

Reply to:
Loans Servicing
Locked Bag 1
Kogarah NSW 2217
P 1300 883 183

14 Jun 2023

WAYNE AND-JENNIFER-WATTERS-SMSF-PTY-
LTD
1 JERSEY PLACE
CROMER NSW 2099

Letter of Notification - Discharge of Mortgage
Account Number: S411068653200

Dear WAYNE AND-JENNIFER-WATTERS-SMSF-PTY-LTD,

We received your request to discharge the security identified in the above loan contract. We confirm that 50/416 BECKETT ROAD BRIDGEMAN DOWNS QLD 4035 was discharged on 14 Jun 2023.

Final statement for your records on its way.

You'll receive a final loan statement of account from us for your reference.

We hope your experience with us has been good and we look forward to helping you in the future. In the meantime, if you've any questions just call us on 1300 883 183 between 8.30am - 7.30pm, Monday to Friday.

Yours sincerely,

St.George Bank
The Loan Servicing Team

Statement of Account

HOME LOAN



003

MR W A WATTERS & MRS J I WATTERS
1 JERSEY PLACE
CROMER NSW 2099

Customer Enquiries 13 33 30
(8am to 8pm (EST), Mon-Sat)

Loan Acct Number S411 0686532 00

BSB/Acct ID No. 114-911 068653200

Statement Start Date 24/12/2022

Statement End Date 17/06/2023

Page 1 of 3

Loan Account

WAYNE AND JENNIFER WATTERS SMSF P/L ATF WAYNE AND JENNIFER WATTERS SMSF

Account Summary as at 17 Jun 2023



Biller Code: 808220
Ref: 114911068653200

**Please note: If your loan is currently at a fixed rate, then break costs may be payable if you make a prepayment (a payment exceeding your required repayment).*

Please check all entries on this statement. Please inform the Bank promptly of any error or unauthorised transaction.

Phone Banking Plus
☎ 13 33 22

Loan Acct Number S411 0686532 00

BSB/Acct ID No. 114-911 068653200

Statement Start Date 24/12/2022

Statement End Date 17/06/2023

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Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
24 Dec 2022	<i>Opening Balance</i> Interest Rate 8.870% PA			285,991.14
22 Jan 2023	INTEREST	2,154.49		288,145.63
22 Jan 2023	LOAN ACCOUNT FEE	8.00		288,153.63
23 Jan 2023	OUTWARD D/E		2,311.00	285,842.63
21 Feb 2023	INTEREST RATE CHANGE TO 9.12% PA			285,842.63
22 Feb 2023	INTEREST	2,157.29		287,999.92
22 Feb 2023	LOAN ACCOUNT FEE	8.00		288,007.92
23 Feb 2023	OUTWARD D/E		2,360.00	285,647.92
21 Mar 2023	INTEREST RATE CHANGE TO 9.37% PA			285,647.92
22 Mar 2023	INTEREST	2,002.35		287,650.27
22 Mar 2023	LOAN ACCOUNT FEE	8.00		287,658.27
23 Mar 2023	OUTWARD D/E		2,410.00	285,248.27
22 Apr 2023	INTEREST	2,270.03		287,518.30
22 Apr 2023	LOAN ACCOUNT FEE	8.00		287,526.30
23 Apr 2023	OUTWARD D/E		2,410.00	285,116.30
16 May 2023	INTEREST RATE CHANGE TO 9.62% PA			285,116.30
22 May 2023	INTEREST	2,209.46		287,325.76
22 May 2023	LOAN ACCOUNT FEE	8.00		287,333.76
23 May 2023	OUTWARD D/E		2,460.00	284,873.76
14 Jun 2023	LOAN REPAYMENT		286,883.56	2,009.80 CR
14 Jun 2023	DISCHARGE INT	1,651.80		358.00 CR
14 Jun 2023	LOAN ACCOUNT FEE	8.00		350.00 CR
14 Jun 2023	LOAN DISCHARGE FEE	350.00		0.00
17 Jun 2023	<i>Closing Balance</i>			0.00

We've simplified our Privacy Statement. It combines important details about how we collect, hold and use your personal and credit-related information into one document. For example you may receive offers for products and services provided by us or our third-party partners that we think may be of interest and value to you. This statement applies to our Australian financial products and services. Our Statement can be found at: stgeorge.com.au/privacy/privacy-statement.

From 20 February 2023, home loans with overdue amounts will not be charged default interest.



