

EPITOME OF MORTGAGE

MORTGAGOR:	UPG 9 PTY LTD (ACN 602 511 526) of 137 Gilba Road, Girraween NSW 2145	
GUARANTOR (1):	BHART BHUSHAN of 1/17 Beresford Road, Greystanes NSW 2145	
GUARANTOR (2):	UNIVERSAL PROPERTY GROUP PTY LIMITED (ACN 078 297 748) of 137 Gilba Road, Girraween NSW 2145	
MORTGAGEES:	<p>Angelina Bezzina (\$625,000.00 as to 625/3800 share of the mortgage)</p> <p>Phoenix Sydney Pty Ltd (ACN 147 631 874) ATF Phoenix Int Discretionary Trust (\$600,000.00 as to 600/3800 share of the mortgage)</p> <p>Elleni Stamatakis (\$450,000.00 as to 450/3800 share of the mortgage)</p> <p>Emmanuel Stamatakis & Maria Stamatakis (\$400,000.00 as to 400/3800 share of the mortgage)</p> <p>Louis Vlahos (\$375,000.00 as to 375/3800 share of the mortgage)</p> <p>Lyn Patricia Davey (\$260,000.00 as to 260/3800 share of the mortgage)</p> <p>Paul Bezzina & Angelina Bezzina ATF Bezzina Superannuation Fund (\$207,000.00 as to 207/3800 share of the mortgage)</p> <p>Xufeng Guo (\$200,000.00 as to 200/3800 share of the mortgage)</p> <p>Raymond Michael Coyne (\$125,000.00 as to 125/3800 share of the mortgage)</p> <p>LPD Nominees Pty Ltd (ACN 601 867 029) ATF Lyn Davey Superannuation Trust (\$108,000.00 as to 108/3800 share of the mortgage)</p> <p>Elizabeth Jane Metherall (\$100,000.00 as to 100/3800 share of the mortgage)</p> <p>Enzoren Family Management Pty Ltd (ACN 638 817 295) ATF Enzoren Family Trust (\$100,000.00 as to 100/3800 share of the mortgage)</p> <p>Wenli Wang (\$100,000.00 as to 100/3800 share of the mortgage)</p> <p>Jue Wang (\$55,000.00 as to 55/3800 share of the mortgage)</p> <p>Mary Parque Pty Ltd (ACN 000 113 155) (\$50,000.00 as to 50/3800 share of the mortgage)</p> <p>Mary Parque Pty Ltd (ACN 000 113 155) ATF Mary Parque Superannuation Fund (\$25,000.00 as to 25/3800 share of the mortgage)</p> <p>Ann-Marie Avramoski (\$20,000.00 as to 20/3800 share of the mortgage)</p>	
SECURITY:	Street Address:	232 Grange Avenue, Marsden Park NSW 2765
	Folio Identifier:	7/1245610 & 9/1245610
	Local Government:	Blacktown
	Valuation:	\$6,900,000.00 "as is" per valuation of TRH Valuation Services dated 27 March 2020.

	Nature of Security:	<p>The security property is a future development site and has the following areas: Lot 7 9,032 sqm Lot 9 10,940 sqm</p> <p>The property is vacant residential land located on the northern side of Grange Avenue with Richmond Road to the north and the end of the street to the south in the midst of a previous non-urban area that has been re-zoned for medium density development.</p> <p>The property is considered to be relatively level and of an L shaped appearance with dual street frontages to Grange Avenue and Richmond Road.</p> <p>We note from enquiries of the NSW Planning Portal that Lot 7 site is Zoned "SP2 Infrastructure Local Drainage" and Lot 9 site is Zoned "R3 Medium Density Residential" and "SP2 Infrastructure Local Drainage" within State Environmental Planning Policy (Sydney Region Growth Centre) 2006".</p> <p>The property is also noted as being part flood prone area and major creek lands.</p>
	Priority:	Registered 1 st Mortgage
	Mortgage No:	
	Other Encumbrances:	
PRINCIPAL:	\$3,800,000.00	
TERM:	18 months	
COMPUTED FROM:	The 25th day of June 2020	
EXPIRY DATE:	The 25th day of December 2021	
INTEREST RATE:	14 per cent per annum (reducible to 11 per cent per annum if paid within seven (7) days of the due date) (interest monthly in arrears)	
INTEREST AMOUNT:	\$532,000.00 per annum reducible to \$418,000.00 per annum which is \$44,333.33 reducible to \$34,833.33 per month	
NEXT PAYMENT OF INTEREST DUE:	The 25th day of July 2020	
DUE DATES:	The 25th day of each and every month	
INTEREST PAYABLE:	by way of Direct Deposit in clear funds within 7 days of the due date to the Mortgagee:	

Angela Bezzina to St George Bank, BSB: 112 879, A/C: 474 802 275 for \$7,291.67 reducible to \$5,729.17.

