
Workpapers - 2023 Financial Year

Purificacion Superannuation Fund

Preparer: Steven Lee

Reviewer: Sandra Lee

Printed: 28 November 2022

Lead Schedule

2023 Financial Year

Code	Workpaper	CY Balance	LY Balance	Change	Status
24200	Contributions	(\$1,000.00)	(\$10,314.40)	(90.3)%	Completed
24700	Changes in Market Values of Investments	(\$39,608.35)	(\$31,418.42)	26.07%	Completed
25000	Interest Received	(\$23.00)	(\$0.50)	4500%	Completed
28000	Property Income	(\$6,625.00)	(\$19,987.73)	(66.85)%	Completed
30100	Accountancy Fees	\$600.00	\$550.00	9.09%	Completed
30400	ATO Supervisory Levy	\$259.00	\$259.00	0%	Completed
30700	Auditor's Remuneration	\$550.00	\$550.00	0%	Completed
30800	ASIC Fees	\$349.00	\$332.00	5.12%	Completed
31500	Bank Charges	\$1,555.00		100%	Completed
33400	Depreciation		\$3,503.00	100%	Completed
37500	Investment Expenses		\$395.00	100%	Completed
37820	Interest on loans (LRBA)		\$13,707.53	100%	Completed
38107	Borrowing expense		\$1,673.91	100%	Completed
41920	Property Expenses - Advertising		\$140.00	100%	Completed
41930	Property Expenses - Agents Management Fees	\$614.41	\$1,417.26	(56.65)%	Completed
41960	Property Expenses - Council Rates		\$3,755.37	100%	Completed

Code	Workpaper	CY Balance	LY Balance	Change	Status
41980	Property Expenses - Insurance Premium		\$1,052.97	100%	Completed
42010	Property Expenses - Interest on Loans	\$6,338.82		100%	Completed
42060	Property Expenses - Repairs Maintenance		\$2,762.11	100%	Completed
42110	Property Expenses - Sundry Expenses		\$1,136.86	100%	Completed
42160	Borrowing Expenses	\$6,049.99		100%	Completed
46000	Benefits Paid/Transfers Out	\$145,118.16		100%	Completed
48500	Income Tax Expense		\$1,707.99	100%	Completed
49000	Profit/Loss Allocation Account	(\$123,096.83)	\$28,778.05	(527.75)%	Completed
50000	Members		(\$123,096.83)	100%	Completed
60400	Bank Accounts		\$2,849.72	100%	Completed
64100	Borrowing Expenses		\$6,049.99	100%	Completed
68000	Sundry Debtors			0%	Completed
77200	Real Estate Properties (Australian - Residential)		\$368,040.42	100%	Completed
85000	Income Tax Payable /Refundable			0%	Completed
85500	Limited Recourse Borrowing Arrangements		(\$262,762.10)	100%	Completed
88000	Sundry Creditors			0%	Completed
89000	Deferred Tax Liability/Asset		\$8,918.80	100%	Completed

Code	Workpaper	CY Balance	LY Balance	Change	Status
A	Financial Statements				Completed
B	Permanent Documents				Completed
C	Other Documents				Completed
D	Pension Documentation				Completed
E	Estate Planning				Completed

24200 - Contributions

2023 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
PURROY00001A	(Contributions) Purificacion, Roy Ochoa - Accumulation (Accumulation)	(\$1,000.00)	(\$10,314.40)	(90.3)%
TOTAL		CY Balance	LY Balance	
		(\$1,000.00)	(\$10,314.40)	

Supporting Documents

- Contributions Breakdown Report [Report](#)

Standard Checklist

- Attach copies of S290-170 notices (if necessary)
- Attach copy of Contributions Breakdown Report
- Attach SuperStream Contribution Data Report
- Check Fund is registered for SuperStream (if necessary)
- Ensure all Contributions have been allocated from Bank Accounts
- Ensure Work Test is satisfied if members are over 65

Purificacion Superannuation Fund

Contributions Breakdown Report

For The Period 01 July 2022 - 30 June 2023

Summary

Member	D.O.B	Age (at 30/06/2022)	Total Super Balance (at 30/06/2022) *1	Concessional	Non-Concessional	Other	Reserves	Total
Purificacion, Roy Ochoa	Provided	59	123,096.83	0.00	1,000.00	0.00	0.00	1,000.00
All Members				0.00	1,000.00	0.00	0.00	1,000.00

*1 TSB can include information external to current fund's transaction records. The amount is per individual across all funds.

Contribution Caps

Member	Contribution Type	Contributions	Cap	Current Position
Purificacion, Roy Ochoa	Concessional	0.00	106,789.27	106,789.27 Below Cap
	(5 year carry forward cap available)			
	Non-Concessional	1,000.00	110,000.00	109,000.00 Below Cap

Carry Forward Unused Concessional Contribution Cap

Member	2018	2019	2020	2021	2022	2023	Current Position
Purificacion, Roy Ochoa							
Concessional Contribution Cap	25,000.00	25,000.00	25,000.00	25,000.00	27,500.00	27,500.00	
Concessional Contribution	11,877.02	11,998.63	1,432.76	9,764.94	14.40	0.00	
Unused Concessional Contribution	0.00	13,001.37	23,567.24	15,235.06	27,485.60	27,500.00	
Cumulative Carry Forward Unused	N/A	0.00	13,001.37	36,568.61	51,803.67	79,289.27	
Maximum Cap Available	25,000.00	25,000.00	38,001.37	61,568.61	79,303.67	106,789.27	106,789.27 Below Cap
Total Super Balance	142,612.24	141,143.34	142,796.92	104,405.63	94,318.78	123,096.83	

NCC Bring Forward Caps

Member	Bring Forward Cap	2020	2021	2022	2023	Total	Current Position
Purificacion, Roy Ochoa	N/A	0.00	0.00	10,300.00	1,000.00	N/A	Bring Forward Not Triggered

Purificacion, Roy Ochoa

Date	Transaction Description	Ledger Data				SuperStream Data					
		Contribution Type	Concessional	Non-Concession	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other
16/09/2022	Deposit Roy Purificacion Roy Purificacion	Personal - Non-Concessional		1,000.00							
Total - Purificacion, Roy Ochoa			0.00	1,000.00	0.00	0.00			0.00	0.00	0.00
Total for All Members			0.00	1,000.00	0.00	0.00					

24700 - Changes in Market Values of Investments

2023 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
24700	Changes in Market Values of Investments	(\$39,608.35)	(\$31,418.42)	26.07%
TOTAL		CY Balance	LY Balance	
		(\$39,608.35)	(\$31,418.42)	

Supporting Documents

- Market Movement [Report](#)
- Realised Capital Gain Report [Report](#)

Standard Checklist

- Attach copies of Source Documentation (Contract Notes, Broker Statements, Chess Statements, Contracts of Sale, Managed Fund Statements etc)
- Attach copy of Market Movement report
- Attach copy of Net Capital Gains Reconciliation
- Attach copy of Realised Capital Gain Report
- Ensure all Asset Disposals have been entered
- Ensure all Market Values have been entered for June 30
- Ensure all Tax Deferred Distributions have been entered

Purificacion Superannuation Fund
Market Movement Report

As at 30 June 2023

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
13she - 13 Sheridan Drive, Flagstone QLD, Australia										
	01/07/2022	Opening Balance	1.00	0.00	0.00	0.00	368,040.42	0.00	0.00	0.00
	01/07/2022	Instalment	0.00	135.00	0.00	0.00	368,175.42	0.00	0.00	0.00
	15/09/2022	Instalment	0.00	200.00	0.00	0.00	368,375.42	0.00	0.00	0.00
	27/10/2022	Disposal	(1.00)	(368,375.42)	0.00	0.00	0.00	407,983.77	368,375.42	39,608.35
	30/06/2023		0.00	(368,040.42)	0.00	0.00	0.00	407,983.77	368,375.42	39,608.35
Total Market Movement					0.00					39,608.35
										39,608.35

Purificacion Superannuation Fund

Realised Capital Gains Report

For The Period 01 July 2022 - 30 June 2023

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
Real Estate Properties (Australian - Residential)												
13she - 13 Sheridan Drive, Flagstone QLD, Australia												
13/01/2020	27/10/2022	1.00	368,375.42	407,983.77	39,608.35	357,446.42	357,446.42	0.00	0.00	50,537.35	0.00	0.00
		1.00	368,375.42	407,983.77	39,608.35	357,446.42	357,446.42	0.00	0.00	50,537.35	0.00	0.00
		1.00	368,375.42	407,983.77	39,608.35	357,446.42	357,446.42	0.00	0.00	50,537.35	0.00	0.00
		1.00	368,375.42	407,983.77	39,608.35	357,446.42	357,446.42	0.00	0.00	50,537.35	0.00	0.00

25000 - Interest Received

2023 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
WBC385140	Westpac DIY Super Savings Account 38-5140	(\$4.24)	(\$0.50)	748%
WBC385159	Westpac DIY Super Working Account 38-5159	(\$18.76)		100%
TOTAL		CY Balance	LY Balance	
		(\$23.00)	(\$0.50)	

Supporting Documents

- Interest Reconciliation Report [Report](#)

Standard Checklist

- Attach Interest Reconciliation Report
- Ensure all interest has been recorded from Bank Statements
- Review Statements to ensure all TFN withheld has been input

Purificacion Superannuation Fund

Interest Reconciliation Report

For The Period 01 July 2022 - 30 June 2023

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
Bank Accounts					
WBC385140 Westpac DIY Super Savings Account 38-5140					
29/07/2022	0.19	0.19			
31/08/2022	0.64	0.64			
30/09/2022	0.89	0.89			
31/10/2022	2.52	2.52			
	4.24	4.24			
WBC385159 Westpac DIY Super Working Account 38-5159					
29/07/2022	0.02	0.02			
31/08/2022	0.05	0.05			
30/09/2022	0.18	0.18			
31/10/2022	18.51	18.51			
	18.76	18.76			
	23.00	23.00			
TOTAL	23.00	23.00			

Tax Return Reconciliation

	Totals	Tax Return Label
Gross Interest	23.00	11C

28000 - Property Income

2023 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
13she	13 Sheridan Drive, Flagstone QLD, Australia	(\$6,625.00)	(\$19,987.73)	(66.85)%
TOTAL		CY Balance	LY Balance	
		(\$6,625.00)	(\$19,987.73)	

Supporting Documents

- General Ledger [Report](#)
- Folio Summary - OWN02332 (1).pdf [13she](#)

Standard Checklist

- Attach all source documentation e.g. Rental Statements, Lease Statements
- Attach Rental Property Statement Report

Purificacion Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Income (28000)					
<u>13 Sheridan Drive, Flagstone QLD, Australia (13she)</u>					
15/07/2022	Deposit Oliver Hume Real 13 Sheridan Drive			639.51	639.51 CR
02/08/2022	Deposit Oliver Hume Real 13 Sheridan Drive			639.51	1,279.02 CR
15/08/2022	Deposit Oliver Hume Real 13 Sheridan Drive			639.51	1,918.53 CR
31/08/2022	Deposit Oliver Hume Real 13 Sheridan Drive			639.51	2,558.04 CR
15/09/2022	Deposit Oliver Hume Real 13 Sheridan Drive			639.51	3,197.55 CR
30/09/2022	Deposit Oliver Hume Real 13 Sheridan Drive			1,281.77	4,479.32 CR
14/10/2022	Deposit Oliver Hume Real 13 Sheridan Drive			639.51	5,118.83 CR
31/10/2022	Deposit Oliver Hume Real 13 Sheridan Drive			639.51	5,758.34 CR
24/11/2022	Nov 22 rent receivable			252.25	6,010.59 CR
24/11/2022	Gross up rent			614.41	6,625.00 CR
				6,625.00	6,625.00 CR
Total Debits:	0.00				
Total Credits:	6,625.00				



Oliver Hume Asset Management QLD Pty Ltd

(w) 07 5564 3200
a.bowes@oliverhume.com.au
ABN: 66158624867
Licence: 4263187

Folio Summary

Purificacion Borrowings Co. Pty. Ltd.
7 Byron Bay Cl
Hoxton Park NSW 2171

Folio: OWN02332
From: 1/07/2022
To: 30/11/2022
Created: 25/11/2022

Money In	Money Out	Balance
\$6,625.00	\$614.41	\$6,010.59

Account	Included Tax	Money Out	Money In
13 Sheridan Drive, Flagstone QLD			
Jul 2022			
Rent			\$1,400.00
Management Fees	\$5.24	\$57.74	
		<u>\$57.74</u>	<u>\$1,400.00</u>
Aug 2022			
Rent			\$1,400.00
Management Fees	\$15.72	\$173.22	
		<u>\$173.22</u>	<u>\$1,400.00</u>
Sep 2022			
Rent			\$2,100.00
Management Fees	\$15.72	\$173.22	
		<u>\$173.22</u>	<u>\$2,100.00</u>
Oct 2022			
Rent			\$1,400.00
Management Fees	\$10.48	\$115.48	
		<u>\$115.48</u>	<u>\$1,400.00</u>
Nov 2022			
Water Usage (Recoverable)			\$325.00
		<u>\$0.00</u>	<u>\$325.00</u>
Subtotal		<u>\$519.66</u>	<u>\$6,625.00</u>

Account Transactions

Jul 2022			
Statement Fees	\$0.25	\$2.75	
		<u>\$2.75</u>	<u>\$0.00</u>
Aug 2022			
Statement Fees	\$0.75	\$8.25	
		<u>\$8.25</u>	<u>\$0.00</u>
Sep 2022			
Statement Fees	\$0.50	\$5.50	
		<u>\$5.50</u>	<u>\$0.00</u>
Oct 2022			
Statement Fees	\$0.50	\$5.50	

Account	Included Tax	Money Out	Money In
		\$5.50	\$0.00
Nov 2022			
Rent		\$70.00	
Statement Fees	\$0.25	\$2.75	
		\$72.75	\$0.00
Subtotal		\$94.75	\$0.00

Total **\$614.41** **\$6,625.00**

Total Tax on Money Out: \$49.41

30100 - Accountancy Fees

2023 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30100	Accountancy Fees	\$600.00	\$550.00	9.09%
TOTAL		CY Balance	LY Balance	
		\$600.00	\$550.00	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

Purificacion Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Accountancy Fees (30100)					
<i>Accountancy Fees (30100)</i>					
01/07/2022	2023 SH fee accrual		600.00		600.00 DR
			600.00		600.00 DR

Total Debits: 600.00

Total Credits: 0.00

30400 - ATO Supervisory Levy

2023 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30400	ATO Supervisory Levy	\$259.00	\$259.00	0%
TOTAL		CY Balance	LY Balance	
		\$259.00	\$259.00	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

Purificacion Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
ATO Supervisory Levy (30400)					
<i>ATO Supervisory Levy (30400)</i>					
10/11/2022	TAX OFFICE PAYMENTS		259.00		259.00 DR
			259.00		259.00 DR

Total Debits: 259.00

Total Credits: 0.00

30700 - Auditor's Remuneration

2023 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30700	Auditor's Remuneration	\$550.00	\$550.00	0%
TOTAL		CY Balance	LY Balance	
		\$550.00	\$550.00	

Supporting Documents

- General Ledger [Report](#)
- 2022 invoice - Purificacion Superannuation Fund.pdf [30700](#)

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

Purificacion Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Auditor's Remuneration (30700)					
Auditor's Remuneration (30700)					
01/07/2022	2023 SH fee accrual		550.00		550.00 DR
			550.00		550.00 DR

Total Debits: 550.00

Total Credits: 0.00

PINNACLE SUPER

TAX INVOICE

Purificacion Superannuation Fund
110 John Street
MERRYLANDS NSW 2160

Invoice Date
25 Oct 2022

Account Number

Invoice Number
INV-1018

Reference

Pinnacle Super Pty Ltd
PO Box 49
PENRITH NSW 2751
ABN 34 644 503 980

Description	Quantity	Unit Price	GST	Amount AUD
Provision of the statutory audit of the abovenamed Fund for the year ended 30 June 2022				
Issue of audit report for the Fund	1.00	500.00	10%	500.00
			Subtotal	500.00
			Total GST 10%	50.00
			Invoice Total AUD	550.00
			Total Net Payments AUD	0.00
			Amount Due AUD	550.00

Due Date: 08 Nov 2022

Methods of payment:

* Electronic Funds Transfer (EFT): Acc Name: Pinnacle Super Pty Ltd,
BSB: 032-278 , Acc: 818524 - please quote invoice number

* Cheque - please attach the payment advice

* Mastercard / Visa / Bankcard:

Card Number.....

Cardholder.....

Expiry Date..... Signature

30800 - ASIC Fees

2023 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30800	ASIC Fees	\$349.00	\$332.00	5.12%
TOTAL		CY Balance	LY Balance	
		\$349.00	\$332.00	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

Purificacion Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
ASIC Fees (30800)					
ASIC Fees (30800)					
19/09/2022	Withdrawal Mobile 7946358 Bpay Asic		290.00		290.00 DR
19/09/2022	Withdrawal Mobile 8464198 Bpay Asic		59.00		349.00 DR
			349.00		349.00 DR

Total Debits: 349.00

Total Credits: 0.00

31500 - Bank Charges

2023 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
31500	Bank Charges	\$1,555.00		100%
TOTAL		CY Balance	LY Balance	
		\$1,555.00		

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

Purificacion Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Bank Charges (31500)					
<u>Bank Charges (31500)</u>					
27/10/2022	Discharge Fee Effective Date: 26/10/2022 Discharge related fee.		1,500.00		1,500.00 DR
27/10/2022	Custodian Fee Effective Date: 26/10/2022 Discharge related fee.		55.00		1,555.00 DR
			1,555.00		1,555.00 DR

Total Debits: 1,555.00

Total Credits: 0.00

33400 - Depreciation

2023 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
13she	13 Sheridan Drive, Flagstone QLD, Australia		\$3,503.00	100%
TOTAL		CY Balance	LY Balance	
			\$3,503.00	

Supporting Documents

No supporting documents

Standard Checklist

Attach Depreciation Schedule

37500 - Investment Expenses

2023 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
13she	13 Sheridan Drive, Flagstone QLD, Australia		\$395.00	100%
TOTAL		CY Balance	LY Balance	
			\$395.00	

Supporting Documents

◦ General Ledger [Report](#)

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

Purificacion Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
					0.00 DR

Total Debits: 0.00

Total Credits: 0.00

37820 - Interest on loans (LRBA)

2023 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
9418cad8b9f74827ac5b	13 Sheridan Drive, Flagstone QLD, Australia		\$13,707.53	100%
TOTAL		CY Balance	LY Balance	
			\$13,707.53	

Supporting Documents

◦ General Ledger [Report](#)

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

Purificacion Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
					0.00 DR

Total Debits: 0.00

Total Credits: 0.00

38107 - Borrowing expense

2023 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
38107	Borrowing expense		\$1,673.91	100%
TOTAL		CY Balance	LY Balance	
			\$1,673.91	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

Purificacion Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
					0.00 DR

Total Debits: 0.00

Total Credits: 0.00

41920 - Property Expenses - Advertising

2023 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
13she	13 Sheridan Drive, Flagstone QLD, Australia		\$140.00	100%
TOTAL		CY Balance	LY Balance	
			\$140.00	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

Purificacion Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
					0.00 DR

Total Debits: 0.00

Total Credits: 0.00

41930 - Property Expenses - Agents Management Fees

2023 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
13she	13 Sheridan Drive, Flagstone QLD, Australia	\$614.41	\$1,417.26	(56.65)%
TOTAL		CY Balance	LY Balance	
		\$614.41	\$1,417.26	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

Purificacion Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Agents Management Fees (41930)					
13 Sheridan Drive, Flagstone QLD, Australia (13she)					
24/11/2022	Gross up rent		614.41		614.41 DR
			614.41		614.41 DR

Total Debits: 614.41

Total Credits: 0.00

41960 - Property Expenses - Council Rates

2023 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
13she	13 Sheridan Drive, Flagstone QLD, Australia		\$3,755.37	100%
TOTAL		CY Balance	LY Balance	
			\$3,755.37	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

Purificacion Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
					0.00 DR

Total Debits: 0.00

Total Credits: 0.00

41980 - Property Expenses - Insurance Premium

2023 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
13she	13 Sheridan Drive, Flagstone QLD, Australia		\$1,052.97	100%
TOTAL		CY Balance	LY Balance	
			\$1,052.97	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

