

Audit Work Papers - Lead Schedule

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
A	Financial Statements Review					_____	_____
	INCOME						
B	Member Receipts	311,550.44	-	311,550.44	-	_____	_____
C	Investment Income	13,959.85	-	13,959.85	-	_____	_____
C1	Interest	1,873.83	-	1,873.83	-	_____	_____
C2	Other Rental Related Income	86.02	-	86.02	-	_____	_____
C3	Rent	12,000.00	-	12,000.00	-	_____	_____
	EXPENSE						
D	Other Expenses	6,442.99	-	6,442.99	-	_____	_____
E	Investment Losses	10,730.55	-	10,730.55	-	_____	_____
E1	Decrease in Market Value	10,730.55	-	10,730.55	-	_____	_____
	INCOME TAX						
F	Income Tax Expense	3,061.00	-	3,061.00	-	_____	_____
	PROFIT & LOSS CLEARING ACCOUNT						
G	Profit & Loss Clearing Account	305,275.75	-	305,275.75	-	_____	_____
	ASSETS						
H	Investments	258,000.00	-	258,000.00	-	_____	_____
H1	Direct Property	258,000.00	-	258,000.00	-	_____	_____
I	Other Assets	126,143.75	-	126,143.75	-	_____	_____
I1	Cash At Bank	121,008.43	-	121,008.43	-	_____	_____

Fund: DECO Superannuation Fund
 Balance Date: 30 June 2019

Prepared By:
 Prepared Date: / /

Reviewed By:
 Reviewed Date: / /

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
I2	Sundry Assets	4,062.32	-	4,062.32	-	_____	_____
I3	Deferred Tax Assets	1,073.00	-	1,073.00	-	_____	_____
LIABILITIES							
J	Borrowings	74,734.00	-	74,734.00	-	_____	_____
K	Income Tax Payable	4,134.00	-	4,134.00	-	_____	_____
MEMBER ENTITLEMENTS							
L	Member Entitlement Accounts	305,275.75	-	305,275.75	-	_____	_____

Fund: DECO Superannuation Fund

Balance Date: 30 June 2019

Prepared By:

Prepared Date: / /

Reviewed By:

Reviewed Date: / /

Audit Work Papers**Member Receipts****Income Accounts**

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
B	Member Receipts	311,550.44	-	311,550.44	-		
B1	Rollovers In	293,502.06	-	293,502.06	-		
	Mr Donald Wardrop	110,000.00	-	110,000.00	-		
	Mrs Marie Wardrop	183,502.06	-	183,502.06	-		
B2	Contributions	18,048.38	-	18,048.38	-		
	Employer						
	Mr Donald Wardrop	8,961.90	-	8,961.90	-		
	Mrs Marie Wardrop	9,081.48	-	9,081.48	-		
	Member						
	Personal Non-Concessional						
	Mr Donald Wardrop	5.00	-	5.00	-		

Fund: DECO Superannuation Fund

Balance Date: 30 June 2019

Prepared By:

Prepared Date: / /

Reviewed By:

Reviewed Date: / /

Audit Work Papers**Interest****Income Accounts**

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
C1	Interest	1,873.83	-	1,873.83	-	_____	_____
	Cash At Bank						
	St George Complete Freedom Offset '8031	12.06	-	12.06	-	_____	_____
	St George DIY Super Saver '9216	1,861.77	-	1,861.77	-	_____	_____
C2	Other Rental Related Income	86.02	-	86.02	-	_____	_____
	Direct Property						
	16 Ironbark Road, Muswellbrook (1013/DP262815)	86.02	-	86.02	-	_____	_____

Fund: DECO Superannuation Fund

Balance Date: 30 June 2019

Prepared By:

Prepared Date: / /

Reviewed By:

Reviewed Date: / /

Audit Work Papers

Rent

Income Accounts

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
C3	Rent	12,000.00	-	12,000.00	-	_____	_____
	Direct Property						
	16 Ironbark Road, Muswellbrook (1013/DP262815)	12,000.00	-	12,000.00	-	_____	_____

Fund: DECO Superannuation Fund
Balance Date: 30 June 2019

Prepared By:
Prepared Date: / /

Reviewed By:
Reviewed Date: / /

Audit Work Papers

Other Expenses

Expense Accounts

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
D	Other Expenses	6,442.99	-	6,442.99	-		
D1	Accountancy Fee	121.00	-	121.00	-		
D2	Bank Fees	160.00	-	160.00	-		
	Cash At Bank						
	St George Complete Freedom Offset '8031	10.00	-	10.00	-		
	Limited Recourse Borrowing Arrangement						
	St George Home Loan '8000	150.00	-	150.00	-		
D3	Borrowing Costs	766.48	-	766.48	-		
D4	Establishment Fee	2,000.00	-	2,000.00	-		
D5	Property Expenses	3,342.51	-	3,342.51	-		
	Agents Management Fee						
	Direct Property						
	16 Ironbark Road, Muswellbrook (1013/DP262815)	950.62	-	950.62	-		
	Council Rates						
	Direct Property						
	16 Ironbark Road, Muswellbrook (1013/DP262815)	1,533.06	-	1,533.06	-		
	Insurance Premium						
	Direct Property						
	16 Ironbark Road, Muswellbrook (1013/DP262815)	688.17	-	688.17	-		
	Stationery Phone and Postage						
	Direct Property						
	16 Ironbark Road, Muswellbrook (1013/DP262815)	100.00	-	100.00	-		
	Water Rates						
	Direct Property						
	16 Ironbark Road, Muswellbrook (1013/DP262815)	70.66	-	70.66	-		
D6	Regulatory Fees	53.00	-	53.00	-		

Fund: DECO Superannuation Fund

Balance Date: 30 June 2019

Prepared By:

Prepared Date: / /

Reviewed By:

Reviewed Date: / /

Audit Work Papers

Decrease in Market Value

Expense Accounts

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
E1	Decrease in Market Value	10,730.55	-	10,730.55	-	_____	_____
	Direct Property						
	16 Ironbark Road, Muswellbrook (1013/DP262815)	10,730.55	-	10,730.55	-	_____	_____

Fund: DECO Superannuation Fund

Balance Date: 30 June 2019

Prepared By:

Prepared Date: / /

Reviewed By:

Reviewed Date: / /

Audit Work Papers

Income Tax Expense

Income Tax Accounts

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
F	Income Tax Expense	3,061.00	-	3,061.00	-	_____	_____
F1	Income Tax Expense	3,061.00	-	3,061.00	-	_____	_____

Fund: DECO Superannuation Fund

Balance Date: 30 June 2019

Prepared By:

Prepared Date: / /

Reviewed By:

Reviewed Date: / /

Audit Work Papers

Profit & Loss Clearing Account

Profit & Loss Clearing Account Accounts

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
G	Profit & Loss Clearing Account	305,275.75	-	305,275.75	-	_____	_____

Fund: DECO Superannuation Fund

Balance Date: 30 June 2019

Prepared By:

Prepared Date: / /

Reviewed By:

Reviewed Date: / /

Audit Work Papers

Direct Property

Assets Accounts

Ref	Description	Quantity	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
H1	Direct Property		258,000.00	-	258,000.00	-		
	16 Ironbark Road, Muswellbrook (1013/DP262815)	1.0000	258,000.00	-	258,000.00	-		

Fund: DECO Superannuation Fund

Balance Date: 30 June 2019

Prepared By:

Prepared Date: / /

Reviewed By:

Reviewed Date: / /

Audit Work Papers

Cash At Bank

Assets Accounts

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
I1	Cash At Bank	121,008.43	-	121,008.43	-	_____	_____
	St George Complete Freedom Offset '8031	75,907.02	-	75,907.02	-	_____	_____
	St George DIY Super Saver '9216	45,101.41	-	45,101.41	-	_____	_____

Fund: DECO Superannuation Fund

Balance Date: 30 June 2019

Prepared By:

Prepared Date: / /

Reviewed By:

Reviewed Date: / /

Audit Work Papers

Sundry Assets

Assets Accounts

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
12	Sundry Assets	4,062.32	-	4,062.32	-	_____	_____
	Borrowing Costs	4,062.32	-	4,062.32	-	_____	_____

Fund: DECO Superannuation Fund

Balance Date: 30 June 2019

Prepared By:

Prepared Date: / /

Reviewed By:

Reviewed Date: / /

Audit Work Papers

Deferred Tax Assets

Assets Accounts

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
I3	Deferred Tax Assets	1,073.00	-	1,073.00	-	_____	_____
	Unrealised Gains/Losses	1,073.00	-	1,073.00	-	_____	_____

Fund: DECO Superannuation Fund

Balance Date: 30 June 2019

Prepared By:

Prepared Date: / /

Reviewed By:

Reviewed Date: / /

Audit Work Papers**Borrowings****Liabilities Accounts**

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
J	Borrowings	74,734.00	-	74,734.00	-	_____	_____
J1	Limited Recourse Borrowing Arrangement	74,734.00	-	74,734.00	-	_____	_____
	St George Home Loan '8000	74,734.00	-	74,734.00	-	_____	_____

Fund: DECO Superannuation Fund

Balance Date: 30 June 2019

Prepared By:

Prepared Date: / /

Reviewed By:

Reviewed Date: / /

Audit Work Papers

Income Tax Payable

Liabilities Accounts

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
K	Income Tax Payable	4,134.00	-	4,134.00	-	_____	_____
K1	Provision for Income Tax	4,134.00	-	4,134.00	-	_____	_____

Fund: DECO Superannuation Fund

Prepared By:

Reviewed By:

Balance Date: 30 June 2019

Prepared Date: / /

Reviewed Date: / /

Audit Work Papers**Member Entitlement Accounts****Member Entitlements Accounts**

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
L	Member Entitlement Accounts	305,275.75	-	305,275.75	-		
L1	Mr Donald Wardrop	116,301.99	-	116,301.99	-		
	Accumulation	116,301.99	-	116,301.99	-		
L2	Mrs Marie Wardrop	188,973.76	-	188,973.76	-		
	Accumulation	188,973.76	-	188,973.76	-		

DECO SF

Trial Balance

As At 30 Jun 2019

Income	Debit	As at 30 Jun 2019 Credit	Quantity
Member Receipts			
Rollovers In			
Mr Donald Wardrop		\$ 110,000.00	
Mrs Marie Wardrop		\$ 183,502.06	
Total Rollovers In		\$ 293,502.06	
Contributions			
Employer			
Mr Donald Wardrop		\$ 8,961.90	
Mrs Marie Wardrop		\$ 9,081.48	
Total Employer		\$ 18,043.38	
Member			
Personal Non-Concessional			
Mr Donald Wardrop		\$ 5.00	
Total Personal Non-Concessional		\$ 5.00	
Total Member		\$ 5.00	
Total Contributions		\$ 18,048.38	
Total Member Receipts		\$ 311,550.44	
Investment Income			
Interest			
Cash At Bank			
St George Complete Freedom Offset '8031		\$ 12.06	
St George DIY Super Saver '9216		\$ 1,861.77	
Total Cash At Bank		\$ 1,873.83	
Total Interest		\$ 1,873.83	
Other Rental Related Income			
Direct Property			
16 Ironbark Road, Muswellbrook (1013/DP262815)		\$ 86.02	
Total Direct Property		\$ 86.02	
Total Other Rental Related Income		\$ 86.02	
Rent			
Direct Property			
16 Ironbark Road, Muswellbrook (1013/DP262815)		\$ 12,000.00	
Total Direct Property		\$ 12,000.00	
Total Rent		\$ 12,000.00	
Total Investment Income		\$ 13,959.85	
Total Income		\$ 325,510.29	

Expenses

Other Expenses

Accountancy Fee	\$ 121.00
Bank Fees	
Cash At Bank	
St George Complete Freedom Offset '8031	\$ 10.00
Total Cash At Bank	\$ 10.00
Limited Recourse Borrowing Arrangement	
St George Home Loan '8000	\$ 150.00
Total Limited Recourse Borrowing Arrangement	\$ 150.00
Total Bank Fees	\$ 160.00

Borrowing Costs	\$	766.48
-----------------	----	--------

Establishment Fee	\$	2,000.00
-------------------	----	----------

Property Expenses

Agents Management Fee

Direct Property

16 Ironbark Road, Muswellbrook (1013/DP262815)	\$	950.62
--	----	--------

Total Direct Property	\$	950.62
-----------------------	----	--------

Total Agents Management Fee	\$	950.62
-----------------------------	----	--------

Council Rates

Direct Property

16 Ironbark Road, Muswellbrook (1013/DP262815)	\$	1,533.06
--	----	----------

Total Direct Property	\$	1,533.06
-----------------------	----	----------

Total Council Rates	\$	1,533.06
---------------------	----	----------

Insurance Premium

Direct Property

16 Ironbark Road, Muswellbrook (1013/DP262815)	\$	688.17
--	----	--------

Total Direct Property	\$	688.17
-----------------------	----	--------

Total Insurance Premium	\$	688.17
-------------------------	----	--------

Stationery Phone and Postage

Direct Property

16 Ironbark Road, Muswellbrook (1013/DP262815)	\$	100.00
--	----	--------

Total Direct Property	\$	100.00
-----------------------	----	--------

Total Stationery Phone and Postage	\$	100.00
------------------------------------	----	--------

Water Rates

Direct Property

16 Ironbark Road, Muswellbrook (1013/DP262815)	\$	70.66
--	----	-------

Total Direct Property	\$	70.66
-----------------------	----	-------

Total Water Rates	\$	70.66
-------------------	----	-------

Total Property Expenses	\$	3,342.51
-------------------------	----	----------

Regulatory Fees	\$	53.00
-----------------	----	-------

Total Other Expenses	\$	6,442.99
----------------------	----	----------

Investment Losses

Decrease in Market Value

Direct Property

16 Ironbark Road, Muswellbrook (1013/DP262815)	\$	10,730.55
--	----	-----------

Total Direct Property	\$	10,730.55
-----------------------	----	-----------

Total Decrease in Market Value	\$	10,730.55
--------------------------------	----	-----------

Total Investment Losses	\$	10,730.55
-------------------------	----	-----------

Total Expenses	\$	17,173.54
----------------	----	-----------

Income Tax

Income Tax Expense

Income Tax Expense	\$	3,061.00
--------------------	----	----------

Total Income Tax Expense	\$	3,061.00
--------------------------	----	----------

Total Income Tax	\$	3,061.00
------------------	----	----------

Profit & Loss Clearing Account

Total Profit & Loss Clearing Account	\$	305,275.75
--------------------------------------	----	------------

Assets

Investments

Direct Property

16 Ironbark Road, Muswellbrook (1013/DP262815)	\$	258,000.00	1
Total Direct Property	\$	258,000.00	
Total Investments	\$	258,000.00	
Other Assets			
Cash At Bank			
St George Complete Freedom Offset '8031	\$	75,907.02	
St George DIY Super Saver '9216	\$	45,101.41	
Total Cash At Bank	\$	121,008.43	
Sundry Assets			
Borrowing Costs	\$	4,062.32	
Total Sundry Assets	\$	4,062.32	
Deferred Tax Assets			
Unrealised Gains/Losses	\$	1,073.00	
Total Deferred Tax Assets	\$	1,073.00	
Total Other Assets	\$	126,143.75	
Total Assets	\$	384,143.75	

Liabilities**Borrowings****Limited Recourse Borrowing Arrangement**

St George Home Loan '8000	\$	74,734.00
---------------------------	----	-----------

Total Limited Recourse Borrowing Arrangement	\$	74,734.00
--	----	-----------

Total Borrowings	\$	74,734.00
------------------	----	-----------

Income Tax Payable

Provision for Income Tax	\$	4,134.00
--------------------------	----	----------

Total Income Tax Payable	\$	4,134.00
--------------------------	----	----------

Total Liabilities	\$	78,868.00
-------------------	----	-----------

Member Entitlements**Member Entitlement Accounts****Mr Donald Wardrop**

Accumulation	\$	116,301.99
--------------	----	------------

Total Mr Donald Wardrop	\$	116,301.99
-------------------------	----	------------

Mrs Marie Wardrop

Accumulation	\$	188,973.76
--------------	----	------------

Total Mrs Marie Wardrop	\$	188,973.76
-------------------------	----	------------

Total Member Entitlement Accounts	\$	305,275.75
-----------------------------------	----	------------

Total Member Entitlements	\$	305,275.75
---------------------------	----	------------

Net Total	\$	404,378.29	\$	404,378.29
------------------	----	------------	----	------------

DECO Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2018 to 30 June 2019

Date	Description	Quantity	Debits	Credits	Balance
Income					
Member Receipts					
Rollovers In					
Mr Donald Wardrop					
01/07/2018	Opening Balance				0.00
18/07/2018	Rollover from First State Superannuation Scheme			110,000.00	110,000.00 CR
30/06/2019	Closing Balance				110,000.00 CR
Mrs Marie Wardrop					
01/07/2018	Opening Balance				0.00
03/07/2018	Rollover from IAG & NRMA Superannuation Plan			183,502.06	183,502.06 CR
30/06/2019	Closing Balance				183,502.06 CR
Contributions - Employer					
Mr Donald Wardrop					
01/07/2018	Opening Balance				0.00
02/07/2018	QUICKSUPER			394.58	394.58 CR
17/07/2018	QUICKSUPER			343.26	737.84 CR
31/07/2018	Employer Contribution: SYDNEY TRAINS			310.29	1,048.13 CR
15/08/2018	Employer Contribution: SYDNEY TRAINS			343.14	1,391.27 CR
28/08/2018	Employer Contribution: SYDNEY TRAINS			360.71	1,751.98 CR
11/09/2018	Employer Contribution: SYDNEY TRAINS			386.59	2,138.57 CR
25/09/2018	Employer Contribution: SYDNEY TRAINS			313.66	2,452.23 CR
09/10/2018	Employer Contribution: SYDNEY TRAINS			351.45	2,803.68 CR
23/10/2018	Employer Contribution: SYDNEY TRAINS			395.11	3,198.79 CR
06/11/2018	Employer Contribution: SYDNEY TRAINS			330.09	3,528.88 CR
20/11/2018	Employer Contribution: SYDNEY TRAINS			248.81	3,777.69 CR
04/12/2018	Employer Contribution: SYDNEY TRAINS			296.27	4,073.96 CR
18/12/2018	Employer Contribution: SYDNEY TRAINS			360.21	4,434.17 CR
08/01/2019	Employer Contribution: SYDNEY TRAINS			389.30	4,823.47 CR
14/01/2019	Employer Contribution: SYDNEY TRAINS			466.57	5,290.04 CR
29/01/2019	Employer Contribution: SYDNEY TRAINS			322.77	5,612.81 CR
14/02/2019	Employer Contribution: SYDNEY TRAINS			407.68	6,020.49 CR
27/02/2019	Employer Contribution: SYDNEY TRAINS			248.81	6,269.30 CR
12/03/2019	Employer Contribution: SYDNEY TRAINS			265.06	6,534.36 CR
26/03/2019	Employer Contribution: SYDNEY TRAINS			318.81	6,853.17 CR
09/04/2019	Employer Contribution: SYDNEY TRAINS			347.57	7,200.74 CR
24/04/2019	Employer Contribution: SYDNEY TRAINS			288.69	7,489.43 CR
07/05/2019	Employer Contribution: SYDNEY TRAINS			481.69	7,971.12 CR
22/05/2019	Employer Contribution: SYDNEY TRAINS			315.11	8,286.23 CR
04/06/2019	Employer Contribution: SYDNEY TRAINS			356.48	8,642.71 CR
18/06/2019	Employer Contribution: SYDNEY TRAINS			319.19	8,961.90 CR
30/06/2019	Closing Balance				8,961.90 CR
Mrs Marie Wardrop					
01/07/2018	Opening Balance				0.00
28/08/2018	Employer Contribution: IAG			766.10	766.10 CR
24/09/2018	Employer Contribution: IAG			1,338.27	2,104.37 CR
04/12/2018	Employer Contribution: IAG			1,198.05	3,302.42 CR
28/12/2018	Employer Contribution: IAG			825.58	4,128.00 CR
30/01/2019	Employer Contribution: IAG			825.58	4,953.58 CR
26/02/2019	Employer Contribution: IAG			825.58	5,779.16 CR
27/03/2019	Employer Contribution: IAG			825.58	6,604.74 CR
23/04/2019	Employer Contribution: IAG			825.58	7,430.32 CR
04/06/2019	Employer Contribution: IAG			1,238.37	8,668.69 CR
18/06/2019	Employer Contribution: IAG			412.79	9,081.48 CR
30/06/2019	Closing Balance				9,081.48 CR

DECO Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2018 to 30 June 2019

Date	Description	Quantity	Debits	Credits	Balance
Income					
Contributions - Member - Personal Non-Concessional					
Mr Donald Wardrop					
01/07/2018	Opening Balance				0.00
01/07/2018	CASH DEPOSIT			5.00	5.00 CR
30/06/2019	Closing Balance				5.00 CR
Investment Income					
Interest - Cash At Bank					
St George Complete Freedom Offset '8031					
01/07/2018	Opening Balance				0.00
31/07/2018	CREDIT INTEREST			0.01	0.01 CR
14/09/2018	CREDIT INTEREST			12.05	12.06 CR
30/06/2019	Closing Balance				12.06 CR
St George DIY Super Saver '9216					
01/07/2018	Opening Balance				0.00
31/07/2018	CAMPAIGN INTEREST			232.73	232.73 CR
31/07/2018	CREDIT INTEREST			139.64	372.37 CR
31/08/2018	CAMPAIGN INTEREST			292.61	664.98 CR
31/08/2018	CREDIT INTEREST			175.56	840.54 CR
29/09/2018	CAMPAIGN INTEREST			63.69	904.23 CR
29/09/2018	CREDIT INTEREST			38.21	942.44 CR
13/10/2018	CAMPAIGN INTEREST			10.02	952.46 CR
23/10/2018	CAMPAIGN INTEREST			785.22	1,737.68 CR
31/10/2018	CREDIT INTEREST			13.36	1,751.04 CR
30/11/2018	CREDIT INTEREST			10.14	1,761.18 CR
31/12/2018	CREDIT INTEREST			11.79	1,772.97 CR
31/01/2019	CREDIT INTEREST			12.81	1,785.78 CR
28/02/2019	CREDIT INTEREST			12.09	1,797.87 CR
30/03/2019	CREDIT INTEREST			14.47	1,812.34 CR
30/04/2019	CREDIT INTEREST			16.18	1,828.52 CR
31/05/2019	CREDIT INTEREST			17.46	1,845.98 CR
29/06/2019	CREDIT INTEREST			15.79	1,861.77 CR
30/06/2019	Closing Balance				1,861.77 CR
Other Rental Related Income - Direct Property					
16 Ironbark Road, Muswellbrook (1013/DP262815)					
01/07/2018	Opening Balance				0.00
30/06/2019	2019 Annual Rental Statement			86.02	86.02 CR
30/06/2019	Closing Balance				86.02 CR
Rent - Direct Property					
16 Ironbark Road, Muswellbrook (1013/DP262815)					
01/07/2018	Opening Balance				0.00
28/09/2018	Raine & Horne Mus			543.80	543.80 CR
31/10/2018	Raine & Horne Mus			1,097.60	1,641.40 CR
30/11/2018	Raine & Horne Mus			1,097.60	2,739.00 CR
21/12/2018	Raine & Horne Mus			1,097.60	3,836.60 CR
31/01/2019	Raine & Horne Mus RENT PAYMENT			1,097.60	4,934.20 CR
28/02/2019	Raine & Horne Mu RENT PAYMENT			1,097.60	6,031.80 CR
29/03/2019	Raine & Horne Mu RENT PAYMENT			1,730.80	7,762.60 CR
30/04/2019	Raine & Horne Mu RENT PAYMENT			1,097.60	8,860.20 CR
31/05/2019	Raine & Horne Mu RENT PAYMENT			1,097.60	9,957.80 CR
28/06/2019	Raine & Horne Mu Rent Payment			1,077.60	11,035.40 CR
30/06/2019	Rent			964.60	12,000.00 CR
30/06/2019	Closing Balance				12,000.00 CR

DECO Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2018 to 30 June 2019

Date	Description	Quantity	Debits	Credits	Balance
Expenses					
Other Expenses					
Accountancy Fee					
01/07/2018	Opening Balance				0.00
18/04/2019	BPC Accounting invoice 502539		121.00		121.00 DR
30/06/2019	Closing Balance				121.00 DR
Bank Fees - Cash At Bank					
St George Complete Freedom Offset '8031					
01/07/2018	Opening Balance				0.00
02/08/2018	BANK CHEQUE FEE		10.00		10.00 DR
30/06/2019	Closing Balance				10.00 DR
Bank Fees - Limited Recourse Borrowing Arrangement					
St George Home Loan '8000					
01/07/2018	Opening Balance				0.00
13/10/2018	ADMIN FEE		12.00		12.00 DR
13/10/2018	FULL OFFSET SERVICE FEE		5.00		17.00 DR
13/11/2018	ADMIN FEE		12.00		29.00 DR
13/11/2018	FULL OFFSET SERVICE FEE		5.00		34.00 DR
13/12/2018	ADMIN FEE		12.00		46.00 DR
13/12/2018	FULL OFFSET SERVICE FEE		5.00		51.00 DR
13/01/2019	ADMIN FEE		12.00		63.00 DR
13/01/2019	FULL OFFSET SERVICE FEE		5.00		68.00 DR
17/01/2019	BACKDATE 18/01/2019 SETTLEMENT FEE		2.00		70.00 DR
13/02/2019	ADMIN FEE		12.00		82.00 DR
13/02/2019	FULL OFFSET SERVICE FEE		5.00		87.00 DR
13/03/2019	ADMIN FEE		12.00		99.00 DR
13/03/2019	FULL OFFSET SERVICE FEE		5.00		104.00 DR
13/04/2019	ADMIN FEE		12.00		116.00 DR
13/04/2019	FULL OFFSET SERVICE FEE		5.00		121.00 DR
13/05/2019	ADMIN FEE		12.00		133.00 DR
13/05/2019	FULL OFFSET SERVICE FEE		5.00		138.00 DR
13/06/2019	ADMIN FEE		12.00		150.00 DR
30/06/2019	Closing Balance				150.00 DR
Borrowing Costs					
01/07/2018	Opening Balance				0.00
30/06/2019	Amortisation		766.48		766.48 DR
30/06/2019	Closing Balance				766.48 DR
Establishment Fee					
01/07/2018	Opening Balance				0.00
05/07/2018	BPC Accounting invoice 501597		2,000.00		2,000.00 DR
30/06/2019	Closing Balance				2,000.00 DR
Property Expenses - Agents Management Fee - Direct Property					
16 Ironbark Road, Muswellbrook (1013/DP262815)					
01/07/2018	Opening Balance				0.00
30/06/2019	End of Financial Year Summary Fee		18.18		18.18 DR
30/06/2019	End of Financial Year Summary Fee - GST		1.82		20.00 DR
30/06/2019	Management Fees		846.02		866.02 DR
30/06/2019	Management Fees - GST		84.60		950.62 DR
30/06/2019	Closing Balance				950.62 DR

DECO Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2018 to 30 June 2019

Date	Description	Quantity	Debits	Credits	Balance
Expenses					
Property Expenses - Council Rates - Direct Property					
16 Ironbark Road, Muswellbrook (1013/DP262815)					
01/07/2018	Opening Balance				0.00
14/09/2018	Rate & Water Rate Adjustment		84.06		84.06 DR
09/11/2018	TFR WDL BPAY TO MUSWELLBROOK COUNCIL		483.00		567.06 DR
07/02/2019	TFR WDL BPAY TO MUSWELLBROOK COUNCIL		483.00		1,050.06 DR
06/05/2019	TFR WDL BPAY TO MUSWELLBROOK COUNCIL		483.00		1,533.06 DR
30/06/2019	Closing Balance				1,533.06 DR
Property Expenses - Insurance Premium - Direct Property					
16 Ironbark Road, Muswellbrook (1013/DP262815)					
01/07/2018	Opening Balance				0.00
14/09/2018	TFR WDL BPAY TO INSURANCE AUST LTD		688.17		688.17 DR
30/06/2019	Closing Balance				688.17 DR
Property Expenses - Stationery Phone and Postage - Direct Property					
16 Ironbark Road, Muswellbrook (1013/DP262815)					
01/07/2018	Opening Balance				0.00
30/06/2019	Postage		90.90		90.90 DR
30/06/2019	Postage - GST		9.10		100.00 DR
30/06/2019	Closing Balance				100.00 DR
Property Expenses - Water Rates - Direct Property					
16 Ironbark Road, Muswellbrook (1013/DP262815)					
01/07/2018	Opening Balance				0.00
18/02/2019	TFR WDL BPAY TO MUSWELLBROOK WATER		70.66		70.66 DR
30/06/2019	Closing Balance				70.66 DR
Regulatory Fees					
01/07/2018	Opening Balance				0.00
18/04/2019	TFR WDL BPAY TO ASIC		53.00		53.00 DR
30/06/2019	Closing Balance				53.00 DR
Investment Losses					
Decrease in Market Value - Direct Property					
16 Ironbark Road, Muswellbrook (1013/DP262815)					
01/07/2018	Opening Balance				0.00
30/06/2019	Market Value Adjustment		10,730.55		10,730.55 DR
30/06/2019	Closing Balance				10,730.55 DR
Income Tax					
Income Tax Expense					
Income Tax Expense					
01/07/2018	Opening Balance				0.00
30/06/2019	Change in provision for deferred tax			1,073.00	1,073.00 CR
30/06/2019	Fund Income Tax		4,134.00		3,061.00 DR
30/06/2019	Closing Balance				3,061.00 DR
Assets					
Investments - 16 Ironbark Road, Muswellbrook (1013/DP262815)					
01/07/2018	Opening Balance				0.00
16/07/2018	INTERNET WITHDRAWAL Pest & building inspect		580.80		580.80 DR
03/08/2018	Property Purchase	1.00000	258,000.00		258,580.80 DR
03/08/2018	Stamp Duty on Purchase		7,540.00		266,120.80 DR
14/09/2018	Adjustment to settlement			150.51	265,970.29 DR
14/09/2018	Legal Fees - Nash Allen Williams & Wotton		2,760.26		268,730.55 DR
30/06/2019	Market Value Adjustment			10,730.55	258,000.00 DR
30/06/2019	Closing Balance	1.00000			258,000.00 DR

DECO Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2018 to 30 June 2019

Date	Description	Quantity	Debits	Credits	Balance
Assets					
Cash At Bank - St George Complete Freedom Offset '8031					
01/07/2018	Opening Balance				0.00
05/07/2018	INTERNET DEPOSIT Invoice 501597		2,000.00		2,000.00 DR
05/07/2018	INTERNET WITHDRAWAL Inv 501597			2,000.00	0.00 CR
16/07/2018	INTERNET DEPOSIT Pest & building inspect		580.80		580.80 DR
16/07/2018	INTERNET WITHDRAWAL Pest & building inspect			580.80	0.00 CR
25/07/2018	INTERNET DEPOSIT BPC Accounting 501708		1,650.00		1,650.00 DR
25/07/2018	INTERNET WITHDRAWAL DECO011			1,650.00	0.00 CR
31/07/2018	CREDIT INTEREST		0.01		0.01 DR
31/07/2018	INTERNET DEPOSIT FROM 0000414869216		8,185.00		8,185.01 DR
31/07/2018	INTERNET WITHDRAWAL 16 Ironbark Muswellbrook			645.00	7,540.01 DR
31/07/2018	INTERNET WITHDRAWAL 27606 Deco property			5,000.00	2,540.01 DR
01/08/2018	INTERNET WITHDRAWAL 27606 Deco property			2,540.00	0.01 DR
02/08/2018	BANK CHEQUE FEE			10.00	9.99 CR
02/08/2018	BANK CHEQUE WDL			510.00	519.99 CR
02/08/2018	INTERNET DEPOSIT office of state revenue		520.00		0.01 DR
15/08/2018	INTERNET DEPOSIT deposit ironbark		12,255.00		12,255.01 DR
15/08/2018	INTERNET WITHDRAWAL 16 Ironbark Deposit			12,255.00	0.01 DR
06/09/2018	INTERNET DEPOSIT Ironbark Road		100,000.00		100,000.01 DR
06/09/2018	INTERNET DEPOSIT Ironbark Road		100,000.00		200,000.01 DR
07/09/2018	INTERNET DEPOSIT Ironbark Road		60,000.00		260,000.01 DR
14/09/2018	CREDIT INTEREST		12.05		260,012.06 DR
14/09/2018	SETTLEMENT DRAWING			150,462.61	109,549.45 DR
14/09/2018	TFR WDL BPAY TO INSURANCE AUST LTD			688.17	108,861.28 DR
15/09/2018	INTERNET WITHDRAWAL TO 0000414869216			3,860.00	105,001.28 DR
17/09/2018	INTERNET WITHDRAWAL excess on offset			5,000.00	100,001.28 DR
28/09/2018	Raine & Horne Mus		543.80		100,545.08 DR
15/10/2018	LOAN REPAYMENT S.211.2468580.00			765.00	99,780.08 DR
31/10/2018	Raine & Horne Mus		1,097.60		100,877.68 DR
09/11/2018	TFR WDL BPAY TO MUSWELLBROOK COUNCIL			483.00	100,394.68 DR
14/11/2018	LOAN REPAYMENT S.211.2468580.00			765.00	99,629.68 DR
15/11/2018	INTERNET WITHDRAWAL ironbark			1,000.00	98,629.68 DR
15/11/2018	INTERNET WITHDRAWAL super			820.00	97,809.68 DR
15/11/2018	INTERNET WITHDRAWAL super			1,500.00	96,309.68 DR
30/11/2018	Raine & Horne Mus		1,097.60		97,407.28 DR
03/12/2018	INTERNET WITHDRAWAL Ironbark Mortgage			1,100.00	96,307.28 DR
14/12/2018	LOAN REPAYMENT S.211.2468580.00			773.00	95,534.28 DR
19/12/2018	INTERNET WITHDRAWAL Ironbark mortgage paymen			1,000.00	94,534.28 DR
21/12/2018	Raine & Horne Mus		1,097.60		95,631.88 DR
27/12/2018	INTERNET WITHDRAWAL Ironbark Mortgage			1,000.00	94,631.88 DR
27/12/2018	INTERNET WITHDRAWAL Super			1,000.00	93,631.88 DR
11/01/2019	INTERNET WITHDRAWAL Ironbark			1,000.00	92,631.88 DR
14/01/2019	LOAN REPAYMENT S.211.2468580.00			773.00	91,858.88 DR
17/01/2019	INTERNET WITHDRAWAL Ironbark			1,000.00	90,858.88 DR
31/01/2019	Raine & Horne Mus RENT PAYMENT		1,097.60		91,956.48 DR
07/02/2019	INTERNET WITHDRAWAL Ironbark Mortgage			1,100.00	90,856.48 DR
07/02/2019	TFR WDL BPAY TO MUSWELLBROOK COUNCIL			483.00	90,373.48 DR
14/02/2019	LOAN REPAYMENT S.211.2468580.00			773.00	89,600.48 DR
18/02/2019	TFR WDL BPAY TO MUSWELLBROOK WATER			70.66	89,529.82 DR
28/02/2019	INTERNET WITHDRAWAL Ironbark			2,000.00	87,529.82 DR
28/02/2019	Raine & Horne Mu RENT PAYMENT		1,097.60		88,627.42 DR
05/03/2019	INTERNET WITHDRAWAL Ironbark			1,100.00	87,527.42 DR
11/03/2019	INTERNET WITHDRAWAL super contribution			1,000.00	86,527.42 DR
14/03/2019	LOAN REPAYMENT S.211.2468580.00			773.00	85,754.42 DR
27/03/2019	INTERNET DEPOSIT ironbark		300.00		86,054.42 DR
27/03/2019	INTERNET DEPOSIT super saver			1,000.00	85,054.42 DR
27/03/2019	INTERNET DEPOSIT super saver			1,520.00	83,534.42 DR
27/03/2019	INTERNET WITHDRAWAL ironabark mortgage			300.00	83,234.42 DR

