

15-1

Callander SMSF  
General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Property Expenses - Water Rates (42150)</b>					
<u>29 McConnell Esplanade, Strathpine Qld 4500 (29MCCONN)</u>					
24/08/2021	BPAY TO UNITYWATER BP		424.45	15-2	424.45 DR
25/11/2021	BPAY TO UNITYWATER BP		454.05	15-4	878.50 DR
31/01/2022	BPAY TO UNITYWATER BP		452.37	15-6	1,330.87 DR
31/05/2022	BPAY TO UNITYWATER BP		503.53	15-8	1,834.40 DR
			<b>1,834.40</b>		<b>1,834.40 DR</b>

Total Debits: 1,834.40

Total Credits: 0.00



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Callander Property Pty Ltd  
17 Moorinya Cct  
PIMPAMA QLD 4209

# WATER AND SEWERAGE YOUR BILL

1300 086 489  
Emergencies and faults  
Account enquiries

15-2  
24 Hours, 7 days  
8am-5pm Mon-Fri

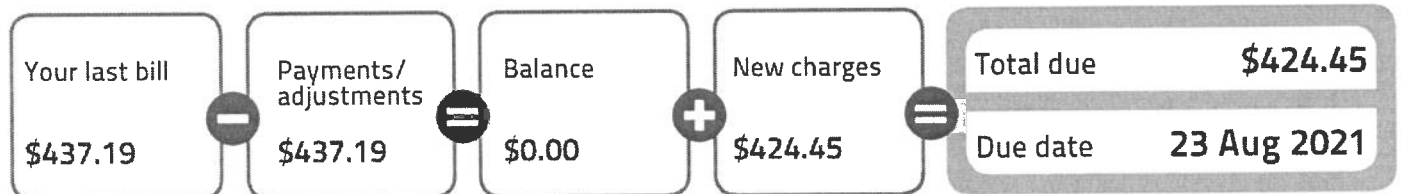
unitywater.com  
ABN

89 791 717 472

Account number	99952271
Payment reference	0999 5227 17
Property	29 McConnell Esp, STRATHPINE, QLD

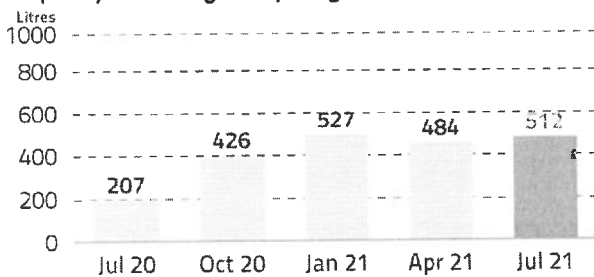
Bill number	7121858989
Billing period	22 Apr 2021 86 days to 16 Jul 2021
Issue date	23 Jul 2021
Approximate date of next meter reading	19 Oct 2021

## Your account activity

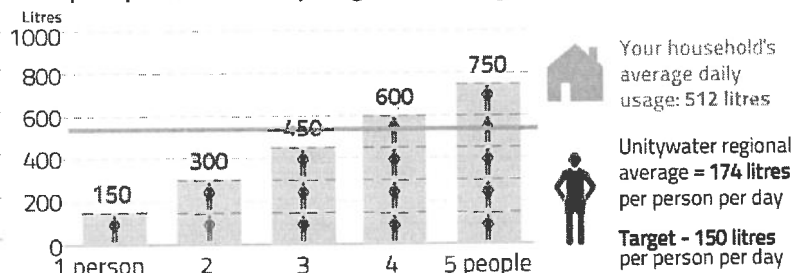


8% interest per annum, compounding daily, will apply to any amount not paid by the due date.

### Compare your average daily usage over time



### Compare your current daily usage with our regional target of 150 litres



## Locking in prices to keep bills low

See how far your money goes

Read the information with your bill to find out more about your 2021-22 pricing

## Easy ways to pay For other payment options - see over



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Billers Code: 130393  
Ref: 0999 5227 17

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Login to My Account at [unitywater.com](http://unitywater.com) to set up automatic payments from your bank account or credit card or call us for assistance.

### SmoothPay

Smooth out your bill payments across the year with regular fortnightly or monthly payments, interest free.  
Find out more at [unitywater.com/smoothpay](http://unitywater.com/smoothpay)

**Water meter details** 1 kilolitre (kL) = 1000 litres (L)

Meter ID	Previous read date	Previous reading (kL)	Current read date	Current reading (kL)	Usage (kL)	No. of days	Average daily usage (L)
UT1814993	21 Apr 21	172	16 Jul 21	216	44	86	511.6
Total water usage					44	86	511.6
Total sewerage usage (waste and greywater) = 90% of water usage					39.60	86	460.5

**Activity since last bill**

Last bill	\$437.19
Payments / adjustments	
31 May 2021 CBA BPAY BPAY 30/05/2021	-\$437.19
Account balance	\$0.00 ①

**Water and Sewerage Charges**

Lot 146 Plan SP303117 Installation ID 223164319347

State Bulk Water Price	Period	kL/day	x Days	x Price/kL	
State Govt Bulk Water	22 Apr 21 to 30 Jun 21	0.5116	70	\$3.122	\$111.81
State Govt Bulk Water	01 Jul 21 to 16 Jul 21	0.5116	16	\$3.231	\$26.45

This is how much Unitywater pays to purchase water from the State Government, and is passed on to customers at cost.

**Unitywater (local government distributor-retailer price)**

Variable Usage Charges	Period	kL/day	x Days	x Price/kL	
Water up to 822 L/day	22 Apr 21 to 30 Jun 21	0.5116	70	\$0.667	\$23.89
Water up to 822 L/day	01 Jul 21 to 16 Jul 21	0.5116	16	\$0.667	\$5.46
Sewerage up to 740 L/day	22 Apr 21 to 30 Jun 21	0.4605	70	\$0.667	\$21.50
Sewerage up to 740 L/day	01 Jul 21 to 16 Jul 21	0.4605	16	\$0.667	\$4.91
Fixed Access Charges	Period	x No.	x Days	x Price/day	
Water Access 20mm	22 Apr 21 to 30 Jun 21	1	70	\$0.879	\$61.53
Water Access 20mm	01 Jul 21 to 16 Jul 21	1	16	\$0.891	\$14.26
Sewerage Access	22 Apr 21 to 30 Jun 21	1	70	\$1.803	\$126.21
Sewerage Access	01 Jul 21 to 16 Jul 21	1	16	\$1.777	\$28.43
Water subtotal					\$243.40
Sewerage subtotal					\$181.05

**New water and sewerage charges** \$424.45 ②

**Total Due = ① + ②** \$424.45

**Important information**

**Payment assistance**

If you are having difficulty paying, please call Unitywater as soon as you receive your bill and before its due date to discuss how we can help.

**Changing contact details**

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**Pensioners**

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**Credit card payments**

Only MasterCard and Visa are accepted. A credit card surcharge may apply to your payment. Learn more at [unitywater.com/creditcard](http://unitywater.com/creditcard)

**Interest on overdue amounts**

Interest of 8% per annum, compounding daily, will apply to any amount not paid by the due date.

**Water efficiency**

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**Interpreter service 13 14 50**

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**Privacy policy**

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**International calls**

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[unitywater.com](http://unitywater.com)  
PO Box 953  
Caboolture QLD 4510  
1300 086 489

**More payment options**



Credit card by phone or online  
To make a one-off credit card (Visa or MasterCard only) payment call 1300 047 763 or go to [unitywater.com](http://unitywater.com). A credit card surcharge may apply.  
Ref: 0999 5227 17



In person, by phone or online  
**Billpay Code: 4028**  
Ref: 0999 5227 17  
Pay in person at any post office, call 13 18 16, or go to [postbillpay.com.au](http://postbillpay.com.au)



Cheques by mail  
Send this portion with your cheque payable to: Unitywater, Locked Bag 2, Maroochydore BC QLD 4558



\*4028 0999522717 00042445

Account number	99952271
Payment reference	0999 5227 17
<b>Total due</b>	<b>\$424.45</b>
<b>Due date</b>	<b>23 Aug 2021</b>



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unitywater.com  
ABN 89 791 717 472

Account number	99952271
Payment reference	0999 5227 17
Property	29 McConnell Esp, STRATHPINE, QLD

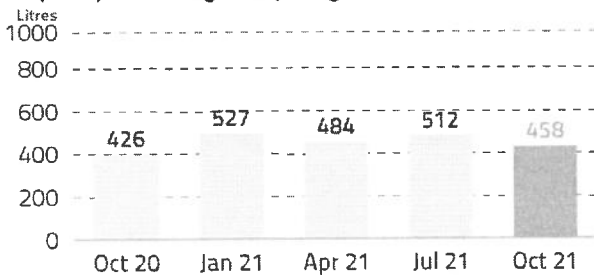
Bill number	7122203404
Billing period	17 Jul 2021 96 days to 20 Oct 2021
Issue date	26 Oct 2021
Approximate date of next meter reading	18 Jan 2022

Your account activity

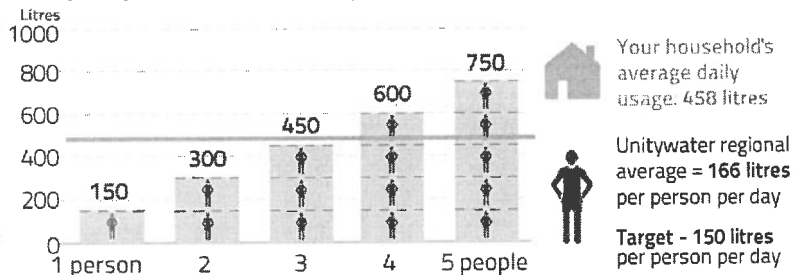
Your last bill \$424.45	-	Payments/ adjustments \$424.45	=	Balance \$0.00	+	New charges \$454.05	=	Total due <b>\$454.05</b>
								Due date <b>25 Nov 2021</b>

8% interest per annum, compounding daily, will apply to any amount not paid by the due date.

Compare your average daily usage over time



Compare your current daily usage with our regional target of 150 litres



WATER RESTRICTIONS COULD BE COMING THIS SUMMER

As dam levels drop, we need more Local Water Legends to help save water – act now.

Find out more at [unitywater.com/restrictions](http://unitywater.com/restrictions)



Easy ways to pay For other payment options - see over



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### Water meter details 1 kilolitre (kL) = 1000 litres (L)

Meter ID	Previous read date	Previous reading (kL)	Current read date	Current reading (kL)	Usage (kL)	No. of days	Average daily usage (L)
UT1814993	16 Jul 21	216	20 Oct 21	260	44	96	458.3
Total water usage					44	96	458.3
Total sewerage usage (waste and greywater) = 90% of water usage					39.60	96	412.5

### Activity since last bill

Last bill	\$424.45
Payments / adjustments	
24 Aug 2021 CBA BPAY BPAY 23/08/2021	-\$424.45
Account balance	\$0.00 <b>1</b>

### Water and Sewerage Charges

Lot 146 Plan SP303117 Installation ID 223164319347

State Bulk Water Price	Period	kL/day	x Days	x Price/kL	
State Govt Bulk Water	17 Jul 21 to 20 Oct 21	0.4583	96	\$3.231	\$142.16

This is how much Unitywater pays to purchase water from the State Government, and is passed on to customers at cost.

