



LOAN COVER SHEET

SELF MANAGED SUPER FUND (SMSF) PROPERTY LOAN

EMAIL mortgageapplications@macquarie.com

WIN: []

Referrer details

Group	Beagle Finance Pty Ltd	Phone	(03) 92089313
Referrer	Danny Kelb	Fax	()
Loan consultant	Danny Kelb	Email	loans@esuperfund.com.au
Licence number	373097	BDM	Farand Shoaei

Application details

SMSF Trustee 1	Nicholas Albert Jasprizza-Quinn	Proposed settlement date	/ /
SMSF Trustee 2	David Mark Jasprizza Quinn	Loan amount	430,000
Application type	Trustee 3: Courtney Robert Jasprizza Quinn Trustee 4: Elle Bridgette Jasprizza-Quinn LVR		79.48 %
<input type="checkbox"/> Pre-approval only <input checked="" type="checkbox"/> Full approval/settlement <input type="checkbox"/> Consents <input type="checkbox"/> Other variations			
Has an upfront valuation been ordered?		<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Valex reference number: 5909353

Application notes (Please use separate page if necessary)

Loan purpose, Borrower(s) objectives and needs.

Dear Sir/Madam,
Clients are applying to borrow \$430,000 to purchase an investment property of approximately \$541,000.

Employment and financial situation (SMSF members): For PAYG Borrower(s) where <12mths in current role, please detail employment history including role & status. For Self employed Borrower(s) show break-down of income calculations and comment if Assets and Liabilities position does not match income level/employment length, where there is any employment/income instability or any other items likely to affect serviceability.

The clients are PAYG applicants. Applicant 1's annual base income is \$119,505, applicant 2's annual base income is \$80,000, applicant 3's annual base income is \$177,000 and applicant 4's annual base income is \$72,230. The clients have \$195,000 in CBA bank account and will transfer \$6,000 from industry super. There is evidence showing enough funds to complete the transaction.

Credit history: Comment on any known credit enquiries or defaults in the past 12 months and provide details of the outcome.

Referrer declarations

I have:
 Conducted a face-to-face interview with the Borrower(s) and any Guarantor(s). If not, specify the reason for exception below:

Clients live interstate and were unable to attend the office

- Completed the AML/CTF Identification Declaration in the application form and hold legible copies of identification documents (containing clear photographic images and details).
- Established each Borrower and Guarantor speaks English sufficiently to understand the nature of the transaction.
- Deleted all tax file numbers in loan documentation.

Responsible Lending

Made reasonable enquiries about my client's financial situation, their requirements and objectives and taken reasonable steps to verify their financial situation, made a preliminary assessment about whether the credit contract is 'not unsuitable' and have provided all information I feel is relevant for the Lender to make an assessment.

No inter-related sales arrangement

To my knowledge:

- The SMSF Trustee has sourced the proposed security property of their own volition.
- An accountant, financial planner or other financial advice provider or their related businesses has not received a payment, marketing or referral fee from the vendor or realtor as a result of the property sale.

Signature		Date	30 / 09 / 2015
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IMPORTANT: SMSF Property Loan – application and supporting documentation checklist

All loans

- Loan application has been fully completed (including asset and liability sections for both the SMSF Trustees and Guarantor/s, client phone numbers, dated and signed by all borrowers and guarantors).
- 'Yes/No' questions completed in the employment and financial position section in regards to any foreseeable changes.
- Correct number and age of dependent(s) captured (if relying on family tax A & B benefits children must be 11 years or younger).
- Certified copy of the SMSF Trust Deed.
- Certified copy of the Holding Trust Deed.
- Proof of interest /dividend earning SMSF Investments (share certificates, holding statements or financial statements).
- Proof of SMSF expenses (letter from accountant or previous years' tax return or invoices and receipts).
- Income evidence for SMSF members, evidencing superannuation contributions and ability to service the loan as Guarantors (see below for PAYG and Self employed requirements. all SMSF members must be loan Guarantors).
- Income evidence, as per standard lending guidelines, to assess Guarantor's capacity to repay in the event of default.
- Current up-to-date rates notices and body corporate levies (where applicable) for all properties listed on the Assets and Liabilities statement (SMSF and Guarantors).
- Completed SMSF Property loan serviceability calculator for the SMSF.
- Completed standard serviceability calculator for the Guarantor/s.
- Fully completed **AML-CTF** Customer ID Checklist with copies of correctly certified identification documents.
- Authorisation provided to employer for Macquarie to perform employment verification via telephone.

PAYG – Income evidence

- Two of the three most recent computer generated payslips containing as a minimum the Borrower name, employer's name and ABN, and year-to-date income and showing mandatory 9.5% superannuation contributions.
- Where superannuation contributions cannot be evidenced on the payslip a recent letter from the employer that is on company letterhead (not older than 60 days) stating the superannuation contributions made for the corresponding payslips.
- Letter from Government employers that have higher than 9.5% mandatory super - this can be used in servicing if employment term exceeds 2 years.

Also satisfy one of the following options:

- The most recent financial year's PAYG summary or ATO Tax Assessment Notice.
- A lodged tax return (with accountant or tax agent details noted).
- A recent letter from the employer that is on company letterhead (not older than 60 days) stating basis of current employment, occupation or role, length of employment and current base income (identifying any regular overtime, bonuses, allowances etc) and breakdown of salary package (if applicable).

Self employed - SMSF members and loan Guarantors (all SMSF members must be loan Guarantors)

- Statement from SMSF Trustee or SMSF tax returns verifying super contributions by self employed members for the past 2 years.
- Where the SMSF has not been setup for 2 years, most recent contributions to superannuation to be evidenced via most recent two years lodged business tax returns or an accountant's letter. Consideration will also be given to documented financial plans for future super contributions (where historical super contributions are not sufficient).
- Most recent two years lodged business tax returns (including profit and loss) with the accountant or tax agent details noted on all tax returns. Most recent corresponding ATO Tax Assessment Notice must be provided.

Rental income (please provide one of the following for each property)

- Latest rental statement issued by a real estate agent showing the name of the owner and property address.
- Latest tax return showing gross rental income received for the property.
- Letter from real estate agent advising the expected rent to be received and the address of the property

(Note: rental appraisals can only be received for purchases).

Purchase

- Fully signed contract showing no evidence of non-arms length transactions or related party (to include a third party agent's details).
- Evidence of funds to complete from SMSF.
- Copy of Sale Agreement/Contract (If Queensland property, also a copy of 27c Certificate).
- NRAS - Copy of the consortium agreement (the consortium must be on the Lender's approved panel).

Refinance of an existing SMSF loan

- Copies of statements for previous six months, showing the full name of the Borrowers and account number. Statements to have running balances and transaction history. Any arrears, late payments or default fees to have a satisfactory explanation from the applicant and addressed in application notes.
- A full copy of the existing loan offer and contract to be refinanced.

Note: The above information acts as a summary only, please refer to the appropriate Referrer Guide and supporting documentation.

***** PLEASE DELETE ALL TAX FILE NUMBERS *****

IMPORTANT: You must hold an Australian Financial Service Licence (AFSL) and an Australian Credit Licence (ACL) or be appointed as a credit representative of an ACL holder in order to assist a customer with, or suggest or offer to a customer, a consumer credit product. Macquarie will not accept any consumer credit application from an unlicensed person unless an appropriate exemption applies.

Except for Macquarie Bank Limited ABN 46 008 583 542 (MBL), any Macquarie entity referred to on this page is not an authorised deposit-taking institution for the purposes of the Banking Act 1959 (Cth). That entity's obligations do not represent deposits or other liabilities of MBL. MBL does not guarantee or otherwise provide assurance in respect of the obligations of that entity, unless noted otherwise.

This information has been prepared by Macquarie Securitisation Limited (Australian Credit Licence 237863) ACN 003 297 336. Before making a decision about whether to acquire a credit or lending product, a person should obtain and review the terms and conditions relating to that product and also seek independent financial, legal and taxation advice.

MACQUARIE BANK MORTGAGE SMSF PROPERTY LOAN APPLICATION



MACQUARIE

PLEASE COMPLETE

Pre-approval (property yet to be determined)

Note:

- Individual SMSF trustees must complete the Personal Details section.
- Corporate SMSF trustees must complete the Personal Details section for all directors as well as Corporate Details.

- Corporate Holding trustees must complete the Personal Details section for all directors as well as Corporate Details.

Personal Details Applicant 1

Trustee of SMSF trust (please tick if applicable) Company director

Title Mr Mrs Ms Miss Other Mr

Surname **Jasprizza-Quinn**

First name **Nicholas**

Middle name/s **Albert**

Any other names known by (if not applicable insert 'none')

Date of birth **17/12/1983** Gender Female Male

Driver's licence no. **2127635**

Expiry date **17/12/18** Marital status **Single.**

Residential address (not PO Box) **26 Pelsart St**

Suburb **RED HILL** State **ACT**

Postcode **2603** Years there **3+**

Remote area (tick here if you live more than 250 km from the nearest urban centre with a population of more than 2,500)

Previous address (if current less than 3 years) Years there

Suburb State Postcode

Mailing address after settlement (if different from above)

Suburb State Postcode

Do you rent own mortgage board

Telephone (home) **N/A** Telephone (work) **(02) 6277 8851**

Mobile **0410818550** Fax

Email address **mail@jasprizza.com.au**

Spouse's name **NIA.**

Mother's maiden name **Jasprizza**

Name of friend or relative not living with you **Courtney**

Relationship **Brother**

Friend or relative's phone number **0405925822**

No. of dependants (please advise ages) **0 NIA.**

Do you have a Macquarie Bank credit card? Yes No

For existing Macquarie clients your Access Code (MAC ID)

Country of citizenship **Australian**

Personal Details Applicant 2

Trustee of SMSF trust (please tick if applicable) Company director

Title Mr Mrs Ms Miss Other Mr

Surname **Jasprizza Quinn**

First name **David**

Middle name/s **Mark**

Any other names known by (if not applicable insert 'none')

Date of birth **13/05/1981** Gender Female Male

Driver's licence no. **2064391**

Expiry date **19/03/17** Marital status **Single.**

Residential address (not PO Box) **26 Pelsart St 5B Ross St**

Suburb **RED HILL O'CONNOR** State **ACT**

Postcode **2603** Years there **6 months**

Remote area (tick here if you live more than 250 km from the nearest urban centre with a population of more than 2,500)

Previous address (if current less than 3 years) Years there **3+**

Suburb **Red Hill** State **ACT** Postcode **2603**

Mailing address after settlement (if different from above)

Suburb State Postcode

Do you rent own mortgage board

Telephone (home) **N/A** Telephone (work)

Mobile **0408607722** Fax

Email address **mail@jasprizza.com.au**

Spouse's name **NIA.**

Mother's maiden name **Jasprizza**

Name of friend or relative not living with you **Courtney**

Relationship **Brother**

Friend or relative's phone number **0405925822**

No. of dependants (please advise ages) **0**

Do you have a Macquarie Bank credit card? Yes No

For existing Macquarie clients your Access Code (MAC ID)

Country of citizenship **Australian**

TWM33/4 U4/13

ADDITIONAL APPLICANT 3 & 4

MACQUARIE BANK MORTGAGE SMSF PROPERTY LOAN APPLICATION



Pre-approval (property yet to be determined)

Note:

- Individual SMSF trustees must complete the Personal Details section.
- Corporate SMSF trustees must complete the Personal Details section for all directors as well as Corporate Details.

- Corporate Holding trustees must complete the Personal Details section for all directors as well as Corporate Details.

Personal Details Applicant 3

Trustee of SMSF trust (please tick if applicable) Company director

Title Mr Mrs Ms Miss Other Mr

Surname **Quinn**

First name **Courtney**

Middle name/s **Robert Jasprizza**

Any other names known by (if not applicable insert 'none')

Date of birth **25/02/1985** Gender Female Male

PLEASE COMPLETE Driver's licence no. **21 09878**

Expiry date **25/02/2015** Marital status **Married**

Residential address (not PO Box) **26 Pelsart St 4 Ultimo St**

Suburb **RED HILL CRACE** State **ACT**

Postcode **2603 2911** Years there **3+**

Remote area (tick here if you live more than 250 km from the nearest urban centre with a population of more than 2,500)

PLEASE COMPLETE Previous address (if current less than 3 years) Years there

Suburb State Postcode

Mailing address after settlement (if different from above)

PLEASE COMPLETE Suburb State Postcode

Do you rent own mortgage board

Telephone (home) Telephone (work)

Mobile **0405925822** Fax

Email address **mail@jasprizza.com.au**

PLEASE COMPLETE Spouse's name **Kirsten Quinn**

Mother's maiden name **Jasprizza**

Name of friend or relative not living with you **Nicholas Quinn**

Relationship **Brother**

PLEASE COMPLETE Friend or relative's phone number **0410818550**

PLEASE COMPLETE No. of dependants (please advise ages) **1 (2 yrs old)**

PLEASE COMPLETE Do you have a Macquarie Bank credit card? Yes No

For existing Macquarie clients your Access Code (MAC ID)

Country of citizenship **Australian**

Personal Details Applicant 4

Trustee of SMSF trust (please tick if applicable) Company director

Title Mr Mrs Ms Miss Other Ms

Surname **Jasprizza-Quinn**

First name **Elle**

Middle name/s **Bridgette**

Any other names known by (if not applicable insert 'none')

Date of birth **18/03/1990** Gender Female Male

Driver's licence no. **5073606** PLEASE COMPLETE

Expiry date **18/03/2020** Marital status **Single**

Residential address (not PO Box) **26 Pelsart St 25/121 Easty St**

Suburb **RED HILL Phillip** State **ACT**

Postcode **2606 2603** Years there **1+** PLEASE COMPLETE

Remote area (tick here if you live more than 250 km from the nearest urban centre with a population of more than 2,500)

Previous address (if current less than 3 years) Years there **2**

26 Pelsart St

Suburb **Red Hill** State **ACT** Postcode **2603**

Mailing address after settlement (if different from above)

PLEASE COMPLETE Suburb State Postcode

Do you rent own mortgage board

Telephone (home) Telephone (work)

Mobile **0437267131** Fax

Email address **elle@jasprizza.com.au**

PLEASE COMPLETE Spouse's name **NIA**

Mother's maiden name

Name of friend or relative not living with you **Courtney Quinn**

Relationship **Courtney Brother**

PLEASE COMPLETE Friend or relative's phone number **040592822**

PLEASE COMPLETE No. of dependants (please advise ages) **0**

PLEASE COMPLETE Do you have a Macquarie Bank credit card? Yes No

For existing Macquarie clients your Access Code (MAC ID)

Country of citizenship **Australian**

Employment Details *(if applicable)* Applicant 1

Name of current employer
 Specialized Services T/A
 Occupation Power Pays
 IT Project Manager
 Employer ABN
 39600234160.
 Commencement date 8/10/2012
 Income (gross annual) \$119,505.
 If less than 3 years, previous employer/s
 Data IT solutions Pty Ltd. T/A
 Occupation Power Pays
 IT Project Manager (as above)
 Length of service
 8/10/2012.

Do you foresee any changes to your income that will **decrease** your ability to meet your obligations under this loan contract in the reasonable foreseeable future? (e.g. pending retirement, work changes due to family circumstances, returning to study, etc)
 No Yes (please specify)

Employment Details *(if applicable)* Applicant 2

Name of current employer
 The Duxton
 Occupation
 Manager
 Employer ABN
 80154249288
 Commencement date 1/7/12
 Income (gross annual) \$80,000
 If less than 3 years, previous employer/s
 Occupation
 Length of service

Do you foresee any changes to your income that will **decrease** your ability to meet your obligations under this loan contract in the reasonable foreseeable future? (e.g. pending retirement, work changes due to family circumstances, returning to study, etc)
 No Yes (please specify)

PLEASE COMPLETE

Self Employment Details *(if applicable)*

Name of business
 Nature of business
 Telephone
 Facsimile
 Mobile
 Email address
 Name of accountant's firm
 Name of accountant
 Telephone
 Email address

Do you foresee any changes to your income that will **decrease** your ability to meet your obligations under this loan contract in the reasonable foreseeable future? (e.g. pending retirement, work changes due to family circumstances, returning to study, etc)
 No Yes (please specify)

SMSF Trust Details

Full name of trust Team Quinn Superfund ABN 993 413 388 11
 Type of trust SELF MANAGED SUPER FUND Country where trust was established AUSTRALIA
 Trust's business activity/purpose RETIREMENT
 Full name of each beneficiary or provide details of the membership class/es (if there are more beneficiaries provide details on a separate sheet)
 1. Nicholas Albert Jasprizza-Quinn
 2. David Mark Jasprizza Quinn
 3. Courtney Robert Jasprizza Quinn
 4. Elle Bridgette Jasprizza-Quinn

Holding Trust Details *(once established)*

Full name of trust Jasprizza Consulting Group PTY LTD
 Type of trust SMSF Holding Trust Country where trust was established Australia
 Trust's business activity/purpose Purchase of a property via SMSF
 Full name of each beneficiary or provide details of the membership class/es (if there are more beneficiaries provide details on a separate sheet)
 1. Nicholas Albert Jasprizza-Quinn
 2. David Mark Jasprizza-Quinn
 3. Courtney Robert Jasprizza-Quinn
 4. Elle Bridgette Jasprizza-Quinn

TO BE ADVISED

ADDITIONAL APPLICANT 3 & 4

Employment Details (if applicable) Applicant 3

Name of current employer

Occupation

Employer ABN

Commencement date

Income (gross annual)

If less than 3 years, previous employer/s

Occupation

Length of service

Do you foresee any changes to your income that will **decrease** your ability to meet your obligations under this loan contract in the reasonable foreseeable future? (e.g. pending retirement, work changes due to family circumstances, returning to study, etc)

No Yes (please specify)

Employment Details (if applicable) Applicant 4

Name of current employer

Occupation

Employer ABN

Commencement date

Income (gross annual)

If less than 3 years, previous employer/s

Occupation

Length of service

Do you foresee any changes to your income that will **decrease** your ability to meet your obligations under this loan contract in the reasonable foreseeable future? (e.g. pending retirement, work changes due to family circumstances, returning to study, etc)

No Yes (please specify)

PLEASE COMPLETE

Self Employment Details (if applicable)

Name of business ACN/ABN

Nature of business ABN registration date Years trading

Telephone Facsimile Mobile

Email address

Name of accountant's firm Name of accountant

Telephone Email address

Do you foresee any changes to your income that will **decrease** your ability to meet your obligations under this loan contract in the reasonable foreseeable future? (e.g. pending retirement, work changes due to family circumstances, returning to study, etc)

No Yes (please specify)

SMSF Trust Details

Full name of trust ABN

Type of trust Country where trust was established

Trust's business activity/purpose

Full name of each beneficiary **or** provide details of the membership class/es (if there are more beneficiaries provide details on a separate sheet)

1. <input type="text" value="Nicholas Albert Jasprizza-Quinn"/>	3. <input type="text" value="Courtney Robert Jasprizza Quinn"/>
2. <input type="text" value="David Mark Jasprizza Quinn"/>	4. <input type="text" value="Elle Bridgette Jasprizza-Quinn"/>

Holding Trust Details (once established)

Full name of trust

Type of trust Country where trust was established

Trust's business activity/purpose

Full name of each beneficiary **or** provide details of the membership class/es (if there are more beneficiaries provide details on a separate sheet)

1. <input type="text" value="Nicholas A Jasprizza-Quinn"/>	3. <input type="text" value="Courtney R Jasprizza-Quinn"/>
2. <input type="text" value="David M Jasprizza-Quinn"/>	4. <input type="text" value="Elle B Jasprizza-Quinn"/>

TO BE ADVISED

SMSF Corporate Trustee Details *Only where the trustee of the SMSF Trust is a corporate entity*

Borrower Trustee of a trust (please tick if applicable) Type of company Ltd Pty Ltd Other

Full name as registered with ASIC ACN/ABN

Business activity Telephone Facsimile

Email address

Registered address

Suburb State Postcode

Principal place of business (if different from registered address)

Suburb State Postcode

Note: Each and every director of the SMSF corporate trustee must complete the Personal Details section.