DECO Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2018 to 30 June 2019

Date	Description	Quantity	Debits	Credits	Balance
Assets					
Cash At Bank - St George Complete Freedom Offset '8031					
27/03/2019	INTERNET WITHDRAWAL ironbark mortgage			1,000.00	82,234.42 DR
29/03/2019	Raine & Horne Mu RENT PAYMENT		1,730.80		83,965.22 DR
02/04/2019	INTERNET WITHDRAWAL ironbark			1,730.00	82,235.22 DR
02/04/2019	INTERNET WITHDRAWAL super saver			1,730.00	80,505.22 DR
15/04/2019	INTERNET DEPOSIT Ironbark mortgage		300.00		80,805.22 DR
15/04/2019	INTERNET WITHDRAWAL Ironbark mortgage			300.00	80,505.22 DR
15/04/2019	LOAN REPAYMENT S.211.2468580.00			773.00	79,732.22 DR
18/04/2019	INTERNET WITHDRAWAL 502539			121.00	79,611.22 DR
18/04/2019	TFR WDL BPAY TO ASIC			53.00	79,558.22 DR
30/04/2019	Raine & Horne Mu RENT PAYMENT		1,097.60		80,655.82 DR
06/05/2019	TFR WDL BPAY TO MUSWELLBROOK COUNCIL			483.00	80,172.82 DR
08/05/2019	INTERNET WITHDRAWAL Ironbark mortgage			1,000.00	79,172.82 DR
14/05/2019	LOAN REPAYMENT S.211.2468580.00			773.00	78,399.82 DR
15/05/2019	INTERNET DEPOSIT Ironbark mortgage		400.00		78,799.82 DR
15/05/2019	INTERNET WITHDRAWAL Ironbark mortgage			1,000.00	77,799.82 DR
15/05/2019	INTERNET WITHDRAWAL super saver			1,100.00	76,699.82 DR
31/05/2019	Raine & Horne Mu RENT PAYMENT		1,097.60		77,797.42 DR
04/06/2019	INTERNET WITHDRAWAL Ironbark mortgage			1,100.00	76,697.42 DR
04/06/2019	INTERNET WITHDRAWAL super savings			1,100.00	75,597.42 DR
14/06/2019	INTERNET DEPOSIT Admin Fees		100.00		75,697.42 DR
14/06/2019	INTERNET WITHDRAWAL Admin Fees			100.00	75,597.42 DR
14/06/2019	Loan Repayment S.211.2468580.00			768.00	74,829.42 DR
28/06/2019	Raine & Horne Mu Rent Payment		1,077.60		75,907.02 DR
30/06/2019	Closing Balance				75,907.02 DR
Cash At Bank - St George DIY Super Saver '9216					
01/07/2018	Opening Balance				0.00
01/07/2018	CASH DEPOSIT		5.00		5.00 DR
02/07/2018	QUICKSUPER		394.58		399.58 DR
03/07/2018	IAG/NRMA PAYMENT		183,502.06		183,901.64 DR
05/07/2018	INTERNET WITHDRAWAL Invoice 501597			2,000.00	181,901.64 DR
16/07/2018	INTERNET WITHDRAWAL Pest & building inspect			580.80	181,320.84 DR
17/07/2018	QUICKSUPER		343.26		181,664.10 DR
18/07/2018	CHEQUE DEPOSIT		110,000.00		291,664.10 DR
25/07/2018	INTERNET WITHDRAWAL BPC Accounting			1,650.00	290,014.10 DR
31/07/2018	CAMPAIGN INTEREST		232.73		290,246.83 DR
31/07/2018	CREDIT INTEREST		139.64		290,386.47 DR
31/07/2018	INTERNET WITHDRAWAL TO 0000450978031			8,185.00	282,201.47 DR
31/07/2018	QUICKSUPER		310.29		282,511.76 DR
02/08/2018	INTERNET WITHDRAWAL office of state revenue			520.00	281,991.76 DR
15/08/2018	INTERNET WITHDRAWAL deposit ironbark			12,255.00	269,736.76 DR
15/08/2018	QUICKSUPER		343.14		270,079.90 DR
28/08/2018	QUICKSUPER		360.71		270,440.61 DR
28/08/2018	SuperChoice P/L		766.10		271,206.71 DR
31/08/2018	CAMPAIGN INTEREST		292.61		271,499.32 DR
31/08/2018	CREDIT INTEREST		175.56		271,674.88 DR
06/09/2018	INTERNET WITHDRAWAL Ironbark Road			100,000.00	171,674.88 DR
06/09/2018	INTERNET WITHDRAWAL Ironbark Road			100,000.00	71,674.88 DR
07/09/2018	INTERNET WITHDRAWAL Ironbark Road			60,000.00	11,674.88 DR
11/09/2018	QUICKSUPER		386.59		12,061.47 DR
15/09/2018	INTERNET DEPOSIT FROM 0000450978031		3,860.00		15,921.47 DR
17/09/2018	INTERNET DEPOSIT excess on offset		5,000.00		20,921.47 DR
24/09/2018	SuperChoice P/L		1,338.27		22,259.74 DR
25/09/2018	QUICKSUPER		313.66		22,573.40 DR
27/09/2018	INTERNET WITHDRAWAL Additional Repayment Loan			300.00	22,273.40 DR
29/09/2018	CAMPAIGN INTEREST		63.69		22,337.09 DR
29/09/2018	CREDIT INTEREST		38.21		22,375.30 DR
09/10/2018	QUICKSUPER		351.45		22,726.75 DR

DECO Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2018 to 30 June 2019

Date	Description	Quantity	Debits	Credits	Balance
Assets					
Cash At Bank - St George DIY Super Saver '9216					
13/10/2018	CAMPAIGN INTEREST		10.02		22,736.77 DR
15/10/2018	INTERNET WITHDRAWAL ironbark			300.00	22,436.77 DR
23/10/2018	CAMPAIGN INTEREST		785.22		23,221.99 DR
23/10/2018	QUICKSUPER		395.11		23,617.10 DR
25/10/2018	INTERNET WITHDRAWAL ironbark			300.00	23,317.10 DR
31/10/2018	CREDIT INTEREST		13.36		23,330.46 DR
06/11/2018	QUICKSUPER		330.09		23,660.55 DR
07/11/2018	INTERNET WITHDRAWAL ironbark			300.00	23,360.55 DR
15/11/2018	INTERNET DEPOSIT super		820.00		24,180.55 DR
15/11/2018	INTERNET DEPOSIT super		1,500.00		25,680.55 DR
20/11/2018	QUICKSUPER		248.81		25,929.36 DR
30/11/2018	CREDIT INTEREST		10.14		25,939.50 DR
04/12/2018	QUICKSUPER		296.27		26,235.77 DR
04/12/2018	SuperChoice P/L		1,198.05		27,433.82 DR
18/12/2018	QUICKSUPER		360.21		27,794.03 DR
27/12/2018	INTERNET DEPOSIT Super		1,000.00		28,794.03 DR
28/12/2018	SuperChoice P/L		825.58		29,619.61 DR
31/12/2018	CREDIT INTEREST		11.79		29,631.40 DR
08/01/2019	QUICKSUPER		389.30		30,020.70 DR
14/01/2019	QUICKSUPER		466.57		30,487.27 DR
24/01/2019	INTERNET WITHDRAWAL ironbark			450.00	30,037.27 DR
29/01/2019	QUICKSUPER		322.77		30,360.04 DR
30/01/2019	SuperChoice P/L		825.58		31,185.62 DR
31/01/2019	CREDIT INTEREST		12.81		31,198.43 DR
14/02/2019	QUICKSUPER		407.68		31,606.11 DR
26/02/2019	SuperChoice P/L		825.58		32,431.69 DR
27/02/2019	QUICKSUPER		248.81		32,680.50 DR
28/02/2019	CREDIT INTEREST		12.09		32,692.59 DR
11/03/2019	INTERNET DEPOSIT super contribution		1,000.00		33,692.59 DR
12/03/2019	QUICKSUPER		265.06		33,957.65 DR
26/03/2019	QUICKSUPER		318.81		34,276.46 DR
27/03/2019	INTERNET DEPOSIT ironbark			300.00	33,976.46 DR
27/03/2019	INTERNET DEPOSIT super saver		1,000.00		34,976.46 DR
27/03/2019	INTERNET DEPOSIT super saver		1,520.00		36,496.46 DR
27/03/2019	SuperChoice P/L		825.58		37,322.04 DR
30/03/2019	CREDIT INTEREST		14.47		37,336.51 DR
02/04/2019	INTERNET DEPOSIT super saver		1,730.00		39,066.51 DR
09/04/2019	QUICKSUPER		347.57		39,414.08 DR
15/04/2019	INTERNET WITHDRAWAL Ironbark mortgage			300.00	39,114.08 DR
23/04/2019	SuperChoice P/L		825.58		39,939.66 DR
24/04/2019	QUICKSUPER		288.69		40,228.35 DR
30/04/2019	CREDIT INTEREST		16.18		40,244.53 DR
07/05/2019	QUICKSUPER		481.69		40,726.22 DR
15/05/2019	INTERNET DEPOSIT Super saver		1,100.00		41,826.22 DR
15/05/2019	INTERNET WITHDRAWAL Ironbark mortgage			400.00	41,426.22 DR
22/05/2019	QUICKSUPER		315.11		41,741.33 DR
31/05/2019	CREDIT INTEREST		17.46		41,758.79 DR
04/06/2019	INTERNET DEPOSIT Super savings		1,100.00		42,858.79 DR
04/06/2019	QUICKSUPER		356.48		43,215.27 DR
04/06/2019	SuperChoice P/L		1,238.37		44,453.64 DR
14/06/2019	ADMIN FEE			100.00	44,353.64 DR
18/06/2019	QUICKSUPER		319.19		44,672.83 DR
18/06/2019	SUPERCHOICE P/L		412.79		45,085.62 DR
29/06/2019	CREDIT INTEREST		15.79		45,101.41 DR
30/06/2019	Closing Balance				45,101.41 DR

DECO Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2018 to 30 June 2019

Date	Description	Quantity	Debits	Credits	Balance
Assets					
Other Assets - Sundry Assets					
Borrowing Costs					
01/07/2018	Opening Balance				0.00
25/07/2018	BPC Accounting invoice 501708		1,650.00		1,650.00 DR
02/08/2018	Office of State Revenue - Bare Trust Deed Stamping		510.00		2,160.00 DR
14/09/2018	Additional Bank Legal Fee		615.00		2,775.00 DR
14/09/2018	Establishment Fee		1,500.00		4,275.00 DR
14/09/2018	Lender's Mortgage Insurance on Mortgage		141.60		4,416.60 DR
14/09/2018	LRS NSW Registration Fee on Discharge		141.60		4,558.20 DR
14/09/2018	LRS NSW Registration Fee on Transfer		141.60		4,699.80 DR
14/09/2018	Property Search		29.00		4,728.80 DR
14/09/2018	Settlement Processing Fee		100.00		4,828.80 DR
30/06/2019	Amortisation			766.48	4,062.32 DR
30/06/2019	Closing Balance				4,062.32 DR
Other Assets - Unsettled Trades					
Acquisitions - Direct Property					
16 Ironbark Road, Muswellbrook (1013/DP262815)					
01/07/2018	Opening Balance				0.00
16/07/2018	Capital Improvement - Paid		580.80		580.80 DR
16/07/2018	INTERNET WITHDRAWAL Pest & building inspect			580.80	0.00 CR
31/07/2018	Capital Improvement - Paid		5,000.00		5,000.00 DR
31/07/2018	Property Deposit Paid		645.00		5,645.00 DR
01/08/2018	Capital Improvement - Paid		2,540.00		8,185.00 DR
03/08/2018	Property Purchase			258,000.00	249,815.00 CR
03/08/2018	Stamp Duty on Purchase			7,540.00	257,355.00 CR
15/08/2018	Property Deposit Paid		12,255.00		245,100.00 CR
14/09/2018	Legal Fees - Nash Allen Williams & Wotton			2,760.26	247,860.26 CR
14/09/2018	Purchase Settlement Paid			28.99	247,889.25 CR
14/09/2018	Purchase Settlement Paid			141.53	248,030.78 CR
14/09/2018	Purchase Settlement Paid			141.55	248,172.33 CR
14/09/2018	Purchase Settlement Paid			141.56	248,313.89 CR
14/09/2018	Purchase Settlement Paid		150.44		248,163.45 CR
14/09/2018	Purchase Settlement Paid		97,751.85		150,411.60 CR
14/09/2018	Purchase Settlement Paid		150,411.60		0.00 CR
30/06/2019	Closing Balance				0.00
Acquisitions - Limited Recourse Borrowing Arrangement					
St George Home Loan '8000					
01/07/2018	Opening Balance				0.00
10/08/2018	ESTABLISHMENT FEE			2,115.00	2,115.00 CR
10/08/2018	ESTABLISHMENT FEE		2,115.00		0.00 CR
10/08/2018	FEE DEFERRED			2,115.00	2,115.00 CR
10/08/2018	FEE DEFERRED		2,115.00		0.00 CR
14/09/2018	FEE SETTLEMENT			615.00	615.00 CR
14/09/2018	FEE SETTLEMENT			1,500.00	2,115.00 CR
14/09/2018	FEE SETTLEMENT		2,115.00		0.00 CR
14/09/2018	LOAN ADVANCE			97,785.00	97,785.00 CR
14/09/2018	LOAN ADVANCE		97,785.00		0.00 CR
14/09/2018	SETTLEMENT FEE			100.00	100.00 CR
14/09/2018	SETTLEMENT FEE		100.00		0.00 CR
27/09/2018	INTERNET PMT			300.00	300.00 CR
27/09/2018	INTERNET PMT		300.00		0.00 CR
13/10/2018	ADMIN FEE			12.00	12.00 CR
13/10/2018	ADMIN FEE		12.00		0.00 CR
13/10/2018	FULL OFFSET SERVICE FEE			5.00	5.00 CR
13/10/2018	FULL OFFSET SERVICE FEE		5.00		0.00 CR
14/10/2018	INTERNET PMT			300.00	300.00 CR
14/10/2018	REPAYMT A/C TFR			765.00	1,065.00 CR

DECO Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2018 to 30 June 2019

Date	Description	Quantity	Debits	Credits	Balance
Assets					
15/10/2018	INTERNET PMT		300.00		765.00 CR
15/10/2018	REPAYMT A/C TFR		765.00		0.00 CR
25/10/2018	INTERNET PMT			300.00	300.00 CR
25/10/2018	INTERNET PMT		300.00		0.00 CR
07/11/2018	INTERNET PMT			300.00	300.00 CR
07/11/2018	INTERNET PMT		300.00		0.00 CR
13/11/2018	ADMIN FEE			12.00	12.00 CR
13/11/2018	ADMIN FEE		12.00		0.00 CR
13/11/2018	FULL OFFSET SERVICE FEE			5.00	5.00 CR
13/11/2018	FULL OFFSET SERVICE FEE		5.00		0.00 CR
14/11/2018	REPAYMT A/C TFR			765.00	765.00 CR
14/11/2018	REPAYMT A/C TFR		765.00		0.00 CR
15/11/2018	INTERNET PMT			1,000.00	1,000.00 CR
15/11/2018	INTERNET PMT		1,000.00		0.00 CR
02/12/2018	INTERNET PMT			1,100.00	1,100.00 CR
03/12/2018	INTERNET PMT		1,100.00		0.00 CR
13/12/2018	ADMIN FEE			12.00	12.00 CR
13/12/2018	ADMIN FEE		12.00		0.00 CR
13/12/2018	FULL OFFSET SERVICE FEE			5.00	5.00 CR
13/12/2018	FULL OFFSET SERVICE FEE		5.00		0.00 CR
14/12/2018	REPAYMT A/C TFR			773.00	773.00 CR
14/12/2018	REPAYMT A/C TFR		773.00		0.00 CR
19/12/2018	INTERNET PMT			1,000.00	1,000.00 CR
19/12/2018	INTERNET PMT		1,000.00		0.00 CR
25/12/2018	INTERNET PMT			1,000.00	1,000.00 CR
27/12/2018	INTERNET PMT		1,000.00		0.00 CR
11/01/2019	INTERNET PMT			1,000.00	1,000.00 CR
11/01/2019	INTERNET PMT		1,000.00		0.00 CR
13/01/2019	ADMIN FEE			12.00	12.00 CR
13/01/2019	ADMIN FEE		12.00		0.00 CR
13/01/2019	FULL OFFSET SERVICE FEE			5.00	5.00 CR
13/01/2019	FULL OFFSET SERVICE FEE		5.00		0.00 CR
14/01/2019	REPAYMT A/C TFR			773.00	773.00 CR
14/01/2019	REPAYMT A/C TFR		773.00		0.00 CR
17/01/2019	BACKDATE 18/01/2019 SETTLEMENT FEE			2.00	2.00 CR
17/01/2019	BACKDATE 18/01/2019 SETTLEMENT FEE		2.00		0.00 CR
17/01/2019	INTERNET PMT			1,000.00	1,000.00 CR
17/01/2019	INTERNET PMT		1,000.00		0.00 CR
24/01/2019	INTERNET PMT			450.00	450.00 CR
24/01/2019	INTERNET PMT		450.00		0.00 CR
07/02/2019	INTERNET PMT			1,100.00	1,100.00 CR
07/02/2019	INTERNET PMT		1,100.00		0.00 CR
13/02/2019	ADMIN FEE			12.00	12.00 CR
13/02/2019	ADMIN FEE		12.00		0.00 CR
13/02/2019	FULL OFFSET SERVICE FEE			5.00	5.00 CR
13/02/2019	FULL OFFSET SERVICE FEE		5.00		0.00 CR
14/02/2019	REPAYMT A/C TFR			773.00	773.00 CR
14/02/2019	REPAYMT A/C TFR		773.00		0.00 CR
28/02/2019	INTERNET PMT			2,000.00	2,000.00 CR
28/02/2019	INTERNET PMT		2,000.00		0.00 CR
05/03/2019	INTERNET PMT			1,100.00	1,100.00 CR
05/03/2019	INTERNET PMT		1,100.00		0.00 CR
13/03/2019	ADMIN FEE			12.00	12.00 CR
13/03/2019	ADMIN FEE		12.00		0.00 CR
13/03/2019	FULL OFFSET SERVICE FEE			5.00	5.00 CR
13/03/2019	FULL OFFSET SERVICE FEE		5.00		0.00 CR
14/03/2019	REPAYMT A/C TFR			773.00	773.00 CR
14/03/2019	REPAYMT A/C TFR		773.00		0.00 CR
27/03/2019	INTERNET PMT			300.00	300.00 CR

DECO Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2018 to 30 June 2019

Date	Description	Quantity	Debits	Credits	Balance
Assets					
27/03/2019	INTERNET PMT			1,000.00	1,300.00 CR
27/03/2019	INTERNET PMT		300.00		1,000.00 CR
27/03/2019	INTERNET PMT		1,000.00		0.00 CR
02/04/2019	INTERNET PMT			1,730.00	1,730.00 CR
02/04/2019	INTERNET PMT		1,730.00		0.00 CR
13/04/2019	ADMIN FEE			12.00	12.00 CR
13/04/2019	ADMIN FEE		12.00		0.00 CR
13/04/2019	FULL OFFSET SERVICE FEE			5.00	5.00 CR
13/04/2019	FULL OFFSET SERVICE FEE		5.00		0.00 CR
14/04/2019	INTERNET PMT			300.00	300.00 CR
14/04/2019	REPAYMT A/C TFR			773.00	1,073.00 CR
15/04/2019	INTERNET PMT		300.00		773.00 CR
15/04/2019	REPAYMT A/C TFR		773.00		0.00 CR
08/05/2019	INTERNET PMT			1,000.00	1,000.00 CR
08/05/2019	INTERNET PMT		1,000.00		0.00 CR
13/05/2019	ADMIN FEE			12.00	12.00 CR
13/05/2019	ADMIN FEE		12.00		0.00 CR
13/05/2019	FULL OFFSET SERVICE FEE			5.00	5.00 CR
13/05/2019	FULL OFFSET SERVICE FEE		5.00		0.00 CR
14/05/2019	REPAYMT A/C TFR			773.00	773.00 CR
14/05/2019	REPAYMT A/C TFR		773.00		0.00 CR
15/05/2019	INTERNET PMT			1,000.00	1,000.00 CR
15/05/2019	INTERNET PMT		1,000.00		0.00 CR
04/06/2019	INTERNET PMT			1,100.00	1,100.00 CR
04/06/2019	INTERNET PMT		1,100.00		0.00 CR
13/06/2019	ADMIN FEE			12.00	12.00 CR
13/06/2019	ADMIN FEE		12.00		0.00 CR
14/06/2019	INTERNET PMT			100.00	100.00 CR
14/06/2019	INTERNET PMT		100.00		0.00 CR
14/06/2019	REPAYMT A/C TFR			768.00	768.00 CR
14/06/2019	REPAYMT A/C TFR		768.00		0.00 CR
30/06/2019	Closing Balance				0.00
Acquisitions - Sundry Assets					
Borrowing Costs					
01/07/2018	Opening Balance				0.00
25/07/2018	BPC Accounting invoice 501708			1,650.00	1,650.00 CR
25/07/2018	BPC Accounting invoice 501708		1,650.00		0.00 CR
02/08/2018	Office of State Revenue - Bare Trust Deed Stamping			510.00	510.00 CR
02/08/2018	Office of State Revenue - Bare Trust Deed Stamping		510.00		0.00 CR
14/09/2018	Additional Bank Legal Fee			615.00	615.00 CR
14/09/2018	Additional Bank Legal Fee		615.00		0.00 CR
14/09/2018	Establishment Fee			1,500.00	1,500.00 CR
14/09/2018	Establishment Fee		1,500.00		0.00 CR
14/09/2018	Lender's Mortgage Insurance on Mortgage			141.60	141.60 CR
14/09/2018	Lender's Mortgage Insurance on Mortgage		141.60		0.00 CR
14/09/2018	LRS NSW Registration Fee on Discharge			141.60	141.60 CR
14/09/2018	LRS NSW Registration Fee on Discharge		141.60		0.00 CR
14/09/2018	LRS NSW Registration Fee on Transfer			141.60	141.60 CR
14/09/2018	LRS NSW Registration Fee on Transfer		141.60		0.00 CR
14/09/2018	Property Search			29.00	29.00 CR
14/09/2018	Property Search		29.00		0.00 CR
14/09/2018	Settlement Processing Fee			100.00	100.00 CR
14/09/2018	Settlement Processing Fee		100.00		0.00 CR
30/06/2019	Amortisation			766.48	766.48 CR
30/06/2019	Amortisation		766.48		0.00 CR
30/06/2019	Closing Balance				0.00

DECO Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2018 to 30 June 2019

Date	Description	Quantity	Debits	Credits	Balance
Assets					
Other Assets - Receivables					
Investment Income Receivable - Interest - Cash At Bank					
St George Complete Freedom Offset '8031					
01/07/2018	Opening Balance				0.00
31/07/2018	CREDIT INTEREST			0.01	0.01 CR
31/07/2018	CREDIT INTEREST		0.01		0.00 CR
14/09/2018	CREDIT INTEREST			12.05	12.05 CR
14/09/2018	CREDIT INTEREST		12.05		0.00 CR
30/06/2019	Closing Balance				0.00
St George DIY Super Saver '9216					
01/07/2018	Opening Balance				0.00
31/07/2018	CAMPAIGN INTEREST			232.73	232.73 CR
31/07/2018	CAMPAIGN INTEREST		232.73		0.00 CR
31/07/2018	CREDIT INTEREST			139.64	139.64 CR
31/07/2018	CREDIT INTEREST		139.64		0.00 CR
31/08/2018	CAMPAIGN INTEREST			292.61	292.61 CR
31/08/2018	CAMPAIGN INTEREST		292.61		0.00 CR
31/08/2018	CREDIT INTEREST			175.56	175.56 CR
31/08/2018	CREDIT INTEREST		175.56		0.00 CR
29/09/2018	CAMPAIGN INTEREST			63.69	63.69 CR
29/09/2018	CAMPAIGN INTEREST		63.69		0.00 CR
29/09/2018	CREDIT INTEREST			38.21	38.21 CR
29/09/2018	CREDIT INTEREST		38.21		0.00 CR
13/10/2018	CAMPAIGN INTEREST			10.02	10.02 CR
13/10/2018	CAMPAIGN INTEREST		10.02		0.00 CR
23/10/2018	CAMPAIGN INTEREST			785.22	785.22 CR
23/10/2018	CAMPAIGN INTEREST		785.22		0.00 CR
31/10/2018	CREDIT INTEREST			13.36	13.36 CR
31/10/2018	CREDIT INTEREST		13.36		0.00 CR
30/11/2018	CREDIT INTEREST			10.14	10.14 CR
30/11/2018	CREDIT INTEREST		10.14		0.00 CR
31/12/2018	CREDIT INTEREST			11.79	11.79 CR
31/12/2018	CREDIT INTEREST		11.79		0.00 CR
31/01/2019	CREDIT INTEREST			12.81	12.81 CR
31/01/2019	CREDIT INTEREST		12.81		0.00 CR
28/02/2019	CREDIT INTEREST			12.09	12.09 CR
28/02/2019	CREDIT INTEREST		12.09		0.00 CR
30/03/2019	CREDIT INTEREST			14.47	14.47 CR
30/03/2019	CREDIT INTEREST		14.47		0.00 CR
30/04/2019	CREDIT INTEREST			16.18	16.18 CR
30/04/2019	CREDIT INTEREST		16.18		0.00 CR
31/05/2019	CREDIT INTEREST			17.46	17.46 CR
31/05/2019	CREDIT INTEREST		17.46		0.00 CR
29/06/2019	CREDIT INTEREST			15.79	15.79 CR
29/06/2019	CREDIT INTEREST		15.79		0.00 CR
30/06/2019	Closing Balance				0.00
Investment Income Receivable - Other Rental Related Income - Direct Property					
16 Ironbark Road, Muswellbrook (1013/DP262815)					
01/07/2018	Opening Balance				0.00
30/06/2019	2019 Annual Rental Statement			86.02	86.02 CR
30/06/2019	2019 Annual Rental Statement		86.02		0.00 CR
30/06/2019	Closing Balance				0.00

DECO Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2018 to 30 June 2019

Date	Description	Quantity	Debits	Credits	Balance
Assets					
Investment Income Receivable - Rent - Direct Property					
16 Ironbark Road, Muswellbrook (1013/DP262815)					
01/07/2018	Opening Balance				0.00
28/09/2018	Raine & Horne Mus			543.80	543.80 CR
28/09/2018	Raine & Horne Mus		543.80		0.00 CR
31/10/2018	Raine & Horne Mus			1,097.60	1,097.60 CR
31/10/2018	Raine & Horne Mus		1,097.60		0.00 CR
30/11/2018	Raine & Horne Mus			1,097.60	1,097.60 CR
30/11/2018	Raine & Horne Mus		1,097.60		0.00 CR
21/12/2018	Raine & Horne Mus			1,097.60	1,097.60 CR
21/12/2018	Raine & Horne Mus		1,097.60		0.00 CR
31/01/2019	Raine & Horne Mus RENT PAYMENT			1,097.60	1,097.60 CR
31/01/2019	Raine & Horne Mus RENT PAYMENT		1,097.60		0.00 CR
28/02/2019	Raine & Horne Mu RENT PAYMENT			1,097.60	1,097.60 CR
28/02/2019	Raine & Horne Mu RENT PAYMENT		1,097.60		0.00 CR
29/03/2019	Raine & Horne Mu RENT PAYMENT			1,730.80	1,730.80 CR
29/03/2019	Raine & Horne Mu RENT PAYMENT		1,730.80		0.00 CR
30/04/2019	Raine & Horne Mu RENT PAYMENT			1,097.60	1,097.60 CR
30/04/2019	Raine & Horne Mu RENT PAYMENT		1,097.60		0.00 CR
31/05/2019	Raine & Horne Mu RENT PAYMENT			1,097.60	1,097.60 CR
31/05/2019	Raine & Horne Mu RENT PAYMENT		1,097.60		0.00 CR
28/06/2019	Raine & Horne Mu Rent Payment			1,077.60	1,077.60 CR
28/06/2019	Raine & Horne Mu Rent Payment		1,077.60		0.00 CR
30/06/2019	Rent			86.02	86.02 CR
30/06/2019	Rental Income/Disbursements Received		86.02		0.00 CR
30/06/2019	Closing Balance				0.00
Member Income Receivable - Rollovers In					
Mr Donald Wardrop					
01/07/2018	Opening Balance				0.00
18/07/2018	Rollover from First State Superannuation Scheme		110,000.00		110,000.00 DR
18/07/2018	RolloverIn Received			110,000.00	0.00 CR
30/06/2019	Closing Balance				0.00
Mrs Marie Wardrop					
01/07/2018	Opening Balance				0.00
03/07/2018	Rollover from IAG & NRMA Superannuation Plan		183,502.06		183,502.06 DR
03/07/2018	RolloverIn Received			183,502.06	0.00 CR
30/06/2019	Closing Balance				0.00
Member Income Receivable - Contributions					
Mr Donald Wardrop					
01/07/2018	Opening Balance				0.00
01/07/2018	CASH DEPOSIT		5.00		5.00 DR
01/07/2018	Contribution Received			5.00	0.00 CR
02/07/2018	Contribution Received			394.58	394.58 CR
02/07/2018	QUICKSUPER		394.58		0.00 CR
17/07/2018	Contribution Received			343.26	343.26 CR
17/07/2018	QUICKSUPER		343.26		0.00 CR
31/07/2018	Contribution Received			310.29	310.29 CR
31/07/2018	Employer Contribution: SYDNEY TRAINS		310.29		0.00 CR
15/08/2018	Contribution Received			343.14	343.14 CR
15/08/2018	Employer Contribution: SYDNEY TRAINS		343.14		0.00 CR
28/08/2018	Contribution Received			360.71	360.71 CR
28/08/2018	Employer Contribution: SYDNEY TRAINS		360.71		0.00 CR
11/09/2018	Contribution Received			386.59	386.59 CR
11/09/2018	Employer Contribution: SYDNEY TRAINS		386.59		0.00 CR
25/09/2018	Contribution Received			313.66	313.66 CR
25/09/2018	Employer Contribution: SYDNEY TRAINS		313.66		0.00 CR
09/10/2018	Contribution Received			351.45	351.45 CR

DECO Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2018 to 30 June 2019

Date	Description	Quantity	Debits	Credits	Balance
Assets					
09/10/2018	Employer Contribution: SYDNEY TRAINS		351.45		0.00 CR
23/10/2018	Contribution Received			395.11	395.11 CR
23/10/2018	Employer Contribution: SYDNEY TRAINS		395.11		0.00 CR
06/11/2018	Contribution Received			330.09	330.09 CR
06/11/2018	Employer Contribution: SYDNEY TRAINS		330.09		0.00 CR
20/11/2018	Contribution Received			248.81	248.81 CR
20/11/2018	Employer Contribution: SYDNEY TRAINS		248.81		0.00 CR
04/12/2018	Contribution Received			296.27	296.27 CR
04/12/2018	Employer Contribution: SYDNEY TRAINS		296.27		0.00 CR
18/12/2018	Contribution Received			360.21	360.21 CR
18/12/2018	Employer Contribution: SYDNEY TRAINS		360.21		0.00 CR
08/01/2019	Contribution Received			389.30	389.30 CR
08/01/2019	Employer Contribution: SYDNEY TRAINS		389.30		0.00 CR
14/01/2019	Contribution Received			466.57	466.57 CR
14/01/2019	Employer Contribution: SYDNEY TRAINS		466.57		0.00 CR
29/01/2019	Contribution Received			322.77	322.77 CR
29/01/2019	Employer Contribution: SYDNEY TRAINS		322.77		0.00 CR
14/02/2019	Contribution Received			407.68	407.68 CR
14/02/2019	Employer Contribution: SYDNEY TRAINS		407.68		0.00 CR
27/02/2019	Contribution Received			248.81	248.81 CR
27/02/2019	Employer Contribution: SYDNEY TRAINS		248.81		0.00 CR
12/03/2019	Contribution Received			265.06	265.06 CR
12/03/2019	Employer Contribution: SYDNEY TRAINS		265.06		0.00 CR
26/03/2019	Contribution Received			318.81	318.81 CR
26/03/2019	Employer Contribution: SYDNEY TRAINS		318.81		0.00 CR
09/04/2019	Contribution Received			347.57	347.57 CR
09/04/2019	Employer Contribution: SYDNEY TRAINS		347.57		0.00 CR
24/04/2019	Contribution Received			288.69	288.69 CR
24/04/2019	Employer Contribution: SYDNEY TRAINS		288.69		0.00 CR
07/05/2019	Contribution Received			481.69	481.69 CR
07/05/2019	Employer Contribution: SYDNEY TRAINS		481.69		0.00 CR
22/05/2019	Contribution Received			315.11	315.11 CR
22/05/2019	Employer Contribution: SYDNEY TRAINS		315.11		0.00 CR
04/06/2019	Contribution Received			356.48	356.48 CR
04/06/2019	Employer Contribution: SYDNEY TRAINS		356.48		0.00 CR
18/06/2019	Contribution Received			319.19	319.19 CR
18/06/2019	Employer Contribution: SYDNEY TRAINS		319.19		0.00 CR
30/06/2019	Closing Balance				0.00
Mrs Marie Wardrop					
01/07/2018	Opening Balance				0.00
28/08/2018	Contribution Received			766.10	766.10 CR
28/08/2018	Employer Contribution: IAG		766.10		0.00 CR
24/09/2018	Contribution Received			1,338.27	1,338.27 CR
24/09/2018	Employer Contribution: IAG		1,338.27		0.00 CR
04/12/2018	Contribution Received			1,198.05	1,198.05 CR
04/12/2018	Employer Contribution: IAG		1,198.05		0.00 CR
28/12/2018	Contribution Received			825.58	825.58 CR
28/12/2018	Employer Contribution: IAG		825.58		0.00 CR
30/01/2019	Contribution Received			825.58	825.58 CR
30/01/2019	Employer Contribution: IAG		825.58		0.00 CR
26/02/2019	Contribution Received			825.58	825.58 CR
26/02/2019	Employer Contribution: IAG		825.58		0.00 CR
27/03/2019	Contribution Received			825.58	825.58 CR
27/03/2019	Employer Contribution: IAG		825.58		0.00 CR
23/04/2019	Contribution Received			825.58	825.58 CR
23/04/2019	Employer Contribution: IAG		825.58		0.00 CR
04/06/2019	Contribution Received			1,238.37	1,238.37 CR
04/06/2019	Employer Contribution: IAG		1,238.37		0.00 CR
18/06/2019	Contribution Received			412.79	412.79 CR

DECO Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2018 to 30 June 2019

Date	Description	Quantity	Debits	Credits	Balance
Assets					
18/06/2019	Employer Contribution: IAG		412.79		0.00 CR
30/06/2019	Closing Balance				0.00
Capital Return Receivable - Direct Property					
16 Ironbark Road, Muswellbrook (1013/DP262815)					
01/07/2018	Opening Balance				0.00
14/09/2018	Adjustment to settlement			150.51	150.51 CR
14/09/2018	Adjustment to settlement		150.51		0.00 CR
30/06/2019	Closing Balance				0.00
Other Assets - Deferred Tax Assets					
Unrealised Gains/Losses					
01/07/2018	Opening Balance				0.00
30/06/2019	Change in provision for deferred tax		1,073.00		1,073.00 DR
30/06/2019	Closing Balance				1,073.00 DR
Liabilities					
Other Creditors and Accruals					
Accountancy Fee					
01/07/2018	Opening Balance				0.00
18/04/2019	BPC Accounting invoice 502539			121.00	121.00 CR
18/04/2019	BPC Accounting invoice 502539		121.00		0.00 CR
30/06/2019	Closing Balance				0.00
Bank Fees - Cash At Bank					
St George Complete Freedom Offset '8031					
01/07/2018	Opening Balance				0.00
02/08/2018	BANK CHEQUE FEE			10.00	10.00 CR
02/08/2018	BANK CHEQUE FEE		10.00		0.00 CR
30/06/2019	Closing Balance				0.00
Bank Fees - Limited Recourse Borrowing Arrangement					
St George Home Loan '8000					
01/07/2018	Opening Balance				0.00
13/10/2018	ADMIN FEE			12.00	12.00 CR
13/10/2018	ADMIN FEE		12.00		0.00 CR
13/10/2018	FULL OFFSET SERVICE FEE			5.00	5.00 CR
13/10/2018	FULL OFFSET SERVICE FEE		5.00		0.00 CR
13/11/2018	ADMIN FEE			12.00	12.00 CR
13/11/2018	ADMIN FEE		12.00		0.00 CR
13/11/2018	FULL OFFSET SERVICE FEE			5.00	5.00 CR
13/11/2018	FULL OFFSET SERVICE FEE		5.00		0.00 CR
13/12/2018	ADMIN FEE			12.00	12.00 CR
13/12/2018	ADMIN FEE		12.00		0.00 CR
13/12/2018	FULL OFFSET SERVICE FEE			5.00	5.00 CR
13/12/2018	FULL OFFSET SERVICE FEE		5.00		0.00 CR
13/01/2019	ADMIN FEE			12.00	12.00 CR
13/01/2019	ADMIN FEE		12.00		0.00 CR
13/01/2019	FULL OFFSET SERVICE FEE			5.00	5.00 CR
13/01/2019	FULL OFFSET SERVICE FEE		5.00		0.00 CR
17/01/2019	BACKDATE 18/01/2019 SETTLEMENT FEE			2.00	2.00 CR
17/01/2019	BACKDATE 18/01/2019 SETTLEMENT FEE		2.00		0.00 CR
13/02/2019	ADMIN FEE			12.00	12.00 CR
13/02/2019	ADMIN FEE		12.00		0.00 CR
13/02/2019	FULL OFFSET SERVICE FEE			5.00	5.00 CR
13/02/2019	FULL OFFSET SERVICE FEE		5.00		0.00 CR
13/03/2019	ADMIN FEE			12.00	12.00 CR
13/03/2019	ADMIN FEE		12.00		0.00 CR
13/03/2019	FULL OFFSET SERVICE FEE			5.00	5.00 CR
13/03/2019	FULL OFFSET SERVICE FEE		5.00		0.00 CR

