 468388266		239.74	-168,685.91
	06/05/22	Credit from 114879 468388266		239.74	-168,446.17
	13/05/22	Credit from 114879 468388266		239.74	-168,206.43
	18/05/22	Rate Altered From 3.990% (v) To 4.240% (v)			
	19/05/22	Loan Interest	554.19		-168,760.62
	20/05/22	Credit from 114879 468388266		239.74	-168,520.88
	27/05/22	Credit from 114879 468388266		239.74	-168,281.14
	03/06/22	Credit from 114879 468388266		239.74	-168,041.40
06/06/22	07/06/22	Credit from Transaction From: Rebecca Mcfarlan Ref: Transfer		3,000.00	-165,041.40
	10/06/22	Credit from 114879 468388266		239.74	-164,801.66
	17/06/22	Credit from 114879 468388266		239.74	-164,561.92
	19/06/22	Loan Interest	600.96		-165,162.88
	20/06/22	Payment Altered From 958.99 To 982.40 Due 19jul2022			
	22/06/22	Rate Altered From 4.240% (v) To 4.740% (v)			
	24/06/22	Credit from 114879 468388266		245.60	-164,917.28
	01/07/22	Credit from 114879 468388266		245.60	-164,671.68
	01/07/22	Closing Account Balance			-164,671.68

Loan Activity Statement

Account Number 40 149 188 5

Page No 1 of 2

Statement Period 01.07.21 to 31.07.21

21-1

McFarland Super Pty Ltd ATF McFarland F

BPAY® Biller Code 18309 Reference No. 40 149 188 5
ONLINE STATEMENTS NOW AVAILABLE on our website -
Login, My Home Loan, New Registration

Loan Account Detail Summary

Security Address:	2/21 Brown Street LABRADOR QLD 4215
Current Interest Rate at 03 Aug 2021 (calculated (Daily Rests) - Variable)	6.55% p.a.
Loan Approved Amount	\$ 232,000.00
Closing Loan Balance at 31 Jul 2021	\$ 179,910.25
Loan Settlement Month	December 2014
Original Loan Maturity	December 2044
Contract Term Remaining	23 years 5 months
Forecast Term (based on current repayment profile)	11 years 8 months
National Credit Code Regulated	No
Privacy Password Protected	Yes
Interest Charges for Statement Period	\$ 999.86
Repayments Received during Statement Period	\$ 1,856.25
Minimum Monthly Repayment Amount	\$ 1,485.00
Monthly Repayment Due Date	20th each month
Loan Account Ahead by	\$ 28,847.25

Loan Guarantor Details

Mr PJ McFarland - same address as Borrower - separate statement not issued
Mrs RJ McFarland - same address as Borrower - separate statement not issued

RECEIVE THIS STATEMENT BY EMAIL:

Please email customerservices@latrobefinancial.com.au to update your contact details.

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Download the App and access your Loan Account for the following options:

- View your Loan balance;
- Check your Redraw balance; and
- Request a Statement.

Visit App Store for Apple devices or Play Store for Android devices and search, **La Trobe Financial LoanManager**.

You can also save money with La Trobe Financial

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You can invest with us too

Judged Australia's Best Credit Fund - Mortgages 12 years in a row by *Money* magazine and currently offering a return of **4.35% p.a.*** for the 12 Month Term Account.

La Trobe Financial Asset Management Limited ACN 007 332 363 Australian Financial Services Licence 222213 Australian Credit Licence 222213 is the issuer and manager of the La Trobe Australian Credit Fund ARSN 088 178 321. It is important for you to consider the PDS for the Credit Fund in deciding whether to invest, or to continue to invest, in the Credit Fund. You can read the PDS on our website, or ask for a copy by phoning us. *Returns on our investments are variable and paid monthly. Past performance is not a reliable indicator of future performance. The rates of return from the Credit Fund are not guaranteed and are determined by the future revenue of the Credit Fund and may be lower than expected. Investors risk losing some or all of their principal investment. An investment in the Credit Fund is not a bank deposit. Withdrawal rights are subject to liquidity and may be delayed or suspended. Visit our website for further information.



