

- 2020-

SJS WEALTH SOLUTIONS PTY LTD
("The Borrower")

AND

Wendywoo SMSF
("The Lender")

LOAN AGREEMENT

prepared by:



my law firm Pty Ltd [abn 60 128 788 938]

PO Box 1208, Fremantle WA 6959

phone: 1300 LAW 888 – 1300 529 888

fax: (02) 8331 5755 email: help@mylawfirm.com.au

"Original Securities" means an Absolute Caveat registered on the Property in favour of the Lender with the consent of the Borrower being provided irrevocably; and

"Prescribed Rate" means 12.5% per annum on the Principal Sum calculated annually in arrears.

"Prescribed Default Rate" means 12.5% per annum on the Principal Sum calculated monthly in arrears.

"Principal Sum" means up to the amount of \$ 50,000, AUD

"Property" means means Nine Erceg Road, Yangebup, 6164 in the State of Western Australia more particularly described as Lot 114 on Diagram / Plan 78051 being the Whole of the Land comprised in Certificate of Title Volume 1883 Folio 721.

"Relevant Person" means the Borrower jointly or severally.

"Securities" means the Original Securities together with any other security held by the Lender at any time for the due performance, observance and fulfilment of the Borrower's obligations hereunder.

"State" means the State of Western Australia.

"Total Owing" means the Principal Sum, all other money lent by the Lender to the Borrower hereunder and all other money owing or which becomes owing by the Borrower to the Lender hereunder or under any other agreement in writing between, inter alia, the Lender and the Borrower.

1.2 Interpretation

In this Loan Agreement:

(a) headings are for convenience only and do not affect interpretation;

and unless the context indicates a contrary intention:

- (b) the expression "**person**" includes an individual, the estate of an individual, a body politic, a corporation and a statutory or other authority or association (incorporated or unincorporated);
- (c) a reference to any party includes that party's executors, administrators, successors, substitutes and assigns, including any person taking by way of novation;
- (d) words denoting the singular number include the plural and vice versa;

EXECUTED as a deed.

Executed by (BORROWER)
SJS WEALTH SOLUTIONS PTY LTD
[ABN 89 622 469 845]
in its capacity as trustee for
NA
in accordance with section 127(1) of
the *Corporations Act 2001* (Cth) by
authority of its directors:

)
)
)
)
)
)
)
)
)
)
)



.....
Signature of Sole Director & Trustee

Executed by (LENDER)
WENDYWOOD SMSF
[ACN 641646013]
in accordance with section 127(1) of
the *Corporations Act 2001* (Cth) by
authority of its directors:

)
)
)
)
)
)
)
)
)
)
)

.....
WENDY GIBBS

.....
W Gibbs
Signature of Director