#### Unitywater (local government distributor-retailer price)

Variable Usage Charges	Period	kL/day	x Days	x Price/kL	
Water up to 822 L/day	17 Jul 21 to 20 Oct 21	0.4583	96	\$0.667	\$29.35
Sewerage up to 740 L/day	17 Jul 21 to 20 Oct 21	0.4125	96	\$0.667	\$26.41
Fixed Access Charges	Period	x No.	x Days	x Price/day	
Water Access 20mm	17 Jul 21 to 20 Oct 21	1	96	\$0.891	\$85.54
Sewerage Access	17 Jul 21 to 20 Oct 21	1	96	\$1.777	\$170.59

Water subtotal	\$257.05
Sewerage subtotal	\$197.00

New water and sewerage charges **\$454.05** **2**

Total Due = **1** + **2** **\$454.05**

#### Important information

##### Payment assistance

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##### Changing contact details

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##### Pensioners

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##### Credit card payments

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##### Interest on overdue amounts

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##### Water efficiency

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##### Interpreter service 13 14 50

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 1300 086 489

## More payment options



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**Ref: 0999 5227 17**  
 Pay in person at any post office, call 13 18 16, or go to [postbillpay.com.au](http://postbillpay.com.au)



\*4028 0999522717 00045405

Account number	99952271
Payment reference	0999 5227 17
Total due	<b>\$454.05</b>
Due date	<b>25 Nov 2021</b>



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15-6  
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YOUR BILL

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Account enquiries 8am-5pm Mon-Fri  
unitywater.com  
ABN 89 791 717 472

Account number	99952271
Payment reference	0999 5227 17
Property	29 McConnell Esp, STRATHPINE, QLD

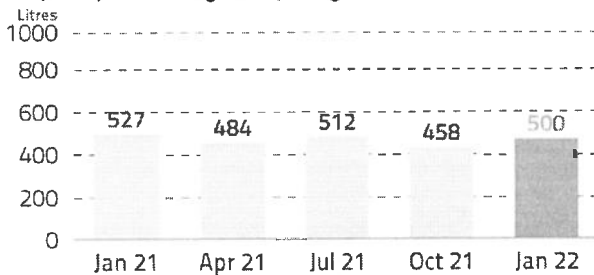
Bill number	7122543542
Billing period	21 Oct 2021 92 days to 20 Jan 2022
Issue date	26 Jan 2022
Approximate date of next meter reading	20 Apr 2022

Your account activity

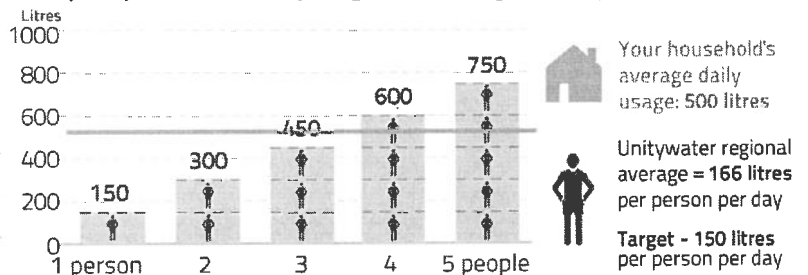
Your last bill **\$454.05** - Payments/adjustments **\$454.05** = Balance **\$0.00** + New charges **\$452.37** = **Total due \$452.37**  
Due date **28 Feb 2022**

8% interest per annum, compounding daily, will apply to any amount not paid by the due date.

Compare your average daily usage over time



Compare your current daily usage with our regional target of 150 litres



We're crystal clear about our sustainability goals.

We're joining other water utilities worldwide in the Race to Zero, a global movement to reduce carbon emissions to zero.

Find out more

unitywater.com/sustainability

Easy ways to pay For other payment options - see over



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15-7

**Water meter details** 1 kilolitre (kL) = 1000 litres (L)

Meter ID	Previous read date	Previous reading (kL)	Current read date	Current reading (kL)	Usage (kL)	No. of days	Average daily usage (L)
UT1814993	20 Oct 21	260	20 Jan 22	306	46	92	500.0
Total water usage					46	92	500.0
Total sewerage usage (waste and greywater) = 90% of water usage					41.40	92	450.0

**Activity since last bill**

Last bill	\$454.05
Payments / adjustments	
25 Nov 2021 CBA BPAY BPAY 24/11/2021	-\$454.05
<b>Account balance</b>	<b>\$0.00</b>

**Water and Sewerage Charges**

Lot 146 Plan SP303117 Installation ID 223164319347

State Bulk Water Price	Period	kL/day	x Days	x Price/kL	
State Govt Bulk Water	21 Oct 21 to 20 Jan 22	0.5000	92	\$3.231	\$148.63

This is how much Unitywater pays to purchase water from the State Government, and is passed on to customers at cost.

**Unitywater (local government distributor-retailer price)**

Variable Usage Charges	Period	kL/day	x Days	x Price/kL	
Water up to 822 L/day	21 Oct 21 to 20 Jan 22	0.5000	92	\$0.667	\$30.68
Sewerage up to 740 L/day	21 Oct 21 to 20 Jan 22	0.4500	92	\$0.667	\$27.61
Fixed Access Charges	Period	x No.	x Days	x Price/day	
Water Access 20mm	21 Oct 21 to 20 Jan 22	1	92	\$0.891	\$81.97
Sewerage Access	21 Oct 21 to 20 Jan 22	1	92	\$1.777	\$163.48

Water subtotal \$261.28  
Sewerage subtotal \$191.09

**New water and sewerage charges \$452.37**

**Total Due = ① + ② \$452.37**

**Important information**

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**Interpreter service 13 14 50**


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**Ref: 0999 5227 17**  
Pay in person at any post office, call 13 18 16, or go to [postbillpay.com.au](http://postbillpay.com.au)



\*4028 0999522717 00045237

Account number	99952271
Payment reference	0999 5227 17
<b>Total due</b>	<b>\$452.37</b>
<b>Due date</b>	<b>28 Feb 2022</b>





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15-8  
WATER AND SEWERAGE  
YOUR BILL

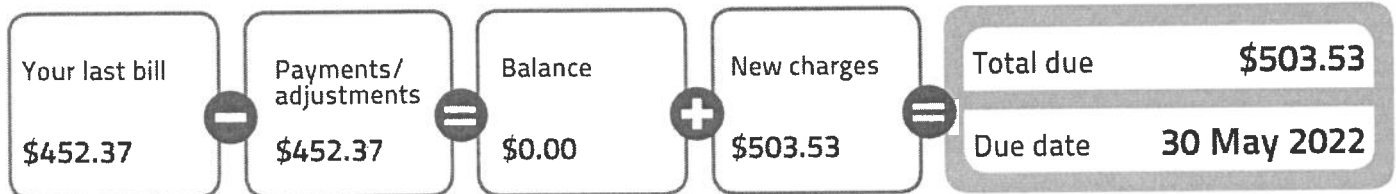
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Emergencies and faults 24 Hours, 7 days  
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unitywater.com  
ABN 89 791 717 472

Account number	99952271
Payment reference	0999 5227 17
Property	29 McConnell Esp, STRATHPINE, QLD

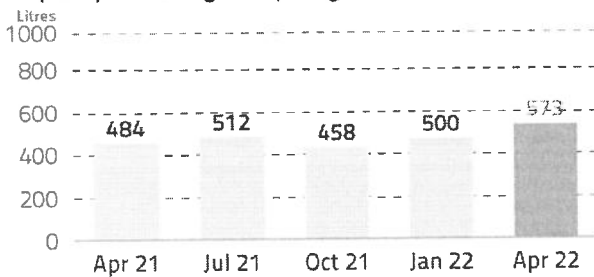
Bill number	7122884168
Billing period	21 Jan 2022 96 days to 26 Apr 2022
Issue date	28 Apr 2022
Approximate date of next meter reading	18 Jul 2022

Your account activity

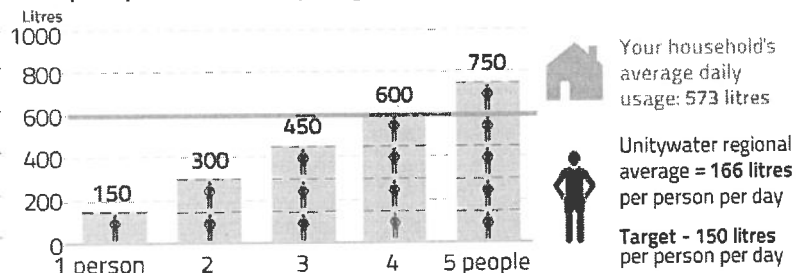


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K=9

# Your account details



1300 086 489  
Account enquiries

8am-5pm Mon-Fri

## Water meter details 1 kilolitre (kL) = 1000 litres (L)

Meter ID	Previous read date	Previous reading (kL)	Current read date	Current reading (kL)	Usage (kL)	No. of days	Average daily usage (L)
UT1814993	20 Jan 22	306	26 Apr 22	361	55	96	572.9
Total water usage					55	96	572.9
Total sewerage usage (waste and greywater) = 90% of water usage					49.50	96	515.6

## Activity since last bill

Last bill	\$452.37
Payments / adjustments	
31 Jan 2022 CBA BPAY BPAY 31/01/2022	-\$452.37
Account balance	\$0.00 <sup>1</sup>

## Water and Sewerage Charges

Lot 146 Plan SP303117 Installation ID 223164319347

State Bulk Water Price	Period	kL/day	x Days	x Price/kL	
State Govt Bulk Water	21 Jan 22 to 26 Apr 22	0.5729	96	\$3.231	\$177.70

This is how much Unitywater pays to purchase water from the State Government, and is passed on to customers at cost.

### Unitywater (local government distributor-retailer price)

Variable Usage Charges	Period	kL/day	x Days	x Price/kL	
Water up to 822 L/day	21 Jan 22 to 26 Apr 22	0.5729	96	\$0.667	\$36.68
Sewerage up to 740 L/day	21 Jan 22 to 26 Apr 22	0.5156	96	\$0.667	\$33.02
Fixed Access Charges	Period	x No.	x Days	x Price/day	
Water Access 20mm	21 Jan 22 to 26 Apr 22	1	96	\$0.891	\$85.54
Sewerage Access	21 Jan 22 to 26 Apr 22	1	96	\$1.777	\$170.59
Water subtotal					\$299.92
Sewerage subtotal					\$203.61

New water and sewerage charges **\$503.53** <sup>2</sup>

Total Due = <sup>1</sup> + <sup>2</sup> **\$503.53**

## Important information

### Payment assistance

If you are having difficulty paying, please call Unitywater as soon as you receive your bill and before its due date to discuss how we can help.

### Changing contact details

Login to My Account at [unitywater.com](http://unitywater.com) for quick, easy changes online 24/7 or call us during business hours.

### Pensioners

If you own and live at your property and have an eligible concession card, you may apply for a pensioner rebate. Please call Unitywater or fill out our easy online form at [unitywater.com/pensioner](http://unitywater.com/pensioner)

### Credit card payments

Only MasterCard and Visa are accepted. A credit card surcharge may apply to your payment. Learn more at [unitywater.com/creditcard](http://unitywater.com/creditcard)

### Interest on overdue amounts

Interest of 8% per annum, compounding daily, will apply to any amount not paid by the due date.

### Water efficiency

For water efficiency tips, visit [unitywater.com/water-tips](http://unitywater.com/water-tips)

### Interpreter service 13 14 50

当您需翻译时，请致电 13 14 50 -  
اتصل على الرقم 13 14 50 عندما تكون بحاجة الى مترجم فوري.  
Khi bạn cần thông ngôn, xin gọi số 13 14 50  
동역사가 필요하시면 13 14 50 으로 연락하십시오.  
Cuando necesite un intérprete llame al 13 14 50

### Privacy policy

We've updated our privacy policy so that we can deliver improved services with trusted partners. Visit [unitywater.com/privacy](http://unitywater.com/privacy)

### International calls

+ 61 7 5431 8333

[unitywater.com](http://unitywater.com)  
PO Box 953  
Caboolture QLD 4510  
1300 086 489

## More payment options



Credit card by phone or online  
To make a one-off credit card (Visa or MasterCard only) payment call 1300 047 763 or go to [unitywater.com](http://unitywater.com). A credit card surcharge may apply.  
Ref: 0999 5227 17



In person, by phone or online  
Billpay Code: 4028  
Ref: 0999 5227 17  
Pay in person at any post office, call 13 18 16, or go to [postbillpay.com.au](http://postbillpay.com.au)



\*4028 0999522717 00050353



Cheques by mail  
Send this portion with your cheque payable to: Unitywater, Locked Bag 2, Maroochydore BC QLD 4558

Account number	99952271
Payment reference	0999 5227 17
Total due	\$503.53
Due date	30 May 2022

16-1

# Callander SMSF General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Property Expenses - Borrowing costs (42200)</b>					
<u>29 McConnell Esplanade, Strathpine Qld 4500 (29MCCONN)</u>					
30/07/2021	Loan Discharge Fee		1,350.00		1,350.00 DR
30/07/2021	Electronic File Fee - Discharges		300.00		1,650.00 DR
30/07/2021	Early Repayment Fee		3,895.37		5,545.37 DR
30/07/2021	Write off balance of borrowing costs for Latrobe loan		913.00		6,458.37 DR
02/08/2021	Other Payment Surplus Funds Confirmed by Treasury (BSB-ANZ01)			84.51	6,373.86 DR
06/09/2021	Other Payment TRANSFER 120158-400087349 FROM GADENS LAWYERS BSB:ANZ01			25.74	6,348.12 DR
30/06/2022	Write off 2022 year borrowing costs - Better Choice loan		625.67		6,973.79 DR
			<b>7,084.04</b>	<b>110.25</b>	<b>6,973.79 DR</b>

