

1. Tower Limited (GBE) – Documents to show Dividend income and holding balance at 30 June 2019 Holding balance uploaded onto Portal
2. Please provide the mortgage documents for the following new loans:

**GBE**

- Parr on portal
  - Storace
  - Sposito on portal
  - Graham on portal
  - Cassidy on portal
  - Hagley on portal
  - Loan Insurance Services on portal
3. Please provide the following bank statements:
    - CBA Investment Account 171136 (Gerald) from 1 July 2018 to 30 June 2019 uploaded onto portal
  4. Documents to support the following expenses:
    - Gerry – Onepath Insurance and Legal expenses refund uploaded onto portal
  5. Please confirm the following loan balances and income at 30 June 2019 Balances and income are all correct

Loan	Balance	Income
Way	\$56,000.00 ✓	\$7,280.04
McDonald Homes	NIL	\$19,994.85
Ekotek Pty Ltd	\$111,339.92	NIL
Pinelands	NIL	\$15,250.00
Livingstone	NIL	\$3,515.40
Vision	NIL	\$33,225.00
Korakali	\$140,000.00	\$30,566.66
New Empire	\$60,000.00	\$8,400.00
Sposito	\$75,000.00	\$9,375.00
Graham	\$135,000.00	\$8,437.50
Cassidy	\$183,930.00	\$3,525.32
Hagley	\$87,500.00	\$16,406.25
Insurance Services	\$10,000.00	\$100.00

750/007

750/008

750/011

750/015

750/019

750/022

750/023

750/024

750/025

750/026

750/027

750/028

750/029

Parr	NIL	\$7,289.05
Storage(GBE )	NIL	\$12,993.20
Storage (RBB)	NIL	\$17,324.08

Regards,

Taf Magura | Senior Accountant



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*Client referrals are very important to us, if you believe your friends and colleagues may benefit from our knowledge and experience please forward our details so we can assist with their accounting needs*

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## ***EPITOME OF MORTGAGE***

OUR REF: GBE:SJB:190400

**MORTGAGOR/BORROWER:** **ROBYN JEAN SPOSITO AS TRUSTEE FOR THE SPOZPROP TRUST**

**GUARANTORS:** **ROBYN JEAN SPOSITO AND DAVID ANDREW LAMBERT**

**MORTGAGEE/LENDER:** **LUBUTU PTY LTD A.C.N. 010 173 234 AS TRUSTEE FOR THE STEINDLS SUPERANNUATION FUND**

**PROPERTY SECURED:** A second registered mortgage over the property situated at 27 Garryowen Crescent, Narre Warren in the State of Victoria being all of the land in Certificate of Title Volume 09542 Folio 541 and second registered mortgage over property situated at 52 Highland Park Drive, Pakenham in the State of Victoria being all of the land in Certificate of Title Volume 10610 Folio 026.

**PRINCIPAL SUM:** SEVENTY FIVE THOUSAND DOLLARS (\$75,000.00)

**RATE OF INTEREST:** THIRTY TWO PER CENTUM PER ANNUM (32%) PROVIDED ALWAYS that if the Mortgagor shall on every day on which interest is made payable under the Mortgage, pay to the Mortgagee interest on the principal sum or on so much thereof as shall for the time being remain unpaid at the rate of TWENTY FIVE PER CENTUM PER ANNUM (25%) and shall also duly observe and perform all and every the covenants on the Mortgagor's part contained or implied in the Mortgage then the Mortgagee shall accept interest on the said principal sum or on so much thereof as shall for the time being remain unpaid at the rate of TWENTY FIVE PER CENTUM PER ANNUM (25%) in lieu of THIRTY TWO PER CENTUM PER ANNUM (32%) for every month for which such interest shall be paid to the Mortgagee within the prescribed time aforesaid.

**DATE OF COMMENCEMENT:** 14 JANUARY 2019

**DATE OF REPAYMENT:** 13 JANUARY 2020

**APPLICATION FEE:** \$800.00 plus GST

**ADMINISTRATION FEE:** \$187.50 plus GST

**LOAN ESTABLISHMENT FEE:** NIL

**INTEREST INSTALMENTS:** Interest has been paid in advance for the first six (6) months in the amount of \$9,375.00 from 14 January 2019 to 13 July 2019.