Head Office
Level 25, 333 Collins Street, Melbourne, Victoria 3000
GPO Box 2289, Melbourne, Victoria 3001

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Loan Activity Statement

Account Number 40 149 188 5

Page No 1 of 2

Statement Period 01.08.21 to 31.08.21

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McFarland Super Pty Ltd ATF McFarland F

BPAY® Biller Code 18309 Reference No. 40 149 188 5

ONLINE STATEMENTS NOW AVAILABLE on our website -
Login, My Home Loan, New Registration

Loan Account Detail Summary

Security Address: 2/21 Brown Street LABRADOR QLD 4215

Current Interest Rate at 06 Sep 2021 (calculated (Daily Rests) - Variable)	6.55% p.a.
Loan Approved Amount	\$ 232,000.00
Closing Loan Balance at 31 Aug 2021	\$ 179,436.69
Loan Settlement Month	December 2014
Original Loan Maturity	December 2044
Contract Term Remaining	23 years 4 months
Forecast Term (based on current repayment profile)	11 years 8 months
National Credit Code Regulated	No
Privacy Password Protected	Yes
Interest Charges - 01.07.21 to 31.08.21	\$ 1,996.30
Repayments Received during Statement Period	\$ 1,485.00
Minimum Monthly Repayment Amount	\$ 1,485.00
Monthly Repayment Due Date	20th each month
Loan Account Ahead by	\$ 28,847.25

Loan Guarantor Details

Mr PJ McFarland - same address as Borrower - separate statement not issued
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Loan Activity Statement

Account Number 40 149 188 5

Page No 2 of 2

Statement Period 01.08.21 to 31.08.21

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McFarland Super Pty Ltd ATF McFarland F

BPAY® Biller Code 18309 Reference No. 40 149 188 5

ONLINE STATEMENTS NOW AVAILABLE on our website -
Login, My Home Loan, New Registration

DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01. 08. 21	Opening Loan Balance			179, 910. 25
05. 08. 21	La Trobe Financial Quick Pay Repayment		371. 25	179, 539. 00
12. 08. 21	La Trobe Financial Quick Pay Repayment		371. 25	179, 167. 75
19. 08. 21	La Trobe Financial Quick Pay Repayment		371. 25	178, 796. 50
26. 08. 21	La Trobe Financial Quick Pay Repayment		371. 25	178, 425. 25
31. 08. 21	Account Service Fee	15. 00		178, 440. 25
31. 08. 21	Interest (31 days 6.55% p.a.)	996. 44		179, 436. 69
31. 08. 21	Closing Loan Balance			179, 436. 69

From 1 May 2021 the Priority Discharge Fee will increase from \$190.00 to \$299.00.

Please check all entries on this statement and inform us promptly of any error or unauthorised transactions.





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Loan Activity Statement

Account Number 40 149 188 5

Page No 1 of 2

Statement Period 01.09.21 to 30.09.21

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McFarland Super Pty Ltd ATF McFarland F

BPAY® Biller Code 18309 Reference No. 40 149 188 5

ONLINE STATEMENTS NOW AVAILABLE on our website -
Login, My Home Loan, New Registration

Loan Account Detail Summary

Security Address:

2/21 Brown Street LABRADOR QLD 4215

Current Interest Rate at 04 Oct 2021 (calculated (Daily Rests) - Variable)	6.55% p.a.
Loan Approved Amount	\$ 232,000.00
Closing Loan Balance at 30 Sep 2021	\$ 178,556.45
Loan Settlement Month	December 2014
Original Loan Maturity	December 2044
Contract Term Remaining	23 years 3 months
Forecast Term (based on current repayment profile)	11 years 7 months
National Credit Code Regulated	No
Privacy Password Protected	Yes
Interest Charges - 01.07.21 to 30.09.21	\$ 2,957.31
Repayments Received during Statement Period	\$ 1,856.25
Minimum Monthly Repayment Amount	\$ 1,485.00
Monthly Repayment Due Date	20th each month
Loan Account Ahead by	\$ 29,218.50

Loan Guarantor Details

Mr PJ McFarland - same address as Borrower - separate statement not issued
Mrs RJ McFarland - same address as Borrower - separate statement not issued

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Loan Activity Statement

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Account Number 40 149 188 5

Page No 1 of 2

Statement Period 01.10.21 to 31.10.21

McFarland Super Pty Ltd ATF McFarland F

BPAY® Biller Code 18309 Reference No. 40 149 188 5
ONLINE STATEMENTS NOW AVAILABLE on our website -
Login, My Home Loan, New Registration