19-4

16-2

20-1

20-1

16-2

Total Debits: 7,084.04

Total Credits: 110.25

CALLANDER SMSF

Borrowing Costs

\$1,245.00		21/02/2020
	Expense	Balance
2020	\$83.00	\$1,162.00
2021	249	913
2022	913	0 loan payout

Latrobe loan statement 1

\$130
\$120
\$995
<u>\$1,245</u>

	Better Choice loan 400087349	
	\$3,412.74	
Year	Expense	Balance
2022	\$625.67	\$2,787.07
2023	\$682.55	\$2,104.52
2024	\$682.55	\$1,421.98
2025	\$682.55	\$739.43
2026	\$682.55	\$56.88
2027	\$56.88	\$0.00

Affinity	638
Better Choice	2224.74
SLA Funding	<u>550</u>
	<u>3412.74</u>

16-3

TOTAL

Year	Expense	Balance
2022	\$1,538.67	\$2,787.07 ✓
2023	\$682.55	\$2,104.52
2024	\$682.55	\$1,421.98
2025	\$682.55	\$739.43
2026	\$682.55	\$56.88
2027	\$56.88	\$0.00

16-2

16-3

# TAX INVOICE

Callander SMSF

**Invoice Date**

2 Aug 2021

SLA Funding Pty Ltd

PO Box 806

**Invoice Number**

INV-0001

OXENFORD QLD 4210

AUSTRALIA

**Reference**

CALLANDER

**ABN**

98 644 687 392

Description	Quantity	Unit Price	GST	Amount AUD	
Arranging the refinance of the LA Trobe loan to Better Choice Home Loans.	1.00	500.00	10%	500.00	
				Subtotal	500.00
				TOTAL GST 10%	50.00
				<b>TOTAL AUD</b>	<b>550.00</b>

**Due Date: 9 Aug 2021**

# PAYMENT ADVICE

To: SLA Funding Pty Ltd  
 PO Box 806  
 OXFENFORD QLD 4210  
 AUSTRALIA

**Customer** Callander SMSF  
**Invoice Number** INV-0001  
**Amount Due** 550.00  
**Due Date** 9 Aug 2021

**Amount Enclosed**

Enter the amount you are paying above

16-4

# Callander SMSF General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Borrowing costs (64500)</b>					
<u>Borrowing costs (64500)</u>					
01/07/2021	Opening Balance				913.00 DR
16/07/2021	TRANSACT FUNDS TFR TO AFFINITY LAWYERS TD - in relation to refinance		319.00		1,232.00 DR
16/07/2021	TRANSACT FUNDS TFR TO AFFINITY LAWYERS TD - in relation to refinance		319.00		1,551.00 DR
29/07/2021	CALLANDER SMSF TD [CALLANDER SMSF TD - funds needs to settle on the refinance]		4,484.15		6,035.15 DR
30/07/2021	Settlement of Better Choice loan 400087349 refund			2,259.41	3,775.74 DR
30/07/2021	Write off balance of borrowing costs for Latrobe loan			16-2 913.00	2,862.74 DR
26/08/2021	INV0001 TD [INV0001 TD - SLA Mortgage Broking - for refinance]	16-3	550.00		3,412.74 DR
30/06/2022	Write off 2022 year borrowing costs - Better Choice loan			16-2 625.67	2,787.07 DR
			<b>5,672.15</b>	<b>3,798.08</b>	<b>2,787.07 DR</b>

Total Debits: 5,672.15  
Total Credits: 3,798.08

Betterchoice      \$ 291362  
 Latrobe      293621.41  
 -----  
 \$ 2259.41  
 -----



# Macquarie Cash Management Account

MACQUARIE BANK LIMITED  
ABN 46 008 583 542 AFSL 237502

enquiries 1800 806 310  
transact@macquarie.com  
www.macquarie.com.au

GPO Box 2520  
Sydney, NSW 2001



CALLANDER SMSF PTY LTD  
17 MOORINYA CIRCUIT  
PIMPAMA QLD 4209

1 Shelley Street  
Sydney, NSW 2000

account balance **\$34,364.97**  
as at 31 Dec 21

account name CALLANDER SMSF PTY LTD ATF  
CALLANDER SMSF  
account no. 967419292

transaction	description	debits	credits	balance
30.06.21	OPENING BALANCE			35,276.77
05.07.21	Deposit SuperChoice P/L PC020721-021522670		681.91	35,958.68
09.07.21	Deposit SuperChoice P/L PC080721-008907846		283.92	36,242.60
15.07.21	Deposit David Deane Real David Deane RE		825.20	37,067.80
16.07.21	Funds transfer TRANSACT FUNDS TFR TO AFFINITY LAWYERS	319.00		36,748.80
16.07.21	Funds transfer TRANSACT FUNDS TFR TO AFFINITY LAWYERS	319.00		36,429.80
19.07.21	Deposit SuperChoice P/L PC160721-043979008		695.48	37,125.28
19.07.21	BPAY BPAY TO AUSTRALIAN TAXATION OFFICE	189.00		36,936.28
20.07.21	Direct debit LaTrobeFinancial Repay 40 135 663 3	2,228.00		34,708.28
23.07.21	Deposit SuperChoice P/L PC220721-043982900		303.81	35,012.09
29.07.21	Funds transfer CALLANDER SMSF	5,473.63		29,538.46
02.08.21	Deposit SuperChoice P/L PC300721-017363058		695.48	30,233.94

## how to make a transaction

online  
Log in to [www.macquarie.com.au/personal](http://www.macquarie.com.au/personal)

by phone  
Call 133 275 to make a phone transaction

transfers from another bank account  
Transfer funds from another bank to this account:  
BSB 182 512  
ACCOUNT NO. 967419292

deposits using BPay  
From another bank



Billers code: 667022  
Ref: 967 419 292

continued on next



## Macquarie Cash Management Account

enquiries 1800 806 310

account name CALLANDER SMSF PTY LTD ATF  
CALLANDER SMSF  
account no. 967419292

transaction	description	debits	credits	balance
02.08.21	Deposit		844.55	31,078.49
06.08.21	Deposit		283.92	31,362.41
16.08.21	Deposit		695.48	32,057.89
20.08.21	Deposit		322.91	32,380.80
24.08.21	BPAY	424.45		31,956.35
26.08.21	Funds transfer	550.00		31,406.35
30.08.21	Deposit		695.48	32,101.83
30.08.21	Direct debit	1,900.45		30,201.38
31.08.21	Deposit		2,159.85	32,361.23
03.09.21	Deposit		283.92	32,645.15
13.09.21	Deposit		695.48	33,340.63
17.09.21	Deposit		283.92	33,624.55
27.09.21	Deposit		695.48	34,320.03
30.09.21	Deposit		1,878.91	36,198.94
30.09.21	Direct debit	1,900.45		34,298.49
01.10.21	Deposit		283.92	34,582.41
12.10.21	Deposit		695.48	35,277.89
15.10.21	Deposit		286.76	35,564.65
18.10.21	Direct debit	4,405.83		31,158.82
25.10.21	Deposit		695.48	31,854.30
28.10.21	BPAY	189.00		31,665.30
29.10.21	Deposit		356.26	32,021.56
01.11.21	Deposit		1,705.80	33,727.36
01.11.21	Direct debit	1,900.45		31,826.91
08.11.21	Deposit		695.48	32,522.39
12.11.21	Deposit		291.02	32,813.41
17.11.21	BPAY	359.00		32,454.41

continued on next





## Macquarie Cash Management Account

enquiries 1800 806 310

account name CALLANDER SMSF PTY LTD ATF  
CALLANDER SMSF  
account no. 967419292

	transaction	description	debits	credits	balance
17.11.21	BPAY	BPAY TO AUSTRALIAN SECURITIES & INV	139.00		32,315.41
22.11.21	Deposit	SuperChoice P/L PC191121-071618018		695.48	33,010.89
25.11.21	BPAY	BPAY TO MBRC RATES	940.71		32,070.18
25.11.21	BPAY	BPAY TO UNITYWATER	454.05		31,616.13
26.11.21	Deposit	SuperChoice P/L PC251121-071622470		292.46	31,908.59
29.11.21	Funds transfer	2 INVOICES 028505 028504	440.00		31,468.59
30.11.21	Deposit	David Deane Real David Deane RE		2,317.51	33,786.10
30.11.21	Direct debit	Origin MMS 49099489-400087349	1,900.45		31,885.65
06.12.21	Deposit	SuperChoice P/L PC031221-071633435		695.48	32,581.13
10.12.21	Deposit	SuperChoice P/L PC091221-071637717		294.65	32,875.78
20.12.21	Deposit	SuperChoice P/L PC171221-071647853		695.48	33,571.26
24.12.21	Deposit	SuperChoice P/L PC231221-016957033		287.38	33,858.64
24.12.21	Deposit	SuperChoice P/L PC231221-016959418		695.48	34,554.12
30.12.21	Direct debit	Origin MMS 49516350-400087349	1,900.45		32,653.67
31.12.21	Deposit	David Deane Real David Deane RE		1,711.30	34,364.97



## Macquarie Cash Management Account

enquiries 1800 806 310

account name CALLANDER SMSF PTY LTD ATF  
CALLANDER SMSF  
account no. 967419292

transaction	description	debits	credits	balance
	CLOSING BALANCE AS AT 31 DEC 21	25,932.92	25,021.12	34,364.97

\* Stepped interest rates for the period 1 July to 31 December: balances \$0.00 to \$4,999.99 earned 0.00%  
balances \$5,000.00 and above earned 0.00% pa (184 days)



## Macquarie Cash Management Account

enquiries 1800 806 310

account name CALLANDER SMSF PTY LTD ATF  
CALLANDER SMSF  
account no. 967419292

Please note the following financial services companies and/or financial advisers have authority on your account.

Name	Authority Type
YOUNG SAMUEL J SLG FINANCIAL SERVICES	Enquiry authority
LIVINGSTONE SIMON SIMMONS LIVINGSTONE & ASSOCIATES	Enquiry authority

### Authority descriptions

Enquiry authority - you authorise the third party to have access to information about your account.

Please consider carefully who you appoint as a third party authority on your account as we may follow their instructions as if they were yours. It is important that you understand this risk and carefully consider what level of authority you give to them. For more information on third party authority levels search 'Macquarie Help' in your browser to find our Help Centre.



## Macquarie Cash Management Account

enquiries 1800 806 310

account name CALLANDER SMSF PTY LTD ATF  
CALLANDER SMSF  
account no. 967419292

### We offer several options that allow you to make payments and view transactions free of charge

- Electronic funds transfers up to \$5,000 a day using online banking.
- Increase your limit to \$100,000 using the Macquarie Authenticator App or nominate an account for unlimited transfers by contacting us.
- BPAY payments (subject to BPAY biller code limits) free of charge via online and mobile banking.
- Make the switch to free online statements by updating your preference online.

### About your account

- Interest is calculated on daily balances and paid monthly. The interest rate is variable and may change at any time without prior notice.
- For more information about your account including fees and charges, mistaken payments or unauthorised transactions, please read the terms and conditions for your product, available at [macquarie.com.au](http://macquarie.com.au) or by contacting us. If you have a complaint about our service, or to find out more about our dispute resolution procedures, please refer to [macquarie.com.au/feedback-and-complaints](http://macquarie.com.au/feedback-and-complaints).

### Protect your account

- Please check each entry on this statement. If you think there is an error or unauthorised transaction, please contact us right away.
- If you have new contact details, please contact us to update them.
- This statement should be kept in a safe place at all times. Please read the Product Information Statement for more details about keeping your account secure.

### Access to and sharing your data

- We may provide access to or share an electronic copy of your data (account details, balance, transaction history and personal information) with other parties at your or your Financial Services Professional's request. This includes people who work with or for your Financial Services Professional such as accountants, consultants, technology platform owner/operators and others, some of whom may not be in Australia.
- Please refer to the current offer document for more information and speak with your Financial Services Professional if you have questions about how your data may be used, disclosed and/or protected.

### Visit our Help Centre

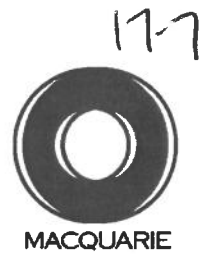
- Here you'll find answers to common questions about your account. For more information, please visit [help.macquarie.com](http://help.macquarie.com)

### Download the Macquarie Mobile Banking app

- The Macquarie Mobile Banking app makes managing your money simple and convenient.



