

EPITOME OF MORTGAGE

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| MORTGAGOR: | UPG 27 PTY LTD (ACN 609 716 216) of 137 Gilba Road, Girraween NSW 2145 |
| GUARANTOR (1): | BHART BHUSHAN of 1/17 Beresford Road, Greystanes NSW 2145 |
| GUARANTOR (2): | UNIVERSAL PROPERTY GROUP PTY LIMITED (ACN 078 297 748) of 137 Gilba Road, Girraween NSW 2145 |
| MORTGAGEES: | <p>PJ Superannuation Pty. Limited (ACN 083 169 813) ATF Peter Fairley Pension Fund (\$850,000.00 as to 170/1274 share of the mortgage)</p> <p>Francesco Carmelo Vumbaca (\$710,000.00 as to 142/1274 share of the mortgage)</p> <p>Lucinda Dowse (\$590,000.00 as to 118/1274 share of the mortgage)</p> <p>David Fingret Pty Ltd (ACN 143 968 227) ATF David Fingret Superannuation Fund (\$450,000.00 as to 90/1274 share of the mortgage)</p> <p>Phoenix Sydney Pty Ltd (ACN 147 631 874) ATF Phoenix Int Discretionary Trust (\$435,000.00 as to 87/1274 share of the mortgage)</p> <p>Emmanuel Stamatakis & Maria Stamatakis (\$360,000.00 as to 72/1274 share of the mortgage)</p> <p>Robert Edward Fairley (\$320,000.00 as to 64/1274 share of the mortgage)</p> <p>Ipkendanz Pty Ltd (ACN 622 305 695) ATF Lucinda Dowse Superfund (\$315,000.00 as to 63/1274 share of the mortgage)</p> <p>Angelina Bezzina (\$300,000.00 as to 60/1274 share of the mortgage)</p> <p>Dion 1 Pty Ltd (ACN 618 868 330) ATF Dion 1 Superannuation Fund (\$270,000.00 as to 54/1274 share of the mortgage)</p> <p>John Edwin Loye & Glenys Joan Loye (\$250,000.00 as to 50/1274 share of the mortgage)</p> <p>Max Loosen & Barbara Loosen (\$215,000.00 as to 43/1274 share of the mortgage)</p> <p>Sam Kyriazopoulos (\$200,000.00 as to 40/1274 share of the mortgage)</p> <p>Urral Pty Limited (ACN 143 953 664) ATF Urral Super Fund (\$200,000.00 as to 40/1274 share of the mortgage).</p> <p>Denise Alam Mawad (\$200,000.00 as to 40/1274 share of the mortgage)</p> <p>Francesco Carmelo Vumbaca & Paul Anthony John Vumbaca ATF Vumbaca Superannuation Trust (\$170,000.00 as to 34/1274 share of the mortgage)</p> <p>Sandringham Superannuation Company Pty Ltd (ACN 634 147 649) ATF Sandringham Superannuation Fund (\$130,000.00 as to 26/1274 share of the mortgage)</p> |

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| | <p>Hayden Maxwell Loosen (\$120,000.00 as to 24/1274 share of the mortgage)</p> <p>Rhonda Francesca Dew, Josephine Marietta Nipperess, Francesco George Vumbaca & Paul Anthony John Vumbaca ATF FC & CA Vumbaca Super Fund (\$100,000.00 as to 20/1274 share of the mortgage)</p> <p>David Gary Fingret (\$100,000.00 as to 20/1274 share of the mortgage)</p> <p>Andrew James Keith Davey (\$50,000.00 as to 10/1274 share of the mortgage)</p> <p>LPD Nominees Pty Ltd (ACN 601 867 029) ATF Lyn Davey Superannuation Trust (\$35,000.00 as to 7/1274 share of the mortgage)</p> | |
| SECURITY: | Street Address: | 24 Excelsior Avenue, Marsden Park NSW 2765 |
| | Folio Identifier: | 13/734813 |
| | Local Government: | Blacktown |
| | Valuation: | \$9,800,000.00 "as is" per valuation of Valuation Services dated 28 October 2019. |
| | Nature of Security: | <p>The subject property is a future development site with development consent (DA17-01052) for the erection of 49 townhouses, 17 of which have presold, at present the site contains a brick veneer residence with metal clad roof which will be demolished as part of the development approval.</p> <p>The property is located on the eastern side of Excelsior Avenue which emanates from Richmond Road to the south in the midst of a previous non-urban semi –rural precinct.</p> <p>The site is considered to be relatively level and is of a rectangular appearance and from the deposited plan has an area of 1.09 hectares</p> <p>We note from enquiries of the NSW Planning Portal that the property is zoned "R3 Medium Density Residential" within State Environmental Planning Policy (Sydney Region Growth Centres) 2006.</p> |
| | Priority: | Registered 1 st Mortgage |
| | Mortgage No: | AP666819 |
| | Other Encumbrances: | |
| PRINCIPAL: | \$6,370,000.00 | |
| TERM: | 18 months | |
| COMPUTED FROM: | The 7th day of November 2019 | |
| EXPIRY DATE: | The 7th day of May 2021 | |
| INTEREST RATE: | 14 per cent per annum (reducible to 11 per cent per annum if paid within seven (7) days of the due date) (interest monthly in arrears) | |
| INTEREST AMOUNT: | \$891,800.00 per annum reducible to \$700,700.00 per annum which is \$74,316.67 reducible to \$58,391.67 per month | |