Thereafter, interest instalments are to be **in advance** on or before the 14<sup>th</sup> day of each month commencing on the 14<sup>th</sup> day of July 2019 as follows:-

(a) An amount of \$2,000.00 per month to Lubutu Pty Ltd.



PROVIDED however that all payments are made by the due date and there are no breaches of Mortgage, then:-

***PLACE OF PAYMENTS:***

(a) An amount of \$1,562.50 per month to Lubutu Pty Ltd;

Installment to be banked to the accounts of the Mortgagee as follows:

Name: **Lubutu Pty Ltd** ATF the Steindls Superannuation Fund  
Bank: CBA Bank, Surfers Paradise  
Branch No: 064 432  
Account No.: 1012 4880  
Ref: Interest-Sposito

***RIGHT TO REPAY:***

This loan may be repaid at any time before the due date provided the Borrower delivers to the Lender thirty (30) days' notice in writing and pays two (2) month's interest at the applicable interest rate in addition to the Principal and any other moneys owing to the Borrower. In the event that the loan is repaid within the first six (6) months the six (6) month's interest paid in advance shall be non-refundable by the Borrower to the Lender

***INSURANCE:***

Insurer: TBA  
Policy No: TBA  
Expiry Date: TBA

***MORTGAGE DEALING NO:***

AR832682K

***SECURITY DOCUMENTS***

***HELD BY:***

BJT Legal, 38 Lydiard Street, South Ballarat Vic 3350  
Telephone: 03 5333 8807  
Facsimile: 03 5333 2901

## ***EPITOME OF MORTGAGE***

OUR REF: GBE:SJB:190633

***MORTGAGOR/BORROWER:*** PETER JOHN GRAHAM & JODIE ANN GRAHAM

***MORTGAGEE/LENDER:*** AB SCIMMIA NOMINEE PTY LTD A.C.N. 006 322 630 AS TRUSTEE FOR THE SZIGETI SUPERANNUATION FUND & LUBUTY PTY LTD A.C.N. 010 173 234 AS TRUSTEE FOR THE STEINDLS SUPERANNUATION FUND

***PROPERTY SECURED:*** A first registered mortgage over the land and dwelling situated at 31 Coveys Road, Tinbeerwah in the State of Queensland and more particularly described as Lot 2 on RP 204115, Title Reference 16988172.

***PRINCIPAL SUM:*** TWO HUNDRED AND SEVENTY THOUSAND DOLLARS (\$270,000.00)

***RATE OF INTEREST:*** NINETEEN POINT FIVE PER CENTUM PER ANNUM (19.5%) PROVIDED ALWAYS that if the Mortgagor shall on every day on which interest is made payable under the Mortgage, pay to the Mortgagee interest on the principal sum or on so much thereof as shall for the time being remain unpaid at the rate of TWELVE POINT FIVE PER CENTUM PER ANNUM (12.5%) and shall also duly observe and perform all and every the covenants on the Mortgagor's part contained or implied in the Mortgage then the Mortgagee shall accept interest on the said principal sum or on so much thereof as shall for the time being remain unpaid at the rate of TWELVE POINT FIVE PER CENTUM PER ANNUM (12.5%) in lieu of NINETEEN POINT FIVE PER CENTUM PER ANNUM (19.5%) for every month for which such interest shall be paid to the Mortgagee within the prescribed time aforesaid.

***DATE OF COMMENCEMENT:*** 17 JANUARY 2019

***DATE OF REPAYMENT:*** 16 JULY 2020

***APPLICATION FEE:*** NIL

***LOAN ESTABLISHMENT FEE:*** NIL

***ADMINISTRATION FEE:*** \$945.00 plus GST

***INTEREST INSTALMENTS:*** Interest has been paid in advance for the first one (1) month in the amount of \$2,812.50 from 17 January 2019 to 16 February 2019.