*The Apple logo is a trademark of Apple Inc, registered in the U.S. and other countries.  
App Store is a service mark of Apple Inc. Google Logo is a trademark of Google LLC.*



## Macquarie Cash Management Account

MACQUARIE BANK LIMITED  
ABN 46 008 583 542 AFSL 237502

enquiries 1800 806 310  
transact@macquarie.com  
www.macquarie.com.au

GPO Box 2520  
Sydney, NSW 2001



CALLANDER SMSF PTY LTD  
17 MOORINYA CIRCUIT  
PIMPAMA QLD 4209

1 Shelley Street  
Sydney, NSW 2000

account balance **\$37,636.66**  
as at 30 Jun 22

account name CALLANDER SMSF PTY LTD ATF  
CALLANDER SMSF  
account no. 967419292

transaction	description	debits	credits	balance
31.12.21	OPENING BALANCE			34,364.97
07.01.22	Deposit SuperChoice P/L PC060122-062842178		291.02	34,655.99
17.01.22	Deposit SuperChoice P/L PC140122-062852676		712.88	35,368.87
21.01.22	Deposit SuperChoice P/L PC200122-062856360		342.26	35,711.13
31.01.22	Deposit SuperChoice P/L PC280122-062867408		712.88	36,424.01
31.01.22	BPAY BPAY TO ALLIANZ NATIONAL	1,209.10		35,214.91
31.01.22	BPAY BPAY TO UNITYWATER	452.37		34,762.54
31.01.22	BPAY BPAY TO MBRC RATES	475.38		34,287.16
31.01.22	Direct debit Origin MMS 49935408-400087349	1,900.45		32,386.71
01.02.22	Deposit David Deane Real David Deane RE		2,135.00	34,521.71
04.02.22	Deposit SuperChoice P/L PC030222-062871950		291.02	34,812.73
14.02.22	Deposit SuperChoice P/L PC110222-062882172		499.02	35,311.75

### how to make a transaction

online  
Log in to [www.macquarie.com.au/personal](http://www.macquarie.com.au/personal)

by phone  
Call 133 275 to make a phone transaction

transfers from another bank account  
Transfer funds from another bank to this account:  
BSB 182 512  
ACCOUNT NO. 967419292

deposits using BPay  
From another bank



Bill code: 667022  
Ref: 967 419 292

continued on next



## Macquarie Cash Management Account

enquiries 1800 806 310

account name CALLANDER SMSF PTY LTD ATF  
CALLANDER SMSF  
account no. 967419292

transaction	description	debits	credits	balance
17.02.22	BPAY	BPAY TO AUSTRALIAN TAXATION OFFICE	189.00	35,122.75
18.02.22	Deposit	SuperChoice P/L PC170222-062886215	316.02	35,438.77
28.02.22	Deposit	SuperChoice P/L PC250222-062896665	712.88	36,151.65
28.02.22	Direct debit	Origin MMS 50327049-400087349	1,900.45	34,251.20
01.03.22	Deposit	David Deane Real David Deane RE	1,890.61	36,141.81
04.03.22	Deposit	SuperChoice P/L PC030322-062901162	364.22	36,506.03
14.03.22	Deposit	SuperChoice P/L PC110322-063469731	926.74	37,432.77
18.03.22	Deposit	SuperChoice P/L PC170322-063474241	303.52	37,736.29
28.03.22	Deposit	SuperChoice P/L PC250322-063484581	712.88	38,449.17
30.03.22	Direct debit	Origin MMS 50775936-400087349	1,900.45	36,548.72
01.04.22	Deposit	David Deane Real David Deane RE	1,716.80	38,265.52
01.04.22	Deposit	SuperChoice P/L PC310322-063489244	303.52	38,569.04
11.04.22	Deposit	SuperChoice P/L PC080422-063500277	712.88	39,281.92
12.04.22	BPAY	BPAY TO AUSTRALIAN TAXATION OFFICE	189.00	39,092.92
19.04.22	Deposit	SuperChoice P/L PC140422-063504898	238.64	39,331.56
26.04.22	Deposit	SuperChoice P/L PC220422-031437282	712.88	40,044.44
29.04.22	Deposit	SuperChoice P/L PC280422-031441119	309.29	40,353.73
02.05.22	Direct debit	Origin MMS 51243402-400087349	1,900.45	38,453.28
03.05.22	Deposit	David Deane Real David Deane RE	1,705.80	40,159.08
09.05.22	Deposit	SuperChoice P/L PC060522-031452295	712.88	40,871.96
12.05.22	BPAY	BPAY TO AUSTRALIAN TAXATION OFFICE	2,025.85	38,846.11
12.05.22	Funds transfer	CALLPSI 031856	2,860.00	35,986.11
13.05.22	Deposit	SuperChoice P/L PC120522-031456580	303.52	36,289.63
23.05.22	Deposit	SuperChoice P/L PC200522-031467190	712.88	37,002.51
27.05.22	Deposit	SuperChoice P/L PC260522-031471799	333.87	37,336.38
30.05.22	Direct debit	Origin MMS 51693529-400087349	1,900.45	35,435.93
31.05.22	BPAY	BPAY TO UNITYWATER	503.53	34,932.40

continued on next



## Macquarie Cash Management Account

enquiries 1800 806 310

account name CALLANDER SMSF PTY LTD ATF  
CALLANDER SMSF  
account no. 967419292

	transaction	description	debits	credits	balance
31.05.22	BPAY	BPAY TO MBRC RATES	469.74		34,462.66
01.06.22	Deposit	David Deane Real David Deane RE		1,820.50	36,283.16
03.06.22	Deposit	DEPOSIT		1,280.85	37,564.01
06.06.22	Deposit	SuperChoice P/L PC030622-014868373		712.88	38,276.89
10.06.22	Deposit	SuperChoice P/L PC090622-011660197		282.27	38,559.16
20.06.22	Deposit	SuperChoice P/L PC170622-093160804		712.88	39,272.04
24.06.22	Deposit	SuperChoice P/L PC230622-093842798		303.52	39,575.56
30.06.22	Interest	MACQUARIE CMA INTEREST PAID*		3.74	39,579.30
30.06.22	Direct debit	Origin MMS 52207529-400087349	1,942.64		37,636.66
		CLOSING BALANCE AS AT 30 JUN 22	19,818.86	23,090.55	37,636.66

\* Stepped interest rates for the period 1 January to 16 June: balances \$0.00 to \$4,999.99 earned 0.00%  
balances \$5,000.00 and above earned 0.00% pa (167 days); 17 June to 30 June: balances \$0.00 to \$4,999.99  
earned 0.25% balances \$5,000.00 and above earned 0.25% pa (14 days)





## Macquarie Cash Management Account

enquiries 1800 806 310

account name CALLANDER SMSF PTY LTD ATF  
CALLANDER SMSF  
account no. 967419292

Please note the following financial services companies and/or financial advisers have authority on your account.

Name	Authority Type
YOUNG SAMUEL J SLG FINANCIAL SERVICES	Enquiry authority
LIVINGSTONE SIMON SIMMONS LIVINGSTONE & ASSOCIATES	Enquiry authority

### Authority descriptions

Enquiry authority - you authorise the third party to have access to information about your account.

Please consider carefully who you appoint as a third party authority on your account as we may follow their instructions as if they were yours. It is important that you understand this risk and carefully consider what level of authority you give to them. For more information on third party authority levels search 'Macquarie Help' in your browser to find our Help Centre.

### annual interest summary 2021/2022

INTEREST PAID	3.74
TOTAL INCOME PAID	3.74



## Macquarie Cash Management Account

enquiries 1800 806 310

account name CALLANDER SMSF PTY LTD ATF  
CALLANDER SMSF  
account no. 967419292

### We offer several options that allow you to make payments and view transactions free of charge

- Electronic funds transfers up to \$5,000 a day using online banking.
- Increase your limit to \$100,000 using the Macquarie Authenticator App or nominate an account for unlimited transfers by contacting us.
- BPAY payments (subject to BPAY biller code limits) free of charge via online and mobile banking.
- Make the switch to free online statements by updating your preference online.

### About your account

- Interest is calculated on daily balances and paid monthly. The interest rate is variable and may change at any time without prior notice.
- For more information about your account including fees and charges, mistaken payments or unauthorised transactions, please read the terms and conditions for your product, available at [macquarie.com.au](http://macquarie.com.au) or by contacting us. If you have a complaint about our service, or to find out more about our dispute resolution procedures, please refer to [macquarie.com.au/feedback-and-complaints](http://macquarie.com.au/feedback-and-complaints).

### Protect your account

- Please check each entry on this statement. If you think there is an error or unauthorised transaction, please contact us right away.
- If you have new contact details, please contact us to update them.
- This statement should be kept in a safe place at all times. Please read the Product Information Statement for more details about keeping your account secure.

### Access to and sharing your data

- We may provide access to or share an electronic copy of your data (account details, balance, transaction history and personal information) with other parties at your or your Financial Services Professional's request. This includes people who work with or for your Financial Services Professional such as accountants, consultants, technology platform owner/operators and others, some of whom may not be in Australia.
- Please refer to the current offer document for more information and speak with your Financial Services Professional if you have questions about how your data may be used, disclosed and/or protected.

### Visit our Help Centre

- Here you'll find answers to common questions about your account. For more information, please visit [help.macquarie.com](http://help.macquarie.com)

### Download the Macquarie Mobile Banking app

- The Macquarie Mobile Banking app makes managing your money simple and convenient.



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App Store is a service mark of Apple Inc. Google Logo is a trademark of Google LLC.*

18.1



# Sales Appraisal

1<sup>st</sup> April 2022

29 McConnell Esplanade, Strathpine 4500

Median  
\$655,000

Thank you for the opportunity to provide a Current Sales Appraisal on the above mentioned property.

We have researched comparable properties both currently for sale and recently sold in the local area and believe current market value to be \$645,000 - \$665,000

Considering the condition, location & facilities available at this property, we have no reason to believe that there would be an extended delay in achieving a result for the property.

If you have any queries, please do not hesitate to contact me.

Yours faithfully,

**DAVID DEANE REAL ESTATE**

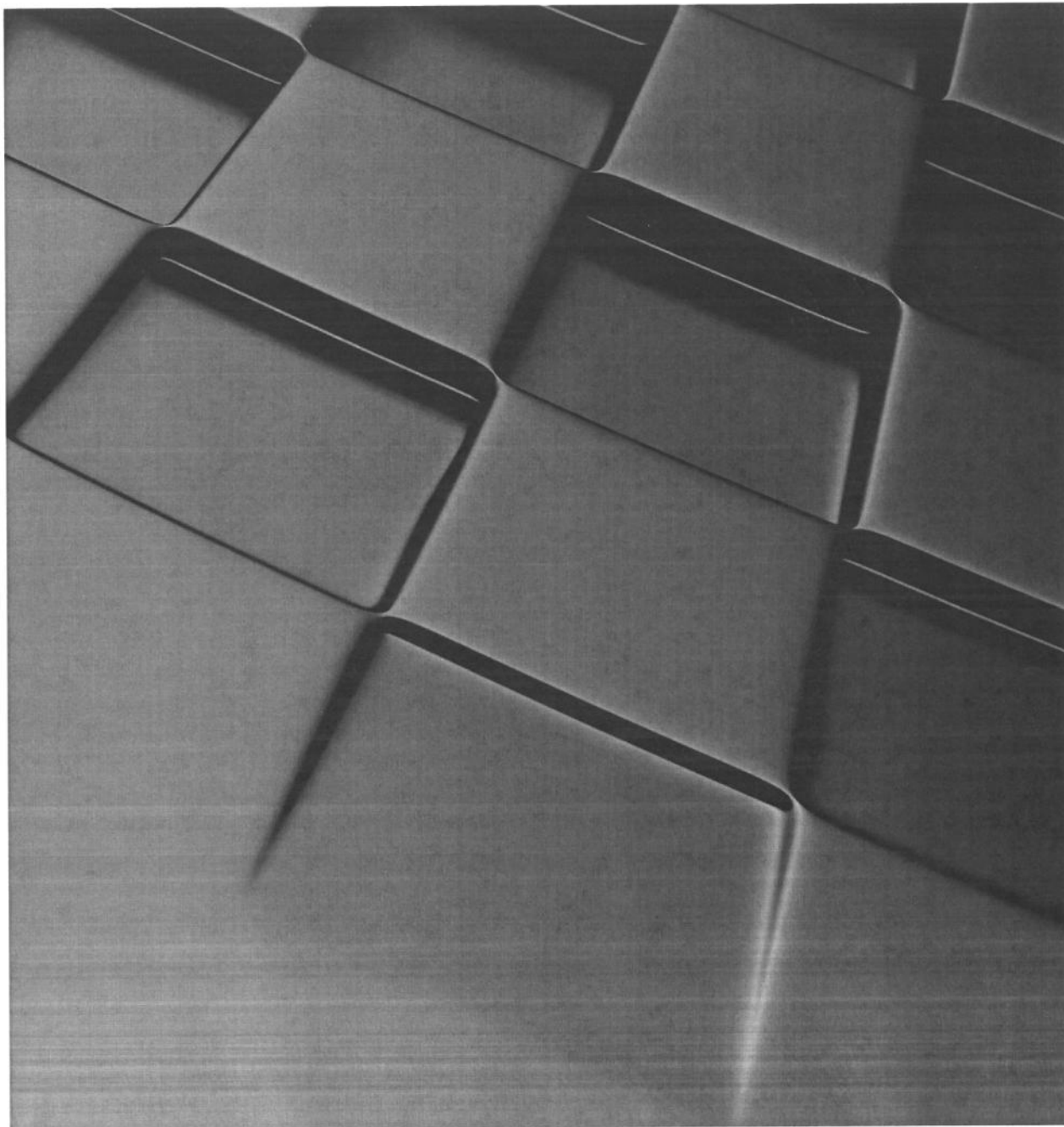
**Mark Rumsey**

**Principal - Sales**

Disclaimer: It must be understood that this estimate is an approximate only and is not a sworn valuation nor can it be relied upon as such.