Loan Account Detail Summary

Security Address:	2/21 Brown Street LABRADOR QLD 4215
Current Interest Rate at 02 Nov 2021 (calculated (Daily Rests) - Variable)	6.55% p.a.
Loan Approved Amount	\$ 232,000.00
Closing Loan Balance at 31 Oct 2021	\$ 178,075.90
Loan Settlement Month	December 2014
Original Loan Maturity	December 2044
Contract Term Remaining	23 years 2 months
Forecast Term (based on current repayment profile)	11 years 7 months
National Credit Code Regulated	No
Privacy Password Protected	Yes
Interest Charges - 01.07.21 to 31.10.21	\$ 3,946.76
Repayments Received during Statement Period	\$ 1,485.00
Minimum Monthly Repayment Amount	\$ 1,485.00
Monthly Repayment Due Date	20th each month
Loan Account Ahead by	\$ 29,218.50

Loan Guarantor Details

Mr PJ McFarland - same address as Borrower - separate statement not issued
Mrs RJ McFarland - same address as Borrower - separate statement not issued

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Loan Activity Statement

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Account Number 40 149 188 5
 Page No 2 of 2
 Statement Period 01.10.21 to 31.10.21

BPAY® Biller Code 18309 Reference No. 40 149 188 5
 ONLINE STATEMENTS NOW AVAILABLE on our website -
 Login, My Home Loan, New Registration

McFarland Super Pty Ltd ATF McFarland F

DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01. 10. 21	Opening Loan Balance			178, 556. 45
07. 10. 21	La Trobe Financial Quick Pay Repayment		371. 25	178, 185. 20
14. 10. 21	La Trobe Financial Quick Pay Repayment		371. 25	177, 813. 95
21. 10. 21	La Trobe Financial Quick Pay Repayment		371. 25	177, 442. 70
28. 10. 21	La Trobe Financial Quick Pay Repayment		371. 25	177, 071. 45
31. 10. 21	Account Service Fee	15. 00		177, 086. 45
31. 10. 21	Interest (31 days 6.55% p.a.)	989. 45		178, 075. 90
31. 10. 21	Closing Loan Balance			178, 075. 90

From 1 May 2021 the Priority Discharge Fee will increase from \$190.00 to \$299.00.

Please check all entries on this statement and inform us promptly of any error or unauthorised transactions.



Loan Activity Statement

Account Number 40 149 188 5

Page No 1 of 1

Statement Period 01.11.21 to 30.11.21

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Mr PJ McFarland
PO Box 102
RUNAWAY BAY QLD 4216

BPAY® Biller Code 18309 Reference No. 40 149 188 5
Guarantor for McFarland Super Pty Ltd ATF McFarland Family
ONLINE STATEMENTS NOW AVAILABLE on our website -
Login, My Home Loan, New Registration

DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01. 11. 21	Opening Loan Balance			178, 075. 90
04. 11. 21	La Trobe Financial Quick Pay Repayment		371. 25	177, 704. 65
08. 11. 21	Loan Discharge Fee	1, 350. 00		179, 054. 65
08. 11. 21	Information Production Fee	290. 00		179, 344. 65
08. 11. 21	Electronic File Fee - Discharges	300. 00		179, 644. 65
08. 11. 21	Statement Issuance Fee	75. 00		179, 719. 65
08. 11. 21	Interest	255. 32		179, 974. 97
08. 11. 21	Discharge Receipt		179, 974. 97	0. 00
30. 11. 21	Closing Loan Balance			0. 00



22.1



Settlement Disbursements

Funder: First Mortgage Company Home Loans Pty Ltd

Borrower: Peter John McFarland
Rebecca Jayne McFarland
McFarland Family Superannuation Fund
PJ & RJ McFarland Investment 2 Bare Trust

Loan No: 401331

Loan Amount: \$182,000.00

Settlement Date: Monday 08 November 2021

Valuation Fee	\$220.00
Registration Fee	\$394.00
Application Fee	\$727.75
PURCELL PARTNERS (PEXA Fees)	\$43.56
PURCELL PARTNERS (Professional Fees)	\$544.50
PERPETUAL CORPORATE TRUST LIMITED	\$179,974.97
McFarland Family Superannuation	\$95.22
TOTAL	\$182,000.00

.Please note the amount noted to McFarland Family Superannuation are funds to be applied to the account as a Permanent Principal Reduction inline with the Special Condition noted in the Loan Agreement.