Mrs J I Watters
1 Jersey Pl
Cromer Nsw 2099

Statement Period

Start date: 31/05/2023

End date: 01/07/2023

Statement Number 1

Account Details	
Product Description: SUPER LIVEZ	
Borrower name: Wayne And Jennifer Watters Smsf	BSB & Account number: 704-997 100293493
Opening Balance: \$0.00	Interest Rate: 6.99%
Closing Balance: -\$287,521.22	

Effective	Posted	Description	Debit	Credit	Balance
	31/05/23	Opening Account Balance			\$0.00
	14/06/23	Interest Rate 6.990% P.a.			
	14/06/23	Withdrawal Chq Firstmac Assets Pty Ltd Pexa Funding Account	\$287,780.00		-\$287,780.00
	14/06/23	Withdrawal Chq Firstmac Services	\$220.00		-\$288,000.00
14/06/23	15/06/23	Credit from Pexa171498192d05 From: Pexa239662383d05 Ref: 80148772 Surplus		\$478.78	-\$287,521.22
15/06/23	15/06/23	Debit For Permanent Principal Reduction	\$478.78		-\$288,000.00
15/06/23	15/06/23	Arrears Adjustment Permanent Principal Reduction		\$478.78	-\$287,521.22
	16/06/23	Payment Altered From 1989.07 To 2031.43 Due 14jul2023			
	01/07/23	Closing Account Balance			-\$287,521.22

Transaction Search Results

From 23 Sep 2022 to 16 Oct 2023

Date	Category	Details	Debit (\$)	Credit (\$)
Oct 2023				
Oct 16	Direct Debits	Fmc 10230860I49 Cash Management Account	2,031.43	
Sep 2023				
Sep 14	Direct Debits	Fmc 10230860I49 Cash Management Account	2,031.43	
Aug 2023				
Aug 14	Direct Debits	Fmc 10230860I49 Cash Management Account	2,031.43	
Jul 2023				
Jul 14	Direct Debits	Fmc 10230860I49 Cash Management Account	2,031.43	
May 2023				
May 23	Direct Debits	St George S411068653200 Cash Management Account	2,460.00	
Apr 2023				
Apr 24	Direct Debits	St George S411068653200 Cash Management Account	2,410.00	
Mar 2023				
Mar 23	Direct Debits	St George S411068653200 Cash Management Account	2,410.00	
Feb 2023				
Feb 23	Direct Debits	St George S411068653200 Cash Management Account	2,360.00	
Jan 2023				
Jan	Direct Debits	Tal Life Limited 1656150-c6479646 Cash Management Account	3,328.27	

Payment receipt

Payment receipt number is **MBL20230601228936848**

Date and time of request: **01 June 2023 13:23 (AEST)**

Amount	\$1,276.00
From	Cash Management Account Wayne & Jennifer Watters Smsf Pty Ltd Atf Wayne & Jennifer Watters Smsf 182-512 000964295646
To	Wmw Rapidpay Legal Payme 244699 140342917014
When	Paying Thursday, 01 Jun 2023 Arriving Thursday, 01 Jun 2023 (AEST)
Description	BPAY Payment
Notes	WMW INVOICE 44096
Payment type	BPAY

Our Ref: AMB:JC:20230647

ABN: 38 164 350 556

TAX INVOICE NO. 44096

31 May 2023

Wayne and Jennifer Watters SMSF Pty Ltd
1 Jersey Place
Cromer NSW 2099

RE: Independent Legal Advice

Professional Fees

Date	Description		
12/05/2023	Commencing review of loan documents from First Mortgage Company Home Loans and drafting letter of advice pertaining to borrowers, mortgagors and guarantors.		
15/05/2023	Completing review of loan documents and letter of advice.		
16/05/2023	Client conference attending to execution of loan documents, mortgage, independent certifications and verification of identity.		
		\$1,140.00	\$114.00

Disbursements

Date	Description	Amount	GST
31/05/2023	Sundries including postage, photocopying & telephone	\$20.00	\$2.00
		\$20.00	\$2.00

Total Fees	\$1,140.00
Total Disbursements	\$20.00
Total GST	\$116.00
Balance now due and payable	\$1,276.00



