



23/09/2010

**St. George Bank**  
A Division of  
Westpac Banking Corporation  
ABN 33 007 457 141

M S Barsoum & M A Zaky  
92 Waratah Drive  
Altona Meadows Vic 3028

Customer Mortgage Services  
Level 4, 97 King William St  
Adelaide, SA, 5000

Telephone: 1300 883 183  
Facsimile: 08 8424 4925

Dear Mr Barsoum & Ms Zaky,

**Welcome to St. George**

**Loan Advance to:** M S Barsoum & M A Zaky as trustee for Maged Barsoum  
Super fund  
**Security Property(s):** 6 Virgilia Drive Hoppers Crossing Vic 3029  
**Loan Reference Number:** S311029099200

We are pleased to confirm that your Home Loan facility was settled on 22/09/2010.

The following fees and charges were deducted from the loan proceeds, as directed:

Establishment Fee	\$1500.00
Additional Legal Fee	\$615.00
Settlement Processing Fee	\$100.00
Transfer Stamp Duty VIC	\$13670.00
Mortgage Registration Fee	\$100.10
Transfer Registration Fee	\$885.00
Discharge Registration Fee	\$100.10
Title Search Fees Vic	\$15.10
Bank Cheque Fees	\$60.00

An amount of \$86696.37 was debited to your account number 000 446379895 as you directed to enable us to complete the settlement.

The following Bank Cheques were disbursed from the loan proceeds as follows:

1.	DANGERFIELD EXLEY LAWYERS	\$1017.51
2.	D S CASSAR	\$106373.75
3.	WYNDHAM CITY COUNCIL	\$974.25
4.	CITY WEST WATER	\$136.55
5.	STATE REVENUE OFFICE	\$159.02

6. COMMONWEALTH BANK CR A/C CASSAR \$171989.99

If you have any questions, please contact your Lender on 1300 883 183.

Yours faithfully,

A handwritten signature in blue ink, consisting of a stylized, cursive 'S' shape.

Customer Mortgage Services Officer  
Customer Mortgage Services

## YOUR NEW HOME LOAN AT A GLANCE

<b>Loan Account Number</b>	S.311.0290992.00
<b>Home Loan Type</b>	St.George Super Fund Variable Rate Home Loan
<b>Settlement Date</b>	23 September 2010
<b>Amount Advanced</b>	\$211,000.00
<b>Interest Rate at Settlement Date</b>	7.43% p.a.

### MINIMUM MONTHLY REPAYMENT REQUIREMENT

Your minimum monthly repayment requirements are as follows:

<b>Loan Repayment</b>	\$1,306.44
<b>Administration Fee</b>	\$12.00
<b>Minimum Monthly Repayment</b>	\$1,318.44
<b>First Repayment Due Date</b>	23 October 2010
<b>Monthly Repayment Due Date</b>	23rd of each month
Note: This is the date each month on which interest will be charged and by which your Minimum Monthly Repayment is due.	

### YOUR NOMINATED REPAYMENT ARRANGEMENT

<b>Your Repayments Will Be Made</b>	By automatic transfer from a St.George account
<b>The St.George Account From Which You Have Chosen To Make Repayments</b>	446379895



23 September 2010

St. George Bank  
A Division of  
Westpac Banking Corporation  
ABN 33 007 457 141  
AFSL 233714  
Head Office:  
4 - 16 Montgomery St  
KOGARAH NSW 2217  
stgeorge.com.au



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Maged Barsoum Super Fund  
92 Waratah Drive  
ALTONA MEADOWS VIC 3028

**Loan Account Number: S.311.0290992.00**

Congratulations and thank you for choosing St.George for your home loan. We look forward to helping you get the most from your home loan and your relationship with St.George.

For your convenience, a summary of the details of your new loan, including your new repayments, appears on the following page. Please take the time to review this information and confirm that the details shown are correct.

If you wish to make any changes to your nominated repayment arrangement, or you have any questions about your home loan, please call your St.George Lender, or our Home Loan Customer Service Centre on 13 33 30, 8am to 8pm (EST), Monday to Saturday.

Thank you for choosing St.George for your home loan.

Yours sincerely



Andrew Moore  
General Manager



# Statement of Account

## HOME LOAN

St George Bank  
A Division of  
Westpac Banking Corporation  
ABN 33 007 457 141  
AFSL 233714



MAGED BARSOUM SUPER FUND  
92 WARATAH DRIVE  
ALTONA MEADOWS VIC 3028

**Customer Enquiries** 13 33 30  
(8am to 8pm (EST), Mon-Sat)

**Loan Acct Number** S311 0290992 00

**BSB/Acct ID No.** 113-911 029099200

**Statement Start Date** 22/07/2010

**Statement End Date** 25/09/2010

**Page** 1 of 2

### Loan Account

MAGED SAMI BARSOUM & MARY ALFY ZAKY ATF MAGED BARSOUM SUPER FUND

### Account Summary as at 25 Sep 2010

	<b>Opening Balance</b>	0.00	+	<b>Interest Charge for the Period</b>	\$0.00	+	<b>Total Debits excluding Interest</b>	213,115.00	-	<b>Total Credits</b>	2,115.00	=	<b>Closing Balance</b>	211,000.00
				<b>Contract Term Remaining</b>	30yrs 00mths					<b>Interest Offset Benefit for Statement Period</b>	\$0.00		<b>Annual Percentage Rate</b>	7.430%