Mcfarland Family Superannua Tion Fund
 2/55 Cronin Avenue
 MAIN BEACH QLD 4217

10180121L49.1



Statement Number 1

Statement Period

Start Date: 05/11/21 End Date: 01/01/22

Account Details

Product Description: SUPER LIVEZ 100249090
 Borrower Name: Mcfarland Family Superannua BSB & Account Number: 704-997 100249090
 Opening Balance: \$ 0.00 AccountType: L49.1
 Closing Balance: \$ -173,204.44 InterestRate: 3.990%

Effective	Posted	Description	Debit	Credit	Balance
	05/11/21	Opening Account Balance			0.00
	08/11/21	Interest Rate 3.990% P.a.			
	08/11/21	Withdrawal Chq Firstmac Assets Pty Ltd Pexa Funding Account	181,052.25		-181,052.25
	08/11/21	Withdrawal Chq Firstmac Services	947.75		-182,000.00
08/11/21	09/11/21	Credit from Pexa171498192d05 From: Pexa216867350d07 Ref: 401331 Surplus		95.22	-181,904.78
09/11/21	09/11/21	Debit For Permanent Principal Reduction	95.22		-182,000.00
09/11/21	09/11/21	Arrears Adjustment Permanent Principal Reduction		95.22	-181,904.78
	10/11/21	Payment Altered From 959.86 To 959.36 Due 08dec2021			
16/11/21	17/11/21	Credit from Transaction From: Rebecca Mcfarlan Ref: Super Payment		100.00	-181,804.78
	17/11/21	Credit from 114879 468388266		239.84	-181,564.94
17/11/21	18/11/21	Credit from Transaction From: Rebecca Mcfarlan Ref: Transfer		5,000.00	-176,564.94
19/11/21	22/11/21	Credit from Transaction From: Rebecca Mcfarlan Ref: Transfer		2,500.00	-174,064.94
	24/11/21	Credit from 114879 468388266		239.84	-173,825.10
	01/12/21	Credit from 114879 468388266		239.84	-173,585.26
	08/12/21	Credit from 114879 468388266		239.84	-173,345.42
	08/12/21	Loan Interest	578.54		-173,923.96



22.3

Effective	Posted	Description	Debit	Credit	Balance
					10180121L49.1
15/12/21		Credit from 114879 468388266		239.84	-173,684.12
22/12/21		Credit from 114879 468388266		239.84	-173,444.28
29/12/21		Credit from 114879 468388266		239.84	-173,204.44
01/01/22		Closing Account Balance			-173,204.44

Mcfarland Family Superannua Tion Fund
 2/55 Cronin Avenue
 MAIN BEACH QLD 4217

10180121L49.1



Statement Number 2

Statement Period

Start Date: 01/01/22 End Date: 01/07/22

Account Details

Product Description: SUPER LIVEZ 100249090
 Borrower Name: Mcfarland Family Superannua BSB & Account Number: 704-997 100249090
 Opening Balance: \$ -173,204.44 AccountType: L49.1
 Closing Balance: \$ -164,862.64 InterestRate: 4.740%

Effective	Posted	Description	Debit	Credit	Balance
	01/01/22	Opening Account Balance			-173,204.44
	05/01/22	Credit from 114879 468388266		239.84	-172,964.60
	08/01/22	Loan Interest	587.97		-173,552.57
10/01/22	11/01/22	Credit from Transaction From: Rebecca Mcfarlan Ref: Transfer		2,500.00	-171,052.57
	12/01/22	Credit from 114879 468388266		239.84	-170,812.73
	19/01/22	Credit from 114879 468388266		239.84	-170,572.89
	26/01/22	Credit from 114879 468388266		239.84	-170,333.05
	02/02/22	Credit from 114879 468388266		239.84	-170,093.21
	08/02/22	Loan Interest	578.47		-170,671.68
	09/02/22	Credit from 114879 468388266		239.84	-170,431.84
	16/02/22	Credit from 114879 468388266		239.84	-170,192.00
	23/02/22	Credit from 114879 468388266		239.84	-169,952.16
	02/03/22	Credit from 114879 468388266		239.84	-169,712.32
	08/03/22	Loan Interest	520.67		-170,232.99
	09/03/22	Credit from 114879 468388266		239.84	-169,993.15
	16/03/22	Credit from 114879 468388266		239.84	-169,753.31
	23/03/22	Credit from 114879 468388266		239.84	-169,513.47
	30/03/22	Credit from 114879 468388266		239.84	-169,273.63
	06/04/22	Credit from 114879 468388266		239.84	-169,033.79
	08/04/22	Loan Interest	574.78		-169,608.57