DECO Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2018 to 30 June 2019

Date	Description	Quantity	Debits	Credits	Balance
Liabilities					
13/04/2019	ADMIN FEE			12.00	12.00 CR
13/04/2019	ADMIN FEE		12.00		0.00 CR
13/04/2019	FULL OFFSET SERVICE FEE			5.00	5.00 CR
13/04/2019	FULL OFFSET SERVICE FEE		5.00		0.00 CR
13/05/2019	ADMIN FEE			12.00	12.00 CR
13/05/2019	ADMIN FEE		12.00		0.00 CR
13/05/2019	FULL OFFSET SERVICE FEE			5.00	5.00 CR
13/05/2019	FULL OFFSET SERVICE FEE		5.00		0.00 CR
13/06/2019	ADMIN FEE			12.00	12.00 CR
13/06/2019	ADMIN FEE		12.00		0.00 CR
30/06/2019	Closing Balance				0.00
Borrowing Costs					
01/07/2018	Opening Balance				0.00
30/06/2019	Amortisation			766.48	766.48 CR
30/06/2019	Amortisation		766.48		0.00 CR
30/06/2019	Closing Balance				0.00
Establishment Fee					
01/07/2018	Opening Balance				0.00
05/07/2018	BPC Accounting invoice 501597			2,000.00	2,000.00 CR
05/07/2018	BPC Accounting invoice 501597		2,000.00		0.00 CR
30/06/2019	Closing Balance				0.00
Property Expenses - Council Rates - Direct Property					
16 Ironbark Road, Muswellbrook (1013/DP262815)					
01/07/2018	Opening Balance				0.00
14/09/2018	Purchase Settlement Paid			0.01	0.01 CR
14/09/2018	Purchase Settlement Paid			0.04	0.05 CR
14/09/2018	Purchase Settlement Paid			0.05	0.10 CR
14/09/2018	Purchase Settlement Paid			0.07	0.17 CR
14/09/2018	Purchase Settlement Paid		0.07		0.10 CR
14/09/2018	Purchase Settlement Paid		33.15		33.05 DR
14/09/2018	Purchase Settlement Paid		51.01		84.06 DR
14/09/2018	Rate & Water Rate Adjustment			84.06	0.00 CR
09/11/2018	TFR WDL BPAY TO MUSWELLBROOK COUNCIL			483.00	483.00 CR
09/11/2018	TFR WDL BPAY TO MUSWELLBROOK COUNCIL		483.00		0.00 CR
07/02/2019	TFR WDL BPAY TO MUSWELLBROOK COUNCIL			483.00	483.00 CR
07/02/2019	TFR WDL BPAY TO MUSWELLBROOK COUNCIL		483.00		0.00 CR
06/05/2019	TFR WDL BPAY TO MUSWELLBROOK COUNCIL			483.00	483.00 CR
06/05/2019	TFR WDL BPAY TO MUSWELLBROOK COUNCIL		483.00		0.00 CR
30/06/2019	Closing Balance				0.00
Property Expenses - Insurance Premium - Direct Property					
16 Ironbark Road, Muswellbrook (1013/DP262815)					
01/07/2018	Opening Balance				0.00
14/09/2018	TFR WDL BPAY TO INSURANCE AUST LTD			688.17	688.17 CR
14/09/2018	TFR WDL BPAY TO INSURANCE AUST LTD		688.17		0.00 CR
30/06/2019	Closing Balance				0.00
Property Expenses - Water Rates - Direct Property					
16 Ironbark Road, Muswellbrook (1013/DP262815)					
01/07/2018	Opening Balance				0.00
18/02/2019	TFR WDL BPAY TO MUSWELLBROOK WATER			70.66	70.66 CR
18/02/2019	TFR WDL BPAY TO MUSWELLBROOK WATER		70.66		0.00 CR
30/06/2019	Closing Balance				0.00

DECO Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2018 to 30 June 2019

Date	Description	Quantity	Debits	Credits	Balance
Liabilities					
Regulatory Fees					
01/07/2018	Opening Balance				0.00
18/04/2019	TFR WDL BPAY TO ASIC			53.00	53.00 CR
18/04/2019	TFR WDL BPAY TO ASIC		53.00		0.00 CR
30/06/2019	Closing Balance				0.00
Borrowings					
Limited Recourse Borrowing Arrangement					
St George Home Loan '8000					
01/07/2018	Opening Balance				0.00
10/08/2018	ESTABLISHMENT FEE			2,115.00	2,115.00 CR
10/08/2018	FEE DEFERRED		2,115.00		0.00 CR
14/09/2018	FEE SETTLEMENT			2,115.00	2,115.00 CR
14/09/2018	LOAN ADVANCE			97,785.00	99,900.00 CR
14/09/2018	SETTLEMENT FEE			100.00	100,000.00 CR
27/09/2018	INTERNET PMT		300.00		99,700.00 CR
13/10/2018	ADMIN FEE			12.00	99,712.00 CR
13/10/2018	FULL OFFSET SERVICE FEE			5.00	99,717.00 CR
14/10/2018	INTERNET PMT		300.00		99,417.00 CR
14/10/2018	REPAYMT A/C TFR		765.00		98,652.00 CR
25/10/2018	INTERNET PMT		300.00		98,352.00 CR
07/11/2018	INTERNET PMT		300.00		98,052.00 CR
13/11/2018	ADMIN FEE			12.00	98,064.00 CR
13/11/2018	FULL OFFSET SERVICE FEE			5.00	98,069.00 CR
14/11/2018	REPAYMT A/C TFR		765.00		97,304.00 CR
15/11/2018	INTERNET PMT		1,000.00		96,304.00 CR
02/12/2018	INTERNET PMT		1,100.00		95,204.00 CR
13/12/2018	ADMIN FEE			12.00	95,216.00 CR
13/12/2018	FULL OFFSET SERVICE FEE			5.00	95,221.00 CR
14/12/2018	REPAYMT A/C TFR		773.00		94,448.00 CR
19/12/2018	INTERNET PMT		1,000.00		93,448.00 CR
25/12/2018	INTERNET PMT		1,000.00		92,448.00 CR
11/01/2019	INTERNET PMT		1,000.00		91,448.00 CR
13/01/2019	ADMIN FEE			12.00	91,460.00 CR
13/01/2019	FULL OFFSET SERVICE FEE			5.00	91,465.00 CR
14/01/2019	REPAYMT A/C TFR		773.00		90,692.00 CR
17/01/2019	BACKDATE 18/01/2019 SETTLEMENT FEE			2.00	90,694.00 CR
17/01/2019	INTERNET PMT		1,000.00		89,694.00 CR
24/01/2019	INTERNET PMT		450.00		89,244.00 CR
07/02/2019	INTERNET PMT		1,100.00		88,144.00 CR
13/02/2019	ADMIN FEE			12.00	88,156.00 CR
13/02/2019	FULL OFFSET SERVICE FEE			5.00	88,161.00 CR
14/02/2019	REPAYMT A/C TFR		773.00		87,388.00 CR
28/02/2019	INTERNET PMT		2,000.00		85,388.00 CR
05/03/2019	INTERNET PMT		1,100.00		84,288.00 CR
13/03/2019	ADMIN FEE			12.00	84,300.00 CR
13/03/2019	FULL OFFSET SERVICE FEE			5.00	84,305.00 CR
14/03/2019	REPAYMT A/C TFR		773.00		83,532.00 CR
27/03/2019	INTERNET PMT		300.00		83,232.00 CR
27/03/2019	INTERNET PMT		1,000.00		82,232.00 CR
02/04/2019	INTERNET PMT		1,730.00		80,502.00 CR
13/04/2019	ADMIN FEE			12.00	80,514.00 CR
13/04/2019	FULL OFFSET SERVICE FEE			5.00	80,519.00 CR
14/04/2019	INTERNET PMT		300.00		80,219.00 CR
14/04/2019	REPAYMT A/C TFR		773.00		79,446.00 CR
08/05/2019	INTERNET PMT		1,000.00		78,446.00 CR
13/05/2019	ADMIN FEE			12.00	78,458.00 CR
13/05/2019	FULL OFFSET SERVICE FEE			5.00	78,463.00 CR
14/05/2019	REPAYMT A/C TFR		773.00		77,690.00 CR

DECO Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2018 to 30 June 2019

Date	Description	Quantity	Debits	Credits	Balance
Liabilities					
15/05/2019	INTERNET PMT		1,000.00		76,690.00 CR
04/06/2019	INTERNET PMT		1,100.00		75,590.00 CR
13/06/2019	ADMIN FEE			12.00	75,602.00 CR
14/06/2019	INTERNET PMT		100.00		75,502.00 CR
14/06/2019	REPAYMT A/C TFR		768.00		74,734.00 CR
30/06/2019	Closing Balance				74,734.00 CR
Income Tax Payable					
Provision for Income Tax					
01/07/2018	Opening Balance				0.00
30/06/2019	Tax Effect Of Income			4,134.00	4,134.00 CR
30/06/2019	Closing Balance				4,134.00 CR
Fund Suspense					
St George Complete Freedom Offset '8031					
01/07/2018	Opening Balance				0.00
05/07/2018	INTERNET DEPOSIT Invoice 501597			2,000.00	2,000.00 CR
05/07/2018	INTERNET DEPOSIT Invoice 501597	2,000.00			0.00 CR
05/07/2018	INTERNET WITHDRAWAL Inv 501597			2,000.00	2,000.00 CR
05/07/2018	INTERNET WITHDRAWAL Inv 501597	2,000.00			0.00 CR
16/07/2018	INTERNET DEPOSIT Pest & building inspect			580.80	580.80 CR
16/07/2018	INTERNET DEPOSIT Pest & building inspect	580.80			0.00 CR
16/07/2018	INTERNET WITHDRAWAL Pest & building inspect			580.80	580.80 CR
16/07/2018	INTERNET WITHDRAWAL Pest & building inspect	580.80			0.00 CR
25/07/2018	INTERNET DEPOSIT BPC Accounting 501708			1,650.00	1,650.00 CR
25/07/2018	INTERNET DEPOSIT BPC Accounting 501708	1,650.00			0.00 CR
25/07/2018	INTERNET WITHDRAWAL DECO011			1,650.00	1,650.00 CR
25/07/2018	INTERNET WITHDRAWAL DECO011	1,650.00			0.00 CR
31/07/2018	CREDIT INTEREST			0.01	0.01 CR
31/07/2018	CREDIT INTEREST	0.01			0.00 CR
31/07/2018	INTERNET DEPOSIT FROM 0000414869216			8,185.00	8,185.00 CR
31/07/2018	INTERNET DEPOSIT FROM 0000414869216	8,185.00			0.00 CR
31/07/2018	INTERNET WITHDRAWAL 16 Ironbark Muswellbrook			645.00	645.00 CR
31/07/2018	INTERNET WITHDRAWAL 16 Ironbark Muswellbrook	645.00			0.00 CR
31/07/2018	INTERNET WITHDRAWAL 27606 Deco property			5,000.00	5,000.00 CR
31/07/2018	INTERNET WITHDRAWAL 27606 Deco property	5,000.00			0.00 CR
01/08/2018	INTERNET WITHDRAWAL 27606 Deco property			2,540.00	2,540.00 CR
01/08/2018	INTERNET WITHDRAWAL 27606 Deco property	2,540.00			0.00 CR
02/08/2018	BANK CHEQUE FEE			10.00	10.00 CR
02/08/2018	BANK CHEQUE FEE	10.00			0.00 CR
02/08/2018	BANK CHEQUE WDL			510.00	510.00 CR
02/08/2018	BANK CHEQUE WDL	510.00			0.00 CR
02/08/2018	INTERNET DEPOSIT office of state revenue			520.00	520.00 CR
02/08/2018	INTERNET DEPOSIT office of state revenue	520.00			0.00 CR
15/08/2018	INTERNET DEPOSIT deposit ironbark			12,255.00	12,255.00 CR
15/08/2018	INTERNET DEPOSIT deposit ironbark	12,255.00			0.00 CR
15/08/2018	INTERNET WITHDRAWAL 16 Ironbark Deposit			12,255.00	12,255.00 CR
15/08/2018	INTERNET WITHDRAWAL 16 Ironbark Deposit	12,255.00			0.00 CR
06/09/2018	INTERNET DEPOSIT Ironbark Road			100,000.00	100,000.00 CR
06/09/2018	INTERNET DEPOSIT Ironbark Road			100,000.00	200,000.00 CR
06/09/2018	INTERNET DEPOSIT Ironbark Road	100,000.00			100,000.00 CR
06/09/2018	INTERNET DEPOSIT Ironbark Road	100,000.00			0.00 CR
07/09/2018	INTERNET DEPOSIT Ironbark Road			60,000.00	60,000.00 CR
07/09/2018	INTERNET DEPOSIT Ironbark Road	60,000.00			0.00 CR
14/09/2018	CREDIT INTEREST			12.05	12.05 CR
14/09/2018	CREDIT INTEREST	12.05			0.00 CR
14/09/2018	SETTLEMENT DRAWING			150,462.61	150,462.61 CR
14/09/2018	SETTLEMENT DRAWING	150,462.61			0.00 CR
14/09/2018	TFR WDL BPAY TO INSURANCE AUST LTD			688.17	688.17 CR

DECO Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2018 to 30 June 2019

Date	Description	Quantity	Debits	Credits	Balance
Liabilities					
14/09/2018	TFR WDL BPAY TO INSURANCE AUST LTD		688.17		0.00 CR
15/09/2018	INTERNET WITHDRAWAL TO 0000414869216			3,860.00	3,860.00 CR
15/09/2018	INTERNET WITHDRAWAL TO 0000414869216		3,860.00		0.00 CR
17/09/2018	INTERNET WITHDRAWAL excess on offset			5,000.00	5,000.00 CR
17/09/2018	INTERNET WITHDRAWAL excess on offset		5,000.00		0.00 CR
28/09/2018	Raine & Horne Mus			543.80	543.80 CR
28/09/2018	Raine & Horne Mus		543.80		0.00 CR
15/10/2018	LOAN REPAYMENT S.211.2468580.00			765.00	765.00 CR
15/10/2018	LOAN REPAYMENT S.211.2468580.00		765.00		0.00 CR
31/10/2018	Raine & Horne Mus			1,097.60	1,097.60 CR
31/10/2018	Raine & Horne Mus		1,097.60		0.00 CR
09/11/2018	TFR WDL BPAY TO MUSWELLBROOK COUNCIL			483.00	483.00 CR
09/11/2018	TFR WDL BPAY TO MUSWELLBROOK COUNCIL		483.00		0.00 CR
14/11/2018	LOAN REPAYMENT S.211.2468580.00			765.00	765.00 CR
14/11/2018	LOAN REPAYMENT S.211.2468580.00		765.00		0.00 CR
15/11/2018	INTERNET WITHDRAWAL ironbark			1,000.00	1,000.00 CR
15/11/2018	INTERNET WITHDRAWAL ironbark		1,000.00		0.00 CR
15/11/2018	INTERNET WITHDRAWAL super			820.00	820.00 CR
15/11/2018	INTERNET WITHDRAWAL super			1,500.00	2,320.00 CR
15/11/2018	INTERNET WITHDRAWAL super		820.00		1,500.00 CR
15/11/2018	INTERNET WITHDRAWAL super		1,500.00		0.00 CR
30/11/2018	Raine & Horne Mus			1,097.60	1,097.60 CR
30/11/2018	Raine & Horne Mus		1,097.60		0.00 CR
03/12/2018	INTERNET WITHDRAWAL Ironbark Mortgage			1,100.00	1,100.00 CR
03/12/2018	INTERNET WITHDRAWAL Ironbark Mortgage		1,100.00		0.00 CR
14/12/2018	LOAN REPAYMENT S.211.2468580.00			773.00	773.00 CR
14/12/2018	LOAN REPAYMENT S.211.2468580.00		773.00		0.00 CR
19/12/2018	INTERNET WITHDRAWAL Ironbark mortgage paymen			1,000.00	1,000.00 CR
19/12/2018	INTERNET WITHDRAWAL Ironbark mortgage paymen		1,000.00		0.00 CR
21/12/2018	Raine & Horne Mus			1,097.60	1,097.60 CR
21/12/2018	Raine & Horne Mus		1,097.60		0.00 CR
27/12/2018	INTERNET WITHDRAWAL Ironbark Mortgage			1,000.00	1,000.00 CR
27/12/2018	INTERNET WITHDRAWAL Ironbark Mortgage		1,000.00		0.00 CR
27/12/2018	INTERNET WITHDRAWAL Super			1,000.00	1,000.00 CR
27/12/2018	INTERNET WITHDRAWAL Super		1,000.00		0.00 CR
11/01/2019	INTERNET WITHDRAWAL Ironbark			1,000.00	1,000.00 CR
11/01/2019	INTERNET WITHDRAWAL Ironbark		1,000.00		0.00 CR
14/01/2019	LOAN REPAYMENT S.211.2468580.00			773.00	773.00 CR
14/01/2019	LOAN REPAYMENT S.211.2468580.00		773.00		0.00 CR
17/01/2019	INTERNET WITHDRAWAL Ironbark			1,000.00	1,000.00 CR
17/01/2019	INTERNET WITHDRAWAL Ironbark		1,000.00		0.00 CR
31/01/2019	Raine & Horne Mus RENT PAYMENT			1,097.60	1,097.60 CR
31/01/2019	Raine & Horne Mus RENT PAYMENT		1,097.60		0.00 CR
07/02/2019	INTERNET WITHDRAWAL Ironbark Mortgage			1,100.00	1,100.00 CR
07/02/2019	INTERNET WITHDRAWAL Ironbark Mortgage		1,100.00		0.00 CR
07/02/2019	TFR WDL BPAY TO MUSWELLBROOK COUNCIL			483.00	483.00 CR
07/02/2019	TFR WDL BPAY TO MUSWELLBROOK COUNCIL		483.00		0.00 CR
14/02/2019	LOAN REPAYMENT S.211.2468580.00			773.00	773.00 CR
14/02/2019	LOAN REPAYMENT S.211.2468580.00		773.00		0.00 CR
18/02/2019	TFR WDL BPAY TO MUSWELLBROOK WATER			70.66	70.66 CR
18/02/2019	TFR WDL BPAY TO MUSWELLBROOK WATER		70.66		0.00 CR
28/02/2019	INTERNET WITHDRAWAL Ironbark			2,000.00	2,000.00 CR
28/02/2019	INTERNET WITHDRAWAL Ironbark		2,000.00		0.00 CR
28/02/2019	Raine & Horne Mu RENT PAYMENT			1,097.60	1,097.60 CR
28/02/2019	Raine & Horne Mu RENT PAYMENT		1,097.60		0.00 CR
05/03/2019	INTERNET WITHDRAWAL Ironbark			1,100.00	1,100.00 CR
05/03/2019	INTERNET WITHDRAWAL Ironbark		1,100.00		0.00 CR
11/03/2019	INTERNET WITHDRAWAL super contribution			1,000.00	1,000.00 CR
11/03/2019	INTERNET WITHDRAWAL super contribution		1,000.00		0.00 CR

DECO Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2018 to 30 June 2019

Date	Description	Quantity	Debits	Credits	Balance
Liabilities					
14/03/2019	LOAN REPAYMENT S.211.2468580.00			773.00	773.00 CR
14/03/2019	LOAN REPAYMENT S.211.2468580.00		773.00		0.00 CR
27/03/2019	INTERNET DEPOSIT ironbark			300.00	300.00 CR
27/03/2019	INTERNET DEPOSIT ironbark		300.00		0.00 CR
27/03/2019	INTERNET DEPOSIT super saver			1,000.00	1,000.00 CR
27/03/2019	INTERNET DEPOSIT super saver			1,520.00	2,520.00 CR
27/03/2019	INTERNET DEPOSIT super saver		1,000.00		1,520.00 CR
27/03/2019	INTERNET DEPOSIT super saver		1,520.00		0.00 CR
27/03/2019	INTERNET WITHDRAWAL ironabark mortgage			300.00	300.00 CR
27/03/2019	INTERNET WITHDRAWAL ironabark mortgage		300.00		0.00 CR
27/03/2019	INTERNET WITHDRAWAL ironbark mortgage			1,000.00	1,000.00 CR
27/03/2019	INTERNET WITHDRAWAL ironbark mortgage		1,000.00		0.00 CR
29/03/2019	Raine & Horne Mu RENT PAYMENT			1,730.80	1,730.80 CR
29/03/2019	Raine & Horne Mu RENT PAYMENT		1,730.80		0.00 CR
02/04/2019	INTERNET WITHDRAWAL ironbark			1,730.00	1,730.00 CR
02/04/2019	INTERNET WITHDRAWAL ironbark		1,730.00		0.00 CR
02/04/2019	INTERNET WITHDRAWAL super saver			1,730.00	1,730.00 CR
02/04/2019	INTERNET WITHDRAWAL super saver		1,730.00		0.00 CR
15/04/2019	INTERNET DEPOSIT Ironbark mortgage			300.00	300.00 CR
15/04/2019	INTERNET DEPOSIT Ironbark mortgage		300.00		0.00 CR
15/04/2019	INTERNET WITHDRAWAL Ironbark mortgage			300.00	300.00 CR
15/04/2019	INTERNET WITHDRAWAL Ironbark mortgage		300.00		0.00 CR
15/04/2019	LOAN REPAYMENT S.211.2468580.00			773.00	773.00 CR
15/04/2019	LOAN REPAYMENT S.211.2468580.00		773.00		0.00 CR
18/04/2019	INTERNET WITHDRAWAL 502539			121.00	121.00 CR
18/04/2019	INTERNET WITHDRAWAL 502539		121.00		0.00 CR
18/04/2019	TFR WDL BPAY TO ASIC			53.00	53.00 CR
18/04/2019	TFR WDL BPAY TO ASIC		53.00		0.00 CR
30/04/2019	Raine & Horne Mu RENT PAYMENT			1,097.60	1,097.60 CR
30/04/2019	Raine & Horne Mu RENT PAYMENT		1,097.60		0.00 CR
06/05/2019	TFR WDL BPAY TO MUSWELLBROOK COUNCIL			483.00	483.00 CR
06/05/2019	TFR WDL BPAY TO MUSWELLBROOK COUNCIL		483.00		0.00 CR
08/05/2019	INTERNET WITHDRAWAL Ironbark mortgage			1,000.00	1,000.00 CR
08/05/2019	INTERNET WITHDRAWAL Ironbark mortgage		1,000.00		0.00 CR
14/05/2019	LOAN REPAYMENT S.211.2468580.00			773.00	773.00 CR
14/05/2019	LOAN REPAYMENT S.211.2468580.00		773.00		0.00 CR
15/05/2019	INTERNET DEPOSIT Ironbark mortgage			400.00	400.00 CR
15/05/2019	INTERNET DEPOSIT Ironbark mortgage		400.00		0.00 CR
15/05/2019	INTERNET WITHDRAWAL Ironbark mortgage			1,000.00	1,000.00 CR
15/05/2019	INTERNET WITHDRAWAL Ironbark mortgage		1,000.00		0.00 CR
15/05/2019	INTERNET WITHDRAWAL super saver			1,100.00	1,100.00 CR
15/05/2019	INTERNET WITHDRAWAL super saver		1,100.00		0.00 CR
31/05/2019	Raine & Horne Mu RENT PAYMENT			1,097.60	1,097.60 CR
31/05/2019	Raine & Horne Mu RENT PAYMENT		1,097.60		0.00 CR
04/06/2019	INTERNET WITHDRAWAL Ironbark mortgage			1,100.00	1,100.00 CR
04/06/2019	INTERNET WITHDRAWAL Ironbark mortgage		1,100.00		0.00 CR
04/06/2019	INTERNET WITHDRAWAL super savings			1,100.00	1,100.00 CR
04/06/2019	INTERNET WITHDRAWAL super savings		1,100.00		0.00 CR
14/06/2019	INTERNET DEPOSIT Admin Fees			100.00	100.00 CR
14/06/2019	INTERNET DEPOSIT Admin Fees		100.00		0.00 CR
14/06/2019	INTERNET WITHDRAWAL Admin Fees			100.00	100.00 CR
14/06/2019	INTERNET WITHDRAWAL Admin Fees		100.00		0.00 CR
14/06/2019	Loan Repayment S.211.2468580.00			768.00	768.00 CR
14/06/2019	Loan Repayment S.211.2468580.00		768.00		0.00 CR
28/06/2019	Raine & Horne Mu Rent Payment			1,077.60	1,077.60 CR
28/06/2019	Raine & Horne Mu Rent Payment		1,077.60		0.00 CR
30/06/2019	Closing Balance				0.00

DECO Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2018 to 30 June 2019

Date	Description	Quantity	Debits	Credits	Balance
Liabilities					
St George DIY Super Saver '9216					
01/07/2018	Opening Balance				0.00
01/07/2018	CASH DEPOSIT			5.00	5.00 CR
01/07/2018	CASH DEPOSIT		5.00		0.00 CR
02/07/2018	QUICKSUPER			394.58	394.58 CR
02/07/2018	QUICKSUPER		394.58		0.00 CR
03/07/2018	IAG/NRMA PAYMENT			183,502.06	183,502.06 CR
03/07/2018	IAG/NRMA PAYMENT		183,502.06		0.00 CR
05/07/2018	INTERNET WITHDRAWAL Invoice 501597			2,000.00	2,000.00 CR
05/07/2018	INTERNET WITHDRAWAL Invoice 501597		2,000.00		0.00 CR
16/07/2018	INTERNET WITHDRAWAL Pest & building inspect			580.80	580.80 CR
16/07/2018	INTERNET WITHDRAWAL Pest & building inspect		580.80		0.00 CR
17/07/2018	QUICKSUPER			343.26	343.26 CR
17/07/2018	QUICKSUPER		343.26		0.00 CR
18/07/2018	CHEQUE DEPOSIT			110,000.00	110,000.00 CR
18/07/2018	CHEQUE DEPOSIT		110,000.00		0.00 CR
25/07/2018	INTERNET WITHDRAWAL BPC Accounting			1,650.00	1,650.00 CR
25/07/2018	INTERNET WITHDRAWAL BPC Accounting		1,650.00		0.00 CR
31/07/2018	CAMPAIGN INTEREST			232.73	232.73 CR
31/07/2018	CAMPAIGN INTEREST		232.73		0.00 CR
31/07/2018	CREDIT INTEREST			139.64	139.64 CR
31/07/2018	CREDIT INTEREST		139.64		0.00 CR
31/07/2018	INTERNET WITHDRAWAL TO 0000450978031			8,185.00	8,185.00 CR
31/07/2018	INTERNET WITHDRAWAL TO 0000450978031		8,185.00		0.00 CR
31/07/2018	QUICKSUPER			310.29	310.29 CR
31/07/2018	QUICKSUPER		310.29		0.00 CR
02/08/2018	INTERNET WITHDRAWAL office of state revenue			520.00	520.00 CR
02/08/2018	INTERNET WITHDRAWAL office of state revenue		520.00		0.00 CR
15/08/2018	INTERNET WITHDRAWAL deposit ironbark			12,255.00	12,255.00 CR
15/08/2018	INTERNET WITHDRAWAL deposit ironbark		12,255.00		0.00 CR
15/08/2018	QUICKSUPER			343.14	343.14 CR
15/08/2018	QUICKSUPER		343.14		0.00 CR
28/08/2018	QUICKSUPER			360.71	360.71 CR
28/08/2018	QUICKSUPER		360.71		0.00 CR
28/08/2018	SuperChoice P/L			766.10	766.10 CR
28/08/2018	SuperChoice P/L		766.10		0.00 CR
31/08/2018	CAMPAIGN INTEREST			292.61	292.61 CR
31/08/2018	CAMPAIGN INTEREST		292.61		0.00 CR
31/08/2018	CREDIT INTEREST			175.56	175.56 CR
31/08/2018	CREDIT INTEREST		175.56		0.00 CR
06/09/2018	INTERNET WITHDRAWAL Ironbark Road			100,000.00	100,000.00 CR
06/09/2018	INTERNET WITHDRAWAL Ironbark Road			100,000.00	200,000.00 CR
06/09/2018	INTERNET WITHDRAWAL Ironbark Road		100,000.00		100,000.00 CR
06/09/2018	INTERNET WITHDRAWAL Ironbark Road		100,000.00		0.00 CR
07/09/2018	INTERNET WITHDRAWAL Ironbark Road			60,000.00	60,000.00 CR
07/09/2018	INTERNET WITHDRAWAL Ironbark Road		60,000.00		0.00 CR
11/09/2018	QUICKSUPER			386.59	386.59 CR
11/09/2018	QUICKSUPER		386.59		0.00 CR
15/09/2018	INTERNET DEPOSIT FROM 0000450978031			3,860.00	3,860.00 CR
15/09/2018	INTERNET DEPOSIT FROM 0000450978031		3,860.00		0.00 CR
17/09/2018	INTERNET DEPOSIT excess on offset			5,000.00	5,000.00 CR
17/09/2018	INTERNET DEPOSIT excess on offset		5,000.00		0.00 CR
24/09/2018	SuperChoice P/L			1,338.27	1,338.27 CR
24/09/2018	SuperChoice P/L		1,338.27		0.00 CR
25/09/2018	QUICKSUPER			313.66	313.66 CR
25/09/2018	QUICKSUPER		313.66		0.00 CR
27/09/2018	INTERNET WITHDRAWAL Additional Repayment Loan			300.00	300.00 CR
27/09/2018	INTERNET WITHDRAWAL Additional Repayment Loan		300.00		0.00 CR
29/09/2018	CAMPAIGN INTEREST			63.69	63.69 CR

DECO Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2018 to 30 June 2019

Date	Description	Quantity	Debits	Credits	Balance
Liabilities					
29/09/2018	CAMPAIGN INTEREST		63.69		0.00 CR
29/09/2018	CREDIT INTEREST			38.21	38.21 CR
29/09/2018	CREDIT INTEREST		38.21		0.00 CR
09/10/2018	QUICKSUPER			351.45	351.45 CR
09/10/2018	QUICKSUPER		351.45		0.00 CR
13/10/2018	CAMPAIGN INTEREST			10.02	10.02 CR
13/10/2018	CAMPAIGN INTEREST		10.02		0.00 CR
15/10/2018	INTERNET WITHDRAWAL ironbark			300.00	300.00 CR
15/10/2018	INTERNET WITHDRAWAL ironbark		300.00		0.00 CR
23/10/2018	CAMPAIGN INTEREST			785.22	785.22 CR
23/10/2018	CAMPAIGN INTEREST		785.22		0.00 CR
23/10/2018	QUICKSUPER			395.11	395.11 CR
23/10/2018	QUICKSUPER		395.11		0.00 CR
25/10/2018	INTERNET WITHDRAWAL ironbark			300.00	300.00 CR
25/10/2018	INTERNET WITHDRAWAL ironbark		300.00		0.00 CR
31/10/2018	CREDIT INTEREST			13.36	13.36 CR
31/10/2018	CREDIT INTEREST		13.36		0.00 CR
06/11/2018	QUICKSUPER			330.09	330.09 CR
06/11/2018	QUICKSUPER		330.09		0.00 CR
07/11/2018	INTERNET WITHDRAWAL ironbark			300.00	300.00 CR
07/11/2018	INTERNET WITHDRAWAL ironbark		300.00		0.00 CR
15/11/2018	INTERNET DEPOSIT super			820.00	820.00 CR
15/11/2018	INTERNET DEPOSIT super			1,500.00	2,320.00 CR
15/11/2018	INTERNET DEPOSIT super		820.00		1,500.00 CR
15/11/2018	INTERNET DEPOSIT super		1,500.00		0.00 CR
20/11/2018	QUICKSUPER			248.81	248.81 CR
20/11/2018	QUICKSUPER		248.81		0.00 CR
30/11/2018	CREDIT INTEREST			10.14	10.14 CR
30/11/2018	CREDIT INTEREST		10.14		0.00 CR
04/12/2018	QUICKSUPER			296.27	296.27 CR
04/12/2018	QUICKSUPER		296.27		0.00 CR
04/12/2018	SuperChoice P/L			1,198.05	1,198.05 CR
04/12/2018	SuperChoice P/L		1,198.05		0.00 CR
18/12/2018	QUICKSUPER			360.21	360.21 CR
18/12/2018	QUICKSUPER		360.21		0.00 CR
27/12/2018	INTERNET DEPOSIT Super			1,000.00	1,000.00 CR
27/12/2018	INTERNET DEPOSIT Super		1,000.00		0.00 CR
28/12/2018	SuperChoice P/L			825.58	825.58 CR
28/12/2018	SuperChoice P/L		825.58		0.00 CR
31/12/2018	CREDIT INTEREST			11.79	11.79 CR
31/12/2018	CREDIT INTEREST		11.79		0.00 CR
08/01/2019	QUICKSUPER			389.30	389.30 CR
08/01/2019	QUICKSUPER		389.30		0.00 CR
14/01/2019	QUICKSUPER			466.57	466.57 CR
14/01/2019	QUICKSUPER		466.57		0.00 CR
24/01/2019	INTERNET WITHDRAWAL ironbark			450.00	450.00 CR
24/01/2019	INTERNET WITHDRAWAL ironbark		450.00		0.00 CR
29/01/2019	QUICKSUPER			322.77	322.77 CR
29/01/2019	QUICKSUPER		322.77		0.00 CR
30/01/2019	SuperChoice P/L			825.58	825.58 CR
30/01/2019	SuperChoice P/L		825.58		0.00 CR
31/01/2019	CREDIT INTEREST			12.81	12.81 CR
31/01/2019	CREDIT INTEREST		12.81		0.00 CR
14/02/2019	QUICKSUPER			407.68	407.68 CR
14/02/2019	QUICKSUPER		407.68		0.00 CR
26/02/2019	SuperChoice P/L			825.58	825.58 CR
26/02/2019	SuperChoice P/L		825.58		0.00 CR
27/02/2019	QUICKSUPER			248.81	248.81 CR
27/02/2019	QUICKSUPER		248.81		0.00 CR

DECO Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2018 to 30 June 2019

Date	Description	Quantity	Debits	Credits	Balance
Liabilities					
28/02/2019	CREDIT INTEREST			12.09	12.09 CR
28/02/2019	CREDIT INTEREST		12.09		0.00 CR
11/03/2019	INTERNET DEPOSIT super contribution			1,000.00	1,000.00 CR
11/03/2019	INTERNET DEPOSIT super contribution		1,000.00		0.00 CR
12/03/2019	QUICKSUPER			265.06	265.06 CR
12/03/2019	QUICKSUPER		265.06		0.00 CR
26/03/2019	QUICKSUPER			318.81	318.81 CR
26/03/2019	QUICKSUPER		318.81		0.00 CR
27/03/2019	INTERNET DEPOSIT ironbark			300.00	300.00 CR
27/03/2019	INTERNET DEPOSIT ironbark		300.00		0.00 CR
27/03/2019	INTERNET DEPOSIT super saver			1,000.00	1,000.00 CR
27/03/2019	INTERNET DEPOSIT super saver			1,520.00	2,520.00 CR
27/03/2019	INTERNET DEPOSIT super saver		1,000.00		1,520.00 CR
27/03/2019	INTERNET DEPOSIT super saver		1,520.00		0.00 CR
27/03/2019	SuperChoice P/L			825.58	825.58 CR
27/03/2019	SuperChoice P/L		825.58		0.00 CR
30/03/2019	CREDIT INTEREST			14.47	14.47 CR
30/03/2019	CREDIT INTEREST		14.47		0.00 CR
02/04/2019	INTERNET DEPOSIT super saver			1,730.00	1,730.00 CR
02/04/2019	INTERNET DEPOSIT super saver		1,730.00		0.00 CR
09/04/2019	QUICKSUPER			347.57	347.57 CR
09/04/2019	QUICKSUPER		347.57		0.00 CR
15/04/2019	INTERNET WITHDRAWAL Ironbark mortgage			300.00	300.00 CR
15/04/2019	INTERNET WITHDRAWAL Ironbark mortgage		300.00		0.00 CR
23/04/2019	SuperChoice P/L			825.58	825.58 CR
23/04/2019	SuperChoice P/L		825.58		0.00 CR
24/04/2019	QUICKSUPER			288.69	288.69 CR
24/04/2019	QUICKSUPER		288.69		0.00 CR
30/04/2019	CREDIT INTEREST			16.18	16.18 CR
30/04/2019	CREDIT INTEREST		16.18		0.00 CR
07/05/2019	QUICKSUPER			481.69	481.69 CR
07/05/2019	QUICKSUPER		481.69		0.00 CR
15/05/2019	INTERNET DEPOSIT Super saver			1,100.00	1,100.00 CR
15/05/2019	INTERNET DEPOSIT Super saver		1,100.00		0.00 CR
15/05/2019	INTERNET WITHDRAWAL Ironbark mortgage			400.00	400.00 CR
15/05/2019	INTERNET WITHDRAWAL Ironbark mortgage		400.00		0.00 CR
22/05/2019	QUICKSUPER			315.11	315.11 CR
22/05/2019	QUICKSUPER		315.11		0.00 CR
31/05/2019	CREDIT INTEREST			17.46	17.46 CR
31/05/2019	CREDIT INTEREST		17.46		0.00 CR
04/06/2019	INTERNET DEPOSIT Super savings			1,100.00	1,100.00 CR
04/06/2019	INTERNET DEPOSIT Super savings		1,100.00		0.00 CR
04/06/2019	QUICKSUPER			356.48	356.48 CR
04/06/2019	QUICKSUPER		356.48		0.00 CR
04/06/2019	SuperChoice P/L			1,238.37	1,238.37 CR
04/06/2019	SuperChoice P/L		1,238.37		0.00 CR
14/06/2019	ADMIN FEE			100.00	100.00 CR
14/06/2019	ADMIN FEE		100.00		0.00 CR
18/06/2019	QUICKSUPER			319.19	319.19 CR
18/06/2019	QUICKSUPER		319.19		0.00 CR
18/06/2019	SUPERCHOICE P/L			412.79	412.79 CR
18/06/2019	SUPERCHOICE P/L		412.79		0.00 CR
29/06/2019	CREDIT INTEREST			15.79	15.79 CR
29/06/2019	CREDIT INTEREST		15.79		0.00 CR
30/06/2019	Closing Balance				0.00