Purificacion Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
					0.00 DR

Total Debits: 0.00

Total Credits: 0.00

42010 - Property Expenses - Interest on Loans

2023 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
13she	13 Sheridan Drive, Flagstone QLD, Australia	\$6,338.82		100%
TOTAL		CY Balance	LY Balance	
		\$6,338.82		

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

Purificacion Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Interest on Loans (42010)					
13 Sheridan Drive, Flagstone QLD, Australia (13she)					
19/07/2022	Interest Original amount of \$1,292.86 received an offset benefit of \$0.00.		1,292.86		1,292.86 DR
19/08/2022	Interest Original amount of \$1,477.14 received an offset benefit of \$0.00.		1,477.14		2,770.00 DR
19/09/2022	Interest Original amount of \$1,571.98 received an offset benefit of \$0.00.		1,571.98		4,341.98 DR
19/10/2022	Interest Original amount of \$1,612.61 received an offset benefit of \$0.00.		1,612.61		5,954.59 DR
27/10/2022	Interest Effective Date: 26/10/2022 Interest charged at discharge.		384.23		6,338.82 DR
			6,338.82		6,338.82 DR
Total Debits:	6,338.82				
Total Credits:	0.00				

42060 - Property Expenses - Repairs Maintenance

2023 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
13she	13 Sheridan Drive, Flagstone QLD, Australia		\$2,762.11	100%
TOTAL		CY Balance	LY Balance	
			\$2,762.11	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

Purificacion Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
					0.00 DR

Total Debits: 0.00

Total Credits: 0.00

42110 - Property Expenses - Sundry Expenses

2023 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
13she	13 Sheridan Drive, Flagstone QLD, Australia		\$1,136.86	100%
TOTAL		CY Balance	LY Balance	
			\$1,136.86	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

Purificacion Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
					0.00 DR

Total Debits: 0.00

Total Credits: 0.00

42160 - Borrowing Expenses

2023 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
210	Borrowing Expenses	\$6,049.99		100%
TOTAL		CY Balance	LY Balance	
		\$6,049.99		

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

Purificacion Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Borrowing Expenses (42160)					
<u>Borrowing Expenses (210)</u>					
27/10/2022	Write off borrowing expenses		6,049.99		6,049.99 DR
			6,049.99		6,049.99 DR
Total Debits:	6,049.99				
Total Credits:	0.00				

46000 - Benefits Paid/Transfers Out

2023 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
PURROY00001A	(Benefits Paid/Transfers Out) Purificacion, Roy Ochoa - Accumulation (Accumulation)	\$145,118.16		100%
TOTAL		CY Balance	LY Balance	
		\$145,118.16		

Supporting Documents

- General Ledger [Report](#)
- Signed_Retirement_Declaration.pdf

Standard Checklist

- Attach appropriate documentation in case of death or disability benefits or marriage breakdown
- Attach copies of Minutes, Rollover Benefits Statement, Lump Sum Payment form etc
- Ensure benefit calculated in accordance with Trust Deed

Purificacion Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Benefits Paid/Transfers Out (46000)					
<i>(Benefits Paid/Transfers Out) Purificacion, Roy Ochoa - Accumulation (PURROY00001A)</i>					
24/11/2022	Member payment [Member payment]		145,118.16		145,118.16 DR
25/11/2022	Create Entries Member Payout (Wind Up) - 25/11/2022				145,118.16 DR
25/11/2022	System Member Journals				145,118.16 DR
			145,118.16		145,118.16 DR

Total Debits: 145,118.16

Total Credits: 0.00

Retirement Declaration

Date: NOV. 25, 2022

To: The Trustees

Super Fund Name: PURIFICACION SMSF CO. PTY LTD

Address: 07 Byron Bay close
Hoxton Park
NSW 2171

From:

Member Name: DIRECTOR
ROY PURIFICACION

Address: 07 Byron Bay close
Hoxton Park
NSW 2171

Dear Sir/Madam,

If you are aged 55 to 59 inclusive:

- I have reached my preservation age and an arrangement under which I was gainfully employed has come to an end. I intend never to again become gainfully employed for 10 or more hours each week.

OR if you are aged 60 to 64 inclusive:

- An arrangement under which I was gainfully employed has come to an end on or after I attained the age of 60.

OR

- An arrangement under which I was gainfully employed has come to an end. I intend never to again become gainfully employed for 10 or more hours each week.

Thank You.

Yours sincerely,

R.O. [Signature]
<Member Signature>

NOVEMBER 25, 2022
Date

48500 - Income Tax Expense

2023 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
48500	Income Tax Expense		\$1,707.99	100%
TOTAL		CY Balance	LY Balance	
			\$1,707.99	

Supporting Documents

No supporting documents

49000 - Profit/Loss Allocation Account

2023 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
49000	Profit/Loss Allocation Account	(\$123,096.83)	\$28,778.05	(527.75)%
TOTAL		CY Balance	LY Balance	
		(\$123,096.83)	\$28,778.05	

Supporting Documents

No supporting documents

50000 - Members

2023 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	Change
PURROY00001A	Purificacion, Roy Ochoa - Accumulation (Accumulation)	(\$123,096.83)	(\$1,000.00)	(\$29,940.13)	\$145,118.16	\$8,918.80		100%
TOTAL		Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	
		(\$123,096.83)	(\$1,000.00)	(\$29,940.13)	\$145,118.16	\$8,918.80		

Supporting Documents

- Members Summary [Report](#)
- Members Statements [Report](#)

Standard Checklist

- Attach copies of Members Statements

Purificacion Superannuation Fund

Members Statement

Roy Ochoa Purificacion
 16 Blackwood Road
 Merrylands, New South Wales, 2160, Australia

Your Details

		Nominated Beneficiaries:	N/A
Date of Birth :	Provided	Nomination Type:	N/A
Age:	60	Vested Benefits:	123,096.83
Tax File Number:	Provided	Total Death Benefit:	123,096.83
Date Joined Fund:	10/09/2014	Current Salary:	0.00
Service Period Start Date:	10/05/1999	Previous Salary:	0.00
Date Left Fund:		Disability Benefit:	0.00
Member Code:	PURROY00001A		
Account Start Date:	10/09/2014		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

Total Benefits	123,096.83
<u>Preservation Components</u>	
Preserved	123,096.83
Unrestricted Non Preserved	
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	33,889.46
Taxable	89,207.37

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2022	123,096.83	94,318.78
<u>Increases to Member account during the period</u>		
Employer Contributions		14.40
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		10,300.00
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings		20,171.64
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax		2.16
Income Tax		1,705.83
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2023	123,096.83	123,096.83

Purificacion Superannuation Fund
Members Statement

Trustee's Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. Every effort has been made by the Trustee to ensure the accuracy and completeness of this Statement. The Trustee does not accept any liability for any error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

Roy Ochoa Purificacion
Director

Purificacion Superannuation Fund
Members Summary

As at 30 June 2023

Opening Balances	Increases				Decreases					Closing Balance
	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid	Benefits Paid/ Transfers Out	Insurance Premiums	
Roy Ochoa Purificacion (Age: 60)										
PURROY00001A - Accumulation										
123,096.83	1,000.00		29,940.13				8,918.80	145,118.16		
123,096.83	1,000.00		29,940.13				8,918.80	145,118.16		
123,096.83	1,000.00		29,940.13				8,918.80	145,118.16		

60400 - Bank Accounts

2023 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
WBC385140	Westpac DIY Super Savings Account 38-5140		\$2,816.32	100%
WBC385159	Westpac DIY Super Working Account 38-5159		\$33.40	100%
TOTAL		CY Balance	LY Balance	
			\$2,849.72	

Supporting Documents

- Bank Statement Report [Report](#)
- unnamed (1).pdf [WBC385140](#)
- Bank_stats_Westpac_140.pdf [WBC385140](#)
- Bank_stats_Westpac_159.pdf [WBC385159](#)
- unnamed.pdf [WBC385159](#)

Standard Checklist

- Attach Copies of Bank Statements
- Attach copy of Bank Statement Report
- Ensure all Balances match Statement Balances at June 30
- Ensure all Transactions have been entered

Purificacion Superannuation Fund

Bank Statement Report

For The Period 01 July 2022 to 30 June 2023

Chart Code: 60400 / WBC385140
Account Name: Westpac DIY Super Savings Account 38-5140
BSB and Account Number: 032032 385140

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
\$ 2,816.32		\$ 153,795.95		\$ 150,979.63		\$ 0.00	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2022	Opening Balance			2,816.32		
01/07/2022	Withdrawal Mobile 1315880 Tfr Westpac Diy [Deposit Online 2315881 Tfr Westpac Diy]	150.00		2,666.32		
06/07/2022	Withdrawal Mobile 1688522 Tfr Westpac Diy Mortgage Flagstone [Deposit Online 2688557 Tfr Westpac Diy Mortgage Flagstone]	756.00		1,910.32		
15/07/2022	Deposit Oliver Hume Real 13 Sheridan Drive		639.51	2,549.83		
19/07/2022	Withdrawal Online 1183631 Tfr Westpac Diy Logan City Council [Deposit Online 2183632 Tfr Westpac Diy Logan City Council]	760.00		1,789.83		
20/07/2022	Withdrawal Mobile 1426093 Tfr Westpac Diy Mortgage Flagstone [Deposit Online 2426102 Tfr Westpac Diy Mortgage Flagstone]	756.00		1,033.83		
25/07/2022	Deposit Online 2560891 Tfr Westpac Diy [Withdrawal Mobile 1560890 Tfr Westpac Diy]		740.00	1,773.83		
29/07/2022	Interest Paid		0.19	1,774.02		
02/08/2022	Deposit Oliver Hume Real 13 Sheridan Drive		639.51	2,413.53		
03/08/2022	Withdrawal Mobile 1405003 Tfr Westpac Diy Mortgage Flagstone [Deposit Online 2405011 Tfr Westpac Diy Mortgage Flagstone]	756.00		1,657.53		
15/08/2022	Deposit Oliver Hume Real 13 Sheridan Drive		639.51	2,297.04		
17/08/2022	Withdrawal Mobile 1588156 Tfr Westpac Diy Mortgage Flagstone [Deposit Online 2588165 Tfr Westpac Diy Mortgage Flagstone]	797.00		1,500.04		
31/08/2022	Interest Paid		0.64	1,500.68		
31/08/2022	Deposit Oliver Hume Real 13 Sheridan Drive		639.51	2,140.19		

Purificacion Superannuation Fund
Bank Statement Report

For The Period 01 July 2022 to 30 June 2023

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
31/08/2022	Withdrawal Mobile 1564195 Tfr Westpac Diy Mortgage Flagstone [Deposit Online 2564204 Tfr Westpac Diy Mortgage Flagstone]	756.00		1,384.19		
01/09/2022	Withdrawal Mobile 1279280 Tfr Westpac Diy [Deposit Online 2279280 Tfr Westpac Diy New interest rate]	150.00		1,234.19		
14/09/2022	Withdrawal Mobile 1563753 Tfr Westpac Diy Mortgage Flagstone [Deposit Online 2563769 Tfr Westpac Diy Mortgage Flagstone]	840.00		394.19		
15/09/2022	Deposit Oliver Hume Real 13 Sheridan Drive		639.51	1,033.70		
15/09/2022	Withdrawal Mobile 1438446 Tfr Westpac Diy [Deposit Online 2438446 Tfr Westpac Diy]	200.00		833.70		
16/09/2022	Deposit Roy Purificacion Roy Purificacion		1,000.00	1,833.70		
19/09/2022	Withdrawal Mobile 1526849 Tfr Westpac Diy [Deposit Online 2526850 Tfr Westpac Diy]	350.00		1,483.70		
28/09/2022	Withdrawal Mobile 1568132 Tfr Westpac Diy Mortgage Flagstone [Deposit Online 2568146 Tfr Westpac Diy Mortgage Flagstone]	756.00		727.70		
30/09/2022	Interest Paid		0.89	728.59		
30/09/2022	Deposit Oliver Hume Real 13 Sheridan Drive		1,281.77	2,010.36		
12/10/2022	Withdrawal Mobile 1459815 Tfr Westpac Diy Mortgage Flagstone [Deposit Online 2459826 Tfr Westpac Diy Mortgage Flagstone]	756.00		1,254.36		
14/10/2022	Deposit Oliver Hume Real 13 Sheridan Drive		639.51	1,893.87		
14/10/2022	Withdrawal Mobile 1978862 Tfr Westpac Diy [Deposit Online 2978863 Tfr Westpac Diy]	100.00		1,793.87		
21/10/2022	Withdrawal Mobile 1339710 Tfr Westpac Diy [Deposit Online 2339711 Tfr Westpac Diy]	300.00		1,493.87		
26/10/2022	Withdrawal Mobile 1440303 Tfr Westpac Diy Mortgage Flagstone [Deposit Online 2440312 Tfr Westpac Diy Mortgage Flagstone]	756.00		737.87		
27/10/2022	Payment by Bank Cheque Effective Date: 26/10/2022 Payment received for discharge 32131221. [Electronic Property Settlement purificacion sale Pexa228783689D03F02] [Deposit Qld Deposit Trus 13 Sheridan Dve] [Property sale]		10,477.05	11,214.92		
31/10/2022	Interest Paid		2.52	11,217.44		

Purificacion Superannuation Fund
Bank Statement Report

For The Period 01 July 2022 to 30 June 2023

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
31/10/2022	Deposit Online 2779665 Tfr Westpac Diy [Withdrawal Mobile 1779663 Tfr Westpac Diy]		133,000.00	144,217.44		
31/10/2022	Deposit Oliver Hume Real 13 Sheridan Drive		639.51	144,856.95		
24/11/2022	Member payment [Member payment]	144,856.95		0.00		
30/06/2023	CLOSING BALANCE			0.00		
		<u>153,795.95</u>	<u>150,979.63</u>			

Purificacion Superannuation Fund

Bank Statement Report

For The Period 01 July 2022 to 30 June 2023

Chart Code: 60400 / WBC385159

Account Name: Westpac DIY Super Working Account 38-5159

BSB and Account Number: 032032 385159

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
\$ 33.40		\$ 142,317.36		\$ 142,283.96		\$ 0.00	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2022	Opening Balance			33.40		
01/07/2022	Withdrawal Mobile 1315880 Tfr Westpac Diy [Deposit Online 2315881 Tfr Westpac Diy]		150.00	183.40		
01/07/2022	Withdrawal Mobile 1363901 Pymt Media Prod Roy Purificacion	135.00		48.40		
06/07/2022	Withdrawal Mobile 1688522 Tfr Westpac Diy Mortgage Flagstone [Deposit Online 2688557 Tfr Westpac Diy Mortgage Flagstone]		756.00	804.40		
08/07/2022	Payment By Authority To Origin Mms 52364445-400079863 [Direct Debit Direct Debit Payment. Receipt # 96356871325]	751.75		52.65		
19/07/2022	Withdrawal Online 1183631 Tfr Westpac Diy Logan City Council [Deposit Online 2183632 Tfr Westpac Diy Logan City Council]		760.00	812.65		
20/07/2022	Withdrawal Mobile 1426093 Tfr Westpac Diy Mortgage Flagstone [Deposit Online 2426102 Tfr Westpac Diy Mortgage Flagstone]		756.00	1,568.65		
22/07/2022	Payment By Authority To Origin Mms 52587234-400079863 [Direct Debit Direct Debit Payment. Receipt # 96356871325]	751.75		816.90		
25/07/2022	Deposit Online 2560891 Tfr Westpac Diy [Withdrawal Mobile 1560890 Tfr Westpac Diy]	740.00		76.90		
29/07/2022	Interest Paid		0.02	76.92		
03/08/2022	Withdrawal Mobile 1405003 Tfr Westpac Diy Mortgage Flagstone [Deposit Online 2405011 Tfr Westpac Diy Mortgage Flagstone]		756.00	832.92		
05/08/2022	Payment By Authority To Origin Mms 52827817-400079863 [Direct Debit Direct Debit Payment. Receipt # 96356871325]	793.53		39.39		
17/08/2022	Withdrawal Mobile 1588156 Tfr Westpac Diy Mortgage Flagstone [Deposit Online 2588165 Tfr Westpac Diy Mortgage Flagstone]		797.00	836.39		

Purificacion Superannuation Fund
Bank Statement Report

For The Period 01 July 2022 to 30 June 2023

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
19/08/2022	Payment By Authority To Origin Mms 53047536-400079863 [Direct Debit Direct Debit Payment. Receipt # 96356871325]	793.53		42.86		
31/08/2022	Interest Paid		0.05	42.91		
31/08/2022	Withdrawal Mobile 1564195 Tfr Westpac Diy Mortgage Flagstone [Deposit Online 2564204 Tfr Westpac Diy Mortgage Flagstone]		756.00	798.91		
01/09/2022	Withdrawal Mobile 1279280 Tfr Westpac Diy [Deposit Online 2279280 Tfr Westpac Diy New interest rate]		150.00	948.91		
02/09/2022	Payment By Authority To Origin Mms 53269133-400079863 [Direct Debit Direct Debit Payment. Receipt # 96356871325]	835.47		113.44		
14/09/2022	Withdrawal Mobile 1563753 Tfr Westpac Diy Mortgage Flagstone [Deposit Online 2563769 Tfr Westpac Diy Mortgage Flagstone]		840.00	953.44		
15/09/2022	Withdrawal Mobile 1438446 Tfr Westpac Diy [Deposit Online 2438446 Tfr Westpac Diy]		200.00	1,153.44		
15/09/2022	Withdrawal-Osko Payment 1402595 Ron Lawson Lawyer Trust Account Ralls 33124 Ralls 33124	200.00		953.44		
16/09/2022	Payment By Authority To Origin Mms 53527959-400079863 [Direct Debit Direct Debit Payment. Receipt # 96356871325]	835.47		117.97		
19/09/2022	Withdrawal Mobile 1526849 Tfr Westpac Diy [Deposit Online 2526850 Tfr Westpac Diy]		350.00	467.97		
19/09/2022	Withdrawal Mobile 7946358 Bpay Asic	290.00		177.97		
19/09/2022	Withdrawal Mobile 8464198 Bpay Asic	59.00		118.97		
28/09/2022	Withdrawal Mobile 1568132 Tfr Westpac Diy Mortgage Flagstone [Deposit Online 2568146 Tfr Westpac Diy Mortgage Flagstone]		756.00	874.97		
30/09/2022	Interest Paid		0.18	875.15		
30/09/2022	Payment By Authority To Origin Mms 53754620-400079863 [Direct Debit Direct Debit Payment. Receipt # 96356871325]	835.47		39.68		
12/10/2022	Withdrawal Mobile 1459815 Tfr Westpac Diy Mortgage Flagstone [Deposit Online 2459826 Tfr Westpac Diy Mortgage Flagstone]		756.00	795.68		
14/10/2022	Withdrawal Mobile 1978862 Tfr Westpac Diy [Deposit Online 2978863 Tfr Westpac Diy]		100.00	895.68		

Purificacion Superannuation Fund
Bank Statement Report

For The Period 01 July 2022 to 30 June 2023

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
14/10/2022	Payment By Authority To Origin Mms 54009956-400079863 [Direct Debit Direct Debit Payment. Receipt # 96356871325]	878.43		17.25		
21/10/2022	Withdrawal Mobile 1339710 Tfr Westpac Diy [Deposit Online 2339711 Tfr Westpac Diy]		300.00	317.25		
26/10/2022	Withdrawal Mobile 1440303 Tfr Westpac Diy Mortgage Flagstone [Deposit Online 2440312 Tfr Westpac Diy Mortgage Flagstone]		756.00	1,073.25		
27/10/2022	Payment by Bank Cheque Effective Date: 26/10/2022 Payment received for discharge 32131221. [Electronic Property Settlement purificacion sale Pexa228783689D03F02] [Deposit Qld Deposit Trus 13 Sheridan Dve] [Property sale]		133,326.20	134,399.45		
31/10/2022	Interest Paid		18.51	134,417.96		
31/10/2022	Deposit Online 2779665 Tfr Westpac Diy [Withdrawal Mobile 1779663 Tfr Westpac Diy]	133,000.00		1,417.96		
10/11/2022	TAX OFFICE PAYMENTS	259.00		1,158.96		
24/11/2022	Member payment [Member payment]	1,158.96		0.00		
30/06/2023	CLOSING BALANCE			0.00		
		<u>142,317.36</u>	<u>142,283.96</u>			

Purificacion Superannuation Fund

Bank Statement Report

For The Period 01 July 2022 to 30 June 2023

Chart Code: 85500 / AAAFCL

Account Name: AAA Financial Corporation Loan

BSB and Account Number:

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
\$ (262,762.10)		\$ 7,893.82		\$ 270,655.92		\$ 0.00	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2022	Opening Balance			(262,762.10)		
08/07/2022	Payment By Authority To Origin Mms 52364445-400079863 [Direct Debit Direct Debit Payment. Receipt # 96356871325]		751.75	(262,010.35)		
19/07/2022	Interest Original amount of \$1,292.86 received an offset benefit of \$0.00.	1,292.86		(263,303.21)		
22/07/2022	Payment By Authority To Origin Mms 52587234-400079863 [Direct Debit Direct Debit Payment. Receipt # 96356871325]		751.75	(262,551.46)		
05/08/2022	Payment By Authority To Origin Mms 52827817-400079863 [Direct Debit Direct Debit Payment. Receipt # 96356871325]		793.53	(261,757.93)		
19/08/2022	Payment By Authority To Origin Mms 53047536-400079863 [Direct Debit Direct Debit Payment. Receipt # 96356871325]		793.53	(260,964.40)		
19/08/2022	Interest Original amount of \$1,477.14 received an offset benefit of \$0.00.	1,477.14		(262,441.54)		
02/09/2022	Payment By Authority To Origin Mms 53269133-400079863 [Direct Debit Direct Debit Payment. Receipt # 96356871325]		835.47	(261,606.07)		
16/09/2022	Payment By Authority To Origin Mms 53527959-400079863 [Direct Debit Direct Debit Payment. Receipt # 96356871325]		835.47	(260,770.60)		
19/09/2022	Interest Original amount of \$1,571.98 received an offset benefit of \$0.00.	1,571.98		(262,342.58)		
30/09/2022	Payment By Authority To Origin Mms 53754620-400079863 [Direct Debit Direct Debit Payment. Receipt # 96356871325]		835.47	(261,507.11)		
14/10/2022	Payment By Authority To Origin Mms 54009956-400079863 [Direct Debit Direct Debit Payment. Receipt # 96356871325]		878.43	(260,628.68)		
19/10/2022	Interest Original amount of \$1,612.61 received an offset benefit of \$0.00.	1,612.61		(262,241.29)		

Purificacion Superannuation Fund
Bank Statement Report

For The Period 01 July 2022 to 30 June 2023

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
27/10/2022	Discharge Fee Effective Date: 26/10/2022 Discharge related fee.	1,500.00		(263,741.29)		
27/10/2022	Custodian Fee Effective Date: 26/10/2022 Discharge related fee.	55.00		(263,796.29)		
27/10/2022	Interest Effective Date: 26/10/2022 Interest charged at discharge.	384.23		(264,180.52)		
27/10/2022	Payment by Bank Cheque Effective Date: 26/10/2022 Payment received for discharge 32131221. [Electronic Property Settlement purificacion sale Pexa228783689D03F02] [Deposit Qld Deposit Trus 13 Sheridan Dve] [Property sale]		264,180.52	0.00		
30/06/2023	CLOSING BALANCE			0.00		
		<u>7,893.82</u>	<u>270,655.92</u>			



Westpac DIY Super Savings Account

BSB 032-032 Acct 385140 

\$144,856.95

 Transfer

Recent transactions

Mon 31 Oct 2022

 DEPOSIT Oliver Hume
Real 13 Sheridan Drive \$639.51
bal \$144,856.95

 DEPOSIT ONLINE
2779665 TFR Westpac
DIY \$133,000.00
bal \$144,217.44

 INTEREST PAID \$2.52
bal \$11,217.44

Thu 27 Oct 2022

 DEPOSIT Qld Deposit
Trus 13 Sheridan Dve \$10,477.05
bal \$11,214.92





Statement Period
29 April 2022 - 29 July 2022

Westpac DIY Super Savings Account

Account Name
PURIFICACION SMSF CO PTY LTD ATF
PURIFICACION SUPERANNUATION
FUND

Customer ID
5720 9397 PURIFICACION SMSF CO
PTY LTD

BSB Account Number
032-032 385 140

Opening Balance	+ \$749.90
Total Credits	+ \$7,474.12
Total Debits	- \$6,450.00
Closing Balance	+ \$1,774.02

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.05 %	0.05 %	0.05 %
17 May 2022	0.10 %	0.10 %	0.10 %	0.10 %
22 Jul 2022	0.25 %	0.25 %	0.25 %	0.25 %

Effective Date	Over \$499999
17 Mar 2020	0.05 %
17 May 2022	0.10 %
22 Jul 2022	0.25 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/04/22	STATEMENT OPENING BALANCE			749.90
02/05/22	Deposit Oliver Hume Real 13 Sheridan Drive		70.27	820.17
11/05/22	Withdrawal Mobile 1487619 Tfr Westpac Diy Mortgage Flagstone	742.00		78.17
16/05/22	Deposit Oliver Hume Real 13 Sheridan Drive		639.51	717.68
17/05/22	Deposit Roy Purificacion Roy Purificacion S		3,000.00	3,717.68
25/05/22	Withdrawal Mobile 1427987 Tfr Westpac Diy Mortgage Flagstone	742.00		2,975.68



TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/05/22	Interest Paid		0.13	2,975.81
31/05/22	Deposit Oliver Hume Real 13 Sheridan Drive		784.13	3,759.94
08/06/22	Withdrawal Online 1253016 Tfr Westpac Diy April-June Council	920.00		2,839.94
08/06/22	Withdrawal Mobile 1739824 Tfr Westpac Diy Mortgage Flagstone	742.00		2,097.94
15/06/22	Deposit Oliver Hume Real 13 Sheridan Drive		960.64	3,058.58
22/06/22	Withdrawal Mobile 1637695 Tfr Westpac Diy Mortgage Flagstone	742.00		2,316.58
30/06/22	Interest Paid		0.23	2,316.81
30/06/22	Deposit Oliver Hume Real 13 Sheridan Drive		639.51	2,956.32
30/06/22	Withdrawal Mobile 1631808 Tfr Westpac Diy	140.00		2,816.32
01/07/22	Withdrawal Mobile 1315880 Tfr Westpac Diy	150.00		2,666.32
06/07/22	Withdrawal Mobile 1688522 Tfr Westpac Diy Mortgage Flagstone	756.00		1,910.32
15/07/22	Deposit Oliver Hume Real 13 Sheridan Drive		639.51	2,549.83
19/07/22	Withdrawal Online 1183631 Tfr Westpac Diy Logan City Council	760.00		1,789.83
20/07/22	Withdrawal Mobile 1426093 Tfr Westpac Diy Mortgage Flagstone	756.00		1,033.83
25/07/22	Deposit Online 2560891 Tfr Westpac Diy		740.00	1,773.83
29/07/22	Interest Paid		0.19	1,774.02
29/07/22	CLOSING BALANCE			1,774.02

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We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.



Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at westpac.com.au/dispute. If you are a business customer, please go to westpac.com.au/businessdispute

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Before making a decision about any of our products, please read all the terms and conditions available at westpac.com.au and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit www.westpac.com.au/personal-banking/bank-accounts/transaction/

If any loan you hold with us is secured by a real property mortgage; the mortgage terms require the property to be insured. Please review the replacement value of the property and check with your insurer to ensure you have adequate cover. For general information on property insurance, visit the Australian Securities and Investments Commission's MoneySmart website: www.moneysmart.gov.au.

Complaints

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Email: info@afca.org.au

Phone 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

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Local Branch



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THANK YOU FOR BANKING WITH WESTPAC



Statement Period
29 July 2022 - 31 October 2022

Westpac DIY Super Savings Account

Account Name
PURIFICACION SMSF CO PTY LTD ATF
PURIFICACION SUPERANNUATION
FUND

Customer ID
5720 9397 PURIFICACION SMSF CO
PTY LTD

BSB Account Number
032-032 385 140

Opening Balance	+ \$1,774.02
Total Credits	+ \$149,599.93
Total Debits	- \$6,517.00
Closing Balance	+ \$144,856.95

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
22 Jul 2022	0.25 %	0.25 %	0.25 %	0.25 %
18 Aug 2022	0.75 %	0.75 %	0.75 %	0.75 %
20 Sep 2022	1.00 %	1.00 %	1.00 %	1.00 %

Effective Date	Over \$499999
22 Jul 2022	0.25 %
18 Aug 2022	0.75 %
20 Sep 2022	1.00 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/07/22	STATEMENT OPENING BALANCE			1,774.02
02/08/22	Deposit Oliver Hume Real 13 Sheridan Drive		639.51	2,413.53
03/08/22	Withdrawal Mobile 1405003 Tfr Westpac Diy Mortgage Flagstone	756.00		1,657.53
15/08/22	Deposit Oliver Hume Real 13 Sheridan Drive		639.51	2,297.04
17/08/22	Withdrawal Mobile 1588156 Tfr Westpac Diy Mortgage Flagstone	797.00		1,500.04
31/08/22	Interest Paid		0.64	1,500.68



TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/08/22	Deposit Oliver Hume Real 13 Sheridan Drive		639.51	2,140.19
31/08/22	Withdrawal Mobile 1564195 Tfr Westpac Diy Mortgage Flagstone	756.00		1,384.19
01/09/22	Withdrawal Mobile 1279280 Tfr Westpac Diy	150.00		1,234.19
14/09/22	Withdrawal Mobile 1563753 Tfr Westpac Diy Mortgage Flagstone	840.00		394.19
15/09/22	Deposit Oliver Hume Real 13 Sheridan Drive		639.51	1,033.70
15/09/22	Withdrawal Mobile 1438446 Tfr Westpac Diy	200.00		833.70
16/09/22	Deposit Roy Purificacion Roy Purificacion		1,000.00	1,833.70
19/09/22	Withdrawal Mobile 1526849 Tfr Westpac Diy	350.00		1,483.70
28/09/22	Withdrawal Mobile 1568132 Tfr Westpac Diy Mortgage Flagstone	756.00		727.70
30/09/22	Interest Paid		0.89	728.59
30/09/22	Deposit Oliver Hume Real 13 Sheridan Drive		1,281.77	2,010.36
12/10/22	Withdrawal Mobile 1459815 Tfr Westpac Diy Mortgage Flagstone	756.00		1,254.36
14/10/22	Deposit Oliver Hume Real 13 Sheridan Drive		639.51	1,893.87
14/10/22	Withdrawal Mobile 1978862 Tfr Westpac Diy	100.00		1,793.87
21/10/22	Withdrawal Mobile 1339710 Tfr Westpac Diy	300.00		1,493.87
26/10/22	Withdrawal Mobile 1440303 Tfr Westpac Diy Mortgage Flagstone	756.00		737.87
27/10/22	Deposit Qld Deposit Trus 13 Sheridan Dve		10,477.05	11,214.92
31/10/22	Interest Paid		2.52	11,217.44
31/10/22	Deposit Online 2779665 Tfr Westpac Diy		133,000.00	144,217.44
31/10/22	Deposit Oliver Hume Real 13 Sheridan Drive		639.51	144,856.95
31/10/22	CLOSING BALANCE			144,856.95

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Understanding comprehensive credit reporting

It's more important than ever to pay on time as this is shown on your consumer credit report as part of comprehensive credit reporting (CCR).

CCR provides you with a more complete picture of your credit history including your on time and late repayments. You can also see your consumer credit account open and closed dates, type of credit, credit limit and it now includes whether you are in a financial hardship arrangement.

For more information please see our website, our Privacy Statement or visit CreditSmart.org.au.



Complaints

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THANK YOU FOR BANKING WITH WESTPAC



Statement Period
29 April 2022 - 29 July 2022

Westpac DIY Super Working Account

Account Name
PURIFICACION SMSF CO PTY LTD ATF
PURIFICACION SUPERANNUATION
FUND

Customer ID
5720 9397 PURIFICACION SMSF CO
PTY LTD

BSB Account Number
032-032 385 159

Opening Balance	+ \$43.24
Total Credits	+ \$6,450.02
Total Debits	- \$6,416.34
Closing Balance	+ \$76.92

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %
22 Jul 2022	0.25 %	0.25 %	0.25 %	0.25 %

Effective Date	Over \$499999
17 Mar 2020	0.02 %
22 Jul 2022	0.25 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/04/22	STATEMENT OPENING BALANCE			43.24
11/05/22	Deposit Online 2487628 Tfr Westpac Diy Mortgage Flagstone		742.00	785.24
13/05/22	Payment By Authority To Origin Mms 51439822-400079863	742.03		43.21
25/05/22	Deposit Online 2427995 Tfr Westpac Diy Mortgage Flagstone		742.00	785.21
27/05/22	Payment By Authority To Origin Mms 51660839-400079863	742.03		43.18
08/06/22	Deposit Online 2253016 Tfr Westpac Diy April-June Council		920.00	963.18



TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
08/06/22	Deposit Online 2739836 Tfr Westpac Diy Mortgage Flagstone		742.00	1,705.18
08/06/22	Withdrawal Online 4460718 Bpay Logan City April-June Rate	920.00		785.18
10/06/22	Payment By Authority To Origin Mms 51888454-400079863	742.03		43.15
22/06/22	Deposit Online 2637711 Tfr Westpac Diy Mortgage Flagstone		742.00	785.15
24/06/22	Payment By Authority To Origin Mms 52117723-400079863	751.75		33.40
30/06/22	Deposit Online 2631808 Tfr Westpac Diy		140.00	173.40
30/06/22	Withdrawal Mobile 5903699 Bpay @realty Pt Purificacion Roy	140.00		33.40
01/07/22	Deposit Online 2315881 Tfr Westpac Diy		150.00	183.40
01/07/22	Withdrawal Mobile 1363901 Pymt Media Prod Roy Purificacion	135.00		48.40
06/07/22	Deposit Online 2688557 Tfr Westpac Diy Mortgage Flagstone		756.00	804.40
08/07/22	Payment By Authority To Origin Mms 52364445-400079863	751.75		52.65
19/07/22	Deposit Online 2183632 Tfr Westpac Diy Logan City Council		760.00	812.65
20/07/22	Deposit Online 2426102 Tfr Westpac Diy Mortgage Flagstone		756.00	1,568.65
22/07/22	Payment By Authority To Origin Mms 52587234-400079863	751.75		816.90
25/07/22	Withdrawal Mobile 1560890 Tfr Westpac Diy	740.00		76.90
29/07/22	Interest Paid		0.02	76.92
29/07/22	CLOSING BALANCE			76.92

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THANK YOU FOR BANKING WITH WESTPAC



Statement Period
29 July 2022 - 31 October 2022

Westpac DIY Super Working Account

Account Name
PURIFICACION SMSF CO PTY LTD ATF
PURIFICACION SUPERANNUATION
FUND

Customer ID
5720 9397 PURIFICACION SMSF CO
PTY LTD

BSB Account Number
032-032 385 159

Opening Balance	+ \$76.92
Total Credits	+ \$139,861.94
Total Debits	- \$138,520.90
Closing Balance	+ \$1,417.96

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
22 Jul 2022	0.25 %	0.25 %	0.25 %	0.25 %
18 Aug 2022	0.75 %	0.75 %	0.75 %	0.75 %
20 Sep 2022	1.00 %	1.00 %	1.00 %	1.00 %

Effective Date	Over \$499999
22 Jul 2022	0.25 %
18 Aug 2022	0.75 %
20 Sep 2022	1.00 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/07/22	STATEMENT OPENING BALANCE			76.92
03/08/22	Deposit Online 2405011 Tfr Westpac Diy Mortgage Flagstone		756.00	832.92
05/08/22	Payment By Authority To Origin Mms 52827817-400079863	793.53		39.39
17/08/22	Deposit Online 2588165 Tfr Westpac Diy Mortgage Flagstone		797.00	836.39



TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
19/08/22	Payment By Authority To Origin Mms 53047536-400079863	793.53		42.86
31/08/22	Interest Paid		0.05	42.91
31/08/22	Deposit Online 2564204 Tfr Westpac Diy Mortgage Flagstone		756.00	798.91
01/09/22	Deposit Online 2279280 Tfr Westpac Diy New interest rate		150.00	948.91
02/09/22	Payment By Authority To Origin Mms 53269133-400079863	835.47		113.44
14/09/22	Deposit Online 2563769 Tfr Westpac Diy Mortgage Flagstone		840.00	953.44
15/09/22	Deposit Online 2438446 Tfr Westpac Diy		200.00	1,153.44
15/09/22	Withdrawal-Osko Payment 1402595 Ron Lawson Lawyer Trust Account Ralls 33124 Ralls 33124	200.00		953.44
16/09/22	Payment By Authority To Origin Mms 53527959-400079863	835.47		117.97
19/09/22	Deposit Online 2526850 Tfr Westpac Diy		350.00	467.97
19/09/22	Withdrawal Mobile 7946358 Bpay Asic	290.00		177.97
19/09/22	Withdrawal Mobile 8464198 Bpay Asic	59.00		118.97
28/09/22	Deposit Online 2568146 Tfr Westpac Diy Mortgage Flagstone		756.00	874.97
30/09/22	Interest Paid		0.18	875.15
30/09/22	Payment By Authority To Origin Mms 53754620-400079863	835.47		39.68
12/10/22	Deposit Online 2459826 Tfr Westpac Diy Mortgage Flagstone		756.00	795.68
14/10/22	Deposit Online 2978863 Tfr Westpac Diy		100.00	895.68
14/10/22	Payment By Authority To Origin Mms 54009956-400079863	878.43		17.25
21/10/22	Deposit Online 2339711 Tfr Westpac Diy		300.00	317.25
26/10/22	Deposit Online 2440312 Tfr Westpac Diy Mortgage Flagstone		756.00	1,073.25
26/10/22	Electronic Property Settlement purification sale Pexa228783689D03F02		133,326.20	134,399.45
31/10/22	Interest Paid		18.51	134,417.96
31/10/22	Withdrawal Mobile 1779663 Tfr Westpac Diy	133,000.00		1,417.96
31/10/22	CLOSING BALANCE			1,417.96

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more



MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9155 7700 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at westpac.com.au/dispute. If you are a business customer, please go to westpac.com.au/businessdispute

Information for customers that have a Westpac Transaction account for personal use, and have a Commonwealth Concession or Health Care card (Concession card).

The Westpac Choice Concession account is a transaction account designed for Concession card holders and offers no monthly service fees, no outward dishonour fees, no account overdrawn fees and there are no informal overdrafts (except where it is impossible or reasonably impractical for us to prevent your account from being overdrawn).

To be eligible for this account, you must have your government payments paid into the account. There is a limit of one Westpac Choice Concession account per customer, this includes joint account holders. All account holders must be eligible.

If you would like more information or would like to apply for the Westpac Choice Concession account please visit www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/, call 132 032 or visit your local branch.

Before making a decision about any of our products, please read all the terms and conditions available at westpac.com.au and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit www.westpac.com.au/personal-banking/bank-accounts/transaction/

If any loan you hold with us is secured by a real property mortgage; the mortgage terms require the property to be insured. Please review the replacement value of the property and check with your insurer to ensure you have adequate cover. For general information on property insurance, visit the Australian Securities and Investments Commission's MoneySmart website: www.moneysmart.gov.au.

Understanding comprehensive credit reporting

It's more important than ever to pay on time as this is shown on your consumer credit report as part of comprehensive credit reporting (CCR).

CCR provides you with a more complete picture of your credit history including your on time and late repayments. You can also see your consumer credit account open and closed dates, type of credit, credit limit and it now includes whether you are in a financial hardship arrangement.

For more information please see our website, our Privacy Statement or visit CreditSmart.org.au.



Complaints

If you have a complaint, contact our dedicated Customer Solutions team on 132 032 or write to us at Westpac Customer Solutions, Reply Paid 5265, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: www.afca.org.au

Email: info@afca.org.au

Phone 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

Westpac Live



**Find out about Online Banking
at westpac.com.au/westpaclive**

Telephone Banking



**Call us on 132 032
+61 2 9155 7700 if overseas**

Local Branch



**Find branches and ATMs at
westpac.com.au/locateus**

THANK YOU FOR BANKING WITH WESTPAC



Westpac DIY Super Working Account

BSB 032-032 Acct 385159

\$1,158.96

Pay

Transfer

BPAY

Recent transactions

Thu 10 Nov 2022



WITHDRAWAL ONLINE	-\$259.00
2630569 BPAY TAX	bal \$1,158.96
OFFICE Purificacion Su...	

