



richard hudson <rich.n.hudson@gmail.com>

FW: Final settlement figure of your purchase 52 Serpentine Road, Kirrawee Our reference: 158978-2

1 message

Lily Lin <lily.lin1@westpac.com.au>
To: richard hudson <rich.n.hudson@gmail.com>

6 February 2023 at 21:48

Thanks and Regards

Lily Lin

Supervisor 2IC, Corporate Lending Operations

WIB Operations, Group Operations

PH +61 2 8254 1726

Level 29, [275 Kent Street, Sydney NSW 2000 Australia](#)



From: Jessica Tian <jessica.tian@schambers.com.au>
Sent: Thursday, 11 November 2021 4:56 PM
To: Lin, Lily <lily.lin1@westpac.com.au>; lilyxlin@hotmail.com
Cc: rich.n.hudson@gmail.com
Subject: RE: Final settlement figure of your purchase [52 Serpentine Road, Kirrawee](#) Our reference: 158978-2

Dear Lily,

We are pleased to advise that settlement of this matter took place on 11 November 2021.

We have informed all Local government department of the change in ownership so that all future notice will be forward to: [40 North West Arm Road, Gymea NSW](#).

We thank you for your instructions and wish you all the best in the future.

Should you have any queries, please do not hesitate to contact our office.

Yours Faithfully

Sunfield Chambers Solicitors & Associates

Jessica Tian

Paralegal

jessica.tian@schambers.com.au

Sunfield Chambers Solicitors & Associates

Suite 2202 Level 22 31 Market Street

Sydney NSW 2000 Australia

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[Suite 2202: Level 22, 31 Market St, Sydney NSW 2000] PO Box Q416, QVB NSW 1230 | DX 13024, Sydney Market St Exchange
[Tel: 02 9267 1112 | Fax: 02 9267 1113 | Email: jessica.tian@schambers.com.au | www.schambers.com.au |

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From: Jessica Tian

Sent: Monday, 8 November 2021 2:57 PM

To: Lin, Lily <lily.lin1@westpac.com.au>

Subject: FW: Final settlement figure of your purchase [52 Serpentine Road, Kirrawee](#) Our reference: 158978-2

Dear Lily,

We confirm we received \$832,164.22 into our trust account. Could you please kindly provide us your bank detail, we will deposit some surplus fund to your nominated bank account at the settlement.

Should you have any queries, please do not hesitate to contact our office.

Yours Faithfully

Sunfield Chambers Solicitors & Associates

Jessica Tian

Paralegal

jessica.tian@schambers.com.au

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From: Jessica Tian
Sent: Friday, 5 November 2021 2:21 PM
To: Lin, Lily <lily.lin1@westpac.com.au>
Subject: Final settlement figure of your purchase [52 Serpentine Road, Kirrawee](#) Our reference: 158978-2

Dear Lily,

We refer to your purchase of the above property and confirm that settlement is scheduled to take place Thursday on 11 November 2021.

Please see the settlement figures breakdown as follows:-

Money to be paid to vendor (see attached settlement adjustment sheet)	\$1,548,936.70
Plus: Our legal fee (see attached legal fee invoice)	\$1,110.50
Plus: Stamp Duty (see attached stamp duty notice of assessment)	\$79,187.00
Plus: Trust account administration fee	\$165.00
Plus: PEXA Fee	\$117.92
Plus: Registration Fee	\$443.10
Equals: Total funds required to settle	\$1,629,960.22
Less: Funds available from your mortgage bank	-\$798,796.00
Equals: Shortfall you are required to transfer to our Trust Account variation)	\$831,164.22(subject to your loan

We note you would like to use our trust account to deposit your shortfall. please kindly see attached trust account detail with **158978-2** as your deposit reference. The shortfall we calculated based on the loan amount we can see from the pexa. Please prepare \$1000.00 extra on the top of \$831,164.22 for the buffering purpose.

Kindly be reminded that you are entitled to carry out a final inspection of the property one or two days prior to settlement.

Should you have any queries, please do not hesitate to contact our office.

Yours Faithfully

Sunfield Chambers Solicitors & Associates

Jessica Tian

Paralegal

jessica.tian@schambers.com.au

Sunfield Chambers Solicitors & Associates

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From: Lin, Lily <lily.lin1@westpac.com.au>
Sent: Friday, 5 November 2021 1:11 PM
To: Jessica Tian <jessica.tian@schambers.com.au>; lilyxlin@hotmail.com; rich.n.hudson@gmail.com
Subject: RE: Estimated settlement figure of your purchase 52 Serpentine Road, Kirrawee Our reference: 158978-2

Hi Jessica,

We will use your trust account for deposit the shortfalls so please let us know the final figure and account detail.

I will arrange the final inspection with my agent sometime next week before settlement.