DECO Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2018 to 30 June 2019

Date	Description	Quantity	Debits	Credits	Balance
------	-------------	----------	--------	---------	---------

Member Entitlements

Member Entitlement Accounts

Mr Donald Wardrop

Accumulation

01/07/2018	Opening Balance				0.00
01/07/2018	CASH DEPOSIT			5.00	5.00 CR
02/07/2018	QUICKSUPER			394.58	399.58 CR
17/07/2018	QUICKSUPER			343.26	742.84 CR
18/07/2018	Rollover from First State Superannuation Scheme			110,000.00	110,742.84 CR
31/07/2018	Employer Contribution: SYDNEY TRAINS			310.29	111,053.13 CR
15/08/2018	Employer Contribution: SYDNEY TRAINS			343.14	111,396.27 CR
28/08/2018	Employer Contribution: SYDNEY TRAINS			360.71	111,756.98 CR
11/09/2018	Employer Contribution: SYDNEY TRAINS			386.59	112,143.57 CR
25/09/2018	Employer Contribution: SYDNEY TRAINS			313.66	112,457.23 CR
09/10/2018	Employer Contribution: SYDNEY TRAINS			351.45	112,808.68 CR
23/10/2018	Employer Contribution: SYDNEY TRAINS			395.11	113,203.79 CR
06/11/2018	Employer Contribution: SYDNEY TRAINS			330.09	113,533.88 CR
20/11/2018	Employer Contribution: SYDNEY TRAINS			248.81	113,782.69 CR
04/12/2018	Employer Contribution: SYDNEY TRAINS			296.27	114,078.96 CR
18/12/2018	Employer Contribution: SYDNEY TRAINS			360.21	114,439.17 CR
08/01/2019	Employer Contribution: SYDNEY TRAINS			389.30	114,828.47 CR
14/01/2019	Employer Contribution: SYDNEY TRAINS			466.57	115,295.04 CR
29/01/2019	Employer Contribution: SYDNEY TRAINS			322.77	115,617.81 CR
14/02/2019	Employer Contribution: SYDNEY TRAINS			407.68	116,025.49 CR
27/02/2019	Employer Contribution: SYDNEY TRAINS			248.81	116,274.30 CR
12/03/2019	Employer Contribution: SYDNEY TRAINS			265.06	116,539.36 CR
26/03/2019	Employer Contribution: SYDNEY TRAINS			318.81	116,858.17 CR
09/04/2019	Employer Contribution: SYDNEY TRAINS			347.57	117,205.74 CR
24/04/2019	Employer Contribution: SYDNEY TRAINS			288.69	117,494.43 CR
07/05/2019	Employer Contribution: SYDNEY TRAINS			481.69	117,976.12 CR
22/05/2019	Employer Contribution: SYDNEY TRAINS			315.11	118,291.23 CR
04/06/2019	Employer Contribution: SYDNEY TRAINS			356.48	118,647.71 CR
18/06/2019	Employer Contribution: SYDNEY TRAINS			319.19	118,966.90 CR
30/06/2019	Contribution Tax		1,344.28		117,622.62 CR
30/06/2019	Income Taxes Allocated		131.20		117,491.42 CR
30/06/2019	Investment Profit or Loss		1,189.43		116,301.99 CR
30/06/2019	Closing Balance				116,301.99 CR

Mrs Marie Wardrop

Accumulation

01/07/2018	Opening Balance				0.00
03/07/2018	Rollover from IAG & NRMA Superannuation Plan			183,502.06	183,502.06 CR
28/08/2018	Employer Contribution: IAG			766.10	184,268.16 CR
24/09/2018	Employer Contribution: IAG			1,338.27	185,606.43 CR
04/12/2018	Employer Contribution: IAG			1,198.05	186,804.48 CR
28/12/2018	Employer Contribution: IAG			825.58	187,630.06 CR
30/01/2019	Employer Contribution: IAG			825.58	188,455.64 CR
26/02/2019	Employer Contribution: IAG			825.58	189,281.22 CR
27/03/2019	Employer Contribution: IAG			825.58	190,106.80 CR
23/04/2019	Employer Contribution: IAG			825.58	190,932.38 CR
04/06/2019	Employer Contribution: IAG			1,238.37	192,170.75 CR
18/06/2019	Employer Contribution: IAG			412.79	192,583.54 CR
30/06/2019	Contribution Tax		1,362.22		191,221.32 CR
30/06/2019	Income Taxes Allocated		223.30		190,998.02 CR
30/06/2019	Investment Profit or Loss		2,024.26		188,973.76 CR
30/06/2019	Closing Balance				188,973.76 CR

DECO Superannuation Fund

Unrealised Capital Gains as at 30 June 2019

Quantity /Description		Accounting Treatment			Taxation Treatment							
		Market Value	Original Cost	Accounting Gain/(Loss)	Cost Base Calculation				Capital Gains Calculation			
					Tax Free	Tax Deferred	AMIT	Amount	Indexation	Discountable	Other	Deferred
<u>Bank</u>												
St George Complete Freedom Offset '8031												
30/06/2019	75,907.02	75,907.02	75,907.02	0.00	0.00	0.00	0.00	75,907.02			0.00	
	75,907.02	75,907.02	75,907.02	0.00	0.00	0.00	0.00	75,907.02			0.00	
St George DIY Super Saver '9216												
30/06/2019	45,101.41	45,101.41	45,101.41	0.00	0.00	0.00	0.00	45,101.41			0.00	
	45,101.41	45,101.41	45,101.41	0.00	0.00	0.00	0.00	45,101.41			0.00	
BankTotal		121,008.43	121,008.43	0.00	0.00	0.00	0.00	121,008.43			0.00	
<u>Property Direct Market</u>												
16 Ironbark Road, Muswellbrook (1013/DP262815)												
3/08/2018	1.00	258,000.00	268,730.55	(10,730.55)	0.00	0.00	0.00	268,730.55				10,730.55
	1.00	258,000.00	268,730.55	(10,730.55)	0.00	0.00	0.00	268,730.55			0.00	10,730.55
St George Home Loan '8000												
30/06/2019	(74,734.00)	(74,734.00)	(74,734.00)	0.00	0.00	0.00	0.00	(74,734.00)			0.00	
	(74,734.00)	(74,734.00)	(74,734.00)	0.00	0.00	0.00	0.00	(74,734.00)			0.00	
Property Direct MarketTotal		183,266.00	193,996.55	(10,730.55)	0.00	0.00	0.00	193,996.55			0.00	10,730.55

DECO Superannuation Fund
Unrealised Capital Gains as at 30 June 2019

Capital Gains Tax Return Summary

	Indexation	Discount	Other	Deferred	Total Capital Gains	Capital Losses
Current Year Capital Gains						
Shares & Units - Listed Shares	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Other Shares	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Listed Trusts	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Other Units	0.00	0.00	0.00	0.00	0.00	0.00
Australian Real Estate	0.00	0.00	0.00	0.00	0.00	10,730.00
Other Real Estate	0.00	0.00	0.00	0.00	0.00	0.00
Collectables	0.00	0.00	0.00	0.00	0.00	0.00
Other CGT Assets & Other CGT Events	0.00	0.00	0.00	0.00	0.00	0.00
Distributed Capital Gains from Trusts	0.00	0.00	0.00	0.00	0.00	0.00
	0.00	0.00	0.00	0.00	0.00	10,730.00
Capital Losses Applied						
Current Year	0.00	0.00	0.00	0.00	0.00	
Prior Years	0.00	0.00	0.00	0.00	0.00	
	0.00	0.00	0.00	0.00	0.00	
Net Capital Gains						
Net Gain after applying losses	0.00	0.00	0.00	0.00	0.00	
Discount applicable		0.00				
Net Gain after applying discount	0.00	0.00	0.00	0.00	0.00	

Gains/Losses on Custom Holding Accounts

Account Name	Book Cost	Value	Gain/(Loss)	Tax Rate %	Tax Effect
	4,062.32	4,062.32	0.00	10.00%	0.00
Custom Holding Accounts Totals	4,062.32	4,062.32	0.00		0.00

DECO Superannuation Fund

Tax Accounting Reconciliation

For the period 1 July 2018 to 30 June 2019

Operating Statement Profit vs. Provision for Income Tax

2019

\$

Benefits Accrued as a Result of Operations before Income Tax

308,336.75

ADD:

Decrease in Market Value

10,730.55

Non-Deductible Expenses

2,000.00

LESS:

Non-Taxable Contributions

5.00

Rollovers In

293,502.06

Rounding

0.24

Taxable Income or Loss

27,560.00

	Income Amount	Tax Amount
Gross Tax @ 15% for Concessional Income	27,560.00	4,134.00
Gross Tax @ 45% for Net Non-Arm's Length Income	0.00	0.00
No-TFN Quoted Contributions @ 32%	0.00	0.00
Change in Carried Forward Losses	0.00	0.00
Provision for Income Tax		4,134.00

Provision for Income Tax vs. Income Tax Expense

Provision for Income Tax

4,134.00

LESS:

Change in Deferred Tax Liability

1,073.00

Income Tax Expense

3,061.00

Provision for Income Tax vs. Income Tax Payable

Provision for Income Tax

4,134.00

Income Tax Payable (Receivable)

4,134.00

Exempt Current Pension Income Settings

Pension Exempt % (Actuarial)

0.0000%

Pension Exempt % (Expenses)

0.0000%

Assets Segregated For Pensions

No

Deferred Tax Reconciliation Statement

DECO Superannuation Fund
Deferred Tax Reconciliation Statement
For the Period from 1/07/2018 to 30/06/2019

Unrealised Capital Gains/Losses

Non-Custom Holding Investments
From Unrealised Gains Report

	Indexed	Discount	Other	Total Capital Gains	Capital Losses
Current Year Unrealised Capital Gains	-	-	-	-	\$10,730.00
Capital Losses Applied	-	-	-	-	-
Net Unrealised Capital Gains After Applying Losses	-	-	-	-	\$10,730.00
Discount Applicable		-			
Net Unrealised Capital Gains / Losses	-	-	-	-	\$10,730.00

Unrealised Tax Provision	15.00%				-
--------------------------	--------	--	--	--	---

Custom Holding Accounts

Borrowing Costs

Unrealised Tax Provision	10.00%			-	
--------------------------	--------	--	--	---	--

Total Deferred Tax Liabilities/(Assets) on Investments

Pension Exemption Factor	0.0000%			-	-
--------------------------	---------	--	--	---	---

Unrealised Losses	10.00%			-\$10,730.00	-\$1,073.00
-------------------	--------	--	--	--------------	-------------

Offset Utilised Realised Losses	10.00%			-	-
---------------------------------	--------	--	--	---	---

Deferred Tax Effect of Unrealised Capital Gains/(Losses)					-\$1,073.00
--	--	--	--	--	-------------

Carry Forward Accounting Losses

Tax Losses Carried Forward				-	-
----------------------------	--	--	--	---	---

Accounting Losses Provision	15.00%			-	-
-----------------------------	--------	--	--	---	---

Deferred Tax Effect of Carry Forward Accounting Losses					-
--	--	--	--	--	---

Carry Forward Capital Gains/Losses

Capital Losses Carried Forward				-	-
--------------------------------	--	--	--	---	---

Capital Losses Provision	10.00%			-	-
--------------------------	--------	--	--	---	---

Deferred Tax Effect of Carry Forward Capital Losses					-
---	--	--	--	--	---

DECO Superannuation Fund
Investment Revaluation as at 30 June 2019

Investment		Price Date	Market Price	Quantity	Market Value	Change in Market Value
Property Direct Market						
PROP1	16 Ironbark Road, Muswellbrook (1013/DP262815)	30 Jun 2019	258,000.00000	1.00000	258,000.00	(10,730.55)
Property Direct Market Total					258,000.00	(10,730.55)
Fund Total					258,000.00	(10,730.55)



TAX INVOICE

DECO Superannuation Fund
17 Popran Way
BLUE HAVEN NSW 2262

Invoice Date
05 June 2018

Invoice No.
501597

Client Code
DECO11

To our Professional Fees and Charges in attending to the following:-

Costs associated with setting up Self-Managed Superannuation Fund
Application for Australian Business Number
Application for Superannuation Fund Tax File Number
Liaising with Australian Business Register and Tax Office on your behalf
Discussions and advising in this regard

1,818.18

Our Fee Total
Plus: GST

1,818.18
181.82

TOTAL FEE

\$2,000.00

How to Pay Client Code: DECO11 Invoice No : 501597 Amount Due: **\$2,000.00**

Pay by DIRECT DEPOSIT:

Account Name: BPC Accounting
BSB: 182-222
Account Number: 303 823 330
REFERENCE: INVOICE NUMBER

Pay by CREDIT CARD:

Please phone our office to pay via
VISA or MASTERCARD.



By Mail

Detach this section and mail your cheque to:

BPC Accounting
PO Box 41
BUDGEWOI NSW 2262

Cheques to be made payable to:

BPC Accounting

TERMS – 14 DAYS FROM DATE OF INVOICE

DECO Superannuation Fund
Bank Account Movements
For the period 1 July 2018 to 30 June 2019

Date	Description	Withdrawals	Deposits	Balance
Account:	<u>St George Complete Freedom Offset '8031 (112-879 450978031)</u>			
1/07/2018	Opening Balance			0.00
05/07/2018	INTERNET DEPOSIT Invoice 501597		2,000.00	2,000.00
05/07/2018	INTERNET WITHDRAWAL Inv 501597	2,000.00		
16/07/2018	INTERNET DEPOSIT Pest & building inspect		580.80	580.80
16/07/2018	INTERNET WITHDRAWAL Pest & building inspect	580.80		
25/07/2018	INTERNET DEPOSIT BPC Accounting 501708		1,650.00	1,650.00
25/07/2018	INTERNET WITHDRAWAL DECO011	1,650.00		
31/07/2018	CREDIT INTEREST		0.01	0.01
31/07/2018	INTERNET DEPOSIT FROM 0000414869216		8,185.00	8,185.01
31/07/2018	INTERNET WITHDRAWAL 16 Ironbark Muswellbrook	645.00		7,540.01
31/07/2018	INTERNET WITHDRAWAL 27606 Deco property	5,000.00		2,540.01
01/08/2018	INTERNET WITHDRAWAL 27606 Deco property	2,540.00		0.01
02/08/2018	INTERNET DEPOSIT office of state revenue		520.00	520.01
02/08/2018	BANK CHEQUE FEE	10.00		510.01
02/08/2018	BANK CHEQUE WDL	510.00		0.01
15/08/2018	INTERNET DEPOSIT deposit ironbark		12,255.00	12,255.01
15/08/2018	INTERNET WITHDRAWAL 16 Ironbark Deposit	12,255.00		0.01
06/09/2018	INTERNET DEPOSIT Ironbark Road		100,000.00	100,000.01
06/09/2018	INTERNET DEPOSIT Ironbark Road		100,000.00	200,000.01
07/09/2018	INTERNET DEPOSIT Ironbark Road		60,000.00	260,000.01
14/09/2018	CREDIT INTEREST		12.05	260,012.06
14/09/2018	TFR WDL BPAY TO INSURANCE AUST LTD	688.17		259,323.89
14/09/2018	SETTLEMENT DRAWING	150,462.61		108,861.28
15/09/2018	INTERNET WITHDRAWAL TO 0000414869216	3,860.00		105,001.28
17/09/2018	INTERNET WITHDRAWAL excess on offset	5,000.00		100,001.28
28/09/2018	Raine & Horne Mus		543.80	100,545.08
15/10/2018	LOAN REPAYMENT S.211.2468580.00	765.00		99,780.08
31/10/2018	Raine & Horne Mus		1,097.60	100,877.68
09/11/2018	TFR WDL BPAY TO MUSWELLBROOK COUNCIL	483.00		100,394.68
14/11/2018	LOAN REPAYMENT S.211.2468580.00	765.00		99,629.68
15/11/2018	INTERNET WITHDRAWAL super	820.00		98,809.68
15/11/2018	INTERNET WITHDRAWAL ironbark	1,000.00		97,809.68
15/11/2018	INTERNET WITHDRAWAL super	1,500.00		96,309.68
30/11/2018	Raine & Horne Mus		1,097.60	97,407.28
03/12/2018	INTERNET WITHDRAWAL Ironbark Mortgage	1,100.00		96,307.28
14/12/2018	LOAN REPAYMENT S.211.2468580.00	773.00		95,534.28
19/12/2018	INTERNET WITHDRAWAL Ironbark mortgage paymen	1,000.00		94,534.28
21/12/2018	Raine & Horne Mus		1,097.60	95,631.88
27/12/2018	INTERNET WITHDRAWAL Ironbark Mortgage	1,000.00		94,631.88
27/12/2018	INTERNET WITHDRAWAL Super	1,000.00		93,631.88
11/01/2019	INTERNET WITHDRAWAL Ironbark	1,000.00		92,631.88
14/01/2019	LOAN REPAYMENT S.211.2468580.00	773.00		91,858.88
17/01/2019	INTERNET WITHDRAWAL Ironbark	1,000.00		90,858.88
31/01/2019	Raine & Horne Mus RENT PAYMENT		1,097.60	91,956.48
07/02/2019	TFR WDL BPAY TO MUSWELLBROOK COUNCIL	483.00		91,473.48
07/02/2019	INTERNET WITHDRAWAL Ironbark Mortgage	1,100.00		90,373.48
14/02/2019	LOAN REPAYMENT S.211.2468580.00	773.00		89,600.48
18/02/2019	TFR WDL BPAY TO MUSWELLBROOK WATER	70.66		89,529.82
28/02/2019	Raine & Horne Mu RENT PAYMENT		1,097.60	90,627.42
28/02/2019	INTERNET WITHDRAWAL Ironbark	2,000.00		88,627.42
05/03/2019	INTERNET WITHDRAWAL Ironbark	1,100.00		87,527.42
11/03/2019	INTERNET WITHDRAWAL super contribution	1,000.00		86,527.42
14/03/2019	LOAN REPAYMENT S.211.2468580.00	773.00		85,754.42
27/03/2019	INTERNET DEPOSIT ironbark		300.00	86,054.42
27/03/2019	INTERNET WITHDRAWAL ironabark mortgage	300.00		85,754.42
27/03/2019	INTERNET DEPOSIT super saver	1,000.00		84,754.42
27/03/2019	INTERNET WITHDRAWAL ironbark mortgage	1,000.00		83,754.42
27/03/2019	INTERNET DEPOSIT super saver	1,520.00		82,234.42
29/03/2019	Raine & Horne Mu RENT PAYMENT		1,730.80	83,965.22

DECO Superannuation Fund
Bank Account Movements
For the period 1 July 2018 to 30 June 2019

Date	Description	Withdrawals	Deposits	Balance
Account:	<u>St George Complete Freedom Offset '8031 (112-879 450978031)</u>			
02/04/2019	INTERNET WITHDRAWAL ironbark	1,730.00		82,235.22
02/04/2019	INTERNET WITHDRAWAL super saver	1,730.00		80,505.22
15/04/2019	INTERNET DEPOSIT Ironbark mortgage		300.00	80,805.22
15/04/2019	INTERNET WITHDRAWAL Ironbark mortgage	300.00		80,505.22
15/04/2019	LOAN REPAYMENT S.211.2468580.00	773.00		79,732.22
18/04/2019	TFR WDL BPAY TO ASIC	53.00		79,679.22
18/04/2019	INTERNET WITHDRAWAL 502539	121.00		79,558.22
30/04/2019	Raine & Horne Mu RENT PAYMENT		1,097.60	80,655.82
06/05/2019	TFR WDL BPAY TO MUSWELLBROOK COUNCIL	483.00		80,172.82
08/05/2019	INTERNET WITHDRAWAL Ironbark mortgage	1,000.00		79,172.82
14/05/2019	LOAN REPAYMENT S.211.2468580.00	773.00		78,399.82
15/05/2019	INTERNET DEPOSIT Ironbark mortgage		400.00	78,799.82
15/05/2019	INTERNET WITHDRAWAL Ironbark mortgage	1,000.00		77,799.82
15/05/2019	INTERNET WITHDRAWAL super saver	1,100.00		76,699.82
31/05/2019	Raine & Horne Mu RENT PAYMENT		1,097.60	77,797.42
04/06/2019	INTERNET WITHDRAWAL Ironbark mortgage	1,100.00		76,697.42
04/06/2019	INTERNET WITHDRAWAL super savings	1,100.00		75,597.42
14/06/2019	INTERNET DEPOSIT Admin Fees		100.00	75,697.42
14/06/2019	INTERNET WITHDRAWAL Admin Fees	100.00		75,597.42
14/06/2019	Loan Repayment S.211.2468580.00	768.00		74,829.42
28/06/2019	Raine & Horne Mu Rent Payment		1,077.60	75,907.02
30/06/2019	Closing Balance	221,431.24	297,338.26	75,907.02
	Transactions : 79			

Account: **St George DIY Super Saver '9216 (112-879 414869216)**

1/07/2018	Opening Balance			0.00
01/07/2018	CASH DEPOSIT		5.00	5.00
02/07/2018	QUICKSUPER		394.58	399.58
03/07/2018	IAG/NRMA PAYMENT		183,502.06	183,901.64
05/07/2018	INTERNET WITHDRAWAL Invoice 501597	2,000.00		181,901.64
16/07/2018	INTERNET WITHDRAWAL Pest & building inspect	580.80		181,320.84
17/07/2018	QUICKSUPER		343.26	181,664.10
18/07/2018	CHEQUE DEPOSIT		110,000.00	291,664.10
25/07/2018	INTERNET WITHDRAWAL BPC Accounting	1,650.00		290,014.10
31/07/2018	CREDIT INTEREST		139.64	290,153.74
31/07/2018	CAMPAIGN INTEREST		232.73	290,386.47
31/07/2018	QUICKSUPER		310.29	290,696.76
31/07/2018	INTERNET WITHDRAWAL TO 0000450978031	8,185.00		282,511.76
02/08/2018	INTERNET WITHDRAWAL office of state revenue	520.00		281,991.76
15/08/2018	QUICKSUPER		343.14	282,334.90
15/08/2018	INTERNET WITHDRAWAL deposit ironbark	12,255.00		270,079.90
28/08/2018	QUICKSUPER		360.71	270,440.61
28/08/2018	SuperChoice P/L		766.10	271,206.71
31/08/2018	CREDIT INTEREST		175.56	271,382.27
31/08/2018	CAMPAIGN INTEREST		292.61	271,674.88
06/09/2018	INTERNET WITHDRAWAL Ironbark Road	100,000.00		171,674.88
06/09/2018	INTERNET WITHDRAWAL Ironbark Road	100,000.00		71,674.88
07/09/2018	INTERNET WITHDRAWAL Ironbark Road	60,000.00		11,674.88
11/09/2018	QUICKSUPER		386.59	12,061.47
15/09/2018	INTERNET DEPOSIT FROM 0000450978031		3,860.00	15,921.47
17/09/2018	INTERNET DEPOSIT excess on offset		5,000.00	20,921.47
24/09/2018	SuperChoice P/L		1,338.27	22,259.74
25/09/2018	QUICKSUPER		313.66	22,573.40
27/09/2018	INTERNET WITHDRAWAL Additional Repayment Loan	300.00		22,273.40
29/09/2018	CREDIT INTEREST		38.21	22,311.61
29/09/2018	CAMPAIGN INTEREST		63.69	22,375.30
09/10/2018	QUICKSUPER		351.45	22,726.75
13/10/2018	CAMPAIGN INTEREST		10.02	22,736.77
15/10/2018	INTERNET WITHDRAWAL ironbark	300.00		22,436.77

DECO Superannuation Fund
Bank Account Movements
For the period 1 July 2018 to 30 June 2019

Date	Description	Withdrawals	Deposits	Balance
Account:	<u>St George DIY Super Saver '9216 (112-879 414869216)</u>			
23/10/2018	QUICKSUPER		395.11	22,831.88
23/10/2018	CAMPAIGN INTEREST		785.22	23,617.10
25/10/2018	INTERNET WITHDRAWAL ironbark	300.00		23,317.10
31/10/2018	CREDIT INTEREST		13.36	23,330.46
06/11/2018	QUICKSUPER		330.09	23,660.55
07/11/2018	INTERNET WITHDRAWAL ironbark	300.00		23,360.55
15/11/2018	INTERNET DEPOSIT super		820.00	24,180.55
15/11/2018	INTERNET DEPOSIT super		1,500.00	25,680.55
20/11/2018	QUICKSUPER		248.81	25,929.36
30/11/2018	CREDIT INTEREST		10.14	25,939.50
04/12/2018	QUICKSUPER		296.27	26,235.77
04/12/2018	SuperChoice P/L		1,198.05	27,433.82
18/12/2018	QUICKSUPER		360.21	27,794.03
27/12/2018	INTERNET DEPOSIT Super		1,000.00	28,794.03
28/12/2018	SuperChoice P/L		825.58	29,619.61
31/12/2018	CREDIT INTEREST		11.79	29,631.40
08/01/2019	QUICKSUPER		389.30	30,020.70
14/01/2019	QUICKSUPER		466.57	30,487.27
24/01/2019	INTERNET WITHDRAWAL ironbark	450.00		30,037.27
29/01/2019	QUICKSUPER		322.77	30,360.04
30/01/2019	SuperChoice P/L		825.58	31,185.62
31/01/2019	CREDIT INTEREST		12.81	31,198.43
14/02/2019	QUICKSUPER		407.68	31,606.11
26/02/2019	SuperChoice P/L		825.58	32,431.69
27/02/2019	QUICKSUPER		248.81	32,680.50
28/02/2019	CREDIT INTEREST		12.09	32,692.59
11/03/2019	INTERNET DEPOSIT super contribution		1,000.00	33,692.59
12/03/2019	QUICKSUPER		265.06	33,957.65
26/03/2019	QUICKSUPER		318.81	34,276.46
27/03/2019	SuperChoice P/L		825.58	35,102.04
27/03/2019	INTERNET DEPOSIT super saver		1,000.00	36,102.04
27/03/2019	INTERNET DEPOSIT super saver		1,520.00	37,622.04
27/03/2019	INTERNET DEPOSIT ironbark	300.00		37,322.04
30/03/2019	CREDIT INTEREST		14.47	37,336.51
02/04/2019	INTERNET DEPOSIT super saver		1,730.00	39,066.51
09/04/2019	QUICKSUPER		347.57	39,414.08
15/04/2019	INTERNET WITHDRAWAL Ironbark mortgage	300.00		39,114.08
23/04/2019	SuperChoice P/L		825.58	39,939.66
24/04/2019	QUICKSUPER		288.69	40,228.35
30/04/2019	CREDIT INTEREST		16.18	40,244.53
07/05/2019	QUICKSUPER		481.69	40,726.22
15/05/2019	INTERNET DEPOSIT Super saver		1,100.00	41,826.22
15/05/2019	INTERNET WITHDRAWAL Ironbark mortgage	400.00		41,426.22
22/05/2019	QUICKSUPER		315.11	41,741.33
31/05/2019	CREDIT INTEREST		17.46	41,758.79
04/06/2019	QUICKSUPER		356.48	42,115.27
04/06/2019	INTERNET DEPOSIT Super savings		1,100.00	43,215.27
04/06/2019	SuperChoice P/L		1,238.37	44,453.64
14/06/2019	ADMIN FEE	100.00		44,353.64
18/06/2019	QUICKSUPER		319.19	44,672.83
18/06/2019	SUPERCHOICE P/L		412.79	45,085.62
29/06/2019	CREDIT INTEREST		15.79	45,101.41
30/06/2019	Closing Balance	<u>287,940.80</u>	<u>333,042.21</u>	<u>45,101.41</u>
	Transactions : 85			

Account: **St George Home Loan '8000 (112-911 246858000)**

1/07/2018	Opening Balance			0.00
10/08/2018	FEE DEFERRED		2,115.00	2,115.00
10/08/2018	ESTABLISHMENT FEE	2,115.00		

DECO Superannuation Fund
Bank Account Movements
For the period 1 July 2018 to 30 June 2019

Date	Description	Withdrawals	Deposits	Balance
Account:	<u>St George Home Loan '8000 (112-911 246858000)</u>			
14/09/2018	SETTLEMENT FEE	100.00		(100.00)
14/09/2018	FEE SETTLEMENT	2,115.00		(2,215.00)
14/09/2018	LOAN ADVANCE	97,785.00		(100,000.00)
27/09/2018	INTERNET PMT		300.00	(99,700.00)
13/10/2018	FULL OFFSET SERVICE FEE	5.00		(99,705.00)
13/10/2018	ADMIN FEE	12.00		(99,717.00)
14/10/2018	INTERNET PMT		300.00	(99,417.00)
14/10/2018	REPAYMT A/C TFR		765.00	(98,652.00)
25/10/2018	INTERNET PMT		300.00	(98,352.00)
07/11/2018	INTERNET PMT		300.00	(98,052.00)
13/11/2018	FULL OFFSET SERVICE FEE	5.00		(98,057.00)
13/11/2018	ADMIN FEE	12.00		(98,069.00)
14/11/2018	REPAYMT A/C TFR		765.00	(97,304.00)
15/11/2018	INTERNET PMT		1,000.00	(96,304.00)
02/12/2018	INTERNET PMT		1,100.00	(95,204.00)
13/12/2018	FULL OFFSET SERVICE FEE	5.00		(95,209.00)
13/12/2018	ADMIN FEE	12.00		(95,221.00)
14/12/2018	REPAYMT A/C TFR		773.00	(94,448.00)
19/12/2018	INTERNET PMT		1,000.00	(93,448.00)
25/12/2018	INTERNET PMT		1,000.00	(92,448.00)
11/01/2019	INTERNET PMT		1,000.00	(91,448.00)
13/01/2019	FULL OFFSET SERVICE FEE	5.00		(91,453.00)
13/01/2019	ADMIN FEE	12.00		(91,465.00)
14/01/2019	REPAYMT A/C TFR		773.00	(90,692.00)
17/01/2019	INTERNET PMT		1,000.00	(89,692.00)
17/01/2019	BACKDATE 18/01/2019 SETTLEMENT FEE	2.00		(89,694.00)
24/01/2019	INTERNET PMT		450.00	(89,244.00)
07/02/2019	INTERNET PMT		1,100.00	(88,144.00)
13/02/2019	FULL OFFSET SERVICE FEE	5.00		(88,149.00)
13/02/2019	ADMIN FEE	12.00		(88,161.00)
14/02/2019	REPAYMT A/C TFR		773.00	(87,388.00)
28/02/2019	INTERNET PMT		2,000.00	(85,388.00)
05/03/2019	INTERNET PMT		1,100.00	(84,288.00)
13/03/2019	FULL OFFSET SERVICE FEE	5.00		(84,293.00)
13/03/2019	ADMIN FEE	12.00		(84,305.00)
14/03/2019	REPAYMT A/C TFR		773.00	(83,532.00)
27/03/2019	INTERNET PMT		300.00	(83,232.00)
27/03/2019	INTERNET PMT		1,000.00	(82,232.00)
02/04/2019	INTERNET PMT		1,730.00	(80,502.00)
13/04/2019	FULL OFFSET SERVICE FEE	5.00		(80,507.00)
13/04/2019	ADMIN FEE	12.00		(80,519.00)
14/04/2019	INTERNET PMT		300.00	(80,219.00)
14/04/2019	REPAYMT A/C TFR		773.00	(79,446.00)
08/05/2019	INTERNET PMT		1,000.00	(78,446.00)
13/05/2019	FULL OFFSET SERVICE FEE	5.00		(78,451.00)
13/05/2019	ADMIN FEE	12.00		(78,463.00)
14/05/2019	REPAYMT A/C TFR		773.00	(77,690.00)
15/05/2019	INTERNET PMT		1,000.00	(76,690.00)
04/06/2019	INTERNET PMT		1,100.00	(75,590.00)
13/06/2019	ADMIN FEE	12.00		(75,602.00)
14/06/2019	INTERNET PMT		100.00	(75,502.00)
14/06/2019	REPAYMT A/C TFR		768.00	(74,734.00)
30/06/2019	Closing Balance	102,265.00	27,531.00	(74,734.00)
	Transactions : 54			



Statement of Account COMPLETE FREEDOM OFFSET



021

DECO SUPERANNUATION PTY LTD
ATF DECO SUPERANNUATION FUND
PO BOX 41
BUDGEWOI NSW 2262

Customer Enquiries 133 700
(24 hours, seven days)
BSB Number 112-879
Account Number 450978031
Statement Period 14/06/2018 to 13/12/2018
Statement No. 1(page 1 of 4)

DECO SUPERANNUATION PTY LTD
ATF DECO SUPERANNUATION FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
0.00	+	287,941.86	-	191,634.58	=	96,307.28

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
14 JUN	OPENING BALANCE			0.00
05 JUL	INTERNET DEPOSIT 05JUL 17:07 Invoice 501597		2,000.00	2,000.00
05 JUL	INTERNET WITHDRAWAL 05JUL 17:10 Inv 501597	2,000.00		0.00
16 JUL	INTERNET DEPOSIT 16JUL 14:35 Pest & building inspect		580.80	580.80
16 JUL	INTERNET WITHDRAWAL 16JUL 14:38 Pest & building inspect	580.80		0.00
25 JUL	INTERNET DEPOSIT 25JUL 13:00 BPC Accounting 501708		1,650.00	1,650.00
25 JUL	INTERNET WITHDRAWAL 25JUL 13:05 DECO011 501708	1,650.00		0.00
31 JUL	INTERNET DEPOSIT 31JUL 16:44 FROM 0000414869216		8,185.00	8,185.00
31 JUL	INTERNET WITHDRAWAL 31JUL 16:46 16 Ironbark Muswellbrook	645.00		7,540.00
31 JUL	INTERNET WITHDRAWAL 31JUL 16:49 27606 Deco property	5,000.00		2,540.00
31 JUL	CREDIT INTEREST		0.01	2,540.01
01 AUG	INTERNET WITHDRAWAL 01AUG 07:53 27606 Deco property	2,540.00		0.01
02 AUG	INTERNET DEPOSIT 02AUG 13:13 office of state revenue		520.00	520.01
02 AUG	BANK CHEQUE WDL	510.00		10.01
02 AUG	BANK CHEQUE FEE	10.00		0.01
15 AUG	INTERNET DEPOSIT 15AUG 10:53 deposit ironbark		12,255.00	12,255.01
	SUB TOTAL CARRIED FORWARD TO NEXT PAGE			12,255.01

Account Number 450978031
Statement Period 14/06/2018 to 13/12/2018
Statement No. 1(page 2 of 4)

Transaction Details continued

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			12,255.01
15 AUG	INTERNET WITHDRAWAL 15AUG 14:08 16 Ironbark Deposit	12,255.00		0.01
06 SEP	INTERNET DEPOSIT 06SEP 08:32 Ironbark Road		100,000.00	100,000.01
06 SEP	INTERNET DEPOSIT 06SEP 08:33 Ironbark Road		100,000.00	200,000.01
07 SEP	INTERNET DEPOSIT 07SEP 14:53 ironbark Road		60,000.00	260,000.01
14 SEP	CREDIT INTEREST		12.05	260,012.06
14 SEP	SETTLEMENT DRAWING	150,462.61		109,549.45
14 SEP	TFR WDL BPAY INTERNET14SEP 15:38 TO INSURANCE AUST LTD 466638329857	688.17		108,861.28
15 SEP	INTERNET WITHDRAWAL 15SEP 11:05 TO 0000414869216	3,860.00		105,001.28
17 SEP	INTERNET WITHDRAWAL 17SEP 11:08 excess on offset	5,000.00		100,001.28
28 SEP	Raine & Horne Mu Raine & Horne Musw		543.80	100,545.08
15 OCT	LOAN REPAYMENT S.211.2468580.00 EFFECTIVE DATE 14OCT	765.00		99,780.08
31 OCT	Raine & Horne Mu Raine & Horne Musw		1,097.60	100,877.68
09 NOV	TFR WDL BPAY INTERNET09NOV 17:52 TO MUSWELLBROOK COUNCIL0035881	483.00		100,394.68
14 NOV	LOAN REPAYMENT S.211.2468580.00	765.00		99,629.68
15 NOV	INTERNET WITHDRAWAL 15NOV 10:20 ironbark	1,000.00		98,629.68
15 NOV	INTERNET WITHDRAWAL 15NOV 10:22 super	1,500.00		97,129.68
15 NOV	INTERNET WITHDRAWAL 15NOV 10:23 super	820.00		96,309.68
30 NOV	Raine & Horne Mu Raine & Horne Musw		1,097.60	97,407.28
03 DEC	INTERNET WITHDRAWAL 02DEC 14:52 Ironbark Mortgage	1,100.00		96,307.28
13 DEC	<i>CLOSING BALANCE</i>			96,307.28

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$12.06	\$0.00

Account Number 450978031
Statement Period 14/06/2018 to 13/12/2018
Statement No. 1(page 3 of 4)

Previous Year \$0.00 \$0.00

Information

- Please check all entries on this statement and inform the Bank promptly of any error or unauthorised transaction.
- If your card is lost or stolen, please call us immediately on 1800 028 208.
- This statement should be retained for taxation purposes.
- When enquiring about the "termination value" of your account, you can visit your nearest branch or call 1300 658 120 and say "existing account".
- To contact us to make suggestions, compliments or find out more about our products and services, please call the customer enquiries number on this statement. This service may also be used to address and resolve complaints.

