

Lyn Davey Superannuation Fund

Trial Balance

As at 30 June 2023

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	24200	Contributions			
(300,750.00)	24200/DAVLYN00001A	(Contributions) Davey, Lyn Patricia - Accumulation			
	25000	Interest Received			
(11.94)	25000/CBA Direct Investmen	CBA Direct Investment			30.12
	25000/DAVE70-UPG161 Mortg	Mortgage-146 Regent St			6,800.04
	25000/DAVE70-UPG76 Mortgag	Mortgage-46/48 Stapleton St			34,517.12
	25000/DAVE70_MORTAG E LOT89	Mortgage - UPG4 - Lot 89 Salix Crescent Marsden Park			7,362.48
(21,947.48)	25000/DAVE70_MORTGA GE-232G	Mortgage - 232 Grange Ave			
(10,948.29)	25000/DAVE70_MORTGA GE-234G	Mortgage - 234 Grange Av			
(15,500.04)	25000/DAVE70_MORTGA GE-24VI	Mortgage - 24 Vine St			7,750.02
	25100	Interest Received ATO General Interest Charge			8.21
	26500	Other Investment Income			
	26500/Rebate	Rebate			662.47
4,125.00	30100	Accountancy Fees		2,882.00	
275.00	30200	Administration Costs		275.00	
259.00	30400	ATO Supervisory Levy			
275.00	30700	Auditor's Remuneration		275.00	
56.00	30800	ASIC Fees		59.00	
5,500.00	30900	Advisor Fees			
	37500	Investment Expenses			
20.00	37500/DAVE70-UPG161 Mortg	Mortgage-146 Regent St			
1,609.32	37500/DAVE70_MORTGA GE-232G	Mortgage - 232 Grange Ave			
	41600	Pensions Paid			
10,000.00	41600/DAVLYN00006P	(Pensions Paid) Davey, Lyn Patricia - Pension (Account Based Pension)		58,512.85	
2,189.85	48500	Income Tax Expense		1,261.65	
324,848.58	49000	Profit/Loss Allocation Account			6,135.04
	50010	Opening Balance			
(360,497.21)	50010/DAVLYN00001A	(Opening Balance) Davey, Lyn Patricia - Accumulation			103,123.87
	50010/DAVLYN00006P	(Opening Balance) Davey, Lyn Patricia - Pension (Account Based Pension)			582,221.92
	52420	Contributions			
(300,750.00)	52420/DAVLYN00001A	(Contributions) Davey, Lyn Patricia - Accumulation			0.00
	53100	Share of Profit/(Loss)			

Lyn Davey Superannuation Fund

Trial Balance

As at 30 June 2023

Last Year	Code	Account Name	Units	Debits \$	Credits \$
(13,066.51)	53100/DAVLYN00001A	(Share of Profit/(Loss)) Davey, Lyn Patricia - Accumulation			8,416.03
(23,221.92)	53100/DAVLYN00006P	(Share of Profit/(Loss)) Davey, Lyn Patricia - Pension (Account Based Pension)			45,223.43
	53330	Income Tax			
2,189.85	53330/DAVLYN00001A	(Income Tax) Davey, Lyn Patricia - Accumulation		1,261.65	
	54160	Pensions Paid			
10,000.00	54160/DAVLYN00006P	(Pensions Paid) Davey, Lyn Patricia - Pension (Account Based Pension)		58,512.85	
	56100	Internal Transfers In			
(569,000.00)	56100/DAVLYN00006P	(Internal Transfers In) Davey, Lyn Patricia - Pension (Account Based Pension)			0.00
	57100	Internal Transfers Out			
569,000.00	57100/DAVLYN00001A	(Internal Transfers Out) Davey, Lyn Patricia - Accumulation			0.00
	60400	Bank Accounts			
6,990.49	60400/CBA Direct Investmen	CBA Direct Investment		2,117.10	
	75000	Mortgage Loans (Australian)			
80,000.00	75000/DAVE70-UPG161	Mortgage-146 Regent St	80,000.0000	80,000.00	
	75000/DAVE70-UPG76	Mortgage-46/48 Stapleton St	443,000.0000	443,000.00	
	75000/DAVE70_MORTAG	Mortgage - UPG4 - Lot 89 Salix Crescent	155,000.0000	155,000.00	
	E LOT89	Marsden Park			
348,000.00	75000/DAVE70_MORTGA	Mortgage - 232 Grange Ave	0.0000		0.00
	GE-232G				
95,000.00	75000/DAVE70_MORTGA	Mortgage - 234 Grange Av	0.0000		0.00
	GE-234G				
155,000.00	75000/DAVE70_MORTGA	Mortgage - 24 Vine St	0.0000		0.00
	GE-24VI				
	76550	Plant and Equipment (at written down value) - Unitted			
0.00	76550/DAVE70_FORMAT	Formation Expenses	1.0000		0.00
	IONEXPE				
(403.85)	85000	Income Tax Payable/Refundable			1,665.50
759.15	86000	PAYG Payable		759.15	
				803,916.25	803,916.25

Current Year Profit/(Loss): (4,873.39)

**Actuarial Certificate for the purposes of
Section 295-390 of the Income Tax Assessment Act 1997
Year of Income : 2022/ 2023**

Definitions

In this Certificate:

'Act' means the Income Tax Assessment Act 1997

'Trustee' means LPD Nominess.

Terms such as 'ordinary income', 'statutory income', 'current pension liabilities', 'segregated current pension assets' and 'superannuation liabilities' have the meanings ascribed to these terms in Subdivision 295-F of the Act.

Background

During the 2022/2023 financial year, certain members received superannuation income streams from the fund that entitle the fund to a tax exemption on some or all of its ordinary and statutory income (ie. investment income other than non-arm's length income). These superannuation income streams are referred to as "eligible pensions" in this certificate.

If the fund has any segregated current pension assets, ordinary and statutory income in relation to these assets is eligible for a tax exemption under Section 295-385 of the Act. This income is not subject to this certificate.

The proportion of the fund's ordinary and statutory income earned on the **remaining** fund assets that is exempt from tax is calculated as follows:

$$\frac{\text{average value of current pension liabilities during the period}}{\text{average value of all superannuation liabilities during the period}}$$

to the extent that these are not supported by segregated current pension assets or segregated non-current pension assets. The pension liabilities referred to here are liabilities relating to **eligible pensions** only.

In order to take advantage of this tax exemption, the Trustee must obtain an actuarial certificate which states that the liabilities referred to above plus future contributions and earnings (where applicable) will provide the amount required to meet the unsegregated liabilities of the fund in the future. Given the nature of the pensions provided by this fund this will always be the case.

My certification (below) relies on information provided by the Fund's accountant. The key data and confirmations I have relied upon are set out in the attached Appendix. Should any of this information prove to be incorrect, this certificate will immediately cease to be valid.

Heffron Consulting Pty Ltd ABN 88 084 734 261 AFSL 241 739

Certification

During the 2022/2023 year of income:

Average value of unsegregated current pension liabilities	\$554,453
Average value of all unsegregated superannuation liabilities	\$657,577
Ratio of ordinary and statutory income (ie. investment income) exempt from tax in 2022/2023 in accordance with Section 295-390	84.32%

If the fund held segregated current pension assets during the year, an additional tax exemption may be applicable to the ordinary and statutory income earned on these assets under Section 295-385 of the Act. This certificate has been prepared on the basis that the trustee has chosen, under section 295-385(9) of the Act, to treat all of the assets of the fund as not being Segregated Current Pension Assets for the 2022/2023 financial year.

I certify that I am satisfied that the pension accounts supporting the fund's unsegregated current pension liabilities, together with future investment earnings, will discharge in full the fund's current pension liabilities as at 30 June 2023.

Given the nature of the fund's pension liabilities, it was not necessary to make any assumptions about future experience in order to make the statements in this certificate.

I believe the calculations in this Certificate are appropriate for the purposes of Section 295-390 of the Act. They have been carried out in accordance with all relevant professional standards issued by the Actuaries Institute.



Margaret Elizabeth Heffron BEc FIAA
Actuary

Date: 10 Aug 2023

APPENDIX – INFORMATION ON WHICH THIS CERTIFICATE IS BASED

Information to prepare this certificate has been provided by the fund’s accountants on behalf of the Trustee.

The table below shows the various member accounts throughout the year. Accounts relating to pensions which provide the tax exemption discussed in this certificate have been identified as “eligible pensions” below. Any eligible pensions supported by segregated current pension assets or other accounts supported by segregated non-current pension assets have been specifically identified.

Account Name	Account Type	1 July 2022	30 June 2023**
Lyn Patricia Davey	Accumulation	\$103,124	\$103,124
Lyn Patricia Davey	Eligible Pension	\$582,222	\$523,709
Total Account Balances **		\$685,346	\$626,833

* eligible pensions for which segregated assets are held

** these are estimates only, drawn from draft financial statements. They reflect an allocation of fund earnings but not income tax on these earnings.

The figures above are based on unaudited financial statements and may therefore change. This certificate must be reviewed if the changes would alter the relative values of the fund’s eligible pension accounts and its other accounts.

I have been advised by the fund’s accountants that:

- the fund is a regulated complying superannuation fund and is not a defined benefit fund. Instead, members’ benefits consist entirely of accumulation accounts and/ or pensions where the benefit is determined by the value of the relevant account (ie. transition to retirement income streams, account-based pensions, market linked pensions, allocated pensions);
- there are no unusual terms or guarantees that would cause the liability represented by any individual member account to exceed the value of that account;
- for any accounts identified as relating to eligible pensions above, all requirements in relation to superannuation income streams have been satisfied (including pension payment obligations) for the relevant period or the fund has been or will be granted relief from these requirements. Unless otherwise indicated we have not verified this and have instead relied on the statements provided to us.
- this certificate has been prepared on the basis that the assets of the fund are not Disregarded Small Fund Assets in accordance with section 295-387 of the Act.