Provide details of ALL individuals who are beneficial owners through one or more shareholdings of more than 25% of the company's issued capital

Shareholder 1. Full name Residential address (not PO Box)

State Postcode Country

Shareholder 2. Full name Residential address (not PO Box)

State Postcode Country

Shareholder 3. Full name Residential address (not PO Box)

State Postcode Country

Holding Trustee Corporate Details *(Once established) mandatory completion*

Trustee of a trust (please tick if applicable) Type of company Ltd Pty Ltd Other

Full name as registered with ASIC JASPRIZZA CONSULTING GROUP PTY LTD ACN/ABN 608 313 588

Business activity Act as purchaser / Security Custodian Company Telephone Facsimile

Email address

Registered address 26 Pelsart St

Suburb RED HILL State ACT Postcode 2603

Principal place of business (if different from registered address)

Suburb State Postcode

Note: Each and every director of the Holding trust corporate trustee must complete the Personal Details section.

Provide details of ALL individuals who are beneficial owners through one or more shareholdings of more than 25% of the company's issued capital

Shareholder 1. Full name Residential address (not PO Box) 26 Pelsart St, Red Hill, 2603

Nicholas Albert Jaspizza - Quinn State ACT Postcode 2603 Country Australia

Shareholder 2. Full name Residential address (not PO Box) 5B Ross St, O'Connor

David Mark Jaspizza Quinn State ACT Postcode 2602 Country Australia

Shareholder 3. Full name Residential address (not PO Box) 4 Ultimo St, Crace

Courtney Robert Jaspizza Quinn State ACT Postcode 2911 Country Australia

Shareholder 4: Address:

Elle Bridgette Jaspizza - Quinn 25/121 Easty St, Phillip, ACT 2606, Australia

Personal Guarantors Financial Position Completion is mandatory for all members of the SMSF trust

PLEASE COMPLETE

Every section of this statement must be completed. If a particular section is not applicable, write 'nil'. Use separate sheet if necessary for multiple applicants.

ASSETS	Value	Monthly Income	LIABILITIES	Maximum Loan Limit	Monthly Payments	Financier	Tick if refinancing (✓)
Existing property (home)	\$ N/A	\$	Existing mortgage (home)	\$ N/A	\$		<input type="checkbox"/>
Rental property 1	\$ N/A	\$	Existing mortgage (other properties)	\$ N/A	\$		<input type="checkbox"/>
Rental property 2	\$ N/A	\$	Existing mortgage (other properties)	\$ N/A	\$		<input type="checkbox"/>
Rental property 3	\$ N/A	\$	Existing mortgage (other properties)	\$ N/A	\$		<input type="checkbox"/>
Savings	\$ 5,000	\$	Personal loan or hire purchase	\$ 40,000	\$ 1,278 (pre-tax)	Platinum Finance Direct.	<input type="checkbox"/>
Bank/account details	802194-71428		Car lease	\$ —	\$		<input type="checkbox"/>
Motor vehicle/s	\$ 68,000	\$	Other debts (Store a/c, rates, taxes, HECS, etc)	\$ N/A	\$		<input type="checkbox"/>
Other assets (furniture, boat, jewellery, etc)	\$ 50,000	\$	Existing credit card limits	\$ 20,000	\$		<input type="checkbox"/>
	\$ —	\$	Margin Loan/ Other Loans	\$ N/A	\$		<input type="checkbox"/>
Investments (funds, shares etc)	\$ N/A	\$	Current rent paid p/m (if applicable)		\$		
Super	\$ 100,000	\$	Child maintenance		\$		
TOTAL	\$ 223,000	\$ 0.00	TOTAL	\$ 69,000.00	\$ 0.00		

Are you a Guarantor for any other loan? NO YES (If YES provide details)

Do you foresee any material changes to your expenses that will decrease your ability to meet your obligations under this loan contract in the reasonable foreseeable future? (e.g. interest only period finishing, honeymoon rate period ending, balloon payments, changes to family circumstances, etc.)

NO YES (If YES provide details)

Living Expenses Completion is mandatory - combined position of all applicants

PLEASE COMPLETE

Basic Living Expenses \$ 1,000 Per Month

Other Living Expenses \$ 1,000 Per Month

(Food, water, electricity, gas, motor vehicle, transport, rates or strata, telephone, clothing, home building insurance)

(School fees, medical, childcare, internet/pay TV, other insurance, entertainment and any other expenses)

SMSF Financial Position Completion is mandatory for SMSF applicants

PLEASE COMPLETE

Every section of this statement must be completed. If a particular section is not applicable, write 'nil'. Use separate sheet if necessary.

ASSETS	Value	Monthly Income	LIABILITIES	Maximum Loan Limit	Monthly Payments	Financier	Tick if refinancing (✓)
Property							
Rental property 1	\$ N/A	\$	Existing mortgage	\$ N/A	\$		<input type="checkbox"/>
Rental property 2	\$ N/A	\$	Existing mortgage	\$ N/A	\$		<input type="checkbox"/>
Rental property 3	\$ N/A	\$	Existing mortgage	\$ N/A	\$		<input type="checkbox"/>
Interest/dividend earning investments							
Cash	\$	\$					
Shares	\$ N/A	\$	Margin Loans	\$ N/A	\$		
Investments/ managed funds	\$ N/A	\$	Investment Loans	\$ N/A	\$		

Personal Guarantors Financial Position *Completion is mandatory for all members of the SMSF trust*

PLEASE COMPLETE

Every section of this statement must be completed. If a particular section is not applicable, write 'nil'. Use separate sheet if necessary for multiple applicants.

ASSETS	Value	Monthly Income	LIABILITIES	Maximum Loan Limit	Monthly Payments	Financier	Tick if refinancing (✓)
Existing property (home)	\$	\$	Existing mortgage (home)	\$	\$		<input type="checkbox"/>
Rental property 1	\$	\$	Existing mortgage (other properties)	\$	\$		<input type="checkbox"/>
Rental property 2	\$	\$	Existing mortgage (other properties)	\$	\$		<input type="checkbox"/>
Rental property 3	\$	\$	Existing mortgage (other properties)	\$	\$		<input type="checkbox"/>
Savings	\$ 1000	\$	Personal loan or hire purchase	\$	\$		<input type="checkbox"/>
Bank/account details			Car lease	\$	\$		<input type="checkbox"/>
Motor vehicle/s	\$ 40,000	\$	Other debts (Store a/c, rates, taxes, HECS, etc)	\$	\$		<input type="checkbox"/>
Other assets (furniture, boat, jewellery, etc)	\$ 20,000	\$	Existing credit card limits	\$	\$		<input type="checkbox"/>
	\$	\$	Margin Loan/ Other Loans	\$	\$		<input type="checkbox"/>
Investments (funds, shares etc)	\$	\$	Current rent paid p/m (if applicable)		\$ 1000		
Super	\$	\$	Child maintenance		\$		
TOTAL	\$ 61,000	0.00	TOTAL	\$ 0.00	\$ 1000.00		

Are you a Guarantor for any other loan? NO YES (If YES provide details)

Do you foresee any material changes to your expenses that will decrease your ability to meet your obligations under this loan contract in the reasonable foreseeable future? (e.g. interest only period finishing, honeymoon rate period ending, balloon payments, changes to family circumstances, etc.)

NO YES (If YES provide details)

Living Expenses *Completion is mandatory - combined position of all applicants*

PLEASE COMPLETE

Basic Living Expenses \$ 1000 Per Month

(Food, water, electricity, gas, motor vehicle, transport, rates or strata, telephone, clothing, home building insurance)

Other Living Expenses \$ 500 Per Month

(School fees, medical, childcare, internet/pay TV, other insurance, entertainment and any other expenses)

SMSF Financial Position *Completion is mandatory for SMSF applicants*

PLEASE COMPLETE

Every section of this statement must be completed. If a particular section is not applicable, write 'nil'. Use separate sheet if necessary.

ASSETS	Value	Monthly Income	LIABILITIES	Maximum Loan Limit	Monthly Payments	Financier	Tick if refinancing (✓)
Property							
Rental property 1	\$	\$	Existing mortgage	\$	\$		<input type="checkbox"/>
Rental property 2	\$	\$	Existing mortgage	\$	\$		<input type="checkbox"/>
Rental property 3	\$	\$	Existing mortgage	\$	\$		<input type="checkbox"/>
Interest/dividend earning investments							
Cash	\$	\$					
Shares	\$	\$	Margin Loans	\$	\$		
Investments/ managed funds	\$	\$	Investment Loans	\$	\$		

Personal Guarantors Financial Position Completion is mandatory for all members of the SMSF trust

PLEASE COMPLETE

Every section of this statement must be completed. If a particular section is not applicable, write 'nil'. Use separate sheet if necessary for multiple applicants.

ASSETS	Value	Monthly Income	LIABILITIES	Maximum Loan Limit	Monthly Payments	Financier	Tick if refinancing (✓)
Existing property (home)	\$ 550,000	\$ N/A	Existing mortgage (home)	\$ 300,000	\$ 2,000	IMBANK	<input type="checkbox"/>
Rental property 1	\$ 650,000	\$ 2,500	Existing mortgage (other properties)	\$ 500,000	\$ 2,600	IMBANK	<input type="checkbox"/>
Rental property 2	\$	\$	Existing mortgage (other properties)	\$	\$		<input type="checkbox"/>
Rental property 3	\$	\$	Existing mortgage (other properties)	\$	\$		<input type="checkbox"/>
Savings	\$ 80,000	\$ N/A	Personal loan or hire purchase	\$	\$		<input type="checkbox"/>
Bank/account details	\$ 12/190-71430		Car lease	\$	\$		<input type="checkbox"/>
Motor vehicle/s	\$ 50,000	\$ N/A	Other debts (Store a/c, rates, taxes, HECS, etc)	\$	\$		<input type="checkbox"/>
Other assets (furniture, boat, jewellery, etc)	\$ 50,000	\$ N/A	Existing credit card limits	\$	\$		<input type="checkbox"/>
	\$ N/A	\$	Margin Loan/ Other Loans	\$ 8	\$		<input type="checkbox"/>
Investments (funds, shares etc)	\$ N/A	\$	Current rent paid p/m (if applicable)		\$		
Super	\$ 90,000	\$ N/A	Child maintenance		\$		
TOTAL	\$ 1,470,000.00	\$ 0.00	TOTAL	\$ 800,000.00	\$ 4,600.00		

Are you a Guarantor for any other loan? NO YES (If YES provide details)

Do you foresee any material changes to your expenses that will decrease your ability to meet your obligations under this loan contract in the reasonable foreseeable future? (e.g. interest only period finishing, honeymoon rate period ending, balloon payments, changes to family circumstances, etc.)

NO YES (If YES provide details)

Living Expenses Completion is mandatory combined position of all applicants

PLEASE COMPLETE

Basic Living Expenses \$ 2,000 Per Month

(Food, water, electricity, gas, motor vehicle, transport, rates or strata, telephone, clothing, home building insurance)

Other Living Expenses \$ 1,000 Per Month

(School fees, medical, childcare, internet/pay TV, other insurance, entertainment and any other expenses)

SMSF Financial Position Completion is mandatory for SMSF applicants

PLEASE COMPLETE

Every section of this statement must be completed. If a particular section is not applicable, write 'nil'. Use separate sheet if necessary.

ASSETS	Value	Monthly Income	LIABILITIES	Maximum Loan Limit	Monthly Payments	Financier	Tick if refinancing (✓)
Property							
Rental property 1	\$	\$	Existing mortgage	\$	\$		<input type="checkbox"/>
Rental property 2	\$	\$	Existing mortgage	\$	\$		<input type="checkbox"/>
Rental property 3	\$	\$	Existing mortgage	\$	\$		<input type="checkbox"/>
Interest/dividend earning investments							
Cash	\$	\$					
Shares	\$	\$	Margin Loans	\$	\$		
Investments/ managed funds	\$	\$	Investment Loans	\$	\$		

Personal Guarantors Financial Position Completion is mandatory for all members of the SMSF trust

PLEASE COMPLETE

Every section of this statement must be completed. If a particular section is not applicable, write 'nil'. Use separate sheet if necessary for multiple applicants.

ASSETS	Value	Monthly Income	LIABILITIES	Maximum Loan Limit	Monthly Payments	Financier	Tick if refinancing (✓)
Existing property (home)	\$ 325,000	\$ N/A	Existing mortgage (home)	\$ 286,000	\$ 1,400	Com Bank	<input type="checkbox"/>
Rental property 1	\$ N/A	\$	Existing mortgage (other properties)	\$ N/A	\$		<input type="checkbox"/>
Rental property 2	\$ N/A	\$	Existing mortgage (other properties)	\$ N/A	\$		<input type="checkbox"/>
Rental property 3	\$ N/A	\$	Existing mortgage (other properties)	\$ N/A	\$		<input type="checkbox"/>
Savings	\$ 1,000	\$	Personal loan or hire purchase	\$ N/A	\$		<input type="checkbox"/>
Bank/account details	0629 22-1000 4082		Car lease	\$ N/A	\$		<input type="checkbox"/>
Motor vehicle/s	\$ N/A	\$	Other debts (Store a/c, rates, taxes, HECS, etc)	\$ N/A	\$		<input type="checkbox"/>
Other assets (furniture, boat, jewellery, etc)	\$ 25,000	\$	Existing credit card limits	\$ N/A	\$		<input type="checkbox"/>
	\$ N/A	\$	Margin Loan/ Other Loans	\$ N/A	\$		<input type="checkbox"/>
Investments (funds, shares etc)	\$ N/A	\$	Current rent paid p/m (if applicable)		\$		
Super	\$ 25,000	\$	Child maintenance		\$		
TOTAL	\$ 350,000	\$ 0.00	TOTAL	\$ 286,000	\$ 1,400.00		

Are you a Guarantor for any other loan? NO YES (If YES provide details)

Do you foresee any material changes to your expenses that will decrease your ability to meet your obligations under this loan contract in the reasonable foreseeable future? (e.g. interest only period finishing, honeymoon rate period ending, balloon payments, changes to family circumstances, etc.)

NO YES (If YES provide details)

Living Expenses Completion is mandatory - combined position of all applicants

PLEASE COMPLETE

Basic Living Expenses \$ 800 Per Month

Other Living Expenses \$ 800 Per Month

(Food, water, electricity, gas, motor vehicle, transport, rates or strata, telephone, clothing, home building insurance)

(School fees, medical, childcare, internet/pay TV, other insurance, entertainment and any other expenses)

SMSF Financial Position Completion is mandatory for SMSF applicants

PLEASE COMPLETE

Every section of this statement must be completed. If a particular section is not applicable, write 'nil'. Use separate sheet if necessary.

ASSETS	Value	Monthly Income	LIABILITIES	Maximum Loan Limit	Monthly Payments	Financier	Tick if refinancing (✓)
Property							
Rental property 1	\$	\$	Existing mortgage	\$	\$		<input type="checkbox"/>
Rental property 2	\$	\$	Existing mortgage	\$	\$		<input type="checkbox"/>
Rental property 3	\$	\$	Existing mortgage	\$	\$		<input type="checkbox"/>
Interest/dividend earning investments							
Cash	\$	\$					
Shares	\$	\$	Margin Loans	\$	\$		
Investments/ managed funds	\$	\$	Investment Loans	\$	\$		

SMSF Financial position (continued)

PLEASE COMPLETE

Other assets and liabilities

Other investments	\$ N/A	Other debts	\$ N/A	\$	
Other assets	\$ N/A	SMSF running costs	\$ 799 p/y		
TOTAL	\$ 0.00	TOTAL	\$ 0.00	\$ 799.00	p/y

Do you foresee any material changes to your expenses that will decrease your ability to meet your obligations under this loan contract in the reasonable foreseeable future? (e.g. interest only period finishing, honeymoon rate period ending, balloon payments, changes to family circumstances, etc.)

NO YES (If YES provide details)

Security Property Details

Investment only

Address of property 1 Wambaga Cres

Suburb Waramanga State ACT Postcode 2611

Detached house Duplex Townhouse Semi detached Unit Other

Purchase price (if purchase only) \$ 541,000 OR Estimated market value (if refinancing only) \$

Name/s to be placed on title Jasprizza Consulting Group Pty Ltd

Land size (if >2ha) 756 m²

Contact details to arrange valuation/access: Name Lauren Lainy - Independent Property

Telephone 6209 7719 Mobile 0423 349 566

PLEASE COMPLETE

Solicitor/Conveyancer Details

Firm name Bradley Allen Love Contact name Hayley Griggs

DX number Telephone (02) 6274 0978 Facsimile (02) 6274 0888

Mailing address GPO Box 240, Canberra ACT 2601

Suburb Canberra State ACT Postcode 2601

Email Hayley.Griggs@bradleyallenlove.com.au

Settlement date / / Finance due date / /

PLEASE COMPLETE

Loan Purpose Amount (Complete all sections in full where applicable)

PLEASE COMPLETE

Loan Purpose / Funds required (Tick appropriate box and specify loan details below)

Purchase property \$ 541,000

Refinance existing mortgage \$ N/A

What is the reason for this refinance?
N/A

Other funds required

Other costs (Stamp duty/Legal/Other) \$ 2,000 legal.