Summary of Transaction Fees 14/06/2018 TO 30/06/2018

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	0	0	0	0.00	0.00
EFTPOS	0	0	0	0.60	0.00
Cheque	0	0	0	1.00	0.00
Over The Counter	0	0	0	2.50	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@Post	0	0	0	2.50	0.00
Agency	0	0	0	0.60	0.00
Direct Debits	0	0	0	0.20	0.00
Overseas Cash Withdrawal	0	0	0	5.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.20	0.00
Periodical Payments	0	0	0	4.00	0.00
Account Service Fee					0.00
SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00
TOTALS	0	0	0		0.00

Summary of Transaction Fees 01/07/2018 TO 31/07/2018 - No transactions carried out

SUB TOTAL	5	5	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/08/2018 TO 31/08/2018 - No transactions carried out

SUB TOTAL	2	2	0		0.00
FEE REBATE					0.00



Statement of Account COMPLETE FREEDOM OFFSET



021

DECO SUPERANNUATION PTY LTD
ATF DECO SUPERANNUATION FUND
PO BOX 41
BUDGEWOI NSW 2262

Customer Enquiries 133 700
(24 hours, seven days)
BSB Number 112-879
Account Number 450978031
Statement Period 14/12/2018 to 13/06/2019
Statement No. 2(page 1 of 5)

DECO SUPERANNUATION PTY LTD
ATF DECO SUPERANNUATION FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
96,307.28	+	8,218.80	-	28,928.66	=	75,597.42

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
14 DEC	OPENING BALANCE			96,307.28
14 DEC	LOAN REPAYMENT S.211.2468580.00	773.00		95,534.28
19 DEC	INTERNET WITHDRAWAL 19DEC 03:09 Ironbark mortgage paymen	1,000.00		94,534.28
21 DEC	Raine & Horne Mu Raine & Horne Musw		1,097.60	95,631.88
27 DEC	INTERNET WITHDRAWAL 25DEC 18:24 Ironbark Mortgage	1,000.00		94,631.88
27 DEC	INTERNET WITHDRAWAL 25DEC 18:25 Super	1,000.00		93,631.88
11 JAN	INTERNET WITHDRAWAL 11JAN 10:50 Ironbark	1,000.00		92,631.88
14 JAN	LOAN REPAYMENT S.211.2468580.00	773.00		91,858.88
17 JAN	INTERNET WITHDRAWAL 17JAN 09:21 Ironbark	1,000.00		90,858.88
31 JAN	Raine & Horne Mu RENT PAYMENT		1,097.60	91,956.48
07 FEB	TFR WDL BPAY INTERNET07FEB 18:57 TO MUSWELLBROOK COUNCIL0035881	483.00		91,473.48
07 FEB	INTERNET WITHDRAWAL 07FEB 18:59 Ironbark Mortgage	1,100.00		90,373.48
14 FEB	LOAN REPAYMENT S.211.2468580.00	773.00		89,600.48
18 FEB	TFR WDL BPAY INTERNET18FEB 17:11 TO MUSWELLBROOK WATER 2035881	70.66		89,529.82
28 FEB	INTERNET WITHDRAWAL 28FEB 12:06 Ironbark	2,000.00		87,529.82
	SUB TOTAL CARRIED FORWARD TO NEXT PAGE			87,529.82

Account Number 450978031
Statement Period 14/12/2018 to 13/06/2019
Statement No. 2(page 2 of 5)

Transaction Details continued

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			87,529.82
28 FEB	Raine & Horne Mu RENT PAYMENT		1,097.60	88,627.42
05 MAR	INTERNET WITHDRAWAL 05MAR 09:50 Ironbark	1,100.00		87,527.42
11 MAR	INTERNET WITHDRAWAL 11MAR 07:49 super contribution	1,000.00		86,527.42
14 MAR	LOAN REPAYMENT S.211.2468580.00	773.00		85,754.42
27 MAR	INTERNET DEPOSIT 27MAR 21:55 ironbark		300.00	86,054.42
27 MAR	INTERNET WITHDRAWAL 27MAR 21:56 ironabark mortgage	300.00		85,754.42
27 MAR	INTERNET WITHDRAWAL 27MAR 21:57 ironbark mortgage	1,000.00		84,754.42
27 MAR	INTERNET WITHDRAWAL 27MAR 21:58 super saver	1,000.00		83,754.42
27 MAR	INTERNET WITHDRAWAL 27MAR 22:00 super saver	1,520.00		82,234.42
29 MAR	Raine & Horne Mu RENT PAYMENT		1,730.80	83,965.22
02 APR	INTERNET WITHDRAWAL 02APR 14:07 ironbark	1,730.00		82,235.22
02 APR	INTERNET WITHDRAWAL 02APR 14:09 super saver	1,730.00		80,505.22
15 APR	INTERNET DEPOSIT 14APR 15:11 Ironbark mortgage		300.00	80,805.22
15 APR	INTERNET WITHDRAWAL 14APR 15:12 Ironbark mortgage	300.00		80,505.22
15 APR	LOAN REPAYMENT S.211.2468580.00 EFFECTIVE DATE 14APR	773.00		79,732.22
18 APR	TFR WDL BPAY INTERNET18APR 15:50 TO ASIC 2296254906557	53.00		79,679.22
18 APR	INTERNET WITHDRAWAL 18APR 15:51 502539	121.00		79,558.22
30 APR	Raine & Horne Mu RENT PAYMENT		1,097.60	80,655.82
06 MAY	TFR WDL BPAY INTERNET06MAY 17:58 TO MUSWELLBROOK COUNCIL0035881	483.00		80,172.82
08 MAY	INTERNET WITHDRAWAL 08MAY 06:03 Ironbark mortgage	1,000.00		79,172.82
14 MAY	LOAN REPAYMENT S.211.2468580.00	773.00		78,399.82
	<i>SUB TOTAL CARRIED FORWARD TO NEXT PAGE</i>			78,399.82

Account Number 450978031
Statement Period 14/12/2018 to 13/06/2019
Statement No. 2(page 3 of 5)

Transaction Details continued

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			78,399.82
15 MAY	INTERNET DEPOSIT 15MAY 08:14 Ironbark mortgage		400.00	78,799.82
15 MAY	INTERNET WITHDRAWAL 15MAY 08:15 Ironbark mortgage	1,000.00		77,799.82
15 MAY	INTERNET WITHDRAWAL 15MAY 08:16 Super saver	1,100.00		76,699.82
31 MAY	Raine & Horne Mu RENT PAYMENT		1,097.60	77,797.42
04 JUN	INTERNET WITHDRAWAL 04JUN 19:09 Ironbark mortgage	1,100.00		76,697.42
04 JUN	INTERNET WITHDRAWAL 04JUN 19:11 Super savings	1,100.00		75,597.42
13 JUN	<i>CLOSING BALANCE</i>			75,597.42

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$12.06	\$0.00
Previous Year	\$0.00	\$0.00

Information

- Please check all entries on this statement and inform the Bank promptly of any error or unauthorised transaction.
- If your card is lost or stolen, please call us immediately on 1800 028 208.
- This statement should be retained for taxation purposes.
- When enquiring about the "termination value" of your account, you can visit your nearest branch or call 1300 658 120 and say "existing account".
- To contact us to make suggestions, compliments or find out more about our products and services, please call the customer enquiries number on this statement. This service may also be used to address and resolve complaints.



Complete Freedom Offset

BSB 112-879 Acc 450 978 031

\$70,006.87
Available balance:
\$70,006.87

Date	Description	Category	Debit	Credit	Balance
	Closing Balance				\$72,918.02
23/07/2019	Internet Withdrawal 23Jul18:43 502847	Withdrawals & Transfers	\$121.00		\$72,918.02
23/07/2019	Tfr Wdl BPAY Internet 23Jul18:42 2296275637686 Asic	Bills & Payments	\$267.00		\$73,039.02
23/07/2019	Internet Deposit 23Jul18:38 Asic 3X2036299480B A	Deposits		\$267.00	\$73,306.02
15/07/2019	Loan Repayment S.211.2468580.00	Home & Property	\$768.00		\$73,039.02
02/07/2019	Internet Withdrawal 02Jul09:29 Super Savings	Withdrawals & Transfers	\$1,000.00		\$73,807.02
02/07/2019	Internet Withdrawal 02Jul09:28 Ironbark Mortgage	Withdrawals & Transfers	\$1,100.00		\$74,807.02
28/06/2019	Raine & Horne Mu Rent Payment	Deposits		\$1,077.60	\$75,907.02
14/06/2019	Loan Repayment S.211.2468580.00	Home & Property	\$768.00		\$74,829.42
14/06/2019	Internet Deposit 14Jun05:19 Admin Fees	Deposits		\$100.00	\$75,597.42
14/06/2019	Internet Withdrawal 14Jun05:17 Admin Fees	Withdrawals & Transfers	\$100.00		\$75,497.42
04/06/2019	Internet Withdrawal 04Jun19:11 Super Savings	Withdrawals & Transfers	\$1,100.00		\$75,597.42
04/06/2019	Internet Withdrawal 04Jun19:09 Ironbark Mortgage	Withdrawals & Transfers	\$1,100.00		\$76,697.42
	Opening Balance				\$77,797.42



Statement of Account DIY SUPER SAVER



021

DECO SUPERANNUATION PTY LTD
ATF DECO SUPERANNUATION FUND
PO BOX 41
BUDGEWOI NSW 2262

Customer Enquiries 133 700
(24 hours, seven days)
BSB Number 112-879
Account Number 414869216
Statement Period 14/06/2018 to 13/12/2018
Statement No. 1(page 1 of 4)

DECO SUPERANNUATION PTY LTD
ATF DECO SUPERANNUATION FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
0.00	+	313,824.62	-	286,390.80	=	27,433.82

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
14 JUN	OPENING BALANCE			0.00
14 JUN	CASH DEPOSIT		5.00	5.00
02 JUL	QUICKSUPER QUICKSPR2207746464		394.58	399.58
03 JUL	IAG/NRMA PAYMENT 7559316		183,502.06	183,901.64
05 JUL	INTERNET WITHDRAWAL 05JUL 17:07 Invoice 501597	2,000.00		181,901.64
16 JUL	INTERNET WITHDRAWAL 16JUL 14:35 Pest & building inspect	580.80		181,320.84
17 JUL	QUICKSUPER QUICKSPR2217724211		343.26	181,664.10
18 JUL	CHEQUE DEPOSIT		110,000.00	291,664.10
25 JUL	INTERNET WITHDRAWAL 25JUL 13:00 BPC Accounting 501708	1,650.00		290,014.10
31 JUL	CREDIT INTEREST		139.64	290,153.74
31 JUL	CAMPAIGN INTEREST STG DIY SS +1.25		232.73	290,386.47
31 JUL	INTERNET WITHDRAWAL 31JUL 16:44 TO 0000450978031	8,185.00		282,201.47
31 JUL	QUICKSUPER QUICKSPR2227457729		310.29	282,511.76
02 AUG	INTERNET WITHDRAWAL 02AUG 13:13 office of state revenue	520.00		281,991.76
15 AUG	INTERNET WITHDRAWAL 15AUG 10:53 deposit ironbark	12,255.00		269,736.76
15 AUG	QUICKSUPER QUICKSPR2238414977		343.14	270,079.90
	SUB TOTAL CARRIED FORWARD TO NEXT PAGE			270,079.90

Account Number	414869216
Statement Period	14/06/2018 to 13/12/2018
Statement No.	1(page 2 of 4)

Transaction Details continued

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			270,079.90
28 AUG	QUICKSUPER QUICKSPR2247030400		360.71	270,440.61
28 AUG	SuperChoice P/L PC06C185-5315458		766.10	271,206.71
31 AUG	CREDIT INTEREST		175.56	271,382.27
31 AUG	CAMPAIGN INTEREST STG DIY SS +1.25		292.61	271,674.88
06 SEP	INTERNET WITHDRAWAL 06SEP 08:32 Ironbark Road	100,000.00		171,674.88
06 SEP	INTERNET WITHDRAWAL 06SEP 08:33 Ironbark Road	100,000.00		71,674.88
07 SEP	INTERNET WITHDRAWAL 07SEP 14:53 ironbark Road	60,000.00		11,674.88
11 SEP	QUICKSUPER QUICKSPR2256447419		386.59	12,061.47
15 SEP	INTERNET DEPOSIT 15SEP 11:05 FROM 0000450978031		3,860.00	15,921.47
17 SEP	INTERNET DEPOSIT 17SEP 11:08 excess on offset		5,000.00	20,921.47
24 SEP	SuperChoice P/L PC06C190-5335345		1,338.27	22,259.74
25 SEP	QUICKSUPER QUICKSPR2266953681		313.66	22,573.40
27 SEP	INTERNET WITHDRAWAL 27SEP 11:52 Additional Repayment Loa	300.00		22,273.40
29 SEP	CREDIT INTEREST		38.21	22,311.61
29 SEP	CAMPAIGN INTEREST STG DIY SS +1.25 EFFECTIVE DATE 30SEP		63.69	22,375.30
09 OCT	QUICKSUPER QUICKSPR2276676851		351.45	22,726.75
13 OCT	CAMPAIGN INTEREST STG DIY SS +1.25		10.02	22,736.77
15 OCT	INTERNET WITHDRAWAL 14OCT 19:00 ironbark	300.00		22,436.77
23 OCT	QUICKSUPER QUICKSPR2286932448		395.11	22,831.88
23 OCT	SuperChoice P/L PC06C183-5363416		785.22	23,617.10
25 OCT	INTERNET WITHDRAWAL 25OCT 06:33 ironbark	300.00		23,317.10
31 OCT	CREDIT INTEREST		13.36	23,330.46
	<i>SUB TOTAL CARRIED FORWARD TO NEXT PAGE</i>			23,330.46



Account Number 414869216
Statement Period 14/06/2018 to 13/12/2018
Statement No. 1(page 3 of 4)

Transaction Details continued

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			23,330.46
06 NOV	QUICKSUPER QUICKSPR2297178230		330.09	23,660.55
07 NOV	INTERNET WITHDRAWAL 07NOV 08:23 Ironbark	300.00		23,360.55
15 NOV	INTERNET DEPOSIT 15NOV 10:22 super		1,500.00	24,860.55
15 NOV	INTERNET DEPOSIT 15NOV 10:23 super		820.00	25,680.55
20 NOV	QUICKSUPER QUICKSPR2306862701		248.81	25,929.36
30 NOV	CREDIT INTEREST		10.14	25,939.50
04 DEC	QUICKSUPER QUICKSPR2317384477		296.27	26,235.77
04 DEC	SuperChoice P/L PC06C188-5399324		1,198.05	27,433.82
13 DEC	<i>CLOSING BALANCE</i>			27,433.82

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$975.96	\$0.00
Previous Year	\$0.00	\$0.00

Credit Interest Rates

CURRENT RATES APPLICABLE TO THIS ACCOUNT

Balances from	\$0.00 to	\$249,999.99	:	0.500%
Balances from	\$250,000.00 to	\$5,000,000.00	:	0.500%
On the portion of the balance over	\$5,000,000.00		:	0.500%

Information

- Please check all entries on this statement and inform the Bank promptly of any error or unauthorised transaction.
- If your card is lost or stolen, please call us immediately on 1800 028 208.
- This statement should be retained for taxation purposes.
- When enquiring about the "termination value" of your account, you can visit your nearest branch or call 1300 658 120 and say "existing account".
- To contact us to make suggestions, compliments or find out more about our products and services, please call the customer enquiries number on this statement. This service may also be used to address and resolve complaints.



Statement of Account DIY SUPER SAVER



021

DECO SUPERANNUATION PTY LTD
ATF DECO SUPERANNUATION FUND
PO BOX 41
BUDGEWOI NSW 2262

Customer Enquiries 133 700
(24 hours, seven days)
BSB Number 112-879
Account Number 414869216
Statement Period 14/12/2018 to 13/06/2019
Statement No. 2(page 1 of 4)

DECO SUPERANNUATION PTY LTD
ATF DECO SUPERANNUATION FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
27,433.82	+	18,469.82	-	1,450.00	=	44,453.64

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
14 DEC	OPENING BALANCE			27,433.82
18 DEC	QUICKSUPER QUICKSPR2327130826		360.21	27,794.03
27 DEC	INTERNET DEPOSIT 25DEC 18:25 Super		1,000.00	28,794.03
28 DEC	SuperChoice P/L PC06C179-5416868		825.58	29,619.61
31 DEC	CREDIT INTEREST		11.79	29,631.40
08 JAN	QUICKSUPER QUICKSPR2340060967		389.30	30,020.70
14 JAN	QUICKSUPER QUICKSPR2344109379		466.57	30,487.27
24 JAN	INTERNET WITHDRAWAL 24JAN 05:26 ironbark	450.00		30,037.27
29 JAN	QUICKSUPER QUICKSPR2354248130		322.77	30,360.04
30 JAN	SuperChoice P/L PC06C179-5444960		825.58	31,185.62
31 JAN	CREDIT INTEREST		12.81	31,198.43
14 FEB	QUICKSUPER QUICKSPR2366444101		407.68	31,606.11
26 FEB	SuperChoice P/L PC06C179-5467572		825.58	32,431.69
27 FEB	QUICKSUPER QUICKSPR2375384930		248.81	32,680.50
28 FEB	CREDIT INTEREST		12.09	32,692.59
11 MAR	INTERNET DEPOSIT 11MAR 07:49 super contribution		1,000.00	33,692.59
	SUB TOTAL CARRIED FORWARD TO NEXT PAGE			33,692.59

Account Number 414869216
Statement Period 14/12/2018 to 13/06/2019
Statement No. 2(page 2 of 4)

Transaction Details continued

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			33,692.59
12 MAR	QUICKSUPER QUICKSPR2385366425		265.06	33,957.65
26 MAR	QUICKSUPER QUICKSPR2396315862		318.81	34,276.46
27 MAR	INTERNET WITHDRAWAL 27MAR 21:55 ironbark	300.00		33,976.46
27 MAR	INTERNET DEPOSIT 27MAR 21:58 super saver		1,000.00	34,976.46
27 MAR	INTERNET DEPOSIT 27MAR 22:00 super saver		1,520.00	36,496.46
27 MAR	SuperChoice P/L PC06C175-5489762		825.58	37,322.04
30 MAR	CREDIT INTEREST		14.47	37,336.51
02 APR	INTERNET DEPOSIT 02APR 14:09 super saver		1,730.00	39,066.51
09 APR	QUICKSUPER QUICKSPR2406655970		347.57	39,414.08
15 APR	INTERNET WITHDRAWAL 14APR 15:11 Ironbark mortgage	300.00		39,114.08
23 APR	SuperChoice P/L PC06C174-5513205		825.58	39,939.66
24 APR	QUICKSUPER QUICKSPR2417025676		288.69	40,228.35
30 APR	CREDIT INTEREST		16.18	40,244.53
07 MAY	QUICKSUPER QUICKSPR2426367521		481.69	40,726.22
15 MAY	INTERNET WITHDRAWAL 15MAY 08:14 Ironbark mortgage	400.00		40,326.22
15 MAY	INTERNET DEPOSIT 15MAY 08:16 Super saver		1,100.00	41,426.22
22 MAY	QUICKSUPER QUICKSPR2437516903		315.11	41,741.33
31 MAY	CREDIT INTEREST		17.46	41,758.79
04 JUN	INTERNET DEPOSIT 04JUN 19:11 Super savings		1,100.00	42,858.79
04 JUN	QUICKSUPER QUICKSPR2446465485		356.48	43,215.27
04 JUN	SuperChoice P/L PC06C173-5550393		1,238.37	44,453.64
13 JUN	<i>CLOSING BALANCE</i>			44,453.64

Interest Details

Account Number 414869216
Statement Period 14/12/2018 to 13/06/2019
Statement No. 2(page 3 of 4)

	Credit Interest	Debit Interest
Year to Date	\$1,060.76	\$0.00
Previous Year	\$0.00	\$0.00

Credit Interest Rates

CURRENT RATES APPLICABLE TO THIS ACCOUNT

Balances from	\$0.00	to	\$249,999.99	:	0.500%
Balances from	\$250,000.00	to	\$5,000,000.00	:	0.500%
On the portion of the balance over	\$5,000,000.00			:	0.500%

Information

- Please check all entries on this statement and inform the Bank promptly of any error or unauthorised transaction.
- If your card is lost or stolen, please call us immediately on 1800 028 208.
- This statement should be retained for taxation purposes.
- When enquiring about the "termination value" of your account, you can visit your nearest branch or call 1300 658 120 and say "existing account".
- To contact us to make suggestions, compliments or find out more about our products and services, please call the customer enquiries number on this statement. This service may also be used to address and resolve complaints.

Summary of Transaction Fees 01/12/2018 TO 31/12/2018

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	0	0	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	2.50	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Cash Withdrawal	0	0	0	0.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	0.00	0.00
Account Service Fee					0.00
SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00
TOTALS	0	0	0		0.00

Summary of Transaction Fees 01/01/2019 TO 31/01/2019 - No transactions carried out

SUB TOTAL	1	1	0		0.00
FEE REBATE					0.00



DIY Super Saver

BSB 112-879 Acc 414 869 216

\$47,667.70
Available balance:
\$47,667.70

Date	Description	Category	Debit	Credit	Balance
	Closing Balance				\$46,846.41
23/07/2019	Internet Withdrawal 23Jul18:38 Asic 3X2036299480B A	Withdrawals & Transfers	\$267.00		\$46,846.41
17/07/2019	Quicksuper Quickspr2477440917	Deposits		\$273.59	\$47,113.41
02/07/2019	Quicksuper Quickspr2467018806	Deposits		\$325.62	\$46,839.82
02/07/2019	Internet Deposit 02Jul09:29 Super Savings	Deposits		\$1,000.00	\$46,514.20
01/07/2019	Superchoice P/L Pc06C169-5577360	Deposits		\$412.79	\$45,514.20
29/06/2019	Credit Interest	Deposits		\$15.79	\$45,101.41
18/06/2019	Superchoice P/L Pc06C168-5562484	Deposits		\$412.79	\$45,085.62
18/06/2019	Quicksuper Quickspr2456777121	Deposits		\$319.19	\$44,672.83
14/06/2019	Internet Withdrawal 14Jun05:19 Admin Fees	Withdrawals & Transfers	\$100.00		\$44,353.64
04/06/2019	Superchoice P/L Pc06C173-5550393	Deposits		\$1,238.37	\$44,453.64
04/06/2019	Quicksuper Quickspr2446465485	Deposits		\$356.48	\$43,215.27
04/06/2019	Internet Deposit 04Jun19:11 Super Savings	Deposits		\$1,100.00	\$42,858.79
	Opening Balance				\$41,758.79

Ironbark Custodian Trust

Property Custodian Trust Deed

Supplied By

BPC Accounting Chartered Accountants



4/16 LAKE ST

BUDGEWOI NSW 2262

0437864594

www.bpcaccounting.com.au

**Limited recourse
borrowing
arrangement**

batallion legal

keepin' it simple

Suite 509, Level 5, 379-383 Pitt Street, Sydney NSW 2000 www.batallion.com.au
t: + 61 2 8006 2333 f: + 61 2 9264 3388

Property Custodian Trust Deed

NEW SOUTH WALES DUTY
13-09-2018 0009431270-001
SECTION 62B (1)
DUTY \$ *****\$500.00
NO SURCHARGE DUTY PAYABLE

Date of This deed

17-07-2018

Trust Name

Ironbark Custodian Trust

Trustee of Property Custodian Trust - Legal Owner

Name of Trustee Company: DECO PROPERTY PTY LTD

A.C.N.: 627563768

Registered Address: 4/16 LAKE ST BUDGEWOI NSW 2262

Trustee of Self Managed Superannuation Fund - Beneficial Owner

Name of Trustee Company: DECO SUPERANNUATION PTY LTD

A.C.N: 625490655

Registered Address: 17 Popran Way BLUE HAVEN NSW 2262

Name of Self Managed Superannuation Fund

DECO Superannuation Fund

Underlying Property

16 Ironbark Road Muswellbrook NSW 2333

Words with an * are defined in the definitions section of this deed. Generally, defined words only have an * the first time they appear in this deed. The parties to this deed agree to the terms and conditions set out in the deed. (c)
Copyright batallion legal Pty Ltd all rights reserved.

WARNING

This Trust Deed is the **copyright** of Batallion Legal. No part of this deed can be copied without the express authority of the proprietor. **If you alter or copy this Trust Deed, you may be sued.** This Trust Deed has certain unique clauses and is created for certain defined purpose and for parties mentioned above. If you copy this Trust Deed for another purpose and for other parties, some of the clauses of this Trust Deed may not be valid in their current form. **VER 10/08**

THIS DEED is made on 17-07-2018

BY: DECO PROPERTY PTY LTD (A.C.N.: 627563768) (as trustee of this deed)

RECITALS:

- A The Trustee has purchased or intends to purchase the property described in item A of the Schedule to this deed ('Property') as bare trustee for the beneficiary described in item B of the Schedule ('Beneficiary').
- B The Trustee wishes to record the terms of this bare trust accordingly.

PROVISIONS:

1. The Trust is hereby declared and established by the Trustee's and the Beneficiary's execution of this deed.
2. The Property will at all times be held by the Trustee upon trust for the Beneficiary who has provided all of the purchase moneys.
3. The Beneficiary is and at all times has been absolutely entitled to the benefit of the Property together with all earnings, profits or gains accrued or to accrue in respect of the Property.
4. The Trustee has not and will not provide any of the purchase moneys and the real purchaser is the Beneficiary.
5. The Trustee or the Trustee's successors or assigns will execute and deliver, when called upon by the Beneficiary, a transfer of the Property to the Beneficiary for nil consideration.
6. The Trustee has been authorised to complete any purchase, sale of land agreement and registration of transfer of the Property as instructed by the Beneficiary.
7. The Trustee undertakes to deal with the Property and exercise and perform all the rights duties and powers relating to the Property only as directed by the Beneficiary.
8. Subject to clause 9 the trustee must immediately transfer legal title of the Property to the beneficiary if so directed by the beneficiary.
9. The beneficiary agrees that it will not direct the trustee to transfer legal title of the Property to the beneficiary until such time as:
 - the beneficiary has satisfied all of its obligations with respect to the repayment of the loan taken out by the beneficiary in respect of the purchase of the Property; and
 - the Property is not subject to any charge including a mortgage, lien or other encumbrance.

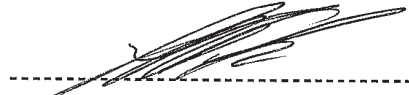
EXECUTED as a deed

EXECUTED BY

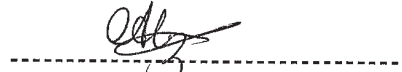
Signed for and on behalf of Trustee
DECO PROPERTY PTY LTD

A.C.N. 627563768 (as trustee of this deed)

In accordance with the constitution of the company and Section 127 of the Corporations Act 2001 (Cth)



Donald Wardrop
Director



Marie Wardrop
Director

Signed for and on behalf of Beneficiary
DECO SUPERANNUATION PTY LTD

(Trustee for DECO Superannuation Fund)

A.C.N. 625490655 (as beneficiary of this deed)

In accordance with the constitution of the company and Section 127 of the Corporations Act 2001 (Cth)



Donald Wardrop
Director



Marie Wardrop
Director

SCHEDULE

- | | | |
|---|--------------------------|--|
| A | Description of Property: | real property located at 16 Ironbark Road
Muswellbrook NSW 2333 |
| B | Beneficiary: | DECO SUPERANNUATION PTY LTD (A.C.N:
625490655) as Trustee for DECO
Superannuation Fund |

**St. George Bank**

A Division of

Westpac Banking Corporation

ABN 33 007 457 141

AFSL and Australian credit licence 233714

4 - 16 Montgomery Street

Kogarah NSW 2217

Bank use only

Borrower: Deco Superannuation Pty Ltd ACN 625 490 655 ATF
Deco Superannuation Fund ABN 74 987 120 450

Property: 16 Ironbark Road
Muswellbrook NSW 2333

Loan No: S.211.2468580.00

RESIDENTIAL LOAN AGREEMENT OFFER

This agreement is not regulated by the National Credit Code.

IMPORTANT NOTE

This document does not contain all the terms of your loan agreement or all of the information we are required by law to give you before the loan agreement is made. Further terms and information are in the Residential Loan Agreement General Terms and Conditions (effective 4 July 2017).

Important - the information in this *Offer* is current as at 10/08/2018 (the *disclosure date*).

This loan *offer* and any agreement arising from it replaces all previous *offers* or agreements under this loan reference account number.

The meaning of words printed *like this* and some other key words is explained in the "Meaning of words" clause at the end of the Residential Loan Agreement General Terms and Conditions.

This is a St.George Super Fund Home Loan.

Financial information table

LOAN AMOUNT	\$100000.00		
ANNUAL PERCENTAGE RATE	Our <i>Super Fund</i> variable rate is 6.530% per annum at the <i>disclosure date</i> .		
REPAYMENTS	<p>You must make 240 monthly <i>principal and interest repayments</i> of \$760.00 each over the <i>loan term</i> of 20 years. The final repayment may be less than the other repayments as it will equal the <i>total amount owing</i> at the end of the <i>loan term</i>.</p> <p>(The above figures and amounts are estimates which assume that payments will be made on time and that the interest rate(s) and fees and charges will not change after the <i>disclosure date</i>).</p> <p>The first repayment is due one month after the <i>settlement date</i> but if the <i>settlement date</i> is the 29th, 30th or 31st of the month, the first repayment is due on the 28th of the next month.</p>		
FEES AND CHARGES		Payable by you from your own funds on or before the <i>settlement date</i>	Payable after the <i>settlement date</i> by being debited to your loan account
These fees and charges are payable in connection with this loan agreement	St.George charges (payable to us)		
	Establishment fee	\$1500.00	
	Additional bank legal fee – payable where this loan agreement includes any one or more of: a second or subsequent mortgage; or <i>security property</i> under a Qualified, Old System or Company Titles or Shared Equity arrangement; or guarantee; or a Company or trustee.	\$615.00	
	Mortgage discharge fee - payable when you payout a loan or we discharge a mortgage (\$350.00 per mortgage)		\$350.00
	Administration Fee of \$12.00 per month starting from the <i>settlement date</i> - included in your loan repayments. (The amount shown in the column opposite is the total for the full <i>loan term</i> ; the total amount payable during any progressive drawdown period is unascertainable)		\$2880.00
	Settlement Processing fee	\$100.00	
	Bank cheque fee – payable for each bank cheque required for loan proceeds (\$10.00 per bank cheque).	Unascertainable	
	Stamp duty (payable to the government on or before the <i>settlement date</i>)		

<p>These fees and charges <u>may</u> become payable to us in connection with this agreement</p>	<p>Mortgage stamp duty</p> <p>Guarantee stamp duty</p> <p>(all payable to stamp duties office in New South Wales)</p>	<p>\$0.00</p> <p>\$0.00</p>	
	<p>Other government charges</p> <p>The fee amount(s) detailed below are based on the government charge that applies at the <i>disclosure date</i>. The actual amount of these fees will only be known at the time that each fee is paid. By accepting this <i>Offer</i> you agree to pay the actual amount of each fee.</p> <p>Property search fee - payable to the relevant government land registry. For each title search in:</p>		
	<p>NSW \$14.50</p>	<p>\$14.50</p>	
	<p>Mortgage registration fee - payable to the relevant government land registry for registration of a mortgage. For each mortgaged property in:</p>		
	<p>NSW \$141.60</p>	<p>\$141.60</p>	
	<p>Discharge of mortgage registration fee - payable to the relevant government land registry when a discharge of mortgage is to be registered For each mortgaged property in:</p>		
	<p>NSW \$141.60</p>		<p>\$141.60</p>
	<p>Total payable by you from your own funds on or before the settlement date (to the extent ascertainable)</p>	<p>\$2371.10(a)</p>	
	<p>Total debited to your loan account after the settlement date (to the extent ascertainable)</p>		<p>\$3371.60(b)</p>
	<p>Total fees and charges which are definitely payable ((a)+(b)) (to the extent ascertainable)</p>	<p>\$5742.70</p>	
	<p>St.George charges (payable to us)</p> <p><i>Prepayment break costs</i> are payable, if before the end of the fixed rate period you:</p> <ul style="list-style-type: none"> • prepay the <i>total amount owing</i>; or • make prepayments in excess of the prepayment threshold; or • are in default so that the <i>total amount owing</i> becomes immediately due for payment. <p><i>Switch break costs</i> are payable, if before the end of the fixed rate period you:</p> <ul style="list-style-type: none"> • change to another interest rate option (fixed or variable); or • change the repayment type. 	<p>Unascertainable. Calculated using the <i>break costs method</i>:(see "Break Costs" clause in the Residential Loan Agreement General Terms and Conditions)</p> <p>Unascertainable. Calculated using the <i>break costs method</i>:(see "Break Costs" clause in the Residential Loan Agreement General Terms and Conditions)</p>	

Switch/conversion fee - payable when converting your loan to a different interest rate or repayment type.	\$500.00 per conversion
Second mortgage consent fee - payable when you request us to consent to a second mortgage (you may also have to pay a production fee).	\$100.00 per request
Consent to subdivision, leases, easements etc fee - payable when you request us to consent to registration of a sub-division, consolidation, lease, easement or other plan or dealing.	\$350.00 per request
Production of title fee - payable when you request us to produce the certificate(s) of title to a <i>security</i> property to enable registration of a plan or dealing.	\$100.00 per request
Substituting securities on existing home loan fee - payable when you request us to substitute an existing <i>security</i> on your home loan.	\$500.00 per request
Redraw fee - payable for each request for a redraw of repayments made in advance.	\$50.00 per written request \$10.00 per request made via Internet or Phone Banking
Interest in Advance Fee – payable each time you request and pay the interest in advance	\$150.00 per request
Additional valuation fee - payable if we decide after the <i>disclosure date</i> that we want to carry out an additional valuation - payable at the time of valuation, for each valuation conducted:	from.\$184.50
Partial discharge assessment fee - payable when you ask us to release part of a real property mortgage <i>security</i> (whether or not we agree to your request)	\$350.00 per request
Payment dishonour fee - payable whenever a direct debit order for payment from another institution is dishonoured	\$9.00 per direct debit
St.George service charges (payable to us on provision of service)	
Fee for a photocopy of a loan, security or other document	\$10.00 per document
Fee for duplicate or interim home loan statement	\$2.00 per statement period
Fee for a customer requested interest recalculation	\$30.00 per recalculation
Fee for a special clearance on a deposited cheque	\$16.00 per cheque
Fee for a copy of a deposit form	\$10.50 per form
Processing fee - payable each time you make any repayment on your loan over the counter in a branch or by cash or cheque	\$3.00 per transaction

Arrears letter fee - payable when we send you an arrears letter relating to an overdue amount

\$9.00

Government charges

The fee amount(s) detailed below are based on the government charge that applies at the *disclosure date*. The actual amount of these fees will only be known at the time that each fee is paid. By accepting this *Offer* you agree to pay the actual amount of each fee.

Property search fee - payable if we decide after the *disclosure date* that we want to carry out an additional search. Payable at time of search.

