



20 December 2018

Julieann Hemaridis  
29 Sturt Street  
SWANSEA New South Wales 2281

**Re: Loan Account 2378697**

Dear Julieann,

Thank you for your recent telephone call to our office.

As requested, please find attached a current statement of your loan account.

If you have any further questions please contact our customer service team on **13 11 33**.

Bridie Robin-Cammell  
Service Specialist



Julieann Hemaridis  
 29 Sturt Street  
 SWANSEA New South Wales 2281

**Borrowers**

Christopher William Hemaridis  
 Hemo Property Trust  
 Hemo SMSF Property Pty Ltd  
 Hemo Super Fund  
 Julieann Hemaridis

**Loan Account: 2378697**

**Start Date:** 1 July 2016 **End Date:** 31 December 2016  
**Opening Balance:** \$139,359.88 **Closing Balance:** \$138,416.87  
**Interest Rate:** 5.74% **Default Rate (if applicable):** 7.74%  
**Total Interest For Period:** \$3,821.17 **Account Status:** Current

Date	Transaction	Debit	Credit	Balance
19/12/16	Direct Debit Repayment		-\$804.03	\$138,416.87
19/12/16	Service Fee	\$10.00		\$139,220.90
19/12/16	Interest Charged	\$630.24		\$139,210.90
19/11/16	Service Fee	\$10.00		\$138,580.66
19/11/16	Interest Charged	\$644.97		\$138,570.66
18/11/16	Direct Debit Repayment		-\$804.03	\$137,925.69
19/10/16	Direct Debit Repayment		-\$804.03	\$138,729.72
19/10/16	Service Fee	\$10.00		\$139,533.75
19/10/16	Interest Charged	\$625.04		\$139,523.75
19/09/16	Direct Debit Repayment		-\$804.03	\$138,898.71
19/09/16	Service Fee	\$10.00		\$139,702.74
19/09/16	Interest Charged	\$646.56		\$139,692.74
19/08/16	Direct Debit Repayment		-\$804.03	\$139,046.18
19/08/16	Service Fee	\$10.00		\$139,850.21
19/08/16	Interest Charged	\$647.24		\$139,840.21
19/07/16	Direct Debit Repayment		-\$804.03	\$139,192.97
19/07/16	Service Fee	\$10.00		\$139,997.00
19/07/16	Interest Charged	\$627.12		\$139,987.00
01/07/16	Opening balance			\$139,359.88
<b>Totals</b>		<b>\$3,881.17</b>	<b>-\$4,824.18</b>	

**For all Customer Service enquiries and to access your account online, please phone 13 11 33.**

Level 16, 535 Bourke Street, Melbourne, Victoria 3000 | [Customer Enquiries 13 11 33](#) | [Telephone 03 8635 8888](#) | [Facsimile 03 8635 9999](#) | [liberty.com.au](#)  
 Liberty Financial Pty Ltd (ABN 55 077 248 983 - Australian Credit Licence 286596) | Secure Funding Pty Ltd (ABN 25 081982872 - Australian Credit Licence 388133)  
 Liberty Network Services Pty Ltd (ABN 65 151 158 628 - Australian Credit Licence 408042) | Liberty Fiduciary Limited (ABN 80 119 884 623 - AFSL 303137)