David Deane Real Estate – ABN 36 151 700 702





## 29 MCCONNELL ESPLANADE STRATHPINE QLD 4500

Prepared on 1st April 2022

**Mark Rumsey**

David Deane Real Estate

2 Dixon Street (Cnr Gympie Rd)  
STRATHPINE QLD 4500

m: 0404498340

[mark@daviddeane.com.au](mailto:mark@daviddeane.com.au)

## Your Property

29 MCCONNELL ESPLANADE STRATHPINE QLD 4500

4  2  2  357m<sup>2</sup>  147m<sup>2</sup> 



## Your Property History

- 29 Jun, 2020 - Listed for rent at \$450 / week
- 25 Feb, 2020 - Listed for rent at \$450 / week
- 14 Nov, 2019 - Sold for \$509,500

Introducing Mark Rumsey

# Comparables Map: Sales & Listings



# Comparables Map: Sales



1 17 GILVEAR CRESCENT STRATHPINE QLD 4500	3	2	2	\$665,000
2 33 CAVENDISH STREET STRATHPINE QLD 4500	3	2	2	\$610,000
3 90 MCCONNELL ESPLANADE STRATHPINE QLD 4500	4	2	2	\$585,000



Map data ©2022

\* This data point was edited by the author of this CMA and has not been verified by CoreLogic



# Comparable Sales

**1 17 GILVEAR CRESCENT STRATHPINE QLD 4500** **Sold Price \$665,000**



🏠 3 🚿 2 🚗 2 📏 348m<sup>2</sup> 📏 127m<sup>2</sup>  
 Year Built 2019 DOM 9  
 Sold Date 18-Jan-22 Distance 0.08km  
 First Listing For Sale  
 Last Listing UNDER CONTRACT

**2 33 CAVENDISH STREET STRATHPINE QLD 4500** **Sold Price \$610,000**



🏠 3 🚿 2 🚗 2 📏 312m<sup>2</sup> 📏 140m<sup>2</sup>  
 Year Built 2020 DOM 15  
 Sold Date 29-Nov-21 Distance 0.5km  
 First Listing Inviting All Offers  
 Last Listing Under Contract

**3 90 MCCONNELL ESPLANADE STRATHPINE QLD 4500** **Sold Price \$585,000**



🏠 4 🚿 2 🚗 2 📏 429m<sup>2</sup> 📏 153m<sup>2</sup>  
 Year Built 2020 DOM 1  
 Sold Date 28-Jul-21 Distance -  
 First Listing Under Contract  
 Last Listing Under Contract

DOM = Days on market    RS = Recent sale    UN = Undisclosed Sale    \* This data point was edited by the author of this CMA and has not been verified by CoreLogic

# Comparables Map: Listings



				DOM	
1 17 GILVEAR CRESCENT STRATHPINE QLD 4500	3	2	2	9	UNDER CONTRACT
2 33 CAVENDISH STREET STRATHPINE QLD 4500	3	2	2	15	Under Contract
3 2A MELLING STREET STRATHPINE QLD 4500	3	2	2	28	Offers Over \$619,000








Map data ©2022

\* This data point was edited by the author of this CMA and has not been verified by CoreLogic

## Comparable Listings






### 1 17 GILVEAR CRESCENT STRATHPINE QLD 4500



 3
  2
  2
  348m<sup>2</sup>
 127m<sup>2</sup>  
 Year Built 2019 DOM 9 days  
 Listing Date 10-Jan-22 Distance 0.08km  
 Listing Price UNDER CONTRACT






### 2 33 CAVENDISH STREET STRATHPINE QLD 4500



 3
  2
  2
  312m<sup>2</sup>
 140m<sup>2</sup>  
 Year Built 2020 DOM 15 days  
 Listing Date 15-Nov-21 Distance 0.5km  
 Listing Price Under Contract

### 3 2A MELLING STREET STRATHPINE QLD 4500

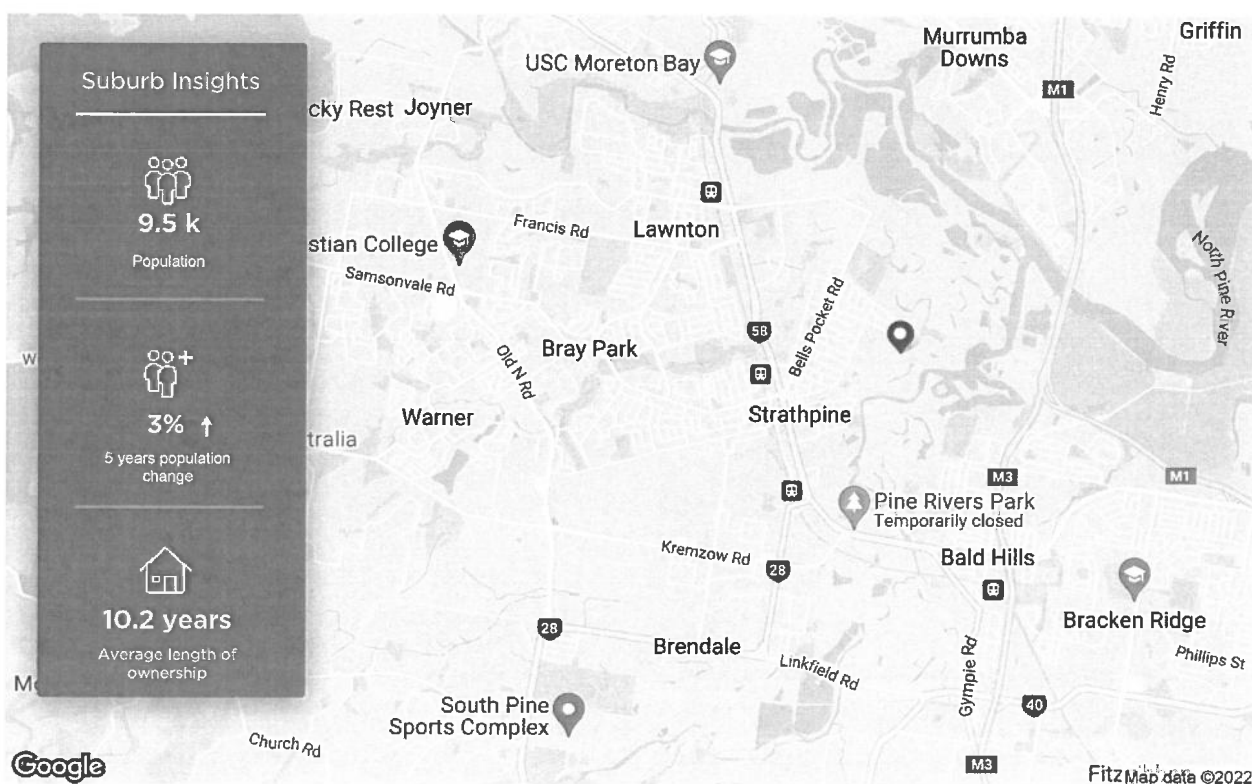


 3
  2
  2
  350m<sup>2</sup>
 119m<sup>2</sup>  
 Year Built 2019 DOM 28 days  
 Listing Date 04-Mar-22 Distance 0.79km  
 Listing Price Offers Over \$619,000

DOM = Days on market \* This data point was edited by the author of this CMA and has not been verified by CoreLogic

# Strathpine

## Demographic



The size of Strathpine is approximately 7.2 square kilometres. It has 28 parks covering nearly 15.5% of total area. The population of Strathpine in 2011 was 9,276 people. By 2016 the population was 9,512 showing a population growth of 2.5% in the area during that time. The predominant age group in Strathpine is 30-39 years. Households in Strathpine are primarily couples with children and are likely to be repaying \$1400 - \$1799 per month on mortgage repayments. In general, people in Strathpine work in a clerical occupation. In 2011, 73.1% of the homes in Strathpine were owner-occupied compared with 71.5% in 2016. Currently the median sales price of houses in the area is \$540,000.

HOUSEHOLD STRUCTURE		HOUSEHOLD OCCUPANCY		HOUSEHOLD INCOME		AGE	
TYPE	%	TYPE	%	TYPE	%	TYPE	%
Childless Couples	36.2	Owns Outright	30.5	0-15.6K	3.0	0-9	13.4
Couples with Children	41.9	Purchaser	41.0	15.6-33.8K	12.8	10-19	12.0
Single Parents	19.9	Renting	25.6	33.8-52K	15.9	20-29	13.2
Other	2.0	Other	0.4	52-78K	18.9	30-39	14.8
		Not Stated	2.4	78-130K	26.4	40-49	13.2
				130-182K	10.2	50-59	12.3
				182K+	4.4	60-69	11.8
						70-79	6.9
						80-89	2.2
						90-99	0.5

# Local Schools



SCHOOL ADDRESS	DISTANCE	SCHOOL TYPE	GENDER	SECTOR	YEARS
 <b>Strathpine State School</b> 535 Gympie Road Strathpine QLD 4500	1.21km	Primary	Mixed	Government	0-6
 <b>Pine Rivers State High School</b> 535 Gympie Road Strathpine QLD 4500	1.27km	Secondary	Mixed	Government	7-12
 <b>St Paul's School</b> 34 Strathpine Road Bald Hills QLD 4036	1.94km	Combined	Mixed	Non-Government	0-12
 <b>YOS Lawnton</b> 27-29 Lawnton Pocket Road Lawnton QLD 4501	2.18km	Special	Mixed	Non-Government	10-12
 <b>Pine Rivers Special School</b> 2-18 Lawnton Pocket Road Lawnton QLD 4501	2.36km	Special	Mixed	Government	0-12

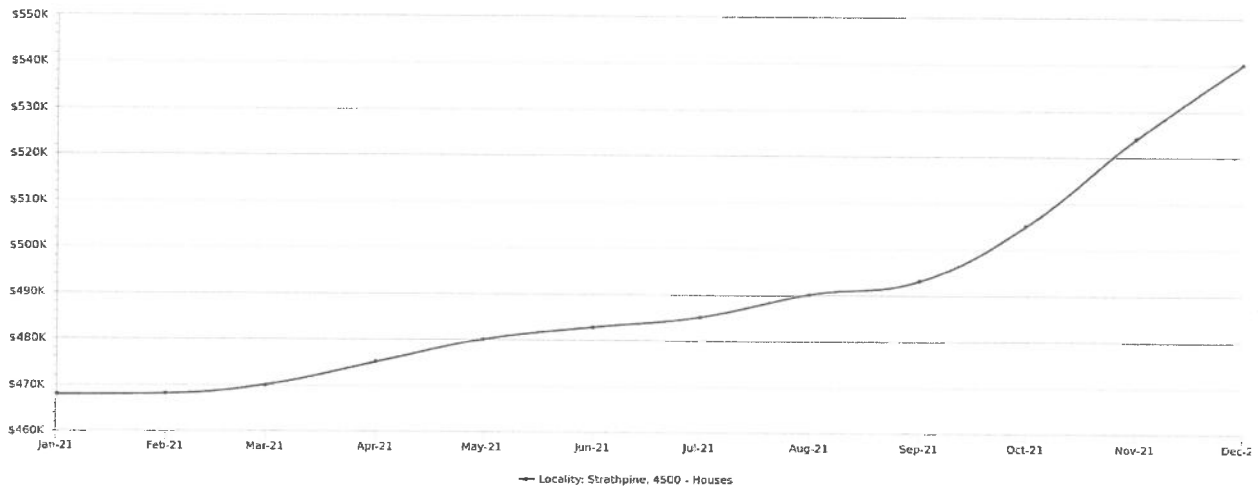
 Property is within school catchment area.