Total funds required (a) \$ 430,000

Funds available

Deposit paid/equity \$ 140,000

Other contributions (please detail source of funds) \$

Total funds available (b) \$ 195,000

Net funds required (a-b) \$ 235,000

Total loan amount \$ 479,000 430,000

Loan Details

PLEASE COMPLETE

SMSF Property loan (* Rounded to the nearest '000 – estimate only')

Account 1 Limit \$ ~~470,000~~ 430,000

Variable rate Fixed rate 0 (max 5) yrs

Repayment type: Principal and Interest

Interest only period 5 years

Account 2 Limit \$

Variable rate Fixed rate (max 5) yrs

Repayment type: Principal and Interest

Interest only period 5 years

Loan Document Delivery Nomination

Please send all copies of loan documents for execution to: (Only complete if address is different to residential address)

Address GPO Box 240 (Bradley Allen Love)

Suburb Canberra ACT State ACT Postcode 2601

OR

Please email all documents for loan execution to: My solicitor Other

Signature - Borrower 1 (Nicholas)

Signature - Borrower 2





Please note the following:

1. This nomination will only apply to borrower applicants. It will not apply to guarantors.
2. By signing above, you understand that this nomination will only apply to your loan documents and excludes any other notices/documents that the Lender may provide to you under the National Credit Code.
3. If you have nominated an email address, you acknowledge that you have given up the right to receive the loan documents by regular mail. The email account must be checked regularly to ensure that the loan documents have been delivered.
4. Any Borrower who has made this nomination can advise the Lender at any time in writing that they wish to cancel this nomination.

Joint Borrower Nomination Form

PLEASE COMPLETE

This form may be signed by joint Borrowers who reside at the same address who wish to nominate one of them as the person who will receive notices and other documents relating to the loan, where allowed under the National Credit Code (so that they do not have to each receive their own copy of any notices and other documents).

Each borrower is separately entitled under the National Credit Code to receive a copy of any notice or other document.

By signing below, you give up the right to be provided with information direct from the credit provider or Macquarie Bank and nominate one of you to receive this information.

Nomination

We nominate (full name of person nominated)

to receive notices and other documents under the National Credit Code on behalf of all of us.

Please note the following:

1. Only sign below if you are both Borrowers who reside at the same address and both wish to nominate one of you.
2. Only a person who is a Borrower may be the person nominated.
3. Any Borrower who has signed this form can advise the credit provider or Macquarie Bank at any time in writing that they wish to cancel their nomination. Following any cancellation, the credit provider or Macquarie Bank will from then on provide each joint Borrower with their own separate copy of any notice or other document under the National Credit Code.
4. This Nomination only applies to joint Borrowers. It will not apply to joint Guarantors unless required by legislation.

The notices and documents are to be sent to the following mailing address

Address

Suburb

State Postcode

Email

Borrower 1 signature

Borrower 1 name

Date

Borrower 2 signature

Borrower 2 name

Date

Loan Details

PLEASE COMPLETE

SMSF Property loan (* Rounded to the nearest '000 – estimate only)

Account 1 Limit	\$ 479,000*	<input type="checkbox"/> Variable rate	<input type="checkbox"/> Fixed rate	(max 5) yrs
Repayment type:	<input type="checkbox"/> Principal and Interest	<input type="checkbox"/> Interest only period 5 years		
Account 2 Limit	\$	<input type="checkbox"/> Variable rate	<input type="checkbox"/> Fixed rate	(max 5) yrs
Repayment type:	<input type="checkbox"/> Principal and Interest	<input type="checkbox"/> Interest only period 5 years		

Loan Document Delivery Nomination

Please send all copies of loan documents for execution to: (Only complete if address is different to residential address)

Address

Suburb State Postcode

Please email all documents for loan execution to: My solicitor Other

Signature – Borrower 1 (David)

Signature – Borrower 2





Please note the following:

1. This nomination will only apply to borrower applicants. It will not apply to guarantors.
2. By signing above, you understand that this nomination will only apply to your loan documents and excludes any other notices/documents that the Lender may provide to you under the National Credit Code.
3. If you have nominated an email address, you acknowledge that you have given up the right to receive the loan documents by regular mail. The email account must be checked regularly to ensure that the loan documents have been delivered.
4. Any Borrower who has made this nomination can advise the Lender at any time in writing that they wish to cancel this nomination.

Joint Borrower Nomination Form

PLEASE COMPLETE

This form may be signed by joint Borrowers who reside at the same address who wish to nominate one of them as the person who will receive notices and other documents relating to the loan, where allowed under the National Credit Code (so that they do not have to each receive their own copy of any notices and other documents).

Each borrower is separately entitled under the National Credit Code to receive a copy of any notice or other document.

By signing below, you give up the right to be provided with information direct from the credit provider or Macquarie Bank and nominate one of you to receive this information.

Nomination

We nominate (full name of person nominated)

to receive notices and other documents under the National Credit Code on behalf of all of us.

Please note the following:

1. Only sign below if you are both Borrowers who reside at the same address and both wish to nominate one of you.
2. Only a person who is a Borrower may be the person nominated.
3. Any Borrower who has signed this form can advise the credit provider or Macquarie Bank at any time in writing that they wish to cancel their nomination. Following any cancellation, the credit provider or Macquarie Bank will from then on provide each joint Borrower with their own separate copy of any notice or other document under the National Credit Code.
4. This Nomination only applies to joint Borrowers. It will not apply to joint Guarantors unless required by legislation.

The notices and documents are to be sent to the following mailing address

Address

Suburb

State Postcode

Email

Borrower 1 signature

Borrower 1 name

Date

Borrower 2 signature

Borrower 2 name

Date

Loan Details

PLEASE COMPLETE

SMSF Property loan (* Rounded to the nearest '000 – estimate only)

Account 1 Limit \$ 479,000* Variable rate Fixed rate (max 5) yrs
Repayment type: Principal and Interest Interest only period 5 years

Account 2 Limit \$ Variable rate Fixed rate (max 5) yrs
Repayment type: Principal and Interest Interest only period 5 years

Loan Document Delivery Nomination

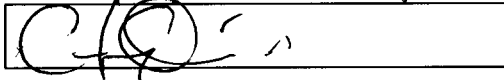
Please send all copies of loan documents for execution to: (Only complete if address is different to residential address)

Address GPO Box 240
Suburb Canberra State ACT Postcode 2601
OR

Please email all documents for loan execution to: My solicitor Other

Signature – Borrower 1 *(Courtney)*

Signature – Borrower 2



Please note the following:

1. This nomination will only apply to borrower applicants. It will not apply to guarantors.
2. By signing above, you understand that this nomination will only apply to your loan documents and excludes any other notices/documents that the Lender may provide to you under the National Credit Code.
3. If you have nominated an email address, you acknowledge that you have given up the right to receive the loan documents by regular mail. The email account must be checked regularly to ensure that the loan documents have been delivered.
4. Any Borrower who has made this nomination can advise the Lender at any time in writing that they wish to cancel this nomination.

Joint Borrower Nomination Form

PLEASE COMPLETE

This form may be signed by joint Borrowers who reside at the same address who wish to nominate one of them as the person who will receive notices and other documents relating to the loan, where allowed under the National Credit Code (so that they do not have to each receive their own copy of any notices and other documents).

Each borrower is separately entitled under the National Credit Code to receive a copy of any notice or other document.

By signing below, you give up the right to be provided with information direct from the credit provider or Macquarie Bank and nominate one of you to receive this information.

Nomination

We nominate (full name of person nominated)

to receive notices and other documents under the National Credit Code on behalf of all of us.

Please note the following:

1. Only sign below if you are both Borrowers who reside at the same address and both wish to nominate one of you.
2. Only a person who is a Borrower may be the person nominated.
3. Any Borrower who has signed this form can advise the credit provider or Macquarie Bank at any time in writing that they wish to cancel their nomination. Following any cancellation, the credit provider or Macquarie Bank will from then on provide each joint Borrower with their own separate copy of any notice or other document under the National Credit Code.
4. This Nomination only applies to joint Borrowers. It will not apply to joint Guarantors unless required by legislation.

The notices and documents are to be sent to the following mailing address

Address

Suburb

State Postcode

Email

Borrower 1 signature

Borrower 1 name

Date

Borrower 2 signature

Borrower 2 name

Date

Loan Details

PLEASE COMPLETE

SMSF Property loan (* Rounded to the nearest '000 – estimate only)

Account 1 Limit	\$ 479,000*	<input type="checkbox"/> Variable rate	<input type="checkbox"/> Fixed rate	(max 5) yrs
Repayment type:	<input type="checkbox"/> Principal and Interest	<input type="checkbox"/> Interest only period 5 years		
Account 2 Limit	\$	<input type="checkbox"/> Variable rate	<input type="checkbox"/> Fixed rate	(max 5) yrs
Repayment type:	<input type="checkbox"/> Principal and Interest	<input type="checkbox"/> Interest only period 5 years		

Loan Document Delivery Nomination

Please send all copies of loan documents for execution to: (Only complete if address is different to residential address)

Address

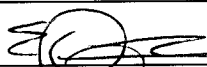
Suburb State Postcode

OR

Please email all documents for loan execution to: My solicitor Other

Signature – Borrower 1 (Telle)

Signature – Borrower 2



Please note the following:

1. This nomination will only apply to borrower applicants. It will not apply to guarantors.
2. By signing above, you understand that this nomination will only apply to your loan documents and excludes any other notices/documents that the Lender may provide to you under the National Credit Code.
3. If you have nominated an email address, you acknowledge that you have given up the right to receive the loan documents by regular mail. The email account must be checked regularly to ensure that the loan documents have been delivered.
4. Any Borrower who has made this nomination can advise the Lender at any time in writing that they wish to cancel this nomination.

Joint Borrower Nomination Form

PLEASE COMPLETE

This form may be signed by joint Borrowers who reside at the same address who wish to nominate one of them as the person who will receive notices and other documents relating to the loan, where allowed under the National Credit Code (so that they do not have to each receive their own copy of any notices and other documents).

Each borrower is separately entitled under the National Credit Code to receive a copy of any notice or other document.

By signing below, you give up the right to be provided with information direct from the credit provider or Macquarie Bank and nominate one of you to receive this information.

Nomination

We nominate (full name of person nominated)

to receive notices and other documents under the National Credit Code on behalf of all of us.

Please note the following:

1. Only sign below if you are both Borrowers who reside at the same address and both wish to nominate one of you.
2. Only a person who is a Borrower may be the person nominated.
3. Any Borrower who has signed this form can advise the credit provider or Macquarie Bank at any time in writing that they wish to cancel their nomination. Following any cancellation, the credit provider or Macquarie Bank will from then on provide each joint Borrower with their own separate copy of any notice or other document under the National Credit Code.
4. This Nomination only applies to joint Borrowers. It will not apply to joint Guarantors unless required by legislation.

The notices and documents are to be sent to the following mailing address

Address

Suburb

State Postcode

Email

Borrower 1 signature

Borrower 1 name

Date

Borrower 2 signature

Borrower 2 name

Date

Third Party Authority

I/we the Applicant(s) request and authorise:

Authorised Third Party full name

DANIEL KELB

Of the following IFA/Aggregator group (only if it is your broker or financial adviser)

LOANKIT (ESUPERFUND)

Date of birth

Existing MAC (if applicable)

27 / 12 / 1971

62766834

Work phone number

Mobile number

Residential address (a PO Box will not be accepted)

26 Pelsart St

RED HILL ACT 2603

to be my Authorised Third Party with the following level of authority:

- View online and Enquiry Authority** - This authority incorporates Enquiry Only Authority and will allow the Authorised Third Party to have view only access to my/our Loan via phone and internet banking. An Authorised Third Party with this type of authority will not have the ability to make changes, including payment arrangements or transact on my/our account.


By providing all of these authorisations, I/we confirm that I/we authorise the Lender to provide the Authorised Third Party with access to my/our loan.

Acting reasonably, the Lender in its sole discretion, may refuse to allow the operation of the account and/or refuse the Authorised Third Party access to my/our account should any dispute arise between me/us and the Authorised Third Party (or for any other reason) until the dispute between the parties or investigation by the Lender has been resolved to the Lenders satisfaction. The Lender will not be liable for any loss or damage to me/us from this refusal to allow the operation and/or Authorised Third Party access to my/our account.

Borrower 1 name

Nicholas Albert Jasprizza-Quinn

Borrower 1 signature

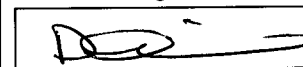


SIGN
HERE

Borrower 2 name

David Mark Jasprizza Quinn

Borrower 2 signature



SIGN
HERE

Privacy Act and General Consent

Privacy Act and General Consent – Permission to obtain, use and disclose personal (including credit) information.

The "Lender" of your mortgage account is the lender as will be named in your loan contract (and may be any other financier who at any time provides or has any interest in the credit).

Macquarie Bank Limited – ABN 46 008 583 542 ("Macquarie", as the Manager of your mortgage account).

The Applicant/s acknowledge that I/we have made an application for credit from the Lender. The Guarantors, if applicable, acknowledge that I/we have offered to support the Applicants' application for credit.

I/We by signing below in "Borrower's/Guarantor's Signature" agree that the Lender, Macquarie and the Lender's Mortgage Insurers (and any of their agents, introducers, dealers or brokers, services providers, and any other financier who at any time provides or has any interest in the credit including other entities involved in any securitisation of the credit provided to you) can do any of the following at any time (now or in the future, within or outside of Australia):

- Consumer and commercial credit information.** Access my/our application to seek and use personal, consumer and commercial credit information about me/us to assess an application for consumer credit or commercial credit, undertaking periodic reviews of your credit arrangements, manage your loan or the arrangements under which your loan is funded, and allow the credit reporting agency to create or maintain a credit information file about me/us (before, during or after the provision of credit to me/us).
- Collection of overdue payments.** Seek and use a credit report about me/us provided by a credit reporting agency to collect overdue payments from me/us in respect of personal or commercial credit provided to me/us. The Lender, Macquarie and the Lender's Mortgage Insurers are authorised to obtain reports from a credit reporting agency or other business that provided information about credit worthiness.
- Provide information to credit reporting agencies.** Give to a credit reporting agency personal or commercial information. The information may include identity particulars; the fact that credit has been applied for and the amount; the fact that the Lender or Macquarie is a current credit provider; payments which become overdue more than 60 days and for which action has commenced; advice that payments are no longer overdue; advice that cheques drawn (over \$100) have been dishonoured more than once; in specified circumstances that in the opinion of the Lender or Macquarie there has been a serious credit infringement; advice that payments previously notified as unpaid are no longer overdue; that the credit provided has been discharged, and other information about credit standing, worthiness, history or capacity that the credit providers can disclosure under the Privacy Act, including a credit report.
- Provide information to a mortgage insurer.** To assess the risk of providing mortgage insurance, to assess the risk of default, as well as any variation or claim under the mortgage insurance and any other risk, including risk assessment and management involving securitisation, credit scoring, portfolio analysis, reporting, fraud prevention and claim recovery and complying with legislative and regulatory requirements. For these purposes, the mortgage insurer may disclose personal information (including the fact that you are in default) about me/us to its related companies, the Lender, Macquarie, service providers, agents, contractors and external advisers, your referees including your employer, your legal and financial advisers, credit reporting agencies, rating agencies, payment system operators, reinsurers and government and regulatory bodies, other financial institutions, securitisers and credit providers.
- Exchange of information between and to credit providers.** The Lender, the Lender's Mortgage Insurers and Macquarie may exchange between themselves and may seek from and use or give to: any credit provider named in the credit application (including any other credit provider who has lent money on the same security) or by a credit reporting agency; another credit provider (including any other credit provider who has lent money on the same or another security); a mortgage manager or any organisation acting on behalf of the Lender or Macquarie involved in processing a credit application or managing a loan by or an account with the Lender or Macquarie, information about my/our credit arrangements. Further, if my/our application for credit is not approved Macquarie may provide my/our information to another credit provider who may be able to approve my/our application for credit and who may contact me/us regarding an application for credit. I/We also understand and agree that Macquarie may be paid and retain fees, margins and commission in respect of the credit arranged by Macquarie in consideration for its role as Mortgage Originator and Mortgage Manager. I/We understand that the information exchanged can include anything about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to exchange under the Privacy Act 1988 (Cth).
- Bankers Opinions.** I/We authorise the Lender or Macquarie to give to another credit provider and to receive an Opinion for purposes connected with my/our business, trade or profession.
- Exchange of information with advisers.** Seek from and use or give to any broker, financial consultant, accountant, lawyer, or other adviser acting in connection with any financing provided or proposed to be provided to me/ us any consumer or commercial credit information.
- Provide information for securitisation.** Disclose any report or personal information about me/us to another person (including without limitation, any credit enhancer, funder, ratings agency) in connection with funding financial accommodation by means of an arrangement involving securitisation.

Third Party Authority

I/we the Applicant(s) request and authorise:

Authorised Third Party full name

DANIEL KELB

Of the following IFA/Aggregator group (only if it is your broker or financial adviser)

LOANKIT (ESUPERFUND)

Date of birth

Existing MAC (if applicable)

27 / 12 / 1971

62766834

Work phone number

Mobile number

Residential address (a PO Box will not be accepted)

26 Pelsart St

RED HILL ACT 2603

to be my Authorised Third Party with the following level of authority:

View online and Enquiry Authority - This authority incorporates Enquiry Only Authority and will allow the Authorised Third Party to have view only access to my/our Loan via phone and internet banking. An Authorised Third Party with this type of authority will not have the ability to make changes, including payment arrangements or transact on my/our account.

By providing all of these authorisations, I/we confirm that I/we authorise the Lender to provide the Authorised Third Party with access to my/our loan.

Acting reasonably, the Lender in its sole discretion, may refuse to allow the operation of the account and/or refuse the Authorised Third Party access to my/our account should any dispute arise between me/us and the Authorised Third Party (or for any other reason) until the dispute between the parties or investigation by the Lender has been resolved to the Lenders satisfaction. The Lender will not be liable for any loss or damage to me/us from this refusal to allow the operation and/or Authorised Third Party access to my/our account.