10180121L49.1

Effective	Posted	Description	Debit	Credit	Balance
	13/04/22	Credit from 114879 468388266		239.84	-169,368.73
	20/04/22	Credit from 114879 468388266		239.84	-169,128.89
	27/04/22	Credit from 114879 468388266		239.84	-168,889.05
	04/05/22	Credit from 114879 468388266		239.84	-168,649.21
	08/05/22	Loan Interest	554.70		-169,203.91
	11/05/22	Credit from 114879 468388266		239.84	-168,964.07
	18/05/22	Rate Altered From 3.990% (v) To 4.240% (v)			
	18/05/22	Credit from 114879 468388266		239.84	-168,724.23
	25/05/22	Credit from 114879 468388266		239.84	-168,484.39
	01/06/22	Credit from 114879 468388266		239.84	-168,244.55
06/06/22	07/06/22	Credit from Transaction From: Rebecca Mcfarlan Ref: Transfer		3,000.00	-165,244.55
	08/06/22	Credit from 114879 468388266		239.84	-165,004.71
	08/06/22	Loan Interest	595.09		-165,599.80
	09/06/22	Payment Altered From 959.36 To 982.88 Due 08jul2022			
	15/06/22	Credit from 114879 468388266		245.72	-165,354.08
	22/06/22	Rate Altered From 4.240% (v) To 4.740% (v)			
	22/06/22	Credit from 114879 468388266		245.72	-165,108.36
	29/06/22	Credit from 114879 468388266		245.72	-164,862.64
	01/07/22	Closing Account Balance			-164,862.64

Details of settlement funds and direction and authority

Application ID: 401328

Total loan amount: \$182,000.00

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 **\$181,386.00**

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 McFarland Super Pty Ltd ACN 168 308 361 as trustee for McFarland Family Superannuation Fund pursuant to section 127 of the Corporations Act 2001

Peter McFarland
[SIGNATURE]

[Signature]
[SIGNATURE]

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

Director

Peter John McFarland
[PRINT NAME]

[Signature] Payne McFarland
[PRINT NAME]

Date: 11-10-2021

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"):	McFarland Super Pty Ltd ACN 168 308 361 as trustee for McFarland Family Superannuation Fund of 2/55 Cronin Avenue MAIN BEACH Queensland 4217 Australia
Loan Reference Number:	401328

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 September 30, 2021 (the *disclosure date*). This information may change before or after the *settlement date*.

Amount of credit made up of:	\$182,000.00
Firstmac - Broker Special - SMSF Home Loan 80 PI - 28062021 1:	\$182,000.00

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 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. 	\$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: <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
<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

<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>] 	<p>The amount we are charged under any arrangement with ATM owners, which as at the <i>disclosure date</i> is \$0</p>
<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>] 	<p>The amount we are charged under any arrangement with ATM owners, which as at the <i>disclosure date</i> is \$0</p>
<p>The following fees apply to a cheque facility.</p>	
<ul style="list-style-type: none"> • Chequebook 	<p>\$10.00</p>
<ul style="list-style-type: none"> • Cheque presentation fee 	<p>\$2.00</p>
<ul style="list-style-type: none"> • Cheque special clearance 	<p>\$35.00</p>
<ul style="list-style-type: none"> • Cheque stop payment 	<p>\$50.00</p>
<ul style="list-style-type: none"> • Cheque dishonour 	<p>\$35.00</p>
<ul style="list-style-type: none"> • Copy of cheque/deposit 	<p>\$50.00</p>
<ul style="list-style-type: none"> • Tracing cheque/deposit 	<p>\$50.00</p>

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 La Trobe Investment loan for \$ 182,000.
- 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 25 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 PJ & RJ McFarland Investment 1 Pty Ltd
ACN 601 634 888 ATF PJ & RJ McFarland Investment 1 Bare Trust over
Title Description: 17186109 also described as 1/21 Brown Street LABRADOR
Queensland Australia 4215

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

- (a) the Rebecca Jayne McFarland and Peter John McFarland, limited to the loan amount; and
- (b) PJ & RJ McFarland Investment 1 Pty Ltd ACN 601 634 888, limited to 1/21 Brown Street LABRADOR Queensland Australia 4215

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

Guarantee

Guarantee by Rebecca Jayne McFarland.
Guarantee by PJ & RJ McFarland Investment 1 Bare Trust.
Guarantee by Peter John McFarland.