For each title search in:

NSW

\$14.50

Production fee - payable when you request us to produce the certificate(s) of title to a security property to enable registration of a plan or dealing

For each certificate of title produced in:

NSW \$43.60

NOTE

Under this agreement, any of the following information which is given above may be changed, and without your approval:

- *annual percentage rate*, name or description or value of any base rate, reference rate or any applicable margin (including, amongst other things, the loyalty rate discount), including by substituting a new base rate or reference rate or substituting or adding a new margin
- amount, method of calculation, number, frequency or time for payment of repayments, or period over which repayments are to be paid
- total amount of interest charges or repayments
- amount and type of fees and charges and when they are payable (including by imposing new fees and charges or changing the method of calculation of a fee or charge).

However, if your *annual percentage rate* is fixed for a period, the *annual percentage rate* cannot be changed during that period.

Other information

Who receives the *loan amount*?

The *loan amount* is to be paid as follows:

To St.George (in payment of other unpaid fees due on or before settlement)

\$2215.00

To you (or as you direct)

\$97785.00

Total

\$100000.00

Time limit for borrowing the *loan amount*:

You must borrow the *loan amount* within 3 months of the *disclosure date*.

SECURITY

The following mortgages, other securities and guarantees and indemnities, if any, have been or are to be taken by us:

Mortgage - Security property 1	
Name of mortgagor(s) (Owner):	Deco Property Pty Ltd Acn 627 563 768
1ST priority registered mortgage	Title reference: FOLIO IDENT 1013/262815 DP. NUMBER 262815 LOT/BLOCK 1013
Property address: 16 Ironbark Road Muswellbrook NSW 2333	
TO BE TAKEN	
Minimum building insurance amount:	\$230000
Guarantee and indemnity From SECURITY CUSTODIAN	
Name of guarantor(s):	Deco Property Pty Ltd ACN 627 563 768
Address: 17 Popran Way Blue Haven NSW 2262	
To Be Taken	
Guarantee and indemnity From SELF MANAGED SUPERFUND BENEFICIARY	
Name of guarantor(s):	Donald John Wardrop
Address: 17 Popran Way Blue Haven NSW 2262	
To Be Taken	
Guarantee and indemnity From SELF MANAGED SUPERFUND BENEFICIARY	
Name of guarantor(s):	Marie Brigitte Corinne Wardrop
Address: 17 Popran Way Blue Haven NSW 2262	
To Be Taken	

LOAN TYPE

Established home loan

LOAN CATEGORY

Residential investment loan

**INTEREST RATE
OPTION**Your loan has the variable rate option for the entire *loan term*.**REPAYMENT
AUTHORITY**

You authorise us to transfer the amount of each repayment from your nominated account:

Account no: 0000450978031

In the name(s) of: Deco Superannuation Pty Ltd ATF Deco Superannuation Fund

DEFAULT RATEThe *default rate* of interest at any time equals the *annual percentage rate* at that time plus a margin of 3.000% per annum. Therefore, if the *annual percentage rate* changes, so does the *default rate*.At the *disclosure date*, the *default rate* is 9.530% per annum. (see "Default interest charges" clause in the Residential Loan Agreement General Terms and Conditions)**SPECIAL
SETTLEMENT
REQUIREMENTS**

These conditions apply in addition to the Residential Loan Agreement General Terms and Conditions:

Confirmation of purchase price

You must provide a copy of a stamped contract for sale or stamped transfer for each security property showing the following purchase price(s):

Security property 1 \$258000.00

The following Special Conditions apply in relation to you and are in addition to and will be taken to be part of the Residential Loan Agreement General Terms and Conditions. To the extent there are any

inconsistencies between these Special Conditions and the Residential Loan Agreement General Terms and Conditions, these Special Conditions will prevail.

Key words

In addition to clause 46 of the Residential Loan Agreement General Terms and Conditions further words printed *like this* are explained in clause 6 below.

1. Use

You must use the *loan amount* only for the purpose of acquiring property conforming to your investment guidelines to be held by the *security custodian* on trust for you as an investment.

2. Acknowledgement

You acknowledge that the *security custodian* holds the *Security property* on trust for you.

3. Requirements

We only have to lend you the *loan amount* (or any part of it) if, in addition to the requirements in the Residential Loan Agreement General Terms and Conditions:

- a) we have received the following duly completed and executed in the form supplied by us or otherwise in form and substance satisfactory to us:
 - a mortgage of the *security property* (with annexures) signed by the *security custodian*;
 - a guarantee and indemnity signed by the *security custodian*;
 - a custodian trust deed signed by the *security custodian* and you; and
 - an SMSF deed of trust declaration and undertakings signed by you, the *security custodian* and each of the beneficiaries of the *superannuation fund*; and
- b) we have received or been shown a copy of an insurance policy or a certificate of currency satisfactory to us:
 - i. noting our interest as mortgagee and the interest of the *security custodian*;
 - ii. which shows that each *security property* specified in the *offer* under "Security" is insured (as required under each *security*) on a replacement and reinstatement basis and the *security custodian* had provided public liability insurance to us to our satisfaction;
 - iii. for at least the amount of cover specified in the *offer* under "Security"; and
 - iv. you and the *security custodian* are insured against public liability with respect to the property; and
- c) when *third party security* is being given:
 - i. our securities department or solicitors have confirmed that each *third party security provider* has received a copy of the *Offer*, the Residential Loan Agreement General Terms & Conditions booklet and the *security* documents; and
 - ii. We have received:
 - for borrowers in all States other than New South Wales, South Australia and Western Australia, a certificate of independent legal advice satisfactory to us for each *third party security provider* from a solicitor who does not work for the firm of solicitors acting for you or the firm acting for us in relation to your loan; or
 - for borrowers in the States of New South Wales, South Australia and Western Australia, a statutory declaration satisfactory to us by each *third party security provider* that they have received independent legal advice prior to signing the *security* documents; and
- d) you have given us in a form satisfactory to us:

- i. documents constituting the *superannuation fund* and its investment guidelines; and
 - ii. a declaration that you have complied with the Superannuation Industry (Supervision) Act 1993 (Cth); and
 - iii. a copy of the contract of sale of the property that will be held by the *security custodian*; and
- e) you have satisfied us that you enter this loan agreement and acquire the *security property*:
 - i. through the *security custodian*;
 - ii. as trustee of the *superannuation fund*;
 - iii. in accordance with your duties and powers; and
 - iv. in accordance with your investment guidelines; and
- f) we have received, in relation to you in a form satisfactory to us:
 - i. for borrowers in all States other than New South Wales, South Australia and Western Australia, a certificate of independent legal advice satisfactory to us from a solicitor who does not work for the firm of solicitors acting for us in relation to your loan; or
 - ii. for borrowers in the States of New South Wales, South Australia and Western Australia, a statutory declaration from you satisfactory to us stating that you have received independent legal advice prior to signing this loan agreement; and
- g) we have received, in relation to you in a form satisfactory to us:
 - a certificate of financial advice satisfactory to us.

4. Carved outs

- a) During the *loan term* the following clauses in the Residential Loan Agreement General Terms and Conditions, do not apply to your loan:
 - Redrawing amounts (clause 21)
- b) **Information statement:** If the Borrower is a corporate borrower, then the National Credit Code does not apply to this loan. The Information Statement section of the Residential Loan Agreement General Terms and Conditions does not apply to your loan agreement.

5. Payment methods

Despite the "Payment methods" clause in the Residential Loan Agreement General Terms and Conditions, regular repayments **must** be made by automatic transfer from your nominated St.George transaction account or from an account you hold at another financial institution. You cannot make regular repayments over the counter at a branch or by post.

6. Meaning of words in this loan agreement (in addition to those contained in the Residential Loan Agreement General Terms and Conditions):

- *security custodian* means the *security custodian* specified in a custodian trust deed.
- *superannuation fund* means the *superannuation fund* of which you are trustee.
- *third party security* means *security* provided by someone other than you or the *security custodian*.
- *third party security provider* means someone who provides *security* other than you or the *security custodian*.
- For the purposes of the Residential Loan Agreement General terms and Conditions *security* includes each document referred to in clause 3(a) of these Special Conditions.

7. Limited Recourse

7.1 Limit

Despite any other provision of this loan agreement, we may not have recourse to you or your assets. We may only have recourse for the *total amount owing* under this loan agreement to the *security property* and its proceeds to be available to us as a result of a realisation of the *security property* (after payment of enforcement costs etc).

7.2 Nominee

Clause 7.1 does not affect your obligations to the *security custodian*.

7.3 Unrestricted remedies

(a) **(Charges and guarantees)** Subject to sub-paragraph (b), nothing in clause 7.1 **(Limit and release)** limits us in:

- exercising our rights or powers under:
 - the mortgage in relation to the *security property*;
 - *third party security*; or
 - any guarantee;
 - obtaining an injunction or other order to restrain any breach of this loan agreement by any party; or
 - obtaining declaratory relief.

(b) **(Limited agency)** In exercising any right, power or remedy under this loan agreement, neither we nor any receiver, receiver and manager, agent or attorney appointed under this loan agreement shall incur, or have the authority to incur, any liability on your behalf of or for your account except a liability which is itself subject to the limitation in clause 7.1 **(Limit and release)**.

(c) **(Amount owing)** For the purpose of determining the liability of any guarantor or any *third party security provider* in relation to the *total amount owing* the limit on your liability under clause 7.1 **(Limit and release)** will be disregarded.

7.4 Restricted remedies

Except as provided in clause 7.3 **(Unrestricted remedies)**, we will not, in relation to any liability for which you are not liable under clause 7.1 **(Limit and release)**:

- a) **(judgment)** obtain a judgment for the payment of money or damages by you;
- b) **(statutory demand)** issue any demand under s459E(1) of the Corporations Act 2001 (or any analogous provision under any other law) against you;
- c) **(winding up)** apply for the winding up or bankruptcy of you;
- d) **(execution)** levy or enforce any distress or other execution to, on or against any of your assets other than the *security property*;
- e) **(court appointed receiver)** apply for the appointment by a court of a receiver to any of your assets other than the *security property*; and
- f) **(set-off or counterclaim)** exercise or seek to exercise any set-off or counterclaim against you, or take proceedings for any of the above and we waive our rights in respect of those applications and proceedings.

8. Other things you must do

8.1 Security custodian must comply with the mortgage

You must ensure that the *security custodian* complies with all its obligations under any mortgage of the *security property* it gives in your favour.

CONTACT DETAILS**St.George contact**

The person at St.George to contact about this offer is:

Name: **Nader Deretawes**
Branch address: **Lg, 4-16 Montgomery St Kogarah 2217**
Tel: **0299523313** Fax:

**Our solicitor or
securities department
contact**

Name: **Sa Cms Multi Jurisdictional Team**
Address/DX: **Level 4 97 King William Street Adelaide 5000**
Tel: **0884244891** Fax: **0884244925**

Borrower's solicitor

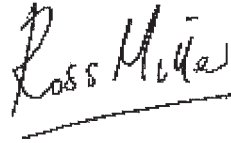
Name: **Nash Allen Williams & Wotton**
Address/DX: **2/66 Tenth Ave Budgewoi 2262**
Tel: **0243992800** Fax: **0243991649**

Offer from St.George

We offer to lend you the *loan amount* on the terms and conditions set out in this *Offer* and the separate Residential Loan Agreement General Terms and Conditions booklet (dated **4 July 2017**). (In that separate booklet, a reference to the "*Offer*" is a reference to this *Offer*.)

To accept the offer, you must sign and date this document and return it to us at our address given under "Contact details" within 28 days from the date of this offer (or such later date to which we in our discretion may agree). If you do not, the offer is automatically treated as withdrawn.

Signed on behalf of St.George
by:



Ross Miller, General Manager St. George Retail
Name of authorised officer
Date of offer **10/08/18**

Acceptance by borrower

By signing this document you:

1. accept the offer set out in this Residential Loan Agreement *Offer*,
2. declare that all the information you have given us is accurate and not misleading and you are aware that we are relying on it,
3. acknowledge that before signing this document you received and read a copy of:
 - the Residential Loan Agreement General Terms and Conditions referred to above; and
 - schedule of progress payments and stages, if you have a construction loan,
4. consent to us giving to each guarantor or prospective guarantor named under "Security":
 - a copy of this document or any *security* (whether signed or unsigned), and

- a copy of any notice to us, and
- a copy of your loan account statements,

5.

acknowledge that each *security* described in the section headed "Security" extends to the resulting loan agreement between you and us and that that resulting loan agreement is an agreement covered by each of those *securities*. You declare that you understand that the mortgaged or other secured property will be at risk if you default,

6.

agree to notify us promptly in writing if you change your address,

7.

declare that the information you gave in your application for this loan (including any declaration as to the purpose of the loan) is still correct and not misleading.

This agreement is not regulated by the National Credit Code.

BEFORE YOU SIGN

- READ THIS CONTRACT DOCUMENT so that you know exactly what contract you are entering into and what you will have to do under the contract.
- You should also read the information statement:
"THINGS YOU SHOULD KNOW ABOUT YOUR PROPOSED CREDIT CONTRACT".
- Fill in or cross out any blank spaces.
- Get a copy of this contract document.
- **Do not sign** this contract document if there is anything you do not understand.

IMPORTANT

THINGS YOU MUST KNOW

- Once you sign this contract document, you will be bound by it. However, you may end the contract before you obtain credit or a card or other means is used to obtain goods or services for which credit is to be provided under the contract by telling the credit provider in writing, but you will still be liable for any fees or charges already incurred.
- You **do not** have to take out consumer credit insurance unless you want to. However if this contract document says so, you must take out insurance over any mortgaged property that is used as security, such as a house or car.
- If you are to take out insurance, the credit provider cannot insist on any particular insurance company.
- If this contract document says so, the credit provider can vary the *annual percentage rate* (the interest rate), the repayments and the fees and charges and can add new fees and charges without your consent.
- If this contract document says so, the credit provider can charge a fee if you pay out your contract early.

Signed by **Deco Superannuation Pty Ltd ACN 625 490 655 ATF Deco Superannuation Fund ABN 74 987 120 450** in accordance with Section 127(1) of the Corporation Act (and if only person signs, they sign in the capacity as Sole Director/Sole Company Secretary).

...../.../.....
Signature of authorised person Date

...../.../.....
Signature of authorised person Date

.....
Name of authorised person

.....
Name of authorised person

.....
Position of authorised person

.....
Position of authorised person



St.George Bank – A Division of Westpac Banking Corporation
ABN 33 007 457 141 AFSL and Australian credit licence 233714
SMSF Deed of trust declarations and
undertakings

SMSF Deed of trust declarations and undertakings

Details

Financier:

("we")

St. George Bank – A Division of Westpac Banking Corporation
ABN 33 007 457 141 AFSL and Australian credit licence 233714
Address: 4-16 Montgomery Street
Kogarah NSW 2217

SMSF Trustee:

DECO SUPERANNUATION PTY LTD 625 490 655

SMSF Trust Name:

DECO SUPERANNUATION FUND

SMSF Trust deed:

The deed of trust
dated: 10/04/2018
between: DECO SUPERANNUATION FUND
and: DECO SUPERANNUATION PTY LTD
establishing the trust

SMSF Trustee's documents:

This deed
RESIDENTIAL LOAN AGREEMENT
DEED OF TRUST DECLARATION & UNDERTAKINGS

and any document signed or to be signed by the *SMSF trustee*
connected with any of them.

Directors of SMSF trustee (if the trustee is a company):

DONALD JOHN WARDROP
MARIE BRIGITTE CORINNE WARDROP

SMSF Beneficiaries who are intended to sign this documents:

DONALD JOHN WARDROP
MARIE BRIGITTE CORINNE WARDROP

Security Custodian:

DECO PROPERTY PTY LTD 627 563 768

(including its successors and assigns)

**Security Custodian
trust name:**

IRONBARK CUSTODIAN TRUST

Custodian Document:

The deed of trust

dated: 17/07/2018

between: DECO PROPERTY PTY LTD

and: DECO SUPERANNUATION PTY LTD

establishing the trust

**Security Custodian's
documents:**

This deed

GUARANTEE & INDEMNITY

DEED OF TRUST DECLARATION & UNDERTAKINGS

MEMORANDUM OF MORTGAGE

and any document signed or to be signed by the *security
custodian* connected with any of them.

**Directors of
Security Custodian (if
the Security Custodian
is a company):**

DONALD JOHN WARDROP

MARIE BRIGITTE CORINNE WARDROP

Borrower's details:

Name(s): Deco Superannuation Pty Ltd ACN 625 490 655
ATF Deco Superannuation Fund

ACN:

Address: 17 Popran Way
Blue Haven NSW 2262

**Date of SMSF deed of
trust declarations and
undertakings:**

PROVISIONS

Key words

The meaning of words printed *like this* and of some other common key words is explained at the end of this deed.

Contents	
Declarations	1
Undertakings and consent	2
Indemnity	2
Waiver	2
Acknowledgement	2
National Credit Code	2
Your obligations are unaffected	3
Consents	3
Default under this deed creates a default under the <i>trustee's</i> documents	3
Applicable law	3
Deed	3
Meaning of words	3
Signing pages	4

Declarations

1.1 You declare that:

- (a) the *SMSF trustee* is the only trustee of the *SMSF trust*; and
- (b) the *SMSF trustee* has the power to sign the *SMSF trustee's documents* and perform its obligations under them; and
- (c) the *SMSF trustee* has signed or will sign the *SMSF trustee's documents* as trustee of the *SMSF trust*; and
- (d) the *SMSF trustee* has signed or will sign the *SMSF trustee's documents* with the consent of the *beneficiaries* who sign this deed and for the benefit of all beneficiaries of the *SMSF trust*; and
- (e) the *SMSF trustee* has the right to be indemnified out of the *SMSF trust fund* for all obligations it incurs in relation to the *SMSF trustee's documents* and the *SMSF trust fund* is sufficient to satisfy that right of indemnity; and
- (f) no action has been taken or proposed to remove the *SMSF trustee* as trustee of the *SMSF trust* or to appoint an additional or alternate trustee of the *SMSF trust*; and
- (g) you have given us true (ie complete and up to date) copies of the *SMSF trust deed* and other documents relating to the *SMSF trust* containing all the terms of the *SMSF trust*; and
- (h) the *SMSF trust* has been properly constituted and the *SMSF trust deed* is valid and enforceable; and
- (i) the *SMSF trustee* has complied with the *SMSF trust deed* and its obligations as *SMSF trustee*; and
- (j) no action has been taken or proposed to terminate the *SMSF trust* or revoke a power of the *SMSF trustee* and (as far as you are aware) no-one intends to take any such action; and

(k) unless you tell us otherwise in writing, the *beneficiaries* who sign this deed are the only beneficiaries of the *SMSF trust*; and

(l) our rights under the *SMSF trustee's documents* have priority over the interests of the *beneficiaries*; and

(m) the *Security Custodian* is the only trustee of the *Security Custodian trust*; and

(n) the *SMSF trustee* is the only beneficiary of the *Security Custodian trust*; and

(o) the *Security Custodian* has the power to sign the *Security Custodian's documents* and perform its obligations under them; and

(p) the *Security Custodian* has signed or will sign the *Security Custodian's documents* as trustee of the *Security Custodian trust*; and

(q) the *Security Custodian* has signed or will sign the *Security Custodian's documents* with the consent of the *beneficiaries* who sign this deed; and

(r) the *Security Custodian* has the right to be indemnified out of the *Security Custodian trust fund* for all obligations it incurs in relation to the *Security Custodian's documents* and the *Security Custodian trust fund* is sufficient to satisfy that right of indemnity; and

(s) no action has been taken or proposed to remove the *Security Custodian* as trustee of the *Security Custodian trust* or to appoint an additional or alternate trustee of the *Security Custodian trust*; and

(t) you have given us true (ie complete and up to date) copies of the *Custodian Document* and other documents relating to the *Security Custodian trust* containing all the terms of the *Security Custodian trust*; and

(u) the *Security Custodian trust* has been properly constituted and the *Custodian Document* is valid and enforceable; and

(v) the *Security Custodian* has complied with the *Custodian Document* and its obligations as *Security Custodian*; and

(w) no action has been taken or proposed to terminate the *Security Custodian trust* or revoke a power of the *Security Custodian* and (as far as you are aware) no-one intends to take any such action; and

(x) our rights under the *Security Custodian's documents* have priority over the interests of the *beneficiaries* or the *SMSF trust*; and

(y) the *SMSF trust* was constituted and has been and will be conducted and administered in accordance with, and the entering into of the *SMSF trustee's documents* will comply with, all applicable laws, including the *SIS Laws*.

1.2 You must tell us whenever anything happens preventing you from repeating all the declarations in clause 1.1.

Undertakings and consent

2.1 The *SMSF trustee* agrees:

(a) to do everything necessary to bind itself and its successors under the *SMSF trustee's documents*; and

(b) to comply with its obligations as *SMSF trustee*; and

(c) to ensure that it is the sole beneficiary of the *Security Custodian trust*.

2.2 The *Security Custodian* agrees:

(a) to do everything necessary to bind itself and its successors under the *Security Custodian's documents*; and

(b) to comply with its obligations as *Security Custodian*; and

(c) to transfer the *property* to the *SMSF trustee* once all amounts secured by the mortgage over the *property* has been repaid in full and the mortgage discharged; and

(d) to ensure that the *SMSF trustee* is the sole beneficiary of the *Security Custodian trust*.

2.3 You agree to ensure that, without our consent:

- (a) the *SMSF trustee* does not retire or cease to act and is not removed or replaced as trustee of the *SMSF trust*; and
- (b) another person is not appointed as joint or alternate trustee of the *SMSF trust*; and
- (c) the *SMSF trust* is not terminated and a vesting date is not declared; and
- (d) the *SMSF trust deed* is not changed and the terms of the *SMSF trust* are not otherwise varied; and
- (e) the *SMSF trust fund* is not mixed with other property, resettled or sought to be brought under court control; and
- (f) the *SMSF trustee's* right to be indemnified out of the *SMSF trust fund* for obligations it incurs in relation to the *SMSF trustee's documents* is not restricted; and
- (g) nothing is done to restrict the ability of the *SMSF trustee* to comply with its obligations in relation to the *SMSF trustee's documents*; and
- (i) the *Security Custodian* does not retire or cease to act and is not removed or replaced as trustee of the *Security Custodian trust*; and
- (j) another person is not appointed as joint or alternate trustee of the *Security Custodian trust*; and
- (k) the *Security Custodian trust* is not terminated and a vesting date is not declared; and
- (l) the *Custodian Document* is not changed and the terms of the *Security Custodian trust* are not otherwise varied; and
- (m) the *Security Custodian trust fund* is not mixed with other property, resettled or sought to be brought under court control; and

(n) the *Security Custodian's* right to be indemnified out of the *Security Custodian trust fund* for obligations it incurs in relation to the *Security Custodian's documents* is not restricted; and

(o) nothing is done to restrict the ability of the *Security Custodian* to comply with its obligations in relation to the *Security Custodian's documents*.

2.4 You (other than the *SMSF trustee*) consent to the *SMSF trustee* signing the *SMSF trustee's documents* and exercising rights and performing obligations in relation to the *SMSF trustee's documents*.

2.5 You (other than the *Security Custodian*) consent to the *Security Custodian* signing the *Security Custodian's documents* and exercising rights and performing obligations in relation to the *Security Custodian's documents*.

Indemnity

3. You indemnify us against and you must therefore pay us for:

- (a) loss we suffer in connection with you not observing any of your obligations or agreements under this deed or in connection with any declaration in this deed being inaccurate; and
- (b) the reasonable expenses we reasonably incur in enforcing this deed.

Waiver

4.1. You waive any right you have to claim that the *SMSF trustee* breaches the *SMSF trust* by signing a *SMSF trustee's document* or exercising rights or performing obligations in relation to a *SMSF trustee's document*.

4.2. You waive any right you have to claim that the *Security Custodian* breaches the *Security Custodian trust* by signing a *Security Custodian's document* or exercising rights or performing obligations in relation to a *Security Custodian's document*.

Acknowledgement

5. You know that we are relying on you entering this deed before signing or accepting the *SMSF trustee's documents* and *Security Custodian's documents* and that, each time we give or continue to provide the *SMSF trustee* financial accommodation under the *SMSF trustee's documents* or we give or continue to provide to any person financial accommodation of which the *SMSF trustee* or *Security Custodian* guarantees repayment, we will be relying on your not having breached this deed. You acknowledge incurring obligations, and giving us rights, under this deed for valuable consideration from us.

Limited Recourse

6.1 Limit and release

Despite any other provision of this deed, we may not have recourse to you or your assets under or in connection with this deed, except we may have recourse to the *property* and its proceeds and the total amount available to us as a result of a realisation of the *property* (after payment of enforcement costs etc).

6.2 Unrestricted remedies

(a) **(Charges and guarantees)** Subject to sub-paragraph (b), nothing in clause 6.1 **(Limit and release)** limits us in:

- exercising our rights or powers under any *security interest*;
- obtaining an injunction or other order to restrain any breach of this deed by any party; or
- obtaining declaratory relief.

(b) **(Limited agency)** In exercising any right, power or remedy under this deed, neither we nor any receiver, receiver and manager, agent or attorney appointed under this deed shall incur, or have the authority to incur, any liability on your behalf or for your account except a liability which is itself subject to the limitation in clause 6.1 **(Limit and release)**.

(c) **(Amount owing)** For the purpose of determining the liability of any guarantor in relation to the amount outstanding, the limit on your liability under clause 6.1 **(Limit and release)** will be disregarded.

6.3 Restricted remedies

Except as provided in clause 6.2 **(Unrestricted remedies)**, we will not, in relation to any liability for which you are not liable under clause 6.1 **(Limit and release)**:

- (a) **(judgment)** obtain a judgment for the payment of money or damages by you;
- (b) **(statutory demand)** issue any demand under s459E(1) of the *Corporations Act 2001* (or any analogous provision under any other law) against you;
- (c) **(winding up)** apply for the winding up of you;
- (d) **(execution)** levy or enforce any distress or other execution to, on or against any of your assets other than the *property*;
- (e) **(court appointed receiver)** apply for the appointment by a court of a receiver to any of your assets other than the *property*; and
- (f) **(set off or counterclaim)** exercise or seek to exercise any set-off or counterclaim against you, or take proceedings for any of the above and we waive our rights in respect of those applications and proceedings.

6.4 The *SMSF trustee* agrees that its beneficial interest in the *property* will be subject to any *security interest* which the *Security Custodian* gives to us over the *property*. We are not obliged or required to take notice of, or be bound by, any actual, contingent or future interest the *SMSF trustee* may have in the *property*.

National Credit Code

7. This clause 7 applies to the extent, if any, that a National Credit Code applies to this deed. If:

(a) that Code would otherwise make a provision of this deed illegal, void or unenforceable; or

(b) a provision of this deed would otherwise contravene a requirement of that Code or impose an obligation or liability which is prohibited by that Code,

this deed is to be read as if that provision were varied to the extent necessary to comply with that Code or, if necessary, omitted.

Your obligations are unaffected

8. You agree that you are bound by this deed even if a person who was intended to sign this deed or a similar document does not do so or does not do so effectively.

Consents

9. Consents in connection with this deed must be in writing. We may give or refuse our consent in any way we consider appropriate, including by imposing conditions.

Applicable law

10. This deed is governed by the law of the state or territory where our address specified in the details is situated.

Execution

11. Where any party to this deed is a party in more than one capacity, the proper execution of this deed once will bind that party in each of its capacities.

Deed

12. This document is a deed.

Meaning of words

13. *beneficiaries* means all the beneficiaries of the *SMSF trust*.

arrangement with us means an arrangement (including an agreement or a security interest) under which the *SMSF trustee*, the *Security Custodian* or any other party to a *security interest* specified in the facility offer (as defined in the *SMSF trustee's documents*) has or could in the future have obligations to us or any of our "related entities" (as defined in the Corporations Act).

Code means each of the National Credit Code and the Code of Banking Practice.

Custodian Document means the Custodian Document described in the details.

property means the property mortgaged to us by the *Security Custodian*.

Security Custodian means each person named in the details as Security Custodian. If there are more than one, *Security*

Custodian means each of them separately and every two or more of them jointly.

Security Custodian's documents means the Security Custodian's documents described in the details.

Security Custodian trust means the trust established under the *Custodian Document*.

Security Custodian trust fund means the property held on trust by the *Security Custodian* under the *Custodian Document*.

security interest means any security for the payment of money or performance of obligations including a mortgage, charge, lien, pledge, trust, power, title retention or flawed deposit arrangement. *Security interest* also includes a guarantee and indemnity.

SIS Laws means Superannuation Industry (Supervision) Act 1993 (Cth) and Superannuation Industry (Supervision) Regulations 1994 (Cth).

SMSF trust means the trust established under the *SMSF trust deed*.

SMSF trust deed means the SMSF Trust deed described in the details.

SMSF trustee means each person named in the details as SMSF Trustee. If there are more than one, *SMSF trustee* means each of them separately and every two or more of them jointly.

SMSF trustee's documents means the SMSF Trustee's documents described in the details.

SMSF trust fund means the property held on trust by the *SMSF trustee* under the *SMSF trust deed*.

we means the St. George bank - A Division of Westpac Banking Corporation (ABN 33 007 457 141) and its successors and assigns.

you means each of the *SMSF trustee*, each director of the *SMSF trustee* (if it is a corporation), the *Security Custodian*, each director of the *Security Custodian* (if it is a corporation), and each *beneficiary* who signs this deed separately and every two or more of them jointly.

The singular includes the plural and vice versa.

A reference to:

- a document or agreement includes any variation or replacement of it;
- law means common law, principles of equity, and laws made by parliament (and laws made by parliament include State, Territory and Commonwealth laws and regulations and other instruments under them, and consolidations, amendments, re-enactments or replacements of any of them);
- any thing includes the whole and each part of it.

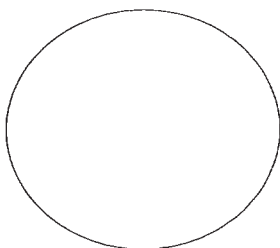
SIGNING PAGE

Warning: *If the debtor is under 18 years old, the courts might not let you sue the debtor if you have to pay amounts under this guarantee and indemnity (ie you may not be entitled to an indemnity against the debtor).*

EXECUTED as an agreement

EXECUTION BY COMPANY**Common Seal**

in accordance with Section 127 (2) of the Corporations Law

**Authorised person**

An authorised person must be a Director or Secretary

☒

Sign here

Name

Position

WITHOUT COMMON SEAL

in accordance to section 127 (1) of the Corporations Law by

Corporation

DECO SUPERANNUATION PTY LTD

Company Name

Authorised person

An authorised person must be a Director or Secretary

☒

Sign here

Name

Position

Corporation

DECO SUPERANNUATION PTY LTD

Company Name

625 490 655

Company ABN or ACN

Date

Authorised person

An authorised person must be a Director or Secretary

☒

Sign here

Name

Position

625 490 655

Company ABN or ACN

Date

Authorised person

An authorised person must be a Director or Secretary

☒

Sign here

Name

Position

☐ _____
Signature

DONALD JOHN WARDROP
Name (Print) _____
Date _____

☐ _____
Signature

MARIE BRIGITTE CORINNE WARDROP
Name (Print) _____
Date _____

☐ _____
Signature

DONALD JOHN WARDROP
Name (Print) _____
Date _____

☐ _____
Signature

MARIE BRIGITTE CORINNE WARDROP
Name (Print) _____
Date _____

☐ _____
Signature of Witness

Name (Print)

☐ _____
Signature of Witness

Name (Print)

☐ _____
Signature of Witness

Name (Print)

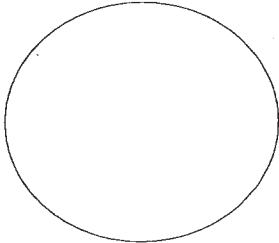
☐ _____
Signature of Witness

Name (Print)

EXECUTION BY COMPANY

Common Seal

in accordance with Section 127 (2) of the Corporations Law



Authorised person

An authorised person must be a Director or Secretary

☒

Sign here

Name

Position

WITHOUT COMMON SEAL

in accordance to section 127 (1) of the Corporations Law by

Corporation

DECO PROPERTY PTY LTD

Company Name

Authorised person

An authorised person must be a Director or Secretary

☒

Sign here

Name

Position

Corporation

DECO PROPERTY PTY LTD

Company Name

627 563 768

Company ABN or ACN

Date

Authorised person

An authorised person must be a Director or Secretary

☒

Sign here

Name

Position

627 563 768

Company ABN or ACN

Date

Authorised person

An authorised person must be a Director or Secretary

☒

Sign here

Name

Position

Lodger Details

Lodger Code 132651R

Name

Address

Lodger Box

Phone

Email

Reference S.211.2468580.00

For Office Use Only

**THE BACK OF THIS FORM
MUST NOT BE USED****MORTGAGE****Jurisdiction** NEW SOUTH WALES**Privacy Collection Statement**

The information in this form is collected under statutory authority and used for the purpose of maintaining publicly searchable registers and indexes.

Estate and/or interest being mortgaged

FEE SIMPLE

Land Title Reference Part Land Affected? Land Description

1013/262815

Mortgagor

Name

DECO PROPERTY PTY LTD

ACN

627563768

Mortgagee

Name

WESTPAC BANKING CORPORATION

ACN

007457141

Australian Credit Licence 233714

The mortgagor mortgages the estate and/or interest in land specified in this mortgage to the mortgagee as security for the debt or liability described in the terms and conditions set out or referred to in this mortgage, and covenants with the mortgagee to comply with those terms and conditions.

Terms and Conditions of this Mortgage

(a) Document Reference AF751541

(b) Additional terms and conditions

1 Consideration

The mortgagor acknowledges giving this mortgage and incurring obligations and giving rights under this mortgage for valuable consideration received from the mortgagee.

2 Limited Recourse

2.1 Despite any other provision of this mortgage, the mortgagor's liability to repay under this mortgage may be discharged from, and the mortgagee's recourse is limited to, only the land described in this mortgage (including any "replacement asset" under applicable laws for self-managed superannuation funds), and the total amount available to the mortgagee as a result of the realisation of the land. This means that the mortgagee won't try to recover any shortfall under this mortgage by bringing proceedings against the mortgagor or applying to have the mortgagor wound up.

2.2 However, this does not limit the mortgagee from:

- (a) exercising the mortgagee's rights or powers under this mortgage in relation to the property;
- (b) exercising any right the mortgagee may have against another person or other property;
- (c) obtaining an injunction or other order to restrain any breach of this mortgage;
- (d) obtaining any declaratory relief; or
- (e) enforcing any rights the mortgagee may have against the mortgagor for fraud or misrepresentation.

However, the mortgagee will only do so to the extent that it is consistent with the terms on which a trustee of a self-managed superannuation fund is permitted to undertake limited recourse borrowing under applicable laws for self-managed superannuation funds.

2.3 In exercising any right, power or remedy under this mortgage, neither the mortgagee nor any receiver, receiver and manager, agent or attorney appointed under this mortgage shall incur, or have the authority to incur, any liability on the mortgagor's behalf of or for the mortgagor's account except a liability which is itself subject to the limitation in paragraph 2.1.

3 Agreements Covered by this Mortgage

Each of the following is an agreement covered by this mortgage for the purposes of this mortgage in addition to any other agreement covered by this mortgage:

- (a) any residential loan agreement between the mortgagee and the borrower named in it for the financing or refinancing by the mortgagee of all or party of the cost of acquisition of the property by the mortgagor;
- (b) any guarantee and indemnity given by the mortgagor in respect of the obligations under that residential loan agreement; and
- (c) any SMSF deed of trust declarations entered into in connection with the residential loan agreement.

Mortgagor Execution

Certified correct for the purposes of the Real Property Act 1900 by the mortgagor or their representatives.

Executed on behalf of DECO PROPERTY PTY LTD

Signer Name _____

Signer Organisation _____

Signer Role _____

Signature _____

Signer Name _____

Signer Organisation _____

Signer Role _____

Signature _____

Execution Date _____

Mortgagee Execution

1. The Certifier, or the Certifier is reasonably satisfied that the mortgagee it represents, has taken reasonable steps to verify the identity of the mortgagor.
2. The Certifier has retained the evidence supporting this Registry Instrument or Document.
3. The Certifier has taken reasonable steps to ensure that this Registry Instrument or Document is correct and compliant with relevant legislation and any Prescribed Requirement.

I certify that I am an eligible witness and that the mortgagee (or their attorney) who I have either known for more than 12 months, or I have sighted identifying documentation signed this mortgage in my presence.