Borrower 1 name

Courtney Robert Jasprizza Quinn

Borrower 1 signature

Borrower 2 name

Elle Bridgette Jasprizza-Quinn

Borrower 2 signature

Privacy Act and General Consent

Privacy Act and General Consent – Permission to obtain, use and disclose personal (including credit) information.

The "Lender" of your mortgage account is the lender as will be named in your loan contract (and may be any other financier who at any time provides or has any interest in the credit).

Macquarie Bank Limited – ABN 46 008 583 542 ("Macquarie", as the Manager of your mortgage account).

The Applicant/s acknowledge that I/we have made an application for credit from the Lender. The Guarantors, if applicable, acknowledge that I/we have offered to support the Applicants' application for credit.

I/We by signing below in "Borrower's/Guarantor's Signature" agree that the Lender, Macquarie and the Lender's Mortgage Insurers (and any of their agents, introducers, dealers or brokers, services providers, and any other financier who at any time provides or has any interest in the credit including other entities involved in any securitisation of the credit provided to you) can do any of the following at any time (now or in the future, within or outside of Australia):

- 5. Consumer and commercial credit information.** Access my/our application to seek and use personal, consumer and commercial credit information about me/us to assess an application for consumer credit or commercial credit, undertaking periodic reviews of your credit arrangements, manage your loan or the arrangements under which your loan is funded, and allow the credit reporting agency to create or maintain a credit information file about me/us (before, during or after the provision of credit to me/us).
- 6. Collection of overdue payments.** Seek and use a credit report about me/us provided by a credit reporting agency to collect overdue payments from me/us in respect of personal or commercial credit provided to me/us. The Lender, Macquarie and the Lender's Mortgage Insurers are authorised to obtain reports from a credit reporting agency or other business that provided information about credit worthiness.
- 7. Provide information to credit reporting agencies.** Give to a credit reporting agency personal or commercial information. The information may include identity particulars; the fact that credit has been applied for and the amount; the fact that the Lender or Macquarie is a current credit provider; payments which become overdue more than 60 days and for which action has commenced; advice that payments are no longer overdue; advice that cheques drawn (over \$100) have been dishonoured more than once; in specified circumstances that in the opinion of the Lender or Macquarie there has been a serious credit infringement; advice that payments previously notified as unpaid are no longer overdue; that the credit provided has been discharged, and other information about credit standing, worthiness, history or capacity that the credit providers can disclose under the Privacy Act, including a credit report.

- 8. Provide information to a mortgage insurer.** To assess the risk of providing mortgage insurance, to assess the risk of default, as well as any variation or claim under the mortgage insurance and any other risk, including risk assessment and management involving securitisation, credit scoring, portfolio analysis, reporting, fraud prevention and claim recovery and complying with legislative and regulatory requirements. For these purposes, the mortgage insurer may disclose personal information (including the fact that you are in default) about me/us to its related companies, the Lender, Macquarie, service providers, agents, contractors and external advisers, your referees including your employer, your legal and financial advisers, credit reporting agencies, rating agencies, payment system operators, reinsurers and government and regulatory bodies, other financial institutions, securitisers and credit providers.
- 9. Exchange of information between and to credit providers.** The Lender, the Lender's Mortgage Insurers and Macquarie may exchange between themselves and may seek from and use or give to: any credit provider named in the credit application (including any other credit provider who has lent money on the same security) or by a credit reporting agency; another credit provider (including any other credit provider who has lent money on the same or another security); a mortgage manager or any organisation acting on behalf of the Lender or Macquarie involved in processing a credit application or managing a loan by or an account with the Lender or Macquarie, information about my/our credit arrangements. Further, if my/our application for credit is not approved Macquarie may provide my/our information to another credit provider who may be able to approve my/our application for credit and who may contact me/us regarding an application for credit. I/We also understand and agree that Macquarie may be paid and retain fees, margins and commission in respect of the credit arranged by Macquarie in consideration for its role as Mortgage Originator and Mortgage Manager. I/We understand that the information exchanged can include anything about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to exchange under the Privacy Act 1988 (Cth).
- 10. Bankers Opinions.** I/We authorise the Lender or Macquarie to give to another credit provider and to receive an Opinion for purposes connected with my/our business, trade or profession.
- 11. Exchange of information with advisers.** Seek from and use or give to any broker, financial consultant, accountant, lawyer, or other adviser acting in connection with any financing provided or proposed to be provided to me/us any consumer or commercial credit information.
- 12. Provide information for securitisation.** Disclose any report or personal information about me/us to another person (including without limitation, any credit enhancer, funder, ratings agency) in connection with funding financial accommodation by means of an arrangement involving securitisation.

- 13. Provide information to guarantors.** Provide information to any person who proposes to guarantee or has guaranteed repayment of any credit provided to me/us. The information may be given for the purpose of the proposed guarantor deciding whether to act as guarantor provider, and to keep the guarantor informed about the guarantee and credit facility.
- 14. Guarantors only:** Authority to obtain credit information about a guarantor. In accordance with section 18K(1)(c) of the Privacy Act, I/we authorise the Lender, the Lender's Mortgage Insurers and Macquarie to obtain from a credit reporting agency, a credit report containing personal credit information about me/us to assess whether to accept me/us as guarantor for personal credit or commercial credit applied for, or provided to, the borrower/s named in this credit application.
- 15. AML/CTF Laws.** The Lender and Macquarie are subject to Anti-Money Laundering and Counter-Terrorism Financing Act 2006, rules and other subordinate instruments (AML/CTF Laws). In making an application for credit you consent to the Lender and Macquarie collecting and disclosing in connection with AML/CTF Laws any of your Personal Information (as defined in the Privacy Act) we have. In certain circumstances the Lender or Macquarie may be obliged to freeze or block an account where it is used in connection with Illegal Activities or suspected Illegal Activities. Freezing or blocking can arise as a result of the account monitoring that is required by AML/CTF Laws. If this occurs, the Lender and Macquarie are not liable to you for any consequences or losses whatsoever and you agree to indemnify the Lender and Macquarie if they are found liable to a third party in connection with the freezing or blocking of your account.

- conduct risk management, modelling, research or product development; and
- market and inform you about financial products and services that are related to those you have, as well as other products and services you may be interested in. These may be products and services of other entities related to Macquarie or the Lender, or other entities Macquarie or the Lender are associated with. If you do not wish your personal information to be used for direct marketing purposes, please contact Macquarie and the Lender using the contact details shown below.

Macquarie would like to use any relevant information collected in this application and in subsequent administration processes for future applications you may wish to make for other Macquarie Group products and/or services and related services, and to disclose this information to other members of the Macquarie Group for similar use. Macquarie will only use information collected for this purpose to the extent it is permitted to do so at law.

Please tick this box if you do not consent to Macquarie using your personal information for the above purpose.

Information about other people

If you have given Macquarie and the Lender information about another person, you agree that you have made or will immediately make that other person aware of that fact and that: (i) their information has been collected by Macquarie, the Lender and the Lender's Mortgage Insurers to process your application and administer your account (and, where that person is an Additional Cardholder, the information will be used in connection with the additional card), (ii) Macquarie and the Lender may disclose that information to their agents and service providers, (iii) the information is accessible by contacting Macquarie via the details below and (iv) not providing that information may result in your application being rejected.

Collection Statement

If you complete this application you may supply us with information which is personal information subject to the Privacy Act.
If you do not provide all of the information required in this application form (or incomplete or incorrect information) your application may not be able to be processed or accepted and the product or service you are seeking may not be provided to you. If you fail to provide this information you may not be able to make withdrawals from your loan account.

Use and disclosure of my/our personal information

Macquarie and the Lender treat your personal information as confidential and only disclose it to others where necessary. For example, your information may be disclosed to entities related to Macquarie or the Lender, funders, third party service providers (including relating to any associated rewards program), agents and contractors to whom functions in connection with the Lender's or Macquarie's products are outsourced, IT providers and to specialist advisers such as accountants and solicitors.

Other disclosures usually include to your employer, next of kin, any person acting on your behalf, (e.g. your financial adviser, solicitor, broker or accountant), account holders and operators, rating agencies, credit reporting agencies, insurers, valuers, debt collection agencies, government authorities and as required or permitted by law. Macquarie or the Lender does not sell, rent or trade your information.

Macquarie and the Lender may also use your information to:

- assess, monitor, audit, evaluate, process, ongoing account management and otherwise administer this product and related services;
- the administration and provision of services under any associated rewards program;

Access to your personal information

You can contact: Macquarie on 1800 007 722 ■ Genworth (Privacy Officer) on (02) 8248 2597 or Email: privacyofficer@genworth.com ■ QBE Lenders Mortgage Insurance on 1300 367 764 ■ Perpetual Limited on 1800 022 033 and request access to (or correct) your personal information or the identity of any of the organisations listed here.

In normal circumstances, you will be given full access to your personal information, however there may be some legal or administrative reason to deny you access, in which case you will be informed of the reason.

You can obtain a copy of the privacy policy of Macquarie, the Lender or the Lender's Mortgage Insurers by contacting the relevant organisation using the contact details shown above.

For further information about Macquarie or to view a copy of their privacy policy, please go to www.macquarie.com.au.

Recording of telephone calls

Telephone calls may be recorded for training and verification purposes.

Contact details

Lender's Mortgage Insurers means QBE Lenders' Mortgage Insurance Limited ABN 70 000 511 071, Level 21, 50 Bridge Street, Sydney NSW 2000, Tel: 1300 367 764 and Genworth Financial Mortgage Insurance Pty Limited (ACN 106 974 305), 101 Miller Street, North Sydney, NSW 2060.

Applicant Declaration Authority and Acknowledgement

Has legal action been instituted against you or the co-applicant for default under any credit contract within the last 5 years?

YES NO If YES, please provide details

Have you, or the co-applicant, ever had a judgement entered against you, been bankrupt, insolvent, assigned your estate for the benefit of creditors or entered into a scheme of arrangement with your creditors?

YES NO If YES, please provide details

Remote area (tick here if any applicant lives more than 250 km from the nearest urban centre with a population of more than 2,500).

ADDITIONAL APPLICANT 3 & 4

Borrower's Credit Card details (if applicable)

Please be aware certain product features and servicing options may attract a fee which will be charged to your credit card (and identified as "Macquarie Bank"). Your broker will advise you at the time of application if the fee is applicable and your credit card details are required.

By providing your credit card details you agree to the fee being charged to your credit card

MasterCard Visa Card Number

Name of Cardholder Expiry Date / /

Amount: Signature

Applicant's signature

Acknowledgement and applicants' declaration

By signing below, you acknowledge and agree that:

- the details you have supplied in this application are true and correct and provided for the purpose of enabling Macquarie and the Lender to determine whether to grant you a loan and you are aware that Macquarie and the Lender is relying on the information you provide;
 - the submission of this application does not imply any acceptance by Macquarie or the Lender to grant you a loan and a decision to make a loan is at Macquarie's and the Lenders discretion;
 - if Macquarie or the Lender approves your application for credit and the Lender's Mortgage Insurers approve the application for insurance, this agreement and privacy consent remains in force until the credit facility covered by the borrowers' application ceases;
 - Macquarie and the Lender may verify the statements made in this application from any source named in this application;
 - you undertake that you will not knowingly do anything to put the Lender or Macquarie Bank in breach of the Anti-Money Laundering and Counter-Terrorism Financing Act 2006, rules and other subordinate instruments (AML/CTF Laws). You undertake to notify the Lender or Macquarie Bank if you are aware of anything that would put the Lender or Macquarie Bank in breach of AML/CTF Laws;
 - if requested, undertake to provide additional information and assistance and comply with all reasonable requests to facilitate the Lender or Macquarie Bank's compliance with AML/CTF Laws in Australia or an equivalent overseas jurisdiction;
- you undertake that you are not aware and have no reason to suspect that:
 - the money used to fund the loan is derived from or related to money laundering, terrorism financing or similar activities (Illegal Activities); and
 - proceeds of investment made in connection with this loan will fund illegal activities.
 - up to a maximum of \$600 may be charged to the Credit Card listed in 'Borrower's Credit Card details' section, in the event that the application does not proceed to settlement for any reason before three months of receipt of the application by Macquarie (even if you have signed a loan contract);
 - if you have provided your email, telephone or mobile phone details, Macquarie or the Lender may communicate with you electronically including providing updates, reminders and marketing information;
 - if a name has been completed in the "Joint Borrower Nomination" section, you acknowledge and agree to make this nomination;
 - confirm that you have read and agree to the Privacy Act, General Consent and Collection Statement (attached to this application form) and authorise Macquarie, the Lender and the Lender's Mortgage Insurer to collect, use and exchange your information in the ways indicated;
 - you do not know of any changes, other than those disclosed above, that would have a negative impact on your financial position or credit rating, or affect your ability to meet your obligations under the loan contract in the reasonable foreseeable future.
 - you declare that all of the information provided as part of this application is true and correct even if the information is not in your handwriting.

Dated the day of

Applicant 1 name

Applicant 1 signature

Applicant 2 name

Applicant 2 signature

Guarantor 1 name

Guarantor 1 signature

Guarantor 2 name

Guarantor 2 signature

COMPLETE & SIGN

To be signed by each Applicant and each Guarantor. Attention is drawn to the fact that if any false information or statements have been made in this application, the applicants may be made subject to: (i) A penalty of imprisonment and/or fine (ii) Requirement to pay the full loan amount immediately on demand.

Except for Macquarie Bank Limited ABN 46 008 583 542 (MBL), any Macquarie entity referred to on this page is not an authorised deposit-taking institution for the purposes of the Banking Act 1959 (Cth). That entity's obligations do not represent deposits or other liabilities of MBL. MBL does not guarantee or otherwise provide assurance in respect of the obligations of that entity, unless noted otherwise.

The disclaimer on this page applies to all pages of this document in whole or in part.

AML-CTF Customer ID Checklist

Completion of the next two pages is mandatory.

The introduction of the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF) requires additional identification information from customers.

The following checklist **must** be completed by the **customer (you or your introducer)**.

Please note: The processing of your application may be delayed where you, or your introducer do not provide this completed checklist and adequate identification documents.

PLEASE COMPLETE

Individuals (including Guarantors, Company Directors)

Please confirm the following has been completed on the application (**completion is mandatory**) and identification documents provided from either **A** or **B**.

Applicant 1

- full name, date of birth and residential address (cannot be P.O Box), client's occupation or other business activities.
- A** An original or **certified** copy of one of the following:
- a current Australian driver's licence containing a photograph of the person, or
 - an Australian passport not expired for 2 years or more, or
 - a current identification card issued by a state or territory that contains the date of birth and photograph of the card holder.
- B** **Foreign Documentation*** – an original or **certified** copy of the following:
- a foreign government, United Nations or United Nations agency issued passport.

Applicant 2

- full name, date of birth and residential address (cannot be P.O Box), client's occupation or other business activities.
- A** An original or **certified** copy of one of the following:
- a current Australian driver's licence containing a photograph of the person, or
 - an Australian passport not expired for 2 years or more, or
 - a current identification card issued by a state or territory that contains the date of birth and photograph of the card holder.
- B** **Foreign Documentation*** – an original or **certified** copy of the following:
- a foreign government, United Nations or United Nations agency issued passport.

***Where the document is not in English it must be accompanied by an English translation prepared by an accredited translator.**

Please note: You **must** include correctly **certified copies** of the identification documents with the application form where the introducer is not an authorised agent of the Lender to sight identity documents or where the introducer does not sight original identification documents'. (refer to 'How to provide Certified Documents' – page 13 of application).

Company (Company Directors are to complete the individual's section)

Please confirm the following details have been completed on the application form for each company: (**completion is mandatory**)

- company type confirmation
- full name of the company as registered by ASIC
- the ACN issued to the company
- the full address of the company's registered office
- the full address of the company's principal place of business
- the names of each director of the company (all company directors must to be a party to the loan)
- the nature of the company's business activity
- the name and address of each beneficial owner (>25% of issued capital).

Trusts (all trustees of a trust must be borrower or guarantor to the loan and detailed on the loan application)

Please confirm the following details have been completed on the application form for each trust: (**completion is mandatory**)

- the full name of the trust
- the type of trust
- country where trust was established
- trust's business activity/purpose
- full name of each beneficiary.

For all trusts provide:

- a **certified** copy or **certified** extract of the trust deed.

Note: If the trustee is an individual please complete the individual's section or if the trustee is a company, please complete the company section.

ADDITIONAL APPLICANT 3 & 4

AML-CTF Customer ID Checklist

Completion of the next two pages is mandatory.

The introduction of the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF) requires additional identification information from customers.

The following checklist **must** be completed by the **customer (you or your introducer)**.

Please note: The processing of your application may be delayed where you, or your introducer do not provide this completed checklist and adequate identification documents.



Individuals (including Guarantors, Company Directors)

Please confirm the following has been completed on the application (**completion is mandatory**) and identification documents provided from either **A** or **B**.

Applicant 3

- full name, date of birth and residential address (cannot be P.O Box), client's occupation or other business activities.
- A** An original or **certified** copy of one of the following:
- a current Australian driver's licence containing a photograph of the person, or
 - an Australian passport not expired for 2 years or more, or
 - a current identification card issued by a state or territory that contains the date of birth and photograph of the card holder.
- B** **Foreign Documentation*** – an original or **certified** copy of the following:
- a foreign government, United Nations or United Nations agency issued passport.

Applicant 4

- full name, date of birth and residential address (cannot be P.O Box), client's occupation or other business activities.
- A** An original or **certified** copy of one of the following:
- a current Australian driver's licence containing a photograph of the person, or
 - an Australian passport not expired for 2 years or more, or
 - a current identification card issued by a state or territory that contains the date of birth and photograph of the card holder.
- B** **Foreign Documentation*** – an original or **certified** copy of the following:
- a foreign government, United Nations or United Nations agency issued passport.

***Where the document is not in English it must be accompanied by an English translation prepared by an accredited translator.**

Please note: You **must** include correctly **certified copies** of the identification documents with the application form where the introducer is not an authorised agent of the Lender to sight identity documents or where the introducer does not sight original identification documents' (refer to 'How to provide Certified Documents' – page 13 of application).