 Property is outside school catchment area.



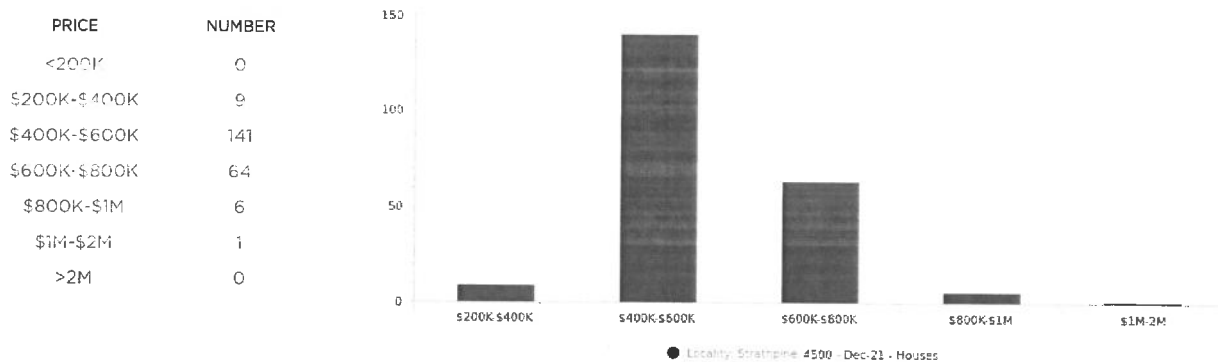
# Recent Market Trends

Median Sale Price - 12 months (House)



PERIOD	PROPERTIES SOLD	MEDIAN PRICE	GROWTH	DAYS ON MARKET	LISTINGS	ASKING RENT
Dec 2021	19	\$540,000	3.1% ▲	7	36	\$425
Nov 2021	22	\$524,000	3.8% ▲	7	37	\$420
Oct 2021	28	\$505,000	2.4% ▲	8	24	\$420
Sep 2021	13	\$493,000	0.6% ▲	8	25	\$420
Aug 2021	15	\$490,000	1.0% ▲	9	26	\$410
Jul 2021	11	\$485,000	0.5% ▲	9	28	\$400
Jun 2021	15	\$482,750	0.6% ▲	10	28	\$400
May 2021	15	\$480,000	1.1% ▲	13	32	\$390
Apr 2021	18	\$475,000	1.1% ▲	16	39	\$390
Mar 2021	32	\$470,000	0.4% ▲	17	47	\$385
Feb 2021	20	\$468,000	0.1% ▲	18	42	\$380
Jan 2021	13	\$467,750	0.6% ▲	22	29	\$380

Sales by Price - 12 months (House)

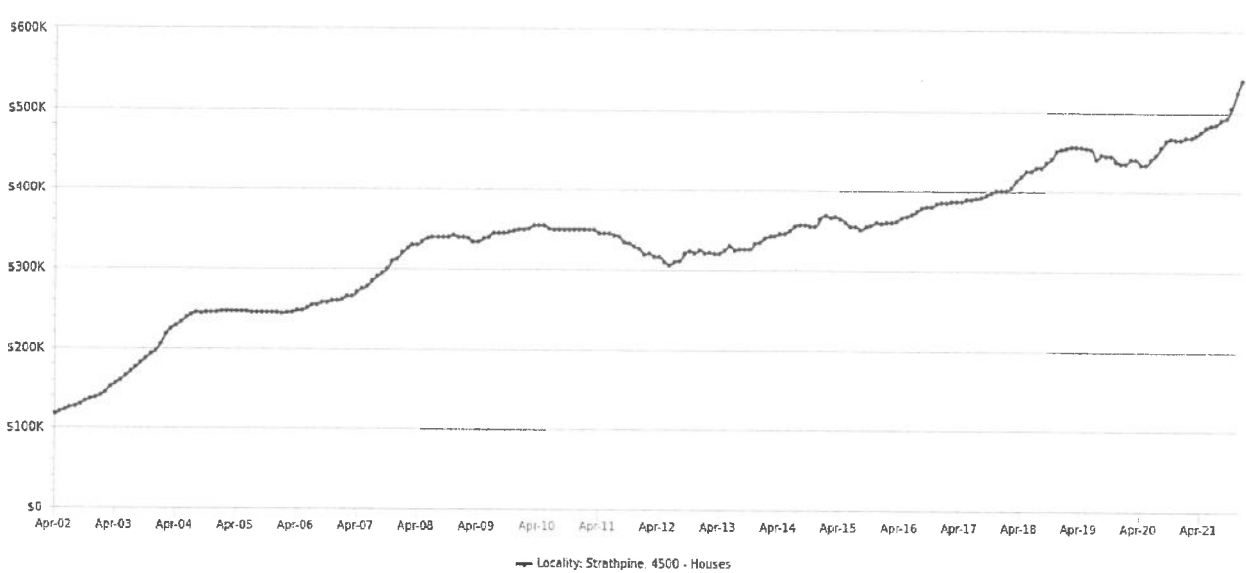


18.12



# Long Term Market Trends

Median Sale Price - 20 years (House)



Locality: Strathpine, 4500 - Houses

Statistics are calculated over a rolling 12 month period

PERIOD	PROPERTIES SOLD	MEDIAN PRICE	GROWTH	DAYS ON MARKET	LISTINGS	ASKING RENT
2022	-	-	-	-	180	\$430
2021	221	\$540,000	16.1% ▲	7	167	\$380
2020	247	\$465,000	6.9% ▲	26	225	\$387
2019	230	\$435,000	-3.9% ▼	34	237	\$380
2018	230	\$452,500	13.0% ▲	14	194	\$377
2017	153	\$400,500	4.0% ▲	16	183	\$370
2016	143	\$385,000	7.4% ▲	22	197	\$360
2015	164	\$358,500	-1.8% ▼	26	171	\$360
2014	135	\$365,000	9.0% ▲	36	160	\$350
2013	123	\$335,000	3.1% ▲	29	160	\$350
2012	111	\$325,000	-0.5% ▼	41	155	\$340
2011	81	\$326,500	-6.7% ▼	58	172	\$340
2010	118	\$350,000	0.0%	54	201	\$330
2009	176	\$350,000	2.9% ▲	22	202	\$310
2008	132	\$340,000	8.6% ▲	38	148	\$285
2007	207	\$313,000	20.4% ▲	18	56	\$250
2006	201	\$260,000	6.3% ▲	35	48	\$240
2005	190	\$244,500	-0.4% ▼	71	82	-
2004	182	\$245,500	24.9% ▲	38	29	-
2003	271	\$196,500	42.4% ▲	23	5	-



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## Disclaimer

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La Trobe Financial Services Pty Limited - ACN 006 479 527  
La Trobe Financial Asset Management Limited - ACN 007 332 363 - AFSL 222213  
**Account Number 40 135 663 3**

Page No 1 of 3  
Statement Period 01.04.21 to 30.06.21

19-1

Callander SMSF Pty Ltd ATF Callander SMS  
17 Moorinya Circuit  
PIMPAMA QLD 4209

BPAY® Biller Code 18309 Reference No. 40 135 663 3  
ONLINE STATEMENTS NOW AVAILABLE on our website -  
Login, My Home Loan, New Registration

**Interest Certificate for Year Ended 30 June 2021**

Interest Charges - 01.07.20 to 30.06.21 \$ 16,201.43

**Loan Detail Summary**

Security Address: 29 McConnell Esplanade STRATHPINE QLD 4500

Current Interest Rate at 07 Jul 2021 (calculated (Daily Rests) - Variable) 5.44% p.a.

Loan Approved Amount \$ 321,700.00

Closing Loan Balance at 30 Jun 2021 \$ 288,652.06

Loan Settlement Month February 2020

Original Loan Maturity February 2040

Contract Term Remaining 18 years 8 months

Forecast Term (based on current repayment profile) 8 years 8 months

National Credit Code Regulated No

Privacy Password Protected No

Repayments Received during Statement Period \$ 6,684.00

Minimum Monthly Repayment Amount \$ 2,228.00

Monthly Repayment Due Date 20th each month

Loan Account Ahead by \$ 20,000.00

**Loan Guarantor Details**

t Callander Property Pty Ltd ATF Callander Bare Trus Unit 30, 340 Hope Island Road HOPE ISLAND QLD 4212  
Mrs TE Callander - same address as Borrower - separate statement not issued  
Mr PA Callander - same address as Borrower - separate statement not issued

**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 12 years in a row by *Money* magazine and currently offering a return of **4.35% 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 089 178 321. 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.



La Trobe Financial Services Pty Limited • ACN 006 479 527  
La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213  
**Account Number 40 135 663 3**  
Page No 2 of 3  
Statement Period 01.04.21 to 30.06.21

19-2

Callander SMSF Pty Ltd ATF Callander SMS  
17 Moorinya Circuit  
PIMPAMA QLD 4209

BPAY® Biller Code 18309 Reference No. 40 135 663 3  
ONLINE STATEMENTS NOW AVAILABLE on our website -  
*Login, My Home Loan, New Registration*

DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01.04.21	Opening Loan Balance			291,362.56
20.04.21	La Trobe Financial Quick Pay Repayment		2,228.00	289,134.56
30.04.21	Account Service Fee	15.00		289,149.56
30.04.21	Interest (30 days 5.44% p.a.)	1,299.10		290,448.66
20.05.21	La Trobe Financial Quick Pay Repayment		2,228.00	288,220.66
31.05.21	Account Service Fee	15.00		288,235.66
31.05.21	Interest (31 days 5.44% p.a.)	1,337.97		289,573.63
21.06.21	La Trobe Financial Quick Pay Repayment		2,228.00	287,345.63
30.06.21	Account Service Fee	15.00		287,360.63
30.06.21	Interest (30 days 5.44% p.a.)	1,291.43		288,652.06
30.06.21	Closing Loan Balance			288,652.06

From 1 May 2021 the Priority Discharge Fee will increase from \$190.00 to \$299.00.

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



La Trobe Financial Services Pty Limited - ACN 006 479 527  
La Trobe Financial Asset Management Limited - ACN 007 332 363 - AFSL 222213  
**Account Number 40 135 663 3**

Page No 3 of 3  
Statement Period 01.04.21 to 30.06.21

19-3

Callander SMSF Pty Ltd ATF Callander SMS  
17 Moorinya Circuit  
PIMPAMA QLD 4209

BPAY® Biller Code 18309 Reference No. 40 135 663 3  
ONLINE STATEMENTS NOW AVAILABLE on our website -  
Login, My Home Loan, New Registration

**Security Documents in Custody & Insurance Summary**

Registered Mortgages  
719919654

Title Reference  
51180485

Security Property  
29 McConnell Esplanade STRATHPINE QLD 4500

**Insurance Records**

Property Insurance	Minimum Cover Required \$	Policy No.	Sum Insured \$	Expiry Date
29 McConnell Esplanade STRATHPINE (Alliance Insura)	321, 000	63S019842LLP	321, 000	30/12/2022

# 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

# Loan Activity Statement

19-4

Account Number 40 135 663 3  
Page No 1 of 1  
Statement Period 01.07.21 to 01.08.21

Mr PA Callander  
17 Moorinya Circuit  
PIMPAMA QLD 4209

BPAY® Biller Code 18309 Reference No. 40 135 663 3  
Guarantor for Callander SMSF Pty Ltd ATF Callander SMSF  
ONLINE STATEMENTS NOW AVAILABLE on our website -  
Login, My Home Loan, New Registration

DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01. 07. 21	Opening Loan Balance			288, 652. 06
20. 07. 21	La Trobe Financial Quick Pay Repayment		2, 228. 00	286, 424. 06
30. 07. 21	Loan Discharge Fee	1, 350. 00		287, 774. 06
30. 07. 21	Electronic File Fee - Discharges	300. 00		288, 074. 06
30. 07. 21	Early Repayment Fee	3, 895. 37		291, 969. 43
30. 07. 21	Statement Issuance Fee	75. 00		292, 044. 43
30. 07. 21	Information Production Fee	290. 00		292, 334. 43
30. 07. 21	Interest	1, 286. 98		293, 621. 41
30. 07. 21	Discharge Receipt		293, 621. 41	0. 00
01. 08. 21	Closing Loan Balance			0. 00

POSTED





La Trobe Financial Services Pty Limited • ACN 006 479 527  
 La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213  
 Account Number 40 135 663 3

Callander SMSF Pty Ltd ATF Callander SMSF  
 17 Moorinya Circuit  
 PIMPAMA QLD 4209

15 July 2021

19-5

Dear La Trobe Financial Customer(s),

**Discharge of Mortgage - 29 McConnell Esplanade STRATHPINE 4500**

Thank you for your recent advice regarding the paying out of your loan. We wish to confirm the following is a breakdown of the Indicative Total Payout calculation:

Loan Balance as at 15/07/21	\$	288,652.06	
Interest calculated to 23/07/21	\$	989.48	- Interest
Discharge Settlement Fee	\$	1,350.00	} 6575-37
Electronic File Fee	\$	300.00	
Early Repayment Fee	\$	3,925.67	
Statement Issuance Fee	\$	75.00	
Title Release Fee	\$	290.00	
Legal Costs	\$	634.70	
<b>Indicative Total Payout Calculation as at 23/07/21</b>	<b>\$</b>	<b>296,216.91</b>	

d 7564-85

**Please note, your monthly loan repayments are due in full until the day discharge is complete.**

The above payout calculation does not include anticipated repayments or any redraws or other amounts debited to the account prior to discharge. Should settlement take place after this time the daily rate of interest will be payable at \$43.17 per day.

