

Credit Contract Details – Home Loan



National Australia Bank Limited
ABN 12 004 044 937

Borrower: HKM Super Pty Ltd A.C.N. 162 402 477 as trustee for HKM Superannuation Fund

Loan Type: NAB Variable Rate Interest Only Home Loan

Loan Account Number: 94-155-1111

Disclosure Date: 30/04/2013

Loan Term: 30 years 0 months

This is our offer to lend the *amount of credit* to you (as your *home loan*) on the terms set out here and in the Credit Contract General Terms ("*Terms*"). You can accept the offer by signing and returning the 'Bank Copy' of the letter enclosed with this document. This document contains some, but not all of the *terms* of your *home loan* contract and the pre-contractual statement you must be given before the *home loan* contract is made (if you are an individual and you intend to use your *home loan* wholly or predominantly for one of the following purposes: personal, domestic or household purposes; to purchase, renovate or improve a residential investment property or to refinance credit that has been wholly or predominantly provided to purchase, renovate or improve a residential investment property). This document and the *Terms* should be read together. Words printed *like this* and the meanings of "we" and "you" are explained in the *Terms*.

Financial Table:

Amount of Credit	
\$255,500.00, of which \$ 3,549.00 is payable to NAB (in relation to credit fees and charges), and \$251,951.00 payable to you, or as you direct.	
Interest Rate	
During the <i>interest only period</i>	
During the <i>interest only period</i> of 2 years and 0 months from the <i>settlement date</i> , your variable interest rate is NAB's advertised Variable Rate for Home Loans, last published by us, currently 6.38% per annum	
After the <i>interest only period</i>	
At the end of the <i>interest only period</i> , your variable interest rate is NAB's advertised Variable Rate for Home Loans, last published by us, currently 6.38% per annum	
Total Interest Charges	\$326,163.71

Repayments	
Interest only repayments in arrears	
<p>You must make 24 consecutive monthly <i>interest only repayments</i> in arrears over a period of equivalent length. The amount of each <i>interest only repayment</i> for a month is the sum of any unpaid interest charges which have accrued up to and including the day before the last <i>banking day</i> of that month.</p> <p>The first of these repayments is due on the last <i>banking day</i> of the month in which the <i>settlement date</i> occurs.</p> <p>However, if this date is the last <i>banking day</i> of a month, the first <i>interest only repayment</i> is due on the last <i>banking day</i> of the next month.</p>	
Principal and interest repayments	
<p>You must make 336 consecutive monthly <i>principal and interest repayments</i> (over a period of an equivalent length) as follows:</p> <ul style="list-style-type: none"> • 335 repayments of \$1,648.04 each, and • a final repayment of \$ 326.41. <p>The first of these repayments is due one month after the <i>conversion date</i>.</p> <p>If there is no corresponding day to this date in the next month, the <i>principal and interest repayment</i> is due on the last day of that next month.</p> <p>If the repayment is due on a day which is not a <i>banking day</i>, you must make the repayment on the next <i>banking day</i>.</p>	
Total number of repayments	360
Total amount of repayments	\$584,535.71

Fees and Charges	
The following fees are payable on the settlement date (unless already paid in relation to this, or another, contract):	
Fees payable to NAB	
Application fee	\$ 0.00
Company search fees x2	\$ 80.00
PPSR search fees x2	\$ 40.00
Perusal of trusts deed fees x2	\$ 900.00
Prep of super fund financing deeds	\$ 800.00
Perusal of Contract of Sale	\$ 450.00
Government fees and charges	
Stamp duty <i>Payable to the government revenue office in the state or territory indicated</i>	
• NSW Mortgage	\$ 965.00
Land registry fees <i>Payable to the land titles office in the state or territory indicated</i>	
• NSW Title search	\$ 8.00
• NSW Transfer of land	\$ 204.00
• NSW Mortgage	\$ 102.00
Sub total deducted from the amount of credit (to the extent ascertainable)	\$3,549.00

The following periodical fees are payable to NAB:

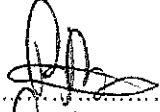
Service fee <i>Payable on the last banking day of each month, other than the month of the settlement date, while the loan account remains open in accordance with this contract.</i>	\$ 8.00 per month
Sub total (to the extent ascertainable) (being the total of these fees payable during the indicative repayment period)	\$2,872.00

The following fees are, or may become, payable when you request a discharge of mortgage:	
Fees payable to NAB	
Mortgage Discharge Fee	\$ 350.00
Government fees and charges	
Land registry fees - <i>Payable to the land titles office in the state or territory indicated</i>	\$ 102.00
• NSW Discharge of mortgage registration fee	
Sub total (to the extent ascertainable)	\$ 452.00
Total fees and charges (to the extent ascertainable) are:	\$6,873.00

The following fees are, or may become, payable to NAB during the loan term:	
Economic costs - <i>Payable if and when an economic costs event occurs, except where an eligible prepayment is made</i>	Unascertainable
Company searchesx2	\$ 80.00
Ppsrx2	\$ 40.00
Perusal of trustsx2	\$ 900.00
Prep of super fund financing deeds	\$ 800.00
Perusal of cos	\$ 450.00

Changes without your consent
NAB can change any of the following, without your consent:
<ul style="list-style-type: none"> • the interest rate (including any margin, and the name or description of any indicator rate) except where: <ul style="list-style-type: none"> ○ your interest rate is fixed for a period in which case we will not change that rate during that period; ○ any introductory rate margin that applies to <i>this contract</i> from the <i>settlement date</i>, in which case we will not change that introductory rate margin during the specified introductory rate period; • the amount, method of calculation, type and frequency or time for payment of any credit fee or charge (including by introducing new credit fees and charges); • the amount, method of calculation, number, frequency or time for payment of any repayments; and • the total amount of interest charges or repayments.

Other Information	
Nominated account	Account title HKM Super Pty Ltd as trustee for HKM Superannuation Fund Branch number 082001 Account number 154249407
Enforcement Expenses	Enforcement expenses may become <i>payable</i> under <i>this contract</i> or the <i>security</i> (if any) if you are in default.
Security	The following are to be, or have been, taken as <i>security</i> for the repayment of the <i>home loan</i> : Superannuation Financing Deed entered into by NAB, Mantri Property Pty Ltd A.C.N. 162 404 818, HKM Super Pty Ltd A.C.N. 162 402 477, Harish Mantri and Kamna Mantri. Guarantee and Indemnity for \$255,500 given by Harish Mantri, Kamna Mantri & Mantri Property Pty Ltd A.C.N. 162 404 819 personally and as security trustee for HJM Super Pty Ltd A.C.N. 162 402 477 as trustee for the HKM Superannuation Fund and Harish Mantri and Kamna Mantri supported by: Registered Mortgage over property situate at 64 Monica Avenue, Hassall Grove NSW more particularly described in Certificate of Title Folio Identifier 37/811478.
Credit provider	National Australia Bank Limited ABN 12 004 044 937 (NAB) AFSL and Australian Credit Licence 230686

Signed on behalf of NAB by.....

Name of authorised officer:.....
Date:.....
16/5/2013