

Secure Funding Pty Ltd

ABN 25 081 982 872

Australian Credit Licence (ACL) 388133

SuperCredit Loan Agreement and Guarantee Schedule

The information in this Schedule is current as at 13 January 2022 (the disclosure date)

This document and the SuperCredit Loan Agreement and Guarantee Standard Terms and Conditions annexed to this schedule contains all the contract terms of *your* loan. These do not, however, contain all the information that we are required by law to give *you*. Please ensure *you* read and understand all the documents we provide.

FINANCIAL INFORMATION TABLE	
CUSTOMER(S): Chant Family Investments Pty Ltd ACN 654 122 755 As Trustee For The Chant Family Superannuation Fund	Group Loan no: 3753381
Total Amount Of Credit	\$317,600.00
Amount of Credit	\$317,600.00 made up of:
	– fees and charges included in the <i>amount of credit</i> (see below) \$1,072.00
	– balance (payable to <i>you</i> or at <i>your</i> direction) \$316,528.00
Annual Percentage Rate	At the <i>disclosure date</i> , the <i>annual percentage rate</i> is 4.45% per annum and may differ from <i>your</i> actual rate depending on when the <i>settlement date</i> occurs. The <i>annual percentage rate</i> that applies to <i>your loan</i> is a variable rate and is <i>our interest rate</i> for similar variable rate loans.
Loan Term	30 years.
Variable Rate Period	The loan term.
Principal And Interest Period	The loan term or where there is an interest only period, the remainder of the loan term after expiry of the interest only period.

<p>Repayments</p>	<p>During the principal and interest period you must make 360 monthly principal and interest repayments of \$1,629.82 each.</p> <p>You must make 360 monthly principal and interest repayments over the loan term of 30 years as follows:</p> <ul style="list-style-type: none"> • 359 repayments of \$1,629.82 each, and • a final repayment of \$1,629.82. <p>The above figures and amounts are estimates which assume that timely payments will be made, that the <i>annual percentage rate</i> and fees and charges will not change after the <i>disclosure date</i> and that the <i>settlement date</i> is the <i>disclosure date</i>.</p> <p>The first repayment is due one calendar month after the <i>settlement date</i>, and after that, on the same date in each following month as the <i>settlement date</i>. If a particular month does not have that date, repayments are due on the last day of that month. For example, if the first repayment was due on 31 August, the next repayment would be due on 30 September.</p> <p>You must pay us the <i>total amount owing</i> on the <i>loan account</i> on the date the final repayment is due or, if you default, on the date it becomes due for payment under clause 8 of the Standard Terms and Conditions attached.</p>
<p>Total number of monthly repayments on all loans</p>	<p>360</p>

SECURE FUNDING PTY LTD FEES AND CHARGES	Included in amount of credit	Payable by you
These fees and charges are payable in connection with this loan agreement.		
Payable to us:		
Application Fee – payable on or before the <i>settlement date</i>	\$0.00	\$495.00
Bank Cheque Charges – payable on or before the <i>settlement date</i> .	\$15.00 per cheque required by you	\$0.00
Bank Fee to transfer moneys into <i>our</i> solicitor’s trust account or <i>your</i> account if required on the <i>settlement date</i> – payable on or before the <i>settlement date</i> .	\$0.00	\$0.00
Discharge Administration Fee – payable whenever you request that the <i>security</i> or a <i>security interest</i> is partially or wholly discharged by <i>us</i> regardless of whether such discharge actually occurs.	\$0.00	\$395.00
Discharge Legal Fee – payable in relation to fees and charges we incur when the <i>total amount owing</i> is repaid in full.	\$0.00	Not Ascertainable
Service Fee – payable monthly in arrears on each loan and included in your repayments.	\$0.00	\$30.00
SMSF Review Fee – payable to <i>us</i> on or before the <i>settlement date</i> for each Trust included in a loan application and in relation to the additional processing and the additional documentation required (including vetting the Trust Deed).	\$695.00	\$0.00
Valuation Fee – payable on or before the <i>settlement date</i> .	\$0.00	\$0.00

SECURE FUNDING PTY LTD FEES AND CHARGES (CONTINUED)	Included in amount of credit	Payable by you
Government charges		
Payable to the Government Revenue Office in South Australia (indicative only and to be advised before settlement).		
Mortgage Stamp Duty – payable on or before the <i>settlement date</i> .	\$0.00	\$0.00
Payable to Land Titles Office in South Australia		
Discharge Fee for Existing Mortgage – payable on or before the <i>settlement date</i> .	\$176.00	\$0.00
Mortgage Registration Fee – payable on or before the <i>settlement date</i> .	\$176.00	\$0.00
Property Search Fee – payable on or before the <i>settlement date</i> .	\$25.00	\$0.00
Totals (other than post-settlement periodic fees)	\$1,072.00	\$890.00
Total fees and charges payable (other than post-settlement periodic fees)		\$1,962.00
Total periodic fees and charges payable assuming constant fees and a 30 year loan term		\$10,800.00
Total fees and charges payable		\$12,762.00