### Repayment Details as at 25 Sep 2010

<b>Monthly Repayment</b>	\$1,318.44	<b>Monthly Repayment Due Date</b>	due on the 23rd	<b>Repayment Account</b>	446 379 895
<b>Additional Monthly Repayment</b>	\$0.00	<b>Repayment Frequency</b>	Monthly	<b>Repayment Frequency Amount</b>	\$0.00



**Biller Code: 808220**  
**Ref: 113911029099200**

\*\*Please note: If your loan is currently at a fixed rate, then break costs may be payable if you make a prepayment (a payment exceeding your required repayment).\*

Please check all entries on this statement. Please inform the Bank promptly of any error or unauthorised transaction.

Loan Acct Number S311 0290992 00

BSB/Acct ID No. 113-911 029099200

Statement Start Date 22/07/2010

Statement End Date 25/09/2010

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**Phone Banking Plus**

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**Transaction Details**

<b>Date</b>	<b>Transaction Description</b>	<b>Debit</b>	<b>Credit</b>	<b>Loan Balance</b>
22 Jul 2010	<i>Opening Balance</i> Interest Rate 7.430% PA			0.00
30 Jul 2010	ESTABLISHMENT FEE	2,115.00		2,115.00
30 Jul 2010	FEE DEFERRED		2,115.00	0.00
23 Sep 2010	SETTLEMENT FEE	100.00		100.00
23 Sep 2010	FEE SETTLEMENT	2,115.00		2,215.00
23 Sep 2010	LOAN ADVANCE	208,785.00		211,000.00
25 Sep 2010	<i>Closing Balance</i>			211,000.00

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# Statement of Account

## HOME LOAN

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MAGED BARSOUM SUPER FUND  
92 WARATAH DRIVE  
ALTONA MEADOWS VIC 3028

**Customer Enquiries** 13 33 30  
(8am to 8pm (EST), Mon-Sat)

**Loan Acct Number** S311 0290992 00

**BSB/Acct ID No.** 113-911 029099200

**Statement Start Date** 26/09/2010

**Statement End Date** 23/03/2011

**Page** 1 of 2

### Loan Account

MAGED SAMI BARSOUM & MARY ALFY ZAKY ATF MAGED BARSOUM SUPER FUND

### Account Summary as at 23 Mar 2011



<b>Opening Balance</b>		<b>Interest Charge for the Period</b>		<b>Total Debits excluding Interest</b>		<b>Total Credits</b>		<b>Closing Balance</b>
211,000.00	+	\$8,093.34	+	72.00	-	8,041.08	=	211,124.26
		<b>Contract Term Remaining</b>				<b>Interest Offset Benefit for Statement Period</b>		<b>Annual Percentage Rate</b>
		29yrs 06mths				\$0.00		7.800%

### Repayment Details as at 23 Mar 2011

<b>Monthly Repayment</b>	<b>Monthly Repayment Due Date</b>	<b>Repayment Account</b>
\$1,383.66	due on the 23rd	446 379 895
<b>Additional Monthly Repayment</b>	<b>Repayment Frequency</b>	<b>Repayment Frequency Amount</b>
\$0.00	Monthly	\$0.00



**Bill Code: 808220**  
**Ref: 113911029099200**

\*\*Please note: If your loan is currently at a fixed rate, then break costs may be payable if you make a prepayment (a payment exceeding your required repayment)

Please check all entries on this statement. Please inform the Bank promptly of any error or unauthorised transaction.

Loan Acct Number S311 0290992 00

BSB/Acct ID No. 113-911 029099200

Statement Start Date 26/09/2010

Statement End Date 23/03/2011

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Phone Banking Plus

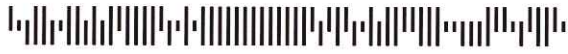
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Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
26 Sep 2010	Opening Balance			211,000.00
	Interest Rate 7.430% PA			
23 Oct 2010	REPAYMT A/C TFR		1,318.44	209,681.56
23 Oct 2010	INTEREST	1,331.23		211,012.79
23 Oct 2010	ADMIN FEE	12.00 (1)		211,024.79
16 Nov 2010	INTEREST RATE CHANGE TO 7.80% PA			
23 Nov 2010	REPAYMT A/C TFR		1,318.44	211,024.79
23 Nov 2010	INTEREST	1,348.48		209,706.31
23 Nov 2010	ADMIN FEE	12.00 (2)		211,054.83
23 Dec 2010	REPAYMT A/C TFR		1,318.44	211,066.83
23 Dec 2010	INTEREST	1,352.86		209,748.39
23 Dec 2010	ADMIN FEE	12.00 (3)		211,101.25
23 Jan 2011	REPAYMT A/C TFR		1,318.44	211,113.25
23 Jan 2011	INTEREST	1,398.27		209,794.81
23 Jan 2011	ADMIN FEE	12.00 (4)		211,193.08
23 Feb 2011	REPAYMT A/C TFR		1,383.66	211,205.08
23 Feb 2011	INTEREST	1,398.87		209,821.42
23 Feb 2011	ADMIN FEE	12.00 (5)		211,220.29
23 Mar 2011	REPAYMT A/C TFR		1,383.66	211,232.29
23 Mar 2011	INTEREST	1,263.63		209,848.63
23 Mar 2011	ADMIN FEE	12.00 (6)		211,112.26
23 Mar 2011	Closing Balance			211,124.26