This advice from the fund’s accountants is critical to the accuracy of the certificate. Should it prove to be incorrect the certificate will cease to be valid.



Date of Invoice: 10 August 2023

Lyn Davey Superannuation Fund
The Rogers Group Limited Partnership
Suite 3 Level 10/133 Castlereagh St
SYDNEY NSW 2000

Tax Invoice

Invoice Number: 1194543

Professional fees for:

An actuarial certificate for Lyn Davey Superannuation Fund for the year 2022/2023 as required under Section 295-390 of the Income Tax Assessment Act (1997). **\$100.00**

GST	\$10.00
Total Inc GST	\$110.00
Amount Rcvd	\$110.00
Outstanding	\$0.00

PAID

Thank you for your payment

Heffron Consulting Pty Ltd ABN 88 084 734 261 AFSL 241 739

Maitland: Unit 1, 27 Bulwer Street, Maitland NSW 2320 | **Brisbane:** Level 15, 120 Edward Street, Brisbane QLD 4000
Postal: PO Box 200, Maitland NSW 2320 | **Call:** 1300 HEFFRON | **Fax:** (02) 4930 2199 | **Email:** heffron@heffron.com.au

Inquires 1300 300 630

Issue date 17 Sep 22

Company Statement

Extract of particulars - s346A(1) Corporations Act 2001

CORPORATE KEY: 93147501

Check this statement carefully

You are legally obligated to ensure that all your company details listed on this company statement are complete and correct. This is required under s346C (1) and/or s346B and s346C (2) of the *Corporations Act 2001*.

You must check this statement carefully and inform ASIC of any changes or corrections immediately. **Do not return this statement.** You must notify ASIC within 28 days after the date of change, and within 28 days after the date of issue of your annual company statement. Late lodgement of changes will result in late fees. These requirements do not apply to the **Additional company information**.

ACN 601 867 029
FOR LPD NOMINEES PTY LIMITED

REVIEW DATE: 17 September 22

You must notify ASIC of any changes to company details — Do not return this statement



To make changes to company details or amend incorrect information

- go to www.asic.gov.au/changes
- log in to our online services and make the required updates
- first time users will need to use the corporate key provided on this company statement



Phone if you've already notified ASIC of changes but they are not shown correctly in this statement.
Ph: 1300 300 630



Use your agent.

Company Statement

These are the current company details held by ASIC. You must check this statement carefully and inform ASIC of any changes or corrections immediately. Late fees apply. **Do not return this statement.**

1 Registered office

C/- THE ROGERS GROUP SUITE 3 LEVEL 10 133-145 CASTLEREAGH STREET SYDNEY NSW 2000

2 Principal place of business

SUITE 3 LEVEL 10 133-145 CASTLEREAGH STREET SYDNEY NSW 2000

3 Officeholders

Name: LYN PATRICIA DAVEY
Born: CAMDEN NSW
Date of birth: 30/09/1961
Address: 40 MONDS LANE PICTON NSW 2571
Office(s) held: DIRECTOR, APPOINTED 17/09/2014; SECRETARY, APPOINTED 17/09/2014

Name: ROBERT EDWARD FAIRLEY
Born: SYDNEY NSW
Date of birth: 17/04/1936
Address: 40 MONDS LANE PICTON NSW 2571
Office(s) held: DIRECTOR, APPOINTED 17/09/2014

4 Company share structure

Share class	Shares description	Number issued	Total amount paid on these shares	Total amount unpaid on these shares
ORD	ORDINARY	12	\$12.00	\$0.00

5 Members

These details continue on the next page

LPD NOMINEES PTY LIMITED ACN 601 867 029

Page 1 of 2

Company statement continued

Name: LYN PATRICIA DAVEY
Address: 40 MONDS LANE PICTON NSW 2571

Share Class	Total number held	Fully paid	Beneficially held
ORD	12	Yes	Yes

You must notify ASIC within 28 days of the date of change, and within 28 days of the issue date of the annual company statement. Late lodgement of changes will result in late fees.

End of company statement

This concludes the information to which the company must respond (if incorrect) under s346C of the *Corporations Act 2001*.

Additional company information

This information is optional under the *Corporations Act 2001*. Late lodgement fees or late review fees do not apply to this information. To add, remove or change a contact address, see www.asic.gov.au/addresses.

6 Contact address for ASIC use only

Registered agent name: THE ROGERS GROUP
Registered agent number: 17303
Address: PO BOX A308 SYDNEY SOUTH NSW 1235

Interest Received- Mortgage 146 Regent St FY 2023						A/c: 25000/UPG161	
Date	Description	Debit	Credit	Balance	Ref	Fund Type	Gross Interest
15/07/2022	146 Regent St UPG 161		566.67	-566.67	201237495	Resident	566.67
12/08/2022	146 Regent St UPG 161		566.67	-1,133.34	202342336	Resident	566.67
15/09/2022	146 Regent St UPG 161		566.67	-1,700.01	204446208	Resident	566.67
14/10/2022	146 Regent St UPG 161		566.67	-2,266.68	205833973	Resident	566.67
16/11/2022	146 Regent St UPG 161		566.67	-2,833.35	207043463	Resident	566.67
15/12/2022	146 Regent St UPG 161		566.67	-3,400.02	208227202	Resident	566.67
13/01/2023	146 Regent St UPG 161		566.67	-3,966.69	209146018	Resident	566.67
14/02/2023	146 Regent St UPG 161		566.67	-4,533.36	210287339	Resident	566.67
14/03/2023	146 Regent St UPG 161		566.67	-5,100.03	211315028	Resident	566.67
19/04/2023	146 Regent St UPG 161		566.67	-5,666.70	212993407	Resident	566.67
16/05/2023	146 Regent St UPG 161		566.67	-6,233.37	214124489	Resident	566.67
19/06/2023	146 Regent St UPG 161		566.67	-6,800.04	215373104	Resident	566.67
			<u>566.67</u>				
			6800.04				

Interest Received-Mortgage 46-48 Stapleton St FY 2023						A/c: 25000/UPG76	
Date	Description	Debit	Credit	Balance	Ref	Fund Type	Gross Interest
05/08/2022	46-48 Stapleton Rd UPG 76		2,465.00	-2,465.00	202160667	Resident	2,465.00
05/08/2022	46-48 Stapleton Rd UPG 76		672.92	-3,137.92	202160668	Resident	672.92
02/09/2022	46-48 Stapleton Rd UPG 76		2,465.00	-5,602.92	204105568	Resident	2,465.00
02/09/2022	46-48 Stapleton Rd UPG 76		672.92	-6,275.84	204105569	Resident	672.92
05/10/2022	46-48 Stapleton Rd UPG 76		2,465.00	-8,740.84	205451931	Resident	2,465.00
05/10/2022	46-48 Stapleton Rd UPG 76		672.92	-9,413.76	205451932	Resident	672.92
02/11/2022	46-48 Stapleton Rd UPG 76		2,465.00	-11,878.76	206601217	Resident	2,465.00
02/11/2022	46-48 Stapleton Rd UPG 76		672.92	-12,551.68	206601218	Resident	672.92
02/12/2022	46-48 Stapleton Rd UPG 76		2,465.00	-15,016.68	207768067	Resident	2,465.00
02/12/2022	46-48 Stapleton Rd UPG 76		672.92	-15,689.60	207768068	Resident	672.92
02/01/2023	46-48 Stapleton Rd UPG 76		2,465.00	-18,154.60	208796915	Resident	2,465.00
02/01/2023	46-48 Stapleton Rd UPG 76		672.92	-18,827.52	208796916	Resident	672.92
06/02/2023	46-48 Stapleton Rd UPG 76		672.92	-19,500.44	210022766	Resident	672.92
06/02/2023	46-48 Stapleton Rd UPG 76		2,465.00	-21,965.44	210022765	Resident	2,465.00
06/03/2023	46-48 Stapleton Rd UPG 76		2,465.00	-24,430.44	211092494	Resident	2,465.00
06/03/2023	46-48 Stapleton Rd UPG 76		672.92	-25,103.36	211092495	Resident	672.92
06/04/2023	46-48 Stapleton Rd UPG 76		2,465.00	-27,568.36	212617771	Resident	2,465.00
06/04/2023	46-48 Stapleton Rd UPG 76		672.92	-28,241.28	212617772	Resident	672.92
05/05/2023	46-48 Stapleton Rd UPG 76		2,465.00	-30,706.28	213754426	Resident	2,465.00
05/05/2023	46-48 Stapleton Rd UPG 76		672.92	-31,379.20	213754427	Resident	672.92
05/06/2023	46-48 Stapleton Rd UPG 76		2,465.00	-33,844.20	214934200	Resident	2,465.00
05/06/2023	46-48 Stapleton Rd UPG 76		672.92	-34,517.12	214934201	Resident	672.92
			<u>34,517.12</u>				

[Handwritten signature]

Interest Received-Mortgage UPG4 Lot89 Salix Cres Marsden Park FY 2023

A/c: 25000/ Motgage Lot 89

Date	Description	Debit	Credit	Balance	Ref	Fund Type	Gross Interest
	Lot 89 Salix Cr						
20/01/2023	UPG 4		1,227.08	-1,227.08	209419870	Resident	1,227.08
	Lot 89 Salix Cr						
21/02/2023	UPG 4		1,227.08	-2,454.16	210488654	Resident	1,227.08
	Lot 89 Salix Cr						
23/03/2023	UPG 4		1,227.08	-3,681.24	211703512	Resident	1,227.08
	Lot 89 Salix Cr						
24/04/2023	UPG 4		1,227.08	-4,908.32	213202716	Resident	1,227.08
	Lot 89 Salix Cr						
24/05/2023	UPG 4		1,227.08	-6,135.40	214324043	Resident	1,227.08
	Lot 89 Salix Cr						
23/06/2023	UPG 4		<u>1,227.08</u>	-7,362.48	215568206	Resident	1,227.08
			7,362.48				

