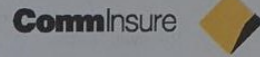
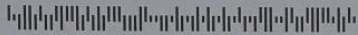


Investment Home Package
Renewal Notice



000423/004011/01/HOM9373686



000423/004011
MR JOHN VINCENT MELLINO
PO BOX 4419
CASTLECRAG NSW 2068

Your Home Insurance Details

Policy Number: HOM9373368
Renewal Date: 1 July 2020
Total Premium Due: **\$2,354.71**
Payment Due By: 1 July 2020
Discount Applied: Legacy Discount up to 10%

Package Type: Investment
Cover: Building (\$573,786)

Insured Address: 139 Warraba Road
The Branch NSW 2425

20 May 2020

Thank you for insuring with us – it's time to renew

Your current policy expires on 1 July 2020 and we would like to invite you to renew with us for a further 12 months.

You may note that your premium, discount/s and/or excess have changed since your last period of insurance. This is because we regularly review our discount structures, in addition to updating to the latest available information about risk factors across Australia - including location and previous claims. This practice is in line with CommInsure's commitment to ensuring a fair approach to pricing for our customers. An explanation about how we determine your premium, discount/s and applicable excesses can be found in the CommInsure Home Insurance Premium, Excess and Discount Guide.

Please carefully review the details on the enclosed Certificate of Insurance to ensure our records are correct and your premium is being determined correctly. It is important that you review 'Your Duty of Disclosure' over the page to remind you of your obligations in relation to the information you have provided, and notify us of any changes prior to your renewal date.

Page 1 of 7

NRN01

Payment Method



Call us on **13 24 23** with your MasterCard or Visa details (this is a 24 hour service)
Reference number: **93733689**



Contact your financial institution to make payment from your cheque, savings or credit card account
Biller code: **8599**
Reference number: **93733689**



Take this notice into any Commonwealth Bank branch and pay by cash, cheque, money order or directly from your Commonwealth Bank account.

Bank use only
Transaction type: **Free format credit**
Account number: **062-140 10172512**
Reference: **93733689**



When payment is made, the Certificate of Insurance, and any Confirmation of Amendment, may be used as a tax invoice for GST purposes.

*PAID
BPM
1-7-20*

Contact us

Phone: 13 24 23

Email: contactus@comminsure.com.au

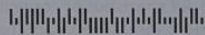
Mail: PO Box 317, Silverwater NSW 2128

CommInsure is a registered business name of Commonwealth Insurance Limited (CIL) ABN 96 067 524 216 AFSL 235030



Forster | 4 Breese Parade
PO Box 450 Forster 2428

council@midcoast.nsw.gov.au
ABN 44 961 208 161
Phone (02) 7955 7777



PREMIUM CUSTODY SERVICES PTY LTD
Jmamm Pty Ltd
77 Mowbray Pl
WILLOUGHBY NSW 2068



007
1001976
R1_4263

RATE NOTICE

STD

01/07/2020 to 30/06/2021

ASSESSMENT NO: 194935
DUE DATE: 30/09/2020
1ST INSTALMENT: \$606.98
TOTAL AMOUNT: \$2,421.98



For emailed notices:
midcoast.enotices.com.au
Reference No: 8EEC910ADZ

Posting Date: 21/07/2020

Important: Please contact us if your mailing address is incorrect (see over)

LOCATION AND DESCRIPTION OF PROPERTY
139 Warraba Road, THE BRANCH NSW 2425
Lot 2 DP 718145

PROPERTY RATING CATEGORY
Farmland

RATES AND CHARGES	RATES IN \$ OR CHARGE	RATEABLE VALUE (Base Date 01/07/2019)	AMOUNT
Base Amount Farmland			387.00
Farmland	0.00319100	486,000	1,550.83
Onsite Sewage Mang/Approv Charge	80.00000000	1	80.00
Domestic Waste Management Charge	360.00000000	1	360.00
Waste Management Charge	44.15000000	1	44.15



*Paid 5/8/20
Super Fund.*

Please deduct any payments made since 14 July 2020

*** Due to the impact of COVID-19, we have extended the due date for your first instalment to 30 September 2020 ***
Interest is charged on a daily basis at the rates of 0% from 1 July 2020 to 31 December 2020 and 7% from 1 January 2021 to 30 June 2021.

1st Instalment	2nd Instalment	3rd Instalment	4th Instalment	Total Amount
30/09/2020 \$606.98	30/11/2020 \$605.00	28/02/2021 \$605.00	31/05/2021 \$605.00	\$2,421.98

PAYMENT OPTIONS:

Help us reduce costs by setting up a direct debit.