Company (Company Directors are to complete the individual's section)

Please confirm the following details have been completed on the application form for each company: (**completion is mandatory**)

- company type confirmation
- full name of the company as registered by ASIC
- the ACN issued to the company
- the full address of the company's registered office
- the full address of the company's principal place of business
- the names of each director of the company (all company directors must to be a party to the loan)
- the nature of the company's business activity
- the name and address of each beneficial owner (>25% of issued capital).

Trusts (all trustees of a trust must be borrower or guarantor to the loan and detailed on the loan application)

Please confirm the following details have been completed on the application form for each trust: (**completion is mandatory**)

- the full name of the trust
- the type of trust
- country where trust was established
- trust's business activity/purpose
- full name of each beneficiary.

For all trusts provide:


- a **certified** copy or **certified** extract of the trust deed.

Note: If the trustee is an individual please complete the individual's section or if the trustee is a company, please complete the company section.

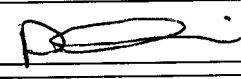
AML – CTF Declaration to be completed by the customer (you or your introducer)

I, the undersigned, confirm and declare that all of the information on this checklist and certified copies of all documentation provided are true and correct.

Applicant 1

Signature 
Name **Nicholas Albert Jasprizza-Quinn**
Date **16 / 9 / 15**

Applicant 2

Signature 
Name **David Mark Jasprizza Quinn**
Date **16 / 9 / 15**

**SIGN
HERE** 

AML – CTF Identification Declaration (to be completed by the loan introducer)

I, **Daniel Kelb**

confirm and declare that I have personally interviewed

Nicholas Albert Jasprizza - Quinn

and have sighted the following original identification documents:

Please list documents (tick relevant document)

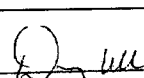
- A current Australian driver's licence containing a photograph of the person
- An Australian passport not expired for 2 years or more
- A current identification card issued by a state or territory that contains the date of birth and photograph of the card holder
- A foreign government, United Nations or United Nations agency issued passport
- Any other Lender approved identification (Please specify):

David Mark Jasprizza Quinn

and have sighted the following original identification documents:

Please list documents (tick relevant document)

- A current Australian driver's licence containing a photograph of the person
- An Australian passport not expired for 2 years or more
- A current identification card issued by a state or territory that contains the date of birth and photograph of the card holder
- A foreign government, United Nations or United Nations agency issued passport
- Any other Lender approved identification (Please specify):

Signature 

Date **30 / 09 / 2015**

How to provide Certified Documents

To complete the customer identification process under Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF), certified copies of customer identification documents must be provided.

In order for documents to meet the certification requirements, a copy must be clearly authorised as a true copy of the original by an appropriate person. Each certified copy document must be certified separately and must show clearly:

- the words "certified true copy of the original";
- the signature of the certifying officer; and
- the name, address, contact telephone number, provider/registration number (if applicable) and profession of the certifying officer, legibly printed below the signature.

Persons who may certify documents for the Lender include:

- (1) a person who is enrolled on the roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner (however described);
- (2) a judge of a court;
- (3) a magistrate;
- (4) a chief executive officer of a Commonwealth court;
- (5) a registrar or deputy registrar of a court;
- (6) a Justice of the Peace;
- (7) a notary public (for the purposes of the Statutory Declaration Regulations 1993);

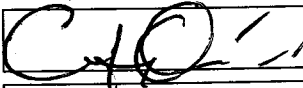
- (8) a police officer;
- (9) an agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public;
- (10) a permanent employee of the Australian Postal Corporation with 2 or more years of continuous service who is employed in an office supplying postal services to the public;
- (11) an Australian consular officer or an Australian diplomatic officer (within the meaning of the Consular Fees Act 1955);
- (12) an officer with 2 or more continuous years of service with one or more financial institutions (for the purposes of the Statutory Declaration Regulations 1993);
- (13) a finance company officer with 2 or more continuous years of service with one or more finance companies (for the purposes of the Statutory Declaration Regulations 1993);
- (14) an officer with, or authorised representative of, a holder of an Australian financial services licence, having 2 or more continuous years of service with one or more licensees.
- (15) a member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants with 2 or more years of continuous membership.
- (16) Limited agents specifically appointed by the Lender to verify identity on behalf of the Lender.

ADDITIONAL APPLICANT 3 & 4


AML – CTF Declaration to be completed by the customer (you or your introducer)

I, the undersigned, confirm and declare that all of the information on this checklist and certified copies of all documentation provided are true and correct.

Applicant 1

Signature 
 Name Courtney Robert Jasprizza Quinn
 Date 23/9/15

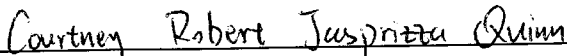
Applicant 2

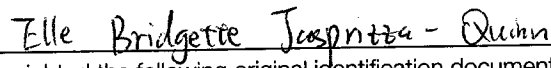
Signature  **SIGN HERE**
 Name Elle Bridgette Jasprizza-Quinn
 Date 25/9/15

AML – CTF Identification Declaration (to be completed by the loan introducer)

I,  confirm and declare that I have personally interviewed

and have sighted the following original identification documents:



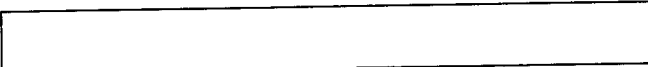



and have sighted the following original identification documents:

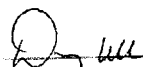
and have sighted the following original identification documents:

Please list documents (tick relevant document)

Please list documents (tick relevant document)

- A current Australian driver's licence containing a photograph of the person
- An Australian passport not expired for 2 years or more
- A current identification card issued by a state or territory that contains the date of birth and photograph of the card holder
- A foreign government, United Nations or United Nations agency issued passport
- Any other Lender approved identification (Please specify):


- A current Australian driver's licence containing a photograph of the person
- An Australian passport not expired for 2 years or more
- A current identification card issued by a state or territory that contains the date of birth and photograph of the card holder
- A foreign government, United Nations or United Nations agency issued passport
- Any other Lender approved identification (Please specify):


Signature 

Date 25/09/2015

How to provide Certified Documents

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In order for documents to meet the certification requirements, a copy must be clearly authorised as a true copy of the original by an appropriate person. Each certified copy document must be certified separately and must show clearly:

- the words "certified true copy of the original";
- the signature of the certifying officer; and
- the name, address, contact telephone number, provider/registration number (if applicable) and profession of the certifying officer, legibly printed below the signature.

Persons who may certify documents for the Lender include:

- (1) a person who is enrolled on the roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner (however described);
- (2) a judge of a court;
- (3) a magistrate;
- (4) a chief executive officer of a Commonwealth court;
- (5) a registrar or deputy registrar of a court;
- (6) a Justice of the Peace;
- (7) a notary public (for the purposes of the Statutory Declaration Regulations 1993);

- (8) a police officer;
- (9) an agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public;
- (10) a permanent employee of the Australian Postal Corporation with 2 or more years of continuous service who is employed in an office supplying postal services to the public;
- (11) an Australian consular officer or an Australian diplomatic officer (within the meaning of the Consular Fees Act 1955);
- (12) an officer with 2 or more continuous years of service with one or more financial institutions (for the purposes of the Statutory Declaration Regulations 1993);
- (13) a finance company officer with 2 or more continuous years of service with one or more finance companies (for the purposes of the Statutory Declaration Regulations 1993);
- (14) an officer with, or authorised representative of, a holder of an Australian financial services licence, having 2 or more continuous years of service with one or more licensees.
- (15) a member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants with 2 or more years of continuous membership.
- (16) Limited agents specifically appointed by the Lender to verify identity on behalf of the Lender.

Current details for ABN 99 341 338 811

ABN details

Entity name:	The Trustee for Team Quinn Superfund
ABN status:	Active from 13 May 2014
Entity type:	Superannuation Fund
Goods & Services Tax (GST):	Registered from 13 May 2014
Main business location:	ACT 2603

Super Fund Lookup

Use Super Fund Lookup to check the eligibility of **The Trustee for Team Quinn Superfund** to receive rollovers and contributions

Deductible gift recipient status

Not entitled to receive tax deductible gifts

ABN last updated: 04 Jun 2014

Record extracted: 25 Sep 2015

Disclaimer

The Registrar makes every reasonable effort to maintain current and accurate information on this site. The Commissioner of Taxation advises that if you use ABN Lookup for information about another entity for taxation purposes and that information turns out to be incorrect, in certain circumstances you will be protected from liability. For more information see [disclaimer](#).

AML-CTF CUSTOMER ID CHECKLIST

Application number (WIN)

The introduction of the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (AML/CTF) requires additional identification information from customers. The following checklist must be completed by the customer (you or your introducer).

Please note that processing of your application may be delayed where you, or your introducer do not provide this completed checklist and adequate identification documents.

Full customer name – Applicant 1

Note: One checklist per person is required.

Title

Mr Mrs Ms Miss Other

Surname

First name

Middle name/s

Any other names known by (if not applicable insert 'none')

Date of birth

Full customer name – Applicant 2 (if applicable)

Note: One checklist per person is required.

Title

Mr Mrs Ms Miss Other

Surname

First name

Middle name/s

Any other names known by (if not applicable insert 'none')

Date of birth

Individuals (including Guarantors, Company Directors and Power of Attorney)

Please tick the two boxes below to confirm that the information listed has been provided on your application form. **(Completion is mandatory)**

Applicant 1

- full name, date of birth and residential address (cannot be P.O Box), client's occupation or other business activities.

Please select one box out of either A or B to indicate which identification documents you have provided.

An original or **certified** copy of one of the following:

- a current Australian driver's licence containing a photograph of the person, or
- A an Australian passport not expired for 2 years or more, or
- a current identification card issued by a state or territory that contains the date of birth and photograph of the card holder.

Foreign Documentation* – an original or **certified** copy of the following:

- B a foreign government, United Nations or United Nations agency issued passport.

Please note: You must include correctly certified copies of the identification documents (refer to 'How to provide Certified Documents' – page 3) with the application form where the introducer is not an authorised agent of the Lender to sight identity documents and where the introducer does not sight original identification documents and does not complete the AML – CTF Identification Declaration on page 2.

Applicant 2

- full name, date of birth and residential address (cannot be P.O Box), client's occupation or other business activities.

Please select one box out of either A or B to indicate which identification documents you have provided.

An original or **certified** copy of one of the following:

- a current Australian driver's licence containing a photograph of the person, or
- A an Australian passport not expired for 2 years or more, or
- a current identification card issued by a state or territory that contains the date of birth and photograph of the card holder.

Foreign Documentation* – an original or **certified** copy of the following:

- B a foreign government, United Nations or United Nations agency issued passport.

Please note: You must include correctly certified copies of the identification documents (refer to 'How to provide Certified Documents' – page 3) with the application form where the introducer is not an authorised agent of the Lender to sight identity documents and where the introducer does not sight original identification documents and does not complete the AML – CTF Identification Declaration on page 2.

*Where the document is not in English it must be accompanied by an English translation prepared by an accredited translator.

Company (Company Directors are to complete the Individuals section above)

Please tick the boxes below to confirm that you have provided the information listed in your application form. (Completion is mandatory)

- 1 company type confirmation
- 2 full name of the company as registered by ASIC
- 3 the full address of the company's registered office (cannot be P.O Box)
- 4 the ACN issued to the company
- 5 the full address of the company's registered office (cannot be P.O Box)
- 6 the full address of the company's principal place of business
- 7 the names of each director of the company (all company directors must to be a party to the loan)
- 8 the nature of the company's business activity
- 9 the name and address of each beneficial owner (>25% of issued capital).

Trust (all trustees of a trust must be borrower or guarantor to the loan and detailed on the loan application)

Please tick both Option 1 and 2 to confirm you have provided the listed information with your application. For Option 2, you will need to provide the additional information requested.

Note: The completion of this form is mandatory under AML, which if incomplete, may delay the processing of your application.

- 1 For all trusts please provide a certified copy (or certified extract) of the trust deed; and
- 2 Complete the following details:

a. the full name of the trust	Team Quinn Superfund.		
b. the type of trust	Self Managed Super Fund		
c. country where trust was established	Australia		
d. trust's business activity/purpose	Investment / Retirement.		
e. full name of each beneficiary (if there are more beneficiaries, please provide details on a separate sheet).			
1	Nicholas A JASPRIZZA-Quinn	2	David M JASPRIZZA-Quinn
3	Courtney Robert Quinn	4	Elle B JASPRIZZA-Quinn
5		6	


If the trustee is an individual please complete either the individuals section or use a separate form for each trustee. If the trustee is a company, please complete the company section above.

AML – CTF Declaration to be completed by the customer (you or your introducer where the loan introducer has sighted original identification documents)


I, the undersigned, confirm and declare that all of the information on this checklist and certified copies of all documentation provided are true and correct

Applicant 1

Name

 Nicholas A Jasprizza-Quinn

Signature



Date

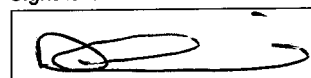
16/9/2015

Applicant 2

Name

David JASPRIZZA-Quinn

Signature



Date

16/9/15

AML-CTF CUSTOMER ID CHECKLIST

Application number (WIN)

The introduction of the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (AML/CTF) requires additional identification information from customers. The following checklist must be completed by the customer (you or your introducer).

Please note that processing of your application may be delayed where you, or your introducer do not provide this completed checklist and adequate identification documents.

Full customer name – Applicant 1

Note: One checklist per person is required.

Title

Mr Mrs Ms Miss Other

Surname

First name

Middle name/s

Any other names known by (if not applicable insert 'none')

Date of birth

Full customer name – Applicant 2 (if applicable)

Note: One checklist per person is required.

Title

Mr Mrs Ms Miss Other

Surname

First name

Middle name/s

Any other names known by (if not applicable insert 'none')

Date of birth

Individuals (including Guarantors, Company Directors and Power of Attorney)

Please tick the two boxes below to confirm that the information listed has been provided on your application form. **(Completion is mandatory)**

Applicant 1

- full name, date of birth and residential address (cannot be P.O Box), client's occupation or other business activities.

Please select one box out of either A or B to indicate which identification documents you have provided.

An original or **certified** copy of one of the following:

- a current Australian driver's licence containing a photograph of the person, or
- A an Australian passport not expired for 2 years or more, or
- a current identification card issued by a state or territory that contains the date of birth and photograph of the card holder.

Foreign Documentation* – an original or **certified** copy of the following:

- B a foreign government, United Nations or United Nations agency issued passport.

Please note: You must include correctly certified copies of the identification documents (refer to 'How to provide Certified Documents' – page 3) with the application form where the introducer is not an authorised agent of the Lender to sight identity documents and where the introducer does not sight original identification documents and does not complete the AML – CTF Identification Declaration on page 2.

Applicant 2

- full name, date of birth and residential address (cannot be P.O Box), client's occupation or other business activities.

Please select one box out of either A or B to indicate which identification documents you have provided.

An original or **certified** copy of one of the following:

- a current Australian driver's licence containing a photograph of the person, or
- A an Australian passport not expired for 2 years or more, or
- a current identification card issued by a state or territory that contains the date of birth and photograph of the card holder.

Foreign Documentation* – an original or **certified** copy of the following:

- B a foreign government, United Nations or United Nations agency issued passport.

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*Where the document is not in English it must be accompanied by an English translation prepared by an accredited translator.

Company (Company Directors are to complete the Individuals section above)

Please tick the boxes below to confirm that you have provided the information listed in your application form. **(Completion is mandatory)**

- 1 company type confirmation
- 2 full name of the company as registered by ASIC
- 3 the full address of the company's registered office (cannot be P.O Box)
- 4 the ACN issued to the company
- 5 the full address of the company's registered office (cannot be P.O Box)
- 6 the full address of the company's principal place of business
- 7 the names of each director of the company (all company directors must to be a party to the loan)
- 8 the nature of the company's business activity
- 9 the name and address of each beneficial owner (>25% of issued capital).

Trust (all trustees of a trust must be borrower or guarantor to the loan and detailed on the loan application)

Please tick both Option 1 and 2 to confirm you have provided the listed information with your application. For Option 2, you will need to provide the additional information requested.

Note: The completion of this form is mandatory under AML, which if incomplete, may delay the processing of your application.

- 1 For all trusts please provide a certified copy (or certified extract) of the trust deed; and

- 2 Complete the following details:

- a. the full name of the trust The Trustee for Team Quinn Super Fund
 - b. the type of trust Regulated Self Managed Super Fund
 - c. country where trust was established Australia
 - d. trust's business activity/purpose Investment / Retirement
 - e. full name of each beneficiary (if there are more beneficiaries, please provide details on a separate sheet).
- | | |
|---|--|
| 1 Nicholas A Jaspizza-Quinn | 2 David M Jaspizza-Quinn |
| 3 Courtney R Jaspizza-Quinn | 4 Elle B Jaspizza-Quinn |
| 5 | 6 |

If the trustee is an individual please complete either the individuals section or use a separate form for each trustee. If the trustee is a company, please complete the company section above.

AML – CTF Declaration to be completed by the customer (you or your introducer where the loan introducer has sighted original identification documents)

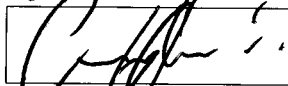
I, the undersigned, confirm and declare that all of the information on this checklist and certified copies of all documentation provided are true and correct

Applicant 1

Name

Courtney Jaspizza-Quinn

Signature



Date

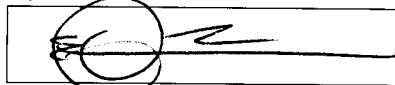
23/09/15

Applicant 2

Name

Elle Jaspizza-Quinn

Signature



Date

25/09/2015

AML – CTF Identification Declaration (to be completed by the loan introducer)

I, Daniel Kelb confirm and declare that I have personally interviewed

Nicholas Albert Jaspizza - Quinn

and have sighted the following original identification documents:

Please tick each box to confirm which of the original identification documents you have sighted:

- a current Australian driver's licence containing a photograph of the person
- an Australian passport not expired for 2 years or more
- a current identification card issued by a state or territory that contains the date of birth and photograph of the card holder
- a foreign government, United Nations or United Nations agency issued passport
- any other Lender approved identification (Please specify):

Was a face-to-face interview conducted?