Interest Received-Mortgage-24 Vine St FY2023					A/c: 25000/Mortgage 24 Vine		
Date	Description	Debit	Credit	Balance	Ref	Fund Type	Gross Interest
	24 Vine St UPG						
06/07/2022	27		1,291.67	-1,291.67	200860142	Resident	1,291.67
	24 Vine St UPG						
09/08/2022	27		1,291.67	-2,583.34	202235689	Resident	1,291.67
	24 Vine St UPG						
07/09/2022	27		1,291.67	-3,875.01	204197888	Resident	1,291.67
	24 Vine St UPG						
07/10/2022	27		1,291.67	-5,166.68	205582210	Resident	1,291.67
	24 Vine St UPG						
08/11/2022	27		1,291.67	-6,458.35	206800545	Resident	1,291.67
	24 Vine St UPG						
09/12/2022	27		1,291.67	-7,750.02	207996185	Resident	1,291.67
			<u>7,750.02</u>				

30100

Tax Invoice Number: 2238379

14 December 2022

The Trustees
Lyn Davey Superannuation Fund
40 Monds Lane
PICTON NSW 2571
lyndavey@ozemail.com.au

MEMORANDUM OF FEES

TO: PROFESSIONAL SERVICES

Preparation of the Financial Statements for the Lyn Davey Superannuation Fund for the year ended 30 June 2022

Preparation and lodgement of the Income Tax Return for the year ended 30 June 2022

	\$2,500.00
Liaising with the Auditor, as required	\$250.00
Payment of audit fees as per attached invoice	<u>\$120.00</u>
Payment of Actuarial Report	<u>\$2,870.00</u>
Subtotal	<u>\$287.00</u>
GST thereon	<u>\$3,157.00</u>
Total now due	<u>\$3,157.00</u>



With Compliments,

For your convenience below are our bank account details should you wish to directly deposit money into our account.

Please note that if you are paying via Internet Banking, please note the Invoice number of the Invoice you are paying.

Account Name: The Rogers Group Limited Partnership
Account Number: 55927 8329
BSB: 082 401
National Australia Bank

Ref: CJR:SI

Tax Invoice Number: 2238277

19 September 2022

The Directors
LPD Nominees Pty Limited
40 Monds Lane
PICTON NSW 2571
Lyndavey@ozemail.com.au
joyfairley7@gmail.com

MEMORANDUM OF FEES

TO: PROFESSIONAL SERVICES

Consideration of Annual Company Statement
received from ASIC.

Preparation & corrections and lodgement of Form 484 where necessary.

Forwarding documents to you for signature and lodgement. \$250.00

Add: GST \$25.00

Total amount now due **\$275.00**

With Compliments,

For your convenience below are our bank account details should you wish to directly deposit money into our account.

Please note if you are paying via Internet Banking, can you please list the invoice number of the invoices you are paying.

Account Name: The Rogers Group Limited Partnership
Account Number: 55927 8329
BSB: 082 401
National Australia Bank

30700

Tax Invoice Number: 2238379

14 December 2022

The Trustees
Lyn Davey Superannuation Fund
40 Monds Lane
PICTON NSW 2571
lyndavey@ozemail.com.au

MEMORANDUM OF FEES

TO: PROFESSIONAL SERVICES

Preparation of the Financial Statements for the Lyn Davey Superannuation Fund for the year ended 30 June 2022

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	\$2,500.00
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Subtotal	\$2,870.00
GST thereon	<u>\$287.00</u>
Total now due	<u>\$3,157.00</u>

With Compliments,

For your convenience below are our bank account details should you wish to directly deposit money into our account.

Please note that if you are paying via Internet Banking, please note the Invoice number of the Invoice you are paying.

Account Name: The Rogers Group Limited Partnership
Account Number: 55927 8329
BSB: 082 401
National Australia Bank

Ref: CJR:SI

30800



ASIC
Australian Securities & Investments Commission

ABN 86 768 265 615

Inquiries
www.asic.gov.au/invoices
1300 300 630

LPD NOMINEES PTY LIMITED
THE ROGERS GROUP
PO BOX A308
SYDNEY SOUTH NSW 1235

INVOICE STATEMENT
Issue date 17 Sep 22
LPD NOMINEES PTY LIMITED

ACN 601 867 029
Account No. 22 601867029

Summary

Opening Balance	\$0.00
New items	\$59.00
Payments & credits	\$0.00
TOTAL DUE	\$59.00

- 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

Please pay

Immediately	\$0.00
By 17 Nov 22	\$59.00

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
LPD NOMINEES PTY LIMITED

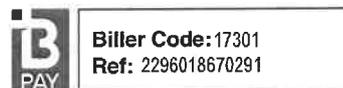
ACN 601 867 029 Account No: 22 601867029



22 601867029

TOTAL DUE	\$59.00
Immediately	\$0.00
By 17 Nov 22	\$59.00

Payment options are listed on the back of this payment slip



*814 129 0002296018670291 81

Transaction details:

page 2 of 2

	Transactions for this period	ASIC reference	\$ Amount
2022-09-17	Annual Review - Special Purpose Pty Co	4X1129275480P A	\$59.00
	Outstanding transactions		
2022-09-17	Annual Review - Special Purpose Pty Co	4X1129275480P A	\$59.00

PAYMENT OPTIONS



Billpay Code: 8929
Ref: 2296 0186 7029 181

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

	Biller Code: 17301 Ref: 2296018670291
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	

41600/DAVLYN6P

Lyn Davey Superannuation Fund
Pension Summary

As at 30 June 2023

Member Name : Davey, Lyn Patricia
Member Age : 60* (Date of Birth : 30/09/1961)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
DAVLYN0006P	Account Based Pension	01/02/2022	76.46%	2.00%	\$11,640.00*	N/A	\$58,512.85	\$0.00	\$58,512.85	NIL
*COVID-19 50% reduction has been applied to the minimum pension amount.										
Total :					\$11,640.00	\$0.00	\$58,512.85	\$0.00	\$58,512.85	\$0.00
Total :					\$11,640.00	\$0.00	\$58,512.85	\$0.00	\$58,512.85	\$0.00

*Age as at 01/07/2022 or pension start date for new pensions.

Lyn Davey Superannuation Fund
Members Statement

50010/DAVLY

Lyn Patricia Davey
 40 Monds Lane
 Picton, New South Wales, 2571, Australia

Your Details

Date of Birth :	30/09/1961	Nominated Beneficiaries:	N/A
Age:	61	Nomination Type:	N/A
Tax File Number:	133983511	Vested Benefits:	110,278.25
Date Joined Fund:	25/09/2014	Total Death Benefit:	110,278.25
Service Period Start Date:		Current Salary:	0.00
Date Left Fund:		Previous Salary:	0.00
Member Code:	DAVLYN00001A	Disability Benefit:	0.00
Account Start Date:	25/09/2014		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

Total Benefits	110,278.25
<u>Preservation Components</u>	
Preserved	110,278.25
Unrestricted Non Preserved	
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	91,309.58
Taxable	18,968.67

Your Detailed Account Summary

	This Year
Opening balance at 01/07/2022	103,123.87
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	8,416.03
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	1,261.65
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2023	110,278.25

Lyn Davey Superannuation Fund
Members Statement

50010/DAVLYN 6P
 53100/DAVLYN 6P

Lyn Patricia Davey
 40 Monds Lane
 Picton, New South Wales, 2571, Australia

Your Details

Date of Birth :	30/09/1961	Nominated Beneficiaries:	N/A
Age:	61	Nomination Type:	N/A
Tax File Number:	133983511	Vested Benefits:	568,932.50
Date Joined Fund:	25/09/2014	Total Death Benefit:	568,932.50
Service Period Start Date:		Current Salary:	0.00
Date Left Fund:		Previous Salary:	0.00
Member Code:	DAVLYN00006P	Disability Benefit:	0.00
Account Start Date:	01/02/2022		
Account Phase:	Retirement Phase		
Account Description:	Account Based Pension		

Your Balance

Total Benefits	568,932.50
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	568,932.50
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (76.46%)	434,978.40
Taxable	133,954.10

Your Detailed Account Summary

	This Year
Opening balance at 01/07/2022	582,221.92
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	45,223.43
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	58,512.85
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2023	568,932.50



60900/CBA

Your Statement

Statement 16 (Page 1 of 3)

Account Number 06 2654 10227607

Statement Period 3 Apr 2022 - 2 Oct 2022

Closing Balance \$4,959.64 CR

Enquiries 13 1998
 (24 hours a day, 7 days a week)



014

THE BENEFICIARY
 40 MONDS LANE
 PICTON NSW 2571

Direct Investment Account

If this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

The Commonwealth Direct Investment Account is the preferred cash account for SMSF customers. Enjoy the convenience of managing your investments through NetBank and the CommBank app.

