



La Trobe Financial Services Pty Limited • ACN 006 479 527
La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213
Account Number 40 437 817 0
Page No 1 of 3
Statement Period 01.07.19 to 31.12.19

EA Superannuation Pty Ltd ATF EA Super
PO Box 90
GREENACRES SA 5086

BPAY® Biller Code 18309 Reference No. 40 437 817 0
ONLINE STATEMENTS NOW AVAILABLE on our website -
Login, My Home Loan, New Registration

Loan Account Detail Summary

| | |
|--|--|
| Security Address: | 3/31 Wellington Street KLEMZIG SA 5087 |
| Current Interest Rate at 08 Jan 2020 (calculated (Daily Rests) - Variable) | 6.37% p.a. |
| Loan Approved Amount | \$ 177, 800. 00 |
| Closing Loan Balance at 31 Dec 2019 | \$ 173, 988. 32 |
| Loan Settlement Month | October 2017 |
| Original Loan Maturity | October 2047 |
| Contract Term Remaining | 27 years 10 months |
| Forecast Term (based on current repayment profile) | 27 years 9 months |
| National Credit Code Regulated | No |
| Privacy Password Protected | Yes |
| Interest Charges for Statement Period | \$ 5, 701. 66 |
| Repayments Received during Statement Period | \$ 6, 857. 13 |
| Minimum Monthly Repayment Amount | \$ 1, 129. 00 |
| Monthly Repayment Due Date | 20th each month |

Loan Guarantor Details

Mr E Amorosi 19B Angus Road MAGILL SA 5072

La Trobe Financial LoanManager App now available

Download the App and access your Loan Account for the following options:

- View your Loan balance;
- Check your Redraw balance; and
- Request a Statement.

Visit App Store for Apple devices or Play Store for Android devices and search, **La Trobe Financial LoanManager**.

You can also save money with La Trobe Financial

Did you know that you can reduce the amount of interest you pay and your loan term by making extra weekly, fortnightly or monthly payments?

You can invest with us too

Judged Australia's Best Credit Fund - Mortgages 11 years in a row by *Money* magazine and currently offering a return of **4.90% p.a.*** for the 12 Month Term Account.

La Trobe Financial Asset Management Limited ACN 007 332 363 Australian Financial Services Licence 222213 Australian Credit Licence 222213 is the issuer and manager of the La Trobe Australian Credit Fund ARSN 088 178 321. It is important for you to consider the PDS for the Credit Fund in deciding whether to invest, or to continue to invest, in the Credit Fund. You can read the PDS on our website, or ask for a copy by phoning us. *Returns on our investments are variable and paid monthly. Past performance is not a reliable indicator of future performance. The rates of return from the Credit Fund are not guaranteed and are determined by the future revenue of the Credit Fund and may be lower than expected. Investors risk losing some or all of their principal investment. An investment in the Credit Fund is not a bank deposit. Withdrawal rights are subject to liquidity and may be delayed or suspended. Visit our website for further information.



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Page No 2 of 3
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Semi-Annual Loan Account Statement

| DATE | TRANSACTION DETAILS | DEBIT | CREDIT | BALANCE |
|------------|--|---------|------------|--------------|
| 01. 07. 19 | Opening Loan Balance | | | 174, 753. 79 |
| 22. 07. 19 | La Trobe Financial Quick Pay Repayment | | 1, 161. 13 | 173, 592. 66 |
| 31. 07. 19 | Account Service Fee | 15. 00 | | 173, 607. 66 |
| 31. 07. 19 | Interest (31 days 6.69% p.a.) | 990. 81 | | 174, 598. 47 |
| 20. 08. 19 | La Trobe Financial Quick Pay Repayment | | 1, 146. 00 | 173, 452. 47 |
| 31. 08. 19 | Account Service Fee | 15. 00 | | 173, 467. 47 |
| 31. 08. 19 | Interest (31 days 6.52% p.a.) | 964. 39 | | 174, 431. 86 |
| 20. 09. 19 | La Trobe Financial Quick Pay Repayment | | 1, 146. 00 | 173, 285. 86 |
| 30. 09. 19 | Account Service Fee | 15. 00 | | 173, 300. 86 |
| 30. 09. 19 | Interest (30 days 6.52% p.a.) | 932. 52 | | 174, 233. 38 |
| 18. 10. 19 | Packet Review Fee | 300. 00 | | 174, 533. 38 |
| 21. 10. 19 | La Trobe Financial Quick Pay Repayment | | 1, 146. 00 | 173, 387. 38 |
| 31. 10. 19 | Account Service Fee | 15. 00 | | 173, 402. 38 |
| 31. 10. 19 | Interest (31 days 6.52% p.a.) | 963. 32 | | 174, 365. 70 |
| 20. 11. 19 | La Trobe Financial Quick Pay Repayment | | 1, 129. 00 | 173, 236. 70 |
| 30. 11. 19 | Account Service Fee | 15. 00 | | 173, 251. 70 |
| 30. 11. 19 | Interest (30 days 6.37% p.a.) | 910. 74 | | 174, 162. 44 |
| 20. 12. 19 | La Trobe Financial Quick Pay Repayment | | 1, 129. 00 | 173, 033. 44 |
| 31. 12. 19 | Account Service Fee | 15. 00 | | 173, 048. 44 |
| 31. 12. 19 | Interest (31 days 6.37% p.a.) | 939. 88 | | 173, 988. 32 |
| 31. 12. 19 | Closing Loan Balance | | | 173, 988. 32 |

Please check all entries on this statement and inform us promptly of any error or unauthorised transactions.