Mon 31 Oct 2022



WITHDRAWAL MOBILE	-\$133,000.00
1779663 TFR Westpac	bal \$1,417.96
DIY	



INTEREST PAID	\$18.51
	bal \$134,417.96

Wed 26 Oct 2022



64100 - Borrowing Expenses

2023 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
64100	Borrowing Expenses		\$6,049.99	100%
TOTAL		CY Balance	LY Balance	
			\$6,049.99	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

Purificacion Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Borrowing Expenses (64100)					
<u>Borrowing Expenses (64100)</u>					
01/07/2022	Opening Balance				6,049.99 DR
27/10/2022	Write off borrowing expenses			6,049.99	0.00 DR
				6,049.99	0.00 DR

Total Debits: 0.00

Total Credits: 6,049.99

68000 - Sundry Debtors

2023 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
68000	Sundry Debtors			0%
TOTAL		CY Balance	LY Balance	

Supporting Documents

◦ General Ledger [Report](#)

Standard Checklist

Match to Source Documentation

Purificacion Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Sundry Debtors (68000)					
Sundry Debtors (68000)					
24/11/2022	Nov 22 rent receivable		252.25		252.25 DR
24/11/2022	Member payment [Member payment]			252.25	0.00 DR
			252.25	252.25	0.00 DR

Total Debits: 252.25

Total Credits: 252.25

77200 - Real Estate Properties (Australian - Residential)

2023 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
13she	13 Sheridan Drive, Flagstone QLD, Australia	0.000000		1.000000	\$368,040.42	100%
TOTAL		CY Units	CY Balance	LY Units	LY Balance	
		0.000000		1.000000	\$368,040.42	

Supporting Documents

- Investment Movement Report [Report](#)
- invoice.pdf [13she](#)
- Discharged Form.pdf [13she](#)
- After settlement letter to seller..pdf [13she](#)
- Trust Receipt.pdf [13she](#)
- Document_1.pdf [13she](#)
- Settlement Statement.pdf [13she](#)

Standard Checklist

- Attach copies of Purchase or Sale contracts if property was purchased or disposed of during the year
- Attach copy of current certificate of title.
- Attach current building insurance policy
- Attach Declaration of Trust
- Ensure all Investments are valued correctly at June 30
- Ensure the investment is in accordance with the Fund's investment strategy
- Ensure the investment is in accordance with the SIS Act

Purificacion Superannuation Fund
Investment Movement Report

As at 30 June 2023

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Bank Accounts										
Westpac DIY Super Savings Account 38-5140		2,816.32		150,979.63		(153,795.95)			0.00	0.00
Westpac DIY Super Working Account 38-5159		33.40		142,283.96		(142,317.36)			0.00	0.00
		2,849.72		293,263.59		(296,113.31)			0.00	0.00
Real Estate Properties (Australian - Residential)										
13she - 13 Sheridan Drive, Flagstone QLD, Australia	1.00	368,040.42		335.00	(1.00)	(368,375.42)	39,608.35		0.00	
		368,040.42		335.00		(368,375.42)	39,608.35		0.00	
		370,890.14		293,598.59		(664,488.73)	39,608.35		0.00	0.00



PO Box 341
Albany Creek Qld 4035
Ph. 07 3264 2324
ron@ronlawsonlawyer.com.au

Ron Lawson Lawyer

ABN 90 266 352 858

Tax Invoice

Purification Borrowing Co Pty Ltd as
trustee under Instrument 720607282
7 Byron Bay Close
Hoxton Park NSW 2171

Date: 26/10/2022

Invoice No: 9701

Due Date: 09/11/2022

Person Responsible: Ronald Lawson

Matter: 33124
Instrument 720607282

Memo: 33124 Instrument 720607282, Sale to Dennis, 13
Sheridan Drive, Flagstone QLD 4280; Dennis

Summary

Description	Inv Amount	
Professional Fees	\$709.50	
Disbursements	\$6.50	
Total	\$716.00	
	Less Amount Received	-
	Balance Due	\$716.00



CLICK TO PAY

Visit: <https://ronlawson.rapidpay.com.au>
Ref: **140342006883**



Billers Code: **244699**
Ref: **1403 4200 6883**

Use your online or mobile banking.
RapidPay will appear as the Biller Name.



BSB: **084102**
Account: **543 928 083**
Ref: **140342006883**

Use your online or mobile banking.
Insert reference in the description field.

*Payments by credit cards may incur surcharge fees



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Hoxton Park NSW 2171

Date: 26/10/2022

Invoice No: 9701

Person Responsible: Ronald Lawson

Matter: 33124
Instrument 720607282

Memo: 33124 Instrument 720607282, Sale to Denniss, 13
Sheridan Drive, Flagstone QLD 4280; Denniss

Professional Fees

Date	Description	Amount	GST
21/10/2022	To our professional costs for acting for you in relation to the abovementioned sale. Professionals costs include but are not limited to: opening file, contract preparation and review, all correspondence, telephone calls and emails to your agent, the buyer's solicitor and your bank, forwarding transfer documents to signature and return to the buyer's solicitor, arranging and attending settlement, advising agent etc	\$645.00	\$64.50
		\$645.00	\$64.50

Disbursements

Date	Description	Amount	GST
13/09/2022	InfoTrack: eSign - Sign Any Document (Search fee).	\$5.91	\$0.59
		\$5.91	\$0.59

Invoice Amount: \$650.91

Tax: \$65.09

Total Amount: \$716.00

Amount Received: -

Balance Due: \$716.00

Ronald Lawson

Payment may be made by direct deposit to the following account:- Ron Lawson Lawyer General Account National Australia Bank
BSB: 084102 ACC: 543928083 *** Please use your MATTER NUMBER as the deposit reference*** * Payment Terms are 14 days*

FORM OF NOTIFICATION OF CLIENT'S RIGHTS

The following avenues are available to you if you are not happy with this bill:

- Requesting an itemised bill;
- Discussing your concerns with us;
- Having our costs assessed;
- Applying to set aside our cost agreement.

There may be other avenues available in your State or Territory (such as mediation).

For more information about your rights, please read the fact sheet titled *Your right to challenge legal costs*. You can ask for a copy, or obtain it from your local law society or law institute (or download it from their website).

The time limits that apply to the taking of any action mentioned above are :

1. for making an application for an assessment of all or part of your legal costs, within 12 months after:-

(a) the bill was given, or the request for payment was made to you; or

(b) the costs were paid, if neither a bill was given nor a request for payment;

2. for applying to set aside our costs agreement, within six years after the date on which the cause of action arose.

Authority to Discharge



Mortgage Management Services

Borrower Name(s) **Purificacion SMSF Co Pty Ltd**

Loan Number(s): **400079863**

Phone Number: **0402 338 217**

Email Address: **roypurex@yahoo.com.au**

On the above mortgage loan account, I/we wish to arrange: a partial discharge a full discharge

I/We request that you arrange discharge of the following property(ies):

357/13 Sheridan Drive Flagstone Queensland 4280

In exchange for \$ _____ being paid to the above loan account **400079863**

The remaining security(ies) will be:

My/Our address for notices after settlement will be:

07 Byron Bay close, Hoxton Park State **NSW** Postcode **2171**

My/Our settlement agent/solicitor acting on my/our behalf is:

Name: **Ron Lawson Lawyer**

Address: **P.O. Box 341, Albany Creek** State **QLD** Postcode **4035**

Contact Name: **Yee Cawood** Phone No. (07) **3325 3807**

Email Address: **ron@ronlawsonlawyer.com.au** Anticipated Settlement Date **28 / 10 / 2022**

Discharge Reason: **R.O.P. 18 / 10 / 2022**

Refinance - Reasons Interest Rate Customer Service Other - please specify **Sale**

Incoming Bank _____ Interest Rate _____

Mortgage Manager Notified Mortgage Manager's Signature _____

Signatures (ALL borrowers must sign)

Borrower 1 (Name) **Purificacion SMSF Co Pty Ltd** Signature **R. O. F. -** Date **28 / 09 / 2022**

Borrower 2 (Name) _____ Signature _____ Date ____ / ____ / ____

Borrower 3 (Name) _____ Signature _____ Date ____ / ____ / ____

Borrower 4 (Name) _____ Signature _____ Date ____ / ____ / ____

ONCE COMPLETED PLEASE RETURN TO ORIGIN MORTGAGE MANAGEMENT SERVICES:

Fax 1300 767 039 Email service@originmms.com.au

Conveyancing | Wills | Powers of Attorney | Estates | Family Law | Leases

26 October 2022

Purification Borrowing Co Pty Ltd as trustee under Instrument 720607282
7 Byron Bay Close
Hoxton Park NSW 2171

Dear Roy

**RE: YOUR SALE TO ALLAN DENNISS
PROPERTY: 13 SHERIDAN DRIVE, FLAGSTONE QLD 4280**

Settlement took place on 26 October 2022.

Settlement money

On settlement, we received the sum of \$399,351.77 calculated in accordance with the attached settlement statement.

As instructed, we paid \$264,523.28 to National Australia Bank in repayment of your loan.

The sum of \$133,336.20 was deposited into your nominated bank account.

Notice of sale

The titles office will notify relevant authorities, and future rate assessments and notices of valuation will be sent to the buyer.

Deposit and payment of the agent's commission

We have provided the agent with the required authority to account to you for the balance of the deposit after deduction of their commission. They will attend to this promptly.

Insurance

As you will appreciate, the insurance on the property can now be cancelled, and a refund of part of the premium requested. Where contents are covered, you should advise your insurer of your new address.

Taxes

If capital gains tax applies to the sale, then the relevant date of the sale is the contract date, which was .

143213

Albany Creek Office

Ph: 07 3264 2324

Alternate: 3107 7411

A/H: 0417 731 042

670 Albany Creek Rd

PO Box 341

Albany Creek QLD 4035

Russell Island Office

Behind Bay Island Properties

13 High Street

Russell Island Qld 4184

Wednesdays 10am –3pm

All correspondence to be forwarded to our Albany Creek address

Liability Limited By A Scheme Approved Under Professional Standards Legislation

If the sale was a taxable supply and goods and services tax payable, then the details of this transaction must be included in your activity statement for the current tax period, and any outstanding GST paid. Again, if applicable, a tax invoice was given to the buyer on settlement.

Wills

Now that your conveyancing matter is complete, and if you haven't done so already, you may like to proceed with making wills and powers of attorney. If so, please make an early appointment.

Thank you for your instructions.

Yours faithfully
RON LAWSON LAWYER

Patti Markham
Conveyancing Paralegal
Contact: Patti Markham
Our Ref: RAL:PM:33124
Phone: 07 3325 3807
Email: conveyancing@ronlawsonlawyer.com.au



PO Box 341
Albany Creek Qld 4035
Ph. 07 3264 2324
Fax. 07 3264 2916
ron@ronlawsonlawyer.com.au

Ron Lawson Lawyer
ABN 90 266 352 858

Trust Account Receipt

Roy Purificacion
Director
Purificacion Borrowing Co Pty Ltd

Date: 15/09/2022
Date Entered: 19/09/2022
Receipt No: 19425

Received From: Roy Purificacion
Director
Purificacion Borrowing Co Pty Ltd

Account Name: Ron Lawson Lawyer Trust Account
Bank: National Australia Bank
BSB: 084 929
Account Number: 834 919 339

Payment Method	Total Amount	Amount in words
Direct Deposit / EFT	\$200.00	Two Hundred Dollars

Matter No	Client	Description	Reason	Amount
33124	Instrument 720607282	Sale to Denniss, 13 Sheridan Drive, Flagstone QLD 4280	Deposit fees and outlays	\$200.00

Receipt made out by: Vee Cawood
On behalf of Ron Lawson Lawyer



Contract for Houses and Residential Land

Seventeenth Edition

This document has been approved by The Real Estate Institute of Queensland Limited and the Queensland Law Society Incorporated as being suitable for the sale and purchase of houses and residential land in Queensland except for new residential property in which case the issue of GST liability must be dealt with by special condition.

The Seller and Buyer agree to sell and buy the Property under this contract.

REFERENCE SCHEDULE

Contract Date: 10 September 2022 10:53 AM AEST
If no date is inserted, the Contract Date is the date on which the last party signs the Contract

SELLER'S AGENT

NAME:

Karen Pauline Moke

ABN:

59405698380

LICENCE NO:

4242365

ADDRESS: National Head Office

Level 11, 50 Cavill Avenue

SUBURB: SURFERS PARADISE

STATE: QLD

POSTCODE: 4217

PHONE:

1300 299 377

MOBILE:

0406 521 370

FAX:

07 5592 0900

EMAIL:

karenmoke@atrealty.com.au

SELLER

NAME:

ABN:

Purification Borrowing Co Pty Ltd A.C.N 601 747 933 Trustee Under Instrument 720607282

ADDRESS: 7 Byron Bay Close

SUBURB: Hoxton Park

STATE: NSW

POSTCODE: 2171

PHONE:

MOBILE:

0402 338 218

FAX:

EMAIL:

roypurex@gmail.com

NAME:

ABN:

ADDRESS:

SUBURB:

STATE:

POSTCODE:

PHONE:

MOBILE:

FAX:

EMAIL:

SELLER'S SOLICITOR

← or any other solicitor notified to the Buyer

NAME:

Ron Lawson Conveyancing

REF:

CONTACT:

Patti Markham

ADDRESS: PO Box 341

SUBURB: Albany Creek

STATE: QLD

POSTCODE: 4035

PHONE:

07 3264 2324

MOBILE:

FAX:

EMAIL:

conveyancing@ronlawsonlawyer.com.au

INITIALS (Note: initials not required if signed with Electronic Signature)

000024414325

BUYER

NAME:

ABN:

Allan Denniss

ADDRESS: 48-50 Mackenzie Avenue

SUBURB: Riverbend

STATE: QLD

POSTCODE: 4280

PHONE:

0491 139 178

MOBILE:

0421 255 976

FAX:

EMAIL:

kylz2481@yahoo.com.au

NAME:

ABN:

ADDRESS:

SUBURB:

STATE:

POSTCODE:

PHONE:

MOBILE:

FAX:

EMAIL:

BUYER'S AGENT (If applicable)

NAME:

ABN:

LICENCE NO:

ADDRESS:

SUBURB:

STATE:

POSTCODE:

PHONE:

MOBILE:

FAX:

EMAIL:

BUYER'S SOLICITOR

← or any other solicitor notified to the Seller

NAME:

Clarke & Turton Lawyers

REF:

CONTACT:

Lesley

ADDRESS: PO Box 76

SUBURB: Beaudesert

STATE: QLD

POSTCODE: 4285

PHONE:

07 5541 2233

MOBILE:

FAX:

07 5541 3252

EMAIL:

lesley@turtonlaw.com.au

PROPERTY

Land: ADDRESS: 13 Sheridan Drive

SUBURB: Flagstone

STATE: Qld

POSTCODE: 4280



Built On



Vacant

Description: Lot: 357

on: SP311427

Title Reference: 51216420

Area: 225

← (more or less)

Land sold as:



Freehold



Leasehold

← if neither is selected, the land is treated as being Freehold.

Present Use:

Residential

Local Government: Logan City

INITIALS (Note: initials not required if signed with Electronic Signature)

000024414325

Excluded Fixtures:

NIL

Included Chattels:

All fixed fittings

PRICE**Deposit Holder:**

@realty Trust Account

Deposit Holder's Trust Account: Trust account details will be sent to Buyer via invoice**Bank:****BSB:****Account No:****Cyber Warning**

Cyber criminals are targeting real estate transactions by sending fraudulent electronic communications (emails) impersonating lawyers and real estate agents. Before you pay any funds to another person or company using information that has been emailed to you or contained in this Contract, you should contact the intended recipient by telephone to verify and confirm the account details that have been provided to you.

Purchase Price: \$ 420,000

← Unless otherwise specified in this contract, the Purchase Price includes any GST payable on the supply of the Property to the Buyer.

Deposit:

\$ 21,000

Initial Deposit payable on the day the Buyer signs this contract unless another time is specified below.

\$

Balance Deposit (if any) payable on:

Default Interest Rate:

%

← If no figure is inserted, the Contract Rate applying at the Contract Date published by the Queensland Law Society Inc will apply.

FINANCE**Finance Amount:** \$

← Unless all of "Finance Amount", "Financier" and "Finance Date" are completed, this contract is not subject to finance and clause 3 does not apply.

Financier:**Finance Date:****BUILDING AND/OR PEST INSPECTION DATE:****Inspection Date:** 14 days from date of contract

← If "Inspection Date" is not completed, the contract is not subject to an inspection report and clause 4.1 does not apply.

MATTERS AFFECTING PROPERTY**Title Encumbrances:**Is the Property sold subject to any Encumbrances? No Yes, listed below:

HIGH-DENSITY DEVELOPMENT EASEMENT No 720009349 15/04/2020 at 15:19 benefiting and burdening the lot

HIGH-DENSITY DEVELOPMENT EASEMENT No 720009351 15/04/2020 at 15:20 benefiting and burdening the lot

← **WARNING TO SELLER:** You are required to disclose all Title Encumbrances which will remain after settlement (for example, easements on your title in favour of other land and statutory easements for sewerage and drainage which may not appear on a title search). Failure to disclose these may entitle the Buyer to terminate the contract or to compensation. It is NOT sufficient to state "refer to title", "search will reveal", or similar.

Tenancies:

← If the property is sold with vacant possession from settlement, insert 'Nil'. Otherwise complete details from Residential Tenancy Agreement.

TENANTS NAME:

Carol-Ann Ball

TERM AND OPTIONS:

Fixed Term

STARTING DATE OF TERM:

18 March 2022

ENDING DATE OF TERM:

17 March 2023

RENT:

\$ 350

BOND:

\$ 1400

INITIALS (Note: initials not required if signed with Electronic Signature)

000024414325

Managing Agent:

AGENCY NAME:

Oliver Hume

PROPERTY MANAGER:

Linda Hurley

ADDRESS: Suite 5B, 3027 The Blvd,

Emerald Lakes

SUBURB: Carrara

STATE: QLD

POSTCODE: 4211

PHONE:
07 5564 3200

MOBILE:

FAX:

EMAIL:
l.hurley@oliverhume.com.au**POOL SAFETY****Q1** Is there a pool on the Land or on adjacent land used in association with the Land?

- Yes
 No

← **WARNING TO SELLER:** Under clause 5.3(1)(e) the Seller must provide a Pool Compliance Certificate at settlement. If there is no Pool Compliance Certificate at the Contract Date you must give a Notice of No Pool Safety Certificate to the Buyer prior to entering into this contract.

Q2 If the answer to Q1 is Yes, is there a Pool Compliance Certificate for the pool at the time of contract?

- Yes
 No

ELECTRICAL SAFETY SWITCH AND SMOKE ALARM*This section must be completed unless the Land is vacant.*

The Seller gives notice to the Buyer that an Approved Safety Switch for the General Purpose Socket Outlets is:

(select whichever is applicable)

- installed in the residence
 not installed in the residence

← **WARNING:** By giving false or misleading information in this section, the Seller may incur a penalty. The Seller should seek expert and qualified advice about completing this section and not rely on the Seller's Agent to complete this section.

The Seller gives notice to the Buyer that smoke alarms complying with the Smoke Alarm Requirement Provision are:

(select whichever is applicable)

- installed in the residence
 not installed in the residence

← **WARNING:** Under clause 7.8 the Seller must install smoke alarms complying with the Smoke Alarm Requirement Provision in any domestic dwelling on the Land. Failure to do so is an offence under the Fire and Emergency Services Act 1990.

NEIGHBOURHOOD DISPUTES (DIVIDING FENCES AND TREES) ACT 2011The Seller gives notice to the Buyer in accordance with section 83 of the *Neighbourhood Disputes (Dividing Fences and Trees) Act 2011* that the Land:*(select whichever is applicable)*

- is not affected by any application to, or an order made by, the Queensland Civil and Administrative Tribunal (QCAT) in relation to a tree on the Land or
 is affected by an application to, or an order made by, QCAT in relation to a tree on the Land, a copy of which has been given to the Buyer prior to the Buyer signing the contract.

← **WARNING:** Failure to comply with section 83 *Neighbourhood Disputes (Dividing Fences and Trees) Act 2011* by giving a copy of an order or application to the Buyer (where applicable) prior to Buyer signing the contract will entitle the Buyer to terminate the contract prior to Settlement.

GST WITHHOLDING OBLIGATIONS

Is the Buyer registered for GST and acquiring the Land for a creditable purpose?

(select whichever is applicable)

- Yes
 No

[Note: An example of an acquisition for a creditable purpose would be the purchase of the Land by a building contractor, who is registered for GST, for the purposes of building a house on the Land and selling it in the ordinary course of its business.]

← **WARNING:** the Buyer warrants in clause 2.5(6) that this information is true and correct.