Fedon Dovitsas to ING Bank, BSB: 923 100 A/C: 6647 8797 for \$7,000.00 reducible to \$5,500.00.

Elleni Stamatakis to Credit Union Australia, BSB: 814 282, A/C: 1014 8183 for \$5,250.00 reducible to \$4,125.00

Emmanuel & Maria Stamatakis to ANZ, BSB: 012 303, A/C: 469 544 021 780 for \$4,666.67 reducible to \$3,666.67.

Louis Vlahos to CBA, BSB: 062 333, A/C: 1004 0013 for \$4,375.00 reducible to \$3,437.50.

Lyn Patricia Davey to CBA, BSB: 062 654, A/C: 1023 6386 for \$3,033.33 reducible to \$2,383.33.

Paul Bezzina & Angela Bezzina ATF Bezzina Superannuation Fund to St George Bank, BSB: 112 879, A/C: 474 351 283 for \$2,415.00 reducible to \$1,897.50.

Xufeng Guo for \$2,333.33 reducible to \$1833.33 payable to:

1. Golden Rock Projects Pty Ltd at CBA, BSB: 062 016, A/C: 1171 3828 for \$333.33 (2% per agreement between Golden Rock and Xufeng Guo); and
2. He Liang at NAB, BSB: 084 034, A/C: 233 874 737 for \$2,000.00 (\$2,333.33 – \$333.33) reducible to \$1,500.00 (\$1,833.33 – \$333.33).

Raymond Michael Coyne to St George Bank, BSB: 112 879, A/C: 432 772 338 for \$1,458.33 reducible to \$1,145.83.

LPD Nominees Pty Ltd to CBA, BSB: 062 654, A/C 1022 7607 for \$1,260.00 reducible to \$990.00

Elizabeth Jane Metherall to Bank of Queensland, BSB: 124 063, A/C: 2249 0498 for \$1,166.67 reducible to \$916.67.

Enzoren Family Management Pty Ltd for \$1,166.67 reducible to \$916.67 payable to:

1. Golden Rock Projects Pty Ltd at CBA, BSB: 062 016, A/C: 1171 3828 for \$166.67 (2% per agreement between Golden Rock and Yueqi Group); and
2. Yan Shi at CBA, BSB: 062 692, A/C: 3069 5938 for \$1,000.00 (\$1,166.67 – \$166.67) reducible to \$750.00 (\$916.67 – \$166.67).

Wenli Wang to NAB, BSB: 083 004, A/C: 839 105 924 for \$1,166.67 reducible to \$916.67.

Jue Wang to Bank of Melbourne, BSB: 193 879, A/C: 475 736 951 for \$641.66 reducible to \$504.16.

	<p>Mary Parque Pty Ltd to NAB, BSB: 082 187, A/C: 509 517 627 for \$583.33 reducible to \$458.33.</p> <p>Mary Parque Pty Ltd ATF Mary Parque Superannuation Fund to NAB, BSB: 082 187, A/C: 744 321 253 for \$291.67 reducible to \$229.17.</p> <p>Ann-Marie Avramoski to St George Bank, BSB: 112 879, A/C: 415 114 659 for \$233.33 reducible to \$183.33.</p>
SPECIAL CONDITIONS:	The Mortgagor may discharge this Mortgage before the Expiry Date provided interest is paid to the date of discharge together with an additional month of interest upon repayment of the loan. This clause will apply regardless of whether the Mortgagee have taken steps to enforce the Mortgage or if the Mortgagee exercise their power of sale.

INSURANCE:	Insurer:	
	Policy Number:	
	Expiry date:	

This Epitome is issued to UPG 9 PTY LTD (ACN 602 511 526), Bhart Bhushan and Universal Property Group Pty Limited (ACN 078 297 748) on 23 June 2020.

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James Barton Carter (Per Yen Lun Tsai)
Nugent Wallman & Carter
Solicitor for the Mortgagee

Our Ref: JBC: CT: 43910