26 November 2010



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Maged Barsoum Super Fund  
92 Waratah Drive  
ALTONA MEADOWS VIC 3028

**Important Information Regarding Your Loan Account: S.311.0290992.00**

**NEW INTEREST RATE**

As a result of the Reserve Bank of Australia's (RBA) increase in its cash rate, effective 16 November 2010, your Super Fund Variable Rate home loan interest rate was increased by 0.37% p.a.\* and the new interest rate on your loan is now 7.80% p.a.

**NEW MINIMUM MONTHLY REPAYMENT REQUIREMENT**

<b>Loan Repayment</b>	<b>\$1,371.66</b>
<b>Monthly Administration Fee on your Home Loan</b>	<b>\$12.00</b>
<b>Minimum Monthly Repayment</b>	<b>\$1,383.66</b>

Your new monthly repayments commence after 23 January 2011. Repayments will continue to be deducted from your nominated account.

**We're here to help**

We recognise that interest rate increases impact our customers and we strive to assist you any way we can.

For further information about this interest rate change, visit [stgeorge.com.au/loans/home-loans](http://stgeorge.com.au/loans/home-loans) or call our Home Loan Customer Service Centre on 13 33 30, 8am to 8pm (EST), Monday to Saturday.

Thank you for choosing St.George Bank for your home loan.

Yours sincerely,



Andrew Moore  
Chief Operating Officer

\*As advertised in the "The Australian" newspaper on 16 November 2010.



# Statement of Account

## HOME LOAN

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92 WARATAH DRIVE  
ALTONA MEADOWS VIC 3028

**Customer Enquiries** 13 33 30  
(8am to 8pm (EST), Mon-Sat)

**Loan Acct Number** S311 0290992 00

**BSB/Acct ID No.** 113-911 029099200

**Statement Start Date** 24/03/2011


**Statement End Date** 30/06/2011

**Page** 1 of 2

### Loan Account

MAGED SAMI BARSOUM & MARY ALFY ZAKY ATF MAGED BARSOUM SUPER FUND

### Account Summary as at 30 Jun 2011

	<b>Opening Balance</b> 211,124.26	+	<b>Interest Charge for the Period</b> \$4,139.06	+	<b>Total Debits excluding Interest</b> 36.00	-	<b>Total Credits</b> 5,350.98	=	<b>Closing Balance</b> 209,948.34
	<b>Payments in Advance</b> \$1,200.00		<b>Contract Term Remaining</b> 29yrs 03mths				<b>Interest Offset Benefit for Statement Period</b> \$0.00		<b>Annual Percentage Rate</b> 7.800%

### Repayment Details as at 30 Jun 2011

<b>Monthly Repayment</b> \$1,383.66	<b>Monthly Repayment Due Date</b> due on the 23rd	<b>Repayment Account</b> 446 379 895
<b>Additional Monthly Repayment</b> \$0.00	<b>Repayment Frequency</b> Monthly	<b>Repayment Frequency Amount</b> \$0.00

AS AT 30 JUN 2011 YOUR REPAYMENTS WERE IN ADVANCE BY \$1,200.00.

INTEREST CHARGED FOR FINANCIAL YEAR END 30/06/2011 IS \$12,232.40. ★



**Billers Code: 808220**  
**Ref: 113911029099200**

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Loan Acct Number S311 0290992 00

BSB/Acct ID No. 113-911 029099200

Statement Start Date 24/03/2011

Statement End Date 30/06/2011

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Phone Banking Plus

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Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
24 Mar 2011	Opening Balance Interest Rate 7.800% PA			211,124.26
23 Apr 2011	REPAYMT A/C TFR		1,383.66	209,740.60
23 Apr 2011	INTEREST	1,398.33		211,138.93
23 Apr 2011	ADMIN FEE	12.00 (7)		211,150.93
12 May 2011	INTERNET PMT		1,200.00	209,950.93
23 May 2011	REPAYMT A/C TFR		1,383.66	208,567.27
23 May 2011	INTEREST	1,350.31		209,917.58
23 May 2011	ADMIN FEE	12.00 (8)		209,929.58
23 Jun 2011	REPAYMT A/C TFR		1,383.66	208,545.92
23 Jun 2011	INTEREST	1,390.42		209,936.34
23 Jun 2011	ADMIN FEE	12.00 (9)		209,948.34
30 Jun 2011	Closing Balance			209,948.34