You or your representative must contact La Trobe Financial's Solicitor Purcell Partners on (03) 9783 7855 allowing ten (10) days notice to reserve a time for the discharge settlement.

Once the discharge settlement is complete, it is you or your representative's responsibility to attend to the registration of the Discharge of Mortgage at the Land Titles Office. At your request and a further cost, our Solicitor may assist you.

With the payout of your mortgage, **isn't it time your money worked harder for you?**

With returns starting from **0.85% & 4.35%p.a. variable**, our Fund offers investors market leading returns while aiming to provide stability through all economic cycles.

Further information is enclosed and if you would like to know more visit [www.latrobefinancial.com](http://www.latrobefinancial.com) or contact our Wealth Team experts on 1800 818 818.

296216-91 Payout old loan  
 291277-49 New loan funding



La Trobe Financial Services Pty Limited

-2-

La Trobe Financial Services Pty Limited • ACN 006 479 527

La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213

40 135 663 3

Thank you for your patronage, and if you require any further information please contact La Trobe Financial's Discharge Team on our customer service number 13 80 10.

19-6

Yours faithfully,

**Risako Huang**  
**Discharges Officer**



0540090-53-0000001-0000001

THE SECRETARY  
17 Moorinya Circuit  
Pimpama QLD 4209

Account Number	400087349
Account Name/s	Callander Smsf Pty. Ltd. lor & Atf Callander Smsf

Statement Period	
Issued Date	3 Jan 2022
Start Date	30 Jul 2021
End Date	31 Dec 2021

Statement Details	
Statement Number	1-00001
Page Number	1 of 3
Account Status	Active

Past statement over limit and overdue details	
Your past due/over limit amount:	\$0.00
The above amount is due and payable immediately.	

Current statement payment due details	
Your current payment due amount:	\$0.00
Current payment due date:	31 Jan 2022

Loan Account Limit:	\$286,763.68	Available Redraw:	\$112.02	Current Interest Rate:	4.04% p.a.
---------------------	--------------	-------------------	----------	------------------------	------------

Date	Transaction Particulars	Debits	Credits	Balance
30 JUL	<b>BALANCE BROUGHT FORWARD</b>			0.00 DR
30 JUL	<b>Settlement Amount</b>	291,362.00		291,362.00 DR
02 AUG	<b>Other Payment</b> Surplus Funds Confirmed by Treasury (BSB-ANZ01)		84.51	291,277.49 DR
30 AUG	<b>Direct Debit Payment</b> Direct Debit Payment		1,900.45	289,377.04 DR
30 AUG	<b>Regular Interest Charge</b>	999.44		290,376.48 DR
06 SEP	<b>Other Payment</b> TRANSFER 120158-400087349 FROM GADENS LAWYERS BSB:ANZ01		25.74	290,350.74 DR
30 SEP	<b>Direct Debit Payment</b> Direct Debit Payment		1,900.45	288,450.29 DR

Payments to this account may be made at any time. Your Loan Account Number for direct credit payments is:	BSB & Account number: 012-666 400087349
--	---

Please check the entries on this statement and report any errors immediately. All entries are subject to verification. Credit entries may be subject to clearance. Any adjustments or transactions not yet processed will appear on the next statement.

05490/53/0000001/0000001





Statement Period		Statement Details	
Issued Date	3 Jan 2022	Statement Number	1-00001
Start Date	30 Jul 2021	Page Number	2 of 3
End Date	31 Dec 2021	Account Status	Active

Date	Transaction Particulars	Debits	Credits	Balance
	<b>BALANCE BROUGHT FORWARD</b>			288,450.29 DR
30 SEP	<b>Regular Interest Charge</b>	996.27		289,446.56 DR
30 OCT	<b>Regular Interest Charge</b>	961.12		290,407.68 DR
01 NOV	<b>Direct Debit Payment</b> Direct Debit Payment		1,900.45	288,507.23 DR
30 NOV	<b>Direct Debit Payment</b> Direct Debit Payment		1,900.45	286,606.78 DR
30 NOV	<b>Regular Interest Charge</b>	990.35		287,597.13 DR
30 DEC	<b>Direct Debit Payment</b> Direct Debit Payment		1,900.45	285,696.68 DR
30 DEC	<b>Regular Interest Charge</b>	954.98		286,651.66 DR
	<b>TOTALS AT END OF PERIOD</b>	296,264.16	9,612.50	<b>286,651.66 DR</b>

Please note that the fees associated with your loan accounts have been amended, effective from 1<sup>st</sup> April 2022, please refer to the Schedule of Fees table that is attached.

Payments to this account may be made at any time. Your Loan Account Number for direct credit payments is:	BSB & Account number: 012-666 400087349
--	---

Please check the entries on this statement and report any errors immediately. All entries are subject to verification. Credit entries may be subject to clearance. Any adjustments or transactions not yet processed will appear on the next statement.

Statement Period		Statement Details	
Issued Date	3 Jan 2022	Statement Number	1-00001
Start Date	30 Jul 2021	Page Number	3 of 3
End Date	31 Dec 2021	Account Status	Active

### Supplementary Schedule of Fees

Effective 1<sup>st</sup> April 2022

<b>Loan Account Variation Fee</b>	Payable upon completion each time you request us to split, switch or convert a loan account or sub-account and we agree to the variation	\$250.00
<b>Loan Facility Variation Fee</b>	Payable upon completion each time you request, and we agree to change the loan facility including a principle increase, security variation, or similar.	\$450.00 plus Third Party Costs#
<b>Fixed Rate Fee<sup>^</sup></b>	Payable upon settlement if we agree to fix an interest rate on a loan account.	\$495.00 per request
<b>Annual Facility Fee</b>	Payable annually in advance on each anniversary of the settlement date.	\$395.00 per annum
<b>Settlement Cancellation Fee</b>	Payable after cancellation if you cancel a settlement for any reason. Not charged on Postponements.	\$300.00
<b>Break Costs (Fixed Loans)</b>	Payable on the discharge of a fixed rate loan.	Unascertainable
<b>Construction Administration Fee</b>	Payable for the draw downs and management of your loan through the construction process.	\$1,500.00 plus Third Party Costs#
<b>Manual Redraw Fee</b>	Payable if you request, and we approve a redraw and the request is made other than electronically.	\$25.00
<b>Ad Hoc Statement Fee</b>	Payable per statement cycle if you request, and we provide an ad hoc statement.	\$15.00
<b>Insurance Renewal Fee</b>	Payable if you do not provide evidence of a current building insurance policy and we renew or take out building insurance on your behalf.	\$200.00 per renewal plus our out-of-pocket expenses which will include the costs of the insurance premium which is unascertainable.
<b>Dishonour Fee</b>	Payable to cover our administrative costs when there is a dishonoured payment. You must also pay any third party costs we incur.	\$20.00 per dishonour, plus Third Party Costs#
<b>Arrears Administration Fee</b>	Payable on the day after your account has been in arrears for 10 days and on the same day each month thereafter until all arrears has been repaid.	\$150.00 per month
<b>Discharge Administration Fee</b>	Payable per discharge of mortgage if we are required to discharge your mortgage or any related security.	\$1,500.00 plus Third Party Costs#

<sup>^</sup> Subject to approval and availability. Fees apply. # Third Party Costs; cost/s incurred by services provider/s external to Origin Mortgage Management Services and will vary depending on the nature of the service and request. These cost/s are passed on directly to the applicant/s. Supplementary Schedule of fees are to be considered with the schedule of fees outlined in your loan contract.

#### Better Choice Home Loans

ABN 79 095 728 868 Australian Credit Licence Number 378333

Address: Floor 5 cavil st Surfers Paradise Queensland QLD 4217, PO Box 845 Surfers Paradise QLD 4217

Telephone: 1300 334 336 Fax: 1300 434 336 email: info@betterchoice.com.au

Website: www.betterchoice.com.au


20.4



**Better Choice**  
Make a Better Choice

Callander SMSF Pty. Ltd. IOR & ATF  
Callander SMSF  
17 Moorinya Circuit  
Pimpama, QLD, 4209, Australia

## Your Statement

Account Name/s:	Callander SMSF Pty. Ltd. IOR & ATF Callander SMSF
BSB 012-666	Account Number 400087349
Product Name	Better Choice - SMSF Loan
Account Status	Active
Statement Period	01 Jan 2022 to 30 Jun 2022
Current Interest Rate	4.79 % p.a.
Enquiries 	1300 334 336

## Your Loan Account Summary

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance
\$286,651.66 DR		\$5,862.57		\$11,444.89		\$281,069.34 DR
		Loan Account Limit				\$281,182.91
		Available redraw				\$113.57
		Interest charged this statement period				\$5,862.57
		Offset benefit for this statement period				\$0.00
		Interest charged this financial year				\$10,764.73
		Offset benefit for this financial year				\$0.00

## Your Repayment Details

Minimum Repayment Amount	Repayment Frequency	Repayment Due Date
\$1,942.64	Monthly	30 of every month



**Your Statement:** Please check the entries on this statement and report any errors immediately. All entries are subject to verification. Credit entries may be subject to clearance. Any adjustments or transactions not yet processed will appear on the next statement.



**Making Repayments:** Automatically make repayments each week, fortnight, or month by setting up a direct debit from your external account. Unlimited additional repayments on our Variable Home Loans, making it easier than ever to pay off your home loan faster.



**Internet Access:** Better Choice Home Loans provides our customers with a real-time online platform to help you access all your information. View your transactions and balances easily in a single place. Visit [www.betterchoice.com.au](http://www.betterchoice.com.au)

Better Choice Home Loans Pty Limited  
ACN 095 728 868 Australian Credit Licence Number 378333  
Address: CAVILL AVENUE SURFERS PARADISE QLD 4217 Telephone: 1300 334 336 Email: [info@betterchoice.com.au](mailto:info@betterchoice.com.au)

Program Manager: Columbus Capital Pty Limited trading as Origin Mortgage Management Services  
ACN 119 531 252, Australian Credit Licence Number 337303

20.5

## Your Transaction Summary

Date	Transaction Details	Debits	Credits	Balance
01 Jan 2022	Balance brought forward			\$286,651.66 DF
30 Jan 2022	Interest	\$983.56		\$287,635.22 DF
31 Jan 2022	Direct Debit Direct Debit Payment. Receipt # 96493549347		\$1,900.45	\$285,734.77 DF
28 Feb 2022	Direct Debit Direct Debit Payment. Receipt # 96493549347		\$1,900.45	\$283,834.32 DF
28 Feb 2022	Interest	\$917.37		\$284,751.69 DF
30 Mar 2022	Direct Debit Direct Debit Payment. Receipt # 96493549347		\$1,900.45	\$282,851.24 DF
30 Mar 2022	Interest	\$945.53		\$283,796.77 DF
30 Apr 2022	Interest	\$973.77		\$284,770.54 DF
02 May 2022	Direct Debit Direct Debit Payment. Receipt # 96493549347		\$1,900.45	\$282,870.09 DF
09 May 2022	Interest rate adjusted from 4.040% to 4.290% effective from 17/05/2022			\$282,870.09 DF
30 May 2022	Direct Debit Direct Debit Payment. Receipt # 96493549347		\$1,900.45	\$280,969.64 DF
30 May 2022	Interest	\$964.89		\$281,934.53 DF
09 Jun 2022	Interest rate adjusted from 4.290% to 4.790% effective from 17/06/2022			\$281,934.53 DF
30 Jun 2022	Direct Debit Direct Debit Payment. Receipt # 96493549347		\$1,942.64	\$279,991.89 DF
30 Jun 2022	Interest	\$1,077.45		\$281,069.34 DF
<b>TOTALS AT END OF PERIOD</b>		<b>\$5,862.57</b>	<b>\$11,444.89</b>	<b>\$281,069.34 DF</b>

## Overdue Payment Summary

Total Amount Payable including Arrears		Payment Due Date
\$1,942.64		01 Aug 2022
Scheduled Payment Amount		\$1,942.64
Arrears Amount Due		\$0.00
<b>The Arrears Amount is due and payable immediately.</b>		
Total		\$1,942.64

Dear Customer,

We have introduced a new 'look and feel' to our customer statements and new functionality; this includes a Loan Summary plus 'at a glance' & helpful information on the first page.

