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**KAMALPREET KAUR CHADHA & GURPREET SINGH CHADHA**  
**As Trustee For**  
**SHADOW SUPERANNUATION FUND**

**MEMORANDUM OF RESOLUTIONS OF THE TRUSTEE**

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**Investment:**

In accordance with the Trust Deed, it was **PROPOSED** and **AGREED** that \$8,891.85 lent to an unrelated party, Rishabh Jain (the borrower), referred by an associate of the directors of the trustee, as the main investment during the financial year ended 30 June 2018. The borrower has agreed to pay interest at a higher rate than the average among the banks in order to obtain the loan without security.

It was **RESOLVED** that the actions of the Trustee during the year be confirmed.

There being no further discussion to the meeting.

Signed by:



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Gurpreet Singh Chadha

Dated:



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Kamalpreet Kaur Chadha

Dated: