

Fund: The Mcleod Fund
Balance Date: 30 June 2017

Prepared By:
Prepared Date: / /

Reviewed By:
Reviewed Date: / /

Audit Work Papers - Lead Schedule

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
A	Financial Statements Review					_____	_____
	INCOME						
B	Member Receipts	9,686.44	9,660.08	26.36	0.27%	_____	_____
C	Investment Gains	1,156.43	9,304.28	(8,147.85)	(87.57)%	_____	_____
C1	Increase in Market Value	1,156.43	9,304.28	(8,147.85)	(87.57)%	_____	_____
D	Investment Income	33,937.93	36,763.96	(2,826.03)	(7.69)%	_____	_____
D1	Interest	12,342.93	11,840.46	502.47	4.24%	_____	_____
D2	Rent	21,595.00	24,923.50	(3,328.50)	(13.35)%	_____	_____
	EXPENSE						
E	Other Expenses	20,536.99	35,950.51	(15,413.52)	(42.87)%	_____	_____
	INCOME TAX						
F	Income Tax Expense	3,578.55	2,501.70	1,076.85	43.04%	_____	_____
	PROFIT & LOSS CLEARING ACCOUNT						
G	Profit & Loss Clearing Account	20,665.26	17,276.11	3,389.15	19.62%	_____	_____
	ASSETS						
H	Investments	656,962.07	644,790.06	12,172.01	1.89%	_____	_____
H1	Direct Property	420,000.00	420,000.00	-	-	_____	_____
H2	Loans	236,962.07	224,790.06	12,172.01	5.41%	_____	_____
I	Other Assets	78,931.10	71,168.01	7,763.09	10.91%	_____	_____
I1	Cash At Bank	78,931.10	70,899.13	8,031.97	11.33%	_____	_____

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Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
I2	Sundry Assets	-	268.88	(268.88)	(100.00)%	_____	_____
LIABILITIES							
J	Other Creditors and Accruals	-	292.00	(292.00)	(100.00)%	_____	_____
K	Borrowings	188,636.06	192,578.77	(3,942.71)	(2.05)%	_____	_____
L	Income Tax Payable	10,791.00	7,401.95	3,389.05	45.79%	_____	_____
M	Deferred Tax Liability	10,993.20	10,877.70	115.50	1.06%	_____	_____
MEMBER ENTITLEMENTS							
N	Member Entitlement Accounts	525,472.91	504,807.65	20,665.26	4.09%	_____	_____

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Audit Work Papers

Member Receipts

Income Accounts

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
B	Member Receipts	9,686.44	9,660.08	26.36	0.27%	<u> </u>	<u> </u>
B1	Contributions	9,686.44	9,660.08	26.36	0.27%	<u> </u>	<u> </u>
	Employer						
	Mr Stephen Mcleod	9,686.44	9,660.08	26.36	0.27%	<u> </u>	<u> </u>

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Increase in Market Value

Income Accounts

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
C1	Increase in Market Value	1,156.43	9,304.28	(8,147.85)	(87.57)%	_____	_____
	Direct Property						
	32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)	1,156.43	9,304.28	(8,147.85)	(87.57)%	_____	_____

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Interest

Income Accounts

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
D1	Interest	12,342.93	11,840.46	502.47	4.24%		
	Cash At Bank						
	St George Power Saver '4327	167.44	144.83	22.61	15.61%		
	St George Power Saver '7691	3.48	17.23	(13.75)	(79.80)%		
	Loans						
	Loan to Wendy McLeod	12,172.01	11,678.40	493.61	4.23%		

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Rent

Income Accounts

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
D2	Rent	21,595.00	24,923.50	(3,328.50)	(13.35)%	_____	_____
	Direct Property						
	32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)	21,595.00	24,923.50	(3,328.50)	(13.35)%	_____	_____

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Other Expenses

Expense Accounts

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
E	Other Expenses	20,536.99	35,950.51	(15,413.52)	(42.87)%		
E1	Accountancy Fee	1,584.00	6,600.00	(5,016.00)	(76.00)%		
E2	Bank Fees	156.00	156.00	-	-		
	Cash At Bank						
	St George Power Saver '4327	30.00	30.00	-	-		
	St George Power Saver '7691	30.00	30.00	-	-		
	Limited Recourse Borrowing Arrangement						
	NAB Tailored Home Loan '9158	96.00	96.00	-	-		
E3	Borrowing Costs	268.88	1,784.26	(1,515.38)	(84.93)%		
E4	Depreciation	1,931.93	10,554.28	(8,622.35)	(81.70)%		
	Capital Allowances						
	Direct Property						
	32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)	1,246.93	8,280.20	(7,033.27)	(84.94)%		
	Capital Works Deduction						
	Direct Property						
	32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)	685.00	2,274.08	(1,589.08)	(69.88)%		
E5	Interest Paid	10,601.17	10,806.22	(205.05)	(1.90)%		
	Limited Recourse Borrowing Arrangement						
	NAB Tailored Home Loan '9158	10,601.17	10,806.22	(205.05)	(1.90)%		
E6	Property Expenses	5,699.01	5,757.75	(58.74)	(1.02)%		
	Cleaning						
	Direct Property						
	32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)	150.00	-	150.00	-		
	Council Rates						
	Direct Property						
	32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)	1,340.51	1,273.96	66.55	5.22%		
	Garden and Lawn						
	Direct Property						
	32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)	280.00	710.00	(430.00)	(60.56)%		
	Insurance Premium						
	Direct Property						
	32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)	1,776.36	1,649.88	126.48	7.67%		
	Repairs Maintenance						

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Direct Property						
32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)		983.00	431.00	552.00	128.07%	
Stationery Phone and Postage						
Direct Property						
32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)		66.00	66.00	-	-	
Sundry Expenses						
Direct Property						
32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)		-	715.00	(715.00)	(100.00)%	
Water Rates						
Direct Property						
32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)		1,103.14	911.91	191.23	20.97%	
E7	Regulatory Fees	296.00	292.00	4.00	1.37%	

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Income Tax Expense

Income Tax Accounts

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
F	Income Tax Expense	3,578.55	2,501.70	1,076.85	43.04%	_____	_____
F1	Income Tax Expense	3,578.55	2,501.70	1,076.85	43.04%	_____	_____

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Profit & Loss Clearing Account

Profit & Loss Clearing Account Accounts

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
G	Profit & Loss Clearing Account	20,665.26	17,276.11	3,389.15	19.62%	_____	_____

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Direct Property

Assets Accounts

Ref	Description	Quantity	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
H1	Direct Property		420,000.00	420,000.00	-	-		
	32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)	1.0000	420,000.00	420,000.00	-	-		

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Loans

Assets Accounts

Ref	Description	Quantity	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
H2	Loans		236,962.07	224,790.06	12,172.01	5.41%	_____	_____
	Loan to Wendy McLeod		236,962.07	224,790.06	12,172.01	5.41%	_____	_____

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Cash At Bank

Assets Accounts

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
I1	Cash At Bank	78,931.10	70,899.13	8,031.97	11.33%		
	St George Power Saver '4327	74,993.59	61,888.66	13,104.93	21.18%		
	St George Power Saver '7691	3,937.51	9,010.47	(5,072.96)	(56.30)%		

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Sundry Assets

Assets Accounts

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
12	Sundry Assets	-	268.88	(268.88)	(100.00)%	_____	_____
	Borrowing Costs	-	268.88	(268.88)	(100.00)%	_____	_____

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Other Creditors and Accruals

Liabilities Accounts

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
J	Other Creditors and Accruals	-	292.00	(292.00)	(100.00)%	_____	_____
J1	Regulatory Fees	-	292.00	(292.00)	(100.00)%	_____	_____

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Borrowings

Liabilities Accounts

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
K	Borrowings	188,636.06	192,578.77	(3,942.71)	(2.05)%		
K1	Limited Recourse Borrowing Arrangement	188,636.06	192,578.77	(3,942.71)	(2.05)%		
	NAB Tailored Home Loan '9158	188,636.06	192,578.77	(3,942.71)	(2.05)%		

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Income Tax Payable

Liabilities Accounts

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
L	Income Tax Payable	10,791.00	7,401.95	3,389.05	45.79%		
	Income Tax Payable	7,401.95	5,889.85	1,512.10	25.67%		
L2	Provision for Income Tax	3,463.05	1,571.10	1,891.95	120.42%		
L3	Withholding Credits	(74.00)	(59.00)	(15.00)	25.42%		
	Cash At Bank						
	St George Power Saver '4327	(74.00)	(59.00)	(15.00)	25.42%		

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Deferred Tax Liability

Liabilities Accounts

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
M	Deferred Tax Liability	10,993.20	10,877.70	115.50	1.06%	_____	_____
M1	Unrealised Gains/Losses	10,993.20	10,877.70	115.50	1.06%	_____	_____

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Member Entitlement Accounts

Member Entitlements Accounts

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
N	Member Entitlement Accounts	525,472.91	504,807.65	20,665.26	4.09%		
N1	Mr Stephen Mcleod	525,472.91	504,807.65	20,665.26	4.09%		
	Accumulation	525,472.91	504,807.65	20,665.26	4.09%		

The Mcleod Fund

Trial Balance

As At 30 Jun 2017

Income	Debit	As at 30 Jun 2017 Credit	Quantity
Member Receipts			
Contributions			
Employer			
Mr Stephen Mcleod		\$ 9,686.44	
Total Employer		\$ 9,686.44	
Total Contributions		\$ 9,686.44	
Total Member Receipts		\$ 9,686.44	
Investment Gains			
Increase in Market Value			
Direct Property			
32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)		\$ 1,156.43	
Total Direct Property		\$ 1,156.43	
Total Increase in Market Value		\$ 1,156.43	
Total Investment Gains		\$ 1,156.43	
Investment Income			
Interest			
Cash At Bank			
St George Power Saver '4327		\$ 167.44	
St George Power Saver '7691		\$ 3.48	
Total Cash At Bank		\$ 170.92	
Loans			
Loan to Wendy McLeod		\$ 12,172.01	
Total Loans		\$ 12,172.01	
Total Interest		\$ 12,342.93	
Rent			
Direct Property			
32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)		\$ 21,595.00	
Total Direct Property		\$ 21,595.00	
Total Rent		\$ 21,595.00	
Total Investment Income		\$ 33,937.93	
Total Income		\$ 44,780.80	

Expenses

Other Expenses

Accountancy Fee	\$ 1,584.00
Bank Fees	
Cash At Bank	
St George Power Saver '4327	\$ 30.00
St George Power Saver '7691	\$ 30.00
Total Cash At Bank	\$ 60.00
Limited Recourse Borrowing Arrangement	
NAB Tailored Home Loan '9158	\$ 96.00
Total Limited Recourse Borrowing Arrangement	\$ 96.00
Total Bank Fees	\$ 156.00
Borrowing Costs	\$ 268.88
Depreciation	
Capital Allowances	
Direct Property	

32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)	\$	1,246.93
Total Direct Property	\$	1,246.93
Total Capital Allowances	\$	1,246.93
Capital Works Deduction		
Direct Property		
32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)	\$	685.00
Total Direct Property	\$	685.00
Total Capital Works Deduction	\$	685.00
Total Depreciation	\$	1,931.93
Interest Paid		
Limited Recourse Borrowing Arrangement		
NAB Tailored Home Loan '9158	\$	10,601.17
Total Limited Recourse Borrowing Arrangement	\$	10,601.17
Total Interest Paid	\$	10,601.17
Property Expenses		
Cleaning		
Direct Property		
32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)	\$	150.00
Total Direct Property	\$	150.00
Total Cleaning	\$	150.00
Council Rates		
Direct Property		
32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)	\$	1,340.51
Total Direct Property	\$	1,340.51
Total Council Rates	\$	1,340.51
Garden and Lawn		
Direct Property		
32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)	\$	280.00
Total Direct Property	\$	280.00
Total Garden and Lawn	\$	280.00
Insurance Premium		
Direct Property		
32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)	\$	1,776.36
Total Direct Property	\$	1,776.36
Total Insurance Premium	\$	1,776.36
Repairs Maintenance		
Direct Property		
32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)	\$	983.00
Total Direct Property	\$	983.00
Total Repairs Maintenance	\$	983.00
Stationery Phone and Postage		
Direct Property		
32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)	\$	66.00
Total Direct Property	\$	66.00
Total Stationery Phone and Postage	\$	66.00
Water Rates		
Direct Property		
32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)	\$	1,103.14
Total Direct Property	\$	1,103.14
Total Water Rates	\$	1,103.14
Total Property Expenses	\$	5,699.01
Regulatory Fees	\$	296.00

Total Other Expenses	\$	20,536.99
Total Expenses	\$	20,536.99

Income Tax**Income Tax Expense**

Income Tax Expense	\$	3,578.55
Total Income Tax Expense	\$	3,578.55
Total Income Tax	\$	3,578.55

Profit & Loss Clearing Account

Total Profit & Loss Clearing Account	\$	20,665.26
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Assets**Investments****Direct Property**

32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)	\$	420,000.00	1
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Total Direct Property	\$	420,000.00
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Loans

Loan to Wendy McLeod	\$	236,962.07
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Total Loans	\$	236,962.07
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Total Investments	\$	656,962.07
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Other Assets**Cash At Bank**

St George Power Saver '4327	\$	74,993.59
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St George Power Saver '7691	\$	3,937.51
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Total Cash At Bank	\$	78,931.10
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Total Other Assets	\$	78,931.10
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Total Assets	\$	735,893.17
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Liabilities**Borrowings****Limited Recourse Borrowing Arrangement**

NAB Tailored Home Loan '9158	\$	188,636.06
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Total Limited Recourse Borrowing Arrangement	\$	188,636.06
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Total Borrowings	\$	188,636.06
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Income Tax Payable

Income Tax Payable	\$	7,401.95
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Provision for Income Tax	\$	3,463.05
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Withholding Credits

Cash At Bank		
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St George Power Saver '4327	\$	74.00
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Total Cash At Bank	\$	74.00
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Total Withholding Credits	\$	74.00
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Total Income Tax Payable	\$	10,791.00
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Deferred Tax Liability

Unrealised Gains/Losses	\$	10,993.20
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Total Deferred Tax Liability	\$	10,993.20
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Total Liabilities	\$	210,420.26
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Member Entitlements**Member Entitlement Accounts**

Mr Stephen McLeod

Accumulation	\$	525,472.91
Total Mr Stephen Mcleod	\$	525,472.91
Total Member Entitlement Accounts	\$	525,472.91
Total Member Entitlements	\$	525,472.91
Net Total	\$	760,008.71
	\$	760,008.71

The Mcleod Fund
General Ledger Account Movement
For the period from 1 July 2016 to 30 June 2017

Date	Description	Quantity	Debits	Credits	Balance
Income					
Member Receipts					
Contributions - Employer					
Mr Stephen Mcleod					
01/07/2016	Opening Balance				0.00
06/07/2016	ADP EMPLOYER SER MCL3			356.82	356.82 CR
20/07/2016	ADP EMPLOYER SER MCL3			356.82	713.64 CR
03/08/2016	ADP EMPLOYER SER MCL3			356.82	1,070.46 CR
17/08/2016	ADP EMPLOYER SER MCL3			356.82	1,427.28 CR
31/08/2016	ADP EMPLOYER SER MCL3			356.82	1,784.10 CR
20/09/2016	ADP EMPLOYER SER MCL3			356.82	2,140.92 CR
28/09/2016	ADP EMPLOYER SER MCL3			635.28	2,776.20 CR
12/10/2016	ADP EMPLOYER SER MCL3			358.96	3,135.16 CR
26/10/2016	ADP EMPLOYER SER MCL3			363.96	3,499.12 CR
09/11/2016	ADP EMPLOYER SER MCL3			363.96	3,863.08 CR
23/11/2016	ADP EMPLOYER SER MCL3			363.96	4,227.04 CR
07/12/2016	ADP EMPLOYER SER MCL3			363.96	4,591.00 CR
21/12/2016	ADP EMPLOYER SER MCL3			363.96	4,954.96 CR
05/01/2017	ADP EMPLOYER SER MCL3			363.96	5,318.92 CR
18/01/2017	ADP EMPLOYER SER MCL3			363.96	5,682.88 CR
02/02/2017	ADP EMPLOYER SER MCL3			363.96	6,046.84 CR
15/02/2017	ADP EMPLOYER SER MCL3			363.96	6,410.80 CR
01/03/2017	ADP EMPLOYER SER MCL3			363.96	6,774.76 CR
15/03/2017	ADP EMPLOYER SER MCL3			363.96	7,138.72 CR
29/03/2017	AUTOMATIC DATA P			363.96	7,502.68 CR
12/04/2017	AUTOMATIC DATA P			363.96	7,866.64 CR
27/04/2017	AUTOMATIC DATA P			363.96	8,230.60 CR
12/05/2017	AUTOMATIC DATA P			363.96	8,594.56 CR
24/05/2017	AUTOMATIC DATA P			363.96	8,958.52 CR
07/06/2017	AUTOMATIC DATA P			363.96	9,322.48 CR
21/06/2017	AUTOMATIC DATA P			363.96	9,686.44 CR
30/06/2017	Closing Balance				9,686.44 CR
Investment Gains					
Increase in Market Value - Direct Property					
32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)					
01/07/2016	Opening Balance				0.00
30/06/2017	Market Value Adjustment			1,156.43	1,156.43 CR
30/06/2017	Closing Balance				1,156.43 CR
Investment Income					
Interest - Cash At Bank					
St George Power Saver '4327					
01/07/2016	Opening Balance				0.00
30/07/2016	CREDIT INTEREST			13.14	13.14 CR
31/08/2016	CREDIT INTEREST			13.45	26.59 CR
30/09/2016	CREDIT INTEREST			13.22	39.81 CR
31/10/2016	CREDIT INTEREST			13.71	53.52 CR
30/11/2016	CREDIT INTEREST			13.30	66.82 CR
31/12/2016	CREDIT INTEREST			13.79	80.61 CR
31/01/2017	CREDIT INTEREST			14.09	94.70 CR
28/02/2017	CREDIT INTEREST			13.09	107.79 CR
31/03/2017	CREDIT INTEREST			14.81	122.60 CR
29/04/2017	CREDIT INTEREST			14.50	137.10 CR
31/05/2017	CREDIT INTEREST			15.28	152.38 CR
30/06/2017	CREDIT INTEREST			15.06	167.44 CR
30/06/2017	Closing Balance				167.44 CR

The Mcleod Fund
General Ledger Account Movement
For the period from 1 July 2016 to 30 June 2017

Date	Description	Quantity	Debits	Credits	Balance
Income					
St George Power Saver '7691					
01/07/2016	Opening Balance				0.00
30/07/2016	CREDIT INTEREST			0.39	0.39 CR
31/08/2016	CREDIT INTEREST			0.37	0.76 CR
30/09/2016	CREDIT INTEREST			0.34	1.10 CR
31/10/2016	CREDIT INTEREST			0.34	1.44 CR
30/11/2016	CREDIT INTEREST			0.32	1.76 CR
31/12/2016	CREDIT INTEREST			0.31	2.07 CR
31/01/2017	CREDIT INTEREST			0.29	2.36 CR
28/02/2017	CREDIT INTEREST			0.25	2.61 CR
31/03/2017	CREDIT INTEREST			0.25	2.86 CR
29/04/2017	CREDIT INTEREST			0.22	3.08 CR
31/05/2017	CREDIT INTEREST			0.21	3.29 CR
30/06/2017	CREDIT INTEREST			0.19	3.48 CR
30/06/2017	Closing Balance				3.48 CR
Interest - Loans					
Loan to Wendy McLeod					
01/07/2016	Opening Balance				0.00
30/06/2017	Interest Charged 2017			12,172.01	12,172.01 CR
30/06/2017	Closing Balance				12,172.01 CR
Rent - Direct Property					
32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)					
01/07/2016	Opening Balance				0.00
29/07/2016	Coastlink RENT PAYMNT MCLEOD			1,894.50	1,894.50 CR
31/08/2016	Coastlink RENT PAYMNT MCLEOD			1,734.84	3,629.34 CR
30/09/2016	Coastlink RENT PAYMNT MCLEOD			957.08	4,586.42 CR
31/10/2016	Coastlink RENT PAYMNT MCLEOD			259.00	4,845.42 CR
30/11/2016	Coastlink RENT PAYMNT MCLEOD			383.90	5,229.32 CR
03/01/2017	Coastlink RENT PAYMNT MCLEOD			1,579.50	6,808.82 CR
31/01/2017	Coastlink RENT PAYMNT MCLEOD			1,938.50	8,747.32 CR
28/02/2017	Coastlink RENT PAYMNT MCLEOD			1,646.50	10,393.82 CR
31/03/2017	Coastlink RENT PAYMNT MCLEOD			1,180.49	11,574.31 CR
28/04/2017	Coastlink RENT PAYMNT MCLEOD			1,814.50	13,388.81 CR
31/05/2017	Coastlink RENT PAYMNT MCLEOD			1,693.54	15,082.35 CR
30/06/2017	Coastlink RENT PAYMNT MCLEOD			1,814.50	16,896.85 CR
30/06/2017	Rent			4,698.15	21,595.00 CR
30/06/2017	Closing Balance				21,595.00 CR
Expenses					
Other Expenses					
Accountancy Fee					
01/07/2016	Opening Balance				0.00
15/09/2016	INTERNET WITHDRAWAL inv 00006056		1,100.00		1,100.00 DR
10/04/2017	INTERNET WITHDRAWAL Inv 00006383		484.00		1,584.00 DR
30/06/2017	Closing Balance				1,584.00 DR
Bank Fees - Cash At Bank					
St George Power Saver '4327					
01/07/2016	Opening Balance				0.00
30/07/2016	DIRECT CREDIT/DEBIT FEES		2.50		2.50 DR
31/08/2016	DIRECT CREDIT/DEBIT FEES		2.50		5.00 DR
30/09/2016	DIRECT CREDIT/DEBIT FEES		2.50		7.50 DR
31/10/2016	DIRECT CREDIT/DEBIT FEES		2.50		10.00 DR
30/11/2016	DIRECT CREDIT/DEBIT FEES		2.50		12.50 DR
31/12/2016	DIRECT CREDIT/DEBIT FEES		2.50		15.00 DR
31/01/2017	DIRECT CREDIT/DEBIT FEES		2.50		17.50 DR
28/02/2017	DIRECT CREDIT/DEBIT FEES		2.50		20.00 DR
31/03/2017	DIRECT CREDIT/DEBIT FEES		2.50		22.50 DR

The Mcleod Fund
General Ledger Account Movement
For the period from 1 July 2016 to 30 June 2017

Date	Description	Quantity	Debits	Credits	Balance
Expenses					
29/04/2017	DIRECT CREDIT/DEBIT FEES		2.50		25.00 DR
31/05/2017	DIRECT CREDIT/DEBIT FEES		2.50		27.50 DR
30/06/2017	DIRECT CREDIT/DEBIT FEES		2.50		30.00 DR
30/06/2017	Closing Balance				30.00 DR
St George Power Saver '7691					
01/07/2016	Opening Balance				0.00
30/07/2016	DIRECT CREDIT/DEBIT FEES		2.50		2.50 DR
31/08/2016	DIRECT CREDIT/DEBIT FEES		2.50		5.00 DR
30/09/2016	DIRECT CREDIT/DEBIT FEES		2.50		7.50 DR
31/10/2016	DIRECT CREDIT/DEBIT FEES		2.50		10.00 DR
30/11/2016	DIRECT CREDIT/DEBIT FEES		2.50		12.50 DR
31/12/2016	DIRECT CREDIT/DEBIT FEES		2.50		15.00 DR
31/01/2017	DIRECT CREDIT/DEBIT FEES		2.50		17.50 DR
28/02/2017	DIRECT CREDIT/DEBIT FEES		2.50		20.00 DR
31/03/2017	DIRECT CREDIT/DEBIT FEES		2.50		22.50 DR
29/04/2017	DIRECT CREDIT/DEBIT FEES		2.50		25.00 DR
31/05/2017	DIRECT CREDIT/DEBIT FEES		2.50		27.50 DR
30/06/2017	DIRECT CREDIT/DEBIT FEES		2.50		30.00 DR
30/06/2017	Closing Balance				30.00 DR
Bank Fees - Limited Recourse Borrowing Arrangement					
NAB Tailored Home Loan '9158					
01/07/2016	Opening Balance				0.00
29/07/2016	Loan Service Fee		8.00		8.00 DR
31/08/2016	Loan Service Fee		8.00		16.00 DR
30/09/2016	Loan Service Fee		8.00		24.00 DR
31/10/2016	Loan Service Fee		8.00		32.00 DR
30/11/2016	Loan Service Fee		8.00		40.00 DR
30/12/2016	Loan Service Fee		8.00		48.00 DR
31/01/2017	Loan Service Fee		8.00		56.00 DR
28/02/2017	Loan Service Fee		8.00		64.00 DR
31/03/2017	Loan Service Fee		8.00		72.00 DR
28/04/2017	Loan Service Fee		8.00		80.00 DR
31/05/2017	Loan Service Fee		8.00		88.00 DR
30/06/2017	Loan Service Fee		8.00		96.00 DR
30/06/2017	Closing Balance				96.00 DR
Borrowing Costs					
01/07/2016	Opening Balance				0.00
30/06/2017	Amortisation		268.88		268.88 DR
30/06/2017	Closing Balance				268.88 DR
Depreciation - Capital Allowances - Direct Property					
32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)					
01/07/2016	Opening Balance				0.00
30/06/2017	2017 Depreciation as per Workpaper		251.93		251.93 DR
30/06/2017	2017 Plant & Equipment (Division 40) as per BMT Tax Deprec		995.00		1,246.93 DR
30/06/2017	Closing Balance				1,246.93 DR
Depreciation - Capital Works Deduction - Direct Property					
32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)					
01/07/2016	Opening Balance				0.00
30/06/2017	2017 Capital Works Deduction (Division 43) as per BMT Tax I		685.00		685.00 DR
30/06/2017	Closing Balance				685.00 DR