The Interest Charged (net after offset benefit) for both this Financial Year and for this Statement Period are now displayed on each statement.

The Interest Offset benefit for this Financial Year and for this Statement Period will also be displayed on each statement.

To further improve your customer experience with us, more changes will be made to improve our statements moving forward.

Better Choice Home Loans Pty Limited  
 ACN 095 728 868 Australian Credit Licence Number 378333  
 Address: CAVILL AVENUE SURFERS PARADISE QLD 4217 Telephone: 1300 334 336 Email: info@betterchoice.com.au

Program Manager: Columbus Capital Pty Limited trading as Origin Mortgage Management Services  
 ACN 119 531 252, Australian Credit Licence Number 337303

20.6

Leeza Cox

**From:** CALLANDER, Peter (pcall12) <pcall12@eq.edu.au>  
**Sent:** Friday, 24 March 2023 1:26 AM  
**To:** Leeza Cox  
**Subject:** Fwd: SHORTFALL SETTLEMENT FUNDS: Callander SMSF Pty. Ltd. (120158-400087349) Advance of \$291,362.00 Refinance " QLD [GQ-BD.FID3743568]

I also found this. It came from Wayne (who works for SimmonsLivingstone). It mentions a difference in a payout figure. It was sent to my Hotmail email address. This might help?

Get [Outlook for iOS](#)

**From:** Peter Callander <pete\_callander@hotmail.com>  
**Sent:** Friday, March 24, 2023 1:22:48 AM  
**To:** CALLANDER, Peter (pcall12) <pcall12@eq.edu.au>  
**Subject:** Fwd: SHORTFALL SETTLEMENT FUNDS: Callander SMSF Pty. Ltd. (120158-400087349) Advance of \$291,362.00 Refinance " QLD [GQ-BD.FID3743568]

Get [Outlook for iOS](#)

**From:** Wayne Milner <Wayne@SimmonsLivingstone.com.au>  
**Sent:** Thursday, July 29, 2021 2:01:12 PM  
**To:** 'Peter Callander' <pete\_callander@hotmail.com>  
**Cc:** 'Eliza.Bulloch@gadens.com' <Eliza.Bulloch@gadens.com>  
**Subject:** FW: SHORTFALL SETTLEMENT FUNDS: Callander SMSF Pty. Ltd. (120158-400087349) Advance of \$291,362.00 Refinance " QLD [GQ-BD.FID3743568]

Hello Pete,  
 The lawyer for Better Choice, Gadens has provided the below in relation to the shortfall.

Could you please arrange to transfer by EFT today the following

AMOUNT \$5,473.63 (Shortfall of \$5,273.63 plus a buffer of \$200. The buffer will cover any late minute fees which should be zero. Any outstanding amount will be refunded to you.

Bank Details

Trust Account Name:	Gadens Lawyers Practice Trust Account
Bank:	Westpac Banking Corporation
Branch:	260 Queen Street, Brisbane
BSB:	034 001
Account Number:	212385
Reference:	202124568:EXB / Or Callander SMSF Pty. Ltd.

Once EFT completed please email a receipt as follows

[Eliza.Bulloch@gadens.com](mailto:Eliza.Bulloch@gadens.com)

[wayne@simmonsLivingstone.com.au](mailto:wayne@simmonsLivingstone.com.au)

Regards,

Wayne Milner | Finance Broker

[wayne@simmonsLivingstone.com.au](mailto:wayne@simmonsLivingstone.com.au)

989.48 Interest  
 4484.15 borrow costs  
 -----  
 5473.63  
 -----

20.7



**Simmons Livingstone & Associates**

ACCOUNTING | TAXATION | INSURANCE | BUSINESS ADVICE | FINANCIAL PLANNING



30/340 Hope Island Road, Hope Island QLD 4212  
PO Box 806, Oxenford 4210 Australia  
Tel 07 5561 8800 | Mob 0455 123 024 | Fax 07 5561 8700  
simmonslivingstone.com.au

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We will never rent or sell your information.*

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---

**From:** Kerry Anderson  
**Sent:** Thursday, 29 July 2021 1:54 PM  
**To:** Wayne Milner <Wayne@Simmonslivingstone.com.au>  
**Subject:** FW: SHORTFALL SETTLEMENT FUNDS: Callander SMSF Pty. Ltd. (120158-400087349) Advance of \$291,362.00 Refinance â€" QLD [GQ-BD.FID3743568]

---

**From:** Eliza Bulloch [<mailto:Eliza.Bulloch@gadens.com>]  
**Sent:** Thursday, 29 July 2021 1:50 PM  
**To:** Kerry Anderson <Kerry@Simmonslivingstone.com.au>  
**Cc:** [SCS@betterchoice.com.au](mailto:SCS@betterchoice.com.au)  
**Subject:** SHORTFALL SETTLEMENT FUNDS: Callander SMSF Pty. Ltd. (120158-400087349) Advance of \$291,362.00 Refinance â€" QLD [GQ-BD.FID3743568]

Hi Kerry

**MATTER DETAILS**

Borrower's Name:	Callander SMSF Pty. Ltd. ACN 635 997 367 both in its own right and in its capacity as trustee for the Callander SMSF
Settlement Date:	Friday 30 July 2021
Loan No.:	120158-400087349 - 400087349
Reference:	202124568:EXB

We have received an indicative payout figure from La Trobe as at Thursday 29 July 2021 and there is a shortfall of - \$5,273.63.

20-8

Please note we do not get provided with a breakdown of the payout figure from La Trobe.

As this is an indicative payout figure as at 29 July 2021, we recommend you allow a **buffer of no less than \$200.00 to allow for interest.**

For settlement to proceed tomorrow, you will need to organise for a **deposit** of cleared funds into our trust account.

**Please note if these are not transferred by EFT by COB today they will not clear in our account in time for settlement tomorrow.**

**If an EFT is not made by COB today, you will need to attend a Westpac Branch and deposit the shortfall amount into our trust account as a CASH deposit only by no later than 12:30pm tomorrow in order for settlement to proceed.**

**\*\*\*If funds are transferred by any other method this will delay settlement\*\*\***

Our trust account details are:

Trust Account Name:	Gadens Lawyers Practice Trust Account
Bank:	Westpac Banking Corporation
Branch:	260 Queen Street, Brisbane
BSB:	034 001
Account Number:	212385
Reference:	202124568:EXB / Or Callander SMSF Pty. Ltd.

**Please provide a receipt once the deposit or transfer has been made.**

If this is not going to be possible, please let me know so we can cancel the settlement booking.

Should you have any queries, please do not hesitate to contact me.

Payee	Disbursement Details	Amount
<b>400087349 - Variable rate account No 1 - \$291,362.00</b>		
Better Choice Home Loans	Application fee (Manager)	\$499.00
Perpetual Corporate Trust Limited	Annual facility fee	\$395.00
PEXA	PEXA Settlement fee	\$59.07
Gadens Lawyers Practice Trust Account	<b>Our Fees &amp; Outlays comprising:</b> Professional fees \$700.00 Other fees \$85.00 <b>Other Charges (subject to GST)</b> <b>Search fees</b> Company Search \$30.40 PPSR Search \$35.20 Title Search \$46.80 <b>Plus GST \$89.74</b>  <b>Registration (State Government fees):</b> Release Mortgage \$197.00 Mortgage \$197.00	\$1,381.14
La Trobe Financial	Settlement Monies (Loan Payout)	\$293,578.72
PURCELL PARTNERS	Settlement Monies (<N/A>)	\$722.70
	SHORTFALL	-\$5,273.63
<b>Total Loan Amount</b>		<b>\$291,362.00</b>

Kind regards

20-9

**Eliza Bulloch** | Graduate | gadens  
[eliza.bulloch@gadens.com](mailto:eliza.bulloch@gadens.com) | T +61 7 3231 1612 | F +61 7 3229 5850  
Level 11, 111 Eagle Street, Brisbane, QLD, Australia 4000

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21-1

## Activity statement 004

### Tax type summary

Income tax year	2022
Period	01 July 2021 - 30 June 2022
Type	Pay as you go Instalments
Balance	\$2,144.00 DR

### Transactions

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
28/10/2021	28/10/2021	Original Activity Statement for the period ending 30 Sep 21 - PAYG Instalments	\$189.00		\$189.00 DR
15/02/2022	28/02/2022	Original Activity Statement for the period ending 31 Dec 21 - PAYG Instalments	\$189.00		\$378.00 DR
11/04/2022	28/04/2022	Original Activity Statement for the period ending 31 Mar 22 - PAYG Instalments	\$189.00		\$567.00 DR
31/07/2022	28/07/2022	Original Activity Statement for the period ending 30 Jun 22 - PAYG Instalments	\$1,577.00		\$2,144.00 DR

POSTED



21-2

## Activity statement 004

Date generated	11 January 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

## Transactions

18 results found - from 11 January 2021 to 11 January 2023 sorted by processed date ordered newest to oldest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
21 Dec 2022	20 Dec 2022	Payment received		\$546.00	\$0.00
20 Dec 2022	28 Feb 2023	Original Activity Statement for the period ending 31 Dec 22 - PAYG Instalments	\$546.00		\$546.00 DR
30 Oct 2022	30 Oct 2022	General interest charge			\$0.00
30 Oct 2022	28 Oct 2022	Original Activity Statement for the period ending 30 Sep 22 - PAYG Instalments	\$546.00		\$0.00
13 Oct 2022	12 Oct 2022	Payment received		\$546.00	\$546.00 CR
31 Jul 2022	31 Jul 2022	General interest charge			\$0.00
31 Jul 2022	28 Jul 2022	Original Activity Statement for the period ending 30 Jun 22 - PAYG Instalments	\$1,577.00		\$0.00
22 Jul 2022	21 Jul 2022	Payment received		\$1,577.00	\$1,577.00 CR
13 Apr 2022	12 Apr 2022	Payment received		\$189.00	\$0.00
11 Apr 2022	28 Apr 2022	Original Activity Statement for the period ending 31 Mar 22 - PAYG Instalments	\$189.00		\$189.00 DR
18 Feb 2022	17 Feb 2022	Payment received		\$189.00	\$0.00
15 Feb 2022	28 Feb 2022	Original Activity Statement for the period ending 31 Dec 21 - PAYG Instalments	\$189.00		\$189.00 DR
29 Oct 2021	28 Oct 2021	Payment received		\$189.00	\$0.00
28 Oct 2021	28 Oct 2021	Original Activity Statement for the period ending 30 Sep 21 - PAYG Instalments	\$189.00		\$189.00 DR
28 Jul 2021	28 Jul 2021	Original Activity Statement for the period ending 30 Jun 21 - PAYG Instalments	\$189.00		\$0.00
20 Jul 2021	19 Jul 2021	Payment received		\$189.00	\$189.00 CR
6 Jun 2021	28 Apr 2021	Original Activity Statement for the period ending 31 Mar 21 - PAYG Instalments	\$189.00		\$0.00



21-3

## Income tax 002

Date generated	11 January 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

## Transactions

4 results found - from 11 January 2021 to 11 January 2023 sorted by processed date ordered newest to oldest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
13 May 2022	12 May 2022	Payment received		\$2,025.85	\$0.00
9 May 2022	16 May 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$2,025.85		\$2,025.85 DR
12 Feb 2021	11 Feb 2021	Payment received		\$1,274.90	\$0.00
8 Feb 2021	2 Mar 2021	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 19 to 30 Jun 20	\$1,274.90		\$1,274.90 DR