Executed on behalf of WESTPAC BANKING CORPORATION

under power of attorney book 4299 no. 332

Full Name of Witness _____

Signer Name _____

Witness Signature _____

Signer Organisation WESTPAC BANKING CORPORATION

Signer Role TIER THREE ATTORNEY

Signature _____

Witness Address _____

Execution Date _____



TAX INVOICE

DECO Superannuation Fund
17 Popran Way
BLUE HAVEN NSW 2262

Invoice Date
23 July 2018

Invoice No.
501708

Client Code
DECO11

To our Professional Fees and Charges in attending to the following:-

Costs associated with the setup of Ironbark Custodian Trust and DECO Property Pty Ltd	1500.00
Our Fee Total	1,500.00
Plus: GST	150.00
TOTAL FEE	\$1,650.00

How to Pay Client Code: DECO11 Invoice No : 501708 Amount Due: \$1,650.00

Pay by DIRECT DEPOSIT:

Account Name: BPC Accounting
BSB: 182-222
Account Number: 303 823 330
REFERENCE: INVOICE NUMBER

Pay by CREDIT CARD:

Please phone our office to pay via
VISA or MASTERCARD.

TERMS – 14 DAYS FROM DATE OF INVOICE



By Mail

Detach this section and mail your cheque to:

BPC Accounting
PO Box 41
BUDGEWOI NSW 2262

Cheques to be made payable to:

BPC Accounting

Customer Receipt



Office Use 207:080501:1100:01

Date: 02/08/2018

Account No.	Transaction Type	Amount
Seq: 4022375		
#####8031	Bank Chq Wdl	\$510.00
#####8031	Bank Chq Fee	\$10.00
	Current Balance:	\$0.01
	Available Balance:	\$0.01
Chq No. 6335781:	OFFICE OF STATE REVENUE	
A/C Name:	DECO SUPERANNUATION PTY L	

Transactions followed by an asterisk (*) include a GST component.

St. George Bank - A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714

17 September 2018



The Director
Deco Superannuation Pty Ltd ATF Deco
Superannuation Fund ACN 625 490 655
17 Popran Way
Blue Haven NSW 2262

St. George Bank - A Division of
Westpac Banking Corporation
ABN 33 007 457 141
AFSL & Australian Credit
Licence 233714

4-16 Montgomery St
Kogarah NSW 2217

Dear Sir/Madam

Welcome to St George Bank

Loan Advance To: Deco Superannuation Pty Ltd ATF Deco Superannuation Fund
ACN 625 490 655
Security Property: 16 Ironbark Road Muswellbrook NSW 2333
Loan Reference: S.211.2468580.00
DocuPREP Reference: S2308245

We are pleased to confirm that your Loan facility was settled on 14 Sep 2018.

The following items were deducted from the loan proceeds, as directed:

Loan Account Number: S.211.2468580.00

NSW Registration Fee Mortgage	\$141.60
NSW Registration Fee Discharge	\$141.60
NSW Registration Fee Transfer	\$141.60
Establishment Fee	\$1,500.00
Settlement Processing Fee	\$100.00
Property Search Fee	\$29.00
Additional Bank Legal Fee	\$615.00

The following amounts to complete settlement were disbursed from the loan proceeds:

1. Funds for Electronic Settlement \$248,218.61

An amount of \$150,462.61 was debited to your account number 0000450978031 as you directed to enable us to complete settlement.

If you have any questions, please contact St George Bank on 1300 361 525 Option 2.

Yours sincerely,

St George Bank
Mortgage Services

DECO Superannuation Fund
Investment Summary as at 30 June 2019

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<u>Bank</u>								
St George Complete Freedom Offset '8031				75,907.02	75,907.02			24.95%
St George DIY Super Saver '9216				45,101.41	45,101.41			14.82%
				121,008.43	121,008.43			39.77%
<u>Property Direct Market</u>								
St George Home Loan '8000		0.0000	0.0000	(74,734.00)	(74,734.00)	0.00	0.00%	(24.56)%
16 Ironbark Road, Muswellbrook (1013/DP262815)	1.00000	268,730.5500	258,000.0000	268,730.55	258,000.00	(10,730.55)	(3.99)%	84.79%
				193,996.55	183,266.00	(10,730.55)	(5.53)%	60.23%
				315,004.98	304,274.43	(10,730.55)	(3.41)%	100.00%

The accounting cost is the original cost base adjusted by any subsequent capital call/improvement or capital return transactions. In many cases, it is not the same as the adjusted or reduced cost base, or the reset cost base resulting from the CGT relief. To view the tax cost base and unrealised gain/(loss) for tax purposes refer to the Unrealised Capital Gains Report or change the report parameter to tax cost base.

DECO Superannuation Fund
Investment Movement Summary
For the period 1 July 2018 to 30 June 2019

Investment	Opening Balance		Acquisitions		Disposals			Closing Balance		
	Qty	Cost	Qty	Cost	Qty	Proceeds	Profit/(Loss)	Qty	Cost	Market Value
<u>Bank</u>										
St George Complete Freedom Offset '8031		0.00		297,338.26		221,431.24	0.00		75,907.02	75,907.02
St George DIY Super Saver '9216		0.00		333,042.21		287,940.80	0.00		45,101.41	45,101.41
		<u>0.00</u>		<u>630,380.47</u>		<u>509,372.04</u>	<u>0.00</u>		<u>121,008.43</u>	<u>121,008.43</u>
<u>Property Direct Market</u>										
16 Ironbark Road, Muswellbrook (1013/DP262815)	0	0.00	1	268,881.06	0	150.51	0.00	1	268,730.55	258,000.00
St George Home Loan '8000		0.00		27,531.00		102,265.00	0.00		(74,734.00)	(74,734.00)
		<u>0.00</u>		<u>296,412.06</u>		<u>102,415.51</u>	<u>0.00</u>		<u>193,996.55</u>	<u>183,266.00</u>
Fund Total		<u><u>0.00</u></u>		<u><u>926,792.53</u></u>		<u><u>611,787.55</u></u>	<u><u>0.00</u></u>		<u><u>315,004.98</u></u>	<u><u>304,274.43</u></u>

DECO Superannuation Fund
Investment Revaluation as at 30 June 2019

Investment		Price Date	Market Price	Quantity	Market Value	Change in Market Value
Property Direct Market						
PROP1	16 Ironbark Road, Muswellbrook (1013/DP262815)	30 Jun 2019	258,000.00000	1.00000	258,000.00	(10,730.55)
Property Direct Market Total					258,000.00	(10,730.55)
Fund Total					258,000.00	(10,730.55)

Contract for the sale and purchase of land 2018 edition

TERM	MEANING OF TERM	NSW Duty:
vendor's agent	Raine & Horne 22 Bridge Street, Muswellbrook, NSW 2333	Phone: 02 6543 2333 Fax: 02 6541 0184 Ref: Grant Jupe
co-agent		
vendor	Steven Robert Humphries and Fiona Gaye Humphries 1191 Sandy Creek Road, Mccullys Gap, NSW 2333	
vendor's solicitor	Equilaw Solicitors 'Market House' 4 Market Street, MUSWELLBROOK NSW 2333 DX 7348 Muswellbrook	Phone: 02 6549 0729 Fax: 02 6543 4397 Ref: MOB:MC:180377 E:michaelobrien@equilaw.com.au
date for completion land (address, plan details and title reference)	42nd day after the contract date 16 Ironbark Road, Muswellbrook, New South Wales 2333 Registered Plan: Lot 1013 Plan DP 262815 Folio Identifier 1013/262815	(clause 15)
improvements	<input checked="" type="checkbox"/> VACANT POSSESSION <input type="checkbox"/> subject to existing tenancies <input checked="" type="checkbox"/> HOUSE <input type="checkbox"/> garage <input type="checkbox"/> carport <input type="checkbox"/> home unit <input type="checkbox"/> carspace <input type="checkbox"/> storage space <input type="checkbox"/> none <input checked="" type="checkbox"/> other: <u>GARDEN SHED</u>	
attached copies	<input type="checkbox"/> documents in the List of Documents as marked or as numbered: <input type="checkbox"/> other documents:	

A real estate agent is permitted by legislation to fill up the items in this box in a sale of residential property.

inclusions	<input checked="" type="checkbox"/> blinds <input checked="" type="checkbox"/> dishwasher <input checked="" type="checkbox"/> light fittings <input checked="" type="checkbox"/> stove <input checked="" type="checkbox"/> built-in wardrobes <input checked="" type="checkbox"/> fixed floor coverings <input checked="" type="checkbox"/> range hood <input type="checkbox"/> pool equipment <input checked="" type="checkbox"/> clothes line <input checked="" type="checkbox"/> insect screens <input type="checkbox"/> solar panels <input checked="" type="checkbox"/> TV antenna <input checked="" type="checkbox"/> curtains <input checked="" type="checkbox"/> other: <u>AIR CONDITIONER, CEILING FANS</u>
exclusions	
purchaser	DECO Property Pty Limited ACN 627 563 768 ATF Ironbark Custodian Trust 17 Popran Way, Blue Haven, NSW 2262
purchaser's solicitor	Nash Allen Williams & Wotton 2/66 Tenth Avenue, Budgewoi, NSW 2262 DX 20801 BUDGEWOI NSW PO Box 30 BUDGEWOI NSW 2262 Phone: 02 4399 2800 Fax: 02 4399 1649 Ref: Michael Nash
price	\$258,000.00
deposit	\$25,800.00
balance	\$232,200.00
contract date	03/06/16

(10% of the price, unless otherwise stated)

(if not stated, the date this contract was made)

buyer's agent

Flora Humphries
 vendor

GST AMOUNT (optional)
 The price includes
 GST of: \$

[Signature]
 witness

purchaser ☐ JOINT TENANTS ☐ tenants in common ☐ in unequal shares

BREACH OF COPYRIGHT MAY RESULT IN LEGAL ACTION

Office of State Revenue witness
 NSW Treasury
 Client No: 1407318 85
 Duty: \$7,520.00 Trans No: 9425808-001
 Asst details: TS

NASH ALLEN WILLIAMS & WOTTON

SOLICITORS
EST. 1957

ABN 38 339 396 675

Reply to: BUDGEWOI OFFICE
Our Ref: MAN:kn:27606

7 September, 2018

The Secretary
DECO Superannuation Pty Ltd
17 Popran Way
BLUE HAVEN NSW 2262

Partners:

M.J. WILLIAMS, Dip. Law. (S.A.B.)
P.C. WOTTON, B.A., LL.B.
M.A. NASH, B.A., B. LegS (N.M.A.S.) (F.D.R.P.)
D.K. NASH, Dip. Law. (L.P.A.B.)

Associates:

A.P. HARRICHARAN, B.A., LL.B., Dip. Leg. Prac.
G. A. O'REILLY, B. SocSci (Hons) LL.B. (Hons) G.D.L.P.
A. J. CARROLL, LL.B., G.D.L.P.



Dear Mr & Mrs Wardrop

**Re: YOUR PURCHASE FROM HUMPHRIES
PROPERTY: 16 IRONBARK ROAD, MUSWELLBROOK**

We advise we have now received all our searches.

No part of the property is required by Transgrid, the Department of Education, Ausgrid, Jemena Gas Networks (NSW) Ltd or the Roads & Maritime Services.

There are no notices issued under the Environmental Planning & Assessment Act, Local Government Act, Food Act, Public Health Act or Swimming Pools Act.

There is no Land Tax charged on the subject property for the 2018 Tax Year.

Our search of the Department of Defence shows the property is located within a Residual Unexploded Ordnance area. We **enclose** a copy of the Department of Defence search for your information. The search also advises you on what you should do if you do discover Residual Unexploded Ordnance.

We have also been advised by the Vendor's solicitor that their clients are unaware of any unexploded ordnance being found on their property and/or any neighbouring properties since purchasing the property themselves. This risk level is considered slight. The land in which the Lot sits was subdivided in 1982 and more than likely earthworks were required for the subdivision. The likelihood of there being Unexploded Ordnance therefore appears remote.

To enable us to settle the matter we will require approximately **\$150,613.12** which is made up as follows:-

Purchase Price	\$ 258,000.00
Deposit	\$ 12,900.00

Balance of purchase money	\$ 245,100.00
COSTS:	
Transfer	\$ 1,395.00
GST	\$ 139.50
Mortgage	\$ 350.00

Liability limited by a scheme approved under Professional Standards Legislation

THE ENTRANCE
Tel: (02) 4332 3588
64-66 The Entrance Road,
PO Box 122
THE ENTRANCE 2261
Fax: (02) 4334 1744

Email address: entrance@nawwlaw.com.au

BUDGEWOI
Tel: (02) 4399 2800
2/66 Tenth Avenue
PO Box 30
BUDGEWOI 2262
Fax: (02) 4399 1649

Email address: budgewoi@nawwlaw.com.au

TOUKLEY
Tel: (02) 4396 4899
2/264 Main Road
PO Box 30
TOUKLEY 2263
Fax: (02) 4396 3523

Email address: toukley@nawwlaw.com.au

GST	\$	35.00
Postage costs	\$	25.00
GST	\$	2.50

OUTLAYS:

File storage & destruction fee	\$	25.00
GST	\$	2.50
PEXA – Transaction fee	\$	102.40
GST	\$	10.24

DISBURSEMENTS:

:Revenue NSW		
- stamp duty on Contract for Sale and Transfer	\$	7,540.00
- Online stamping	\$	9.95
GST	\$	1.00
:Search fees	\$	601.97
GST on search fees	\$	60.20

ADJUSTMENTS:

Rate and Water rates adjustment	\$	84.06
---------------------------------	----	-------

MORTGAGE EXPENSES:

LRS NSW Registration fee on Transfer	\$	141.60
Lender's Mortgage Insurance on Mortgage	\$	141.60
LRS NSW Registration fee on Discharge of Mortgage	\$	141.60
Establishment fee	\$	1,500.00
Settlement processing fee	\$	100.00
Property search	\$	29.00
Additional Bank fees	\$	615.00

	\$	258,153.13
Less paid by you – Office of State Revenue	\$	7,540.00

	\$	250,613.12
Less by Mortgagee	\$	100,000.00

=====

\$ 150,613.12

=====

We note that part the purchase monies are being provided by the St George Bank Limited and we would be pleased if you would authorise them to make this amount available and we will contact them directly in this regard.

To complete this matter on the PEXA system we will require the above sum to be deposited into our Trust account with sufficient time for it to be cleared funds by Thursday 13 September 2018. Our Account details are as follows:-

Bank: **Westpac Banking Corporation**
Account Name: **Nash Allen Williams & Wotton Law Practice Trust Account**
BSB: **032-525**



Account No. **129292**
Ref: **27603**

Prior to settlement you should arrange for a final inspection of the property to ascertain that it is in similar condition to when you agreed to enter into the Contract. Please advise us if there are any matters which need to be drawn to the attention of the Vendor's Solicitor.

Settlement is to be effected on or before 14 September 2018 or interest is payable on the balance of purchase money at the rate of 8% per annum.

Once you have received this letter, please provide us with your instructions that we may proceed and settle.

Please sign and return the enclosed copy of the letter as our instructions to proceed and authorisation to account to ourselves for any funds we hold in Trust once the matter has settled.

Yours faithfully



NASH ALLEN WILLIAMS & WOTTON

encls

KEN LEES BUILDING CONSULTANCY NSW

e-mail
phone

ken.lees1234@gmail.com
0414494448

REPORT NUMBER / DATE
2006/15/7/18

ABN 88 756 674 588

<http://nononsensereports.com.au>

Dated of Inspection
15 July 2018



DECO SUPERANNUATION P/ L FROM ANOTHER

16 IRONBARK ROAD, MUSWELLBROOK

DECO SUPERANNUATION P/ L

DECO SUPERANNUATION (DONALD WARDROP)

TAX INVOICE & ACCOUNT TO:

c/

EMAIL "Wardrop, Donald John" <DONALD.
CLIENT PH

**PAYMENTS
PLEASE QUOTE
OUR REF NO
2006/15/7/18**

Payment received

No

REFERENCE BUILDING CONSULTANCY ACCOUNT

1. Pre Purchase Building & Pest Inspection Report \$498.00 + FUELS \$30.00.....
2. Pre Purchase Building Inspection Report.....
3. Pest Inspection Report.....
4. Site Inspection.....
5. Plans and Specification (No Structural Engineer included).....
6. Contract / construction Audit and assessment.....
7. Pre Purchase additional / per Kitchen / floor after 1 (\$150 per unit).....
8. Court Witness / Litigation /Tax depreciation Schedule.....

**INSPECTION REPORTS NOT RELEASED UNTIL PAYMENT IS MADE TO
KD LM P/L BANK ACCOUNT GREATER BUILDING SOCIETY - BSB 637-000
ACCOUNT NO 713052558 PLEASE EMAIL PAYMENT RECEIPT TO
ken.lees1234@gmail.com
OR TEXT PAYMENTS DETAILS TO 0414494448 NOTING REPORT NO
2006/15/7/18**

**CHEQUES TO, "KEN LEES C/- ACCOUNTANTS OFFICE,
P.O.BOX 77, SWANSEA NSW 2281"**

\$528.00

\$528.00

TOTAL AMOUNT DUE THIS ACCOUNT INCLUDING GST.....

\$580.80

DECO Superannuation Fund
Contribution Caps
For the Period From 1 July 2018 to 30 June 2019

Mr Donald Wardrop

Date of Birth: 27 Feb 1974
Age: 45 (at 30/06/2019)
Status: Member may be eligible for the bring forward rule, certain conditions apply

Contributions Summary

Prior Year Contributions

Contributions for the previous 2 years are not confirmed
 3-year cap in effect from previous years
 Total non-concessional contributions in previous 2 years

Non-Concessional

Unknown
 Unknown

Current Year Contributions	Note	Concessional	Non-Concessional
Caps	1, 2	25,000.00	100,000.00
Contributions made (to this fund)	3	8,961.90	5.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		8,961.90	5.00
Amount above caps	4	0.00	0.00
Available		16,038.10	99,995.00

Notes

1. 'Bring Forward Rule' MAY be triggered this year
2. Non-concessional cap shown does NOT take prior year 'Bring Forward Rule' usage into account
3. Excludes any unmatched deposits
4. Any excess concessional contributions are treated as non-concessional

Contributions Breakdown

<u>Income Type</u>	<u>Contribution Type</u>	<u>Amount</u>
Concessional	Employer	8,961.90
	Personal	0.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	Contributions as allocated	8,961.90
NonConcessional	Personal	5.00
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	Contributions as allocated	5.00
Other	CGT small business 15-year exception	0.00
	CGT small business retirement exemption	0.00
	Government Co-Contributions	0.00
	Directed termination payment (taxed)	0.00
	Directed termination payment (untaxed)	0.00
	Personal injury election	0.00
	Downsizer Contribution	0.00
	Total Other contributions	0.00

Transactions

Date	Contribution Type	Concessional	Non-Concessional	Other
1/07/2018	Personal		5.00	
2/07/2018	Employer	394.58		
17/07/2018	Employer	343.26		
31/07/2018	Employer	310.29		
15/08/2018	Employer	343.14		
28/08/2018	Employer	360.71		
11/09/2018	Employer	386.59		
25/09/2018	Employer	313.66		
9/10/2018	Employer	351.45		

DECO Superannuation Fund
Contribution Caps
For the Period From 1 July 2018 to 30 June 2019

Mr Donald Wardrop

Date	Contribution Type	Concessional	Non-Concessional	Other
23/10/2018	Employer	395.11		
6/11/2018	Employer	330.09		
20/11/2018	Employer	248.81		
4/12/2018	Employer	296.27		
18/12/2018	Employer	360.21		
8/01/2019	Employer	389.30		
14/01/2019	Employer	466.57		
29/01/2019	Employer	322.77		
14/02/2019	Employer	407.68		
27/02/2019	Employer	248.81		
12/03/2019	Employer	265.06		
26/03/2019	Employer	318.81		
9/04/2019	Employer	347.57		
24/04/2019	Employer	288.69		
7/05/2019	Employer	481.69		
22/05/2019	Employer	315.11		
4/06/2019	Employer	356.48		
18/06/2019	Employer	319.19		
Totals:		8,961.90	5.00	

DECO Superannuation Fund
Contribution Caps
For the Period From 1 July 2018 to 30 June 2019

Mrs Marie Wardrop

Date of Birth: 21 Jun 1976
Age: 43 (at 30/06/2019)
Status: Member may be eligible for the bring forward rule, certain conditions apply

Contributions Summary

Prior Year Contributions

Contributions for the previous 2 years are not confirmed
 3-year cap in effect from previous years
 Total non-concessional contributions in previous 2 years

Non-Concessional

Unknown
 Unknown

Current Year Contributions	Note	Concessional	Non-Concessional
Caps	1, 2	25,000.00	100,000.00
Contributions made (to this fund)	3	9,081.48	0.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		9,081.48	0.00
Amount above caps	4	0.00	0.00
Available		15,918.52	100,000.00

Notes

1. 'Bring Forward Rule' MAY be triggered this year
2. Non-concessional cap shown does NOT take prior year 'Bring Forward Rule' usage into account
3. Excludes any unmatched deposits
4. Any excess concessional contributions are treated as non-concessional

Contributions Breakdown

<u>Income Type</u>	<u>Contribution Type</u>	<u>Amount</u>
Concessional	Employer	9,081.48
	Personal	0.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	Contributions as allocated	9,081.48
NonConcessional	Personal	0.00
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	Contributions as allocated	0.00
Other	CGT small business 15-year exception	0.00
	CGT small business retirement exemption	0.00
	Government Co-Contributions	0.00
	Directed termination payment (taxed)	0.00
	Directed termination payment (untaxed)	0.00
	Personal injury election	0.00
	Downsizer Contribution	0.00
	Total Other contributions	0.00

Transactions

Date	Contribution Type	Concessional	Non-Concessional	Other
28/08/2018	Employer	766.10		
24/09/2018	Employer	1,338.27		
4/12/2018	Employer	1,198.05		
28/12/2018	Employer	825.58		
30/01/2019	Employer	825.58		
26/02/2019	Employer	825.58		
27/03/2019	Employer	825.58		
23/04/2019	Employer	825.58		
4/06/2019	Employer	1,238.37		

DECO Superannuation Fund
Contribution Caps
For the Period From 1 July 2018 to 30 June 2019

Mrs Marie Wardrop

Date	Contribution Type	Concessional	Non-Concessional	Other
18/06/2019	Employer	412.79		
	Totals:	9,081.48		

Member Number: 3596705
Account Number: FSSUDV7518



17 July 2018

DECO Superannuation Fund
PO Box 41
BUDGEWOI NSW 2262

Postal
PO Box 1229
Wollongong NSW 2500

T | 1300 650 873
F | 1300 722 072

enquiries@firststatesuper.com.au
firststatesuper.com.au

Dear Sir/Madam

Rollover benefit

We recently received a request from one of our members, Mr Donald John Wardrop, Account No.FSSUDV7518, to rollover \$110,000.00 to your fund. A cheque for this amount and a Rollover Benefits Statement are enclosed.

Further Information

If you have any questions, please call us on 1300 650 873 between 8.30 am and 6.00 pm Monday to Friday (AEST). Please visit firststatesuper.com.au for information about our services and to make online enquiries.

Yours sincerely

A handwritten signature in black ink that reads "Pamela Panagenas".

Pamela Panagenas
Head of Member Operations

Encl: Cheque
Rollover Benefits Statement

Rollover Benefits Statement

Section A : Receiving fund

1	Australian business number (ABN)	74 987-120-450		
2	Fund name	DECO Superannuation Fund		
3	Postal address	PO Box 41		
	Suburb/town/locality	BUDGEWOI	State/Territory	NSW
	Country if other than Australia		Postcode	2262
4	(a) Unique superannuation identifier (USI)			
	(b) Member client identifier			

Section B : Member's details

5	Tax file number (TFN)	177-876-439		
6	Full name			
	Title	Mr	Family name	Wardrop
	First given name	Donald John	Other given names	
7	Residential address	17 Popran Way		
	Suburb/town/locality	BLUE HAVEN	State/Territory	NSW
	Country if other than Australia	AUSTRALIA	Postcode	2262
8	Date of birth	27/02/1974		
9	Sex (M/F)	M		
10	Daytime phone number			
11	Email address	deejwardrop@gmail.com		

Section C : Rollover transaction details

12	Service period start date	11/11/1993		
13	Tax Components			
	Tax-free component	\$	147.43	
	KiwiSaver tax free	\$	0.00	
	Taxable component:			
	Element taxed in the fund	\$	109,852.57	
	Element untaxed in the fund	\$	0.00	
		Tax components TOTAL \$ 110,000.00		
14	Preservation amounts			
	Preserved amount	\$	110,000.00	
	KiwiSaver preserved amount	\$	0.00	
	Restricted non-preserved amount	\$	0.00	
	Unrestricted non-preserved amount	\$	0.00	
		Preservation amounts TOTAL \$ 110,000.00		

Section D : Non-complying funds

15 Contributions made to a non-complying fund on or after 10 May 2006

\$ 0.00

Section E : Transferring fund

16 Fund ABN 53-226-460-365

17 Fund name First State Superannuation Scheme

18 Contact name Service Centre

19 Daytime phone number 1300 650 873

20 Email Address enquiries@firststatesuper.com.au

Section F : Declaration

I declare that the information contained in the statement is true and correct.

Name Pamela Panagenas

Authorised representative signature

Pamela Panagenas

Date

17 July 2018



IAG & NRMA Superannuation Plan

GPO Box 4303, Melbourne VIC 3001

Helpline: 1300 424 676

Web: www.iagnrma.superfacts.com

2 July 2018

Private & Confidential

Mrs M Wardrop
17 Popran Way
BLUE HAVEN NSW 2262

**IAG & NRMA Superannuation Plan
Membership Number: 36837
Partial Withdrawals**

Dear Mrs Wardrop

Thank you for being a valued member of IAG & NRMA Superannuation Plan.

At your request we have arranged for a partial withdrawal from your superannuation account.

In respect of this we enclose:

- A copy of the rollover benefits statement sent to each of your rollover institutions.
- We have also sent an amount of \$183,502.06, and the information detailed in the rollover benefit statement to DECO SUPERANNUATION FUND.

The details of your super payout are shown below:

Gross super payout amount:	\$183,502.06
Less tax:	\$0.00
Net super payout amount:	\$183,502.06

If you have any questions or need any assistance, please call us on 1300 424 676 and a team member will help you.

Yours sincerely

Troy Maguire
Senior Manager, Superannuation
IAG & NRMA Superannuation Plan

Helpline: 1300 424 676

Website: www.iagnrma.superfacts.com

Rollover benefits statement

Section A: Receiving fund

Name and Postal Address

DECO SUPERANNUATION FUND
PO Box 41

BUDGEWOI NSW 2262

Australian Business Number (ABN)

74987120450

Unique superannuation identifier (USI)

Member client identifier

SMSF1

Section B: Member's details

Tax File Number (TFN)

196099208

Full Name

Family Name

Wardrop

First Given Name

Marie

Other Given Names

Brigitte Corinne

Residential Address

Street Address

17 Popran Way

Suburb/Town/Locality

BLUE HAVEN

State

NSW

Postcode

2262

Country

Date of Birth

21/06/1976

Email Address

corinne.wardrop@cgu.com.au

Daytime phone number

02 8895 7199

Sex

Male

Female

X

Section C: Rollover transaction details

Service period start date

03/06/1995

Tax components:

Tax-free component

\$0.00

KiwiSaver tax-free component

\$0.00

Taxable component:

Element taxed in the fund

\$183,502.06

Element untaxed in the fund

\$0.00

Total

\$183,502.06

Preservation Amounts:

Preserved amount

\$183,502.06

KiwiSaver preserved amount

\$0.00

Restricted non-preserved

\$0.00

Unrestricted non-preserved

\$0.00

Total

\$183,502.06

Section D: Non-complying funds

Contributions made to a non-complying fund on or after 10 May 2006

Section E: Transferring fund

Fund's ABN

58244115920

Fund's name

IAG & NRMA Superannuation Plan

Contact name	the Plan Helpline
Email address	
Daytime phone number	1300 424 676

Section F: Authorised Representative Declaration

I declare that:

- I have prepared the statement with the information supplied by the superannuation provider
- I have received a declaration made by the superannuation provider that the information provided to me for the preparation of this statement is true and correct
- I am authorised by the superannuation provider to give the information in the statement to the ATO

Name	Cambell Holt
Authorised representative signature	<i>Cambell Holt</i>
Date	2 July 2018

DECO Superannuation Fund

Members Summary Report - For the period 1/07/2018 to 30/06/2019

Member's Detail		Opening Balance	Increases				Decreases				Closing Balance	
			Contrib	Tran In	Profit	Ins Proc	Tax	Exp	Ins Prem	Tran Out		Ben Paid
Mr Donald Wardrop												
17 Popran Way Blue Haven NSW 2262												
Accumulation	Accumulation	0.00	8,966.90	110,000.00	(1,189.43)	0.00	(1,475.48)	0.00	0.00	0.00	0.00	116,301.99
		0.00	8,966.90	110,000.00	(1,189.43)	0.00	(1,475.48)	0.00	0.00	0.00	0.00	116,301.99
Mrs Marie Wardrop												
17 Popran Way Blue Haven NSW 2262												
Accumulation	Accumulation	0.00	9,081.48	183,502.06	(2,024.26)	0.00	(1,585.52)	0.00	0.00	0.00	0.00	188,973.76
		0.00	9,081.48	183,502.06	(2,024.26)	0.00	(1,585.52)	0.00	0.00	0.00	0.00	188,973.76
		0.00	18,048.38	293,502.06	(3,213.69)	0.00	(3,061.00)	0.00	0.00	0.00	0.00	305,275.75

DECO Superannuation Fund

(ABN: 74 987 120 450)

Member Benefit Statement

Period	Member Account Details
1 July 2018 - 30 June 2019	Residential Address: 17 Popran Way Blue Haven, NSW 2262
Member Number: 1	Date of Birth: 27 February 1974
Mr Donald John Wardrop	Date Joined Fund: 10 April 2018
Accumulation Account	Eligible Service Date: 11 November 1993
Accumulation	Tax File Number Held: Yes
	Account Start Date: 10 April 2018

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2018 -	Tax Free 0.1311 % 152.43
<u>Increases to your account:</u>	Taxable - Taxed 116,149.56
Employer Contributions 8,961.90	Taxable - Untaxed -
Member Contributions 5.00	Your Preservation Components
Rollovers In 110,000.00	Preserved 116,301.99
<u>Total Increases</u> 118,966.90	Restricted Non Preserved -
<u>Decreases to your account:</u>	Unrestricted Non Preserved -
Contributions Tax 1,344.28	Your Insurance Benefits
Share Of Net Fund Income 1,189.43	No insurance details have been recorded
Tax on Net Fund Income 131.20	Your Beneficiaries
<u>Total Decreases</u> 2,664.91	No beneficiary details have been recorded
Withdrawal Benefit as at 30 Jun 2019 116,301.99	

For Enquiries:

phone 0408480668

mail DECO Superannuation Fund, 17 Popran Way, Blue Haven NSW 2262

DECO Superannuation Fund
(ABN: 74 987 120 450)

Member Benefit Statement

Period	Member Account Details
1 July 2018 - 30 June 2019	Residential Address: 17 Popran Way Blue Haven, NSW 2262
Member Number: 2	Date of Birth: 21 June 1976
Mrs Marie Brigitte Corinne Wardrop	Date Joined Fund: 10 April 2018
Accumulation Account	Eligible Service Date: 3 June 1995
Accumulation	Tax File Number Held: Yes
	Account Start Date: 10 April 2018

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2018 -	Tax Free 0.0000 % -
<u>Increases to your account:</u>	Taxable - Taxed 188,973.76
Employer Contributions 9,081.48	Taxable - Untaxed -
Rollovers In 183,502.06	Your Preservation Components
<u>Total Increases</u> 192,583.54	Preserved 188,973.76
<u>Decreases to your account:</u>	Restricted Non Preserved -
Contributions Tax 1,362.22	Unrestricted Non Preserved -
Share Of Net Fund Income 2,024.26	Your Insurance Benefits
Tax on Net Fund Income 223.30	No insurance details have been recorded
<u>Total Decreases</u> 3,609.78	Your Beneficiaries
Withdrawal Benefit as at 30 Jun 2019 188,973.76	No beneficiary details have been recorded

For Enquiries:
phone 0408480668
mail DECO Superannuation Fund, 17 Popran Way, Blue Haven NSW 2262

DECO Superannuation Fund
Fund ABN: 74 987 120 450
Rental Property Schedule
For the Period From 1 July 2018 to 30 June 2019

Property Account Name **16 Ironbark Road, Muswellbrook (1013/DP262815)**
Property Type Residential
Address of the Property 16 Ironbark Road
 Muswellbrook, NSW 2333
 Australia

Description	Tax Return Label	Amount
Income		
Other Rental Related Income	B	86.02
Rent from Property	B	12,000.00
Gross Rent		12,086.02
Expenses		
Agents Management Fee	I	950.62
Council Rates	I	1,533.06
Insurance Premium	I	688.17
Stationery Phone and Postage	I	100.00
Water Rates	I	70.66
Total Expenses		3,342.51
Net Rent		8,743.51

Income & Expenditure Summary

Don Wardrop
17 Popran Way
Blue Haven NSW 2262

Date 1/07/2018 to 30/06/2019

Statement No: 1 (19/09/2018)
to: 10 (28/05/2019)

DECO Property Pty. Ltd. (ID: 732)

	Debit	Credit	Total
Opening Balance			\$0.00
Owner Contributions			\$0.00

Residential Properties

16 Ironbark Road, MUSWELLBROOK, NSW 2333

Property Income

Outgoings Recovered - Water Usage	\$0.00	\$86.02	\$86.02
Residential Rent	\$0.00	\$12,000.00	\$12,000.00
	\$0.00	\$12,086.02	\$12,086.02
(GST Total: \$0.00)			

Property Expenses

End of Financial Year Summary Fee	\$18.18	\$0.00	-\$18.18
+ GST	\$1.82	\$0.00	-\$1.82
Management Fees	\$846.02	\$0.00	-\$846.02
+ GST	\$84.60	\$0.00	-\$84.60
	\$950.62	\$0.00	-\$950.62
(GST Total: -\$86.42)			

PROPERTY BALANCE: \$11,135.40

(GST Balance: -\$86.42)

Ownership Expenses & Payments

Owner Expenses

Postage	\$90.90	\$0.00	-\$90.90
+ GST	\$9.10	\$0.00	-\$9.10
	\$100.00	\$0.00	-\$100.00
(GST Total: -\$9.10)			

Report shows all transactions reported on statements created within reporting period.



Income & Expenditure Summary

Owner Payments

Don Wardrop

-\$11,035.40

-\$11,035.40

CLOSING BALANCE: \$0.00

Report shows all transactions reported on statements created within reporting period.



**Raine & Horne Muswellbrook
Exclusive Residential Management Agency Agreement**

This Agreement conforms to the requirements of the Property, Stock and Business Agents Act 2002 and its Regulations

PARTIES

Principal: Name/s **DECO Property Pty. Ltd.(CAN 627 563 768)**
ATF Ironark Custodian Trust (Donald Wardrop)
 ABN/ACN GST Registered Yes ☐ No ☐
 Address **17 Popran Way, Blue Haven NSW 2262**
 Phone Home: Mobile: **0408 480 668**
 Work: Fax:
 Email: **doeywardrop@gmail.com**

Agent: **Zacrah Pty. Ltd.**
 Licensee's Licence No. **20056232**
 ABN/ACN: **166 412 666**
 Trading As: **Raine & Horne Muswellbrook**
 Address: **22 Bridge Street, Muswellbrook NSW 2333**
 Phone: (02) 6543 2333 Fax: (02) 65410184
 Email: **Muswellbrook@rh.com**

PREMISES

Address of premises, the subject of this Agreement: **16 Ironbark Road Muswellbrook**
 Being: Furnished ☐ Unfurnished ☒
 Car spaces/Garage included Yes ☒ No ☐

AGREEMENT**Agent's Appointment**

1. The Principal here by appoints the Agent exclusively to lease and manage the Premises in accordance with this agreement
2. It is agreed that the agent may from time to time, delegate to the agent's employees, all or any of the authority vested in the Agent by this Agreement
3. This agreement shall commence on **14/9/18** and may be terminated by either party giving not less than **30 days** written notice to the other party, notice of termination without prejudice to either party's rights accrued or obligations incurred prior to the effective termination

Leasing

4. The Agent is authorised to lease all or part of the premises on the following conditions, or as otherwise instructed:
 - i) Term of tenancy agreement **26 weeks** ☒ **52 weeks** ☒ **other** ☐
 - ii) Rent of \$ **300** per week/fortnight/month payable in advance or such other rent as the Principal may agree to accept
 - iii) Rental bond equivalent to four (4) weeks rent in respect of each tenancy

Special Instructions

5. **PREFER LONG TERM LEASE (104 WEEKS +) IF TENANT AGREES.**

Agent's Authority

6. At the end of each tenancy, the agent is authorised to:
 - i) Re-lease the premises at market rent for a term not exceeding
 26 weeks ☐ 52 weeks ☐ Yes ☒ No ☐
 - ii) Refer to the Principal for instructions concerning re-leasing
 and advertising/promotion Yes ☒ No ☐
 - iii) Review the rent, when in the opinion of the Agent such review is
 appropriate Yes ☒ No ☐

Agent's Remuneration

- 7 The Agent shall be entitled to the following fees (GST inclusive)
- i) **A Leasing Fee upon leasing** of 110% of one week's rent regardless of whether the premises are let by the Agent, any other agent, or the Principal. The Agent's Leasing Fee is due and payable by the Principal when a tenant enters into possession of the Premises or signs a Residential Tenancy Agreement or pays rent, whichever occurs first.
 - ii) **A Tenancy Agreement Preparation Fee** of \$33.00
 - iii) **A Management Fee** of 7.7% of all moneys collected on behalf of the Principal
 - iv) **An Administration fee** of \$11.00 per month
 - v) Other .. lease re-signing fee equal to 50% of Letting Fee

Service Fees, Charges and Expenses

- 8 The Agent shall perform the following services and be entitled to the following fees (GST inclusive)

	<u>Fee</u>	<u>Payable</u>
i) Attendance at a tribunal/court	\$0.00	
ii) Arrangement of repairs and Maintenance	\$0.00	
iii) Service of any notices	\$0.00	
iv) Application for court/tribunal hearing	At cost	time of application
v) Preparation of tribunal case	\$100.00	
vi) Calculation and collection of Water Usage charges	7.7%	
vii) Arrangement of refurbishment or improvements	\$0.00	
viii) Processing insurance claims, including valuations for insurance purposes	\$100.00	time of claim lodged
ix) disaster/emergency management fee	\$0.00	
x) Other _____	\$	

- 9 In the event that the Agent incurs expenses or charges relating to the leasing and/or management of the premises or any part thereof, the agent is entitled to reimbursement as follows:

	<u>Fee</u>	<u>Payable</u>
i) Marketing and/or promotional expenses for each letting	\$80.00	
ii) EOFY Statement	\$20.00	
iii) Incidentals	\$00.00	
iv) Other _____		

Variation of Fees and Expenses

- 10 the services provided by the Agent and fees or expenses payable by the Principal to the Agent pursuant to this agreement may be varied as agreed by the Principal in writing or in the event of a Statutory Amendment.