- Yes
- No. Please specify reason and method for identification

Clients were unable to attend

Place identification made (town/suburb and state)

Date identification made

David Mark Jaspizza Quinn

and have sighted the following original identification documents:

Please tick each box to confirm which of the original identification documents you have sighted:

- a current Australian driver's licence containing a photograph of the person
- an Australian passport not expired for 2 years or more
- a current identification card issued by a state or territory that contains the date of birth and photograph of the card holder
- a foreign government, United Nations or United Nations agency issued passport
- any other Lender approved identification (Please specify):

Was a face-to-face interview conducted?

- Yes
- No. Please specify reason and method for identification

the office.

Place identification made (town/suburb and state)

Date identification made

For Western Australian mortgagors, Landgate requires a face-to-face interview to be conducted. Where a face-to-face interview was NOT conducted there must be sufficient or compelling reasons, which are to be captured above. The Lender reserves its rights to not accept the reasons, where deemed unsatisfactory.

Signature

D. Kelb

Date

30/09/2015

AML – CTF Identification Declaration (to be completed by the loan introducer)

I, Daniel Kelb

confirm and declare that I have personally interviewed

Courtney Robert Jaspizza Quinn

and have sighted the following original identification documents:

Please tick each box to confirm which of the original identification documents you have sighted:

- a current Australian driver's licence containing a photograph of the person
- an Australian passport not expired for 2 years or more
- a current identification card issued by a state or territory that contains the date of birth and photograph of the card holder
- a foreign government, United Nations or United Nations agency issued passport
- any other Lender approved identification (Please specify):

Was a face-to-face interview conducted?

- Yes
- No. Please specify reason and method for identification

Clients were unable to attend

Place identification made (town/suburb and state)

Date identification made

Elle Bridgette Jaspizza - Quinn

and have sighted the following original identification documents:

Please tick each box to confirm which of the original identification documents you have sighted:

- a current Australian driver's licence containing a photograph of the person
- an Australian passport not expired for 2 years or more
- a current identification card issued by a state or territory that contains the date of birth and photograph of the card holder
- a foreign government, United Nations or United Nations agency issued passport
- any other Lender approved identification (Please specify):

Was a face-to-face interview conducted?

- Yes
- No. Please specify reason and method for identification

the office.

Place identification made (town/suburb and state)

Date identification made

For Western Australian mortgagors, Landgate requires a face-to-face interview to be conducted. Where a face-to-face interview was NOT conducted there must be sufficient or compelling reasons, which are to be captured above. The Lender reserves its rights to not accept the reasons, where deemed unsatisfactory.

Signature

Date

How to provide Certified Documents

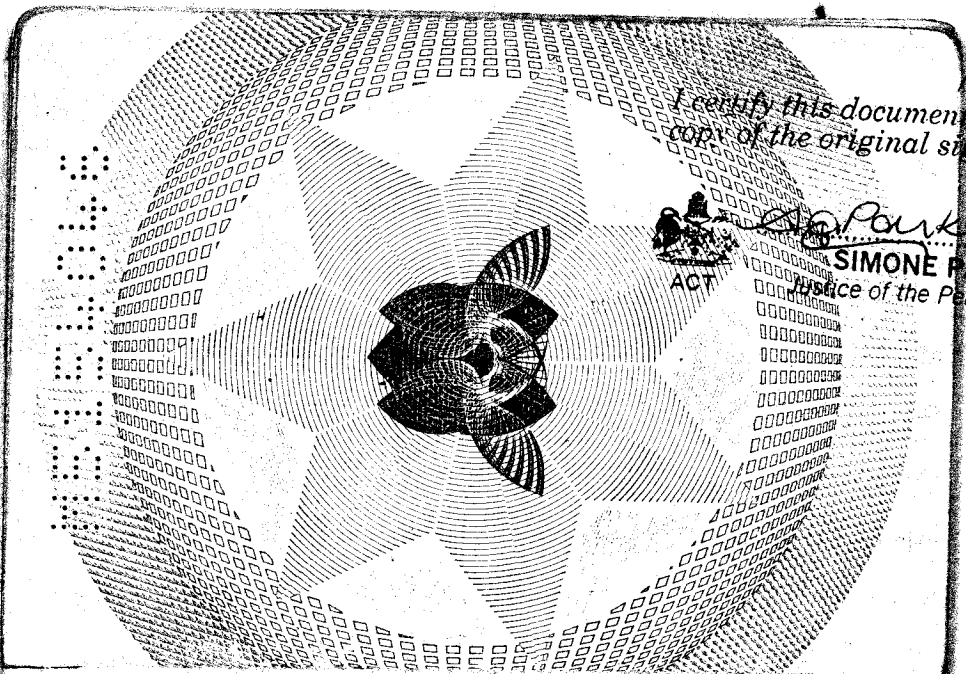
To complete the customer identification process under Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF), and Macquarie's internal policy and procedures certified copies of customer identification documents must be provided (except where the introducer is an authorised agent of the Lender to sight identity documents and completes the AML – CTF Identification Declaration on page 2)

In order for documents to meet the certification requirements, a copy must be clearly authorised as a true copy of the original by an appropriate person. Each certified copy document must be certified separately and must show clearly:

- the words "certified true copy of the original";
- the signature of the certifying officer; and
- the name, address, contact telephone number, provider/registration number (if applicable) and profession of the certifying officer, legibly printed below the signature.

Persons who may certify documents include:

- (1) a person who is enrolled on the roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner (however described);
- (2) a judge of a court;
- (3) a magistrate;
- (4) a chief executive officer of a Commonwealth court;
- (5) a registrar or deputy registrar of a court;
- (6) a Justice of the Peace;
- (7) a notary public (for the purposes of the Statutory Declaration Regulations 1993);
- (8) a police officer;
- (9) an agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public;
- (10) a permanent employee of the Australian Postal Corporation with 2 or more years of continuous service who is employed in an office supplying postal services to the public;
- (11) an Australian consular officer or an Australian diplomatic officer (within the meaning of the Consular Fees Act 1955);
- (12) an officer with 2 or more continuous years of service with one or more financial institutions;
- (13) a finance company officer with 2 or more continuous years of service with one or more finance companies;
- (14) an officer with, or authorised representative of, a holder of an Australian financial services licence, having 2 or more continuous years of service with one or more licensees.
- (15) a member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants with 2 or more years of continuous membership.
- (16) Limited agents specifically appointed by the Lender to verify identity on behalf of the Lender.
- (17) Persons prescribed under the Statutory Declarations Regulations 1993 (e.g pharmacist, nurse).



I certify this document to be a true copy of the original sighted by me

Simone Parker 24/9/15
SIMONE PARKER
Justice of the Peace # 2507

PASSPORT

AUSTRALIA

DOCUMENT No.
M5154046

Type / Type **P** Code of issuing / Code de l'Etat **AUS**
State **AUS** *émetteur*

Name / Nom
QUINN

COURTNEY JASPRIZZA

Nationality / Nationalité
AUSTRALIAN

Date of birth / Date de naissance
25 FEB 1986

Sex / Sexe
M

Place of birth / Lieu de naissance
WAGGA WAGGA

Date of issue / Date de délivrance
06 JUN 2006

Holder's signature / Signature du titulaire

Date of expiry / Date d'expiration
06 JUN 2016

Authority / Autorité
AUSTRALIA



P<AUSQUINN<<COURTNEY<ROBERT<JASPRIZZA<<<<<<<<

M5154046<3AUS8502256M1606063<42573037N<<<<<04



SMSF Serviceability Calculator



[Please ensure all grey fields are completed]

Version: 28 August 2015

Applicant/loan details

SMSF trust name	Team Quinn Superfund		SMSF ABN	99 341 338 811
Proposed loan amount	\$ 430,000	(max \$1,000,000)	Assessment rate	7.92%
Interest only period	0 years Interest Only is not available when LVR>70%			
Year security built	1961			
Security purchase price	\$ 541,000	Valuation amount	LVR	79.48%

Superannuation contributions	SMSF member age	9.5% (Super Guarantee) ~	Additional contributions *
Member 1	Nicholas Albert Jasprizza-6	31	\$ 11,376
Member 2	David Mark Jasprizza Quir	34	\$ 7,599
Member 3	Courtney Robert Jasprizza	30	
Member 4	Elle Bridgette Jasprizza-Qt	25	\$ 10,826
			\$ 29,801
			\$ -

~ For government employees, > 9.5% can be applied where a letter from employer is provided and employment term exceeds 2 years. For self employed applicants the SMSF trustee to provide a statement or 2 years of financial/tax returns verifying consistent contributions for the past 2 years.

* Additional contribution amount considered on a 'case by case' basis depending on the financial strength of the members. Maximum \$30,000 total contributions per member (\$35,000 for members aged 50 and above).

SMSF Rental Income (80% used in servicing)

This security property (enter 100%)	\$ 24,960
All other SMSF properties (enter 100%)	

SMSF assets/liabilities (combined)

Total current SMSF assets (exclude property being purchased and deposit paid)	\$ 194,000
Total current SMSF liquid assets that earn income (exclude all property and illiquid assets)	\$ 194,000
Total existing SMSF property loan limit	
Total existing other loan limits (include margin loans)	
Deposit paid (property purchase)	
Net asset position (including deposit paid)	Fail \$ 194,000
Funds required to complete purchase	\$ 111,000
Other property acquisition costs (e.g. stamp duty, legals)	\$ 21,000
Net asset position after purchase (excluding security property)	\$ 62,000

Clients will transfer additional \$6000 from Australian Super to SMSF.

SMSF expenses (per annum)

Total existing SMSF loan repayments	
SMSF running expenses	\$ 799

Calculations (per annum)

Total contributions used for serviceability (adjusted for members age/retirement age)	\$ 29,801
SMSF rental income @ 80% (non-security rental income adjusted for members age/retirement age)	\$ 19,968
SMSF asset income (3%pa Adjusted for members age/retirement age)	\$ 1,860
Gross annual income	\$ 51,629
Taxable income	\$ 17,573
Applicable tax (15%)	\$ 2,636
Net income after tax	\$ 48,993
Proposed loan repayments @ assessment rate	\$ 37,575
Total outgoings	\$ 38,374
Surplus	\$ 10,619

Serviceability tests

NSR (min 1.00 required)	Pass	1.27
SMSF total gearing (max 80%)	Pass	60.23%
SMSF net asset test (liquid assets/total debt. min 10% required)	Pass	14.41%

The information contained in this calculator is by way of example only and should not be regarded as a prediction. Interest rates contained herein are for information purposes only and are subject to change. The information in this printout does not constitute an offer to lend. If you wish to apply for a loan, then you need to complete the application form available from our staff.

30 September 2015

To whom it may concern

Dear Sir/Madam

Postal address:
PO Box 401
Nth Melbourne VIC 3051

Email:
info@esuperfund.com.au

Phone:
1300 224 797


Facsimile:
(03) 8677 2425

Re: Team Quinn Superfund

I hereby advise that the annual running costs for the above SMSF including preparation of Financial Statements Audit Report and lodgment of the SMSF tax return is \$799.

Please do not hesitate to contact our office if you require any further information or documentation.

Yours Sincerely,



Danny Kelb – Accountant
ESUPERFUND PTY LTD



LIST OF TRANSACTIONS

Branch

Shortname

TEAM QUINN SUPERFUND

Account Identification Number

Type of Account

7167 17142878

Personal Transaction

Account Currency

AUD

Transactions Begin 25SEP2015

Transactions End 01JUL2015

Date	Transaction Detail	Debit	Credit	Balance
25SEP2015	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		167,570.26	194,103.00
17SEP2015	Direct Credit 361578 QUICKSUPER QSUPER1597306205		1,546.84	26,532.74
01SEP2015	Credit Interest		28.59	24,985.90
28AUG2015	Direct Credit 361578 QUICKSUPER QUICKSPR1586713187		416.40	24,957.31
20AUG2015	Direct Credit 361578 QUICKSUPER QSUPER1582530364		1,793.46	24,540.91
17AUG2015	Direct Debit 000142 AIA AUS SMSF 50122572-170815	1,395.70		22,747.45
14AUG2015	Direct Credit 361578 QUICKSUPER QUICKSPR1579209436		416.40	24,143.15
01AUG2015	Credit Interest		27.33	23,726.75
31JUL2015	Direct Credit 361578 QUICKSUPER QUICKSPR1571778913		416.40	23,699.42
17JUL2015	Direct Credit 361578 QUICKSUPER QUICKSPR1564985527		416.40	23,283.02
07JUL2015	Direct Credit 361578 QUICKSUPER QSUPER1559244298		349.20	22,866.62
03JUL2015	Direct Credit 361578 QUICKSUPER QUICKSPR1557807142		416.40	22,517.42
01JUL2015	Credit Interest		137.99	22,101.02

Total Debits 1,395.70

Total Credits 173,535.67



Mr Courtney Quinn
4 Ultimo Street
CRACE ACT 2911

*Clients will transfer \$6000 from
this account to SMSF*

Balance at 30 June 2014:
\$74,838.45

Member number: 713172513

Your benefit statement for 1 July 2013 to 30 June 2014

Your account summary

	\$
Opening balance at 1 July 2013	49,662.11
Contributions	19,746.85
Investment returns	8,673.62
Administration fees	-78.00
Insurance premiums	-240.12
Government taxes	-2,926.01
Closing balance as at 30 June 2014	74,838.45
Access to your super	\$
Unrestricted non-preserved (available)	106.97
Restricted non-preserved	0.00
Preserved	74,731.48

Keep all your super together

Now's a good time to get your super together.

By combining all your super accounts from previous jobs into your AustralianSuper account, you could help your super grow.

Find out how at
www.australiansuper.com/combine

Need more detail? See *Your transaction summary* and *About your statement* on the following pages

Your insurance cover

At 30 June 2014, the total benefits payable are:

Insured benefit + account balance = total payable

If you die	\$600,000.00	\$74,838.45	\$674,838.45
If you are TPD	\$300,000.00	\$74,838.45	\$374,838.45

You have a fixed level of cover, based on recorded age 29.

		Insured amount
Death	Fixed level of cover	\$600,000.00
TPD	Fixed level of cover	\$300,000.00

For more information on insurance, work rating and nominating beneficiaries, see *About your statement*

Your super's performance

See *Your Investment returns and investment strategy* for further information.

Want to know more? See *Your super's performance*

Your nominated beneficiaries

At 30 June 2014, you've nominated as your beneficiaries:
Kirsten Buckingham (100%).

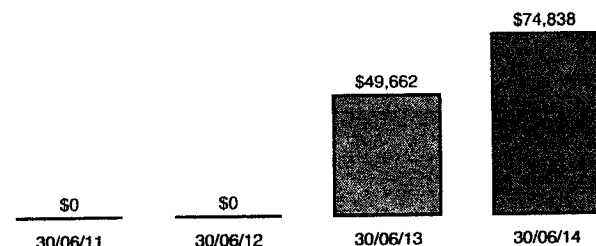
It's time to go online

- 1. Log in to your account
- 2. Check your current balance
- 3. Update your details
- 4. Watch a video

See it all at www.australiansuper.com

History of your account balance

This shows your account balance at 30 June each year.



PAYG payment summary - individual non-business

Payment summary for the year ending 30 June 2015

Payee details

Nicholas Jasprizza - Quinn
26 Pelsart St
Red Hill
ACT 2603

NOTICE TO PAYEE

If this payment summary shows an amount in the total tax withheld box you must lodge a tax return. If no tax was withheld you may still have to lodge a tax return.

For more information on whether you have to lodge, or about this payment and how it is taxed, you can:

visit www.ato.gov.au

refer to *TaxPack*

phone 13 28 61 between 8.00am and 6.00pm (EST)
Monday to Friday

Period of payment Day/Month/Year To Day/Month/Year
01/07/2014 30/06/2015

Payee's tax file number [REDACTED]

TOTAL TAX WITHHELD \$ 18914

		Lump sum payments	Type
Gross Payments	\$ 63298	A \$	<input type="checkbox"/>
CDEP Payments	\$	B \$	<input type="checkbox"/>
Reportable fringe benefits amount FBT year 1 April to 31 March	\$	D \$	<input type="checkbox"/>
Reportable Employer Superannuation Contributions	\$	E \$	<input type="checkbox"/>
Total Allowances	\$	Total allowances are not included in Gross payments above. This amount needs to be shown separately in your tax return.	

Payer details

Payer's ABN or withholding payer number 94 163 805 230

Branch number 001

Payer's name Data IT Solutions Pty Ltd

Signature of authorised person Donna Marshalsey

Date 7/06/2015

PAYG payment summary - individual non-business

Payment summary for the year ending 30 June 2015

Payee details

Nicholas Jasprizza - Quinn
26 Pelsart St
Red Hill
ACT 2603

NOTICE TO PAYEE

If this payment summary shows an amount in the total tax withheld box you must lodge a tax return. If no tax was withheld you may still have to lodge a tax return.

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visit www.ato.gov.au

refer to *TaxPack*

phone **13 28 61** between 8.00am and 6.00pm (EST)
Monday to Friday

Period of payment Day/Month/Year To Day/Month/Year
01/01/2015 30/06/2015

Payee's tax file number [REDACTED]

TOTAL TAX WITHHELD \$ 16184

		Lump sum payments	Type
Gross Payments	\$ 56207	A \$	<input type="checkbox"/>
CDEP Payments	\$	B \$	<input type="checkbox"/>
Reportable fringe benefits amount FBT year 1 April to 31 March	\$	D \$	<input type="checkbox"/>
Reportable Employer Superannuation Contributions	\$ 3324	E \$	<input type="checkbox"/>
Total Allowances	\$	Total allowances are not included in Gross payments above. This amount needs to be shown separately in your tax return.	

Payer details

Payer's ABN or withholding payer number 39 600 234 160

Branch number 001

Payer's name Specialized Services Pty Ltd

Signature of authorised person David Neiwand

Date 2/07/2015

Specialized Services

Phone: 0388055000
 3/334 Highbury Rd
 Mt. Waverley
 VIC
 3149
 ABN: 39600234160

Specialized Services

Nicholas Jasprizza - Quinn
 2/5 White Crescent
 CAMPBELL
 ACT
 2612

Payment Advice

Payee Code: 10000021 Payee: Nicholas Jasprizza - Quinn 18/09/2015

Timesheet End Date	Description	Qty	Rate	Total
13/09/2015	(100) HOURS STD Normal	8.00	75.44	603.52
13/09/2015	(100) HOURS STD Normal	8.00	75.44	603.52
13/09/2015	(100) HOURS STD Normal	8.25	75.44	622.38
13/09/2015	(100) HOURS STD Normal	8.00	75.44	603.52
13/09/2015	(100) HOURS STD Normal	5.75	75.44	433.78

Deduction Name	Total
Rainy Day Deduction	286.67
Super Salary Sacrifice	143.33

	Gross	Total Allowances	Taxable Income	Withholding Tax	Total Deductions	Net	Super
Current	2,866.72	0.00	2,436.72	719.00	430.00	1,717.72	245.10
Y.T.D	2,866.72	0.00	2,436.72	719.00	430.00	1,717.72	245.10

Account Name	BSB	Account Number	Amount	Account Reference
Nicholas Jasprizza-Quinn	923-100	8169182	1,717.72	

Have a great day.