The Seller gives notice to the Buyer in accordance with section 14-255(1)(a) of the Withholding Law that:

(select whichever is applicable)

- the Buyer *is not* required to make a payment under section 14-250 of the Withholding Law in relation to the supply of the Property
 the Buyer *is* required to make a payment under section 14-250 of the Withholding Law in relation to the supply of the Property. Under section 14-255(1) of the Withholding Law, the Seller is required to give further details prior to settlement.

← **WARNING:** All sellers of residential premises or potential residential land are required to complete this notice. Section 14-250 of the Withholding Law applies to the sale of 'new residential premises' or 'potential residential land' (subject to some exceptions) and requires an amount to be withheld from the Purchase Price and paid to the ATO. The Seller should seek legal advice if unsure about completing this section.

INITIALS *(Note: initials not required if signed with Electronic Signature)*

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The REIQ Terms of Contract for Houses and Residential Land (Pages 6-15) (Seventeenth Edition) contain the Terms of this Contract.

SPECIAL CONDITIONS

SUBJECT TO SALE

1. This contract is subject to and conditional upon an existing unconditional contract for the sale for the purchasers own property located at 33 Ormonde Crescent, Orients Point NSW upon the successful completion of that sale on or before 18th October 2022.

SETTLEMENT

Settlement Date: 42 days from date of contract

← or any later date for settlement in accordance with clause 6.2, 6.3, 10.5, 11.4 or any other provision of this Contract.

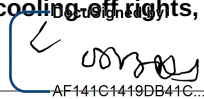
WARNING: The Settlement Date as stated may change. Read clauses 6.2, 6.3, 10.5 and 11.4. If you require settlement on a particular date, seek legal advice prior to signing.

Place for Settlement: Brisbane

← If Brisbane is inserted or this is not completed, this is a reference to Brisbane CBD.

SIGNATURES

The contract may be subject to a 5 business day statutory cooling-off period. A termination penalty of 0.25% of the purchase price applies if the Buyer terminates the contract during the statutory cooling-off period. It is recommended the Buyer obtain an independent property valuation and independent legal advice about the contract and his or her cooling-off rights, before signing.

Buyer:  AF141C1419DB41C...

Witness: _____

Buyer: _____
By placing my signature above, I warrant that I am the Buyer named in the Reference Schedule or authorised by the Buyer to sign.

Witness: _____
(Note: No witness is required if the Buyer signs using an Electronic Signature)

Seller:  AB18491AD2FD457...

Witness: _____

Seller: _____
By placing my signature above, I warrant that I am the Seller named in the Reference Schedule or authorised by the Seller to sign.

Witness: _____
(Note: No witness is required if the Seller signs using an Electronic Signature)

INITIALS (Note: initials not required if signed with Electronic Signature)

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TERMS OF CONTRACT FOR HOUSES AND RESIDENTIAL LAND

1. DEFINITIONS

1.1 In this contract, terms in **bold** in the Reference Schedule have the meanings shown opposite them and unless the context otherwise requires:

- (a) **“Approved Safety Switch”** means a residual current device as defined in the *Electrical Safety Regulation 2013*;
- (b) **“ATO”** means the Australian Taxation Office;
- (c) **“ATO Clearance Certificate”** means a certificate issued under section 14-220(1) of the Withholding Law which is current on the date it is given to the Buyer;
- (d) **“Balance Purchase Price”** means the Purchase Price, less the Deposit paid by the Buyer;
- (e) **“Bank”** means an authorised deposit-taking institution within the meaning of the *Banking Act 1959* (Cth);
- (f) **“Bond”** means a bond under the *Residential Tenancies and Rooming Accommodation Act 2008*;
- (g) **“Building Inspector”** means a person licensed to carry out completed residential building inspections under the *Queensland Building and Construction Commission Regulations 2003*;
- (h) **“Business Day”** means a day other than:
 - (i) a Saturday or Sunday;
 - (ii) a public holiday in the Place for Settlement; and
 - (iii) a day in the period 27 to 31 December (inclusive);
- (i) **“CGT Withholding Amount”** means the amount determined under section 14-200(3)(a) of the Withholding Law or, if a copy is provided to the Buyer prior to settlement, a lesser amount specified in a variation notice under section 14-235;
- (j) **“Contract Date”** or **“Date of Contract”** means:
 - (i) the date inserted in the Reference Schedule as the Contract Date; or
 - (ii) if no date is inserted, the date on which the last party signs this contract;
- (k) **“Court”** includes any tribunal established under statute;
- (l) **“Electronic Signature”** means an electronic method of signing that identifies the person and indicates their intention to sign the contract;
- (m) **“Encumbrances”** includes:
 - (i) unregistered encumbrances;
 - (ii) statutory encumbrances; and
 - (iii) Security Interests;
- (n) **“Essential Term”** includes, in the case of breach by:
 - (i) the Buyer: clauses 2.2, 2.5(1), 2.5(5), 5.1 and 6.1; and
 - (ii) the Seller: clauses 2.5(5), 5.1, 5.3(1)(a)-(e), 5.5 and 6.1;
 but nothing in this definition precludes a Court from finding other terms to be essential;
- (o) **“Extension Notice”** means a notice under clause 6.2(1);
- (p) **“Financial Institution”** means a Bank, Building Society or Credit Union;
- (q) **“General Purpose Socket Outlet”** means an electrical socket outlet as defined in the *Electrical Safety Regulation 2013*;
- (r) **“GST”** means the goods and services tax under the GST Act;
- (s) **“GST Act”** means *A New Tax System (Goods and Services Tax) Act 1999* (Cth) and includes other GST related legislation;
- (t) **“GST Withholding Amount”** means the amount (if any) determined under section 14-250 of the Withholding Law required to be paid to the Commissioner of Taxation;
- (u) **“Improvements”** means all fixed structures on the Land and includes all items fixed to them (such as stoves, hot water systems, fixed carpets, curtains, blinds and their fittings, clothes lines, fixed satellite dishes and television antennae, in-ground plants) but does not include the Reserved Items;
- (v) **“Keys”** means keys, codes or devices in the Seller's possession or control for all locks or security systems on the Property or necessary to access the Property;
- (w) **“Outgoings”** means rates or charges on the Land by any competent authority (for example, council rates, water rates, fire service levies) but excludes land tax;
- (x) **“Pest Inspector”** means a person licensed to undertake termite inspections on completed buildings under the *Queensland Building and Construction Commission Regulations 2003*;
- (y) **“Pool Compliance Certificate”** means:
 - (i) a Pool Safety Certificate under section 231C(a) of the *Building Act 1975*; or
 - (ii) a building certificate that may be used instead of a Pool Safety Certificate under section 246AN(2) of the *Building Act 1975*; or
 - (iii) an exemption from compliance on the grounds of impracticality under section 245B of the *Building Act 1975*;
- (z) **“PPSR”** means the Personal Property Securities Register established under *Personal Property Securities Act 2009* (Cth);
- (aa) **“Property”** means:
 - (i) the Land;
 - (ii) the Improvements; and
 - (iii) the Included Chattels;
- (bb) **“Rent”** means any periodic amount payable under the Tenancies;
- (cc) **“Reserved Items”** means the Excluded Fixtures and all Chattels on the Land other than the Included Chattels;
- (dd) **“Security Interests”** means all security interests registered on the PPSR over Included Chattels and Improvements;
- (ee) **“Services”** means infrastructure for the provision of services including water, gas, electricity, telecommunications, sewerage or drainage;
- (ff) **“Smoke Alarm Requirement Provision”** has the meaning in section 104RA of the *Fire and Emergency Services Act 1990*;
- (gg) **“Transfer Documents”** means:
 - (i) the form of transfer under the *Land Title Act 1994* required to transfer title in the Lot to the Buyer; and
 - (ii) any other document to be signed by the Seller necessary for stamping or registering the transfer;

INITIALS (Note: initials not required if signed with Electronic Signature)

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- (hh) **"Transport Infrastructure"** has the meaning defined in the *Transport Infrastructure Act 1994*; and
- (ii) **"Withholding Law"** means Schedule 1 to the *Taxation Administration Act 1953* (Cth).

2. PURCHASE PRICE

2.1 GST

- (1) Unless otherwise specified in this contract, the Purchase Price includes any GST payable on the supply of the Property to the Buyer.
- (2) If a party is required to make any other payment or reimbursement under this contract, that payment or reimbursement will be reduced by the amount of any input tax credits to which the other party (or the representative member for a GST group of which it is a member) is entitled.

2.2 Deposit

- (1) The Buyer must pay the Deposit to the Deposit Holder at the times shown in the Reference Schedule. The Deposit Holder will hold the Deposit until a party becomes entitled to it.
- (2) The Buyer will be in default if it:
 - (a) does not pay the Deposit when required;
 - (b) pays the Deposit by a post-dated cheque; or
 - (c) pays the Deposit by cheque which is dishonoured on presentation.
- (3) Subject to clause 2.2(4), if the Buyer:
 - (a) effects an electronic transaction to pay all or part of the Deposit to the account of Deposit Holder on a day;
 - (b) provides written evidence to the Deposit Holder that the electronic transaction has occurred; and
 - (c) does not take any action to defer the payment to the Deposit Holder to a later day,
 the payment is taken to be received by the Deposit Holder on the day the Buyer effects the electronic transaction even if, because of circumstances beyond the Buyer's control, the payment to the Deposit Holder's account happens on a later day.
- (4) If the buyer has complied with clause 2.2(3) but the Deposit Holder has not received the payment by the due date:
 - (a) the Seller may give the Buyer notice that the payment has not been received by the Deposit Holder; and
 - (b) if the payment has not been paid into the account of the Deposit Holder by 5pm on the date 2 Business Days after the Seller's notice under clause 2.2(4)(a) is given to the Buyer then clause 2.2(3) will not apply and the Buyer will be in default.
- (5) The Seller may recover from the Buyer as a liquidated debt any part of the Deposit which is not paid when required.

2.3 Investment of Deposit

- If:
- (1) the Deposit Holder is instructed by either the Seller or the Buyer; and
 - (2) it is lawful to do so;
- the Deposit Holder must:
- (3) invest as much of the Deposit as has been paid with any Financial Institution in an interest-bearing account in the names of the parties; and
 - (4) provide the parties' tax file numbers to the Financial Institution (if they have been supplied).

2.4 Entitlement to Deposit and Interest

- (1) The party entitled to receive the Deposit is:
 - (a) if this contract settles, the Seller;
 - (b) if this contract is terminated without default by the Buyer, the Buyer; and

- (c) if this contract is terminated owing to the Buyer's default, the Seller.
- (2) The interest on the Deposit must be paid to the person who is entitled to the Deposit.
- (3) If this contract is terminated, the Buyer has no further claim once it receives the Deposit and interest, unless the termination is due to the Seller's default or breach of warranty.
- (4) The Deposit is invested at the risk of the party who is ultimately entitled to it.

2.5 Payment of Balance Purchase Price

- (1) On the Settlement Date, the Buyer must pay the Balance Purchase Price by bank cheque as the Seller or the Seller's Solicitor directs.
- (2) Despite any other provision of this contract, a reference to a "bank cheque" in clause 2.5:
 - (a) includes a cheque drawn by a building society or credit union on itself;
 - (b) does not include a cheque drawn by a building society or credit union on a Bank;
 and the Seller is not obliged to accept a cheque referred to in clause 2.5(2)(b) on the Settlement Date.
- (3) If both the following apply:
 - (a) the sale is not an excluded transaction under section 14-215 of the Withholding Law; and
 - (b) the Seller has not given the Buyer on or before settlement for each person comprising the Seller either:
 - (i) an ATO Clearance Certificate; or
 - (ii) a variation notice under section 14-235 of the Withholding Law which remains current at the Settlement Date varying the CGT Withholding Amount to nil,

then:

- (c) for clause 2.5(1), the Seller irrevocably directs the Buyer to draw a bank cheque for the CGT Withholding Amount in favour of the Commissioner of Taxation or, if the Buyer's Solicitor requests, the Buyer's Solicitor's Trust Account;
- (d) the Buyer must lodge a *Foreign Resident Capital Gains Withholding Purchaser Notification Form* with the ATO for each person comprising the Buyer and give copies to the Seller with the payment reference numbers (PRN) on or before settlement;
- (e) the Seller must return the bank cheque in paragraph (c) to the Buyer's Solicitor (or if there is no Buyer's Solicitor, the Buyer) at settlement; and
- (f) the Buyer must pay the CGT Withholding Amount to the ATO in accordance with section 14-200 of the Withholding Law and give the Seller evidence that it has done so within 2 Business Days of settlement occurring.
- (4) For clause 2.5(3) and section 14-215 of the Withholding Law, the market value of the CGT asset is taken to be the Purchase Price less any GST included in the Purchase Price for which the Buyer is entitled to an input tax credit unless:
 - (a) the Property includes items in addition to the Land and Improvements; and
 - (b) no later than 2 Business Days before the Settlement Date, the Seller gives the Buyer a valuation of the Land and Improvements prepared by a registered valuer,
 in which case the market value of the Land and Improvements will be as stated in the valuation.

- (5) If the Buyer is required to pay the GST Withholding Amount to the Commissioner of Taxation at settlement pursuant to section 14-250 of the Withholding Law:
- (a) the Seller must give the Buyer a notice in accordance with section 14-255(1) of the Withholding Law;
 - (b) prior to settlement the Buyer must lodge with the ATO:
 - (i) a *GST Property Settlement Withholding Notification* form ("Form 1"); and
 - (ii) a *GST Property Settlement Date Confirmation* form ("Form 2");
 - (c) on or before settlement, the Buyer must give the Seller copies of:
 - (i) the Form 1;
 - (ii) confirmation from the ATO that the Form 1 has been lodged specifying the Buyer's lodgement reference number and payment reference number;
 - (iii) confirmation from the ATO that the Form 2 has been lodged; and
 - (iv) a completed ATO payment slip for the Withholding Amount.
 - (d) the Seller irrevocably directs the Buyer to draw a bank cheque for the GST Withholding Amount in favour of the Commissioner of Taxation and deliver it to the Seller at settlement; and
 - (e) the Seller must pay the GST Withholding Amount to the ATO in compliance with section 14-250 of the Withholding Law promptly after settlement.
- (6) The Buyer warrants that the statements made by the Buyer in the Reference Schedule under GST Withholding Obligations are true and correct.

2.6 Adjustments

- (1) Rent and Outgoings must be apportioned between the parties in accordance with this clause 2.6 and any adjustments paid and received on settlement so that:
 - (a) the Seller is liable for Outgoings and is entitled to Rent up to and including the Settlement Date; and
 - (b) the Buyer is liable for Outgoings and is entitled to Rent after the Settlement Date.
- (2) Subject to clauses 2.6(3), 2.6(5), and 2.6(14), Outgoings for periods including the Settlement Date must be adjusted:
 - (a) for those paid, on the amount paid;
 - (b) for those assessed but unpaid, on the amount payable (excluding any discount); and
 - (c) for those not assessed:
 - (i) on the amount the relevant authority advises will be assessed (excluding any discount); or
 - (ii) if no advice on the assessment to be made is available, on the amount of the latest separate assessment (excluding any discount).
- (3) If there is no separate assessment of rates for the Land at the Settlement Date and the Local Government informs the Buyer that it will not apportion rates between the Buyer and the Seller, then:
 - (a) the amount of rates to be adjusted is that proportion of the assessment equal to the ratio of the area of the Land to the area of the parcel in the assessment; and
 - (b) if an assessment of rates includes charges imposed on a "per lot" basis, then the portion of those charges to be adjusted is the amount assessed divided by the number of lots in that assessment.
- (4) The Seller is liable for land tax assessed on the Land for the financial year current at the Settlement Date. If land tax is unpaid at the Settlement Date and the Queensland Revenue Office advises that it will issue a final clearance for the Land on payment of a specified amount, then the Seller irrevocably directs the Buyer to draw a bank cheque for the specified amount from the Balance Purchase Price at settlement and the Buyer must pay it promptly to the Queensland Revenue Office.
- (5) Any Outgoings assessable on the amount of water used must be adjusted on the charges that would be assessed on the total water usage for the assessment period, determined by assuming that the actual rate of usage shown by the meter reading made before settlement continues throughout the assessment period. The Buyer must obtain and pay for the meter reading.
- (6) If any Outgoings are assessed but unpaid at the Settlement Date, then the Seller irrevocably directs the Buyer to draw a bank cheque for the amount payable from the Balance Purchase Price at settlement and pay it promptly to the relevant authority. If an amount is deducted under this clause, the relevant Outgoing will be treated as paid at the Settlement Date for the purposes of clause 2.6(2).
- (7) Rent for any rental period ending on or before the Settlement Date belong to the Seller and are not adjusted at settlement.
- (8) Unpaid Rent for the rental period including both the Settlement Date and the following day ("**Current Period**") is not adjusted until it is paid.
- (9) Rent already paid for the Current Period or beyond must be adjusted at settlement.
- (10) If Rent payments are reassessed after the Settlement Date for periods including the Settlement Date, any additional Rent payment from a Tenant or refund due to a Tenant must be apportioned under clauses 2.6(7), 2.6(8) and 2.6(9).
- (11) Payments under clause 2.6(10) must be made within 14 days after notification by one party to the other but only after any additional payment from a Tenant has been received.
- (12) The cost of Bank cheques payable at settlement:
 - (a) to the Seller or its mortgagee are the responsibility of the Buyer; and
 - (b) to parties other than the Seller or its mortgagee are the responsibility of the Seller and the Seller will reimburse this cost to the Buyer as an adjustment at settlement.
- (13) The Seller is not entitled to require payment of the Balance Purchase Price by means other than Bank cheque without the consent of the Buyer.
- (14) Upon written request by the Buyer, the Seller will, before settlement, give the Buyer a written statement, supported by reasonable evidence, of:
 - (a) all Outgoings and all Rent for the Property to the extent they are not capable of discovery by search or enquiry at any office of public record or pursuant to the provisions of any statute; and
 - (b) any other information which the Buyer may reasonably require for the purpose of calculating or apportioning any Outgoings or Rent under this clause 2.6.

If the Seller becomes aware of a change to the information provided the Seller will as soon as practicably provide the updated information to the Buyer.

3. FINANCE

- 3.1** This contract is conditional on the Buyer obtaining approval of a loan for the Finance Amount from the Financier by the Finance Date on terms satisfactory to the Buyer. The Buyer must take all reasonable steps to obtain approval.
- 3.2** The Buyer must give notice to the Seller that:
- (1) approval has not been obtained by the Finance Date and the Buyer terminates this contract; or
 - (2) the finance condition has been either satisfied or waived by the Buyer.
- 3.3** The Seller may terminate this contract by notice to the Buyer if notice is not given under clause 3.2 by 5pm on the Finance Date. This is the Seller's only remedy for the Buyer's failure to give notice.
- 3.4** The Seller's right under clause 3.3 is subject to the Buyer's continuing right to give written notice to the Seller of satisfaction, termination or waiver pursuant to clause 3.2.

4. BUILDING AND PEST INSPECTION REPORTS

- 4.1** This contract is conditional upon the Buyer obtaining a written building report from a Building Inspector and a written pest report from a Pest Inspector (which may be a single report) on the Property by the Inspection Date on terms satisfactory to the Buyer. The Buyer must take all reasonable steps to obtain the reports (subject to the right of the Buyer to elect to obtain only one of the reports).
- 4.2** The Buyer must give notice to the Seller that:
- (a) a satisfactory Inspector's report under clause 4.1 has not been obtained by the Inspection Date and the Buyer terminates this contract. The Buyer must act reasonably; or
 - (b) clause 4.1 has been either satisfied or waived by the Buyer.
- 4.3** If the Buyer terminates this contract and the Seller asks the Buyer for a copy of the building and pest reports, the Buyer must give a copy of each report to the Seller without delay.
- 4.4** The Seller may terminate this contract by notice to the Buyer if notice is not given under clause 4.2 by 5pm on the Inspection Date. This is the Seller's only remedy for the Buyer's failure to give notice.
- 4.5** The Seller's right under clause 4.4 is subject to the Buyer's continuing right to give written notice to the Seller of satisfaction, termination or waive pursuant to clause 4.2.

5. SETTLEMENT

5.1 Time and Date

- (1) Settlement must occur:
 - (a) between 9am and 4pm AEST on the Settlement Date; and
 - (b) subject to clause 5.1(2), in the Place for Settlement at the office of a solicitor, Financial Institution or settlement agent nominated by the Seller.
- (2) If the Seller has not nominated an office under clause 5.1(1)(b) or the parties have not otherwise agreed where settlement is to occur by 5pm on the date 2 Business Days before the Settlement Date, section 61(2)(c) of the *Property Law Act 1974* applies.