The Mcleod Fund
General Ledger Account Movement
For the period from 1 July 2016 to 30 June 2017

Date	Description	Quantity	Debits	Credits	Balance
Expenses					
Interest Paid - Limited Recourse Borrowing Arrangement					
NAB Tailored Home Loan '9158					
01/07/2016	Opening Balance				0.00
29/07/2016	Interest Charged		840.99		840.99 DR
31/08/2016	Interest Charged		948.55		1,789.54 DR
30/09/2016	Interest Charged		851.19		2,640.73 DR
31/10/2016	Interest Charged		877.76		3,518.49 DR
30/11/2016	Interest Charged		848.47		4,366.96 DR
30/12/2016	Interest Charged		860.97		5,227.93 DR
31/01/2017	Interest Charged		926.35		6,154.28 DR
28/02/2017	Interest Charged		809.80		6,964.08 DR
31/03/2017	Interest Charged		903.21		7,867.29 DR
28/04/2017	Interest Charged		842.92		8,710.21 DR
31/05/2017	Interest Charged		991.00		9,701.21 DR
30/06/2017	Interest Charged		899.96		10,601.17 DR
30/06/2017	Closing Balance				10,601.17 DR
Property Expenses - Cleaning - Direct Property					
32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)					
01/07/2016	Opening Balance				0.00
30/06/2017	Carpet Cleaning		150.00		150.00 DR
30/06/2017	Closing Balance				150.00 DR
Property Expenses - Council Rates - Direct Property					
32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)					
01/07/2016	Opening Balance				0.00
30/06/2017	Council Rates		1,340.51		1,340.51 DR
30/06/2017	Closing Balance				1,340.51 DR
Property Expenses - Garden and Lawn - Direct Property					
32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)					
01/07/2016	Opening Balance				0.00
30/06/2017	Lawn Mow		280.00		280.00 DR
30/06/2017	Closing Balance				280.00 DR
Property Expenses - Insurance Premium - Direct Property					
32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)					
01/07/2016	Opening Balance				0.00
12/07/2016	GIO HGL004711714		145.83		145.83 DR
11/08/2016	GIO HGL004711714		145.83		291.66 DR
13/09/2016	GIO HGL004711714		145.83		437.49 DR
11/10/2016	GIO HGL004711714		145.83		583.32 DR
11/11/2016	GIO HGL004711714		145.83		729.15 DR
13/12/2016	GIO HGL004711714		145.83		874.98 DR
11/01/2017	GIO HGL004711714		145.83		1,020.81 DR
13/02/2017	GIO HGL004711714		145.83		1,166.64 DR
13/03/2017	GIO HGL004711714		145.83		1,312.47 DR
11/04/2017	GIO HGL004711714		154.63		1,467.10 DR
11/05/2017	GIO HGL004711714		154.63		1,621.73 DR
13/06/2017	GIO HGL004711714		154.63		1,776.36 DR
30/06/2017	Closing Balance				1,776.36 DR
Property Expenses - Repairs Maintenance - Direct Property					
32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)					
01/07/2016	Opening Balance				0.00
30/06/2017	Repairs Maintenance		983.00		983.00 DR
30/06/2017	Closing Balance				983.00 DR

The Mcleod Fund
General Ledger Account Movement
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Date	Description	Quantity	Debits	Credits	Balance
Expenses					
Property Expenses - Stationery Phone and Postage - Direct Property					
32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)					
01/07/2016	Opening Balance				0.00
30/06/2017	Postage & Sundries		66.00		66.00 DR
30/06/2017	Closing Balance				66.00 DR
Property Expenses - Water Rates - Direct Property					
32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)					
01/07/2016	Opening Balance				0.00
30/06/2017	Water Rates		1,103.14		1,103.14 DR
30/06/2017	Closing Balance				1,103.14 DR
Regulatory Fees					
01/07/2016	Opening Balance				0.00
02/06/2017	TFR WDL BPAY TO ASIC		47.00		47.00 DR
03/06/2017	TFR WDL BPAY TO ASIC		249.00		296.00 DR
30/06/2017	Closing Balance				296.00 DR
Income Tax					
Income Tax Expense					
Income Tax Expense					
01/07/2016	Opening Balance				0.00
30/06/2017	Change in provision for deferred tax		115.50		115.50 DR
30/06/2017	Fund Income Tax		3,463.05		3,578.55 DR
30/06/2017	Closing Balance				3,578.55 DR
Assets					
Investments - 32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)					
01/07/2016	Opening Balance	1.00000			420,000.00 DR
30/06/2017	2017 Capital Works Deduction (Division 43) as per BMT Tax I			685.00	419,315.00 DR
30/06/2017	2017 Depreciation as per Workpaper			251.93	419,063.07 DR
30/06/2017	2017 Plant & Equipment (Division 40) as per BMT Tax Deprec			995.00	418,068.07 DR
30/06/2017	Market Value Adjustment		1,156.43		419,224.50 DR
30/06/2017	Rental Statement - Stove / Cooktop		775.50		420,000.00 DR
30/06/2017	Closing Balance	1.00000			420,000.00 DR
Investments - Loan to Wendy McLeod					
01/07/2016	Opening Balance				224,790.06 DR
30/06/2017	Interest Charged 2017		12,172.01		236,962.07 DR
30/06/2017	Closing Balance				236,962.07 DR
Cash At Bank - St George Power Saver '4327					
01/07/2016	Opening Balance				61,888.66 DR
12/07/2016	GIO HGL004711714			145.83	61,742.83 DR
22/07/2016	TFR WDL BPAY TO ASIC			246.00	61,496.83 DR
29/07/2016	Coastlink RENT PAYMNT MCLEOD		1,894.50		63,391.33 DR
30/07/2016	CREDIT INTEREST		13.14		63,404.47 DR
30/07/2016	DIRECT CREDIT/DEBIT FEES			2.50	63,401.97 DR
30/07/2016	TFN WITHHOLDING TAX			6.00	63,395.97 DR
11/08/2016	GIO HGL004711714			145.83	63,250.14 DR
31/08/2016	Coastlink RENT PAYMNT MCLEOD		1,734.84		64,984.98 DR
31/08/2016	CREDIT INTEREST		13.45		64,998.43 DR
31/08/2016	DIRECT CREDIT/DEBIT FEES			2.50	64,995.93 DR
31/08/2016	TFN WITHHOLDING TAX			6.00	64,989.93 DR
13/09/2016	GIO HGL004711714			145.83	64,844.10 DR
15/09/2016	INTERNET WITHDRAWAL inv 00006056			1,100.00	63,744.10 DR
30/09/2016	Coastlink RENT PAYMNT MCLEOD		957.08		64,701.18 DR
30/09/2016	CREDIT INTEREST		13.22		64,714.40 DR
30/09/2016	DIRECT CREDIT/DEBIT FEES			2.50	64,711.90 DR

The Mcleod Fund
General Ledger Account Movement
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Date	Description	Quantity	Debits	Credits	Balance
Assets					
Cash At Bank - St George Power Saver '4327					
30/09/2016	TFN WITHHOLDING TAX			6.00	64,705.90 DR
11/10/2016	GIO HGL004711714			145.83	64,560.07 DR
31/10/2016	Coastlink RENT PAYMNT MCLEOD		259.00		64,819.07 DR
31/10/2016	CREDIT INTEREST		13.71		64,832.78 DR
31/10/2016	DIRECT CREDIT/DEBIT FEES			2.50	64,830.28 DR
31/10/2016	TFN WITHHOLDING TAX			6.00	64,824.28 DR
11/11/2016	GIO HGL004711714			145.83	64,678.45 DR
30/11/2016	Coastlink RENT PAYMNT MCLEOD		383.90		65,062.35 DR
30/11/2016	CREDIT INTEREST		13.30		65,075.65 DR
30/11/2016	DIRECT CREDIT/DEBIT FEES			2.50	65,073.15 DR
30/11/2016	TFN WITHHOLDING TAX			6.00	65,067.15 DR
13/12/2016	GIO HGL004711714			145.83	64,921.32 DR
31/12/2016	CREDIT INTEREST		13.79		64,935.11 DR
31/12/2016	DIRECT CREDIT/DEBIT FEES			2.50	64,932.61 DR
31/12/2016	TFN WITHHOLDING TAX			6.00	64,926.61 DR
03/01/2017	Coastlink RENT PAYMNT MCLEOD		1,579.50		66,506.11 DR
11/01/2017	GIO HGL004711714			145.83	66,360.28 DR
31/01/2017	Coastlink RENT PAYMNT MCLEOD		1,938.50		68,298.78 DR
31/01/2017	CREDIT INTEREST		14.09		68,312.87 DR
31/01/2017	DIRECT CREDIT/DEBIT FEES			2.50	68,310.37 DR
31/01/2017	TFN WITHHOLDING TAX			6.00	68,304.37 DR
13/02/2017	GIO HGL004711714			145.83	68,158.54 DR
28/02/2017	Coastlink RENT PAYMNT MCLEOD		1,646.50		69,805.04 DR
28/02/2017	CREDIT INTEREST		13.09		69,818.13 DR
28/02/2017	DIRECT CREDIT/DEBIT FEES			2.50	69,815.63 DR
28/02/2017	TFN WITHHOLDING TAX			6.00	69,809.63 DR
13/03/2017	GIO HGL004711714			145.83	69,663.80 DR
31/03/2017	Coastlink RENT PAYMNT MCLEOD		1,180.49		70,844.29 DR
31/03/2017	CREDIT INTEREST		14.81		70,859.10 DR
31/03/2017	DIRECT CREDIT/DEBIT FEES			2.50	70,856.60 DR
31/03/2017	TFN WITHHOLDING TAX			6.00	70,850.60 DR
10/04/2017	INTERNET WITHDRAWAL Inv 00006383			484.00	70,366.60 DR
11/04/2017	GIO HGL004711714			154.63	70,211.97 DR
28/04/2017	Coastlink RENT PAYMNT MCLEOD		1,814.50		72,026.47 DR
29/04/2017	CREDIT INTEREST		14.50		72,040.97 DR
29/04/2017	DIRECT CREDIT/DEBIT FEES			2.50	72,038.47 DR
29/04/2017	TFN WITHHOLDING TAX			6.00	72,032.47 DR
11/05/2017	GIO HGL004711714			154.63	71,877.84 DR
31/05/2017	Coastlink RENT PAYMNT MCLEOD		1,693.54		73,571.38 DR
31/05/2017	CREDIT INTEREST		15.28		73,586.66 DR
31/05/2017	DIRECT CREDIT/DEBIT FEES			2.50	73,584.16 DR
31/05/2017	TFN WITHHOLDING TAX			7.00	73,577.16 DR
03/06/2017	TFR WDL BPAY TO ASIC			249.00	73,328.16 DR
13/06/2017	GIO HGL004711714			154.63	73,173.53 DR
30/06/2017	Coastlink RENT PAYMNT MCLEOD		1,814.50		74,988.03 DR
30/06/2017	CREDIT INTEREST		15.06		75,003.09 DR
30/06/2017	DIRECT CREDIT/DEBIT FEES			2.50	75,000.59 DR
30/06/2017	TFN WITHHOLDING TAX			7.00	74,993.59 DR
30/06/2017	Closing Balance				74,993.59 DR
Cash At Bank - St George Power Saver '7691					
01/07/2016	Opening Balance				9,010.47 DR
06/07/2016	ADP EMPLOYER SER MCL3		356.82		9,367.29 DR
20/07/2016	ADP EMPLOYER SER MCL3		356.82		9,724.11 DR
22/07/2016	TFR WDL BPAY TO ASIC			46.00	9,678.11 DR
26/07/2016	TO A/C 117989158 LOAN INSTALMENT			1,219.99	8,458.12 DR
30/07/2016	CREDIT INTEREST		0.39		8,458.51 DR
30/07/2016	DIRECT CREDIT/DEBIT FEES			2.50	8,456.01 DR

The Mcleod Fund
General Ledger Account Movement
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Date	Description	Quantity	Debits	Credits	Balance
Assets					
Cash At Bank - St George Power Saver '7691					
03/08/2016	ADP EMPLOYER SER MCL3		356.82		8,812.83 DR
17/08/2016	ADP EMPLOYER SER MCL3		356.82		9,169.65 DR
26/08/2016	TO A/C 117989158 LOAN INSTALMENT			1,219.99	7,949.66 DR
31/08/2016	ADP EMPLOYER SER MCL3		356.82		8,306.48 DR
31/08/2016	CREDIT INTEREST		0.37		8,306.85 DR
31/08/2016	DIRECT CREDIT/DEBIT FEES			2.50	8,304.35 DR
20/09/2016	ADP EMPLOYER SER MCL3		356.82		8,661.17 DR
26/09/2016	TO A/C 117989158 LOAN INSTALMENT			1,219.99	7,441.18 DR
28/09/2016	ADP EMPLOYER SER MCL3		635.28		8,076.46 DR
30/09/2016	CREDIT INTEREST		0.34		8,076.80 DR
30/09/2016	DIRECT CREDIT/DEBIT FEES			2.50	8,074.30 DR
12/10/2016	ADP EMPLOYER SER MCL3		358.96		8,433.26 DR
26/10/2016	ADP EMPLOYER SER MCL3		363.96		8,797.22 DR
26/10/2016	TO A/C 117989158 LOAN INSTALMENT			1,219.99	7,577.23 DR
31/10/2016	CREDIT INTEREST		0.34		7,577.57 DR
31/10/2016	DIRECT CREDIT/DEBIT FEES			2.50	7,575.07 DR
09/11/2016	ADP EMPLOYER SER MCL3		363.96		7,939.03 DR
23/11/2016	ADP EMPLOYER SER MCL3		363.96		8,302.99 DR
28/11/2016	TO A/C 117989158 LOAN INSTALMENT			1,219.99	7,083.00 DR
30/11/2016	CREDIT INTEREST		0.32		7,083.32 DR
30/11/2016	DIRECT CREDIT/DEBIT FEES			2.50	7,080.82 DR
07/12/2016	ADP EMPLOYER SER MCL3		363.96		7,444.78 DR
21/12/2016	ADP EMPLOYER SER MCL3		363.96		7,808.74 DR
28/12/2016	TO A/C 117989158 LOAN INSTALMENT			1,219.99	6,588.75 DR
31/12/2016	CREDIT INTEREST		0.31		6,589.06 DR
31/12/2016	DIRECT CREDIT/DEBIT FEES			2.50	6,586.56 DR
05/01/2017	ADP EMPLOYER SER MCL3		363.96		6,950.52 DR
18/01/2017	ADP EMPLOYER SER MCL3		363.96		7,314.48 DR
27/01/2017	TO A/C 117989158 LOAN INSTALMENT			1,219.99	6,094.49 DR
31/01/2017	CREDIT INTEREST		0.29		6,094.78 DR
31/01/2017	DIRECT CREDIT/DEBIT FEES			2.50	6,092.28 DR
02/02/2017	ADP EMPLOYER SER MCL3		363.96		6,456.24 DR
15/02/2017	ADP EMPLOYER SER MCL3		363.96		6,820.20 DR
27/02/2017	TO A/C 117989158 LOAN INSTALMENT			1,219.99	5,600.21 DR
28/02/2017	CREDIT INTEREST		0.25		5,600.46 DR
28/02/2017	DIRECT CREDIT/DEBIT FEES			2.50	5,597.96 DR
01/03/2017	ADP EMPLOYER SER MCL3		363.96		5,961.92 DR
15/03/2017	ADP EMPLOYER SER MCL3		363.96		6,325.88 DR
27/03/2017	TO A/C 117989158 LOAN INSTALMENT			1,219.99	5,105.89 DR
29/03/2017	AUTOMATIC DATA P		363.96		5,469.85 DR
31/03/2017	CREDIT INTEREST		0.25		5,470.10 DR
31/03/2017	DIRECT CREDIT/DEBIT FEES			2.50	5,467.60 DR
12/04/2017	AUTOMATIC DATA P		363.96		5,831.56 DR
26/04/2017	TO A/C 117989158 LOAN INSTALMENT			1,219.99	4,611.57 DR
27/04/2017	AUTOMATIC DATA P		363.96		4,975.53 DR
29/04/2017	CREDIT INTEREST		0.22		4,975.75 DR
29/04/2017	DIRECT CREDIT/DEBIT FEES			2.50	4,973.25 DR
12/05/2017	AUTOMATIC DATA P		363.96		5,337.21 DR
24/05/2017	AUTOMATIC DATA P		363.96		5,701.17 DR
26/05/2017	TO A/C 117989158 LOAN INSTALMENT			1,219.99	4,481.18 DR
31/05/2017	CREDIT INTEREST		0.21		4,481.39 DR
31/05/2017	DIRECT CREDIT/DEBIT FEES			2.50	4,478.89 DR
02/06/2017	TFR WDL BPAY TO ASIC			47.00	4,431.89 DR
07/06/2017	AUTOMATIC DATA P		363.96		4,795.85 DR
21/06/2017	AUTOMATIC DATA P		363.96		5,159.81 DR
26/06/2017	TO A/C 117989158 LOAN INSTALMENT			1,219.99	3,939.82 DR
30/06/2017	CREDIT INTEREST		0.19		3,940.01 DR

The Mcleod Fund
General Ledger Account Movement
For the period from 1 July 2016 to 30 June 2017

Date	Description	Quantity	Debits	Credits	Balance
Assets					
Cash At Bank - St George Power Saver '7691					
30/06/2017	DIRECT CREDIT/DEBIT FEES			2.50	3,937.51 DR
30/06/2017	Closing Balance				3,937.51 DR
Other Assets - Sundry Assets					
Borrowing Costs					
01/07/2016	Opening Balance				268.88 DR
30/06/2017	Amortisation			268.88	0.00 CR
30/06/2017	Closing Balance				0.00
Other Assets - Unsettled Trades					
Acquisitions - Direct Property					
32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)					
01/07/2016	Opening Balance				0.00
30/06/2017	Capital Improvement - Paid		775.50		775.50 DR
30/06/2017	Rental Statement - Stove / Cooktop			775.50	0.00 CR
30/06/2017	Closing Balance				0.00
Acquisitions - Limited Recourse Borrowing Arrangement					
NAB Tailored Home Loan '9158					
01/07/2016	Opening Balance				0.00
26/07/2016	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C			1,219.99	1,219.99 CR
26/07/2016	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C	1,219.99			0.00 CR
29/07/2016	Interest Charged			840.99	840.99 CR
29/07/2016	Interest Charged	840.99			0.00 CR
29/07/2016	Loan Service Fee			8.00	8.00 CR
29/07/2016	Loan Service Fee	8.00			0.00 CR
26/08/2016	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C			1,219.99	1,219.99 CR
26/08/2016	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C	1,219.99			0.00 CR
31/08/2016	Interest Charged			948.55	948.55 CR
31/08/2016	Interest Charged	948.55			0.00 CR
31/08/2016	Loan Service Fee			8.00	8.00 CR
31/08/2016	Loan Service Fee	8.00			0.00 CR
26/09/2016	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C			1,219.99	1,219.99 CR
26/09/2016	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C	1,219.99			0.00 CR
30/09/2016	Interest Charged			851.19	851.19 CR
30/09/2016	Interest Charged	851.19			0.00 CR
30/09/2016	Loan Service Fee			8.00	8.00 CR
30/09/2016	Loan Service Fee	8.00			0.00 CR
26/10/2016	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C			1,219.99	1,219.99 CR
26/10/2016	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C	1,219.99			0.00 CR
31/10/2016	Interest Charged			877.76	877.76 CR
31/10/2016	Interest Charged	877.76			0.00 CR
31/10/2016	Loan Service Fee			8.00	8.00 CR
31/10/2016	Loan Service Fee	8.00			0.00 CR
28/11/2016	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C			1,219.99	1,219.99 CR
28/11/2016	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C	1,219.99			0.00 CR
30/11/2016	Interest Charged			848.47	848.47 CR
30/11/2016	Interest Charged	848.47			0.00 CR
30/11/2016	Loan Service Fee			8.00	8.00 CR
30/11/2016	Loan Service Fee	8.00			0.00 CR
28/12/2016	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C			1,219.99	1,219.99 CR
28/12/2016	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C	1,219.99			0.00 CR
30/12/2016	Interest Charged			860.97	860.97 CR
30/12/2016	Interest Charged	860.97			0.00 CR
30/12/2016	Loan Service Fee			8.00	8.00 CR
30/12/2016	Loan Service Fee	8.00			0.00 CR
27/01/2017	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C			1,219.99	1,219.99 CR
27/01/2017	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C	1,219.99			0.00 CR

The Mcleod Fund
General Ledger Account Movement
For the period from 1 July 2016 to 30 June 2017

Date	Description	Quantity	Debits	Credits	Balance
Assets					
31/01/2017	Interest Charged			926.35	926.35 CR
31/01/2017	Interest Charged		926.35		0.00 CR
31/01/2017	Loan Service Fee			8.00	8.00 CR
31/01/2017	Loan Service Fee		8.00		0.00 CR
27/02/2017	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C			1,219.99	1,219.99 CR
27/02/2017	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C		1,219.99		0.00 CR
28/02/2017	Interest Charged			809.80	809.80 CR
28/02/2017	Interest Charged		809.80		0.00 CR
28/02/2017	Loan Service Fee			8.00	8.00 CR
28/02/2017	Loan Service Fee		8.00		0.00 CR
27/03/2017	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C			1,219.99	1,219.99 CR
27/03/2017	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C		1,219.99		0.00 CR
31/03/2017	Interest Charged			903.21	903.21 CR
31/03/2017	Interest Charged		903.21		0.00 CR
31/03/2017	Loan Service Fee			8.00	8.00 CR
31/03/2017	Loan Service Fee		8.00		0.00 CR
26/04/2017	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C			1,219.99	1,219.99 CR
26/04/2017	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C		1,219.99		0.00 CR
28/04/2017	Interest Charged			842.92	842.92 CR
28/04/2017	Interest Charged		842.92		0.00 CR
28/04/2017	Loan Service Fee			8.00	8.00 CR
28/04/2017	Loan Service Fee		8.00		0.00 CR
26/05/2017	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C			1,219.99	1,219.99 CR
26/05/2017	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C		1,219.99		0.00 CR
31/05/2017	Interest Charged			991.00	991.00 CR
31/05/2017	Interest Charged		991.00		0.00 CR
31/05/2017	Loan Service Fee			8.00	8.00 CR
31/05/2017	Loan Service Fee		8.00		0.00 CR
26/06/2017	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C			1,219.99	1,219.99 CR
26/06/2017	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C		1,219.99		0.00 CR
30/06/2017	Interest Charged			899.96	899.96 CR
30/06/2017	Interest Charged		899.96		0.00 CR
30/06/2017	Loan Service Fee			8.00	8.00 CR
30/06/2017	Loan Service Fee		8.00		0.00 CR
30/06/2017	Closing Balance				0.00
Acquisitions - Loans					
Loan to Wendy McLeod					
01/07/2016	Opening Balance				0.00
30/06/2017	Interest Charged 2017			12,172.01	12,172.01 CR
30/06/2017	Interest Charged 2017		12,172.01		0.00 CR
30/06/2017	Closing Balance				0.00
Acquisitions - Sundry Assets					
Borrowing Costs					
01/07/2016	Opening Balance				0.00
30/06/2017	Amortisation			268.88	268.88 CR
30/06/2017	Amortisation		268.88		0.00 CR
30/06/2017	Closing Balance				0.00
Other Assets - Receivables					
Investment Income Receivable - Interest - Cash At Bank					
St George Power Saver '4327					
01/07/2016	Opening Balance				0.00
30/07/2016	CREDIT INTEREST			7.14	7.14 CR
30/07/2016	CREDIT INTEREST		7.14		0.00 CR
31/08/2016	CREDIT INTEREST			7.45	7.45 CR
31/08/2016	CREDIT INTEREST		7.45		0.00 CR
30/09/2016	CREDIT INTEREST			7.22	7.22 CR
30/09/2016	CREDIT INTEREST		7.22		0.00 CR

The Mcleod Fund
General Ledger Account Movement
For the period from 1 July 2016 to 30 June 2017

Date	Description	Quantity	Debits	Credits	Balance
Assets					
31/10/2016	CREDIT INTEREST			7.71	7.71 CR
31/10/2016	CREDIT INTEREST		7.71		0.00 CR
30/11/2016	CREDIT INTEREST			7.30	7.30 CR
30/11/2016	CREDIT INTEREST		7.30		0.00 CR
31/12/2016	CREDIT INTEREST			7.79	7.79 CR
31/12/2016	CREDIT INTEREST		7.79		0.00 CR
31/01/2017	CREDIT INTEREST			8.09	8.09 CR
31/01/2017	CREDIT INTEREST		8.09		0.00 CR
28/02/2017	CREDIT INTEREST			7.09	7.09 CR
28/02/2017	CREDIT INTEREST		7.09		0.00 CR
31/03/2017	CREDIT INTEREST			8.81	8.81 CR
31/03/2017	CREDIT INTEREST		8.81		0.00 CR
29/04/2017	CREDIT INTEREST			8.50	8.50 CR
29/04/2017	CREDIT INTEREST		8.50		0.00 CR
31/05/2017	CREDIT INTEREST			8.28	8.28 CR
31/05/2017	CREDIT INTEREST		8.28		0.00 CR
30/06/2017	CREDIT INTEREST			8.06	8.06 CR
30/06/2017	CREDIT INTEREST		8.06		0.00 CR
30/06/2017	Closing Balance				0.00
St George Power Saver '7691					
01/07/2016	Opening Balance				0.00
30/07/2016	CREDIT INTEREST			0.39	0.39 CR
30/07/2016	CREDIT INTEREST		0.39		0.00 CR
31/08/2016	CREDIT INTEREST			0.37	0.37 CR
31/08/2016	CREDIT INTEREST		0.37		0.00 CR
30/09/2016	CREDIT INTEREST			0.34	0.34 CR
30/09/2016	CREDIT INTEREST		0.34		0.00 CR
31/10/2016	CREDIT INTEREST			0.34	0.34 CR
31/10/2016	CREDIT INTEREST		0.34		0.00 CR
30/11/2016	CREDIT INTEREST			0.32	0.32 CR
30/11/2016	CREDIT INTEREST		0.32		0.00 CR
31/12/2016	CREDIT INTEREST			0.31	0.31 CR
31/12/2016	CREDIT INTEREST		0.31		0.00 CR
31/01/2017	CREDIT INTEREST			0.29	0.29 CR
31/01/2017	CREDIT INTEREST		0.29		0.00 CR
28/02/2017	CREDIT INTEREST			0.25	0.25 CR
28/02/2017	CREDIT INTEREST		0.25		0.00 CR
31/03/2017	CREDIT INTEREST			0.25	0.25 CR
31/03/2017	CREDIT INTEREST		0.25		0.00 CR
29/04/2017	CREDIT INTEREST			0.22	0.22 CR
29/04/2017	CREDIT INTEREST		0.22		0.00 CR
31/05/2017	CREDIT INTEREST			0.21	0.21 CR
31/05/2017	CREDIT INTEREST		0.21		0.00 CR
30/06/2017	CREDIT INTEREST			0.19	0.19 CR
30/06/2017	CREDIT INTEREST		0.19		0.00 CR
30/06/2017	Closing Balance				0.00
Investment Income Receivable - Interest - Loans					
Loan to Wendy McLeod					
01/07/2016	Opening Balance				0.00
30/06/2017	Interest Charged 2017			12,172.01	12,172.01 CR
30/06/2017	Interest Charged 2017		12,172.01		0.00 CR
30/06/2017	Closing Balance				0.00

The Mcleod Fund
General Ledger Account Movement
For the period from 1 July 2016 to 30 June 2017

Date	Description	Quantity	Debits	Credits	Balance
Assets					
Investment Income Receivable - Rent - Direct Property					
32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)					
01/07/2016	Opening Balance				0.00
29/07/2016	Coastlink RENT PAYMNT MCLEOD			1,894.50	1,894.50 CR
29/07/2016	Coastlink RENT PAYMNT MCLEOD		1,894.50		0.00 CR
31/08/2016	Coastlink RENT PAYMNT MCLEOD			1,734.84	1,734.84 CR
31/08/2016	Coastlink RENT PAYMNT MCLEOD		1,734.84		0.00 CR
30/09/2016	Coastlink RENT PAYMNT MCLEOD			957.08	957.08 CR
30/09/2016	Coastlink RENT PAYMNT MCLEOD		957.08		0.00 CR
31/10/2016	Coastlink RENT PAYMNT MCLEOD			259.00	259.00 CR
31/10/2016	Coastlink RENT PAYMNT MCLEOD		259.00		0.00 CR
30/11/2016	Coastlink RENT PAYMNT MCLEOD			383.90	383.90 CR
30/11/2016	Coastlink RENT PAYMNT MCLEOD		383.90		0.00 CR
03/01/2017	Coastlink RENT PAYMNT MCLEOD			1,579.50	1,579.50 CR
03/01/2017	Coastlink RENT PAYMNT MCLEOD		1,579.50		0.00 CR
31/01/2017	Coastlink RENT PAYMNT MCLEOD			1,938.50	1,938.50 CR
31/01/2017	Coastlink RENT PAYMNT MCLEOD		1,938.50		0.00 CR
28/02/2017	Coastlink RENT PAYMNT MCLEOD			1,646.50	1,646.50 CR
28/02/2017	Coastlink RENT PAYMNT MCLEOD		1,646.50		0.00 CR
31/03/2017	Coastlink RENT PAYMNT MCLEOD			1,180.49	1,180.49 CR
31/03/2017	Coastlink RENT PAYMNT MCLEOD		1,180.49		0.00 CR
28/04/2017	Coastlink RENT PAYMNT MCLEOD			1,814.50	1,814.50 CR
28/04/2017	Coastlink RENT PAYMNT MCLEOD		1,814.50		0.00 CR
31/05/2017	Coastlink RENT PAYMNT MCLEOD			1,693.54	1,693.54 CR
31/05/2017	Coastlink RENT PAYMNT MCLEOD		1,693.54		0.00 CR
30/06/2017	Coastlink RENT PAYMNT MCLEOD			1,814.50	1,814.50 CR
30/06/2017	Coastlink RENT PAYMNT MCLEOD		1,814.50		0.00 CR
30/06/2017	Rent		775.50		775.50 DR
30/06/2017	Rental Income/Disbursements Received			775.50	0.00 CR
30/06/2017	Closing Balance				0.00
Member Income Receivable - Contributions					
Mr Stephen Mcleod					
01/07/2016	Opening Balance				0.00
06/07/2016	ADP EMPLOYER SER MCL3		356.82		356.82 DR
06/07/2016	Contribution Received			356.82	0.00 CR
20/07/2016	ADP EMPLOYER SER MCL3		356.82		356.82 DR
20/07/2016	Contribution Received			356.82	0.00 CR
03/08/2016	ADP EMPLOYER SER MCL3		356.82		356.82 DR
03/08/2016	Contribution Received			356.82	0.00 CR
17/08/2016	ADP EMPLOYER SER MCL3		356.82		356.82 DR
17/08/2016	Contribution Received			356.82	0.00 CR
31/08/2016	ADP EMPLOYER SER MCL3		356.82		356.82 DR
31/08/2016	Contribution Received			356.82	0.00 CR
20/09/2016	ADP EMPLOYER SER MCL3		356.82		356.82 DR
20/09/2016	Contribution Received			356.82	0.00 CR
28/09/2016	ADP EMPLOYER SER MCL3		635.28		635.28 DR
28/09/2016	Contribution Received			635.28	0.00 CR
12/10/2016	ADP EMPLOYER SER MCL3		358.96		358.96 DR
12/10/2016	Contribution Received			358.96	0.00 CR
26/10/2016	ADP EMPLOYER SER MCL3		363.96		363.96 DR
26/10/2016	Contribution Received			363.96	0.00 CR
09/11/2016	ADP EMPLOYER SER MCL3		363.96		363.96 DR
09/11/2016	Contribution Received			363.96	0.00 CR
23/11/2016	ADP EMPLOYER SER MCL3		363.96		363.96 DR
23/11/2016	Contribution Received			363.96	0.00 CR
07/12/2016	ADP EMPLOYER SER MCL3		363.96		363.96 DR
07/12/2016	Contribution Received			363.96	0.00 CR
21/12/2016	ADP EMPLOYER SER MCL3		363.96		363.96 DR

The Mcleod Fund
General Ledger Account Movement
For the period from 1 July 2016 to 30 June 2017

Date	Description	Quantity	Debits	Credits	Balance
Assets					
21/12/2016	Contribution Received			363.96	0.00 CR
05/01/2017	ADP EMPLOYER SER MCL3		363.96		363.96 DR
05/01/2017	Contribution Received			363.96	0.00 CR
18/01/2017	ADP EMPLOYER SER MCL3		363.96		363.96 DR
18/01/2017	Contribution Received			363.96	0.00 CR
02/02/2017	ADP EMPLOYER SER MCL3		363.96		363.96 DR
02/02/2017	Contribution Received			363.96	0.00 CR
15/02/2017	ADP EMPLOYER SER MCL3		363.96		363.96 DR
15/02/2017	Contribution Received			363.96	0.00 CR
01/03/2017	ADP EMPLOYER SER MCL3		363.96		363.96 DR
01/03/2017	Contribution Received			363.96	0.00 CR
15/03/2017	ADP EMPLOYER SER MCL3		363.96		363.96 DR
15/03/2017	Contribution Received			363.96	0.00 CR
29/03/2017	AUTOMATIC DATA P		363.96		363.96 DR
29/03/2017	Contribution Received			363.96	0.00 CR
12/04/2017	AUTOMATIC DATA P		363.96		363.96 DR
12/04/2017	Contribution Received			363.96	0.00 CR
27/04/2017	AUTOMATIC DATA P		363.96		363.96 DR
27/04/2017	Contribution Received			363.96	0.00 CR
12/05/2017	AUTOMATIC DATA P		363.96		363.96 DR
12/05/2017	Contribution Received			363.96	0.00 CR
24/05/2017	AUTOMATIC DATA P		363.96		363.96 DR
24/05/2017	Contribution Received			363.96	0.00 CR
07/06/2017	AUTOMATIC DATA P		363.96		363.96 DR
07/06/2017	Contribution Received			363.96	0.00 CR
21/06/2017	AUTOMATIC DATA P		363.96		363.96 DR
21/06/2017	Contribution Received			363.96	0.00 CR
30/06/2017	Closing Balance				0.00

Liabilities

Other Creditors and Accruals

Accountancy Fee

01/07/2016	Opening Balance				0.00
15/09/2016	INTERNET WITHDRAWAL inv 00006056			1,100.00	1,100.00 CR
15/09/2016	INTERNET WITHDRAWAL inv 00006056		1,100.00		0.00 CR
10/04/2017	INTERNET WITHDRAWAL Inv 00006383			484.00	484.00 CR
10/04/2017	INTERNET WITHDRAWAL Inv 00006383		484.00		0.00 CR
30/06/2017	Closing Balance				0.00

Bank Fees - Cash At Bank

St George Power Saver '4327

01/07/2016	Opening Balance				0.00
30/07/2016	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
30/07/2016	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
31/08/2016	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
31/08/2016	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
30/09/2016	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
30/09/2016	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
31/10/2016	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
31/10/2016	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
30/11/2016	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
30/11/2016	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
31/12/2016	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
31/12/2016	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
31/01/2017	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
31/01/2017	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
28/02/2017	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
28/02/2017	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
31/03/2017	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR

The Mcleod Fund
General Ledger Account Movement
For the period from 1 July 2016 to 30 June 2017

Date	Description	Quantity	Debits	Credits	Balance
Liabilities					
31/03/2017	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
29/04/2017	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
29/04/2017	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
31/05/2017	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
31/05/2017	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
30/06/2017	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
30/06/2017	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
30/06/2017	Closing Balance				0.00
St George Power Saver '7691					
01/07/2016	Opening Balance				0.00
30/07/2016	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
30/07/2016	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
31/08/2016	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
31/08/2016	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
30/09/2016	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
30/09/2016	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
31/10/2016	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
31/10/2016	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
30/11/2016	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
30/11/2016	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
31/12/2016	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
31/12/2016	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
31/01/2017	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
31/01/2017	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
28/02/2017	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
28/02/2017	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
31/03/2017	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
31/03/2017	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
29/04/2017	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
29/04/2017	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
31/05/2017	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
31/05/2017	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
30/06/2017	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
30/06/2017	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
30/06/2017	Closing Balance				0.00
Bank Fees - Limited Recourse Borrowing Arrangement					
NAB Tailored Home Loan '9158					
01/07/2016	Opening Balance				0.00
29/07/2016	Loan Service Fee			8.00	8.00 CR
29/07/2016	Loan Service Fee		8.00		0.00 CR
31/08/2016	Loan Service Fee			8.00	8.00 CR
31/08/2016	Loan Service Fee		8.00		0.00 CR
30/09/2016	Loan Service Fee			8.00	8.00 CR
30/09/2016	Loan Service Fee		8.00		0.00 CR
31/10/2016	Loan Service Fee			8.00	8.00 CR
31/10/2016	Loan Service Fee		8.00		0.00 CR
30/11/2016	Loan Service Fee			8.00	8.00 CR
30/11/2016	Loan Service Fee		8.00		0.00 CR
30/12/2016	Loan Service Fee			8.00	8.00 CR
30/12/2016	Loan Service Fee		8.00		0.00 CR
31/01/2017	Loan Service Fee			8.00	8.00 CR
31/01/2017	Loan Service Fee		8.00		0.00 CR
28/02/2017	Loan Service Fee			8.00	8.00 CR
28/02/2017	Loan Service Fee		8.00		0.00 CR
31/03/2017	Loan Service Fee			8.00	8.00 CR
31/03/2017	Loan Service Fee		8.00		0.00 CR
28/04/2017	Loan Service Fee			8.00	8.00 CR
28/04/2017	Loan Service Fee		8.00		0.00 CR

The Mcleod Fund
General Ledger Account Movement
For the period from 1 July 2016 to 30 June 2017