Thereafter, interest instalments are to be **in advance** on or before the 17<sup>th</sup> day of each month commencing on the 17<sup>th</sup> day of February 2019 as follows:-

(a) An amount of \$2,193.75 per month to AB Scimmia Nominee Pty Ltd as trustee; and

- (b) An amount of \$2,193.75 per month to Lubutu Pty Ltd as trustee;

PROVIDED however that all payments are made by the due date and there are no breaches of Mortgage, then:-

- (a) An amount of \$1,406.25 per month to AB Scimmia Nominee Pty Ltd; and  
(b) An amount of \$1,406.25 per month to Lubutu Pty Ltd;

***PLACE OF PAYMENTS:***

Installment to be banked to the accounts of the Mortgagees as follows:

Name: **AB Scimmia Nominee Pty Ltd** ATF the Szigeti Superannuation Fund  
Bank: ANZ Bank, Broadbeach  
Branch No: 014 513  
Account No.: 4961 25594  
Ref: Graham

Name: **Lubutu Pty Ltd** ATF the Steindls Superannuation Fund  
Bank: CBA Bank, Surfers Paradise  
Branch No: 064 432  
Account No.: 1012 4880  
Ref: Graham

***RIGHT TO REPAY:***

This loan may be repaid at any time before the due date. However, in the event that the loan is repaid within the first twelve (12) months then the Borrower must pay the equivalent of twelve (12) months' interest at the lower rate (or at the higher rate if at the time the Borrower gives notice to the Lender the Borrower is in default) (and any interest so paid in advance shall be non-refundable by the Borrower to the Lender) and should the loan be repaid after the initial twelve (12) months then the Borrower must provide to the Lender thirty (30) days' notice in writing or in lieu pay one (1) month's interest at the lower rate, (or one (1) month's interest at the higher rate if at the time the Borrower gives notice to the Lender the Borrower is in default) in addition to the Principal and any other moneys owing to the Borrower.

***INSURANCE:***

Insurer: NRMA Insurance Australia Limited ABN 11 000 016 722  
Policy No: HOM 648 365 048  
Expiry Date: 8 January 2020

***MORTGAGE DEALING NO:***

719223749

***SECURITY DOCUMENTS  
HELD BY:***

Steindls Lawyers, 6th Level RSL Centre, 9 Beach Road, Surfers Paradise Qld 4217

Telephone: 07 5570 9500  
Facsimile: 07 5592 2007



## ***EPITOME OF MORTGAGE***

OUR REF: GBE:SJB:190633

***MORTGAGOR:*** **D & A CASSIDY FAMILY PROPERTY INVESTMENTS PTY LTD ATF D & A CASSIDY FAMILY BARE TRUST**

***BORROWER:*** **D & A CASSIDY FAMILY SUPER INVESTMENTS PTY LTD ATF D & A CASSIDY FAMILY SUPER FUND**

***GUARANTORS:*** **DAMIEN CHRISTOPHER CASSIDY & ANDREA NICOLA CASSIDY**

***MORTGAGEE/LENDER:*** **LUBUTU PTY LTD A.C.N. 010 173 234 AS TRUSTEE FOR THE STEINDLS SUPERANNUATION FUND AND RALPH EPSTEIN**

***PROPERTY SECURED:*** A first registered mortgage over the land and dwelling situated at Lot 67 Hiddenvale Circuit, Yarrabilba in the State of Queensland and more particularly described as Lot 67 on SP 291909, Title Reference 51090235.

***PRINCIPAL SUM:*** TWO HUNDRED AND FIFTY EIGHT THOUSAND NINE HUNDRED AND THIRTY DOLLARS (\$258,930.00)

***RATE OF INTEREST:*** EIGHTEEN PER CENTUM PER ANNUM (18%) PROVIDED ALWAYS that if the Mortgagor shall on every day on which interest is made payable under the Mortgage, pay to the Mortgagee interest on the principal sum or on so much thereof as shall for the time being remain unpaid at the rate of ELEVEN POINT FIVE PER CENTUM PER ANNUM (11.5%) and shall also duly observe and perform all and every the covenants on the Mortgagor's part contained or implied in the Mortgage then the Mortgagee shall accept interest on the said principal sum or on so much thereof as shall for the time being remain unpaid at the rate of ELEVEN POINT FIVE PER CENTUM PER ANNUM (11.5%) in lieu of EIGHTEEN PER CENTUM PER ANNUM (18%) for every month for which such interest shall be paid to the Mortgagee within the prescribed time aforesaid.