5.2 Transfer Documents

- (1) The Transfer Documents must be prepared by the Buyer and delivered to the Seller a reasonable time before the Settlement Date.
- (2) If the Buyer pays the Seller's reasonable expenses, it may require the Seller to produce the Transfer Documents at the Queensland Revenue Office nearest the Place for Settlement for stamping before settlement.

5.3 Documents and Keys at Settlement

- (1) In exchange for payment of the Balance Purchase Price, the Seller must deliver to the Buyer at settlement:
 - (a) unstamped Transfer Documents capable of immediate registration after stamping; and
 - (b) any instrument necessary to release any Encumbrance over the Property in compliance with the Seller's obligation in clause 7.2; and
 - (c) if requested by the Buyer not less than 2 clear Business Days before the Settlement Date, the Keys; and
 - (d) if there are Tenancies:
 - (i) the Seller's copy of any Tenancy agreements;
 - (ii) a notice to each Tenant advising of the sale in the form required by law; and
 - (iii) any notice required by law to transfer to the Buyer the Seller's interest in any Bond; and
 - (e) a copy of a current Pool Compliance Certificate for each regulated pool on the Land unless:
 - (i) the Seller has done this before settlement; or
 - (ii) the Seller has given the Buyer a notice under section 28 of the *Building Regulation 2021* (Notice of No Pool Safety Certificate) before entry into this contract.
- (2) If the Keys are not required to be delivered at Settlement under clause 5.3(1)(c), the Seller must deliver the Keys to the Buyer on or before settlement. The Seller may discharge its obligation under this provision by authorising the Seller's Agent to release the Keys to the Buyer.

5.4 Assignment of Covenants and Warranties

At settlement, the Seller assigns to the Buyer the benefit of all:

- (1) covenants by the Tenants under the Tenancies;
- (2) guarantees and Bonds (subject to the requirements of the *Residential Tenancies and Rooming Accommodation Act 2008*) supporting the Tenancies;
- (3) manufacturer's warranties regarding the Included Chattels; and
- (4) builders' warranties on the Improvements; to the extent they are assignable. However, the right to recover arrears of Rent is not assigned to the Buyer and section 117 of the *Property Law Act 1974* does not apply.

5.5 Possession of Property and Title to Included Chattels

On the Settlement Date, in exchange for the Balance Purchase Price, the Seller must give the Buyer vacant possession of the Land and the Improvements except for the Tenancies. Title to the Included Chattels passes at settlement.

5.6 Reservations

- (1) The Seller must remove the Reserved Items from the Property before settlement.
- (2) The Seller must repair at its expense any damage done to the Property in removing the Reserved Items. If the Seller fails to do so, the Buyer may repair that damage.

- (3) Any Reserved Items not removed before settlement will be considered abandoned and the Buyer may, without limiting its other rights, complete this contract and appropriate those Reserved Items or dispose of them in any way.
- (4) The Seller indemnifies the Buyer against any damages and expenses resulting from the Buyer's actions under clauses 5.6(2) or 5.6(3).

5.7 Consent to Transfer of State Lease

- (1) If the Land sold is leasehold, this contract is subject to any necessary consent to the transfer of the lease to the Buyer being obtained by the Settlement Date.
- (2) The Seller must apply for the consent required as soon as possible.
- (3) The Buyer must do everything reasonably required to help obtain this consent.

6. TIME

6.1 Time of the Essence

Time is of the essence of this contract, except regarding any agreement between the parties on a time of day for settlement.

6.2 Extension of Settlement Date

- (1) Either party may, at any time up to 4pm on the Settlement Date, extend the Settlement Date by giving a notice under this clause nominating a new date for settlement which must be no later than 5 Business Days after the Scheduled Settlement Date.
- (2) The Settlement Date will be the date specified in the Extension Notice and time is of the essence in respect of this date.
- (3) More than one Extension Notice may be given under clause 6.2(1) but the new date for settlement nominated in an Extension Notice may not be a date later than 5 Business Days after the Scheduled Settlement Date.
- (4) In this clause 6.2, "**Scheduled Settlement Date**" means the Settlement Date specified in the Reference Schedule as extended:
 - (a) by agreement of the parties; or
 - (b) under clause 6.3 or 11.4,
 but excludes any extension of the Settlement Date as a result of the operation of this clause 6.2.

6.3 Delay Event

- (1) This clause 6.3 applies if a party is unable to perform a Settlement Obligation solely as a consequence of a Delay Event but does not apply where the inability is attributable to:
 - (a) damage to, destruction of or diminution in value of the Property or other property of the Seller or Buyer; or
 - (b) termination or variation of any agreement between a party and another person whether relating to the provision of finance, the release of an Encumbrance, the sale or purchase of another property or otherwise.
- (2) Time for the performance of the parties' settlement obligations is suspended and ceases to be of the essence of the contract and the parties are deemed not to be in breach of their Settlement Obligations.
- (3) An Affected Party must take reasonable steps to minimise the effect of the Delay Event on its ability to perform its Settlement Obligations.
- (4) When an Affected Party is no longer prevented from performing its Settlement Obligations due to the Delay Event, the Affected Party must give the other party a notice of that fact, promptly.
- (5) When the Suspension Period ends, whether notice under clause 6.3(4) has been given or not, either party may give the other party a Notice to Settle.

- (6) A Notice to Settle must be in writing and state:
 - (a) that the Suspension Period has ended; and
 - (b) a date, being not less than 5 nor more than 10 Business Days after the date the Notice to Settle is given, which shall become the Settlement Date;
 - (c) that time is of the essence.
- (7) When Notice to Settle is given, time is again of the essence of the contract.
- (8) In this clause 6.3:
 - (a) "**Affected Party**" means a party referred to in clause 6.3(1);
 - (b) "**Delay Event**" means:
 - (i) a tsunami, flood, cyclone, earthquake, bushfire or other act of nature;
 - (ii) riot, civil commotion, war, invasion or a terrorist act;
 - (iii) an imminent threat of an event in paragraphs (i) or (ii);
 - (iv) compliance with any lawful direction or order by a Government Agency; or
 - (v) if clause 2.5 applies, the computer system operated by the ATO for the GST Withholding notifications referred to in clause 2.5(5)(c) is inoperative;
 - (c) "**Government Agency**" means the government of the Commonwealth of Australia or an Australian State, Territory or local government and includes their authorities, agencies, government owned corporations and authorised officers, courts and tribunals;
 - (d) "**Settlement Obligations**" means, in the case of the Buyer, its obligations under clauses 2.5(1), 2.5(5)(b) and (c) and 5.1(1) and, in the case of the Seller, its obligations under clauses 5.1(1), 5.3(1)(a) – (e) and 5.5;
 - (e) "**Suspension Period**" means the period during which the Affected Party (or if both the Buyer and Seller are Affected Parties, either of them) remains unable to perform a Settlement Obligation solely as a consequence of a Delay Event.

7. MATTERS AFFECTING THE PROPERTY

7.1 Title

The Land is sold subject to:

- (1) any reservations or conditions on the title or the original Deed of Grant (if freehold); or
- (2) the Conditions of the Crown Lease (if leasehold).

7.2 Encumbrances

The Property is sold free of all Encumbrances other than the Title Encumbrances and Tenancies.

7.3 Requisitions

The Buyer may not deliver any requisitions or enquiries on title.

7.4 Seller's Warranties

- (1) The Seller's warranties in clauses 7.4(2) and 7.4(3) apply except to the extent disclosed by the Seller to the Buyer:
 - (a) in this contract; or
 - (b) in writing before the Buyer signed this contract.
- (2) The Seller warrants that, at the Contract Date:
 - (a) there is no outstanding notice under section 246AG, 247 or 248 of the *Building Act 1975* or section 167 or 168 of the *Planning Act 2016* that affects the Property;

- (b) the Seller has not received any communication from a competent authority that may lead to the issue of a notice referred to in clause 7.4(2)(a) or a notice or order referred to in clause 7.6(1);
 - (c) there are no current or threatened claims or proceedings which may lead to a Court order or writ of execution affecting the Property;
 - (d) there is no outstanding obligation on the Seller to give notice to the administering authority under the *Environmental Protection Act 1994* of a notifiable activity being conducted on the Land; and
 - (e) the Seller is not aware of any facts or circumstances that may lead to the Land being classified as contaminated land within the meaning of the *Environmental Protection Act 1994*.
- (3) The Seller warrants that at settlement:
- (a) if the Land is freehold: it will be the registered owner of an estate in fee simple in the Land and will own the rest of the Property;
 - (b) if the Land is leasehold: it will be the registered lessee, the lease is not liable to forfeiture because of default under the lease, and it will own the rest of the Property;
 - (c) it will be capable of completing this contract (unless the Seller dies or becomes mentally incapable after the Contract Date); and
 - (d) there will be no unsatisfied Court order or writ of execution affecting the Property.
- (4) If the Seller breaches a warranty in clause 7.4(2) or 7.4(3), the Buyer may terminate this contract by notice to the Seller given before settlement.
- (5) The Seller does not warrant that the Present Use is lawful.

7.5 Survey and Mistake

- (1) The Buyer may survey the Land.
- (2) If:
- (a) there is an error in the boundaries or area of the Land;
 - (b) there is an encroachment by structures onto or from the Land; or
 - (c) there are Services that pass through the Land which do not service the Land and are not protected by any Encumbrance disclosed to the Buyer in this contract; or
 - (d) there is a mistake or omission in describing the Property or the Seller's title to it, which is material, the Buyer may terminate this contract by notice to the Seller given before settlement.
- (3) If a matter referred to in clause 7.5(2) is:
- (a) immaterial; or
 - (b) material, but the Buyer elects to complete this contract,
- the Buyer's only remedy against the Seller is for compensation, but only if claimed by the Buyer in writing on or before settlement.
- (4) The Buyer may not delay settlement or withhold any part of the Balance Purchase Price because of any compensation claim under clause 7.5(3).

7.6 Requirements of Authorities

- (1) Any valid notice or order by any competent authority or Court requiring work to be done or money spent in relation to the Property must be fully complied with:
- (a) if issued before the Contract Date: by the Seller before the Settlement Date unless clause 7.6(4) applies; or
 - (b) if issued on or after the Contract Date: by the Buyer unless clause 7.6(3) applies.

- (2) If the Seller fails to comply with clause 7.6(1)(a), the Buyer is entitled to claim the reasonable cost of complying with the notice or order from the Seller after settlement as a debt.
- (3) If any notice or order referred to in clause 7.6(1)(b) is required to be complied with before the Settlement Date:
- (a) the Seller must comply with the notice or order; and
 - (b) at settlement, the Buyer must pay the reasonable costs incurred by the Seller in doing so,
- unless the Buyer directs the Seller not to and indemnifies the Seller against any liability incurred for failure to comply with the notice or order.
- (4) The Buyer must comply with any notice or order referred to in clause 7.6(1) which is disclosed by the Seller to the Buyer:
- (a) in this contract; or
 - (b) in writing before the Buyer signed this contract.

7.7 Property Adversely Affected

- (1) If at the Contract Date:
- (a) the Present Use is not lawful under the relevant town planning scheme;
 - (b) the Land is affected by a proposal of any competent authority to alter the dimensions of any Transport Infrastructure or locate Transport Infrastructure on the Land;
 - (c) access to the Land passes unlawfully through other land;
 - (d) any Services to the Land which pass through other land are not protected by a registered easement, building management statement or by statutory authority;
 - (e) any competent authority has issued a current notice to treat, or notice of intention to resume, regarding any part of the Land;
 - (f) there is an outstanding condition of a development approval attaching to the Land under section 73 of the *Planning Act 2016* or section 96 of the *Economic Development Queensland Act 2012* which, if complied with, would constitute a material mistake or omission in the Seller's title under clause 7.5(2)(d);
 - (g) the Property is affected by the *Queensland Heritage Act 1992* or is included in the World Heritage List;
 - (h) the Property is declared acquisition land under the *Queensland Reconstruction Authority Act 2011*;
 - (i) there is a charge against the Land under section 104 of the *Foreign Acquisitions and Takeovers Act 1975* (Cth),
- and that has not been disclosed in this contract, the Buyer may terminate this contract by notice to the Seller given before settlement.
- (2) If no notice is given under clause 7.7(1), the Buyer will be treated as having accepted the Property subject to all of the matters referred to in that clause.
- (3) The Seller authorises the Buyer to inspect records held by any authority, including Security Interests on the PPSR relating to the Property.

7.8 Compliant Smoke Alarms

- (1) The Seller must install smoke alarms in any domestic dwelling on the Land in accordance with the Smoke Alarm Requirement Provision by the Settlement Date.

- (2) If the Seller fails to comply with clause 7.8(1), the Buyer is entitled to an adjustment at settlement equal to 0.15% of the Purchase Price but only if claimed by the Buyer in writing on or before settlement. This is the Buyers only remedy for non-compliance with clause 7.8(1).

7.9 Dividing Fences

Notwithstanding any provision in the *Neighbourhood Disputes (Dividing Fences and Trees) Act 2011*, the Seller need not contribute to the cost of building any dividing fence between the Land and any adjoining land owned by it. The Buyer waives any right to claim contribution from the Seller.

8. RIGHTS AND OBLIGATIONS UNTIL SETTLEMENT

8.1 Risk

The Property is at the Buyer's risk from 5pm on the first Business Day after the Contract Date.

8.2 Access

After reasonable notice to the Seller, the Buyer and its consultants may enter the Property:

- (1) once to read any meter;
- (2) for inspections under clause 4;
- (3) once to inspect the Property before settlement;
- (4) once to value the Property before settlement; and
- (5) once to carry out an inspection for smoke alarms installed in the Property.

8.3 Seller's Obligations After Contract Date

- (1) The Seller must use the Property reasonably until settlement. The Seller must not do anything regarding the Property or Tenancies that may significantly alter them or result in later expense for the Buyer.
- (2) The Seller must promptly upon receiving any notice, proceeding or order that affects the Property or requires work or expenditure on the Property, give a copy to the Buyer.
- (3) Without limiting clause 8.3(1), the Seller must not without the prior written consent of the Buyer, give any notice or seek or consent to any order that affects the Property or make any agreement affecting the Property that binds the Buyer.

8.4 Information Regarding the Property

Upon written request of the Buyer but in any event before settlement, the Seller must give the Buyer:

- (1) copies of all documents relating to any unregistered interests in the Property;
- (2) full details of the Tenancies to allow the Buyer to properly manage the Property after settlement;
- (3) sufficient details (including the date of birth of each Seller who is an individual) to enable the Buyer to undertake a search of the PPSR;
- (4) the Local Government rate account number for the Land; and
- (5) further copies or details if those previously given cease to be complete and accurate.

8.5 Possession Before Settlement

If possession is given before settlement:

- (1) the Buyer must maintain the Property in substantially its condition at the date of possession, fair wear and tear excepted;
- (2) entry into possession is under a licence personal to the Buyer revocable at any time and does not:
 - (a) create a relationship of Landlord and Tenant; or
 - (b) waive the Buyer's rights under this contract;
- (3) the Buyer must insure the Property to the Seller's satisfaction; and
- (4) the Buyer indemnifies the Seller against any expense or damages incurred by the Seller as a result of the Buyer's possession of the Property.

9. PARTIES' DEFAULT

9.1 Seller and Buyer May Affirm or Terminate

- (1) If the Seller or Buyer, as the case may be, fails to comply with an Essential Term, or makes a fundamental breach of an intermediate term, the Seller (in the case of the Buyer's default) or the Buyer (in the case of the Seller's default) may affirm or terminate this contract under this clause.
- (2) Clause 9.1 does not limit any other right or remedy of the parties including those under this Contract or any right at law or in equity.

9.2 If Seller Affirms

If the Seller affirms this contract under clause 9.1, it may sue the Buyer for:

- (1) damages;
- (2) specific performance; or
- (3) damages and specific performance.

9.3 If Buyer Affirms

If the Buyer affirms this contract under clause 9.1, it may sue the Seller for:

- (1) damages;
- (2) specific performance; or
- (3) damages and specific performance.

9.4 If Seller Terminates

If the Seller terminates this contract under clause 9.1, it may do all or any of the following:

- (1) resume possession of the Property;
- (2) forfeit the Deposit and any interest earned;
- (3) sue the Buyer for damages;
- (4) resell the Property.

9.5 If Buyer Terminates

If the Buyer terminates this contract under clause 9.1, it may do all or any of the following:

- (1) recover the Deposit and any interest earned;
- (2) sue the Seller for damages.

9.6 Seller's Resale

- (1) If the Seller terminates this contract and resells the Property, the Seller may recover from the Buyer as liquidated damages:
 - (a) any deficiency in price on a resale; and
 - (b) its expenses connected with any repossession, any failed attempt to resell, and the resale, provided the resale settles within 2 years of termination of this contract.
- (2) Any profit on a resale belongs to the Seller.

9.7 Seller's Damages

The Seller may claim damages for any loss it suffers as a result of the Buyer's default, including its legal costs on an indemnity basis and the cost of any Work or Expenditure under clause 7.6(3).

9.8 Buyer's Damages

The Buyer may claim damages for any loss it suffers as a result of the Seller's default, including its legal costs on an indemnity basis.

9.9 Interest on Late Payments

- (1) The Buyer must pay interest at the Default Rate:
 - (a) on any amount payable under this contract which is not paid when due; and
 - (b) on any judgement for money payable under this contract.
- (2) Interest continues to accrue:
 - (a) under clause 9.9(1)(a), from the date it is due until paid; and
 - (b) under clause 9.9(1)(b), from the date of judgement until paid.

- (3) Any amount payable under clause 9.9(1)(a) in respect of a period prior to settlement must be paid by the Buyer at settlement. If this contract is terminated or if any amount remains unpaid after settlement, interest continues to accrue.
- (4) Nothing in this clause affects any other rights of the Seller under this contract or at law.

10. GENERAL

10.1 Seller's Agent

The Seller's Agent is appointed as the Seller's agent to introduce a Buyer.

10.2 Foreign Buyer Approval

The Buyer warrants that either:

- (1) the Buyer's purchase of the Property is not a notifiable action; or
- (2) the Buyer has received a no objection notification, under the *Foreign Acquisitions and Takeovers Act 1975* (Cth).

10.3 Duty

The Buyer must pay all duty on this contract.

10.4 Notices

- (1) Notices under this contract must be in writing.
- (2) Notices under this contract or notices required to be given by law may be given and received by the party's solicitor.
- (3) Notices under this contract or notices required to be given by law may be given by:
 - (a) delivering or posting to the other party or its solicitor; or
 - (b) sending it to the facsimile number of the other party or its solicitor stated in the Reference Schedule (or another facsimile number notified by the recipient to the sender); or
 - (c) sending it to the email address of the other party or its solicitor stated in the Reference Schedule (or another email address notified by the recipient to the sender).
- (4) Subject to clause 10.4(5), a notice given after this contract is entered into in accordance with clause 10.4(3) will be treated as given:
 - (a) 5 Business Days after posting;
 - (b) if sent by facsimile, at the time indicated on a clear transmission report; and
 - (c) if sent by email, at the time it is sent.
- (5) Notices given by facsimile, by personal delivery or by email between 5pm on a Business Day (the "first Business Day") and 9am on the next Business Day (the "second Business Day") will be treated as given or delivered at 9am on the second Business Day.
- (6) If two or more notices are treated as given at the same time under clause 10.4(5), they will be treated as given in the order in which they were sent or delivered.
- (7) Notices or other written communications by a party's solicitor (for example, varying the Inspection Date, Finance Date or Settlement Date) will be treated as given with that party's authority.
- (8) For the purposes of clause 10.4(3)(c) and clause 12.2 the notice or information may be contained within an email, as an attachment to an email or located in an electronic repository accessible by the recipient by clicking a link in an email.

10.5 Business Days

- (1) If anything is required to be done on a day that is not a Business Day, it must be done instead on the next Business Day.

- (2) If the Finance Date or Inspection Date fall on a day that is not a Business Day, then it falls on the next Business Day.
- (3) If clause 11 applies and the Settlement Date falls on a day on which both the Sydney and Melbourne offices of the Reserve Bank of Australia are closed, the Settlement Date will be taken to be the next Business Day.

10.6 Rights After Settlement

Despite settlement and registration of the transfer, any term of this contract that can take effect after settlement or registration remains in force.