Direct Debit:
Arrange to have your rates paid automatically from your cheque or savings account. Complete the authority form on our website, or contact us.



Biller Code: 53017
Ref: 5000 1949 35

Telephone/Internet:
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au



Credit Card¹, by phone:
Call 1300 858 977 and quote Assessment No: 194935

or

Credit Card¹, online:
Visit www.midcoast.nsw.gov.au/paymyrates, select online payment and link to Great Lakes region, quoting Assessment No: 194935

See over for additional payment options.



INTERNAL USE ONLY

Trust Account Statement

Mr J.V. Mellino
30 The Battlement
CASTLECRAG NSW 2068

As at: 07/04/2021
Person Responsible: Michael Vitagliani

Matter: 190091
Client: Mr John Vincent Mellino
Description: Discharge of Mortgage & Transfer

Institution: ANZ Bank
Account: MTV Legal Pty Ltd Law Practice Trust Account
BSB: 012172
Account Number: 415797592

* Indicates entry date

Date	Transaction No.	Description	Withdrawal	Deposit	Balance
10/03/2021 *15/03/2021	Receipt 190	Received from: Mr J.V. Mellino 30 The Battlement CASTLECRAG NSW 2068 Reason: On account of costs & disbursements for settlement of discharge of mortgage.	-	\$2,300.00	\$2,300.00
11/03/2021 *15/03/2021	Payment E179	Paid by EFT to: Acc Name: Property Exchange Australia (PEXA) BSB: 013188 Acc No: 285120611 Reason: Payment of monies required to complete the discharge of mortgage and transfer including stamp duty and legal costs.	\$2,280.51	-	\$19.49
15/03/2021	Payment E180	Paid by EFT to: Acc Name: JMAMM Pty Ltd BSB: 062000 Acc No: 14472128 Reason: Refund of balance in trust not required for Transfer of property.	\$19.49	-	-
			\$2,300.00	\$2,300.00	-

7 April 2021

Our Ref: MGV:190091
Your Ref:

Mr J.V. Mellino
JMAMM Pty Ltd
30 The Battlement
CASTLECRAG NSW 2068

Dear John,

RE: Premium Custody Services Pty Ltd (ACN 52 132 716 341) Discharge of Mortgage & Transfer to JMAMM Pty Ltd (ACN 155 730 144) Security Property: 139 Warraba Road, The Branch

We refer to our previous correspondence and confirm that your mortgage with CBA against the property has been discharged. Also, settlement of the transfer of the property from the name of Premium Custody Services Pty Ltd to JMAMM Pty Ltd took place on Thursday, 11 March 2021.

On settlement, the transfer was lodged with the NSW Land Registry Services office to transfer the title of the property into the name of JMAMM Pty Ltd. Our office has received the updated original title deed and have stored it in our safe for secure keeping. Please advise us if you would like to receive the original or prefer it to remain in our safe for secure keeping. We attach a copy of the certificate of title for your records.

The total funds required for settlement in the amount of \$2,280.51 were paid on settlement in accordance with the attached PEXA Completion Record and the PEXA Directions entered by the Vendor's solicitor. The total funds required to complete the purchase were drawn from our trust account as follows:

1.	MGV Lawyers Fees	\$1,400.91
2.	LRS Registration Fee	\$ 146.40
3.	PEXA Transfer Fee (MGV Lawyers)	\$ 116.60
4.	PEXA Transfer Fee (Minter Ellison)	\$ 116.60
5.	Stamp Duty Disbursement	\$ 500.00
	Total	\$2,280.51

We confirm the funds required to complete the transfer were drawn from the amount of \$2,300.00 transferred by you into our Trust Account on 10 March 2021. After payment of the amount of \$2,280.51 to complete this purchase there was a balance of \$19.49 in Trust which

we transferred into your nominated account on 15 March 2021. Please see the enclosed Trust Account Statement confirming nil balance is in Trust.

We enclose for your records copies of the following:

1. Transfer;
2. PEXA Settlement Completion Record & Settlement Statement;
3. MGV Lawyers Tax Invoice dated 3 March 2021 (paid);
4. Trust Account Statement & Remittance Advice; and
5. Copy of Certificate of Title.

Our office currently holds the original executed Trust Deed documents. Please confirm if you would like us to retain these in our safe for secure keeping with the title deed.

We thank you for your instructions to act for you in relation to this matter and confirm our tax invoice was paid at settlement and there is a nil balance owing.

Should you have any queries or would like to discuss the above please do not hesitate to contact the writer.

Yours faithfully
MGV Lawyers



Michael Vitagliani
Principal Solicitor
michaelv@mgvlawyers.com.au