Date	Description	Quantity	Debits	Credits	Balance
Liabilities					
31/05/2017	Loan Service Fee			8.00	8.00 CR
31/05/2017	Loan Service Fee		8.00		0.00 CR
30/06/2017	Loan Service Fee			8.00	8.00 CR
30/06/2017	Loan Service Fee		8.00		0.00 CR
30/06/2017	Closing Balance				0.00
Borrowing Costs					
01/07/2016	Opening Balance				0.00
30/06/2017	Amortisation			268.88	268.88 CR
30/06/2017	Amortisation		268.88		0.00 CR
30/06/2017	Closing Balance				0.00
Interest Paid - Limited Recourse Borrowing Arrangement					
NAB Tailored Home Loan '9158					
01/07/2016	Opening Balance				0.00
29/07/2016	Interest Charged			840.99	840.99 CR
29/07/2016	Interest Charged		840.99		0.00 CR
31/08/2016	Interest Charged			948.55	948.55 CR
31/08/2016	Interest Charged		948.55		0.00 CR
30/09/2016	Interest Charged			851.19	851.19 CR
30/09/2016	Interest Charged		851.19		0.00 CR
31/10/2016	Interest Charged			877.76	877.76 CR
31/10/2016	Interest Charged		877.76		0.00 CR
30/11/2016	Interest Charged			848.47	848.47 CR
30/11/2016	Interest Charged		848.47		0.00 CR
30/12/2016	Interest Charged			860.97	860.97 CR
30/12/2016	Interest Charged		860.97		0.00 CR
31/01/2017	Interest Charged			926.35	926.35 CR
31/01/2017	Interest Charged		926.35		0.00 CR
28/02/2017	Interest Charged			809.80	809.80 CR
28/02/2017	Interest Charged		809.80		0.00 CR
31/03/2017	Interest Charged			903.21	903.21 CR
31/03/2017	Interest Charged		903.21		0.00 CR
28/04/2017	Interest Charged			842.92	842.92 CR
28/04/2017	Interest Charged		842.92		0.00 CR
31/05/2017	Interest Charged			991.00	991.00 CR
31/05/2017	Interest Charged		991.00		0.00 CR
30/06/2017	Interest Charged			899.96	899.96 CR
30/06/2017	Interest Charged		899.96		0.00 CR
30/06/2017	Closing Balance				0.00
Property Expenses - Insurance Premium - Direct Property					
32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)					
01/07/2016	Opening Balance				0.00
12/07/2016	GIO HGL004711714			145.83	145.83 CR
12/07/2016	GIO HGL004711714		145.83		0.00 CR
11/08/2016	GIO HGL004711714			145.83	145.83 CR
11/08/2016	GIO HGL004711714		145.83		0.00 CR
13/09/2016	GIO HGL004711714			145.83	145.83 CR
13/09/2016	GIO HGL004711714		145.83		0.00 CR
11/10/2016	GIO HGL004711714			145.83	145.83 CR
11/10/2016	GIO HGL004711714		145.83		0.00 CR
11/11/2016	GIO HGL004711714			145.83	145.83 CR
11/11/2016	GIO HGL004711714		145.83		0.00 CR
13/12/2016	GIO HGL004711714			145.83	145.83 CR
13/12/2016	GIO HGL004711714		145.83		0.00 CR
11/01/2017	GIO HGL004711714			145.83	145.83 CR
11/01/2017	GIO HGL004711714		145.83		0.00 CR
13/02/2017	GIO HGL004711714			145.83	145.83 CR
13/02/2017	GIO HGL004711714		145.83		0.00 CR
13/03/2017	GIO HGL004711714			145.83	145.83 CR

The Mcleod Fund
General Ledger Account Movement
For the period from 1 July 2016 to 30 June 2017

Date	Description	Quantity	Debits	Credits	Balance
Liabilities					
13/03/2017	GIO HGL004711714		145.83		0.00 CR
11/04/2017	GIO HGL004711714			154.63	154.63 CR
11/04/2017	GIO HGL004711714		154.63		0.00 CR
11/05/2017	GIO HGL004711714			154.63	154.63 CR
11/05/2017	GIO HGL004711714		154.63		0.00 CR
13/06/2017	GIO HGL004711714			154.63	154.63 CR
13/06/2017	GIO HGL004711714		154.63		0.00 CR
30/06/2017	Closing Balance				0.00
Regulatory Fees					
01/07/2016	Opening Balance				292.00 CR
22/07/2016	TFR WDL BPAY TO ASIC		46.00		246.00 CR
22/07/2016	TFR WDL BPAY TO ASIC		246.00		0.00 CR
02/06/2017	TFR WDL BPAY TO ASIC			47.00	47.00 CR
02/06/2017	TFR WDL BPAY TO ASIC		47.00		0.00 CR
03/06/2017	TFR WDL BPAY TO ASIC			249.00	249.00 CR
03/06/2017	TFR WDL BPAY TO ASIC		249.00		0.00 CR
30/06/2017	Closing Balance				0.00
Borrowings					
Limited Recourse Borrowing Arrangement					
NAB Tailored Home Loan '9158					
01/07/2016	Opening Balance				192,578.77 CR
26/07/2016	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C		1,219.99		191,358.78 CR
29/07/2016	Interest Charged			840.99	192,199.77 CR
29/07/2016	Loan Service Fee			8.00	192,207.77 CR
26/08/2016	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C		1,219.99		190,987.78 CR
31/08/2016	Interest Charged			948.55	191,936.33 CR
31/08/2016	Loan Service Fee			8.00	191,944.33 CR
26/09/2016	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C		1,219.99		190,724.34 CR
30/09/2016	Interest Charged			851.19	191,575.53 CR
30/09/2016	Loan Service Fee			8.00	191,583.53 CR
26/10/2016	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C		1,219.99		190,363.54 CR
31/10/2016	Interest Charged			877.76	191,241.30 CR
31/10/2016	Loan Service Fee			8.00	191,249.30 CR
28/11/2016	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C		1,219.99		190,029.31 CR
30/11/2016	Interest Charged			848.47	190,877.78 CR
30/11/2016	Loan Service Fee			8.00	190,885.78 CR
28/12/2016	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C		1,219.99		189,665.79 CR
30/12/2016	Interest Charged			860.97	190,526.76 CR
30/12/2016	Loan Service Fee			8.00	190,534.76 CR
27/01/2017	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C		1,219.99		189,314.77 CR
31/01/2017	Interest Charged			926.35	190,241.12 CR
31/01/2017	Loan Service Fee			8.00	190,249.12 CR
27/02/2017	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C		1,219.99		189,029.13 CR
28/02/2017	Interest Charged			809.80	189,838.93 CR
28/02/2017	Loan Service Fee			8.00	189,846.93 CR
27/03/2017	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C		1,219.99		188,626.94 CR
31/03/2017	Interest Charged			903.21	189,530.15 CR
31/03/2017	Loan Service Fee			8.00	189,538.15 CR
26/04/2017	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C		1,219.99		188,318.16 CR
28/04/2017	Interest Charged			842.92	189,161.08 CR
28/04/2017	Loan Service Fee			8.00	189,169.08 CR
26/05/2017	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C		1,219.99		187,949.09 CR
31/05/2017	Interest Charged			991.00	188,940.09 CR
31/05/2017	Loan Service Fee			8.00	188,948.09 CR
26/06/2017	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C		1,219.99		187,728.10 CR
30/06/2017	Interest Charged			899.96	188,628.06 CR
30/06/2017	Loan Service Fee			8.00	188,636.06 CR
30/06/2017	Closing Balance				188,636.06 CR

The Mcleod Fund
General Ledger Account Movement
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Date	Description	Quantity	Debits	Credits	Balance
Liabilities					
Income Tax Payable					
Income Tax Payable					
01/07/2016	Opening Balance				5,889.85 CR
01/07/2016	Fund Tax Finalisation			1,512.10	7,401.95 CR
30/06/2017	Closing Balance				7,401.95 CR
Provision for Income Tax					
01/07/2016	Opening Balance				1,571.10 CR
01/07/2016	Fund Tax Finalisation		1,571.10		0.00 CR
30/06/2017	Tax Effect Of Income			3,463.05	3,463.05 CR
30/06/2017	Closing Balance				3,463.05 CR
Withholding Credits - Cash At Bank					
St George Power Saver '4327					
01/07/2016	Opening Balance				59.00 DR
01/07/2016	Fund Tax Finalisation			59.00	0.00 CR
30/07/2016	CREDIT INTEREST		6.00		6.00 DR
31/08/2016	CREDIT INTEREST		6.00		12.00 DR
30/09/2016	CREDIT INTEREST		6.00		18.00 DR
31/10/2016	CREDIT INTEREST		6.00		24.00 DR
30/11/2016	CREDIT INTEREST		6.00		30.00 DR
31/12/2016	CREDIT INTEREST		6.00		36.00 DR
31/01/2017	CREDIT INTEREST		6.00		42.00 DR
28/02/2017	CREDIT INTEREST		6.00		48.00 DR
31/03/2017	CREDIT INTEREST		6.00		54.00 DR
29/04/2017	CREDIT INTEREST		6.00		60.00 DR
31/05/2017	CREDIT INTEREST		7.00		67.00 DR
30/06/2017	CREDIT INTEREST		7.00		74.00 DR
30/06/2017	Closing Balance				44.00 CR
Deferred Tax Liability					
Unrealised Gains/Losses					
01/07/2016	Opening Balance				10,877.70 CR
30/06/2017	Change in provision for deferred tax			115.50	10,993.20 CR
30/06/2017	Closing Balance				10,993.20 CR
Fund Suspense					
St George Power Saver '4327					
01/07/2016	Opening Balance				0.00
12/07/2016	GIO HGL004711714			145.83	145.83 CR
12/07/2016	GIO HGL004711714		145.83		0.00 CR
22/07/2016	TFR WDL BPAY TO ASIC			246.00	246.00 CR
22/07/2016	TFR WDL BPAY TO ASIC		246.00		0.00 CR
29/07/2016	Coastlink RENT PAYMNT MCLEOD			1,894.50	1,894.50 CR
29/07/2016	Coastlink RENT PAYMNT MCLEOD		1,894.50		0.00 CR
30/07/2016	CREDIT INTEREST			13.14	13.14 CR
30/07/2016	CREDIT INTEREST		6.00		7.14 CR
30/07/2016	CREDIT INTEREST		7.14		0.00 CR
30/07/2016	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
30/07/2016	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
30/07/2016	TFN WITHHOLDING TAX			6.00	6.00 CR
30/07/2016	TFN WITHHOLDING TAX		6.00		0.00 CR
11/08/2016	GIO HGL004711714			145.83	145.83 CR
11/08/2016	GIO HGL004711714		145.83		0.00 CR
31/08/2016	Coastlink RENT PAYMNT MCLEOD			1,734.84	1,734.84 CR
31/08/2016	Coastlink RENT PAYMNT MCLEOD		1,734.84		0.00 CR
31/08/2016	CREDIT INTEREST			13.45	13.45 CR
31/08/2016	CREDIT INTEREST		6.00		7.45 CR
31/08/2016	CREDIT INTEREST		7.45		0.00 CR
31/08/2016	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR

The Mcleod Fund
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Date	Description	Quantity	Debits	Credits	Balance
Liabilities					
31/08/2016	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
31/08/2016	TFN WITHHOLDING TAX			6.00	6.00 CR
31/08/2016	TFN WITHHOLDING TAX		6.00		0.00 CR
13/09/2016	GIO HGL004711714			145.83	145.83 CR
13/09/2016	GIO HGL004711714		145.83		0.00 CR
15/09/2016	INTERNET WITHDRAWAL inv 00006056			1,100.00	1,100.00 CR
15/09/2016	INTERNET WITHDRAWAL inv 00006056		1,100.00		0.00 CR
30/09/2016	Coastlink RENT PAYMNT MCLEOD			957.08	957.08 CR
30/09/2016	Coastlink RENT PAYMNT MCLEOD		957.08		0.00 CR
30/09/2016	CREDIT INTEREST			13.22	13.22 CR
30/09/2016	CREDIT INTEREST		6.00		7.22 CR
30/09/2016	CREDIT INTEREST		7.22		0.00 CR
30/09/2016	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
30/09/2016	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
30/09/2016	TFN WITHHOLDING TAX			6.00	6.00 CR
30/09/2016	TFN WITHHOLDING TAX		6.00		0.00 CR
11/10/2016	GIO HGL004711714			145.83	145.83 CR
11/10/2016	GIO HGL004711714		145.83		0.00 CR
31/10/2016	Coastlink RENT PAYMNT MCLEOD			259.00	259.00 CR
31/10/2016	Coastlink RENT PAYMNT MCLEOD		259.00		0.00 CR
31/10/2016	CREDIT INTEREST			13.71	13.71 CR
31/10/2016	CREDIT INTEREST		6.00		7.71 CR
31/10/2016	CREDIT INTEREST		7.71		0.00 CR
31/10/2016	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
31/10/2016	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
31/10/2016	TFN WITHHOLDING TAX			6.00	6.00 CR
31/10/2016	TFN WITHHOLDING TAX		6.00		0.00 CR
11/11/2016	GIO HGL004711714			145.83	145.83 CR
11/11/2016	GIO HGL004711714		145.83		0.00 CR
30/11/2016	Coastlink RENT PAYMNT MCLEOD			383.90	383.90 CR
30/11/2016	Coastlink RENT PAYMNT MCLEOD		383.90		0.00 CR
30/11/2016	CREDIT INTEREST			13.30	13.30 CR
30/11/2016	CREDIT INTEREST		6.00		7.30 CR
30/11/2016	CREDIT INTEREST		7.30		0.00 CR
30/11/2016	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
30/11/2016	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
30/11/2016	TFN WITHHOLDING TAX			6.00	6.00 CR
30/11/2016	TFN WITHHOLDING TAX		6.00		0.00 CR
13/12/2016	GIO HGL004711714			145.83	145.83 CR
13/12/2016	GIO HGL004711714		145.83		0.00 CR
31/12/2016	CREDIT INTEREST			13.79	13.79 CR
31/12/2016	CREDIT INTEREST		6.00		7.79 CR
31/12/2016	CREDIT INTEREST		7.79		0.00 CR
31/12/2016	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
31/12/2016	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
31/12/2016	TFN WITHHOLDING TAX			6.00	6.00 CR
31/12/2016	TFN WITHHOLDING TAX		6.00		0.00 CR
03/01/2017	Coastlink RENT PAYMNT MCLEOD			1,579.50	1,579.50 CR
03/01/2017	Coastlink RENT PAYMNT MCLEOD		1,579.50		0.00 CR
11/01/2017	GIO HGL004711714			145.83	145.83 CR
11/01/2017	GIO HGL004711714		145.83		0.00 CR
31/01/2017	Coastlink RENT PAYMNT MCLEOD			1,938.50	1,938.50 CR
31/01/2017	Coastlink RENT PAYMNT MCLEOD		1,938.50		0.00 CR
31/01/2017	CREDIT INTEREST			14.09	14.09 CR
31/01/2017	CREDIT INTEREST		6.00		8.09 CR
31/01/2017	CREDIT INTEREST		8.09		0.00 CR
31/01/2017	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
31/01/2017	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
31/01/2017	TFN WITHHOLDING TAX			6.00	6.00 CR

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Date	Description	Quantity	Debits	Credits	Balance
Liabilities					
31/01/2017	TFN WITHHOLDING TAX		6.00		0.00 CR
13/02/2017	GIO HGL004711714			145.83	145.83 CR
13/02/2017	GIO HGL004711714		145.83		0.00 CR
28/02/2017	Coastlink RENT PAYMNT MCLEOD			1,646.50	1,646.50 CR
28/02/2017	Coastlink RENT PAYMNT MCLEOD		1,646.50		0.00 CR
28/02/2017	CREDIT INTEREST			13.09	13.09 CR
28/02/2017	CREDIT INTEREST		6.00		7.09 CR
28/02/2017	CREDIT INTEREST		7.09		0.00 CR
28/02/2017	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
28/02/2017	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
28/02/2017	TFN WITHHOLDING TAX			6.00	6.00 CR
28/02/2017	TFN WITHHOLDING TAX		6.00		0.00 CR
13/03/2017	GIO HGL004711714			145.83	145.83 CR
13/03/2017	GIO HGL004711714		145.83		0.00 CR
31/03/2017	Coastlink RENT PAYMNT MCLEOD			1,180.49	1,180.49 CR
31/03/2017	Coastlink RENT PAYMNT MCLEOD		1,180.49		0.00 CR
31/03/2017	CREDIT INTEREST			14.81	14.81 CR
31/03/2017	CREDIT INTEREST		6.00		8.81 CR
31/03/2017	CREDIT INTEREST		8.81		0.00 CR
31/03/2017	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
31/03/2017	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
31/03/2017	TFN WITHHOLDING TAX			6.00	6.00 CR
31/03/2017	TFN WITHHOLDING TAX		6.00		0.00 CR
10/04/2017	INTERNET WITHDRAWAL Inv 00006383			484.00	484.00 CR
10/04/2017	INTERNET WITHDRAWAL Inv 00006383		484.00		0.00 CR
11/04/2017	GIO HGL004711714			154.63	154.63 CR
11/04/2017	GIO HGL004711714		154.63		0.00 CR
28/04/2017	Coastlink RENT PAYMNT MCLEOD			1,814.50	1,814.50 CR
28/04/2017	Coastlink RENT PAYMNT MCLEOD		1,814.50		0.00 CR
29/04/2017	CREDIT INTEREST			14.50	14.50 CR
29/04/2017	CREDIT INTEREST		6.00		8.50 CR
29/04/2017	CREDIT INTEREST		8.50		0.00 CR
29/04/2017	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
29/04/2017	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
29/04/2017	TFN WITHHOLDING TAX			6.00	6.00 CR
29/04/2017	TFN WITHHOLDING TAX		6.00		0.00 CR
11/05/2017	GIO HGL004711714			154.63	154.63 CR
11/05/2017	GIO HGL004711714		154.63		0.00 CR
31/05/2017	Coastlink RENT PAYMNT MCLEOD			1,693.54	1,693.54 CR
31/05/2017	Coastlink RENT PAYMNT MCLEOD		1,693.54		0.00 CR
31/05/2017	CREDIT INTEREST			15.28	15.28 CR
31/05/2017	CREDIT INTEREST		7.00		8.28 CR
31/05/2017	CREDIT INTEREST		8.28		0.00 CR
31/05/2017	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
31/05/2017	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
31/05/2017	TFN WITHHOLDING TAX			7.00	7.00 CR
31/05/2017	TFN WITHHOLDING TAX		7.00		0.00 CR
03/06/2017	TFR WDL BPAY TO ASIC			249.00	249.00 CR
03/06/2017	TFR WDL BPAY TO ASIC		249.00		0.00 CR
13/06/2017	GIO HGL004711714			154.63	154.63 CR
13/06/2017	GIO HGL004711714		154.63		0.00 CR
30/06/2017	Coastlink RENT PAYMNT MCLEOD			1,814.50	1,814.50 CR
30/06/2017	Coastlink RENT PAYMNT MCLEOD		1,814.50		0.00 CR
30/06/2017	CREDIT INTEREST			15.06	15.06 CR
30/06/2017	CREDIT INTEREST		7.00		8.06 CR
30/06/2017	CREDIT INTEREST		8.06		0.00 CR
30/06/2017	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
30/06/2017	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
30/06/2017	TFN WITHHOLDING TAX			7.00	7.00 CR

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Date	Description	Quantity	Debits	Credits	Balance
Liabilities					
30/06/2017	TFN WITHHOLDING TAX		7.00		0.00 CR
30/06/2017	Closing Balance				0.00
St George Power Saver '7691					
01/07/2016	Opening Balance				0.00
06/07/2016	ADP EMPLOYER SER MCL3			356.82	356.82 CR
06/07/2016	ADP EMPLOYER SER MCL3		356.82		0.00 CR
20/07/2016	ADP EMPLOYER SER MCL3			356.82	356.82 CR
20/07/2016	ADP EMPLOYER SER MCL3		356.82		0.00 CR
22/07/2016	TFR WDL BPAY TO ASIC			46.00	46.00 CR
22/07/2016	TFR WDL BPAY TO ASIC		46.00		0.00 CR
26/07/2016	TO A/C 117989158 LOAN INSTALMENT			1,219.99	1,219.99 CR
26/07/2016	TO A/C 117989158 LOAN INSTALMENT		1,219.99		0.00 CR
30/07/2016	CREDIT INTEREST			0.39	0.39 CR
30/07/2016	CREDIT INTEREST		0.39		0.00 CR
30/07/2016	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
30/07/2016	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
03/08/2016	ADP EMPLOYER SER MCL3			356.82	356.82 CR
03/08/2016	ADP EMPLOYER SER MCL3		356.82		0.00 CR
17/08/2016	ADP EMPLOYER SER MCL3			356.82	356.82 CR
17/08/2016	ADP EMPLOYER SER MCL3		356.82		0.00 CR
26/08/2016	TO A/C 117989158 LOAN INSTALMENT			1,219.99	1,219.99 CR
26/08/2016	TO A/C 117989158 LOAN INSTALMENT		1,219.99		0.00 CR
31/08/2016	ADP EMPLOYER SER MCL3			356.82	356.82 CR
31/08/2016	ADP EMPLOYER SER MCL3		356.82		0.00 CR
31/08/2016	CREDIT INTEREST			0.37	0.37 CR
31/08/2016	CREDIT INTEREST		0.37		0.00 CR
31/08/2016	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
31/08/2016	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
20/09/2016	ADP EMPLOYER SER MCL3			356.82	356.82 CR
20/09/2016	ADP EMPLOYER SER MCL3		356.82		0.00 CR
26/09/2016	TO A/C 117989158 LOAN INSTALMENT			1,219.99	1,219.99 CR
26/09/2016	TO A/C 117989158 LOAN INSTALMENT		1,219.99		0.00 CR
28/09/2016	ADP EMPLOYER SER MCL3			635.28	635.28 CR
28/09/2016	ADP EMPLOYER SER MCL3		635.28		0.00 CR
30/09/2016	CREDIT INTEREST			0.34	0.34 CR
30/09/2016	CREDIT INTEREST		0.34		0.00 CR
30/09/2016	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
30/09/2016	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
12/10/2016	ADP EMPLOYER SER MCL3			358.96	358.96 CR
12/10/2016	ADP EMPLOYER SER MCL3		358.96		0.00 CR
26/10/2016	ADP EMPLOYER SER MCL3			363.96	363.96 CR
26/10/2016	ADP EMPLOYER SER MCL3		363.96		0.00 CR
26/10/2016	TO A/C 117989158 LOAN INSTALMENT			1,219.99	1,219.99 CR
26/10/2016	TO A/C 117989158 LOAN INSTALMENT		1,219.99		0.00 CR
31/10/2016	CREDIT INTEREST			0.34	0.34 CR
31/10/2016	CREDIT INTEREST		0.34		0.00 CR
31/10/2016	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
31/10/2016	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
09/11/2016	ADP EMPLOYER SER MCL3			363.96	363.96 CR
09/11/2016	ADP EMPLOYER SER MCL3		363.96		0.00 CR
23/11/2016	ADP EMPLOYER SER MCL3			363.96	363.96 CR
23/11/2016	ADP EMPLOYER SER MCL3		363.96		0.00 CR
28/11/2016	TO A/C 117989158 LOAN INSTALMENT			1,219.99	1,219.99 CR
28/11/2016	TO A/C 117989158 LOAN INSTALMENT		1,219.99		0.00 CR
30/11/2016	CREDIT INTEREST			0.32	0.32 CR
30/11/2016	CREDIT INTEREST		0.32		0.00 CR
30/11/2016	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
30/11/2016	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
07/12/2016	ADP EMPLOYER SER MCL3			363.96	363.96 CR

The Mcleod Fund
General Ledger Account Movement
For the period from 1 July 2016 to 30 June 2017