CLICK TO PAY

Visit: <https://woodmarshallwilliams.rapidpay.com.au>
Ref: **140342917014**



Billers Code: **244699**
Ref: **1403 4291 7014**

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



BSB: **082146**
Account: **741939525**
Ref: **140342917014**

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

*Payments by credit cards may incur surcharge fees

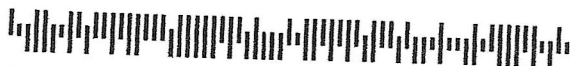


Payment receipt

Payment receipt number is **MBL20230711229805991**

Date and time of request: **11 July 2023 09:54 (AEST)**

Amount	\$354.44
From	Cash Management Account Wayne & Jennifer Watters Smsf Pty Ltd Atf Wayne & Jennifer Watters Smsf 182-512 000964295646
To	Water Rates Qld Urban Utilities. 112144 101074117000003
When	Paying Tuesday, 11 Jul 2023 Arriving Tuesday, 11 Jul 2023 (AEST)
Description	BPAY Payment
Payment type	BPAY



QUUR27_A4A01/E-5572/S-5604/I-11207/003

WATTERS BRIDGEMAN DOWN PTY LTD AC

1 JERSEY PL

CROMER NSW 2099

Property Location: 50

11 EMERALD PLACE
BRIDGEMAN DOWNS 4035

Customer reference number 10 1074 1170 0000 3

Bill number 1074 1170 27

Date issued 04/07/2023

Total due \$354.44

Current charges due date 03/08/2023

Your water usage

Water usage (kL) 33
Days charged 96

Average daily water usage (litres)

Current period 344
Same period last year 308

Account Summary Period 16/03/2023 - 19/06/2023

Your Last Account

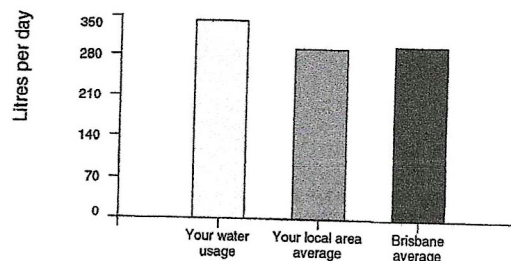
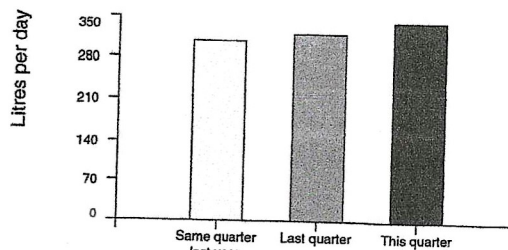
Amount Billed \$302.34
Amount Paid \$302.34CR

Your Current Account

Balance \$0.00
Current Charges \$354.44

Total Due \$354.44

If full payment is not received by the due date, a compounding interest of 8.17% per annum will accrue daily on any amount owing.



ALWAYS HERE WHEN YOU NEED US



Clean safe water every day



24/7 crews



Local contact centre



Supporting vulnerable customers



Protecting the environment for future generations

Payment options



By phone

Call 1300 123 141 to pay your account using your MasterCard or Visa card.



Mail

Tear off this slip and return with your cheque payment to Queensland Urban Utilities PO Box 963, Parramatta, NSW 2124



In person

Pay in person at Australia Post with cash, cheque, money order, debit card or any branch of the Commonwealth Bank with cash or cheque.



By Mobile - Download the free Sniiip® mobile app, create your account and scan the circular QR code over the page to pay. Sniiip payments can be used with Visa and MasterCard

Amount paid

Date paid

Receipt number

Direct debit

To arrange automatic payment from your bank account, visit www.urbanutilities.com.au/directdebit

Telephone and internet banking - BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, credit card, debit or transaction account. BPAY View® View and pay this bill using internet banking. More info: www.bpay.com.au

® Registered to BPAY Pty Ltd ABN 69 079 137 518

Internet

Pay your account online using MasterCard or Visa credit card at www.urbanutilities.com.au/creditcard. Payment by credit card will incur a 0.51% surcharge.