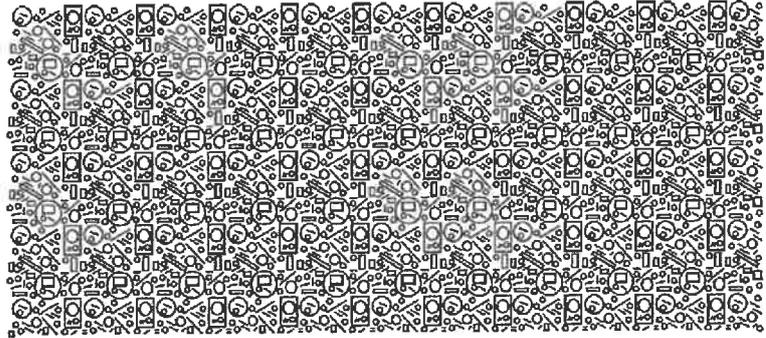
Name: LPD NOMINEES PTY LIMITED AS TRUSTEES FOR
 THE LYN DAVEY SUPERANNUATION FUND

Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
03 Apr	2022-OPENING BALANCE			\$15,605.77 CR
08 Apr	DEPOSIT CASH \$0.00 CHEQUE \$60000.00 Branch PICTON		60,000.00	\$75,605.77 CR
08 Apr	Direct Credit 301500 UPG 27 24 Vine St		1,291.67	\$76,897.44 CR
20 Apr	Direct Credit 301500 UPG 9 234 Grange Av		870.83	\$77,768.27 CR
25 Apr	Transfer to xx6386 NetBank April Pay	2,500.00		\$75,268.27 CR
28 Apr	Direct Credit 301500 UPG 9 232 grange Av		2,465.00	\$77,733.27 CR
01 May	Credit Interest		2.58	\$77,735.85 CR
09 May	Direct Credit 301500 UPG 27 24 Vine St		1,291.67	\$79,027.52 CR
20 May	Direct Credit 301500 UPG 9 234 Grange Av		672.92	\$79,700.44 CR
25 May	Direct Credit 301500 UPG 9 232 grange Av		2,465.00	\$82,165.44 CR
26 May	Transfer to xx6386 NetBank Pay May	2,500.00		\$79,665.44 CR
01 Jun	Credit Interest		5.98	\$79,671.42 CR

3633.14089.1.3 ZZ258F3 0303 SL,R3,S944.D276.O V06.00.35



Date	Transaction	Debit	Credit	Balance
08 Jun	DEPOSIT CASH \$350.00 CHEQUE \$0.00 Branch PICTON		350.00	\$80,021.42 CR
08 Jun	Wdl Branch PICTON	80,020.00		\$1.42 CR
08 Jun	Direct Credit 301500 UPG 27 24 Vine St		1,291.67	\$1,293.09 CR
09 Jun	Transfer from NetBank Introduce funds		400.00	\$1,693.09 CR
09 Jun	TAX OFFICE PAYMENTS NetBank BPAY 75556 408995768000178677 SF 1 7 20 30 6 21	1,652.15		\$40.94 CR
22 Jun	Direct Credit 301500 UPG 9 234 Grange Av		672.92	\$713.86 CR
30 Jun	Direct Credit 301500 Pexa Settlement 234 Grange UPG		894.15	\$1,608.01 CR
30 Jun	Direct Credit 301500 Pexa Settlement 232 Grange UPG		5,382.48	\$6,990.49 CR
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2022 is \$11.94			
01 Jul	Credit Interest		2.29	\$6,992.78 CR
02 Jul	Transfer to xx6386 NetBank Pay June	2,500.00		\$4,492.78 CR
02 Jul	Transfer to xx3402 NetBank Extra withdrawal	2,000.00		\$2,492.78 CR
06 Jul	Direct Credit 301500 UPG 27 24 Vine St		1,291.67	\$3,784.45 CR
15 Jul	Direct Credit 301500 UPG 161 146 Regent St		566.67	\$4,351.12 CR
25 Jul	Transfer to xx6386 NetBank Pay July	2,500.00		\$1,851.12 CR
05 Aug	Direct Credit 301500 UPG 76 46-48 Stapleton Rd		672.92	\$2,524.04 CR
05 Aug	Direct Credit 301500 UPG 76 46-48 Stapleton Rd		2,465.00	\$4,989.04 CR
09 Aug	Direct Credit 301500 UPG 27 24 Vine St		1,291.67	\$6,280.71 CR
09 Aug	Transfer to xx3402 NetBank house renno 2 extr	1,000.00		\$5,280.71 CR
12 Aug	Direct Credit 301500 UPG 161 146 Regent St		566.67	\$5,847.38 CR
21 Aug	Transfer To The Rogers Group NetBank Inv 2238190	550.00		\$5,297.38 CR
24 Aug	Transfer to xx6386 NetBank Pay August	2,500.00		\$2,797.38 CR
02 Sep	Direct Credit 301500 UPG 76 46-48 Stapleton Rd		672.92	\$3,470.30 CR

3633:14089:1:3 ZZ256R3 0303 SL R3 S944 D276 OV06.00.35

*Discharged 12/2022
replaced with 1529.5*

Date	Transaction	Debit	Credit	Balance
02 Sep	Direct Credit 301500 UPG 76 46-48 Stapleton Rd		2,465.00	\$5,935.30 CR
07 Sep	Direct Credit 301500 UPG 27 24 Vine St		1,291.67	\$7,226.97 CR
15 Sep	Direct Credit 301500 UPG 161 146 Regent St		566.67	\$7,793.64 CR
20 Sep	ASIC NetBank BPAY 17301 2296018670291 Acc 22601867029	59.00		\$7,734.64 CR
20 Sep	Transfer To The Rogers Group LP NetBank Inv 2238277	275.00		\$7,459.64 CR
26 Sep	Transfer to xx6386 NetBank September pay	2,500.00		\$4,959.64 CR
02 Oct 2022	CLOSING BALANCE			\$4,959.64 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$15,605.77 CR		\$100,556.15		\$89,910.02		\$4,959.64 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
02 Oct	Less than \$10,000.00	0.00%
	\$10,000.00 and over	1.60%

Note. Interest rates are effective as at the date shown but are subject to change.

Important Information:

We try to get things right the first time – but if we don't, we'll do what we can to fix it.
You can fix most problems simply by contacting us.
Write to: CBA Group Customer Relations, Reply Paid 41, Sydney NSW 2001
Tell us online: commbank.com.au/support/compliments-and-complaints.html
Call: 1800 805 605 (free call)

You can also contact the Australian Financial Complaints Authority, AFCA, an independent external dispute resolution body approved by ASIC - time limits may apply, visit AFCA, afca.org.au, website for more information.
Write to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001
Email: info@afca.org.au
Call: 1800 931 678, free call Monday to Friday 9am– 5pm, AEST



Account Number 06 2654 10227607

Statement Period 3 Oct 2022 - 2 Apr 2023

Closing Balance \$3,811.98 CR

Enquiries 13 1998
 (24 hours a day, 7 days a week)



014

THE BENEFICIARY
 40 MONDS LANE
 PICTON NSW 2571

Direct Investment Account

If this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

The Commonwealth Direct Investment Account is the preferred cash account for SMSF customers. Enjoy the convenience of managing your investments through NetBank and the CommBank app.

Name: LPD NOMINEES PTY LIMITED AS TRUSTEES FOR
 THE LYN DAVEY SUPERANNUATION FUND

Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

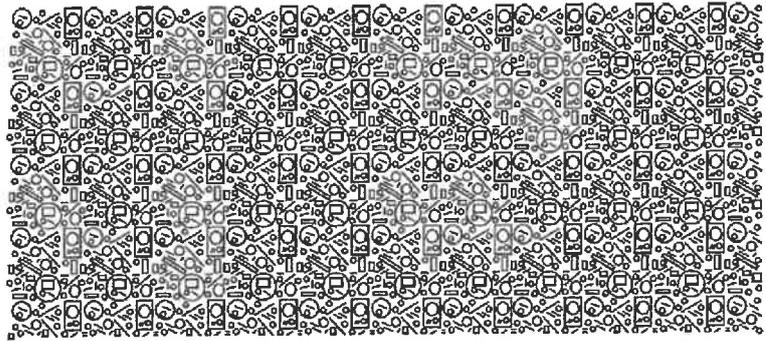
The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
03 Oct	2022 OPENING BALANCE			\$4,959.64 CR
05 Oct	Direct Credit 301500 UPG 76 46-48 Stapleton Rd		672.92	\$5,632.56 CR
05 Oct	Direct Credit 301500 UPG 76 46-48 Stapleton Rd		2,465.00	\$8,097.56 CR
07 Oct	Direct Credit 301500 UPG 27 24 Vine St		1,291.67	\$9,389.23 CR
14 Oct	Direct Credit 301500 UPG 161 146 Regent St		566.67	\$9,955.90 CR
24 Oct	Transfer to xx6386 NetBank October pay	2,500.00		\$7,455.90 CR
02 Nov	Direct Credit 301500 UPG 76 46-48 Stapleton Rd		672.92	\$8,128.82 CR
02 Nov	Direct Credit 301500 UPG 76 46-48 Stapleton Rd		2,465.00	\$10,593.82 CR
08 Nov	Direct Credit 301500 UPG 27 24 Vine St		1,291.67	\$11,885.49 CR
16 Nov	Direct Credit 301500 UPG 161 146 Regent St		566.67	\$12,452.16 CR
19 Nov	Transfer to xx3402 NetBank extra Drs	2,000.00		\$10,452.16 CR
27 Nov	Transfer to xx6386 NetBank Nov pay increase	3,000.00		\$7,452.16 CR