SECURE FUNDING PTY LTD FEES AND CHARGES	Payable by you (if applicable)
These fees and charges <u>may</u> become payable in connection with this loan agreement.	
Account Resolution Fee – payable to <i>us</i> in relation to each <i>loan</i> that we refer to a collection specialist if <i>your loan</i> has been in default for at least 30 days on a day when a repayment is due after such a referral.	\$495.00
Default Administration Fee – payable to <i>us</i> in relation to each <i>loan</i> on each day on which a repayment is due and <i>you</i> have been in default for less than 90 days at any time in the period after the immediately preceding repayment was due.	\$95.00
Default Management Fee – payable to <i>us</i> in relation to each <i>loan</i> on each day on which a repayment is due and <i>you</i> have been in default for at least 90 days at any time in the period after the immediately preceding repayment was due.	\$195.00
Discharge Administration Fee – payable whenever <i>you</i> request that the <i>security</i> or a <i>security interest</i> is partially or wholly discharged by <i>us</i> regardless of whether such discharge actually occurs.	Not Ascertainable
Discharge Legal Fee – payable in relation to fees and charges we incur whenever the <i>security</i> or a <i>security interest</i> is partially or wholly discharged by <i>us</i> .	Not Ascertainable

SECURE FUNDING PTY LTD FEES AND CHARGES (CONTINUED)		Payable by you (if applicable)
Dishonour Fee – payable to <i>us</i> when a payment <i>you</i> make (<i>such as</i> a direct debit, salary deduction or cheque) is dishonoured.		\$25.00 per dishonour
Document Fee – payable to <i>us</i> at the time <i>you</i> or a <i>security provider</i> request <i>us</i> to produce a document to the land titles office or its equivalent.		\$25.00 per document
Duplicate Fee – payable to <i>us</i> when <i>we</i> provide a copy of any statement, notice or other document at <i>your</i> request.		\$10.00 per copy
Expired Insurance Fee – payable to <i>us</i> , on each day on which a repayment is due, for each <i>security</i> in respect of which <i>you</i> have undertaken to maintain insurance (under a mortgage or otherwise) but in respect of which <i>you</i> have not provided <i>us</i> with evidence of ongoing valid building insurance.		\$50.00
Funds Transfer Fee – payable to <i>us</i> in respect of the amount <i>we</i> incur with <i>our</i> bank for the transfer of funds to <i>our</i> solicitors or settlement agent.		\$48.00
Pay Out Fee – payable to <i>us</i> when <i>you</i> receive from <i>us</i> a written statement of the amount needed to pay out this loan provided at <i>your</i> request.		\$10.00 for each statement
Title Production/Consent Agent's Fee – payable to <i>us</i> when <i>you</i> ask <i>us</i> to produce a title document for any reason or seek <i>our</i> consent to any subsequent event.		Not Ascertainable
Title Production/Consent Fee – payable to <i>us</i> when <i>you</i> ask <i>us</i> to produce a title document for any reason or seek <i>our</i> consent to any subsequent event.		\$250.00 per title or consent
Valuation Fees – payable to <i>us</i> when <i>we</i> obtain a valuation of a property secured by a <i>security</i> or otherwise for the purpose of this loan after the <i>settlement date</i> .		Not Ascertainable
Variation Fee – if <i>you</i> request to increase <i>your</i> loan amount during the term of <i>your</i> loan.		\$275.00
NOTE	Under this loan agreement, any of the following information which is given above may be varied without <i>your</i> consent: <ul style="list-style-type: none"> – the <i>annual percentage rate</i> (including changing any applicable margin or reference rate); – the amount, method of calculation, number, repayment dates or frequency of repayments, or period over which repayments are to be paid; – the total amount of interest charges or repayments; – the amount and type of fees and charges and when they are payable (including by imposing new fees and charges or changing the calculation method of a fee or charge). 	
OTHER DETAILS		
Redraw Availability	Not Applicable.	
Default Rate(s)	The <i>default rate</i> at any time for any loan equals the <i>annual percentage rate</i> specified in, or notified under, this loan agreement and guarantee from time to time plus a margin of 2.00% per annum. As at the <i>disclosure date</i> , the <i>default rate</i> is 6.45%.	
Commissions	A commission of \$2,096.16 is to be paid by <i>us</i> to Vow Financial Pty Ltd for the introduction of credit business. A further commission is payable by <i>us</i> to Vow Financial Pty Ltd but the amount is unascertainable. No other commissions are payable in relation to <i>your loan(s)</i> .	

