

## EPITOME OF MORTGAGE

<b>Debtor</b>	Kim Hock Chew
<b>Mortgagee</b>	Palmers Outperforming Super Fund Pty Ltd ACN 620 868 457 ATF The Palmers Superannuation Fund
<b>Mortgagor</b>	Kim Hock Chew
<b>Guarantor</b>	Not applicable
<b>Security</b>	First Mortgage over Unit 567 and Car Space, 317 Castlereagh Street, Haymarket NSW 2000, Certificate of Title Folio Identifier 567/SP61369.
<b>Advance</b>	\$108,500.00
<b>Repayment Date</b>	Twelve (12) months from the Drawdown Date.
<b>Interest</b>	Higher Rate: 12.95% per annum Lower Rate: 7.95% 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>	First payment to be made on the Drawdown Date, on account of the period from the Drawdown Date to the 14 <sup>th</sup> day of the next month, plus 6 months' interest. Amount to be calculated on the Drawdown Date.  Then, \$811.03 payable monthly in advance on the 15 <sup>th</sup> day of each subsequent month (if the Lower Rate applies).
<b>Payable to</b>	Bank: St George Account Name: Interim Finance Corporation Pty Ltd BSB: 112-879 Account Number: 4416-04150 Reference: CHE94-F02
<b>Early Repayment</b>	Refer to Clause 4 of the Mortgage.
<b>Assessment Fee</b>	\$1,193.50 payable on the Drawdown Date
<b>Line Fee</b>	0.085% per month
<b>Special Conditions</b>	Conditions contained in NSW Memorandum AK698935.