Fund Name	Payment Date	Policy Number	SPIN	Amount	Amount YTD
Team Quinn Superfund	28/10/2015	Quinn1		245.10	245.10

Specialized Services Pty Ltd

A.B.N.39 600 234 160
A.C.N.600 234 160
PO Box 5089
Garran ACT 2604
Phone: 1300 793 804
Fax: 1300 793 805

Pay Advice

For
Nicholas Jasprizza - Quinn

Payment Date: 11/09/2015
Paid: Weekly
Period Ending: 6/09/2015

Gross Pay: \$2,302.93
Net Pay: \$1,301.06

Description	Units	Calc. Rate	Pay Amount	Deductions
Base Hourly	35	\$75.44	\$2,640.40	Wages
Nov. Lease pre tax Nic			-\$337.47	Wages
Novated Lease GST			-\$8.44	Deductions
Post Novated Lease			-\$84.37	Deductions
Rainy Day Nicholas			-\$264.04	Deductions
Super Sal Sac			-\$132.02	Superannuation
PAYG Withholding			-\$513.00	Tax
Super Nicholas			\$218.78	Superannuation

Super Fund
Team Quinn Superfund
Quinn2

Specialized Services Pty Ltd

A.B.N.39 600 234 160
A.C.N.600 234 160
PO Box 5089
Garran ACT 2604
Phone: 1300 793 804
Fax: 1300 793 805

Pay Advice

For
Nicholas Jasprizza - Quinn

Payment Date: 4/09/2015
Paid: Weekly
Period Ending: 30/08/2015

Gross Pay: \$2,698.99
Net Pay: \$1,506.71

Description	Units	Calc. Rate	Pay Amount	Deductions
Base Hourly	40.25	\$75.44	\$3,036.46	Wages
Nov. Lease pre tax Nic			-\$337.47	Wages
Novated Lease GST			-\$8.44	Deductions
Post Novated Lease			-\$84.37	Deductions
Rainy Day Nicholas			-\$303.65	Deductions
Super Sal Sac			-\$151.82	Superannuation
PAYG Withholding			-\$644.00	Tax
Super Nicholas			\$256.40	Superannuation

Super Fund
Team Quinn Superfund
Quinn2

PAYG payment summary - individual non-business

Payment summary for the year ending 30 June 2015

Payee details

David Quinn
3/5 White Street
Campbell
ACT 2600

NOTICE TO PAYEE

If this payment summary shows an amount in the total tax withheld box you must lodge a tax return. If no tax was withheld you may still have to lodge a tax return.

For more information on whether you have to lodge, or about this payment and how it is taxed, you can:

- visit www.ato.gov.au
- refer to *TaxPack*
- phone **13 28 61** between 8.00am and 6.00pm (EST) Monday to Friday

Period of payment Day/Month/Year 01/07/2014 To Day/Month/Year 30/06/2015

Payee's tax file number ~~3712123-172~~

TOTAL TAX WITHHELD \$ 19503

		Lump sum payments	Type
Gross Payments	\$ 80807	A \$	<input type="checkbox"/>
CDEP Payments	\$	B \$	<input type="checkbox"/>
Reportable fringe benefits amount FBT year 1 April to 31 March	\$	D \$	<input type="checkbox"/>
Reportable Employer Superannuation Contributions	\$	E \$	<input type="checkbox"/>
Total Allowances	\$		

Total allowances are not included in Gross payments above. This amount needs to be shown separately in your tax return.

Payer details

Payer's ABN or withholding payer number 80 154 249 288 Branch number 001
Payer's name Duxton at O'Connor Pty Ltd

Signature of authorised person Date 1/07/2015

Duxton at O'Connor Pty Ltd

A.B.N. 80 154 249 288

Pay Slip For: David Quinn

Cheque No: 3723

Classification: Gen Mgr Lvl 5, F&B Supervisor, ASA

Payment Date: 21/09/2015

Annual Salary: \$79,999.92

Hourly Rate: \$34.188

Pay Period From: 14/09/2015 To: 20/09/2015

GROSS PAY: \$1,538.46

Superannuation Fund: Team Quinn Self-Managed Superannuation Fund

NET PAY: \$1,169.46

DESCRIPTION	HOURS	CALC. RATE	AMOUNT	YTD	TYPE
Base Hourly	45	\$34.18	\$1,538.46	\$18,461.52	Wages
PAYG Withholding			-\$369.00	-\$4,428.00	Tax
Holiday Leave Accrual	3.46			156.21	Entitlements
Team Quinn			\$146.15	\$1,753.84	Superannuation Expenses

Duxton at O'Connor Pty Ltd

A.B.N. 80 154 249 288

Pay Slip For: David Quinn

Cheque No: 3644

Classification: Gen Mgr Lvl 5, F&B Supervisor, ASA

Payment Date: 14/09/2015

Annual Salary: \$79,999.92

Hourly Rate: \$34.188

Pay Period From: 7/09/2015 To: 13/09/2015

GROSS PAY: \$1,538.46

Superannuation Fund: Team Quinn Self-Managed Superannuation Fund

NET PAY: \$1,169.46

DESCRIPTION	HOURS	CALC. RATE	AMOUNT	YTD	TYPE
Base Hourly	45	\$34.18	\$1,538.46	\$16,923.06	Wages
PAYG Withholding			-\$369.00	-\$4,059.00	Tax
Holiday Leave Accrual	3.46			152.75	Entitlements
Team Quinn			\$146.16	\$1,607.69	Superannuation Expenses

Duxton at O'Connor Pty Ltd

A.B.N. 80 154 249 288

Pay Slip For: David Quinn

Cheque No: 3496

Classification: Gen Mgr Lvl 5, F&B Supervisor, ASA

Payment Date: 31/08/2015

Annual Salary: \$79,999.92

Hourly Rate: \$34.188

Pay Period From: 24/08/2015 To: 30/08/2015

GROSS PAY: \$1,538.46

Superannuation Fund: Team Quinn Self-Managed Superannuation Fund

NET PAY: \$1,169.46

DESCRIPTION	HOURS	CALC. RATE	AMOUNT	YTD	TYPE
Base Hourly	45	\$34.18	\$1,538.46	\$13,846.14	Wages
PAYG Withholding			-\$369.00	-\$3,321.00	Tax
Holiday Leave Accrual	3.46			145.82	Entitlements
Team Quinn			\$146.16	\$1,315.38	Superannuation Expenses

Duxton at O'Connor Pty Ltd

A.B.N. 80 154 249 288

Pay Slip For: David Quinn

Cheque No: 3388

Classification: Gen Mgr Lvl 5, F&B Supervisor, ASA

Payment Date: 24/08/2015

Annual Salary: \$79,999.92

Hourly Rate: \$34.188

Pay Period From: 17/08/2015 To: 23/08/2015

GROSS PAY: \$1,538.46

Superannuation Fund: Team Quinn Self-Managed Superannuation Fund

NET PAY: \$1,169.46

DESCRIPTION	HOURS	CALC. RATE	AMOUNT	YTD	TYPE
Base Hourly	45	\$34.18	\$1,538.46	\$12,307.68	Wages
PAYG Withholding			-\$369.00	-\$2,952.00	Tax
Holiday Leave Accrual	3.46			142.36	Entitlements
Team Quinn			\$146.15	\$1,169.22	Superannuation Expenses



MR COURTNEY R QUINN
C/- DEBORAH POULTON & ASSOCIATES
PO BOX 4390
KINGSTON ACT 2604

Tax period ending 30 June 2015
Tax file number ██████████
Date of issue 08 September 2015
Our reference 455 010 786 8539
Internet: www.ato.gov.au Phone enquiries: 13 28 61

Notice of assessment - year ended 30 June 2015

Income Tax Assessment Act 1936 and Income Tax Assessment Act 1997

Description	Debits \$	Credits \$
Your taxable income is \$177,496		
Tax on your taxable or net income	53,620.52	
Assessed tax payable \$53,620.52 DR		
Plus other liabilities		
Medicare levy	3,549.92	
Excess private health reduction or refund (rebate reduced)	305.40	
Less tax offset refunds	0.00	
Less Pay as you go (PAYG) credits and other entitlements		
PAYG withholding (eg tax deducted by your employer or bank)		66,687.22
Result of this notice		9,211.38 CR

Outcome of this notice **\$9,211.38 CR**

! Your refund of 9,211.38 CR, ATO001000006796455 has been forwarded to your nominated financial institution.

David Diment
Deputy Commissioner of Taxation

Please keep this notice for future reference

Please see over for important information about your assessment

Other information relevant to your assessment:

The Commissioner rounds down certain small amounts that may be owed by you or may be refunded to you. You may have transactions on your account where this has occurred.

Based on your income for surcharge purposes, your private health insurance rebate entitlement has been reduced by the amount shown under other liabilities on your notice. For more information on the private health insurance rebate, visit our website, www.ato.gov.au/privatehealthinsurance

Compas Pty Ltd

ABN: 90 008 615 745

ELECTRONIC PAY ADVICE

Courtney Quinn
4 Ultimo Street
Crace
ACT 2911

Pay Run Date: 7/09/2015
Pay Run Seq: 1
Payslip ID: 3001-53784

<i>Income</i>	<i>Amount</i>
01/08/15-31/08/15 172.3 Hrs @ \$104.82	\$18,060.49
FBT employee contribution refund	\$757.57
Payroll Tax reimbursement from expenses	\$108.20
<i>Gross Income</i>	\$18,926.26
<i>Expense</i>	<i>Amount</i>
Expenses paid by Compas (incl GST)	\$993.26
Expenses paid by Employee (incl GST)	\$586.25
<i>Total Expense</i>	\$1,579.51
<i>Deduction</i>	<i>Amount</i>
Super	\$1,571.91
PAYG	\$5,197.93
<i>Total Deduction</i>	\$6,769.84
NETT WAGE	\$10,576.91
add: Expense reimbursement	\$586.25
less: FBT employee contribution	\$833.33
EFT Amount	\$10,329.83
Payment to account 812-170 *****1430	\$10,274.08

For queries regarding this pay advice please call our office on 02 6251 2411



John Vassallo
Compas Pty Ltd

Compas Pty Ltd

ABN: 90 008 615 745

ELECTRONIC PAY ADVICE

Courtney Quinn
4 Ultimo Street
Crace
ACT 2911

Pay Run Date: 7/08/2015
Pay Run Seq: 1
Payslip ID: 3001-53551

<i>Income</i>	<i>Amount</i>
01/07/15-31/07/15 159.02 Hrs @ \$104.82	\$16,668.48
FBT employee contribution refund	\$757.57
Payroll Tax reimbursement from expenses	\$222.49
<i>Gross Income</i>	\$17,648.54
<i>Expense</i>	<i>Amount</i>
Expenses paid by Compas (incl GST)	\$993.26
Expenses paid by Employee (incl GST)	\$2,254.72
<i>Total Expense</i>	\$3,247.98
<i>Deduction</i>	<i>Amount</i>
Super	\$1,303.36
PAYG	\$4,078.95
<i>Total Deduction</i>	\$5,382.31
NETT WAGE	\$9,018.25
add: Expense reimbursement	\$2,254.72
less: FBT employee contribution	\$833.33
EFT Amount	\$10,439.64
Payment to account 812-170 *****1430	\$10,376.06

For queries regarding this pay advice please call our office on 02 6251 2411



John Vassallo
Compas Pty Ltd

Compas Pty Ltd

ABN: 90 008 615 745

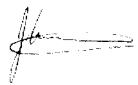
ELECTRONIC PAY ADVICE

Courtney Quinn
4 Ultimo Street
Crace
ACT 2911

Pay Run Date: 7/07/2015
Pay Run Seq: 1
Payslip ID: 3001-53296

<i>Income</i>	<i>Amount</i>
01/06/15-30/06/15 172.15 Hrs @ \$100.14	\$17,239.10
FBT employee contribution refund	\$757.57
Payroll Tax reimbursement from expenses	\$106.64
<i>Gross Income</i>	\$18,103.31
<i>Expense</i>	<i>Amount</i>
Expenses paid by Compas (incl GST)	\$993.26
Expenses paid by Employee (incl GST)	\$563.47
<i>Total Expense</i>	\$1,556.73
<i>Deduction</i>	<i>Amount</i>
Super	\$1,499.18
PAYG	\$4,842.62
<i>Total Deduction</i>	\$6,341.80
NETT WAGE	\$10,204.78
add: Expense reimbursement	\$563.47
less: FBT employee contribution	\$833.33
EFT Amount	\$9,934.92
Payment to account 812-170 *****1430	\$9,879.27

For queries regarding this pay advice please call our office on 02 6251 2411



John Vassallo
Compas Pty Ltd

PAYG payment summary - individual non-business

Payment summary for year ending 30 June 2015

Section A: Payee details

Payee's tax file number **601 [REDACTED]**

Miss Elle Bridgette Jasprizza-Quinn
26 PELSART ST,
Red Hill ACT 2603

NOTICE TO PAYEE

If this payment summary shows an amount in the total tax withheld box you must lodge a tax return. If no tax was withheld you may still have to lodge a tax return.

For more information on whether you have to lodge, or about this payment and how it is taxed, you can:

- visit www.ato.gov.au
- refer to *TaxPack*
- phone **13 28 61** between 8.00am and 6.00pm (EST), Monday to Friday.

Section B: Payment details

Period of payment Day/Month/Year 01/07/2014 to Day/Month/Year 30/06/2015

TOTAL TAX WITHHELD \$	22,444
------------------------------	--------

		Lump sum payments	Type
Gross Payments	\$ 75,871	A \$ 0	<input type="checkbox"/>
CDEP payments	\$ 0	B \$ 0	
Reportable Fringe benefits amount FBT year 1 April to 31 March	\$ 0	D \$ 0	
Reportable employer superannuation contributions	\$ 0	E \$ 0	
Total Allowances	\$ 0		

Total allowances are not included in Gross payments above. This amount needs to be shown separately on your tax return.

Section C: Payer details

Payer's ABN or withholding payer number 47-065-634-525

Branch Number 0

Payer's Name DEPT FOREIGN AFFAIRS & TRADE

Signature of authorised person PETER VARGHESE, SECRETARY

Date 13 / 07 / 2015



Australian Government
Department of Foreign Affairs and Trade

ABN: 47 065 634 525

Elle Jasprizza-Quinn

Pay Period : 10/09/2015 To 23/09/2015
 Pay Day : 24/09/2015

Employee ID : 10025799
 AGS No : 83635190
 Location : Canberra
 Annual Rate : 72,462.00
 Job Status : Regular Full-Time

PAY SUMMARY

	GROSS	TAXABLE GROSS	TAX	DEDUCTIONS	NET
Current	2778.10	2778.10	788.00		1990.10
Year-to-Date	19446.70	19446.70	5516.00		13930.70

PAYMENT DETAILS

	CURRENT VALUES				PAYBACK	ADJUSTMENTS			
--	----------------	--	--	--	---------	-------------	--	--	--

Description	Base	Percent	<u>Earnings</u>		Amount	Amount	Amount	Base	Unit
			Rate	Units					
Salary			37.04	75.00	2778.10				
Total					2778.10				

Description	Base	Percent	<u>Before Tax Deductions</u>		Amount	Amount	Amount	Base	Unit
			Rate	Units					

Description	Base	Percent	<u>Tax</u>		Amount	Amount	Amount	Base	Unit
			Rate	Units					
Marginal Tax					636.00				
HELP Amount					152.00				
Total					788.00				

Description	Base	Percent	<u>After Tax Deductions</u>		Amount	Amount	Amount	Base	Unit
			Rate	Units					

Description	Base	Percent	<u>Superannuation</u>		Amount	Amount	Amount	Base	Unit
			Rate	Units					
Super Choice Employer	2703.92	15.40			416.40				
Total					416.40				

Bank	<u>Disbursement Details</u>		Account #	Amount
	B.S.B			
Commonwealth Bank of Australia	062-922		10004082	1990.10

***** End Of Payslip *****



Australian Government
Department of Foreign Affairs and Trade

ABN: 47 065 634 525

Elle Jasprizza-Quinn

Pay Period : 27/08/2015 To 09/09/2015
 Pay Day : 10/09/2015

Employee ID : 10025799
 AGS No : 83635190
 Location : Canberra
 Annual Rate : 72,462.00
 Job Status : Regular Full-Time

PAY SUMMARY

	GROSS	TAXABLE GROSS	TAX	DEDUCTIONS	NET
Current	2778.10	2778.10	788.00		1990.10
Year-to-Date	16668.60	16668.60	4728.00		11940.60

PAYMENT DETAILS

CURRENT VALUES					PAYBACK	ADJUSTMENTS		
----------------	--	--	--	--	---------	-------------	--	--

Description	Base	Percent	<u>Earnings</u>		Amount	Amount	Amount	Base	Unit
			Rate	Units					
Salary			37.04	75.00	2778.10				
Total					2778.10				

Description	Base	Percent	<u>Before Tax Deductions</u>		Amount	Amount	Amount	Base	Unit
			Rate	Units					

Description	Base	Percent	<u>Tax</u>		Amount	Amount	Amount	Base	Unit
			Rate	Units					
Marginal Tax					636.00				
HELP Amount					152.00				
Total					788.00				

Description	Base	Percent	<u>After Tax Deductions</u>		Amount	Amount	Amount	Base	Unit
			Rate	Units					

Description	Base	Percent	<u>Superannuation</u>		Amount	Amount	Amount	Base	Unit
			Rate	Units					
Super Choice Employer	2703.92	15.40			416.40				
Total					416.40				

Bank	<u>Disbursement Details</u>		Account #	Amount
	B.S.B			
Commonwealth Bank of Australia	062-922		10004082	1990.10

***** End Of Payslip *****



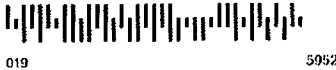
LAND TAX ASSESSMENT FOR THE QUARTER 1/4/2015 to 30/6/2015

Taxation Administration Act 1999 and Land Tax Act 2004

Suburb Chifley **Section** 35 **Block** 8 **Account Number** 44 1305202
Property Address: 27 Allwood St **Notice Date** 15 June 2015

16 JUN 2015

Courtney's rental property



019 5952
K E Buckingham & C R J Quinn
c/- Peter Blackshaw
PO Box 190
CURTIN ACT 2605

Telephone Enquiries
Monday–Friday, 9:00am–5:00pm
(02) 6207 0223
(02) 6207 0049
(02) 6207 0107
(02) 6207 0036 (Fax)

Quarterly land tax assessments in 2014-15 (worked out on the number of days in the quarter) are based on an annual fixed charge of \$900.00 and a valuation charge based on the Average Unimproved Value (AUV) of your property of \$477,666 and the land tax marginal rates as follows:

RESIDENTIAL LAND TAX RATES	
\$1 - \$75,000	0.41% per annum
\$75,001 - \$150,000	0.48% per annum
\$150,001 - \$275,000	0.61% per annum
\$275,001 and above	1.23% per annum

Opening Balance (excludes payments received after 4 June 2015)	\$	0.00
Fixed Charge	\$	224.38
AUV Charge	\$	978.01
Assessment for the quarter 1/4/2015 to 30/6/2015	\$	1,202.39
GST - Exempt under Division 81 of the GST Legislation	\$	0.00
AMOUNT PAYABLE BY 15 JULY 2015	\$	1,202.39

Please note: Interest (currently 10.75% p.a.) is charged on any amounts that remain unpaid on the 16th day of each month.