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

- Joint and several guarantees required from directors
- Independent Legal Advice Required
- 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.
- Please provide La Trobe SMSF Loan statement from 31/07/2021 to 12/08/2021
- Independent Legal Advice Required
- 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)

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 Rebecca Jayne McFarland and Peter John McFarland and the Property Trustee.

Property Trustee means PJ & RJ McFarland Investment 1 Pty Ltd ACN 601 634 888 as trustee for PJ & RJ McFarland Investment 1 Bare Trust

Property means 1/21 Brown Street LABRADOR Queensland Australia 4215

Superannuation Fund means McFarland Family Superannuation Fund

Superannuation Trustee means McFarland Super Pty Ltd ACN 168 308 361 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:

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 McFarland Super Pty Ltd ACN 168 308 361 in their own right and as trustee for McFarland Family Superannuation Fund pursuant to section 127 of the Corporations Act 2001

Date: 11-10-2021

Robert McFarland
SIGNATURE

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

Robert McFarland
PRINT NAME

Robert McFarland
Director

Rebecca Hayne McFarland
PRINT NAME

23/12

Loan Agreement

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"): McFarland Super Pty Ltd ACN 168308361 as trustee for McFarland Family
 Superannuation Fund
 of 2/55 Cronin Avenue MAIN BEACH Queensland 4217 Australia
Loan Reference Number: 401331

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 precontractual information required by law to be given to you. This document must be read together with the Loan General Terms and Conditions Version FM7 DATED June 2021 contained in Part 1 of 'Your document pack' (T&Cs). This document and the T&Cs together comprise your 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.

FINANCIAL TABLE

The following information is prepared as at October 7, 2021 (the *disclosure date*). This information may change before or after the *settlement date*. The *settlement date* is the date we first advance money to you.

Amount of credit Made up of:	\$182,000.00
Firstmac - Broker Special - SMSF Home Loan 80 PI - 28062021 1:	\$182,000.00
Annual percentage rate (interest rate) Interest rates are shown as at the <i>disclosure date</i> . Interest rates are shown as at the <i>disclosure date</i> . Interest rates (including fixed rates) may change prior to the settlement date. Interest rates other than fixed rates can vary after the <i>settlement date</i> .	
• Firstmac - Broker Special - SMSF Home Loan 80 PI - 28062021 (variable rate)	3.99% per annum
Repayments Your first repayment is due one month after the <i>settlement date</i> . For example, if your loan settles on 15 th January, your first repayment is due on 15 th February.	

Assuming you make all repayments on the due date, the number of repayments you must make will be:	300 repayments
Based on the current interest rates, your monthly repayments will be as described below. If a variable interest rate changes, your repayment amounts may change. Any fees or charges are payable in addition to the repayment amounts set out below. At the end of your loan term, in addition to your regular repayment, you must pay the balance, if any, of the <i>amount you owe us</i> .	
Firstmac - Broker Special - SMSF Home Loan 80 PI - 28062021	\$959.66 comprising principal and interest
Credit fees and charges Fees and charges payable by you on or before the <i>settlement date</i> : Fees are non-refundable unless stated otherwise. These fees may be payable even if the loan does not proceed for any reason.	
Application fee:	\$727.75
Valuation fee: (including fee for 5 progress inspections for construction loans, if applicable)	\$220.00
Mortgage registration fee:	\$197.00
Lenders mortgage insurance: This amount may be capitalised and added to your loan amount.	Paid by the lender
Total fees and charges payable on or before the <i>settlement date</i> (excluding unascertainable amounts)	\$1,144.75
Fees and charges payable by you after the <i>settlement date</i>	\$0.00
Total fees and charges payable assuming the loan runs for the entire term (excluding unascertainable amounts or amounts which may or may not become payable)	\$1,144.75
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 term for any reason, including because you repay early, you repay because repayment is required by us after an <i>event of default</i>, or if you swap from a fixed rate to a variable 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>NOTE: Break costs can be significant. Ask us for an estimate of break costs before you reeapay a fixed rate loan early.</p>	<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>. 	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
<ul style="list-style-type: none"> Partial discharge administration fee - payable at the time of each partial discharge. 	\$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. 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. 	\$250.00 per settlement plus <i>third party fees</i>
<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: <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
<ul style="list-style-type: none"> • 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
<ul style="list-style-type: none"> • Enforcement expenses - may be payable if you default under this loan agreement or any <i>security</i>. Enforcement expenses are further explained in the T&Cs. 	Unascertainable
<p>If 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	\$10.00
• Cheque presentation fee	\$2.00
• Cheque special clearance	\$35.00
• Cheque stop payment	\$50.00
• Cheque dishonour	\$35.00
• Copy of cheque/deposit	\$50.00
• 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 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 To refinance an SMSF investment property with La Trobe for \$ 182,000.00.
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 25 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 PJ & RJ McFarland Investment 2 Pty Ltd
A.C.N. 601 634 360 ATF PJ & RJ McFarland Investment 2 Bare Trust over
Title Description: 17186110 also described as 2/21 Brown Street LABRADOR
Queensland Australia 4215