Thanks and Regards

Lily Lin

Supervisor 2IC, Corporate Lending Operations

WIB Operations, Group Operations

PH +61 2 8254 1726

Level 29, 275 Kent Street, Sydney NSW 2000 Australia



From: Jessica Tian <jessica.tian@schambers.com.au>
Sent: Thursday, 4 November 2021 2:46 PM
To: lilyxlin@hotmail.com; rich.n.hudson@gmail.com
Cc: Lin, Lily <lily.lin1@westpac.com.au>
Subject: Estimated settlement figure of your purchase 52 Serpentine Road, Kirrawee Our reference: 158978-2

Dear Lily,

We refer to your purchase of subject property matter, kindly be advised that settlement is scheduled for Thursday on 11 November 2021.

We have yet receive the funds available from your loan. You may use the following formula to estimate the shortfall amount required on the settlement is estimated as follows:

\$1,548,000.00 (balance of the price)

Plus, \$5,000.00 (estimate for council, water + bank charges + our fees)

Plus, \$79,187.00 (Stamp Duties)

Less, loan amount

Please deposit enough into your nominated shortfall account with your mortgage bank. Alternatively, you can use our trust account, \$165.00 administration fee will apply.

Accurate settlement figures statement and figure breakdown will be emailed to you prior to settlement.

Kindly be reminded that you are entitled to carry out a final inspection of the property one or two days prior to settlement.

Should you have any queries, please do not hesitate to contact our office.

Yours Faithfully

Sunfield Chambers Solicitors & Associates

Jessica Tian

Paralegal

jessica.tian@schambers.com.au

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From: Amy Zhu <amy.zhu@schambers.com.au>
Sent: Tuesday, 2 November 2021 5:00 PM
To: Lin, Lily <lily.lin1@westpac.com.au>
Cc: Jessica Tian <jessica.tian@schambers.com.au>
Subject: RE: Certification of Loan: 3671452

Hi Lily

Noted. My colleague, Jessica will attend to it.

Kind Regards,

Amy Zhu

Licensed Conveyancer

Sunfield Chambers Solicitors & Associates

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Sydney NSW 2000 Australia

P +61 2 9267 1112

F +61 2 9267 1113 E amy.zhu@schambers.com.au

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From: Lin, Lily <lily.lin1@westpac.com.au>
Sent: Tuesday, 2 November 2021 12:30 PM
To: Amy Zhu <amy.zhu@schambers.com.au>
Subject: FW: Certification of Loan: 3671452

Hi Amy,

My lender Liberty has notified us the below – will you invite them to the settlement?

Also they mentioned ‘copy of Property Withholding Clearance Certificate’ – who can provide that?

Thanks and Regards

Lily Lin

Supervisor 2IC, Corporate Lending Operations

WIB Operations, Group Operations

PH +61 2 8254 1726

Level 29, [275 Kent Street, Sydney NSW 2000 Australia](#)



W GROUP

From: Steven Tropoulos <stropoulos@libertynetwork.com.au>
Sent: Monday, 1 November 2021 12:47 PM
To: Lin, Lily <lily.lin1@westpac.com.au>; richard hudson <rich.n.hudson@gmail.com>
Subject: FW: Certification of Loan: 3671452

Hi Lily, Richard,

I hope you are well and had a lovely weekend! Please refer to below from Liberty.

The good news is that the only outstanding items are for your solicitors to attend to the below settlement matters as soon as possible.

Thanks and kind regards

Steven



Steven Tropoulos
Liberty Adviser



T 02 8536 6605 **M** 0414 759 733
A Suite 3, Highfield Suites, 337 Kingsway,
Caringbah, NSW 2229
W liberty.com.au/steven-tropoulos

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From: Rebecca Giannini <rgiannini@liberty.com.au>
Sent: Monday, 1 November 2021 12:29 PM
To: Steven Tropoulos <stropoulos@libertynetwork.com.au>
Subject: RE: Certification of Loan: 3671452

HI Steven,

Thanks for providing that. We just require a copy of Property Withholding Clearance Certificate, prior to settlement.

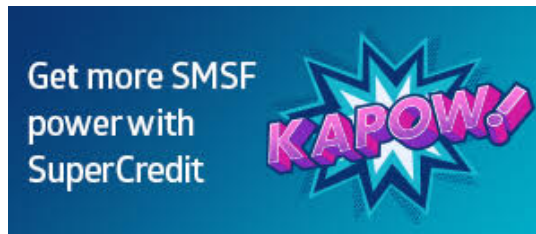
Also—we haven't yet received a PEXA invitation for this transaction. Please ensure the solicitors invite "Liberty Financial" to the workspace to complete settlement.

Kind regards,

**Rebecca Giannini** (she/her/hers)

Settlements Officer

Tel 03 8635 8130

Web liberty.com.au

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From: Steven Tropoulos <stropoulos@libertynetwork.com.au>
Sent: Monday, 1 November 2021 9:44 AM
To: Rebecca Giannini <rgiannini@liberty.com.au>
Subject: FW: Certification of Loan: 3671452

Hi Rebecca,

FYI.