PAYMENT AMOUNT

Payment Amount Due \$ 1,202.39	Other payment amount - Please enter \$
---	---

Owner: K E Buckingham & C R J Quinn

	Billers Code: 24398	Electronic Funds Transfer
	Customer Reference No. 4413052020	BSB Account No 037-844 441305202



*276 44 1305202



ACT
Government

ACT Revenue Office
ABN: 45 096 207 205

PO Box 252, Civic Square ACT 2608
www.revenue.act.gov.au

FOURTH INSTALMENT NOTICE FOR RATES 2014-15

Taxation Administration Act 1999 and Rates Act 2004

Suburb
Chifley

Section
35

Block
8

Account Number
41 1305202

Property Address: 27 Allwood St

Notice Date
15 June 2015



019

5952

K E Buckingham & C R J Quinn
c/- Peter Blackshaw
PO Box 190
CURTIN ACT 2605

16 JUN 2015

Telephone Enquiries

Monday–Friday, 9:00am–5:00pm

(02) 6207 0223
(02) 6207 0049
(02) 6207 0107
(02) 6207 0036 (Fax)

This notice is to inform you that payment of the fourth rates instalment for 2014-15 is due by 15 July 2015.

Opening Balance (excludes payments received after 4 June 2015)	\$	0.00
Instalment Payable by 15 July 2015	\$	625.00
GST - Exempt under Division 81 of the GST Legislation	\$	0.00
AMOUNT PAYABLE BY 15 JULY 2015	\$	625.00

Please note: Interest (currently 10.75% p.a.) is charged on any amounts that remain unpaid on the 16th day of each month.

PAYMENT AMOUNT

Payment Amount Due \$ 625.00	Other payment amount - Please enter \$
---	---

Owner: K E Buckingham & C R J Quinn

POST billpay



Biller Code: 24398

Customer Reference No. 4113052023

Electronic Funds Transfer

BSB Account No

037-844 411305202



*276 41 1305202

K E BUCKINGHAM & C R J QUINN
 C/- PETER BLACKSHAW REAL ESTATE WODEN &
 WESTON CREEK
 PO BOX 190
 CURTIN ACT 2605

17 AUG 2015

Account enquiries 6248 3111
 Including government concessions,
 hardship relief and complaint procedures
 8.00am to 6.00pm Monday to Friday

Hearing impaired (TTY) 13 36 77
 National Relay Service

Emergencies and faults 13 11 93
 Water, sewerage and stormwater
 24 hours

Service standards 6248 3111
 Rebates for failure to meet
 service standards

Language assistance 13 14 50
 24 hours

Internet www.iconwater.com.au

Water and Sewerage account Tax invoice

Issue date 13/08/2015
 For supply at 3370350008N000000000
 27 ALLWOOD STREET
 CHIFLEY ACT

Account number 1213 6028 1512
Full payment due \$304.00
Please pay by 3 Sep 2015

Your account summary see over for details

Previous balance	\$273.73
Payment received	\$273.00 CR
Current charges (GST inclusive if applicable)	\$303.74
Less cents to next account	\$0.47
Current balance	\$304.00

Your water bill is changing

From 1 July 2015, water charges will decrease by 1.5% on average and sewerage charges will increase by 3.5% on average. This will result in an overall increase of \$2 per quarter to a typical household water and sewerage bill with water consumption of 200kL per year. This will enable Icon Water to keep delivering top quality water and sewerage services to the Canberra community. We have also made some minor variations to our customer contract. For more information and to download the new contract visit iconwater.com.au/prices or talk to us on 6248 3111.

Account number 1213 6028 1512
Full payment due \$304.00
Please pay by 3 Sep 2015

Language assistance

如果您需要幫助，請打電話給下面的號碼。

¿Necesita un intérprete? Llame al número indicado abajo.

هل تحتاج إلى مترجم؟ اتصل بالرقم أدناه.

Trebatte li pomoć tumača? Nazovite niže navedeni broj.

Nếu quý vị cần sự giúp đỡ, vui lòng gọi số bên dưới.

Se vi serve un interprete, telefonate al seguente numero.

Αν χρειάζεστε διερμηνέα, τηλεφωνείτε στον αριθμό παρακάτω.

24 hours

13 14 50

K E BUCKINGHAM & C R J QUINN

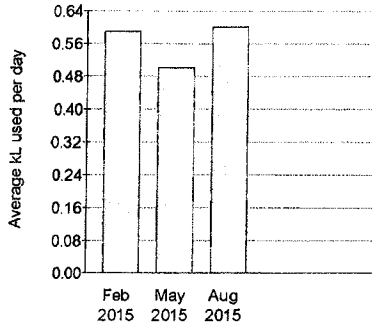
Please see over for payment options



*3262 121360281512

Your water usage

Average daily water usage comparison



For information about **dam levels and water conservation measures**, go to www.iconwater.com.au

Your next scheduled read date is 12 NOV 2015

Please allow 3 business days either side of this date for your meter to be read

Current charges

Supply charges – 01/07/2015 to 30/09/2015	Amount	GST	Total
Sewerage supply charge	\$130.79	\$0.00	\$130.79
Water supply charge	\$25.28	\$0.00	\$25.28
Total	\$156.07	\$0.00	\$156.07

Water consumption charges – 15/05/2015 to 10/08/2015

Meter number	Meter readings		kL	Charges	Amount	GST	Total
	Previous	Present					
M100671:1	4,621	4,673	52	25.208kL x \$2.640000 per kL	\$66.55	\$0.00	\$66.55
				1.792kL x \$5.290000 per kL	\$9.48	\$0.00	\$9.48
				22.468kL x \$2.600000 per kL	\$58.42	\$0.00	\$58.42

Continued on following page

Billing services provided by ActewAGL Retail ABN 46 221 314 841 on behalf of Icon Water.



Pay at any Post Office, phone 13 18 16 or go to postbillpay.com.au.

Billpay code: **3262**
Reference: **1213 6028 1512**



Bill Code: 3038
Ref: 1213 6028 1512

Telephone & Internet Banking – BPAY®
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

epayplus Go to www.iconwater.com.au to pay by Visa or Mastercard.

- Direct debit** To arrange automatic deductions from your saving / cheque account or credit card account, call **6248 3111**.
- By mail** Post this portion with your cheque (payable to ActewAGL Retail) to Locked Bag 465, GPO Canberra ACT 2601.
- Centrepay** Contact your local Centrelink office to arrange automatic deductions.
- In person** Take this invoice to pay by cash, EFTPOS, cheque or credit card to an ActewAGL Assist store located at City Walk Civic or within the ActewAGL Energy Shop 100 Gladstone Street Fyshwick.
- By phone** Call ActewAGL on **1300 30 90 99** to pay by Visa or Mastercard. This is a 24-hour service.

Trancode User code Customer reference number
831 066670 001213602815127

Account number **1213 6028 1512**

Please pay by **3 Sep 2015**

Full payment due **\$304.00**

2.532kL x \$5.220000 per kL \$13.22 \$0.00 \$13.22

Total **52** **\$147.67** **\$0.00** **\$147.67**

Total current charges **\$303.74** **\$0.00** **\$303.74**



PETER BLACKSHAW

MARKETING QUALITY PROPERTY

12/23 Curtin Place, Curtin ACT 2605

ABN: 61 705 194 113

Tel: (02) 6285 1929

Fax: (02) 6285 1084

rentals@peterblackshawwoden.com.au

Woden & Weston Creek

Mr C Quinn & Ms K Buckingham
4 Ultimo Street
CRACE ACT 2911

Agent ABN: 61-705-194-113
Owner Statement for
Period Ending: 31/08/15
Reference: QUINN27
TAX INVOICE

Phones: (W) 6178 4819 C wk (F/M) 0417 444 366 K
Manager: Mishka Janas-Price

Property	Tenant	Rent	Paid From	To	Periods	Paid	Credit
<u>27 Allwood Street</u>	Dr Gavin Hinten & Ms Helen Alexiou	1050.00	W2 31/07/15	11/09/15	3	3150.00	0.00

Date	Disbursements & Sundry Receipts	Debit	Credit
------	---------------------------------	-------	--------

	Total Rent Collected From Tenants		3150.00
17/08/15	27 Allwood Street	ACTEWAGL Corporation	
	Water & Sewerage Rates - 01/07/2015 - 30/09/2015		304.00
	Funds Withheld - Uncleared tenant rent debit from Fri 28th Aug		1050.00
	*Management Fees		252.00
	*Administration Fee		5.00
	Plus GST on items marked *		25.70
			<hr/>
			1636.70
			<hr/>
	NETT AMOUNT TO BE PAID		1513.30

Transferred to your bank account \$1,513.30

Payment Details: Mr C Quinn & Ms KBuckingham 100694868 812-170 Teachers Mutual Bank

Peter Blackshaw Woden & Weston Creek recommends the protection afforded by Landlords Insurance to protect your investment property and rental income stream from common tenancy related risks.

GST SUMMARY:

GST collections reported above \$0.00

GST payments reported above \$25.70

PETER BLACKSHAW

MARKETING QUALITY PROPERTY

12/20 Curtin Place, Curtin ACT 2605

ABN: 61 705 194 113

Tel: (02) 6285 1929

Fax: (02) 6285 1084

rentals@peterblackshawwoden.com.au

Woden & Weston Creek

Mr C Quinn & Ms K Buckingham
4 Ultimo Street
CRACE ACT 2911

Agent ABN: 61-705-194-113
Owner Statement for
Period Ending: 31/07/15
Reference: QUINN27
TAX INVOICE

Phones: (W) 6178 4819 C wk (F/M) 0417 444 366 K
Manager: Mishka Janas-Price

Property	Tenant	Rent	Paid From	To	Periods	Paid	Credit
<u>27 Allwood Street</u>	Dr Gavin Hinten & Ms Helen Alexiou	1050.00	W2 03/07/15	31/07/15	2	2100.00	0.00

Date	Disbursements & Sundry Receipts	Debit	Credit
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	Total Rent Collected From Tenants		2100.00
03/07/15	27 Allwood Street	ACT Revenue Office	Inv:411305202
	General Rates - 4th Instalment - 2014-2015		625.00
	*Management Fees		168.00
	*Administration Fee		5.00
	Plus GST on items marked *		17.30
			<hr/>
			815.30
			<hr/>
	NETT AMOUNT TO BE PAID		1284.70

Transferred to your bank account \$1,284.70

Payment Details: Mr C Quinn & Ms KBuckingham 100694868 812-170 Teachers Mutual Bank

Residential properties that are rented are liable for land tax.
If you would like our office to make payments on your behalf, and we don't already,
please contact us today.

GST SUMMARY:

GST collections reported above \$0.00

GST payments reported above \$17.30

PETER BLACKSHAW

MARKETING QUALITY PROPERTY

12/20 Curtin Place, Curtin ACT 2605
 ABN: 61 705 194 113
 Tel: (02) 6285 1929
 Fax: (02) 6285 1084
 rentals@peterblackshawwoden.com.au

Woden & Weston Creek

Mr C Quinn & Ms K Buckingham
 4 Ultimo Street
 CRACE ACT 2911

Agent ABN: 61-705-194-113
 Owner Statement for
 Period Ending: 30/06/15
 Reference: QUINN27
TAX INVOICE

Phones: (W) 6178 4819 C wk (F/M) 0417 444 366 K
 Manager: Mishka Janas-Price

Property	Tenant	Rent	Paid From	To	Periods	Paid	Credit
<u>27 Allwood Street</u>	Dr Gavin Hinten & Ms Helen Alexiou	1050.00	W2 05/06/15	03/07/15	2	2100.00	0.00
Date	Disbursements & Sundry Receipts					Debit	Credit
	Total Rent Collected From Tenants						2100.00
10/06/15	27 Allwood Street	Around Town Plumbing Service		Inv:00026817			
	New shower rose, report stop cock fault, labour	(Includes 24.00 GST)				264.00	
19/06/15	27 Allwood Street	ACT Revenue Office		Inv:441305202			
	Land Tax - 01/04/2015 - 30/06/2015					1202.39	
	*Management Fees					168.00	
	*Administration Fee					5.00	
	Plus GST on items marked *					17.30	
						<u>1656.69</u>	<u>2100.00</u>
	NETT AMOUNT TO BE PAID						443.31

Transferred to your bank account \$443.31

Payment Details: Mr C Quinn & Ms KBuckingham 100694868 812-170 Teachers Mutual Bank

GST SUMMARY:

GST collections reported above \$0.00

GST payments reported above \$41.30

Mr C Quinn & Ms K Buckingham
 4 Ultimo Street
 CRACE ACT 2911

Ref: QUINN27
 Page: 2

Owner Income & Expenditure for July 2014 to June 2015
 Manager: Mishka Janas-Price

	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Tot
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	880.00	0.00	880.00
419 GST on fees	0.00	0.00	0.00	0.00	0.00	15.50	17.30	17.30	25.70	17.30	17.30	17.30	127.70
481 Management Fees	0.00	0.00	0.00	0.00	0.00	150.00	168.00	168.00	252.00	168.00	168.00	168.00	1242.00
483 Postage & Sundries - NSW	0.00	0.00	0.00	0.00	0.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	35.00
	0.00	0.00	0.00	0.00	0.00	170.50	190.30	2100.00	3068.40	190.30	1519.30	1656.69	8895.49
Carried Forward	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	0.00	0.00	0.00	0.00	0.00	1704.50	1909.70	0.00	170.75	1909.70	702.15	443.31	6840.11

Net income is equal to balance brought forward plus income, less expenditure, less carried forward balance.

RATES ASSESSMENT NOTICE FOR THE YEAR 1/7/2015 TO 30/6/2016

Taxation Administration Act 1999 and Rates Act 2004

Suburb Crace	Section 30	Block 5	Account Number 41 2610034
Property Address: <u>4 Ultimo St</u>			Notice Date: 16 September 2015
<i>Courtney's residential property</i>			



019 36395

 K E Buckingham & C R J Quinn
 4 Ultimo St
 CRACE ACT 2911

Charges based on Average Unimproved Value (\$195,000 x rating factor). See overleaf for rating factors.

Opening Balance (excludes payments received after 3 September 2015)	\$340.84
Valuation Based Charge	\$585.47
Fixed Charge	\$730.00
Fire and Emergency Services Levy	\$196.00

Total \$1,852.31

GST - Exempt under Division 81 of the GST Legislation

PREFERRED PAYMENT METHOD

Electronic Funds Transfer

BSB: 037 844 Account No: 412610034

PAYMENT OPTIONS
Option 1: Payment in full with 3% discount (-\$45.34) due 15 October 2015: **\$1,806.97**
Option 2: Payment by Instalments (no discount) due:

Instalment 1	Instalment 2	Instalment 3	Instalment 4
15 October 2015	15 January 2016	15 April 2016	15 July 2016
\$718.31	\$378.00	\$378.00	\$378.00

Please note: Interest (currently 10.15% p.a.) is charged and compounds monthly on any amounts that remain unpaid on the 16th day of each month.

**** DIRECT DEBIT ****

Did you know that you could pay your rates weekly, fortnightly or monthly by using our convenient Direct Debit option?


 Biller Code: 24398
 Reference No: 4126100348


*276 41 2610034



RATES ASSESSMENT NOTICE FOR THE YEAR 1/7/2015 TO 30/6/2016

Taxation Administration Act 1999 and Rates Act 2004

Suburb Phillip	Section 177	Block 2	Unit 25	Account Number 41 2778992
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Property Address: 25/121 Easty St

Notice Date:
17 July 2015

Elle's residential property



E B Jasprizza-quinn
25/121 Easty St
PHILLIP ACT 2606

Charges based on Average Unimproved Value (\$34,400 x rating factor). See overleaf for rating factors.

Opening Balance (excludes payments received after 2 July 2015)	\$0.00
Valuation Based Charge	\$94.46
Fixed Charge	\$730.00
Fire & Emergency Services Levy	\$196.00

Total **\$1,020.46**

GST - Exempt under Division 81 of the GST Legislation

PREFERRED PAYMENT METHOD
Electronic Funds Transfer
BSB: 037 844 Account No: 412778992

PAYMENT OPTIONS

Option 1: Payment in full with 3% discount (-\$30.61) due 15 August 2015: **\$989.85**

Option 2: Payment by Instalments (no discount) due:

Instalment 1	Instalment 2	Instalment 3	Instalment 4
15 August 2015	15 November 2015	15 February 2016	15 May 2016
\$255.46 ✓	\$255.00	\$255.00	\$255.00

paid 2/08

Please note: Interest (currently 10.15% p.a.) is charged and compounds monthly on any amounts that remain unpaid on the 16th day of each month.

**** DIRECT DEBIT ****

Did you know that you could pay your rates weekly, fortnightly or monthly by using our convenient Direct Debit option?

	Bill Code: 24398
	Reference No: 4127789925

	*276 41 2778992