*# 5321.25833.1.3 ZZ258R3 0303 SL.R3.S945.D093.O V06.00.36

Account Number

06 2654 10227607



Date	Transaction	Debit	Credit	Balance
01 Dec	Credit Interest		14.78	\$7,466.94 CR
02 Dec	Direct Credit 301500 UPG 76 46-48 Stapleton Rd		672.92	\$8,139.86 CR
02 Dec	Direct Credit 301500 UPG 76 46-48 Stapleton Rd		2,465.00	\$10,604.86 CR
09 Dec	Direct Credit 301500 UPG 27 24 Vine St		1,291.67	\$11,896.53 CR
14 Dec	Transfer to xx3402 NetBank eye surgery 1	1,900.00		\$9,996.53 CR
15 Dec	Direct Credit 301500 UPG 161 146 Regent St		566.67	\$10,563.20 CR
19 Dec	Direct Credit 301500 Pexa Settlement UPG loan payout		662.47	\$11,225.67 CR
19 Dec	Transfer to xx3402 NetBank extra xmas	1,500.00		\$9,725.67 CR
21 Dec	Transfer to xx3402 NetBank catch up credit cd	1,000.00		\$8,725.67 CR
22 Dec	Transfer To The Rogers Group LP NetBank lv 2238379	3,157.00		\$5,568.67 CR
22 Dec	Transfer To The Rogers Group LP NetBank ATO fee L Davey	662.85		\$4,905.82 CR
27 Dec	Transfer to xx6386 NetBank Dec pay	3,000.00		\$1,905.82 CR
01 Jan	Credit Interest		9.73	\$1,915.55 CR
02 Jan	Direct Credit 301500 UPG 76 46-48 Stapleton Rd		672.92	\$2,588.47 CR
02 Jan	Direct Credit 301500 UPG 76 46-48 Stapleton Rd		2,465.00	\$5,053.47 CR
13 Jan	Direct Credit 301500 UPG 161 146 Regent St		566.67	\$5,620.14 CR
16 Jan	Transfer to xx6386 NetBank Puppy	1,000.00		\$4,620.14 CR
20 Jan	Direct Credit 301500 UPG 4 Lot 89 Salix Cr		1,227.08 ✓	\$5,847.22 CR
25 Jan	Transfer to xx6386 NetBank Jan pay	3,000.00		\$2,847.22 CR
06 Feb	Direct Credit 301500 UPG 76 46-48 Stapleton Rd		672.92	\$3,520.14 CR
06 Feb	Direct Credit 301500 UPG 76 46-48 Stapleton Rd		2,465.00	\$5,985.14 CR
09 Feb	Transfer to xx6386 NetBank eye surgery 2	1,900.00		\$4,085.14 CR
14 Feb	Direct Credit 301500 UPG 161 146 Regent St		566.67	\$4,651.81 CR

5321.25833.1.3 ZZ258R3 0803SL.R3.S945.D093.OV06.00.36

155K @ 9.5%

Account Number

06 2654 10227607

Date	Transaction	Debit	Credit	Balance
21 Feb	Direct Credit 301500 UPG 4 Lot 89 Salix Cr		1,227.08	\$5,878.89 CR
26 Feb	Transfer to xx6386 NetBank Feb pay	3,000.00		\$2,878.89 CR
01 Mar	Credit Interest		0.14	\$2,879.03 CR
06 Mar	Direct Credit 301500 UPG 76 46-48 Stapleton Rd		672.92	\$3,551.95 CR
06 Mar	Direct Credit 301500 UPG 76 46-48 Stapleton Rd		2,465.00	\$6,016.95 CR
10 Mar	Transfer to xx6386 NetBank card catch up	1,000.00		\$5,016.95 CR
14 Mar	Direct Credit 301500 UPG 161 146 Regent St		566.67	\$5,583.62 CR
23 Mar	Direct Credit 301500 UPG 4 Lot 89 Salix Cr		1,227.08	\$6,810.70 CR
27 Mar	Transfer to xx6386 NetBank March Pay	3,000.00		\$3,810.70 CR
01 Apr	Credit Interest		1.28	\$3,811.98 CR
02 Apr	2023 CLOSING BALANCE			\$3,811.98 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$4,959.64 CR		\$31,619.85		\$30,472.19		\$3,811.98 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
02 Apr	Less than \$10,000.00	0.35%
	\$10,000.00 and over	2.45%

Note. Interest rates are effective as at the date shown but are subject to change.

Important Information:

We try to get things right the first time – but if we don't, we'll do what we can to fix it.
 You can fix most problems simply by contacting us.
 Write to: CBA Group Customer Relations, Reply Paid 41, Sydney NSW 2001
 Tell us online: commbank.com.au/support/compliments-and-complaints.html
 Call: 1800 805 605 (free call)

You can also contact the Australian Financial Complaints Authority, AFCA, an independent external dispute resolution body approved by ASIC - time limits may apply, visit AFCA, afca.org.au, website for more information.
 Write to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001
 Email: info@afca.org.au
 Call: 1800 931 678, free call Monday to Friday 9am– 5pm, AEST

12/07/2023, 12:01

NetBank - Accounts

<u>Date</u>	<u>Description</u>	<u>Debit</u>	<u>Credit</u>	<u>Balance</u>
Wed 19 Apr 2023	Direct Credit 301500 UPG 161 146 Regent St		-\$566.67 ✓	\$2,516.57
Tue 18 Apr 2023	Transfer to xx6386 NetBank Car	-\$5,000.00 ✓		\$1,949.90
Thu 06 Apr 2023	Direct Credit 301500 UPG 76 46-48 Stapleton Rd		+\$2,465.00 ✓	\$6,949.90
Thu 06 Apr 2023	Direct Credit 301500 UPG 76 46-48 Stapleton Rd		-\$672.92 ✓	\$4,484.90
Sat 01 Apr 2023	Credit Interest		-\$1.28 ✓	\$3,811.98

12/07/2023, 12:01

NetBank - Accounts

Commonwealth Bank

Super Fund account 062-654 1022 7607

Available	\$4,384.37
Pending	\$0.00
Balance	\$4,384.37

Pay or transfer

Showing 40 transactions

Date	Description	Debit	Credit	Balance
Wed 06 Jul 2023	Direct Credit 301500 UPG 76 46-48 Stapleton Rd		+\$2,465.00	\$4,384.37
Wed 05 Jul 2023	Direct Credit 301500 UPG 76 46-48 Stapleton Rd		+\$672.92	\$1,919.37
Wed 05 Jul 2023	Transfer to xx3402 NetBank credit card	\$871.71		\$1,246.45
Sat 01 Jul 2023	Credit Interest		+\$1.06	\$1,118.36
Mon 26 Jun 2023	Transfer to xx6386 NetBank June Pay	\$3,000.00 ✓		\$2,117.10 →
Fri 23 Jun 2023	Direct Credit 301500 UPG 4 Lot 89 Saix Cr		-\$1,227.08 ✓	\$5,117.10
Fri 23 Jun 2023	Transfer to xx3402 NetBank cred card catch up	-\$1,000.00 ✓		\$3,890.02
Mon 19 Jun 2023	Direct Credit 301500 UPG 161 146 Regent St		+\$566.67 ✓	\$4,890.02
Mon 05 Jun 2023	Direct Credit 301500 UPG 76 46-48 Stapleton Rd		-\$2,465.00 ✓	\$4,323.35
Mon 05 Jun 2023	Direct Credit 301500 UPG 76 46-48 Stapleton Rd		+\$672.92 ✓	\$1,858.35
Thu 01 Jun 2023	Credit Interest		+\$0.67 ✓	\$1,185.43
Thu 01 Jun 2023	Direct Credit 012721 ATO AT0001000018368336		-\$8.21 ✓	\$1,184.76
Thu 25 May 2023	Transfer to xx6386 NetBank May pay	-\$3,000.00 ✓		\$1,176.55
Wed 24 May 2023	Direct Credit 301500 UPG 4 Lot 89 Saix Cr ✓		-\$1,227.08 ✓	\$4,176.55
Tue 16 May 2023	Direct Credit 301500 UPG 161 146 Regent St		+\$566.67 ✓	\$2,949.47
Mon 08 May 2023	Transfer to xx3402 NetBank rego trans ins car	\$1,500.00 ✓		\$2,382.80
Fri 05 May 2023	Direct Credit 301500 UPG 76 46-48 Stapleton Rd		-\$2,465.00 ✓	\$3,882.80
Fri 05 May 2023	Direct Credit 301500 UPG 76 46-48 Stapleton Rd		+\$672.92 ✓	\$1,417.80
Mon 01 May 2023	Credit Interest		+\$1.23 ✓	\$744.88
Wed 26 Apr 2023	Transfer to xx6386 NetBank Maseh pay APRIL	-\$3,000.00 ✓		\$743.65
Mon 24 Apr 2023	Direct Credit 301500 UPG 4 Lot 89 Saix Cr		+\$1,227.08 ✓	\$3,743.65 ✓

2516 - 57

320000.00

UPG	76	9500.00	791.67
UPG	4	348000.00	2902.00
UPG	161	155000.00	1227.08
		80000.00	566.67

EPITOME OF MORTGAGE
(146 Regent Street, Riverstone NSW 2765)

MORTGAGOR:	UPG 161 PTY LTD (ACN 645 464 928) of 137 Gilba Road, Girraween NSW 2145	
GUARANTOR (1):	BHART BHUSHAN of 1/17 Beresford Road, Greystanes NSW 2145	
GUARANTOR (2):	UNIVERSAL PROPERTY GROUP PTY LIMITED (ACN 078 297 748) of 137 Gilba Road, Girraween NSW 2145	
MORTGAGEES:	<p>Fortune Arising Pty Ltd (ACN 628 651 712) ATF The Zhuo Family Trust (\$3,000,000.00 as to 300/650 share of the mortgage)</p> <p>Golden Rock Projects 9 Pty Ltd (ACN 659 853 380) ATF Riverstone Unit Trust (\$2,500,000.00 as to 250/650 share of the mortgage)</p> <p>Peter Joseph Frost (\$400,000.00 as to 40/650 share of the mortgage)</p> <p>Bradley Edward Crighton & Carol Ann Crighton (\$200,000.00 as to 20/650 share of the mortgage)</p> <p>John Anagnostopoulos & Maria Anagnostopoulos (\$150,000.00 as to 15/650 share of the mortgage)</p> <p>Judith Noeline Bramley (\$120,000.00 as to 12/650 share of the mortgage)</p> <p>LPD Nominees Pty Ltd (ACN 601 867 029) ATF Lyn Davey Superannuation Trust (\$80,000.00 as to 8/650 share of the mortgage)</p> <p>Mitchell Keith Crighton (\$50,000.00 as to 5/650 share of the mortgage)</p>	
SECURITY:	Street Address:	146 Regent Street, Riverstone NSW 2765
	Folio Identifier:	15/O/712
	Local Government:	Blacktown
	Valuation:	\$10,000,000.00 "as is" per valuation of Egan National Valuers (NSW) dated 29 March 2022.
	Nature of Security:	The subject property comprises an R2 zoned site, with a dwelling density of 15/ha and a height of building provision of 9 metres, located on the southern side of Regent Street, (next door to South Creek and Riverstone High School), that is improved with a variety of single storey dwellings, constructed of brick and tile roof, fibrous cement and metal roof materials, associated sheds and awning areas. Further improvements comprise perimeter fencing which comprises a mixture of metal wire and metal sheets and an unsealed driveway from the street frontage to the dwellings. The total site area is approximately 16,190 square metres.