Promotional Activities

- 11 The subject premises are to be advertised and/or otherwise promoted as per this agreement including internet, window display, press, brochures, and sign boards

- i) For Lease Sign: Permission is hereby granted for the Agent to erect a "For Lease" signage at the subject property Yes ☒ No ☐

It is acknowledged that the Agent is not responsible for any liability, damages or injuries incurred as a result of the erection of the signage.

Administration of Tenancy Agreement

- 12 In respect of each tenancy, the Agent is authorised and directed on behalf of the Principal to:

- i) Arrange inspections and show prospective tenants Yes ☐ No ☒
- ii) Obtain references Yes ☐ No ☒
- iii) a) Select tenant Yes ☒ No ☐
- or b) recommend a tenant Yes ☒ No ☐

- | | | |
|-------|---|---|
| iv) | Enter into and sign a Residential Tenancy Agreement in respect to all or any part of the Premises | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> |
| v) | Issue receipts for monies received from tenants pursuant to the Residential Tenancy Agreement | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> |
| vi) | Collect and lodge rental bonds in accordance with the provisions of the Residential Tenancies Act 2010 | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> |
| vii) | Make claims for the refund of bond monies, having regard to rent due and the condition of the premises at the end of each tenancy | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> |
| viii) | Respond to any applications made by the tenants before the NSW Civil and Administrative Tribunal (NCAT) or the like and represent the Principal in any such proceedings | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> |
| ix) | Exercise the Principal's rights to enforce or terminate Tenancy Agreements by service of notices as necessary | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> |
| x) | Forward to the Principal copies of any documents signed by the Agent on behalf of the Principal | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> |
| xi) | Undertake periodic inspections at the Agent's discretion | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> |
| xii) | If required, obtain copies of any by-law or management statement relating to a strata or community scheme, which is required to be provided to the tenant | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> |

13 In respect of each tenancy, the Agent, or his authorised representative, from time to time as the case may arise, is authorised and directed on behalf of the Principal to make application before NCAT or the like and to do all things necessary to commence and (as far as practicable) complete proceedings for:

- | | | |
|-----|--|---|
| i) | The recovery of possession of the premises from the tenant | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> |
| ii) | The recovery of monies due | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> |

Inventories (Furnished Premises)

14 Where the premises are furnished, an inventory will be prepared by the Principal ☐ Agent ☒

Inspections

15 Unless the Principal advises the Agent to the contrary, any prospective tenant is entitled to inspect the premises by appointment and accompanied by the agent or his representative

Repairs and Maintenance

16 The Agent is authorised to engage appropriately qualified or licensed tradespersons to effect repairs and maintenance in accordance with the Principal's obligations to repair (if any) or as otherwise instructed, provided that expenditure in excess of \$500 for any one item shall not be incurred without the prior approval of the Principal except in the opinion of the Agent that because of an emergency, repairs are necessary for the protection of the Premises or the supply of essential services to the tenant.

Disbursements from Principal's Monies

- | | | |
|-------|---|---|
| 17 | The Agent is authorised and instructed to pay the following from monies received on behalf of the Principal | |
| i) | Accounts for repairs and maintenance in accordance with Clause 16 | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> |
| ii) | Council Rates | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> |
| iii) | Water, sewerage and drainage rates | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> |
| iv) | Insurance premiums - building, landlord protection | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> |
| v) | Owners corporation levies/strata levies | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> |
| vi) | Maintenance costs of caretaking/cleaning/gardening | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> |
| vii) | Maintenance contracts for services installed - lifts etc. | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> |
| viii) | NCAT application and proceedings fees | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> |
| ix) | Writ of Execution | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> |
| x) | Sheriff's fees | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> |
| xi) | Any fee necessary to obtain a by-law or management statement | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> |
| xii) | Other _____ | Yes <input type="checkbox"/> No <input type="checkbox"/> |

Exclusive Residential Management Agency Agreement

Statement of Account

- 18 The Agent shall provide a statement monthly or as instructed, account for monies received and expenses incurred on behalf of the Principal and for fees and charges retained in respect of services performed for the Principal, and the balance less disbursements shall be remitted to the Principal as hereinafter specified (**Schedule 1**, attached). If at any time amounts payable exceed the balance of the account, the Principal agrees to pay the excess amount to the Agent upon demand.

Authority to Deduct

- 19 In the event of any monies being paid to the Agent on behalf of the Principal, the Agent is hereby authorised to deduct from such monies all of the above mentioned fees, expenses and charges before accounting to the Principal.

Financial Institution Taxes or Deductions

- 20 The Agent shall be entitled to be reimbursed for any taxes or deductions debited by banks or other financial institutions against the Agent's account that are attributable to the affairs of the Principal.

GST

- 21 Any amounts referred to in this agreement which are payable by the Principal to the Agent in respect of services provided by the Agent under this agreement, including reimbursements of expenses, are expressed inclusive of Goods and Services Tax (GST) at the rate 10% (or which may be varied from time to time). If the current rate is increased or decreased, the parties agree that any amounts referred to in this agreement will be varied accordingly.

Agent's Indemnity and Liability

- 22 The Principal will hold and keep indemnified the Agent against all actions, suits, proceedings, claims, demands, costs and expenses whatsoever which may be taken or made against the Agent in the course of or arising out of the proper performance or exercise of any of the powers, duties or authorities of the Agent under this agreement.

Financial and Investment Advice

- 23 The Principal acknowledges that any financial or investment advice provided by the Agent to the Principal is of a general nature only whose preparation does not take into account the individual circumstances, objectives, financial situation or needs of the Principal. The Principal is advised to consult with their own independent financial and/or investment advisor.

Disclosure of Information to Tenants

- 24 The Residential Tenancies Act 2010 requires that certain information be disclosed to the tenant before the tenant enters into a Residential Tenancy Agreement. The Principal is required to provide the following information

- | | | | |
|------|---|------------------------------|--|
| i) | Has the landlord prepared a contract for the sale of the residential premises? | Yes <input type="checkbox"/> | No <input checked="" type="checkbox"/> |
| ii) | Is there any proposal to sell the residential premises? | Yes <input type="checkbox"/> | No <input checked="" type="checkbox"/> |
| iii) | Has a mortgagee commenced proceedings in a court to enforce a mortgage over the premises? | Yes <input type="checkbox"/> | No <input checked="" type="checkbox"/> |
| | If "Yes", is the mortgagee taking action for possession of the premises? | Yes <input type="checkbox"/> | No <input checked="" type="checkbox"/> |
| iv) | Is there asbestos present at the property | Yes <input type="checkbox"/> | No <input checked="" type="checkbox"/> |

Material Fact

25 1. A landlord or landlord's agent must not induce a tenant to enter into a Residential Tenancy Agreement by any statement, representation or promise that the landlord or agent knows to be false, misleading or deceptive or by knowingly conceal a material fact of a kind prescribed by the Residential Tenancies Act 2010 and associated regulations. Please provide the following information

i) Have the premises been subject to flooding or bushfire in the preceding 5 years? Yes ☐ No ☒

Details _____

ii) Are the premises subject to significant health or safety risks that are Not apparent to a reasonable person on inspection of the premises? Yes ☐ No ☒

Details _____

iii) Have the premises been the scene of a serious violent crime within the preceding 5 years? Yes ☐ No ☒

Details _____

iv) Will Council waste services be provided to the tenant on a different basis Than is generally applicable to premises within the area of the Council? Yes ☐ No ☒

Details _____

v) Because of the zoning of the land, or other laws applying to development on the land, will the tenant not be able to obtain a residential parking permit (in areas where only paid parking is provided)? Yes ☐ No ☒

Details _____

vi) Is there a driveway or walkway on the premises which other persons are legally entitled to share with the tenant? Yes ☐ No ☒

Details _____

2. The Principal warrants that the Principal has supplied the Agent in writing, with all the relevant details and information pertaining to all the material facts in respect of the premises.
3. The Principal acknowledges that the Property, Stock and Business Agents Act 2002 and Residential Tenancies Act 2010 requires the Agent to disclose all material facts to prospective tenants
4. The Principal directs the Agent to disclose all of the material facts provided in writing by the Principal to the Agent to all prospective tenants of the premises.
5. In this clause, "material fact" has the same meaning as it has in section 52 of the Property, Stock and Business Agents Act 2002 and Section 26 of the Residential Tenancies Act 2010.

Premises Fit for Residence

26 The Principal warrants that there is no legal impediment to occupation of the Premises as a residence at the time of entering this agreement and will notify the Agent immediately if any legal impediment to the occupation of the premises arises during the term of this agreement.

Smoke Alarms

27 Without limiting the generality of Clause 26, the Principal warrants that the premises comply with the Environmental Planning and Assessment Amendment (Smoke Alarms) Regulation 2006. Refer Schedule 2.

Water Efficiency Devices

- 28 Do the premises contain the water efficiency measures prescribed by the Residential Tenancy Act 2010? Yes ☒ No ☐ Unknown ☐

Note: Unless the prescribed measures are installed, the landlord may be prevented from recovering water usage charges from the tenant. Refer Schedule 3.

Communications

- 29 Is there a telephone land line connection at the premises? Yes ☒ No ☐ Unknown ☒
Is there internet connection available at the premises? Yes ☐ No ☐ Unknown ☒

Disclosure of Rebates, Discounts or Commissions

- 30 In respect to any expenses to be incurred by the Principal or the Agent on behalf of the Principal, pursuant to this agreement, the Agent discloses that the Agent may receive the following rebates, discounts or commissions from third parties.

Name of Third Party

Rebate, Discount and Commission

Principal's Authority

- 31 The Principal warrants that the Principal has authority to enter into this agreement

Privacy Policy

32 The Agent uses personal information from or about the Principal to act as the Principal's Agent and to perform their obligations under this agreement. The Agent may also use such information collected to promote the services of the Agent and/or seek potential clients. The Agent may disclose information to other parties including advisors, media organisations, property data service providers, on the internet, to potential tenants, or to clients of the Agent both existing and potential, as well as tradespeople, owners' corporations, valuers, government and statutory bodies, and to third parties as required by law. The Agent will only disclose information to other parties as required to perform their duties under this agreement, to achieve the purposes specified above or as otherwise allowed under the Privacy Act 1988. If the Principal requires access to this information, he can do so by contacting the Agent at the address and contact numbers contained in this agreement. The Principal can also correct this information if it is inaccurate, incomplete or out-of-date. Real estate and tax law requires some of this information to be collected. If the information is not provided, the Agent may not be able to act on the Principal's behalf effectively or at all.

Acknowledgment

- 33 The Principal acknowledges being provided with a copy of this agreement

SCHEDULE 1

DISBURSEMENT PARTICULARS

Insurances

Type	Name of Insurer	Policy Number	Date Due
Building			
Contents			
Landlord's Protection			

Strata Details

Strata Plan No. _____ Lot No. _____ Garage Lot No. _____

Strata Managing Agent _____

Address _____

Phone Number _____ Fax No. _____

Email Address _____

Statement Details

Postal Address 17 POPPAN WAY BLUE HAVEN NSW 2262

Email deeywardrop@gmail.com

Disbursements required Mid-Month ☐ and/or End of Month ☒


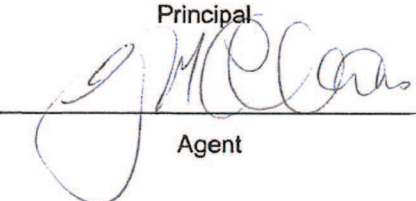
Bank Details


Name of banking institution ST GEORGE BANK

Branch LAKE HAVEN NSW

Account Name DECO SUPERANNUATION PTY LTD A/F. DECO SUPERANNUATION FUND

Account Number 450978031 BSB No. 112 879



Principal

Agent


Principal
11/9/18
Date

SCHEDULE 2**SMOKE DETECTORS MAINTENANCE AUTHORITY**

- I/we authorise Raine & Horne Muswellbrook to arrange inspections and maintenance of all smoke detectors installed at the above property in accordance with the requirements of the Environmental Planning and Assessment Act.
- I/we understand that Raine & Horne Muswellbrook will engage suitably qualified professionals to inspect, install, and replace the necessary smoke detectors and batteries as and when required.
- I/we agreed that all costs associated with compliance with the relevant legislation is the landlord's responsibility.


Or (cross out the relevant clause)


-  • ~~I/we do not authorise Raine & Horne Muswellbrook to arrange smoke detector maintenance at these residential premises. I/we understand that it is our responsibility to undertake the necessary requirements of the Environmental Planning and Assessment Act and the Residential Tenancy Act 2010 in relation to installation and maintenance of smoke detectors.~~

SCHEDULE 3**WATER EFFICIENCY DEVICES**

- I/we authorise Raine & Horne Muswellbrook to arrange installation of water efficiency devices in accordance with the requirements of the Residential Tenancy Act 2010.
- Installation of water efficiency devices and attention to any water leaks will allow for the tenant to be charged for their water usage during their tenancy.

Or (cross out the relevant clause)

-  • ~~I/we do not authorise Raine & Horne Muswellbrook to organise installation of water efficiency devices at these premises.~~


Principal


Agent

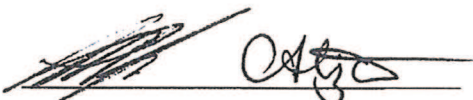

Principal

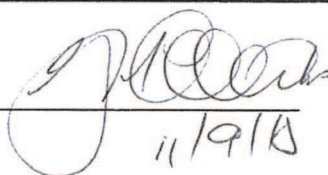

Date

Loose-fill Asbestos Insulation Questionnaire

Please complete the following questionnaire

What date was the property originally constructed	1980
Has the property been renovated since it was originally built? If so, give details	Yes No GARAGE, BATHROOM, KITCHEN
Is the principal aware of the presence of any loose-fill asbestos insulation in the property?	Yes No
If so, please specify all locations where you believe loose-fill asbestos is located	
Has a licensed asbestos assessor inspected the property for loose-fill asbestos insulation. If yes, is a copy of the report available?	Yes No N/A.


Principal


Date 11/9/18

SCHEDULE 4 PROPERTY REPORT

Principal/s Name	
Principal/s Address	
Address of Property	
Property Manager	Date

Exterior

	Poor	Fair	Good	Comments
Roof, guttering, downpipes				
Walls, windows, doors				
Fences, retaining walls				
Lawns, gardens				
Driveways, paths				
Clothesline, garden shed/s				
Pool, spa				

Interior

	Poor	Fair	Good	Comments
Walls, ceilings				
Floors, floor coverings				
Windows, screens				
Curtains, blinds				
Kitchen cabinets				
Kitchen appliances				
Bathroom floors, walls, tiles				
Bathroom fittings				
Paintwork				

Electrical, Communication, Safety Installations

	Poor	Fair	Good	Comments
Power outlets				
Lights/fittings				
Telephone outlet/s				
Television outlet/s				
Hot water system				
Air conditioner/s				
Smoke detector/s				
Earth Leakage Device				

SCHEDULE 4 CONTINUED

General Comments

Work to be undertaken by property owner

NASH ALLEN WILLIAMS & WOTTON

SOLICITORS
EST. 1957

ABN 38 339 396 675

Reply to: BUDGEWOI OFFICE
Our Ref: MAN:kn:27606

7 September, 2018

The Secretary
DECO Superannuation Pty Ltd
17 Popran Way
BLUE HAVEN NSW 2262

Partners:

M.J. WILLIAMS, Dip. Law. (S.A.B.)
P.C. WOTTON, B.A., LL.B.
M.A. NASH, B.A., B. LegS (N.M.A.S.) (F.D.R.P.)
D.K. NASH, Dip. Law. (L.P.A.B.)

Associates:

A.P. HARRICHARAN, B.A., LL.B., Dip. Leg. Prac.
G. A. O'REILLY, B. SocSci (Hons) LL.B. (Hons) G.D.L.P.
A. J. CARROLL, LL.B., G.D.L.P.



Dear Mr & Mrs Wardrop

**Re: YOUR PURCHASE FROM HUMPHRIES
PROPERTY: 16 IRONBARK ROAD, MUSWELLBROOK**

We advise we have now received all our searches.

No part of the property is required by Transgrid, the Department of Education, Ausgrid, Jemena Gas Networks (NSW) Ltd or the Roads & Maritime Services.

There are no notices issued under the Environmental Planning & Assessment Act, Local Government Act, Food Act, Public Health Act or Swimming Pools Act.

There is no Land Tax charged on the subject property for the 2018 Tax Year.

Our search of the Department of Defence shows the property is located within a Residual Unexploded Ordnance area. We **enclose** a copy of the Department of Defence search for your information. The search also advises you on what you should do if you do discover Residual Unexploded Ordnance.

We have also been advised by the Vendor's solicitor that their clients are unaware of any unexploded ordnance being found on their property and/or any neighbouring properties since purchasing the property themselves. This risk level is considered slight. The land in which the Lot sits was subdivided in 1982 and more than likely earthworks were required for the subdivision. The likelihood of there being Unexploded Ordnance therefore appears remote.

To enable us to settle the matter we will require approximately **\$150,613.12** which is made up as follows:-

Purchase Price	\$ 258,000.00
Deposit	\$ 12,900.00

Balance of purchase money	\$ 245,100.00
COSTS:	
Transfer	\$ 1,395.00
GST	\$ 139.50
Mortgage	\$ 350.00

Liability limited by a scheme approved under Professional Standards Legislation

THE ENTRANCE
Tel: (02) 4332 3588
64-66 The Entrance Road,
PO Box 122
THE ENTRANCE 2261
Fax: (02) 4334 1744

Email address: entrance@nawwlaw.com.au

BUDGEWOI
Tel: (02) 4399 2800
2/66 Tenth Avenue
PO Box 30
BUDGEWOI 2262
Fax: (02) 4399 1649

Email address: budgewoi@nawwlaw.com.au

TOUKLEY
Tel: (02) 4396 4899
2/264 Main Road
PO Box 30
TOUKLEY 2263
Fax: (02) 4396 3523

Email address: toukley@nawwlaw.com.au

GST	\$	35.00
Postage costs	\$	25.00
GST	\$	2.50

OUTLAYS:

File storage & destruction fee	\$	25.00
GST	\$	2.50
PEXA – Transaction fee	\$	102.40
GST	\$	10.24

DISBURSEMENTS:

:Revenue NSW		
- stamp duty on Contract for Sale and Transfer	\$	7,540.00
- Online stamping	\$	9.95
GST	\$	1.00
:Search fees	\$	601.97
GST on search fees	\$	60.20

ADJUSTMENTS:

Rate and Water rates adjustment	\$	84.06
---------------------------------	----	-------

MORTGAGE EXPENSES:

LRS NSW Registration fee on Transfer	\$	141.60
Lender's Mortgage Insurance on Mortgage	\$	141.60
LRS NSW Registration fee on Discharge of Mortgage	\$	141.60
Establishment fee	\$	1,500.00
Settlement processing fee	\$	100.00
Property search	\$	29.00
Additional Bank fees	\$	615.00

	\$	258,153.13
Less paid by you – Office of State Revenue	\$	7,540.00

	\$	250,613.12
Less by Mortgagee	\$	100,000.00

=====

\$ 150,613.12

=====

We note that part the purchase monies are being provided by the St George Bank Limited and we would be pleased if you would authorise them to make this amount available and we will contact them directly in this regard.

To complete this matter on the PEXA system we will require the above sum to be deposited into our Trust account with sufficient time for it to be cleared funds by Thursday 13 September 2018. Our Account details are as follows:-

Bank: **Westpac Banking Corporation**
Account Name: **Nash Allen Williams & Wotton Law Practice Trust Account**
BSB: **032-525**



Account No. **129292**
Ref: **27603**

Prior to settlement you should arrange for a final inspection of the property to ascertain that it is in similar condition to when you agreed to enter into the Contract. Please advise us if there are any matters which need to be drawn to the attention of the Vendor's Solicitor.

Settlement is to be effected on or before 14 September 2018 or interest is payable on the balance of purchase money at the rate of 8% per annum.

Once you have received this letter, please provide us with your instructions that we may proceed and settle.

Please sign and return the enclosed copy of the letter as our instructions to proceed and authorisation to account to ourselves for any funds we hold in Trust once the matter has settled.

Yours faithfully



NASH ALLEN WILLIAMS & WOTTON

encls



Enquiries
Please ask for
Direct Ms H L Parkinson
Our ref 6549 3748
Your ref Assess No: 35881

24th September 2018

Deco Property Pty Limited
17 Popran Way
BLUE HAVEN NSW 2262

NOTIFICATION OF TRANSFER OF PROPERTY

ASSESSMENT NO: 35881

PROPERTY: 16 IRONBARK ROAD MUSWELLBROOK 2333

Dear Deco Property Pty Limited

Council has just received advice that ownership of the above property has been transferred from Mr. S & Mrs. F Humphries, to you.

It appears as though full payment of the 2019 rates were not finalised as part of the settlement so Council is now writing to advise you of the amount outstanding.

A check of this property shows there is a balance of \$1,449.00 on the rates account, which represents the total rates levied for the 2019 rating year, less the first rates instalment which has been paid.

This balance may be paid in full by 30th November 2018, or you may pay by the following instalments:

Instalment No.	Amount	Due Date
2	\$483.00	30/11/2018
3	\$483.00	28/02/2019
4	\$483.00	31/05/2019

Instalment Reminder Notices will be issued prior to the due dates, via post. Or you can register to receive notices via email by going to www.muswellbrook.nsw.gov.au

If you have any queries regarding this matter please contact Council's Rates Department during business hours on 02 6549 3748.

Yours faithfully


Lynn Payne
Coordinator Financial Services



005

00000-0000001-00001

Mrs MC Wardrop and Mr DJ Wardrop
29 Fuller Street
SEVEN HILLS NSW 2147

Dear Mrs MC Wardrop and Mr DJ Wardrop,

Thank you for choosing NRMA Insurance. You will find a summary of your policy opposite and when the payment is due.

Next steps:

1. Review the information on the following pages and if you need to make changes call 132 132 or +61 2 8661 7307 or visit an NRMA Office at your convenience, see nrma.com.au/branches-finder for details. Please check our website for the latest operating hours.
2. Please pay by 31 August 2018. If paying in person, take your payment slip on page 3 with you.
3. On full payment, this document becomes your Certificate of Insurance. Please keep this document in a safe place.

Save more with a Loyalty Discount

The more policies you have and the longer you are with us, the bigger your discount. Take out any other eligible policies to maximise your savings today.

YOUR POLICY SUMMARY

Policy number:	HOM 637 578 722
Annual premium:	\$686.63
New policy valid:	From 4:59pm, 10 August 2018 to 11:59pm, 10 August 2019
Payment due:	31 August 2018
Rental property insured:	16 Ironbark Road, Muswellbrook NSW 2333
The insured:	Mrs MC Wardrop Mr DJ Wardrop See over for a full list of insureds.
Sum insured:	Buildings: \$405,000 Contents: \$0
Weekly rental amount:	\$300
Basic excess:	\$500 See over for all excesses that apply.

YOUR PREMIUM (Includes your chosen Options, 20% Loyalty Discount and government charges - see over for full details)

Pay annually:	\$686.63
You have chosen to pay this way	
Please pay by 31 August 2018	
For how to pay, see page 4.	

YOUR LOYALTY DISCOUNT

Loyalty Discount 20%	
Loyalty Years	12
Number of policies	8

Enquiries 132 132
Payments 131 144

Claims 131 123
Visit nrma.com.au

YOUR POLICY DETAILS

The following pages list your Policy details. Please keep this certificate, along with your Landlord Insurance Product Disclosure Statement and Policy Booklet (PDS), in a safe place. On full payment these documents will form your Landlord Insurance Contract.

Policy number	HOM 637 578 722
Your contract	Valid from 4:59pm, 10 August 2018 to 11:59pm, 10 August 2019
Annual premium	\$686.63
The insured	Mrs MC Wardrop, Mr DJ Wardrop and Deco Superannuation PI
Rental property insured	16 Ironbark Road, Muswellbrook NSW 2333
Year built	Approximately 1980
Construction type	Mainly brick veneer
Roof type	Mainly cement tiles Please advise us if this is incorrect.
Credit provider	
1st Mortgagee	St George Bank
The rental property	
<ul style="list-style-type: none"> • is occupied by tenant(s) • is used for residential purposes and not used for a business, trade or profession 	

- is watertight, structurally sound, secure and well maintained
- has 1 storey

The rental agreement

- weekly rental amount \$300
- is agent managed
- period is for 7 to 12 months

Sum insured

Please check that the amount below covers the replacement value of the rental property. Visit nrma.com.au/calculators for assistance.

Landlord Buildings	\$405,000
Landlord Contents	\$0

Key policy features

- replacement cover for your rental property
- \$20 million liability cover for incidents that happen on the site
- rent default by your tenant
- you are covered for flood, rainwater run-off and storm surge

Government charges

The following amounts are included in your premium.

GST	\$57.27
Stamp duty	\$56.69

An estimated amount of \$83.21 of your premium is also used by us to pay the Emergency Services Levy (ESL).

EXCESSES

The following excesses apply to your policy:

- a \$500 basic excess for each claim
- when you claim for Rent Default we will deduct from your claim 4 times the weekly rental amount and a rent default excess of \$300
- when you claim for Vandalism or a Malicious or Intentional act by a Tenant or their guest, we will deduct

from your claim 4 times the weekly rental amount and the \$500 basic excess

- when you claim for Theft or Attempted Theft by a Tenant or their guest, we will deduct from your claim 4 times the weekly rental amount and the \$500 basic excess

You can reduce your premium by choosing a higher basic excess. Contact us for an estimate.

YOUR PREMIUM

Please refer to the Premium Excess and Discounts guide for further information about how we determine your premium and excesses that may be payable at claim time. The following provides an overview of what has been included in your total premium.

0% No Claim Bonus
Your chosen options
20% Loyalty Discount
Government charges

Your premium has been reduced because

- Staff Discount has been applied after your Loyalty Discount

INSURANCE HISTORY

Details of insurance and claim history for each insured are listed here.

Mrs MC Wardrop, age 42, years of home insurance 10

In the last 5 years

- had no insurance refused, cancelled, treated as never having operated, or renewal not offered
- had no claim refused

In the last 3 years

- had no home insurance claims

Mr DJ Wardrop, age 44, years of home insurance 10

In the last 5 years

- had no insurance refused, cancelled, treated as never having operated, or renewal not offered
- had no claim refused

In the last 3 years

- had no home insurance claims

Deco Superannuation PI, years of home insurance 0

In the last 5 years

- had no insurance refused, cancelled, treated as never having operated, or renewal not offered
- had no claim refused

In the last 3 years

- had no home insurance claims

Page 3 of 4

PAYMENT SLIP



*782 HOM637578722 310818

Important! Take this payment slip with you when paying in person.

Name: Mrs MC Wardrop and Mr DJ Wardrop
Policy number: HOM 637 578 722
Payment amount: **\$686.63**
Due date: **31 August 2018**

ADDITIONAL INFORMATION

Insurance Australia Limited ABN 11 000 016 722 AFS
Licence No. 227681 trading as NRMA Insurance in New
South Wales, the Australian Capital Territory, Queensland
and Tasmania, SGIO in Western Australia and SGIC in
South Australia.

Making a claim

If you need to make a claim, please call our dedicated
Claims Team on 131 123. It's available 24 hours a day, 7
days a week, and it may help to have this document with
you when you call.

Transaction confirmation

If you would like confirmation of any transaction made on
your policy, please contact us.

Privacy of your information

Any personal information you provide to us will be
collected, held, used and disclosed in accordance with our
Privacy Policy. Please refer to nrma.com.au to review the
Privacy Policy. You can also ask us to send you a copy by
calling 132 132.

HOW TO PAY



In person - Take this document and pay at an
NRMA Retail Outlet (no cash), see
nrma.com.au/branches-finder for details, or pay
at any Australia Post Office (cash accepted).



By mail - Detach this payslip and send it with
your cheque or credit card details to:
NRMA Insurance, Customer Correspondence,
Reply Paid 9871, In Your Capital City



By phone - Call 131 144 and have your credit
card ready.



Online - Go to nrma.com.au/payments and have
your credit card ready.



By BPAY® - Contact your financial institution to
arrange payment from your account.

Biller code:	90001
Reference:	4666 3757 8722

Credit card details ☐ Mastercard ☐ VISA

____ | ____ | ____ | ____

Expiry ____ / ____ Signature _____



TAX INVOICE

DECO Superannuation Pty Ltd
17 Popran Way
BLUE HAVEN NSW 2262

Invoice Date
12 April 2019

Invoice No.
502539

Client Code
DECO02

To our Professional Fees and Charges in attending to the following:-

Preparation of Company Statement for the Australian Securities and Investments Commission, including Minutes of Meeting	110.00
Our Fee Total	110.00
Plus: GST	11.00
TOTAL FEE	\$ 121.00

How to Pay Client Code: **DECO02** Invoice No : **502539** Amount Due: **\$ 121.00**

Pay by DIRECT DEPOSIT:

Account Name: BPC Accounting
BSB: 182-222
Account Number: 303 823 330
REFERENCE: INVOICE NUMBER

Pay by CREDIT CARD:

Please phone our office to pay via
VISA or MASTERCARD.

TERMS – 14 DAYS FROM DATE OF INVOICE



By Mail

Detach this section and mail your cheque to:

BPC Accounting
PO Box 41
BUDGEWOI NSW 2262

Cheques to be made payable to:

BPC Accounting



TAX INVOICE

DECO Superannuation Fund
17 Popran Way
BLUE HAVEN NSW 2262

Invoice Date
05 June 2018

Invoice No.
501597

Client Code
DECO11

To our Professional Fees and Charges in attending to the following:-

Costs associated with setting up Self-Managed Superannuation Fund
Application for Australian Business Number
Application for Superannuation Fund Tax File Number
Liaising with Australian Business Register and Tax Office on your behalf
Discussions and advising in this regard

1,818.18

Our Fee Total
Plus: GST

1,818.18
181.82

TOTAL FEE

\$2,000.00

How to Pay Client Code: DECO11 Invoice No : 501597 Amount Due: **\$2,000.00**

Pay by DIRECT DEPOSIT:

Account Name: BPC Accounting
BSB: 182-222
Account Number: 303 823 330
REFERENCE: INVOICE NUMBER

Pay by CREDIT CARD:

Please phone our office to pay via
VISA or MASTERCARD.



By Mail

Detach this section and mail your cheque to:

BPC Accounting
PO Box 41
BUDGEWOI NSW 2262

Cheques to be made payable to:

BPC Accounting

TERMS – 14 DAYS FROM DATE OF INVOICE



Statement of Account HOME LOAN

St. George Bank
A Division of
Westpac Banking Corporation
ABN 33 007 457 141
AFSL and Australian credit licence 233714



021

DECO SUPERANNUATION PTY LTD ATF DECO
SUPERANNUATIO
PO BOX 41
BUDGEWOI NSW 2262

Customer Enquiries 13 33 30
(8am to 8pm (EST), Mon-Sat)

Loan Acct Number S211 2468580 00

BSB/Acct ID No. 112-911 246858000

Statement Start Date 15/03/2019

Statement End Date 30/06/2019

Page 1 of 2

Loan Account

DECO SUPERANNUATION PTY LTD ATF DECO SUPERANNUATION FUND

Account Summary as at 30 Jun 2019

Repayment Details as at 30 Jun 2019

Monthly Repayment \$768.00	Monthly Repayment Due Date due on the 14th	Repayment Account 450 978 031
Additional Monthly Repayment \$0.00	Repayment Frequency Monthly	Repayment Frequency Amount \$0.00

AS AT 30 JUN 2019 YOUR REPAYMENTS WERE IN ADVANCE BY \$18,480.00.

INTEREST CHARGED FOR FINANCIAL YEAR END 30/06/2019 IS \$0.00.



Biller Code: 808220
Ref: 112911246858000

Please note: If your loan is currently at a fixed rate, then break costs may be payable if you make a prepayment (a payment exceeding your required repayment).

Please check all entries on this statement. Please inform the Bank promptly of any error or unauthorised transaction.



ASIC

Australian Securities & Investments Commission

ABN 86 768 265 615

Inquiries

www.asic.gov.au/invoices

1300 300 630

DECO SUPERANNUATION PTY LTD
BPC ACCOUNTING
PO BOX 41 BUDGEWOI NSW 2262

INVOICE STATEMENT

Issue date 10 Apr 19

DECO SUPERANNUATION PTY LTD

ACN 625 490 655

Account No. 22 625490655

Summary

Opening Balance	\$0.00
New items	\$53.00
Payments & credits	\$0.00
TOTAL DUE	\$53.00

- Amounts are not subject to GST. (Treasurer's determination - exempt taxes, fees and charges).
- Payment of your annual review fee will maintain your registration as an Australian company.

Transaction details are listed on the back
of this page

PAID In Full
18/4/19
[Signature]

Please pay

Immediately	\$0.00
By 10 Jun 19	\$53.00

If you have already paid please ignore this
invoice statement.

- Late fees will apply if you do NOT
 - tell us about a change during the period that the law allows
 - bring your company or scheme details up to date within 28 days of the date of issue of the annual statement, or
 - pay your review fee within 2 months of the annual review date.
- Information on late fee amounts can be found on the ASIC website.



ASIC

Australian Securities & Investments Commission

PAYMENT SLIP

DECO SUPERANNUATION PTY LTD

ACN 625 490 655

Account No: 22 625490655



22 625490655

TOTAL DUE	\$53.00
Immediately	\$0.00
By 10 Jun 19	\$53.00

Payment options are listed on the back
of this payment slip



Biller Code: 17301
Ref: 2296254906557



*814 129 0002296254906557 35

Transaction details:

page 2 of 2

	Transactions for this period	ASIC reference	\$ Amount
2019-04-10	Annual Review - Special Purpose Pty Co	3X1145647480P A	\$53.00

PAYMENT OPTIONS



Billpay Code: 8929
Ref: 2296 2549 0655 735

Australia Post

Present this payment slip. Pay by cash, cheque or EFTPOS

Phone

Call 13 18 16 to pay by Mastercard or Visa

On-line

Go to postbillpay.com.au to pay by Mastercard or Visa

Mail

Mail this payment slip and cheque (do not staple) to ASIC,
Locked Bag 5000, Gippsland Mail Centre VIC 3841



Bill Code: 17301
Ref: 2296254906557

Telephone & Internet Banking – BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au



Tax Agent Portal

User ID PEZTCHf

06 Aug 2019 10:29:08 (EST)

Current client

THE TRUSTEE FOR DECO SUPERANNUATION FUND

TFN

503480360

ABN

74987120450

Represented by

BRENDAN CURRAN

Client account list

- **ERROR: No transactions have been processed on this account.**

Select an option from the drop down list to change your view of the account list.

All accounts ▼

Number	Name	Description	Balance
503480360/00002	THE TRUSTEE FOR DECO SUPERANNUATION FUND	Income Tax Account	\$0.00
74987120450/004	THE TRUSTEE FOR DECO SUPERANNUATION FUND	Integrated client account - Branch	\$0.00
Total			\$0.00

Note that the total is not necessarily the total amount owed.

At present, not all accounts can be viewed online and are not included in the total. There are limitations on the information displayed above.