10.7 Further Acts

If requested by the other party, each party must, at its own expense, do everything reasonably necessary to give effect to this contract.

10.8 Severance

If any term or part of a term of this contract is or becomes legally ineffective, invalid or unenforceable in any jurisdiction it will be severed and the effectiveness, validity or enforceability of the remainder will not be affected.

10.9 Interpretation

(1) Plurals and Genders

Reference to:

- (a) the singular includes the plural and the plural includes the singular;
- (b) one gender includes each other gender;
- (c) a person includes a Body Corporate; and
- (d) a party includes the party's executors, administrators, successors and permitted assigns.

(2) Parties

- (a) If a party consists of more than one person, this contract binds them jointly and each of them individually.
- (b) A party that is a trustee is bound both personally and in its capacity as a trustee.

(3) Statutes and Regulations

Reference to statutes includes all statutes amending, consolidating or replacing them.

(4) Inconsistencies

If there is any inconsistency between any provision added to this contract and the printed provisions, the added provision prevails.

(5) Headings

Headings are for convenience only and do not form part of this contract or affect its interpretation.

(6) Calculating Time

If anything is permitted or required to be done:

- (a) a number of days or Business Days before a specified date, the date by which that thing may or must be done is to be calculated excluding the specified date;

Example: if the Settlement Date falls on a Friday, 2 days before the Settlement Date is Wednesday.

- (b) "at least" a number of days or Business Days before a specified date or a clear number of days or Business Days before a specified date, the date by which that thing may or must be done is to be calculated excluding the specified date and excluding the day on which the thing may or must be done;

Example: if the Settlement Date falls on a Friday, at least 2 days before the Settlement Date or 2 clear days before the Settlement Date is Tuesday.

- (c) a number of days or Business Days after a specified date, the date by which that thing may or must be done is to be calculated excluding the specified date.

Example: if the Contract Date falls on a Monday, 2 days after the Contract Date is Wednesday.

10.10 Counterparts

- (1) This contract may be executed in two or more counterparts, all of which will together be deemed to constitute one and the same contract.
- (2) A counterpart may be electronic and signed using an Electronic Signature.

11. ELECTRONIC SETTLEMENT**11.1 Application of Clause**

- (1) Clause 11 applies if the Buyer, Seller and each Financial Institution involved in the transaction agree to an Electronic Settlement using the same ELNO System and overrides any other provision of this contract to the extent of any inconsistency.
- (2) Acceptance of an invitation to an Electronic Workspace is taken to be an agreement for clause 11.1(1).
- (3) Clause 11 (except Clause 11.5(3)) ceases to apply if either party gives notice under clause 11.5 that settlement will not be an Electronic Settlement.

11.2 Completion of Electronic Workspace

- (1) The parties must:
 - (a) ensure that the Electronic Workspace is completed and all Electronic Conveyancing Documents and the Financial Settlement Schedule are Digitally Signed prior to settlement; and
 - (b) do everything else required in the Electronic Workspace or otherwise to enable settlement to occur on the Settlement Date.
- (2) If the parties cannot agree on a time for settlement, the time to be nominated in the Workspace is 4pm AEST.
- (3) If any part of the Purchase Price is to be paid to discharge an Outgoing:
 - (a) the Buyer may, by notice in writing to the Seller, require that the amount is paid to the Buyer's Solicitor's trust account and the Buyer is responsible for paying the amount to the relevant authority;
 - (b) for amounts to be paid to destination accounts other than the Buyer's Solicitor's trust account, the Seller must give the Buyer a copy of the current account for the Outgoing to enable the Buyer to verify the destination account details in the Financial Settlement Schedule.
- (4) If the Deposit is required to discharge any Encumbrance or pay an Outgoing at settlement:
 - (a) the Deposit Holder must, if directed by the Seller at least 2 Business Days before settlement, pay the Deposit (and any interest accrued on investment of the Deposit) less commission as clear funds to the Seller's Solicitor;
 - (b) the Buyer and the Seller authorise the Deposit Holder to make the payment in clause 11(4)(a);
 - (c) the Seller's Solicitor will hold the money as Deposit Holder under the Contract;
 - (d) the Seller and Buyer authorise the Seller's Solicitor to pay the money as directed by the Seller in accordance with the Financial Settlement Schedule.

11.3 Electronic Settlement

- (1) Clauses 5.1(1)(b), 5.1(2) and 5.2 do not apply.
- (2) Payment of the Balance Purchase Price electronically as directed by the Seller's Solicitor in the Financial Settlement Schedule satisfies the Buyer's obligation in clause 2.5(1).

- (3) The Seller and Buyer will be taken to have complied with:
 - (a) clause 2.5(3)(c), (e) and (f); and
 - (b) clause 2.5(5)(d) and (e), (as applicable) if at settlement the Financial Settlement Schedule specifies payment of the relevant amount to the account nominated by the Commissioner of Taxation.
- (4) The Seller will be taken to have complied with clause 5.3(1)(b), (c), (d) and (e) if:
 - (a) in relation to documents which are suitable for Electronic Lodgement in the Land Registry at settlement, the documents are Digitally Signed within the Electronic Workspace; and
 - (b) in relation to any other document or thing, the Seller's Solicitor:
 - (i) confirms in writing prior to settlement that it holds all relevant documents which are not suitable for Electronic Lodgement and all Keys (if requested under clause 5.3(1)(c)) in escrow on the terms contained in the QLS E-Conveyancing Guidelines; and
 - (ii) gives a written undertaking to send the documents and Keys (if applicable) to the Buyer or Buyer's Solicitor no later than the Business Day after settlement; and
 - (iii) if requested by the Buyer, provides copies of documents in the Seller's Solicitors possession.
- (5) A party is not in default to the extent it is prevented from complying with an obligation because the other party or the other party's Financial Institution has not done something in the Electronic Workspace.
- (6) Any rights under the contract or at law to terminate the contract may not be exercised during the time the Electronic Workspace is locked for Electronic Settlement.
- (7) Electronic Settlement is taken to occur when Financial Settlement is effected, whether or not Electronic Lodgement has occurred.

11.4 Computer System Unavailable

If settlement fails and cannot occur by 4pm AEST on the Settlement Date because a computer system operated by the Land Registry, Queensland Revenue Office, Reserve Bank, a Financial Institution or the relevant ELNO System is inoperative or unavailable, neither party is in default and the Settlement Date is deemed to be the next Business Day. Time remains of the essence.

11.5 Withdrawal from Electronic Settlement

- (1) Either party may elect not to proceed with an Electronic Settlement by giving written notice to the other party.
- (2) A notice under clause 11.5(1) may not be given later than 5 Business Days before the Settlement Date unless an Electronic Settlement cannot be effected because:
 - (a) the transaction is not a Qualifying Conveyancing Transaction; or
 - (b) a party's solicitor is unable to complete the transaction due to death, a loss of legal capacity or appointment of a receiver or administrator (or similar) to their legal practice or suspension of their access to the ELNO System; or
 - (c) the Buyer's or Seller's Financial Institution is unable to use the relevant ELNO System to effect Electronic Settlement.
- (3) If clause 11.5(2) applies:
 - (a) the party giving the notice must provide satisfactory evidence of the reason for the withdrawal; and
 - (b) the Settlement Date will be extended to the date 5 Business Days after the Settlement Date.

11.6 Costs

Each party must pay its own fees and charges of using the relevant ELNO System for Electronic Settlement.

11.7 Definitions for clause 11

In clause 11:

"**Digitally Sign**" and "**Digital Signature**" have the meaning in the ECNL.

"**ECNL**" means the Electronic Conveyancing National Law (Queensland).

"**Electronic Conveyancing Documents**" has the meaning in the *Land Title Act 1994*.

"**Electronic Lodgement**" means lodgement of a document in the Land Registry in accordance with the ECNL.

"**Electronic Settlement**" means settlement facilitated by an ELNO System.

"**Electronic Workspace**" means a shared electronic workspace within an ELNO System that allows the Buyer and Seller to effect Electronic Lodgement and Financial Settlement.

"**ELNO**" has the meaning in the ECNL.

"**ELNO System**" means a system provided by the ELNO for facilitating Financial Settlement and Electronic Lodgement.

"**Financial Settlement**" means the exchange of value between Financial Institutions facilitated by an ELNO System in accordance with the Financial Settlement Schedule.

"**Financial Settlement Schedule**" means the electronic settlement schedule within the Electronic Workspace listing the source accounts and destination accounts.

"**Qualifying Conveyancing Transaction**" means a transaction that is not excluded for Electronic Settlement by the rules issued by the relevant ELNO, Queensland Revenue Office, Land Registry, or a Financial Institution involved in the transaction.

12. ELECTRONIC CONTRACT AND DISCLOSURE

12.1 Electronic Signing

If this contract is signed by any person using an Electronic Signature, the Buyer and the Seller:

- (a) agree to enter into this contract in electronic form; and
- (b) consent to either or both parties signing the contract using an Electronic Signature.

12.2 Pre-contract Disclosure

The Buyer consents to the Seller's use of electronic communication to give any notice or information required by law to be given to the Buyer and which was given before the Buyer signed this contract.



Current Title Search

Queensland Titles Registry Pty Ltd
ABN 23 648 568 101

Title Reference:	51216420	Search Date:	08/09/2022 10:51
Date Title Created:	16/04/2020	Request No:	42211461
Previous Title:	51216410		

ESTATE AND LAND

Estate in Fee Simple

LOT 357 SURVEY PLAN 311427
Local Government: LOGAN

REGISTERED OWNER

Dealing No: 720607282 23/02/2021

PURIFICACION BORROWING CO PTY LTD A.C.N. 601 747 933 TRUSTEE
UNDER INSTRUMENT 720607282

EASEMENTS, ENCUMBRANCES AND INTERESTS

- Rights and interests reserved to the Crown by Deed of Grant No. 10334162 (POR 26)
- HIGH-DENSITY DEVELOPMENT EASEMENT No 720009349 15/04/2020 at 15:19 benefiting and burdening the lot
- HIGH-DENSITY DEVELOPMENT EASEMENT No 720009351 15/04/2020 at 15:20 benefiting and burdening the lot
- MORTGAGE No 720607283 23/02/2021 at 10:30 PERPETUAL CORPORATE TRUST LIMITED A.C.N. 000 341 533

ADMINISTRATIVE ADVICES

Dealing	Type	Lodgement Date	Status
711464446	VEG NOTICE VEGETATION MANAGEMENT ACT 1999	28/02/2008 14:15	CURRENT
712298369	VEG NOTICE VEGETATION MANAGEMENT ACT 1999	24/03/2009 12:49	CURRENT
713408554	VEG NOTICE VEGETATION MANAGEMENT ACT 1999	16/08/2010 10:17	CURRENT

UNREGISTERED DEALINGS

NIL

Caution - Charges do not necessarily appear in order of priority

** End of Current Title Search **

Settlement Statement

**Purification Borrowing Co Pty Ltd as trustee under Instrument 720607282 Sale to Denniss
Property: 13 Sheridan Drive, Flagstone**

**Settlement Date: 26 October 2022
Adjustment Date: 26 October 2022
Settlement Place:
Settlement Time:**

	Payable by Seller	Payable by Buyer
Purchase Price (inc GST)		\$420,000.00
Less Deposit		\$21,000.00
Balance		\$399,000.00
Plus Rates (for 01/10/2022 to 31/12/2022) \$771.36 x 66 days 92 days		\$560.60
Release Fees	\$208.83	
Totals	\$208.83	\$399,560.60
Less Amount Payable by Seller		\$208.83
	Amount due on Settlement	\$399,351.77

CALCULATIONS

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Settlement Directions

Ron Lawson Lawyer	\$516.00
PEXA Settlement	\$123.97
Logan City Council	\$862.32
Galilee Solicitors	\$264,523.28
Instrument 720607282	\$133,326.20
TOTAL:	\$399,351.77

ADDITIONAL DIRECTIONS

SETTLEMENT REQUIREMENTS

85000 - Income Tax Payable/Refundable

2023 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
85000	Income Tax Payable/Refundable			0%
TOTAL		CY Balance	LY Balance	

Supporting Documents

- Non Deductible Expense Reconciliation [Report](#)
- Statement of Taxable Income [Report](#)
- Tax Reconciliation Report [Report](#)
- Exempt Pension Reconciliation [Report](#)
- ATO_Income Tax.pdf

Standard Checklist

- Attach Actuarial Certificate (if applicable)
- Attach any other Tax reconciliations
- Attach copy of Exempt Pension Reconciliation (if applicable)
- Attach copy of Non Deductible Expense Reconciliation (if applicable)
- Attach copy of Statement of Taxable Income
- Attach copy of Tax Reconciliation Report
- Confirm Transactions in ATO Portal

Purificacion Superannuation Fund

Exempt Current Pension Income Reconciliation

For The Period 01 July 2022 - 30 June 2023

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Label A						
Final calculations 01 July 2022 - 25 November 2022			Net Capital Gains	22,250.01	0.00 %	0.00
Segment - 01 July 2022 to 25 November 2022						
Label B						
	15/07/2022	28000/13she	13 Sheridan Drive, Flagstone QLD,	639.51		
	02/08/2022	28000/13she	13 Sheridan Drive, Flagstone QLD,	639.51		
	15/08/2022	28000/13she	13 Sheridan Drive, Flagstone QLD,	639.51		
	31/08/2022	28000/13she	13 Sheridan Drive, Flagstone QLD,	639.51		
	15/09/2022	28000/13she	13 Sheridan Drive, Flagstone QLD,	639.51		
	30/09/2022	28000/13she	13 Sheridan Drive, Flagstone QLD,	1,281.77		
	14/10/2022	28000/13she	13 Sheridan Drive, Flagstone QLD,	639.51		
	31/10/2022	28000/13she	13 Sheridan Drive, Flagstone QLD,	639.51		
	24/11/2022	28000/13she	13 Sheridan Drive, Flagstone QLD,	252.25		
	24/11/2022	28000/13she	13 Sheridan Drive, Flagstone QLD,	614.41		
			Total	6,625.00	0.000 %	0.00
Label C						
	29/07/2022	25000/WBC385159	Westpac DIY Super Working Account 38-	0.02		
	29/07/2022	25000/WBC385140	Westpac DIY Super Savings Account 38-	0.19		
	31/08/2022	25000/WBC385159	Westpac DIY Super Working Account 38-	0.05		
	31/08/2022	25000/WBC385140	Westpac DIY Super Savings Account 38-	0.64		
	30/09/2022	25000/WBC385140	Westpac DIY Super Savings Account 38-	0.89		
	30/09/2022	25000/WBC385159	Westpac DIY Super Working Account 38-	0.18		
	31/10/2022	25000/WBC385159	Westpac DIY Super Working Account 38-	18.51		

Purificacion Superannuation Fund

Exempt Current Pension Income Reconciliation

For The Period 01 July 2022 - 30 June 2023

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Label C						
	31/10/2022	25000/WBC385140	Westpac DIY Super Savings Account 38-	2.52		
			Total	23.00	0.000 %	0.00
					Total Segment ECPI *	0.00
					SMSF Annual Return Rounding	0.00
					Total ECPI	0.00

* Total Segment ECPI does not include ECPI amounts from Label A. The total ECPI from Label A is shown separately at the start of the report.

Purificacion Superannuation Fund
Pension Non Deductible Expense Report

For The Period 01 July 2022 - 30 June 2023

Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
Segment - 01 July 2022 to 25 November 2022						
Label M1						
		Tax Losses Deducted Label M1	12,584.00			
		Total	12,584.00	0 %	12,584.00	0.00
Label A						
19/08/2022	42010/13she	13 Sheridan Drive, Flagstone QLD, Australia	1,477.14			
19/07/2022	42010/13she	13 Sheridan Drive, Flagstone QLD, Australia	1,292.86			
27/10/2022	42010/13she	13 Sheridan Drive, Flagstone QLD, Australia	384.23			
19/09/2022	42010/13she	13 Sheridan Drive, Flagstone QLD, Australia	1,571.98			
19/10/2022	42010/13she	13 Sheridan Drive, Flagstone QLD, Australia	1,612.61			
		Total	6,338.82	0.000 %	6,338.82	0.00
Label H						
01/07/2022	30700	Auditor's Remuneration	550.00			
		Total	550.00	0.000 %	550.00	0.00
Label I						
24/11/2022	41930/13she	13 Sheridan Drive, Flagstone QLD, Australia	614.41			
		Total	614.41	0.000 %	614.41	0.00

Purificacion Superannuation Fund

Pension Non Deductible Expense Report

For The Period 01 July 2022 - 30 June 2023

	Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
Label I							
Label J							
	01/07/2022	30100	Accountancy Fees	600.00			
	19/09/2022	30800	ASIC Fees	59.00			
	27/10/2022	31500	Bank Charges	55.00			
	19/09/2022	30800	ASIC Fees	290.00			
	27/10/2022	31500	Bank Charges	1,500.00			
			Total	2,504.00	0.000 %	2,504.00	0.00
	10/11/2022	30400	ATO Supervisory Levy	259.00			
			Total	259.00	0.000 %	259.00	0.00
						Label Total	2,763.00
							0.00
Label L							
	27/10/2022	42160/210	Borrowing Expenses	6,049.99			
			Total	6,049.99	0.000 %	6,049.99	0.00
						Total Segment Expenses	28,900.22
							0.00
						Total Expenses *	28,900.22
							0.00

* General expense percentage - 0.000 %

* Investment expense percentage - 0.000 %

Purificacion Superannuation Fund
Statement of Taxable Income

For the year ended 30 June 2023

	2023
	\$
Benefits accrued as a result of operations	(114,178.03)
Less	
Tax Losses Deducted	12,584.00
Realised Accounting Capital Gains	39,608.35
Non Taxable Contributions	1,000.00
	<hr/> 53,192.35
Add	
Net Capital Gains	22,250.00
Benefits Paid/Transfers Out	145,118.16
	<hr/> 167,368.16
SMSF Annual Return Rounding	2.22
	<hr/> 0.00
Taxable Income or Loss	<hr/> 0.00
Income Tax on Taxable Income or Loss	0.00
	<hr/>
CURRENT TAX OR REFUND	<hr/> 0.00
Supervisory Levy	259.00
Supervisory Levy Adjustment for Wound up Funds	(259.00)
	<hr/>
AMOUNT DUE OR REFUNDABLE	<hr/> 0.00

Purificacion Superannuation Fund
Tax Reconciliation Report

For the year ended 30 June 2023

Tax Return Label	Date	Account Code	Account Name	Amount \$
A - Net capital gain				
				22,250.01
Sub-Total				22,250.01
Ignore Cents				0.01
Total				22,250.00
B - Income - Gross rent and other leasing and hiring income				
	15/07/2022	28000/13she	13 Sheridan Drive, Flagstone QLD, Australia	639.51
	02/08/2022	28000/13she	13 Sheridan Drive, Flagstone QLD, Australia	639.51
	15/08/2022	28000/13she	13 Sheridan Drive, Flagstone QLD, Australia	639.51
	31/08/2022	28000/13she	13 Sheridan Drive, Flagstone QLD, Australia	639.51
	15/09/2022	28000/13she	13 Sheridan Drive, Flagstone QLD, Australia	639.51
	30/09/2022	28000/13she	13 Sheridan Drive, Flagstone QLD, Australia	1,281.77
	14/10/2022	28000/13she	13 Sheridan Drive, Flagstone QLD, Australia	639.51
	31/10/2022	28000/13she	13 Sheridan Drive, Flagstone QLD, Australia	639.51
	24/11/2022	28000/13she	13 Sheridan Drive, Flagstone QLD, Australia	252.25
	24/11/2022	28000/13she	13 Sheridan Drive, Flagstone QLD, Australia	614.41
Sub-Total				6,625.00
Ignore Cents				0.00
Total				6,625.00
C - Income - Gross interest				
	29/07/2022	25000/WBC385159	Westpac DIY Super Working Account 38-5159	0.02
	29/07/2022	25000/WBC385140	Westpac DIY Super Savings Account 38-5140	0.19
	31/08/2022	25000/WBC385159	Westpac DIY Super Working Account 38-5159	0.05
	31/08/2022	25000/WBC385140	Westpac DIY Super Savings Account 38-5140	0.64
	30/09/2022	25000/WBC385159	Westpac DIY Super Working Account 38-5159	0.18
	30/09/2022	25000/WBC385140	Westpac DIY Super Savings Account 38-5140	0.89
	31/10/2022	25000/WBC385159	Westpac DIY Super Working Account 38-5159	18.51
	31/10/2022	25000/WBC385140	Westpac DIY Super Savings Account 38-5140	2.52
Sub-Total				23.00
Ignore Cents				0.00
Total				23.00
W - GROSS INCOME (Sum of labels A to U)				
				28,898.00