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Page No 3 of 3
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Security Documents in Custody & Insurance Summary

Registered Mortgages
12813256

Security Property
3/31 Wellington Street KLEMZIG SA 5087

Title Reference
5994/145

Insurance Records

| Property Insurance | Minimum Cover | Policy No. | Sum Insured \$ | Expiry Date |
|---|----------------------------|----------------|----------------|-------------|
| 3/31 Wellington Street KLEMZIG (Strata or Body) | Required \$ 1, 600, 000 | MIL002050STR17 | 1, 600, 000 | 31/07/2030 |

If your policy has expired we may, in our sole discretion, take out insurance with an insurer to protect La Trobe Financial's interests as mortgagee and charge the insurance premium to your account.

Contents Insurance Nil
Private Health Cover Nil



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Page No 1 of 3

Statement Period 01.01.20 to 30.06.20

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Interest Certificate for Year Ended 30 June 2020

Interest Charges - 01.07.19 to 30.06.20 \$ 11,076.72

Loan Detail Summary

Security Address: 3/31 Wellington Street KLEMZIG SA 5087

Current Interest Rate at 10 Jul 2020 (calculated (Daily Rests) - Variable) 6.12% p.a.

Loan Approved Amount \$ 177,800.00

Closing Loan Balance at 30 Jun 2020 \$ 172,754.38

Loan Settlement Month October 2017

Original Loan Maturity October 2047

Contract Term Remaining 27 years 4 months

Forecast Term (based on current repayment profile) 27 years 1 month

National Credit Code Regulated No

Privacy Password Protected Yes

Repayments Received during Statement Period \$ 6,699.00

Minimum Monthly Repayment Amount \$ 1,104.00

Monthly Repayment Due Date 20th each month

Loan Guarantor Details

Mr E Amorosi 19B Angus Road MAGILL SA 5072

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| DATE | TRANSACTION DETAILS | DEBIT | CREDIT | BALANCE |
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| 01. 01. 20 | Opening Loan Balance | | | 173, 988. 32 |
| 20. 01. 20 | La Trobe Financial Quick Pay Repayment | | 1, 129. 00 | 172, 859. 32 |
| 31. 01. 20 | Account Service Fee | 15. 00 | | 172, 874. 32 |
| 31. 01. 20 | Interest (31 days 6.37% p.a.) | 936. 37 | | 173, 810. 69 |
| 20. 02. 20 | La Trobe Financial Quick Pay Repayment | | 1, 129. 00 | 172, 681. 69 |
| 29. 02. 20 | Account Service Fee | 15. 00 | | 172, 696. 69 |
| 29. 02. 20 | Interest (29 days 6.37% p.a.) | 875. 30 | | 173, 571. 99 |
| 20. 03. 20 | La Trobe Financial Quick Pay Repayment | | 1, 129. 00 | 172, 442. 99 |
| 31. 03. 20 | Account Service Fee | 15. 00 | | 172, 457. 99 |
| 31. 03. 20 | Interest (31 days 6.37% p.a.) | 934. 12 | | 173, 392. 11 |
| 20. 04. 20 | La Trobe Financial Quick Pay Repayment | | 1, 104. 00 | 172, 288. 11 |
| 30. 04. 20 | Account Service Fee | 15. 00 | | 172, 303. 11 |
| 30. 04. 20 | Interest (30 days 6.12% p.a.) | 867. 77 | | 173, 170. 88 |
| 20. 05. 20 | La Trobe Financial Quick Pay Repayment | | 1, 104. 00 | 172, 066. 88 |
| 31. 05. 20 | Account Service Fee | 15. 00 | | 172, 081. 88 |
| 31. 05. 20 | Interest (31 days 6.12% p.a.) | 895. 44 | | 172, 977. 32 |
| 22. 06. 20 | La Trobe Financial Quick Pay Repayment | | 1, 104. 00 | 171, 873. 32 |
| 30. 06. 20 | Account Service Fee | 15. 00 | | 171, 888. 32 |
| 30. 06. 20 | Interest (30 days 6.12% p.a.) | 866. 06 | | 172, 754. 38 |
| 30. 06. 20 | Closing Loan Balance | | | 172, 754. 38 |

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Page No 3 of 3
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| Property Insurance | Minimum Cover | Policy No. | Sum Insured \$ | Expiry Date |
|---|----------------------------|----------------|----------------|-------------|
| 3/31 Wellington Street KLEMZIG (Strata or Body) | Required \$ 1, 600, 000 | MIL002050STR17 | 1, 600, 000 | 31/07/2030 |

If your policy has expired we may, in our sole discretion, take out insurance with an insurer to protect La Trobe Financial's interests as mortgagee and charge the insurance premium to your account.

Contents Insurance Nil
Private Health Cover Nil