

## EPITOME OF MORTGAGE

<b>Debtor</b>	SSMW Group Pty Ltd ACN 612 479 571
<b>Mortgagee</b>	One Managed Investment Funds Limited ACN 117 400 987 as custodian for Aura Funds Management Pty Ltd ACN 607 158 814 ATF Aura High Yield SME Fund as to 200/388 <sup>th</sup> share, Minani Pty Ltd ACN 086 377 497 as to 65/388 <sup>th</sup> share, Play Fund Pty Ltd ACN 148 180 983 as to 65/388 <sup>th</sup> share and Palmers Outperforming Super Fund Pty Ltd ACN 620 868 457 ATF The Palmers Superannuation Fund as to 58/388 <sup>th</sup> share
<b>Mortgagor</b>	Samuel Mark Renauf
<b>Guarantor</b>	Samuel Mark Renauf and Nicola Lesleigh Garrett
<b>Security</b>	(i) Second mortgage over 3 Warringah Road, Mosman NSW 2088, Certificate of Title Folio Identifier 10/1111038. (ii) General Security Agreement over the assets and undertakings by the Debtor. (iii) Guarantee and Indemnity by the Guarantor.
<b>Advance</b>	\$1,940,000.00
<b>Repayment Date</b>	Three (3) months from the Drawdown Date.
<b>Interest</b>	Higher Rate: 18.95% per annum Lower Rate: 11.95% per annum  Capitalisation of Interest: In the event of the failure by the Debtor to make a payment of interest on any date which an interest payment is due or repay the Secured Money by the Repayment Date the Mortgagee may at its discretion at such time, or at any time thereafter whilst an interest payment or Secured Money remain outstanding incorporate the amount of any outstanding interest either in full or in part into the Secured Money which shall in turn bear interest from time to time.
<b>Drawdown Date</b>	The date the Advance is advanced to the Debtor.
<b>Interest Payment Dates</b>	\$76,581.50 being three (3) months Retained Interest and Line Fee payable on the Drawdown Date, to be retained and applied by the Mortgagee to payments due (at the applicable interest rate).
<b>Payable to</b>	Bank: St George Account Name: Interim Finance Corporation Ltd BSB: 112-879 Account Number: 4416-04150 Reference: SSM96-S01
<b>Early Repayment</b>	Refer to Clause 4 of the Mortgage.
<b>Assessment Fee</b>	\$21,340.00 payable on the Drawdown Date
<b>Line Fee</b>	0.32% per month
<b>Special Conditions</b>	Conditions contained in NSW Memorandum AK698935.