		The property development proposed involves the subdivision of the site, which is zoned R2 Low Density Residential, to create 38 new residential allotments, ranging in size between 250 square metres to 564 square metres, with an average lot size of approximately 291 square metres (DA-18-00784). The development has not achieved approval as at the date of valuation with Council records revealing the matter is in progress.
	Priority:	Registered 1 st Mortgage
	Mortgage No:	
	Other Encumbrances:	
PRINCIPAL:	\$6,500,000.00	
TERM:	18 months	
COMPUTED FROM:	The 14th day of June 2022	
EXPIRY DATE:	The 14th day of December 2023	
INTEREST RATE:	11.5 per cent per annum (reducible to 8.5 per cent per annum if paid within seven (7) days of the due date) (interest monthly in arrears)	
INTEREST AMOUNT:	\$747,500.00 per annum reducible to \$552,500.00 per annum which is \$62,291.67 reducible to \$46,041.67 per month	
NEXT PAYMENT OF INTEREST DUE:	The 14th day of July 2022	
DUE DATES:	The 14th day of each and every month	
INTEREST PAYABLE:	<p>by way of Direct Deposit in clear funds within 7 days of the due date to the Mortgagee:</p> <p>Fortune Arising Pty Ltd ATF The Zhuo Family Trust for \$28,750.00 reducible to \$21,250.00 payable to:</p> <ol style="list-style-type: none"> Fortune Arising Pty Ltd ATF The Zhuo Family Trust to NAB, BSB: 083 153, A/C: 295 522 569 for \$26,250.00 reducible to \$18,750.00; and Golden Rock Projects Pty Ltd at CBA, BSB: 062 016, A/C: 1171 3828 for \$2,500.00 (1% per agreement). <p>Golden Rock Projects 9 Pty Ltd ATF Riverstone Unit Trust for \$23,958.33 reducible to \$17,708.33 payable to:</p> <ol style="list-style-type: none"> Golden Rock Projects 9 Pty Ltd ATF Riverstone Unit Trust to CBA, BSB: 062 016, A/C: 1190 1132 for \$21,875.00 reducible to \$15,625.00; and Golden Rock Projects Pty Ltd at CBA, BSB: 062 016, A/C: 1171 3828 for \$2,083.33 (1% per agreement). <p>Peter Joseph Frost to Newcastle Permanent Building Society, BSB: 650 000, A/C: 719 704 404 for \$3,833.33 reducible to \$2,833.33.</p>	

	<p>Bradley & Carol Ann Crighton to CUA, BSB: 814 282, A/C: 5044 0218 for \$1,916.67 to \$1,416.67.</p> <p>John & Maria Anagnostopoulos to Westpac, BSB: 032 067, A/C: 651 445 for \$1,437.50 reducible to \$1,062.50.</p> <p>Judith Noeline Bramley to CBA BSB: 062 184, A/C: 2802 3344 for \$1,150.00 reducible to \$850.00</p> <p>LPD Nominees Pty Ltd ATF Lyn Davey Superannuation Trust to CBA, BSB: 062 654, A/C 1022 7607 for \$766.67 reducible to \$566.67.</p> <p>Mitchell Keith Crighton to CUA, BSB: 814 282, A/C: 5049 2746 for \$479.17 reducible to \$354.17.</p>
<p>SPECIAL CONDITIONS:</p>	<p><u>Interest on discharge</u> The Mortgagor may discharge this Mortgage before the Expiry Date on any date on which a Monthly Payment is due upon payment of the Principal Sum and interest up to the date of repayment provided if repayment is made on a date other than on a date on which a Monthly Payment is due the Mortgagor may do so upon payment of the Principal Sum and interest up to the date on which the next Monthly Payment is due, together with one month of additional interest at the Lower Rate should the discharge occur within the first six months of the term.</p> <p>In the event the Mortgagor seeks to discharge this Mortgage after the Expiry Date, unless repayment is made on a date on which a Monthly Payment is due, the Mortgagor must pay the Principal Sum and interest up to the date on which the next Monthly payment is due.</p> <p><u>Partial Discharge of Mortgage</u> Notwithstanding anything herein contained expressed or implied in the event that the Land is now or in the future subdivided into separate certificates of title so that the Land contained in each such certificate of title is then being capable of being sold and conveyed to a purchaser pursuant to a contract of sale between parties at arms' length, then provided the Mortgagor is not in default under the Mortgage, the Mortgagor shall be entitled to request from the Mortgagee a release of one or more certificates of title to the Land ("Partial Discharge of Mortgage") in order to convey to a purchaser good title to the land contained in that certificate or certificates of title in return for the Mortgagor making a payment to the Mortgagee in reduction of the Loan in an amount determined by the Mortgagee in its absolute and unfettered discretion ("Part Loan Reduction"). In determining whether to agree to the Mortgagor's request for the Partial Discharge of Mortgage, the Mortgagee shall have regard as to whether or not the Loan to Value Ratio ("LVR") of the Loan to the value of the Land remaining after the Partial Discharge of Mortgage ("the Remaining Land") would exceed 65% of the value of the Remaining Land. In the event of any Part Loan Reduction, the Mortgagee agrees with the Mortgagor that the next monthly instalment of interest on the Loan which falls due for payment after the Part Loan Reduction shall be calculated on the reduced Loan balance. The Mortgagee's solicitor shall issue an amended epitome of mortgage to the Mortgagor certifying as to the quantum of that and subsequent instalments of interest. Any additional interest for early repayment provided for herein shall be calculated pro-rata on each Part Loan Reduction and paid to the Mortgagee on each Partial Discharge of the Mortgage.</p>

INSURANCE:	Insurer:	
	Policy Number:	
	Expiry date:	

This Epitome is issued to UPG 161 Pty Ltd (ACN 645 464 928), Bhart Bhushan and Universal Property Group Pty Limited (ACN 078 297 748) on 7 June 2022.



.....
James Barton Carter (Per Clare Seeto)
Nugent Wallman & Carter
Solicitor for the Mortgage
Our Ref: JBC: CS: 44003

75000/urh 76
 (2)

EPITOME OF VARIATION OF MORTGAGE
 (46-48 Stapleton Street, Wentworthville NSW 2145)

MORTGAGOR:	UPG 76 PTY LTD (ACN 626 972 129) of 137 Gilba Road, Girraween NSW 2145	
GUARANTOR (1):	BHART BHUSHAN of 4/17 Beresford Road, Greystanes NSW 2145	
GUARANTOR (2):	UNIVERSAL PROPERTY GROUP PTY LIMITED (ACN 078 297 748) of 137 Gilba Road, Girraween NSW 2145	
MORTGAGEES:	<p>Angelina Bezzina (\$1,900,000.00 as to 1900/7700 share of the mortgage)</p> <p>Garry Maxwell Loosen (\$1,220,000.00 as to 1220/7700 share of the mortgage)</p> <p>Hillsolo Pty Ltd (ACN 061 918 741) (\$1,000,000.00 as to 1000/7700 share of the mortgage)</p> <p>A.C.N. 159 817 802 Pty Ltd (ACN 159 817 802) ATF Lees Family Trust (\$825,000.00 as to 825/7700 share of the mortgage)</p> <p>Paul Bezzina & Angelina Bezzina ATF Bezzina Superannuation Fund (\$535,000.00 as to 535/7700 share of the mortgage)</p> <p>Robjoy Nominees Pty Limited (ACN 115 827 846) ATF Rob Joy Super Fund (\$500,000.00 as to 500/7700 share of the mortgage) [This amount is held in trust for Robjoy Nominees Pty Limited (ACN 115 827 846) ATF Rob Joy Super Fund \$405,000.00 and LPD Nominees Pty Limited (ACN 601 867 029) ATF Lyn Davey Superannuation Trust \$95,000.00.]</p> <p>Artemisia Kyriazopoulos (\$500,000.00 as to 500/7700 share of the mortgage)</p> <p>LPD Nominees Pty Limited (ACN 601 867 029) ATF Lyn Davey Superannuation Trust (\$348,000.00 as to 348/7700 share of the mortgage)</p> <p>Kim Preece (\$200,000.00 as to 200/7700 share of the mortgage)</p> <p>Deep Blue Marine Australia Pty Ltd (ACN 052 865 184) (\$200,000.00 as to 200/7700 share of the mortgage)</p> <p>George Cassimatis (\$200,000.00 as to 200/7700 share of the mortgage)</p> <p>Sam Kyriazopoulos (\$150,000.00 as to 150/7700 share of the mortgage)</p> <p>Monetary Solutions Pty Ltd (ACN 078 955 110) ATF Monetary Superannuation Fund (\$122,000.00 as to 122/7700 share of the mortgage)</p>	
SECURITY:	Street Address:	46-48 Stapleton Street, Wentworthville NSW 2145
	Folio Identifier:	11/1257616
	Local Government:	Cumberland
	Valuation:	\$11,875,000.00 "on completion" per valuation of TRH Valuation Services dated 16 June 2022.