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

- (a) the Peter John McFarland and Rebecca Jayne McFarland, limited to the loan amount; and
- (b) PJ & RJ MCFARLAND INVESTMENT 2 PTY LTD ACN 601 634 360 as trustee for PJ & RJ McFarland Investment 2 Bare Trust, limited to 2/21 Brown Street LABRADOR Queensland Australia 4215

Guarantee

Guarantee by Peter John McFarland.
Guarantee by Rebecca Jayne McFarland.
Guarantee by PJ & RJ McFarland Investment 2 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.

Default interest rate

The default rate of interest at any time equals the interest rate applying to the relevant loan account plus 2% per annum. If the interest rate applying to the loan account changes, the default rate will also change.

The default rate(s) as at the disclosure date are:

Firstmac - Broker Special - SMSF Home Loan 80 PI - 28062021 5.9900% per annum

Outstanding Conditions

- Independent Legal Advice Required
- Joint and several guarantees required from directors
- Independent Legal Advice Required
- 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.
- Please provide La Trobe SMSF Loan statement from 31/07/2021 to 12/08/2021
- Borrower to complete Verification of Identity Form prior to settlement and provide supporting certified Photo ID (requirements for ID are noted on form)
- Borrower to complete Verification of Identity Form prior to settlement and provide supporting certified Photo ID (requirements for ID are noted on form)

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

How to Proceed

Before you sign this loan agreement, make sure you understand the following. If you have any questions, ask before you sign.

- You should consider obtaining legal and financial advice in relation to this loan.
- When a variable interest rate applies to your loan, your interest rate can go up or down over the term of your loan. If your interest rate increases, your repayments may increase. We may vary your interest rate at any time (except during a fixed rate term).
- You may have to pay fees if you repay your loan early. Significant fees (called 'break costs') may be payable if you repay all or part of a fixed rate loan early. Ask us for an estimate of break costs before you repay a fixed rate loan early.
- If you select an interest only term at any time, you will not be repaying any of the loan principal and will end up paying more interest.
- An interest rate loading may apply if your property is at any time an investment property.
- The events which may cause you to default under your loan are listed in the T&Cs. You may default under your loan even if you have made all your payments. If you default, you may lose your property. If the sale proceeds from the mortgaged property are insufficient to fully repay the amount you owe us, you are still responsible for repaying the amount outstanding.
- If you default under your loan, enforcement expenses may be payable. This means that you may have to pay any of our reasonable costs incurred in maintaining the mortgaged property, collection expenses, and any other internal or external costs we incur as a result of your default.
- You must insure the mortgaged property. You should consider whether you need other insurance such as insurance to assist you to make repayments if you are sick, lose your job, or if other contingencies occur.
- We may change, suspend or cancel your redraw or offset facility at any time.
- If you have a construction loan, we are under no obligation to make any progress payments. For example, we can refuse to make any further advances if anything happens which adversely affects the value of the mortgaged property or if the works are not proceeding satisfactorily.
- If we require you to pay for lenders mortgage insurance, this insurance protects us and not you. If you default under your mortgage and the mortgaged property is then sold, and the sale proceeds are insufficient to fully repay the amount you owe us, you are still legally responsible for repaying the balance outstanding under the mortgage.
- Until the settlement date, we have the right to change the terms of your loan agreement or to withdraw our offer to lend altogether.
- Acting reasonably, we can make changes to your loan agreement.

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

1. You have carefully read this document and the T & Cs and understand they establish a legal contract between you and the Lender.
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.