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| NEXT PAYMENT OF INTEREST DUE: | The 7th day of December 2019 |
| DUE DATES: | The 7th day of each and every month |
| INTEREST PAYABLE: | <p>by way of Direct Deposit in clear funds within 7 days of the due date to the Mortgagee:</p> <p>PJ Superannuation Pty. Limited ATF Peter Fairley Pension Fund to NAB, BSB: 083 088, A/C: 543 897 192 for \$9,916.67 reducible to \$7,791.67.</p> <p>Francesco Carmelo Vumbaca to CBA BSB: 062 208, A/C: 1019 3582 for \$8,283.33 reducible to \$6,508.33.</p> <p>Lucinda Dowse to CBA, BSB: 062 162, A/C: 1014 5542 for \$6,883.33 reducible to \$5,408.33.</p> <p>David Fingret Pty Ltd ATF David Fingret Superannuation Fund to St George Bank, BSB: 112 879, A/C: 466 207 775 for \$5,250.00 reducible to \$4,125.00.</p> <p>Phoenix Sydney Pty Ltd to ING, BSB: 923 100, A/C: 6647 8797 for \$5,075.00 reducible to \$3,987.50.</p> <p>Emmanuel & Maria Stamatakis to ANZ, BSB: 012 303, A/C: 469 544 021 for \$4,200.00 reducible to \$3,300.00.</p> <p>R.E. Fairley to NAB, BSB: 082 916, A/C: 456 623 919 for \$3,733.33 reducible to \$2,933.33.</p> <p>Ipkendanz Pty Ltd ATF Lucinda Dowse Superfund to CBA, BSB: 062 162, A/C No: 1019 9292 for \$3,675.00 reducible to \$2,887.50.</p> <p>Angela Bezzina to St George Bank, BSB: 112 879, A/C: 474 802 275 for \$3,500.00 reducible to \$2,750.00.</p> <p>Dion 1 Pty Ltd ATF Dion 1 Superannuation Fund to St George Bank, BSB: 112 879, A/C: 478 128 038 for \$3,150.00 reducible to \$2,475.00</p> <p>John Edwin Loye & Glenys Loye to Westpac, BSB: 732 152, A/C: 700 077 for \$2,916.67 reducible to \$2,291.67.</p> <p>M & B Loosen to St George Bank, BSB: 112 879, A/C: 055 807 848 for \$2,508.33 reducible to \$1,970.83.</p> <p>Sam Kyriazopoulos to Bank of Sydney, BSB: 942 305, A/C: 1347 780 for \$2,333.33 reducible to \$1,833.33.</p> <p>Urral Pty Limited ATF Urral Super Fund to NAB, BSB: 082 057, A/C: 175 402 052 for \$2,333.33 reducible to \$1,833.33.</p> |

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| | <p>Denise Alam Mawad to CBA, BSB: 062 223, A/C: 1137 5196 for \$2,333.33 reducible to \$1,833.33.</p> <p>Francesco Carmelo Vumbaca & Paul Anthony John Vumbaca ATF Vumbaca Superannuation Trust to Greater Building Society BSB: 637 000, A/C: 715 271 621 for \$1,983.33 reducible to \$1,558.33.</p> <p>Sandringham Superannuation Company Pty Ltd ATF Sandringham Superannuation Fund to CBA, BSB: 062 204, A/C: 1093 4214 for \$1,516.67 reducible to \$1,191.67.</p> <p>Hayden Loosen to CBA, BSB: 062 218, A/C: 1005 0287 for \$1,400.00 reducible to \$1,100.00.</p> <p>Francesco Carmelo Vumbaca ATF FC & CA Vumbaca Super Fund to CBA BSB: 062 205, A/C: 1036 9283 for \$1,166.67 reducible to \$916.67.</p> <p>David Fingret to St George Bank, BSB: 112 879, A/C: 473 657 281 for \$1,166.67 reducible to \$916.67.</p> <p>A.J.K Davey to NAB, BSB: 082 883, A/C: 543 919 929 for \$583.34 reducible to \$458.34.</p> <p>LPD Nominees Pty Ltd to CBA, BSB: 062 654, A/C: 1022 7607 for \$408.34 reducible to \$320.84.</p> | | | | | | |
| SPECIAL CONDITIONS: | The Mortgagor may discharge this Mortgage before the Expiry Date provided interest is paid to the date of discharge together with an additional month of interest upon repayment of the loan. This clause will apply regardless of whether the Mortgagee have taken steps to enforce the Mortgage or if the Mortgagee exercise their power of sale. | | | | | | |
| INSURANCE: | <table border="1"> <tr> <td data-bbox="448 1255 808 1308">Insurer:</td> <td data-bbox="808 1255 1482 1308"></td> </tr> <tr> <td data-bbox="448 1308 808 1360">Policy Number:</td> <td data-bbox="808 1308 1482 1360"></td> </tr> <tr> <td data-bbox="448 1360 808 1404">Expiry date:</td> <td data-bbox="808 1360 1482 1404"></td> </tr> </table> | Insurer: | | Policy Number: | | Expiry date: | |
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This Epitome is issued to UPG 27 Pty Ltd (ACN 609 716 216), Bhart Bhushan and Universal Property Group Pty Limited (ACN 078 297 748) on 4 November 2019.



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James Barton Carter (Per Clare Tong)
Nugent Wallman & Carter
Solicitor for the Mortgagee

Our Ref: JBC: CT: 43875