

Denboer Holdings Pty. Ltd.  
2 Waterview parade,  
Ascot.  
Western Australia. 6014.  
AUSTRALIA.  
ABN 87 204 280 671



Phone : 61 8 92776441  
Mobile : 61 419 577 644  
Email :  
[annbram@westnet.com.au](mailto:annbram@westnet.com.au)  
Wednesday, May 15, 2019

## Agreement between Karl Jason & Katrina Allyson Silverlock & Denboer Holdings Pty Ltd.

Agreement dated this 2nd of May 2019.

Settlement date the 1st of June 2019.

Denboer Holdings Pty Ltd agrees to set up a facility for Karl & Katrina Silverlock for the total sum of \$652,000 Six hundred and fifty two thousand dollars for a maximum period of 3 years at a rate of 5.00% interest, interest to be accrued on a monthly basis and debited to the loan, on the last day of each month.

Interest payable monthly being charged only on the amount of funds used at any time.

The security will be a unregistered First mortgage over the property as per following details:=-

Lot 52 Switchfoot Street, Bokarina Beach, 4575 Queensland.

The loan is guaranteed personally by Karl and Katrina Silverlock.

Signed. Karl Jason Silverlock .....

A handwritten signature in black ink, appearing to be 'Karl Jason Silverlock', written over a dotted line.

Signed. Katrina Allyson Silverlock .....

A handwritten signature in black ink, appearing to be 'Katrina Allyson Silverlock', written over a dotted line.

Witness name & address ..... Kelly Holmes ..... 12 Entrance Island,  
Bokarina.

Signature of witness .....  
A handwritten signature in black ink, appearing to be 'Kelly Holmes', written over a dotted line.

Signed. Denboer Holdings Pty Ltd

ABN 87 204 280 671

Director.....  
A handwritten signature in black ink, appearing to be 'B. Denboer', written over a dotted line.

Director.....  
Dated this.....  
A handwritten date in black ink, appearing to be 'sixteenth day of May 2019', written over a dotted line.

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Thursday, July 05, 2018

ABN 87 204 280 671

## Agreement between Ebenezer Management Pty Ltd ABN 25 983 975 200 & Denboer Holdings Pty Ltd.

Agreement dated this 28<sup>th</sup> of June 2018.

Settlement date the 16th of July 2018 or sooner.

Denboer Holdings Pty Ltd agrees to arrange a Financial Facility for Ebenezer Management Pty Ltd, the sum of \$150,000 One hundred and fifty thousand Australian Dollars for a period of 6 months to give the Company time to sell the secured property it owns to enable the repayment of this Facility.

The interest rate is 7% charged monthly to the facility only chargeable on the amount borrowed at the time. No interest is payable by the borrower as it will be added to the facility each month.

The loan can be repaid either in part or in full at any time upon the settlement and sale of the secured property that is being marketed.

The security will be a registered mortgage over the following business home, owned by Ebenezer Management Pty Ltd described as the following: =

Unit 1, 21 Adelaide Crescent, Middleton Beach, Albany West Australia 6330

Registered Plan Lot 1 on Strata Plan 43840.

Volume 2552 Folio 378

The loan is guaranteed personally by Jack Palmer.

Signed. John George Palmer Director

Witness..... NEIL FORD

Occupation..... DIRECTOR Address..... 4 WATERSIDE

CRESCENT  
MIDDLE BEACH 6018.

Signed. Denboer Holdings Pty Ltd

Director.....

Company Seal



Denboer Holdings Pty. Ltd.  
2 Waterview parade,  
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AUSTRALIA.

Perth



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Thursday, October 12, 2017

ABN 87 204 280 671

## **Agreement between Phoebe Margarite Van der Walt Identity number 5204220108081 & Denboer Holdings Pty Ltd.**

**Agreement dated this 15th of March 2017.**

**Settlement date the 20th of March 2017.**

**Denboer Holdings Pty Ltd agrees to lend Phoebe Margarite Van der Walt, the total sum of 1,800,000 R One million, eight hundred thousand South African Rand for a maximum period of 10 years at an interest rate of 10% per annum payable monthly. The interest will vary per bank interest charged in South Africa and will be recalculated at the anniversary of the loan each year and will be at the rate charged by the Standard Bank of South Africa.**

**The loan will be in South African Rand and not Australian Dollars and will be repaid in South African Rand so is not dependent on exchange rates between the two currencies.**

**The loan can be repaid either in part or in full at any time which will reduce the amount of interest payable monthly. There is no penalty chargeable for an early release on this loan.**