Purificacion Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2023

Tax Return Label	Date	Account Code	Account Name	Amount \$
W - GROSS INCOME (Sum of labels A to U)				
Sub-Total				28,898.00
Ignore Cents				0.00
Total				28,898.00
V - TOTAL ASSESSABLE INCOME (W less Y)				
				28,898.00
Sub-Total				28,898.00
Ignore Cents				0.00
Total				28,898.00
A1 - Expenses - Interest expenses within Australia				
	19/07/2022	42010/13she	13 Sheridan Drive, Flagstone QLD, Australia	1,292.86
	19/08/2022	42010/13she	13 Sheridan Drive, Flagstone QLD, Australia	1,477.14
	19/09/2022	42010/13she	13 Sheridan Drive, Flagstone QLD, Australia	1,571.98
	19/10/2022	42010/13she	13 Sheridan Drive, Flagstone QLD, Australia	1,612.61
	27/10/2022	42010/13she	13 Sheridan Drive, Flagstone QLD, Australia	384.23
Sub-Total				6,338.82
Ignore Cents				0.82
Total				6,338.00
H1 - Expenses - SMSF auditor fee				
	01/07/2022	30700	Auditor's Remuneration	550.00
Sub-Total				550.00
Ignore Cents				0.00
Total				550.00
I1 - Expenses - Investment expenses				
	24/11/2022	41930/13she	13 Sheridan Drive, Flagstone QLD, Australia	614.41
Sub-Total				614.41
Ignore Cents				0.41
Total				614.00
J1 - Expenses - Management and administration expenses				
	01/07/2022	30100	Accountancy Fees	600.00
	19/09/2022	30800	ASIC Fees	290.00
	19/09/2022	30800	ASIC Fees	59.00
	27/10/2022	31500	Bank Charges	1,500.00
	27/10/2022	31500	Bank Charges	55.00
	10/11/2022	30400	ATO Supervisory Levy	259.00
Sub-Total				2,763.00
Ignore Cents				0.00
Total				2,763.00
L1 - Expenses - Other amounts (Fully deductible)				

Purificacion Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2023

Tax Return Label	Date	Account Code	Account Name	Amount \$
L1 - Expenses - Other amounts (Fully deductible)				
	27/10/2022	42160/210	Borrowing Expenses	6,049.99
Sub-Total				6,049.99
Ignore Cents				0.99
Total				6,049.00
M1 - Expenses - Tax losses deducted				
				12,584.00
Sub-Total				12,584.00
Ignore Cents				0.00
Total				12,584.00
N - TOTAL DEDUCTIONS				
				28,898.00
Sub-Total				28,898.00
Ignore Cents				0.00
Total				28,898.00
Z - TOTAL SMSF EXPENSES				
				28,898.00
Sub-Total				28,898.00
Ignore Cents				0.00
Total				28,898.00
L - Supervisory levy				
				259.00
Sub-Total				259.00
Ignore Cents				0.00
Total				259.00
M - Supervisory levy adjustment for wound up funds				
				259.00
Sub-Total				259.00
Ignore Cents				0.00
Total				259.00



Australian Government
Australian Taxation Office

Agent SUPERHELP AUSTRALIA PTY LTD
Client THE TRUSTEE FOR
PURIFICACION
SUPERANNUATION FUND
ABN 98 293 465 792
TFN 399 618 296

Income tax 552

Date generated	17/11/2022
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

6 results found - from **17 November 2020** to **17 November 2022** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
11 Nov 2022	10 Nov 2022	Payment received		\$259.00	\$0.00
9 Nov 2022	15 May 2023	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 21 to 30 Jun 22	\$259.00		\$259.00 DR
26 Apr 2022	22 Apr 2022	Payment received		\$259.00	\$0.00
11 Apr 2022	16 May 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$259.00		\$259.00 DR
30 Apr 2021	29 Apr 2021	Payment received		\$259.00	\$0.00
21 Apr 2021	17 May 2021	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 19 to 30 Jun 20	\$259.00		\$259.00 DR

85500 - Limited Recourse Borrowing Arrangements

2023 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
AAAFCL	AAA Financial Corporation Loan		(\$262,762.10)	100%
TOTAL		CY Balance	LY Balance	
			(\$262,762.10)	

Supporting Documents

- General Ledger [Report](#)
- Ad-hoc Statement 2-00001 for 9965696773 - 400079863.pdf

Standard Checklist

- Attach Bank Statements, Loan statements and Loan Agreements
- Attach Security/Holding Trust deed
- Copy of bare trust agreement

Purificacion Superannuation Fund


General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Limited Recourse Borrowing Arrangements (85500)					
AAA Financial Corporation Loan (AAAFCL)					
01/07/2022	Opening Balance				262,762.10 CR
08/07/2022	Payment By Authority To Origin Mms 52364445-400079863 [Direct Debit Direct Debit Payment. Receipt # 96356871325]		751.75		262,010.35 CR
19/07/2022	Interest Original amount of \$1,292.86 received an offset benefit of \$0.00.			1,292.86	263,303.21 CR
22/07/2022	Payment By Authority To Origin Mms 52587234-400079863 [Direct Debit Direct Debit Payment. Receipt # 96356871325]		751.75		262,551.46 CR
05/08/2022	Payment By Authority To Origin Mms 52827817-400079863 [Direct Debit Direct Debit Payment. Receipt # 96356871325]		793.53		261,757.93 CR
19/08/2022	Payment By Authority To Origin Mms 53047536-400079863 [Direct Debit Direct Debit Payment. Receipt # 96356871325]		793.53		260,964.40 CR
19/08/2022	Interest Original amount of \$1,477.14 received an offset benefit of \$0.00.			1,477.14	262,441.54 CR
02/09/2022	Payment By Authority To Origin Mms 53269133-400079863 [Direct Debit Direct Debit Payment. Receipt # 96356871325]		835.47		261,606.07 CR
16/09/2022	Payment By Authority To Origin Mms 53527959-400079863 [Direct Debit Direct Debit Payment. Receipt # 96356871325]		835.47		260,770.60 CR
19/09/2022	Interest Original amount of \$1,571.98 received an offset benefit of \$0.00.			1,571.98	262,342.58 CR
30/09/2022	Payment By Authority To Origin Mms 53754620-400079863 [Direct Debit Direct Debit Payment. Receipt # 96356871325]		835.47		261,507.11 CR
14/10/2022	Payment By Authority To Origin Mms 54009956-400079863 [Direct Debit Direct Debit Payment. Receipt # 96356871325]		878.43		260,628.68 CR
19/10/2022	Interest Original amount of \$1,612.61 received an offset benefit of \$0.00.			1,612.61	262,241.29 CR
27/10/2022	Discharge Fee Effective Date: 26/10/2022 Discharge related fee.			1,500.00	263,741.29 CR
27/10/2022	Custodian Fee Effective Date: 26/10/2022 Discharge related fee.			55.00	263,796.29 CR
27/10/2022	Interest Effective Date: 26/10/2022 Interest charged at discharge.			384.23	264,180.52 CR
27/10/2022	Payment by Bank Cheque Effective Date: 26/10/2022 Payment received for discharge 32131221. [Electronic Property Settlement purificacion sale Pexa228783689D03F02] [Deposit Qld Deposit Trus 13 Sheridan Dve] [Property sale]		264,180.52		0.00 DR
			270,655.92	7,893.82	0.00 DR
Total Debits:	270,655.92				
Total Credits:	7,893.82				

Purificacion SMSF Co Pty Ltd IOR & ATF
 Purificacion Superannuation Fund
 7 Byron Bay Close
 Hoxton Park, NSW, 2171, Australia

Your Statement

Account Name/s:	Purificacion SMSF Co Pty Ltd IOR & ATF Purificacion Superannuation Fund
BSB 012-666	Account Number 400079863
Product Name	AAA Financial - SMSF Loan
Account Status	Closed
Statement Period	01 Jul 2022 to 27 Oct 2022
Current Interest Rate	7.64 % p.a.
Enquiries 	0732118388

Your Loan Account Summary

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance
\$262,762.10 DR		\$7,893.82		\$270,655.92		\$0.00
		Loan Account Limit				\$0.00
		Available redraw				\$0.00
		Interest charged this statement period				\$6,338.82
		Offset benefit for this statement period				\$0.00
		Interest charged this financial year				\$6,338.82
		Offset benefit for this financial year				\$0.00

Your Repayment Details

Minimum Repayment Amount	Repayment Frequency	Repayment Due Date
\$1,756.87	Monthly	19 of every month



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



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



Internet Access: AAA FINANCIAL CORPORATION provides our customers with a real-time online platform to help you access all your information. View your transactions and balances easily in a single place. Visit www.aaafin.com.au

AAA FINANCIAL CORPORATION - OII
 ACN 065 481 505 Australian Credit Licence Number 376872
 Address: GPO Box 2629 BRISBANE QLD 4001 Telephone: 0732118388 Email: customerservice@aaafin.com.au

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

Your Transaction Summary

Date	Transaction Details	Debits	Credits	Balance
01 Jul 2022	Balance brought forward			\$262,762.10 DR
08 Jul 2022	Direct Debit Direct Debit Payment. Receipt # 96356871325		\$751.75	\$262,010.35 DR
07 Jul 2022	Interest rate adjusted from 5.890% to 6.390% effective from 13/07/2022			\$262,010.35 DR
19 Jul 2022	Interest Original amount of \$1,292.86 received an offset benefit of \$0.00.	\$1,292.86		\$263,303.21 DR
22 Jul 2022	Direct Debit Direct Debit Payment. Receipt # 96356871325		\$751.75	\$262,551.46 DR
03 Aug 2022	Interest rate adjusted from 6.390% to 6.890% effective from 04/08/2022			\$262,551.46 DR
05 Aug 2022	Direct Debit Direct Debit Payment. Receipt # 96356871325		\$793.53	\$261,757.93 DR
19 Aug 2022	Direct Debit Direct Debit Payment. Receipt # 96356871325		\$793.53	\$260,964.40 DR
19 Aug 2022	Interest Original amount of \$1,477.14 received an offset benefit of \$0.00.	\$1,477.14		\$262,441.54 DR
02 Sep 2022	Direct Debit Direct Debit Payment. Receipt # 96356871325		\$835.47	\$261,606.07 DR
06 Sep 2022	Interest rate adjusted from 6.890% to 7.390% effective from 08/09/2022			\$261,606.07 DR
16 Sep 2022	Direct Debit Direct Debit Payment. Receipt # 96356871325		\$835.47	\$260,770.60 DR
19 Sep 2022	Interest Original amount of \$1,571.98 received an offset benefit of \$0.00.	\$1,571.98		\$262,342.58 DR
30 Sep 2022	Direct Debit Direct Debit Payment. Receipt # 96356871325		\$835.47	\$261,507.11 DR
04 Oct 2022	Interest rate adjusted from 7.390% to 7.640% effective from 06/10/2022			\$261,507.11 DR
14 Oct 2022	Direct Debit Direct Debit Payment. Receipt # 96356871325		\$878.43	\$260,628.68 DR
19 Oct 2022	Interest Original amount of \$1,612.61 received an offset benefit of \$0.00.	\$1,612.61		\$262,241.29 DR
27 Oct 2022	Discharge Fee Effective Date: 26/10/2022 Discharge related fee.	\$1,500.00		\$263,741.29 DR
27 Oct 2022	Custodian Fee Effective Date: 26/10/2022 Discharge related fee.	\$55.00		\$263,796.29 DR
27 Oct 2022	Interest Effective Date: 26/10/2022 Interest charged at discharge.	\$384.23		\$264,180.52 DR
27 Oct 2022	Payment by Bank Cheque Effective Date: 26/10/2022 Payment received for discharge 32131221.		\$264,180.52	\$0.00
TOTALS AT END OF PERIOD		\$7,893.82	\$270,655.92	\$0.00

Overdue Payment Summary

AAA FINANCIAL CORPORATION - OII
 ACN 065 481 505 Australian Credit Licence Number 376872
 Address: GPO Box 2629 BRISBANE QLD 4001 Telephone: 0732118388 Email: customerservice@aaaafin.com.au

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

Total Amount Payable including Arrears

Payment Due Date

\$1,756.87

21 Nov 2022

Scheduled Payment Amount

\$1,756.87

Arrears Amount Due

\$0.00

The Arrears Amount is due and payable immediately.

Total

\$1,756.87

AAA FINANCIAL CORPORATION - OII

ACN 065 481 505 Australian Credit Licence Number 376872

Address: GPO Box 2629 BRISBANE QLD 4001 **Telephone:** 0732118388 **Email:** customerservice@aaafin.com.au

Program Manager: **Columbus Capital Pty Limited trading as Origin Mortgage Management Services**

ACN 119 531 252, Australian Credit Licence Number 337303

88000 - Sundry Creditors

2023 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
88000	Sundry Creditors			0%
TOTAL		CY Balance	LY Balance	

Supporting Documents

◦ General Ledger [Report](#)

Standard Checklist

Attach all source documentation and confirmations of Liability

Purificacion Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Sundry Creditors (88000)					
Sundry Creditors (88000)					
01/07/2022	2023 SH fee accrual			1,150.00	1,150.00 CR
24/11/2022	Member payment [Member payment]		1,150.00		0.00 DR
			1,150.00	1,150.00	0.00 DR

Total Debits: 1,150.00

Total Credits: 1,150.00

89000 - Deferred Tax Liability/Asset

2023 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
89000	Deferred Tax Liability/Asset		\$8,918.80	100%
TOTAL		CY Balance	LY Balance	
			\$8,918.80	

Supporting Documents

No supporting documents

Standard Checklist

- Attach all source documentation and confirmations of Liability
- Attach copy of Deferred Tax Reconciliation Report

A - Financial Statements

2023 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Supporting Documents

No supporting documents

Standard Checklist

- Attach copy of Financial Statements
- Attach copy of SMSF Annual Return

B - Permanent Documents

2023 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Supporting Documents

- Fund Summary Report Report

Standard Checklist

- Attach latest copy of ASIC annual company statement (if corporate trustee)
- Ensure latest copies of ATO Trustee Declarations and ATO confirmation that the fund is a regulated fund is attached
- Ensure latest copies of trustee consents, member consents and registers are attached
- Ensure latest copy of trust deed (including amendments) are attached
- Use [Australian Business Register](#) to ensure details are correct
- Use [Super Fund Lookup](#) to check the eligibility to receive rollovers and contributions

Purificacion Superannuation Fund

Fund Summary Report

As at 30 June 2023

Fund Details

Date Formed: 10/09/2014

Period: 01/07/2022 - 30/06/2023

Tax File Number: Provided

Fund Type: SMSF

ABN: 98293465792

GST Registered: No

Postal Address:

110 John Street

Merrylands, New South Wales 2160

Physical Address:

110 John Street

Merrylands, New South Wales 2160

Members

Number of Members: 1

Name	Age	Member Accounts	Pension Accounts	Tax File Number	Beneficiary Details
Purificacion, Roy Ochoa	60	1	0	Provided	Not Provided

Fund Relationships

Relationship Type	Contact
Accountant	Superhelp Australia Pty Ltd
Auditor	Pinnacle Super Pty Ltd
Fund Contact	Purificacion, Roy Ochoa
Tax Agent	Superhelp Australia Pty Ltd
Trustee	Purificacion Smsf Co Pty Ltd Purificacion, Roy Ochoa

C - Other Documents

2023 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Supporting Documents

- 20220120071752744.pdf

Standard Checklist

- Attach copy of any SOAs issued during the Financial Year
- Attach copy of Investment Strategy
- Attach signed Engagement Letter
- Attach signed Trustee Representation Letter
- Attach Trustee Minutes prepared during the year

Purificacion Superannuation Fund

Projected Investment Strategy

Overview

The aim of this strategy is to provide the Members with an income on retirement.

Investment Objectives

The Trustee(s) will at all times ensure the funds assets are invested in accordance with the trust deed and comply with the applicable legislative requirements.

The Trustee(s) will act prudently to maximise the rate of return, subject to acceptable risk parameters whilst maintaining an appropriate diversification across a broad range of assets whilst assessing the risks where it is determined the fund's portfolio lacks diversification and / or has elected to implement a sector bias.

Having considered the risk profile of the fund and the member's needs and circumstances, the trustee has adopted the following objectives for the investment of assets of the fund;

- to achieve an investment return (based on market values and net of tax and charges) that exceeds the CPI by at least 3% per annum when measured over a rolling 5 year period.
- to have a probability of zero or negative returns in any 12 Month period of less than one in five years; and
- have sufficient liquidity to meet liabilities as and when they fall due.
- to consider the need to hold a policy of insurance for one or more members of the fund.

Investment Strategy

The fund will invest in a portfolio of assets according to market conditions and within the ranges specified below:

Asset Allocation

The targeted asset allocation will be in the following ranges:

<u>Asset Class</u>	<u>Target Range</u>	<u>Benchmark</u>
Australian Shares	0 - 0 %	0 %
International Shares	0 - 0 %	0 %
Cash	0 - 20 %	7 %
Australian Fixed Interest	0 - 0 %	0 %
International Fixed Interest	0 - 0 %	0 %
Mortgages	0 - 0 %	0 %
Direct Property	80 - 100 %	95 %
Listed Property	0 - 0 %	0 %
Other	0 - 0 %	0 %

Quality companies and trusts as supported by research and fundamental analysis will be selected. Direct investments in property, artwork and lease equipment may form part of the strategy provided there is sufficient basis for the decision.

Insurance

The Trustees have considered and consulted Professional Advice where necessary to ensure that all fund members have the correct type and level of insurance. Insurance may be held within or outside the SMSF.

Review and Monitoring

The trustees will monitor and review the fund's investment activities on a regular basis and to communicate with the members should they feel that any change in strategy is necessary in order to achieve the fund's objective.

R.O. RA
Date: 20/01/2022

R.O.

Purificacion Superannuation Fund
Projected Investment Strategy

R.O. Rf -
.....
Roy Ochoa Purificacion

20-01-2022

under the super laws your strategy must consider the following specific factors in regard to the whole circumstances of your fund:

- risks involved in making, holding and realising, and the likely return from your fund's investments regarding its objectives and cash flow requirements
- composition of your fund's investments including the extent to which they are diverse (such as investing in a range of assets and asset classes) and the risks of inadequate diversification
- liquidity of the fund's assets (how easily they can be converted to cash to meet fund expenses such as the cost of managing the fund and income tax expenses)
- fund's ability to pay benefits (such as when members retire and require a lump sum payment or regular pension payments) and other costs it incurs
- whether to hold insurance cover (such as life, permanent or temporary incapacity insurance) for each member of your SMSF.

When formulating your investment strategy, it is not a valid approach to merely specify investment ranges of 0 to 100% for each class of investment. You also need to articulate how you plan to invest your super or why you require broad ranges to achieve your investment goals to satisfy the investment strategy requirements.

The percentage or dollar allocation of the fund's assets invested in each class of investment should support and reflect your articulated investment approach towards achieving your retirement goals. If you choose not to use allocated portions or percentages in your investment strategy, you should ensure material assets are listed in your investment strategy. You should also include the reasons why investing in those assets will achieve your retirement goals.

R.O.P.

Please see attached our investment strategy template. Please be advised that if you would like to use our template, you'll need to review the asset allocation target range and benchmark percentage to reflect your SMSF's current status. Please date/sign the form and forward us a copy.

D - Pension Documentation

2023 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Supporting Documents

- Transfer Balance Account Summary [Report](#)

Standard Checklist

- Attach Actuarial Certificate
- Attach documentation supporting any pensions commenced during the financial year
- Attach documentation supporting any pensions commuted during the financial year
- Ensure correct Transfer Balance Account Reports have been lodged with the ATO

Purificacion Superannuation Fund

Transfer Balance Account Summary

For The Period 01 July 2022 - 30 June 2023

Member	Pension Type	Date	Lodgment Date	Transaction Type	Event Type	Debit	Credit	Balance	Cap Limit	Remaining Cap
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Roy Ochoa
Purificacion

E - Estate Planning

2023 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Supporting Documents

No supporting documents

Standard Checklist

- Attach Death Benefit Nominations (if applicable)
- Attach Life Insurance Policies (if applicable)
- Attach Reversionary Pension documentation (if applicable)
- Attach SMSF Will (if applicable)
- Review current Estate planning to ensure it matches wishes of members