SECURITY (The following mortgages, other securities and guarantees, if any, have been or are to be taken by *us*)

Property	Security address: 9/25 Ramsgate Avenue, CHRISTIES BEACH SA 5165 Mortgage status: New mortgage Minimum building insurance: \$270,000.00 Name of mortgagor(s): Ramsgate Ave Christies Beach Pty Ltd ACN 656 035 040 as As Trustee For The 9/25 Ramsgate Ave Christies Beach
Guarantee(s)	Guarantor name: Ramsgate Ave Christies Beach Pty Ltd ACN 656 035 040 As Trustee For The 9/25 Ramsgate Ave Christies Beach Guarantor address: L1, 21 Shierlaw Avenue, CANTERBURY VIC 3126 Guarantor name: Clinton Luke Chant Guarantor address: 24 Old Belgrave Road, UPPER FERNTREE GULLY VIC 3156 Guarantor name: Natasha Ruth Chant Guarantor address: 24 Old Belgrave Road, UPPER FERNTREE GULLY VIC 3156
Property Trust	9/25 Ramsgate Ave Christies Beach
Property Trustee	Ramsgate Ave Christies Beach Pty Ltd ACN 656 035 040 As Trustee For The 9/25 Ramsgate Ave Christies Beach

SPECIAL CONDITIONS (if any)

Identifiers Certificate to be completed for Clinton (Liberty to Provide), prior to settlement
Copy of Draft Transfer of Land for the property being purchased
Amended Contract of Sale noting the Vendor as Ramsgate Holdings No. 2 Pty Ltd ACN 164 351 339
ATF Ramsgate No. 2 Trust
Executed copy of the bare trust deed, required prior to settlement

LOAN-TO-SECURITY PERCENTAGE: *Your* loan-to-security percentage is **80.00%**

OFFER BY SECURE FUNDING PTY LTD

We, Secure Funding Pty Ltd, offer to lend *you* the loan amount on the terms and conditions set out in this schedule and the attached SuperCredit Loan and Guarantee Standard Terms and Conditions, in which a reference to a schedule is a reference to this schedule.

To accept the offer, *you* must sign and date this document and return it to this office's mailing address within 14 days from the date of this offer. If *you* do not, the offer is automatically withdrawn.

Authorised Officer: Nick Krauser

Mailing Address: Level 16, 535 Bourke Street Signed on behalf of Secure Funding Pty Ltd
Melbourne, Victoria 3000
Australia

Date of Offer: 13 January 2022

ACCEPTANCE BY GUARANTOR – INDIVIDUALS (MEMBERS OF SMSF)

Important Acknowledgment

Before The Guarantor Signs

- The *guarantor* should read this document, including the *guarantee and indemnity* in clause 13 of the attached SuperCredit Loan and Guarantee Standard Terms and Conditions and the terms relating to this arrangement or financial obligation to be guaranteed.
- The *guarantor* should obtain independent legal and financial advice.
- The *guarantor* should make its own inquiries about the creditworthiness, financial position and honesty of the customer.

Things The Guarantor Must Know

- Understand that, by signing the *guarantee and indemnity* contained in this document, the *guarantor* may become personally responsible instead of, or as well as, the customer to pay the amounts which the customer owes and *our* expenses in enforcing the *guarantee and indemnity*.
- If the customer does not pay the *guarantor* must pay. This could mean the *guarantor* loses everything it owns including its home.

Signed by each individual guarantor

Signed, sealed and delivered by the guarantor

.....
Clinton Luke Chant Date

In the presence of the witness named below

.....
Signature of Witness Date

.....
Name of Witness (please print)

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.....
Address of Witness (please print)

Signed, sealed and delivered by the guarantor

.....
Natasha Ruth Chant Date

In the presence of the witness named below

.....
Signature of Witness Date

.....
Name of Witness (please print)

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.....
Address of Witness (please print)

ACCEPTANCE BY GUARANTOR – PROPERTY TRUSTEE

Important Acknowledgment

Before The *Guarantor* Signs

- The *guarantor* should read this document, including the *guarantee and indemnity* in clause 13 of the attached SuperCredit Loan and Guarantee Standard Terms and Conditions and the terms relating to this arrangement or financial obligation to be guaranteed.
- The *guarantor* should obtain independent legal and financial advice.
- The *guarantor* should make its own inquiries about the creditworthiness, financial position and honesty of the customer.

Things The *Guarantor* Must Know

- Understand that, by signing the *guarantee and indemnity* contained in this document, the *guarantor* may become personally responsible instead of, or as well as, the customer to pay the amounts which the customer owes and *our* expenses in enforcing the *guarantee and indemnity*.
- If the customer does not pay the *guarantor* must pay. This could mean the *guarantor* loses everything it owns including its home.

Signed by the property trustee

EXECUTED BY Ramsgate Ave Christies
Beach Pty Ltd ACN 656 035 040 As Trustee
For The 9/25 Ramsgate Ave Christies
Beach in accordance with section 127 of
the Corporations Act 2001:

Registered office: L1, 21 Shierlaw Avenue,
CANTERBURY VIC 3126

.....
Signature of director Date

.....
Signature of director/secretary Date

.....
Name of director (please print)

.....
Name of director/secretary (please print)