

23 March 2023

JSM Lending Pty Ltd (QLD - Beagle)(Jesse Stuart Moore) Attention: Jesse Moore Level 2, 194 Varsity Parade VARSITY LAKES QLD 4227

Dear Jesse,

Re: Formal Approval for Account Number - 4161235

We are pleased to advise that the loan application has been approved by Secure Funding Pty Ltd. The details of the approval/s along with the conditions that must be met are listed below:

Borrowers:	N Dennis Super Pty Ltd ACN 666 218 186 As Trustee For N Dennis Family Super Fund
Guarantors:	Nicole Sheree Dennis and N Dennis Super Property (No.1) Pty Ltd ACN 666 219 978 As Trustee For The Herschel Street Property Trust
Loan Amount:	\$200,000.00
Less Est. Total Costs:	Discharge of Existing Mortgage \$208.83 Registration Fee for BRISBANE CITY - QLD
	Registration Fee on Transfer of Land for \$2,012.95 BRISBANE CITY - QLD
	SMSF Review Fee \$695.00
Est. available funds at settlement:	\$197,083.22
Loan Term:	30 years
Interest Rate:	6.75%, Resi SuperCredit Variable P&I
Repayments:	\$1,327.19 Monthly (Includes monthly Service Fee of \$30.00)
Security:	1st registered Mortgage over
	3102/43 Herschel Street, BRISBANE CITY QLD 4000 Insurance Value: As per owners corporation

This loan has been approved subject to the following conditions:

- * Copy of Draft Transfer of Land for 3102/43 Herschel Street BRISBANE CITY QLD 4000 prior to settlement.
- * Digital ID verification to be completed by the applicant, required prior to settlement
- * Evidence of payment of the \$20,000 deposit by the SMSF for the property being purchased (via SMSF bank statement showing the withdrawal), required prior to settlement.
- * Latest statement confirming funds totalling at least \$517,000 (inclusive of any deposit paid) is held by the SMSF, required prior to settlement.

A formal Loan Agreement will be issued to the client shortly. Please contact me if you have any questions or require further assistance.

Yours sincerely,

Luke Vondrasek

Underwriter Liberty Financial Pty Ltd