YOUR CHARGES for 16/03/2023 - 19/06/2023 (96 days)

QUUR27_A4A01/E-5572/S-5604/I-11208

Customer ref. no. 10 1074 1170 0000 3

Your meter readings

Serial Number	Read Date	Reading	Usage	Comment
ADD2125774	16/03/2023	63		
	20/06/2023	96	33kL	

Water Usage

State bulk water price

State Bulk Water Charge 2022/23	33kL @ \$3.301000/kL	\$108.93
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Urban Utilities distributor-retailer price

Tier 1 usage 2022/23	33kL @ \$0.863000/kL	\$28.47
Subtotal		\$137.40

Water Services

Urban Utilities water service charge

Water service charge 2022/23	96 days	\$64.12
Subtotal		\$64.12

Sewerage Services

Urban Utilities sewerage service charge

Sewerage service charge 2022/23	96 days	\$152.92
Subtotal		\$152.92

Water usage \$137.40

Water services \$64.12

Sewerage services \$152.92

Your total charges 16/03/2023 - 19/06/2023 \$354.44

Your usage was 33 kilolitres.

That's an average of 344 litres per day.

ALWAYS HERE WHEN YOU NEED US



Clean safe water every day



24/7 crews



Local contact centre



Supporting vulnerable customers



Protecting the environment for future generations

INTERPRETER SERVICE 13 14 50

当您需口译员时，请致电 13 14 50。
اتصل على الرقم 13 14 50 عندما تكون بحاجة إلى مترجم فوري.
Khi bạn cần thông ngôn, xin gọi số 13 14 50
통역사가 필요하시면 13 14 50 으로 연락하십시오
Cuando necesite un intérprete llame al 13 14 50
© Urban Utilities 2023



Pay using your smartphone
Download the Snip App and scan the code to pay now.



Tear off slip and return with your cheque payment to PO Box 963, Parramatta, NSW 2124. See reverse for payment options.



Water and Sewerage Account
In Person / Mail Payment Advice
Name: WATTERS BRIDGEMAN
DOWN PTY LTD AC



Billers Code: 112144
Ref: 10 1074 1170 0000 3



BPAY® this payment via Internet or phone banking.
BPAY View® - View and pay this bill using internet banking.
To use the QR code, use the reader within your mobile banking app.
More info: www.bpay.com.au



*4001 101074117000003



Commonwealth Bank
Commonwealth Bank of Australia
240 Queen Street, Brisbane, QLD



Credit

Date

Cash

Teller Stamp
& Initials

Cheques

Current charges due date
03/08/2023

For Credit **Urban Utilities**
Trans Code User ID

Customer Reference No.

Total Due

831

066840

101074117000003

\$

354 44

Income & Expenditure Summary

Mr Wayne Watters
PO Box N316
Grosvenor Place NSW 1220

Date 2/07/2022 to 1/07/2023

From Statement: 6 (1/07/2022)
To Statement: 17 (1/07/2023)

Watters Bridgeman Down Pty Ltd (ID: 75)

	Debit	Credit	Total
Opening Balance			\$0.00
Owner Contributions			\$359.00

Residential Properties

50/11 Emerald Place, Bridgeman Downs, Qld 4035

Property Income

Residential Rent	\$0.00	\$24,200.00	\$24,200.00
Water Rates	\$0.00	\$253.99	\$253.99
	\$0.00	\$24,453.99	\$24,453.99

(GST Total: \$0.00)

Property Expenses

Landlord Insurance	\$326.36	\$0.00	\$326.36
+ GST	\$32.64	\$0.00	\$32.64
Lawn Mowing/Gardening of Rear Courtyard	\$758.40	\$0.00	\$758.40
+ GST	\$75.84	\$0.00	\$75.84
Pest Control	\$240.00	\$0.00	\$240.00
+ GST	\$24.00	\$0.00	\$24.00
Plumbing	\$175.00	\$0.00	\$175.00
+ GST	\$17.50	\$0.00	\$17.50
Residential Management Fee	\$1,936.00	\$0.00	\$1,936.00
+ GST	\$193.60	\$0.00	\$193.60
	\$3,779.34	\$0.00	\$3,779.34

(GST Total: \$343.58)

PROPERTY BALANCE: \$20,674.65

(GST Balance: -\$343.58)

Ownership Summary

Report shows all transactions reported on statements created within reporting period.

Income & Expenditure Summary

Owner Income

	\$0.00	\$0.00	\$0.00
			(GST Total: \$0.00)

Owner Expenses

Administration Fee	\$60.00	\$0.00	\$60.00
+ GST	\$6.00	\$0.00	\$6.00
	\$66.00	\$0.00	\$66.00
			(GST Total: \$6.00)

Owner Payments

Wayne & Jennifer Watters	\$20,967.65
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\$20,967.65

CLOSING BALANCE: \$0.00