95
 308
 443

	Nature of Security:	<p>The subject property currently contains a modern 14 townhouse complex of brick veneer and clad with a Colorbond roof under construction and nearing completion.</p> <p>The site is of a somewhat rectangular appearance with a total area of 2,026 sqm.</p> <p>The property is located on southern side of Stapleton Street near the intersection of Jones Street and with Dunmore Street to the South in the midst of an established residential area.</p> <p>The individual townhouses have the following 'on completion' values:</p> <table border="1" data-bbox="762 566 1066 1178"> <thead> <tr> <th>Townhouse</th> <th>Amount</th> </tr> </thead> <tbody> <tr><td>1</td><td>\$ 850,000.00</td></tr> <tr><td>2</td><td>\$ 870,000.00</td></tr> <tr><td>3</td><td>\$ 830,000.00</td></tr> <tr><td>4</td><td>\$ 860,000.00</td></tr> <tr><td>5</td><td>\$ 870,000.00</td></tr> <tr><td>6</td><td>\$ 870,000.00</td></tr> <tr><td>7</td><td>\$ 890,000.00</td></tr> <tr><td>8</td><td>\$ 810,000.00</td></tr> <tr><td>9</td><td>\$ 850,000.00</td></tr> <tr><td>10</td><td>\$ 810,000.00</td></tr> <tr><td>11</td><td>\$ 835,000.00</td></tr> <tr><td>12</td><td>\$ 810,000.00</td></tr> <tr><td>13</td><td>\$ 870,000.00</td></tr> <tr><td>14</td><td>\$ 850,000.00</td></tr> </tbody> </table> <p>We note from enquiries of the NSW Planning Portal the land is zoned "R3 Medium Density Residential" within Cumberland LEP 2012.</p>	Townhouse	Amount	1	\$ 850,000.00	2	\$ 870,000.00	3	\$ 830,000.00	4	\$ 860,000.00	5	\$ 870,000.00	6	\$ 870,000.00	7	\$ 890,000.00	8	\$ 810,000.00	9	\$ 850,000.00	10	\$ 810,000.00	11	\$ 835,000.00	12	\$ 810,000.00	13	\$ 870,000.00	14	\$ 850,000.00
Townhouse	Amount																															
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9	\$ 850,000.00																															
10	\$ 810,000.00																															
11	\$ 835,000.00																															
12	\$ 810,000.00																															
13	\$ 870,000.00																															
14	\$ 850,000.00																															
	Priority:	Registered 1 st Mortgage																														
	Mortgage No:	AS272475																														
	Other Encumbrances:																															
PRINCIPAL:	\$7,700,000.00																															
TERM:	12 months; for a further period of 6 months																															
COMPUTED FROM:	The 1/7/2022; 1st day of July 2023																															
EXPIRY DATE:	The 1/7/2023; 1st day of January 2024																															
INTEREST RATE:	11.5 13 per cent per annum (reducible to 8.5 10 per cent per annum if paid within seven (7) days of the due date) (interest monthly in arrears)																															
INTEREST AMOUNT:	\$885,500.00 \$1,001,000.00 per annum reducible to \$654,500.00 \$770,000.00 per annum which is \$73,791.67 \$83,416.67 reducible to \$54,541.67 \$64,166.67 per month																															
NEXT PAYMENT OF INTEREST DUE:	The 1st day of August 2023																															
DUE DATES:	The 1st day of each and every month																															

**INTEREST
PAYABLE:**

by way of **Direct Deposit** in clear funds within 7 days of the due date to the Mortgagee:

Angela Bezzina to St George Bank, BSB: 112 879, A/C: 474 802 275 for \$20,583.33 reducible to \$15,833.33.

Garry M Loosen to CBA, BSB: 067 167, A/C: 1226 7591 for \$13,216.66 reducible to \$10,166.66.

Hillsolo Pty Ltd to ANZ, BSB: 012 303, A/C: 398 632 824 for \$10,833.33 reducible to \$8,333.33.

A.C.N. 159 817 802 Pty Ltd to Citibank, BSB: 242 200, A/C: 472 143 072 for \$8,937.50 reducible to \$6,875.00.

Bezzina Superannuation Fund to St George Bank, BSB: 112 879, A/C: 474 351 283 for \$5,795.83 reducible to \$4,458.33.

Robjoy Nominees Pty Limited ATF Rob Joy Super Fund for \$5,416.67 reducible to \$4,166.67 payable to:

1. **Robjoy Nominees Pty Limited** to CBA, BSB: 062 000, A/C: 1176 1311 for \$4,387.50 reducible to \$3,375.00; and
2. **LPD Nominees Pty Ltd ATF Lyn Davey Superannuation Trust** to CBA, BSB: 062 654, A/C 1022 7607 for \$1,029.17 reducible to \$791.67.

Artemisia Kyriazopoulos to CBA, BSB: 062 116, A/C: 1038 3707 for \$5,416.67 reducible to \$4,166.67.

LPD Nominees Pty Limited ATF Lyn Davey Superannuation Trust to CBA, BSB: 062 654, A/C 1022 7607 for \$3,770.00 reducible to \$2,900.00.

Kim Preece to ANZ, BSB: 012 330, A/C: 006 648 668 for \$2,166.67 reducible to \$1,666.67.

George Cassimatis to Westpac, BSB: 032 062, A/C: 169 270 for \$2,166.67 reducible to \$1,666.67.

Deep Blue Marine Australia Pty Ltd to ANZ, BSB: 012 330, A/C: 220 147 194 for \$2,166.67 reducible to \$1,666.67.

Sam Kyriazopoulos to Bank of Sydney, BSB: 942 305, A/C: 1347 780 for \$1,625.00 reducible to \$1,250.00.

Monetary Solutions Pty Limited ATF Monetary Superannuation Fund to Bendigo Bank, BSB: 633 000, A/C: 187 997 366 for \$1,321.67 reducible to \$1,016.67.

SPECIAL CONDITIONS:	<p><u>Interest on discharge</u> The Mortgagor may discharge this Mortgage before the Expiry Date on any date on which a Monthly Payment is due upon payment of the Principal Sum and interest up to the date of repayment provided if repayment is made on a date other than on a date on which a Monthly Payment is due the Mortgagor may do so upon payment of the Principal Sum and interest up to the date on which the next Monthly Payment is due, together with one month of additional interest at the Lower Rate should the discharge occur within the first six months of the term.</p> <p>In the event the Mortgagor seeks to discharge this Mortgage after the Expiry Date, unless repayment is made on a date on which a Monthly Payment is due, the Mortgagor must pay the Principal Sum and interest up to the date on which the next Monthly payment is due.</p>	
	<p><u>Partial Discharge of Mortgage</u> Notwithstanding anything herein contained expressed or implied in the event that the Land is now or in the future subdivided into separate certificates of title so that the Land contained in each such certificate of title is then being capable of being sold and conveyed to a purchaser pursuant to a contract of sale between parties at arms' length, then provided the Mortgagor is not in default under the Mortgage, the Mortgagor shall be entitled to request from the Mortgagee a release of one or more certificates of title to the Land ("Partial Discharge of Mortgage") in order to convey to a purchaser good title to the land contained in that certificate or certificates of title in return for the Mortgagor making a payment to the Mortgagee in reduction of the Loan in an amount determined by the Mortgagee in its absolute and unfettered discretion ("Part Loan Reduction"). In determining whether to agree to the Mortgagor's request for the Partial Discharge of Mortgage, the Mortgagee shall have regard as to whether or not the Loan to Value Ratio ("LVR") of the Loan to the value of the Land remaining after the Partial Discharge of Mortgage ("the Remaining Land") would exceed 65% of the value of the Remaining Land. In the event of any Part Loan Reduction, the Mortgagee agrees with the Mortgagor that the next monthly instalment of interest on the Loan which falls due for payment after the Part Loan Reduction shall be calculated on the reduced Loan balance. The Mortgagee's solicitor shall issue an amended epitome of mortgage to the Mortgagor certifying as to the quantum of that and subsequent instalments of interest. Any additional interest for early repayment provided for herein shall be calculated pro-rata on each Part Loan Reduction and paid to the Mortgagee on each Partial Discharge of the Mortgage.</p>	
INSURANCE:	Insurer:	
	Policy Number:	
	Expiry date:	

This Epitome is issued to UPG 76 PTY LTD (ACN 626 972 129), Bhart Bhushan and Universal Property Group Pty Limited (ACN 078 297 748) on 30 June 2023.



.....
James Barton Carter (Per Clare Seeto)
Nugent Wallman & Carter
Solicitor for the Mortgagee

Our Ref: JBC: CS: 44005

75000/ LOT 89.

EPITOME OF MORTGAGE
(Lot 89 Salix Crescent, Marsden Park NSW 2765)

MORTGAGOR:	UPG 4 PTY LTD (ACN 156 210 374) of 137 Gilba Road, Girraween NSW 2145
GUARANTOR (1):	BHART BHUSHAN of 4/17 Beresford Road, Greystanes NSW 2145
GUARANTOR (2):	UNIVERSAL PROPERTY GROUP PTY LIMITED (ACN 078 297 748) of 137 Gilba Road, Girraween NSW 2145
MORTGAGEES:	<p>Ipkendanz Pty Ltd (ACN 622 305 695) ATF Lucinda Dowse Superfund (\$455,000.00 as to 455/4860 share of the mortgage)</p> <p>David Fingret Pty Ltd (ACN 143 968 227) ATF David Fingret Superannuation Fund (\$450,000.00 as to 450/4860 share of the mortgage)</p> <p>Phoenix Sydney Pty Ltd (ACN 147 631 874) ATF Phoenix Int Discretionary Trust (\$435,000.00 as to 435/4860 share of the mortgage)</p> <p>Lucinda Dowse (\$410,000.00 as to 410/4860 share of the mortgage)</p> <p>Maria Stamatakis (\$360,000.00 as to 360/4860 share of the mortgage)</p> <p>Robert Edward Fairley (\$320,000.00 as to 320/4860 share of the mortgage)</p> <p><u>Lyn Patricia Davey</u> (\$320,000.00 as to 320/4860 share of the mortgage)</p> <p>Hume Street Developments Pty Limited (ACN 608 391 420) ATF The Hume Street Trust (\$300,000.00 as to 300/4860 share of the mortgage)</p> <p>Kallas Pty Ltd (ACN 102 667 934) ATF Kallas Family Trust (\$300,000.00 as to 300/4860 share of the mortgage)</p> <p>Dion 1 Pty Ltd (ACN 618 868 330) ATF Dion 1 Superannuation Fund (\$270,000.00 as to 270/4860 share of the mortgage)</p> <p>John Edwin Loye & Glenys Joan Loye (\$250,000.00 as to 250/4860 share of the mortgage)</p> <p>Vumbaca Super Pty Ltd (ACN 099 249 608) ATF Vumbaca Super Fund (\$220,000.00 as to 220/4860 share of the mortgage)</p> <p>Max Loosen & Barbara Loosen (\$215,000.00 as to 215/4860 share of the mortgage)</p> <p>Denise Alam Mawad (\$200,000.00 as to 200/4860 share of the mortgage)</p> <p>Urral Pty Limited (ACN 143 953 664) ATF Urral Super Fund (\$200,000.00 as to 200/4860 share of the mortgage).</p> <p>LPD Nominees Pty Ltd (ACN 601 867 029) ATF Lyn Davey Superannuation Trust (\$155,000.00 as to 155/4860 share of the mortgage)</p> <p>Hayden Maxwell Loosen (\$120,000.00 as to 120/4860 share of the mortgage)</p> <p>David Gary Fingret (\$100,000.00 as to 100/4860 share of the mortgage)</p>