***DATE OF COMMENCEMENT:*** 3 MAY 2019

***DATE OF REPAYMENT:*** 2 MAY 2021

***APPLICATION FEE:*** NIL

***LOAN ESTABLISHMENT FEE:*** \$2,589.30 plus GST

***ADMINISTRATION FEE:*** NIL

***INTEREST INSTALMENTS:*** Interest has been paid in advance for the first one (1) month in the amount of \$2,481.41 from 3 May 2019 to 2 June 2019.

Thereafter, interest instalments are to be **in advance** on or before the 3<sup>rd</sup> day of each month commencing on the 3<sup>rd</sup> day of June 2019 as follows:-

- (a) An amount of \$2,758.95 per month to Lubutu Pty Ltd as trustee; and
- (b) An amount of \$1,125.00 per month to Ralph Epstein.

PROVIDED however that all payments are made by the due date and there are no breaches of Mortgage, then:-

- (a) An amount of \$1,762.66 per month to Lubutu Pty Ltd as trustee; and
- (b) An amount of \$718.75 per month to Ralph Epstein.

***PLACE OF PAYMENTS:***

Installments to be banked to the accounts of the Mortgagees as follows:

Name: **Lubutu Pty Ltd** ATF the Steindls Superannuation Fund  
Bank: CBA Bank, Surfers Paradise  
Branch No: 064 432  
Account No.: 1012 4880  
Ref: Cassidy

Name: **Ralph Epstein**  
Bank: Suncorp Bank  
Branch No: 484 799  
Account No.: 166 058 779  
Ref: Cassidy

***RIGHT TO REPAY:***

This loan may be repaid at any time before the due date however if the loan is repaid within the first six (6) months from the date of the advance then the Borrower must pay the equivalent of six (6) months' interest at the lower rate (or at the higher rate if at the time the Borrower gives notice to the Lender the Borrower is in default) and provide the Lender thirty (30) days' notice in writing in addition to the Principal and any other moneys owing to the Borrower.

***INSURANCE:***

Insurer: RACQ Insurance Limited ABN 50 009 704 152  
Policy No: 53318393PE  
Expiry Date: 11 March 2020

***MORTGAGE DEALING NO:***

719391168

***SECURITY DOCUMENTS  
HELD BY:***

Steindls Lawyers, 6th Level RSL Centre, 9 Beach Road, Surfers Paradise Qld 4217

Telephone: 07 5570 9500

Facsimile: 07 5592 2007



## ***EPITOME OF MORTGAGE***

OUR REF: GBE:SJB:190812

**MORTGAGOR/BORROWER:** JENNIFER BERYL HAGLEY

**MORTGAGEE/LENDER:** AB SCIMMIA NOMINEE PTY LTD A.C.N. 006 322 630 AS TRUSTEE FOR THE SZIGETI SUPERANNUATION FUND & LUBUTU PTY LTD A.C.N. 010 173 234 AS TRUSTEE FOR THE STEINDLS SUPERANNUATION FUND

**PROPERTY SECURED:** A second registered mortgage over the land and dwelling situated at 21 Beech Drive, Suffolk Park in the State of New South Wales and more particularly described as Lot 14 on DP 805839 Folio 14/805839.

**PRINCIPAL SUM:** ONE HUNDRED AND SEVENTY FIVE THOUSAND DOLLARS (\$175,000.00)

**RATE OF INTEREST:** THIRTY TWO PER CENTUM PER ANNUM (32%) PROVIDED ALWAYS that if the Mortgagor shall on every day on which interest is made payable under the Mortgage, pay to the Mortgagee interest on the principal sum or on so much thereof as shall for the time being remain unpaid at the rate of TWENTY FIVE PER CENTUM PER ANNUM (25%) and shall also duly observe and perform all and every the covenants on the Mortgagor's part contained or implied in the Mortgage then the Mortgagee shall accept interest on the said principal sum or on so much thereof as shall for the time being remain unpaid at the rate of TWENTY FIVE PER CENTUM PER ANNUM (25%) in lieu of THIRTY TWO PER CENTUM PER ANNUM (32%) for every month for which such interest shall be paid to the Mortgagee within the prescribed time aforesaid.

