

## EPITOME OF MORTGAGE

<b>Debtor</b>	Inzone Super Pty Ltd ACN 650 810 772 IIOR & ATF the Inzone Super Fund ABN 53 108 315 293
<b>Mortgagee</b>	Palmer's Outperforming Super Fund Pty Ltd ACN 620 868 457 ATF The Palmer's Superannuation Fund as to 50/81 share and Careebong Investments Pty Ltd ACN 632 586 380 as to 31/81 share
<b>Mortgagor</b>	(a) Inzone Property Pty Ltd ACN 650 823 804 IIOR & ATF the Inzone Property Trust; and (b) Yoga Detox Pty Ltd ACN 645 876 964
<b>Guarantor</b>	(a) Amanda Lynette Weir; (b) Inzone Property Pty Ltd ACN 650 823 804 IIOR & ATF the Inzone Property Trust; and (c) Yoga Detox Pty Ltd ACN 645 876 964
<b>Security</b>	(a) First mortgage over Unit 10, 4 Fremantle Street, Burleigh Heads QLD 4215, Title Reference 50013030. (b) Second mortgage over 28 Mapleton Circuit, Varsity Lakes QLD 4227, Title Reference 50396980. (c) General Security Deed over the assets and undertakings by each corporate Transaction Party. (d) Guarantee and Indemnity by the Guarantor.
<b>Advance</b>	\$405,000.00
<b>Repayment Date</b>	Twelve (12) months from the Drawdown Date.
<b>Interest</b>	Higher Rate: 13.95% per annum Lower Rate: 8.95% 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>	\$36,247.80 being twelve (12) 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: INZ63-F01
<b>Early Repayment</b>	Refer to Clause 4 of the Mortgage.
<b>Assessment Fee</b>	\$4,455.00 payable on the Drawdown Date
<b>Line Fee</b>	0.00% per month
<b>Special Conditions</b>	Conditions contained in QLD Standard Terms 717456659.