**The security will be an unregistered mortgage over two homes, purchased and owned by Phoebe Van der Walt and described as the following: =**

1.  
**87 Katjeepering Laan, Wonderboom, Pretoria. Property purchased for 2 Million South African Rand.**
2.  
**ERF 1483 Sinoville Ext 3. Property purchased and valued at 2.5 Million South African Rand.**

**The loan is guaranteed personally by Phoebe Van der Walt.**

**Funds sent on the 16<sup>th</sup> of March 2017, and so an interest payment will be due and sent on the 15<sup>th</sup> of the month allowing time for the funds to come into Australia by the 16<sup>th</sup> of each month, first payment due on the 15<sup>th</sup> of April 2017.**

**Payment will be 15,000 R Fifteen thousand South African Rand.**

**As our Company is in Australia we have requested that the following person take care of the local situation by witnessing this document and also holding an original copy. Also holding the two title deeds of the properties.**

**Mr John Cavanagh, 11 Sherwood Road, Forest Town, 2041, South Africa.**

Handwritten signatures in blue ink, including one that appears to be 'John Cavanagh' and another that is less legible.

Signed. Phoebe Van der Walt

*Phoebe Van der Walt*  
.....

Witness.....

Occupation..... *Chartered Accountant*

Address..... *11 SITTENWOOD ROAD, FOREST TOWN  
JOHANNESBURG, SOUTH AFRICA*

Signed. Denboer Holdings Pty Ltd

*R. Denboer CS*  
Director.....

Director.....



Company Seal

Denboer Holdings Pty. Ltd.  
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Perth



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9/26/2019

ABN 87 204 280 671

## **Agreement between Phoebe Margarite Van der Walt Identity number 5204220108081 & Denboer Holdings Pty Ltd.**

Agreement dated this 25th of September 2019.

Settlement date the 15th of October 2019.

Denboer Holdings Pty Ltd agrees to lend Phoebe Margarite Van der Walt, the total sum of 1,200,000 R One million, two hundred thousand South African Rand for a maximum period of 10 years at an interest rate of 10% per annum payable monthly. The interest will vary per bank interest charged in South Africa and will be recalculated at the anniversary of the loan each year and will be at the rate charged by the Standard Bank of South Africa.

The loan will be in South African Rand and not Australian Dollars and will be repaid in South African Rand so is not dependent on exchange rates between the two currencies.

The loan can be repaid either in part or in full at any time which will reduce the amount of interest payable monthly. There is no penalty chargeable for an early release on this loan.

The security will be an unregistered mortgage over one home, purchased and owned by Phoebe Van der Walt and described as the following: =

ERF 1484 Sinoville- 726 Roeloe Street, Pretoria.

The loan is guaranteed personally by Phoebe Van der Walt.

Funds sent on the 15<sup>th</sup> of October 2019, and so an interest payment will be due and sent on the 14<sup>th</sup> of the month allowing time for the funds to come into Australia by the 15<sup>th</sup> of each month, first payment due on the 15<sup>th</sup> of November 2019.

Payment will be 10,000 R Ten thousand South African Rand.

As well as the security of the above property for the loan, this loan is joined to two other loans, making all three into one loan for security purposes.

There are three other homes secured at the moment which will join this loan, making one interest payment each month.

1. 87 Katjeepering Laan, Wonderboom, Pretoria. Property purchased for 2 Million South African Rand.

2. ERF 1483 Sinoville Ext 3. Property purchased and valued at 2.5 Million South African Rand.

3. Property Villa Ficus, 13 SS 25/1981 88 Katjeepering Street, Wonderboom, ERF 8 Pretoria.

Total loan all four properties is now 3,250,000 Three million, two hundred and fifty thousand Rand.

27,000 *SA*

Monthly interest starting from the 15<sup>th</sup> of November will be 2,700 Rand per calendar month.

As our Company is in Australia we have requested that the following person take care of the local situation by witnessing this document and also holding an original copy. Also holding the four title deeds of the properties.

Mr John Cavanagh, 11 Sherwood Road, Forest Town, 2041, South Africa.

Signed. Phoebe Van der Walt

*[Signature]*  
.....

Witness.....

Occupation..... CHARTERED ACCOUNTANT (SA)

Address..... 11 SHERWOOD ROAD, FOREST TOWN, JOHANNESBURG, RSA

Signed. Denboer Holdings Pty Ltd

*[Signature]*  
Director.....

*[Signature]*  
Director.....

Company Seal