**DATE OF COMMENCEMENT:** 22 MAY 2019

**DATE OF REPAYMENT:** 21 FEBRUARY 2020

**APPLICATION FEE:** \$4,200.00 plus GST

**ADMINISTRATION FEE:** \$654.00 plus GST

**LOAN ESTABLISHMENT FEE:** NIL

**DISCHARGE FEE:** \$350.00 plus GST plus applicable legal fees

**LOAN DEFFAULT COSTS:** \$300.00 plus GST plus applicable legal fees

**LOAN RENEWAL FEE:** \$350.00 plus GST plus applicable legal fees

**INTEREST INSTALMENTS:** Interest has been paid in advance for the nine (9) month term of the loan in the amount of \$32,812.50 from 22 May 2019 to 21 February 2020.

***RIGHT TO REPAY:***

This loan may be repaid at any time before the due date however if the loan is repaid before the due date any interest paid in advance is non-refundable and the Borrower must provide the Lender with 30 days' notice in writing.

***INSURANCE:***

Insurer: CommInsure – Commonwealth Insurance Limited (CIL)  
ABN 96 067 524 216  
Policy No: HOM 2826776  
Expiry Date: 14 September 2019

***MORTGAGE DEALING NO:***

AP269428

***SECURITY DOCUMENTS  
HELD BY:***

Steindls Lawyers, 6th Level RSL Centre, 9 Beach Road, Surfers  
Paradise Qld 4217

Telephone: 07 5570 9500

Facsimile: 07 5592 2007

## ***EPITOME OF LOAN ADVANCE***

OUR REF: GBE:SJB:191034

***BORROWER:*** **INSURANCE SERVICES GROUP PTY LTD A.C.N.119704148**

***GUARANTOR:*** **ALEKSANDER JANIS EVERSTETS**

***LENDER:*** **LUBUTU PTY LTD A.C.N. 010 173 234 AS TRUSTEE FOR THE STEINDLS SUPERANNUATION FUND**

***PRINCIPAL SUM:*** **TEN THOUSAND DOLLARS (\$10,000.00)**

***RATE OF INTEREST:*** SIXTEEN PER CENTUM PER ANNUM (16%) PROVIDED ALWAYS that if the Borrower shall on every day on which interest is made payable under the Deed of Loan, pay to the Lender interest on the principal sum or on so much thereof as shall for the time being remain unpaid at the rate of TWELVE PER CENTUM PER ANNUM (12%) and shall also duly observe and perform all and every the covenants on the Mortgagor's part contained or implied in the Mortgage then the Mortgagee shall accept interest on the said principal sum or on so much thereof as shall for the time being remain unpaid at the rate of TWELVE PER CENTUM PER ANNUM (12%) in lieu of SIXTEEN PER CENTUM PER ANNUM (16%) for every month for which such interest shall be paid to the Mortgagee within the prescribed time aforesaid.

***DATE OF COMMENCEMENT:*** 31 MAY 2019

***DATE OF REPAYMENT:*** 30 MAY 2020

***LOAN ESTABLISHMENT FEE:*** NIL

***DISCHARGE FEE:*** NIL

***LOAN RENEWAL FEE:*** NIL

***INTEREST INSTALMENTS:*** Interest instalments are to be **in arrears** on or before the 31<sup>st</sup> day of each month commencing on the 30<sup>th</sup> day of June 2019 as follows:-

- An amount of \$133.33 per month to Lubutu Pty Ltd.

PROVIDED however that all payments are made by the due date and there are no breaches of Mortgage, then:-

- An amount of \$100.00 per month to Lubutu Pty Ltd.

***RIGHT TO REPAY:*** This loan may be repaid at any time before the due date. The Principal Sum may be reduced by payments by the Borrower to the Lender at any time throughout the term of the Loan in increments of \$1,000.00.



***PLACE OF PAYMENTS:***

Installments to be banked to the accounts of the Lenders as follows:

Name: **Lubutu Pty Ltd** ATF the Steindls Superannuation Fund  
Bank: CBA Bank, Surfers Paradise  
Branch No: 064 432  
Account No.: 1012 4880  
  
Ref: Insurance Services Group

***SECURITY DOCUMENTS  
HELD BY:***

Steindls Lawyers, 6<sup>th</sup> Level RSL Centre, 9 Beach Road  
Surfers Paradise Qld 4217

Telephone: 07 5570 9500  
Facsimile: 07 5592 2007