Steven Tropoulos
Liberty Adviser



T 02 8536 6605 M 0414 759 733

A Suite 3, Highfield Suites, 337 Kingsway,
Caringbah, NSW 2229W liberty.com.au/steven-tropoulos[Home Loans](#) • [Car Loans](#) • [Business Loans](#) • [Investments](#)

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From: Lin, Lily <lily.lin1@westpac.com.au>
Sent: Saturday, 30 October 2021 10:57 PM
To: Steven Tropoulos <stropoulos@libertynetwork.com.au>
Subject: RE: Certification of Loan: 3671452

Hi Steve, good evening

We have re-signed the document and will send out tomorrow, attached is a copy for you.

Enjoy the weekend 😊

Thanks and Regards

Lily Lin

Supervisor 2IC, Corporate Lending Operations

WIB Operations, Group Operations

PH +61 2 8254 1726

Level 29, 275 Kent Street, Sydney NSW 2000 Australia



From: Steven Tropoulos <stropoulos@libertynetwork.com.au>
Sent: Thursday, 28 October 2021 8:32 PM
To: Lin, Lily <lily.lin1@westpac.com.au>
Subject: RE: Certification of Loan: 3671452

Thanks Lily



Steven Tropoulos
Liberty Adviser



T 02 8536 6605 **M** 0414 759 733
A Suite 3, Highfield Suites, 337 Kingsway,
Caringbah, NSW 2229
W liberty.com.au/steven-tropoulos

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From: Lin, Lily <lily.lin1@westpac.com.au>
Sent: Thursday, 28 October 2021 3:44 PM
To: Steven Tropoulos <stropoulos@libertynetwork.com.au>; richard hudson <rich.n.hudson@gmail.com>
Subject: RE: Certification of Loan: 3671452

No problem Steve, I can see its miss signed by Richard - will get that signed and send again.

Thanks and Regards

Lily Lin

Supervisor 2IC, Corporate Lending Operations

WIB Operations, Group Operations

PH +61 2 8254 1726

Level 29, [275 Kent Street, Sydney NSW 2000 Australia](#)



From: Steven Tropoulos <stropoulos@libertynetwork.com.au>
Sent: Thursday, 28 October 2021 3:35 PM
To: Lin, Lily <lily.lin1@westpac.com.au>; richard hudson <rich.n.hudson@gmail.com>
Subject: FW: Certification of Loan: 3671452

Hi Lily, Richard, please refer to below from Liberty.

Can you please re-execute and have those signatures witnessed and send on to Liberty. Can you please also scan and email me a copy before you post it.

Thank you



Steven Tropoulos
Liberty Adviser



T 02 8536 6605 **M** 0414 759 733

A Suite 3, Highfield Suites, 337 Kingsway,
Caringbah, NSW 2229

W liberty.com.au/steven-tropoulos

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From: Rebecca Giannini <rgiannini@liberty.com.au>
Sent: Thursday, 28 October 2021 3:26 PM
To: Steven Tropoulos <stropoulos@libertynetwork.com.au>
Cc: Mark McIntosh <mmcintosh@liberty.com.au>
Subject: Certification of Loan: 3671452

Re:

Purchased Property : 52 Serpentine Road KIRRAWEE NSW 2232

Good afternoon Steven,

We confirm Liberty Financial Pty Ltd is advancing funds to assist the above named to complete their purchase.

For Pexa settlements, we will load the full available funds (including stamping and registration fees) directly to source funds in PEXA.

Loan funds available for settlement are **\$798,796.00**

OUTSTANDING ITEMS :


- Copy of Property Withholding Clearance Certificate, required prior to settlement

- SMSF Guarantors Indemnity Waiver- Missing witness signature as below. I have re-attached the document to have the customers execute again. Please send me through a scanned copy once completed.

EXECUTED as a deed

BORROWER:

Signed, sealed and delivered by Richard Neil Hudson in its capacity as Borrower in the presence of:


Richard Neil Hudson
15/10/2021
Date


Signature of Witness
15/10/2021
Date

JIE HE
Name of Witness (please print)

507/64 Charlotte St Campsie
Address of Witness (please print)
NSW 2194

Signed, sealed and delivered by Xiu Li Lin in its capacity as:


Xiu Li Lin
15/10/2021
Date


Signature of Witness
15/10/2021
Date

JIE HE
Name of Witness (please print)

507/64 Charlotte St Campsie
Address of Witness (please print)
NSW 2194

PROPERTY TRUSTEE:

Signed, sealed and delivered by Hudsonlin Investment Pty Ltd in its capacity as Property Trustee and Guarantor:


Signature of Director
15/10/2021
Date

XIU LI LIN
Name of Director
(BLOCK LETTERS)


Signature of Director/Secretary
Date

XIU LI LIN
Name of Director/Secretary
(BLOCK LETTERS)

2

Kind regards,



Rebecca Giannini (she/her/hers)

Settlements Officer

Tel 03 8635 8130

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3 attachments



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115K



image010.jpg
53K



image011.png
6K