How to accept this offer

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 McFarland Super Pty Ltd ACN 168308361 in their own right and as trustee for McFarland Family Superannuation Fund pursuant to section 127 of the Corporations Act 2001

Date: 11-10-2021

[Signature] McFarland

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

[Signature] McFarland

[Signature]

Director

[Signature] McFarland

Details of settlement funds and direction and authority

23-20

Application ID: 401331

Total loan amount: \$182,000.00

Fees

Application fee	\$727.75	
Valuation fee	\$220.00	
Lenders Mortgage Insurance	Paid by the lender	
Sub total		\$947.75

Government fees

Discharge of mortgage – registration fee	\$197.00	
Mortgage – registration fee	\$197.00	
Sub total		\$394.00
Total fees payable (ascertainable only)		\$1,341.75

Balance of funds available for settlement

\$180,658.25

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 McFarland Super Pty Ltd ACN 168308361 as trustee for McFarland Family Superannuation Fund pursuant to section 127 of the Corporations Act 2001

Robert John McFarland

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

Robert John McFarland
Director

Robert John McFarland

Robert John McFarland

Date: 11.10.2021



24-1

Activity statement 001

Tax type summary

Income tax year	2022
Period	01 July 2021 - 30 June 2022
Type	Pay as you go Instalments
Balance	\$4,238.00 DR

Transactions

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
31/10/2021	28/10/2021	Original Activity Statement for the period ending 30 Sep 21 - PAYG Instalments	\$274.00		\$274.00 DR
10/01/2022	28/02/2022	Original Activity Statement for the period ending 31 Dec 21 - PAYG Instalments	\$274.00		\$548.00 DR
01/05/2022	28/04/2022	Original Activity Statement for the period ending 31 Mar 22 - PAYG Instalments	\$274.00		\$822.00 DR
20/07/2022	28/07/2022	Original Activity Statement for the period ending 30 Jun 22 - PAYG Instalments	\$3,416.00		\$4,238.00 DR



24.2

Activity statement 001

Date generated	15 February 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

15 results found - from 15 February 2021 to 15 February 2023 sorted by processed date ordered newest to oldest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
30 Oct 2022	30 Oct 2022	General interest charge			\$0.00
30 Oct 2022	28 Oct 2022	Original Activity Statement for the period ending 30 Sep 22 - PAYG Instalments	\$1,081.00		\$0.00
21 Oct 2022	20 Oct 2022	Payment received		\$1,081.00	\$1,081.00 CR
20 Jul 2022	28 Jul 2022	Original Activity Statement for the period ending 30 Jun 22 - PAYG Instalments	\$3,416.00		\$0.00
7 Jul 2022	6 Jul 2022	Payment received		\$3,416.00	\$3,416.00 CR
1 May 2022	1 May 2022	General interest charge			\$0.00
1 May 2022	28 Apr 2022	Original Activity Statement for the period ending 31 Mar 22 - PAYG Instalments	\$274.00		\$0.00
20 Apr 2022	19 Apr 2022	Payment received		\$274.00	\$274.00 CR
11 Jan 2022	11 Jan 2022	General interest charge			\$0.00
11 Jan 2022	10 Jan 2022	Payment received		\$286.00	\$0.00
10 Jan 2022	28 Feb 2022	Original Activity Statement for the period ending 31 Dec 21 - PAYG Instalments	\$274.00		\$286.00 DR
31 Oct 2021	31 Oct 2021	General interest charge			\$12.00 DR
31 Oct 2021	28 Oct 2021	Original Activity Statement for the period ending 30 Sep 21 - PAYG Instalments	\$274.00		\$12.00 DR
5 Sep 2021	5 Sep 2021	General interest charge			\$262.00 CR

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
5 Sep 2021	28 Jul 2021	Original Activity Statement for the period ending 30 Jun 21 - PAYG Instalments	\$274.00		\$262.00 CR

24-3



24-4

Income tax 552

Date generated	15 February 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

4 results found - from 15 February 2021 to 15 February 2023 sorted by processed date ordered newest to oldest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
27 Apr 2022	26 Apr 2022	Payment received		\$4,224.30	\$0.00
17 Mar 2022	16 May 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$4,224.30		\$4,224.30 DR
1 Apr 2021	31 Mar 2021	Payment received		\$242.65	\$0.00
24 Mar 2021	17 May 2021	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 19 to 30 Jun 20	\$242.65		\$242.65 DR