	Ekaterina Pigalova (\$100,000.00 as to 100/4860 share of the mortgage)	
SECURITY:	Street Address:	Salix Crescent, Marsden Park NSW 2765
	Folio Identifier:	89/1258573
	Local Government:	Blacktown
	Valuation:	\$7,400,000.00 "as is" per valuation of TRH Valuation Services dated 16 December 2022.
	Nature of Security:	<p>The property is vacant flood prone and bushfire prone land with an area of 18,700m².</p> <p>This land has been designated to be acquired by Blacktown Council in conjunction with other properties.</p> <p>The subject lot is located off Richmond Road near the intersection of Garfield Road West. The site also abuts newly completed house and land subdivisions.</p> <p>We note from enquiries of the NSW Planning Portal the land is zoned mostly SP2 Infrastructure with drainage implications, small unusable residual portions of R3 and RE1 land.</p>
	Priority:	Registered 1 st Mortgage
	Mortgage No:	AS748799
	Other Encumbrances:	
PRINCIPAL:	\$4,860,000.00	
TERM:	12 months	
COMPUTED FROM:	The 21st day of December 2022	
EXPIRY DATE:	The 21st day of December 2023	
INTEREST RATE:	12.5 per cent per annum (reducible to 9.5 per cent per annum if paid within seven (7) days of the due date) (interest monthly in arrears)	
INTEREST AMOUNT:	\$607,500.00 per annum reducible to \$461,700.00 per annum which is \$50,625.00 reducible to \$38,475.00 per month	
NEXT PAYMENT OF INTEREST DUE:	The 21st day of January 2023	
DUE DATES:	The 21st day of each and every month	
INTEREST PAYABLE:	<p>by way of Direct Deposit in clear funds within 7 days of the due date to the Mortgagee:</p> <p>Ipkendanz Pty Ltd ATF Lucinda Dowse Superfund to CBA, BSB: 062 162, A/C No: 1019 9292 for \$4,739.58 reducible to \$3,602.08.</p> <p>David Fingret Pty Ltd ATF David Fingret Superannuation Fund to St George Bank, BSB: 112 879, A/C: 466 207 775 for \$4,687.50 reducible to \$3,562.50.</p> <p>Phoenix Sydney Pty Ltd to ING, BSB: 923 100, A/C: 6647 8797 for \$4,531.25 reducible to \$3,443.75.</p>	

Lucinda Dowse to CBA, BSB: 062 162, A/C: 1014 5542 for \$4,270.84 reducible to \$3,245.84.

Maria Stamatakis to ANZ, BSB: 012 303, A/C: 469 544 021 for \$3,750.00 reducible to \$2,850.00.

R.E. Fairley to NAB, BSB: 082 916, A/C: 456 623 919 for \$3,333.33 reducible to \$2,533.33.

Lyn Patricia Davey to CBA, BSB:062 654, A/C: 1023 6386 for \$3,333.33 reducible to \$2,533.33.

Hume Street Developments Pty Limited ATF The Hume Street Trust to CBA, BSB: 062 799, A/C: 1172 5564 for \$3,125.00 reducible to \$2,375.00.

Kallas Pty Ltd ATF Kallas Family Trust to NAB, BSB: 082 167, A/C: 733 317 865 for \$3,125.00 reducible to \$2,375.00.

Dion 1 Pty Ltd ATF Dion 1 Superannuation Fund to St George Bank, BSB: 112 879, A/C: 478 128 038 for \$2,812.50 reducible to \$2,137.50.

John Edwin Loye & Glenys Loye to Westpac, BSB: 732 152, A/C: 700 077 for \$2,604.17 reducible to \$1,979.17.

Vumbaca Super Pty Ltd ATF Vumbaca Super Fund to ANZ, BSB: 012 950, A/C: 641 383 646 for \$2,291.67 reducible to \$1,741.67.

M & B Loosen to St George Bank, BSB: 112 879, A/C: 055 807 848 for \$2,239.58 reducible to \$1,702.08.

Denise Alam Mawad to CBA, BSB: 062 223, A/C: 1137 5196 for \$2,083.33 reducible to \$1,583.33.

Urral Pty Limited ATF Urral Super Fund to NAB, BSB: 082 057, A/C: 175 402 052 for \$2,083.33 reducible to \$1,583.33.

LPD Nominees Pty Ltd to CBA, BSB: 062 654, A/C: 1022 7607 for \$1,614.58 reducible to \$1,227.08. ✓

Hayden Loosen to CBA, BSB: 062 218, A/C: 1005 0287 for \$1,250.00 reducible to \$950.00.

David Fingret to St George Bank, BSB: 112 879, A/C: 473 657 281 for \$1,041.67 reducible to \$791.67.

Ekaterina Pigalova to NAB, BSB: 082-883 Acc: 443484585 for \$1,041.67 reducible to \$791.67.

SPECIAL CONDITIONS:	<p><u>Interest on discharge</u> The Mortgagor may discharge this Mortgage before the Expiry Date upon payment of the Principal Sum and interest up to the date of repayment together with one month of additional interest at the Lower Rate for early repayment provided that if repayment is made on a date which is within seven days prior to the date on which a Monthly Payment is due the Mortgagor must also pay interest up to the date of the next Monthly Payment.</p> <p>The Mortgagor may discharge this Mortgage after the Expiry Date, upon payment of the Principal Sum and interest up to the date of repayment provided if repayment is made on a date which is within seven days of the date prior to the date on which the next monthly payment would have been due for payment had the mortgage not expired, the Mortgagor must pay interest up to that date.</p>	
	<p><u>Partial Discharge of Mortgage</u> Notwithstanding anything herein contained expressed or implied in the event that the Land is now or in the future subdivided into separate certificates of title so that the Land contained in each such certificate of title is then being capable of being sold and conveyed to a purchaser pursuant to a contract of sale between parties at arms' length, then provided the Mortgagor is not in default under the Mortgage, the Mortgagor shall be entitled to request from the Mortgagee a release of one or more certificates of title to the Land ("Partial Discharge of Mortgage") in order to convey to a purchaser good title to the land contained in that certificate or certificates of title in return for the Mortgagor making a payment to the Mortgagee in reduction of the Loan in an amount determined by the Mortgagee in its absolute and unfettered discretion ("Part Loan Reduction"). In determining whether to agree to the Mortgagor's request for the Partial Discharge of Mortgage, the Mortgagee shall have regard as to whether or not the Loan to Value Ratio ("LVR") of the Loan to the value of the Land remaining after the Partial Discharge of Mortgage ("the Remaining Land") would exceed 65% of the value of the Remaining Land. In the event of any Part Loan Reduction, the Mortgagee agrees with the Mortgagor that the next monthly instalment of interest on the Loan which falls due for payment after the Part Loan Reduction shall be calculated on the reduced Loan balance. The Mortgagee's solicitor shall issue an amended epitome of mortgage to the Mortgagor certifying as to the quantum of that and subsequent instalments of interest. Any additional interest for early repayment provided for herein shall be calculated pro-rata on each Part Loan Reduction and paid to the Mortgagee on each Partial Discharge of the Mortgage.</p>	
INSURANCE:	Insurer:	
	Policy Number:	
	Expiry date:	

This Epitome is issued to UPG 4 Pty Ltd (ACN 156 210 374), Bhart Bhushan and Universal Property Group Pty Limited (ACN 078 297 748) on 19 December 2022.



.....
James Barton Carter (Per Clare Seeto)
Nugent Wallman & Carter
Solicitor for the Mortgagee

Our Ref: JBC: CS: 44036



Income tax 552

Date generated	10 August 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

4 results found - from 01 July 2022 to 30 June 2023 sorted by processed date ordered oldest to newest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
23 Dec 2022	15 May 2023	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 21 to 30 Jun 22	\$662.85		\$662.85 DR
3 Jan 2023	23 Dec 2022	Payment received		\$662.85	\$0.00
29 May 2023	15 May 2023	Interest for early payment of Income Tax		\$8.21	\$8.21 CR
29 May 2023	1 Jun 2023	EFT refund for Income Tax for the period from 01 Jul 21 to 30 Jun 22	\$8.21		\$0.00



Activity statement 001

Date generated	10 August 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$759.15 CR

Transactions

3 results found - from 01 July 2022 to 30 June 2023 sorted by processed date ordered oldest to newest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
17 Oct 2022	28 Oct 2022	Original Activity Statement for the period ending 30 Sep 22		\$0.00	\$759.15 CR
14 Dec 2022	28 Feb 2023	Original Activity Statement for the period ending 31 Dec 22		\$0.00	\$759.15 CR
24 Mar 2023	28 Apr 2023	Original Activity Statement for the period ending 31 Mar 23		\$0.00	\$759.15 CR ✓