Date	Description	Quantity	Debits	Credits	Balance
Liabilities					
07/12/2016	ADP EMPLOYER SER MCL3		363.96		0.00 CR
21/12/2016	ADP EMPLOYER SER MCL3			363.96	363.96 CR
21/12/2016	ADP EMPLOYER SER MCL3		363.96		0.00 CR
28/12/2016	TO A/C 117989158 LOAN INSTALMENT			1,219.99	1,219.99 CR
28/12/2016	TO A/C 117989158 LOAN INSTALMENT		1,219.99		0.00 CR
31/12/2016	CREDIT INTEREST			0.31	0.31 CR
31/12/2016	CREDIT INTEREST		0.31		0.00 CR
31/12/2016	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
31/12/2016	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
05/01/2017	ADP EMPLOYER SER MCL3			363.96	363.96 CR
05/01/2017	ADP EMPLOYER SER MCL3		363.96		0.00 CR
18/01/2017	ADP EMPLOYER SER MCL3			363.96	363.96 CR
18/01/2017	ADP EMPLOYER SER MCL3		363.96		0.00 CR
27/01/2017	TO A/C 117989158 LOAN INSTALMENT			1,219.99	1,219.99 CR
27/01/2017	TO A/C 117989158 LOAN INSTALMENT		1,219.99		0.00 CR
31/01/2017	CREDIT INTEREST			0.29	0.29 CR
31/01/2017	CREDIT INTEREST		0.29		0.00 CR
31/01/2017	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
31/01/2017	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
02/02/2017	ADP EMPLOYER SER MCL3			363.96	363.96 CR
02/02/2017	ADP EMPLOYER SER MCL3		363.96		0.00 CR
15/02/2017	ADP EMPLOYER SER MCL3			363.96	363.96 CR
15/02/2017	ADP EMPLOYER SER MCL3		363.96		0.00 CR
27/02/2017	TO A/C 117989158 LOAN INSTALMENT			1,219.99	1,219.99 CR
27/02/2017	TO A/C 117989158 LOAN INSTALMENT		1,219.99		0.00 CR
28/02/2017	CREDIT INTEREST			0.25	0.25 CR
28/02/2017	CREDIT INTEREST		0.25		0.00 CR
28/02/2017	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
28/02/2017	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
01/03/2017	ADP EMPLOYER SER MCL3			363.96	363.96 CR
01/03/2017	ADP EMPLOYER SER MCL3		363.96		0.00 CR
15/03/2017	ADP EMPLOYER SER MCL3			363.96	363.96 CR
15/03/2017	ADP EMPLOYER SER MCL3		363.96		0.00 CR
27/03/2017	TO A/C 117989158 LOAN INSTALMENT			1,219.99	1,219.99 CR
27/03/2017	TO A/C 117989158 LOAN INSTALMENT		1,219.99		0.00 CR
29/03/2017	AUTOMATIC DATA P			363.96	363.96 CR
29/03/2017	AUTOMATIC DATA P		363.96		0.00 CR
31/03/2017	CREDIT INTEREST			0.25	0.25 CR
31/03/2017	CREDIT INTEREST		0.25		0.00 CR
31/03/2017	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
31/03/2017	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
12/04/2017	AUTOMATIC DATA P			363.96	363.96 CR
12/04/2017	AUTOMATIC DATA P		363.96		0.00 CR
26/04/2017	TO A/C 117989158 LOAN INSTALMENT			1,219.99	1,219.99 CR
26/04/2017	TO A/C 117989158 LOAN INSTALMENT		1,219.99		0.00 CR
27/04/2017	AUTOMATIC DATA P			363.96	363.96 CR
27/04/2017	AUTOMATIC DATA P		363.96		0.00 CR
29/04/2017	CREDIT INTEREST			0.22	0.22 CR
29/04/2017	CREDIT INTEREST		0.22		0.00 CR
29/04/2017	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
29/04/2017	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
12/05/2017	AUTOMATIC DATA P			363.96	363.96 CR
12/05/2017	AUTOMATIC DATA P		363.96		0.00 CR
24/05/2017	AUTOMATIC DATA P			363.96	363.96 CR
24/05/2017	AUTOMATIC DATA P		363.96		0.00 CR
26/05/2017	TO A/C 117989158 LOAN INSTALMENT			1,219.99	1,219.99 CR
26/05/2017	TO A/C 117989158 LOAN INSTALMENT		1,219.99		0.00 CR
31/05/2017	CREDIT INTEREST			0.21	0.21 CR
31/05/2017	CREDIT INTEREST		0.21		0.00 CR

The Mcleod Fund
General Ledger Account Movement
For the period from 1 July 2016 to 30 June 2017

Date	Description	Quantity	Debits	Credits	Balance
Liabilities					
31/05/2017	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
31/05/2017	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
02/06/2017	TFR WDL BPAY TO ASIC			47.00	47.00 CR
02/06/2017	TFR WDL BPAY TO ASIC		47.00		0.00 CR
07/06/2017	AUTOMATIC DATA P			363.96	363.96 CR
07/06/2017	AUTOMATIC DATA P		363.96		0.00 CR
21/06/2017	AUTOMATIC DATA P			363.96	363.96 CR
21/06/2017	AUTOMATIC DATA P		363.96		0.00 CR
26/06/2017	TO A/C 117989158 LOAN INSTALMENT			1,219.99	1,219.99 CR
26/06/2017	TO A/C 117989158 LOAN INSTALMENT		1,219.99		0.00 CR
30/06/2017	CREDIT INTEREST			0.19	0.19 CR
30/06/2017	CREDIT INTEREST		0.19		0.00 CR
30/06/2017	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
30/06/2017	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
30/06/2017	Closing Balance				0.00

Member Entitlements

Member Entitlement Accounts

Mr Stephen Mcleod

Accumulation

01/07/2016	Opening Balance				504,807.65 CR
06/07/2016	ADP EMPLOYER SER MCL3			356.82	505,164.47 CR
20/07/2016	ADP EMPLOYER SER MCL3			356.82	505,521.29 CR
03/08/2016	ADP EMPLOYER SER MCL3			356.82	505,878.11 CR
17/08/2016	ADP EMPLOYER SER MCL3			356.82	506,234.93 CR
31/08/2016	ADP EMPLOYER SER MCL3			356.82	506,591.75 CR
20/09/2016	ADP EMPLOYER SER MCL3			356.82	506,948.57 CR
28/09/2016	ADP EMPLOYER SER MCL3			635.28	507,583.85 CR
12/10/2016	ADP EMPLOYER SER MCL3			358.96	507,942.81 CR
26/10/2016	ADP EMPLOYER SER MCL3			363.96	508,306.77 CR
09/11/2016	ADP EMPLOYER SER MCL3			363.96	508,670.73 CR
23/11/2016	ADP EMPLOYER SER MCL3			363.96	509,034.69 CR
07/12/2016	ADP EMPLOYER SER MCL3			363.96	509,398.65 CR
21/12/2016	ADP EMPLOYER SER MCL3			363.96	509,762.61 CR
05/01/2017	ADP EMPLOYER SER MCL3			363.96	510,126.57 CR
18/01/2017	ADP EMPLOYER SER MCL3			363.96	510,490.53 CR
02/02/2017	ADP EMPLOYER SER MCL3			363.96	510,854.49 CR
15/02/2017	ADP EMPLOYER SER MCL3			363.96	511,218.45 CR
01/03/2017	ADP EMPLOYER SER MCL3			363.96	511,582.41 CR
15/03/2017	ADP EMPLOYER SER MCL3			363.96	511,946.37 CR
29/03/2017	AUTOMATIC DATA P			363.96	512,310.33 CR
12/04/2017	AUTOMATIC DATA P			363.96	512,674.29 CR
27/04/2017	AUTOMATIC DATA P			363.96	513,038.25 CR
12/05/2017	AUTOMATIC DATA P			363.96	513,402.21 CR
24/05/2017	AUTOMATIC DATA P			363.96	513,766.17 CR
07/06/2017	AUTOMATIC DATA P			363.96	514,130.13 CR
21/06/2017	AUTOMATIC DATA P			363.96	514,494.09 CR
30/06/2017	Contribution Tax		1,452.97		513,041.12 CR
30/06/2017	Income Taxes Allocated		2,125.58		510,915.54 CR
30/06/2017	Investment Profit or Loss			14,557.37	525,472.91 CR
30/06/2017	Closing Balance				525,472.91 CR

The Mcleod Fund

Unrealised Capital Gains as at 30 June 2017

		Accounting Treatment			Taxation Treatment							
Quantity /Description	Market Value	Original Cost	Accounting Gain/(Loss)	Cost Base Calculation				Capital Gains Calculation				
				Tax Free	Tax Deferred	AMIT	Amount	Indexation	Discountable	Other	Deferred	Capital Loss
<u>Bank</u>												
St George Power Saver '4327												
30/06/2017	74,993.59	74,993.59	74,993.59	0.00	0.00	0.00	0.00	74,993.59			0.00	
	74,993.59	74,993.59	74,993.59	0.00	0.00	0.00	0.00	74,993.59			0.00	
St George Power Saver '7691												
30/06/2017	3,937.51	3,937.51	3,937.51	0.00	0.00	0.00	0.00	3,937.51			0.00	
	3,937.51	3,937.51	3,937.51	0.00	0.00	0.00	0.00	3,937.51			0.00	
BankTotal												
	78,931.10	78,931.10	0.00	0.00	0.00	0.00	0.00	78,931.10			0.00	
<u>Property Direct Market</u>												
32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)												
15/07/2011	1.00	420,000.00	310,067.53	109,932.47	0.00	0.00	0.00	310,067.53		109,932.47		
	1.00	420,000.00	310,067.53	109,932.47	0.00	0.00	0.00	310,067.53		109,932.47	0.00	
NAB Tailored Home Loan '9158												
30/06/2017	(188,636.06)	(188,636.06)	(188,636.06)	0.00	0.00	0.00	0.00	(188,636.06)			0.00	
	(188,636.06)	(188,636.06)	(188,636.06)	0.00	0.00	0.00	0.00	(188,636.06)			0.00	
Property Direct MarketTotal												
	231,363.94	121,431.47	109,932.47		0.00	0.00	0.00	121,431.47		109,932.47	0.00	
<u>Unlisted Market</u>												
Loan to Wendy McLeod												
30/06/2017	1.00	236,962.07	236,962.07	0.00	0.00	0.00		236,962.07				
	1.00	236,962.07	236,962.07	0.00	0.00	0.00	0.00	236,962.07			0.00	
Unlisted MarketTotal												
	236,962.07	236,962.07	0.00	0.00	0.00	0.00	0.00	236,962.07			0.00	

The Mcleod Fund
Unrealised Capital Gains as at 30 June 2017

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	109,932.00	0.00	0.00	109,932.00	0.00
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	109,932.00	0.00	0.00	109,932.00	0.00
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	109,932.00	0.00	0.00	109,932.00	
Discount applicable		36,644.00				
Net Gain after applying discount	0.00	73,288.00	0.00	0.00	73,288.00	

Gains/Losses on Custom Holding Accounts

Account Name	Book Cost	Value	Gain/(Loss)	Tax Rate %	Tax Effect
Loan to Wendy McLeod	236,962.07	236,962.07	0.00	10.00%	0.00
Custom Holding Accounts Totals	236,962.07	236,962.07	0.00		0.00

The Mcleod Fund
Contribution Caps
For the Period From 1 July 2016 to 30 June 2017

Mr Stephen Mcleod

Date of Birth: 19 Nov 1959
Age: 57 (at 30/06/2017)
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	35,000.00	180,000.00
Contributions made (to this fund)	3	9,686.44	0.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		9,686.44	0.00
Amount above caps	4	0.00	0.00
Available		25,313.56	180,000.00

Notes

1. These figures cannot be relied upon without confirming prior year contributions
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	9,686.44
	Personal	0.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	Contributions as allocated	9,686.44
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
	Total Other contributions	0.00

Transactions

Date	Contribution Type	Concessional	Non-Concessional	Other
6/07/2016	Employer	356.82		
20/07/2016	Employer	356.82		
3/08/2016	Employer	356.82		
17/08/2016	Employer	356.82		
31/08/2016	Employer	356.82		
20/09/2016	Employer	356.82		
28/09/2016	Employer	635.28		
12/10/2016	Employer	358.96		
26/10/2016	Employer	363.96		
9/11/2016	Employer	363.96		

The Mcleod Fund
Contribution Caps
For the Period From 1 July 2016 to 30 June 2017

Mr Stephen Mcleod

Date	Contribution Type	Concessional	Non-Concessional	Other
23/11/2016	Employer	363.96		
7/12/2016	Employer	363.96		
21/12/2016	Employer	363.96		
5/01/2017	Employer	363.96		
18/01/2017	Employer	363.96		
2/02/2017	Employer	363.96		
15/02/2017	Employer	363.96		
1/03/2017	Employer	363.96		
15/03/2017	Employer	363.96		
29/03/2017	Employer	363.96		
12/04/2017	Employer	363.96		
27/04/2017	Employer	363.96		
12/05/2017	Employer	363.96		
24/05/2017	Employer	363.96		
7/06/2017	Employer	363.96		
21/06/2017	Employer	363.96		
Totals:		9,686.44		

The Mcleod Fund
Investment Revaluation as at 30 June 2017

Investment	Price Date	Market Price	Quantity	Market Value	Change in Market Value
Property Direct Market					
PROP1 32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)	30 Jun 2017	420,000.00000	1.00000	420,000.00	1,156.43
Property Direct Market Total				420,000.00	1,156.43
Unlisted Market					
LOAN Loan to Wendy McLeod			1.00000	236,962.07	0.00
Unlisted Market Total				236,962.07	0.00
Fund Total				656,962.07	1,156.43

The Mcleod Fund

Tax Accounting Reconciliation

For the period 1 July 2016 to 30 June 2017

Operating Statement Profit vs. Provision for Income Tax

2017

\$

Benefits Accrued as a Result of Operations before Income Tax	24,243.81
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LESS:

Increase in Market Value	1,156.43
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Rounding	0.38
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Taxable Income or Loss	23,087.00
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	Income Amount	Tax Amount
Gross Tax @ 15% for Concessional Income	23,087.00	3,463.05
Gross Tax @ 47% for Net Non-Arm's Length Income	0.00	0.00
No-TFN Quoted Contributions @ 34%	0.00	0.00
Change in Carried Forward Losses	0.00	0.00
Provision for Income Tax		3,463.05

Provision for Income Tax vs. Income Tax Expense

Provision for Income Tax	3,463.05
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ADD:

Change in Deferred Tax Liability	115.50
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Income Tax Expense	3,578.55
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Provision for Income Tax vs. Income Tax Payable

Provision for Income Tax	3,463.05
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LESS:

Withholding Credits	74.00
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Income Tax Payable (Receivable)	3,389.05
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Exempt Current Pension Income Settings

Pension Exempt % (Actuarial)	0.0000%
Pension Exempt % (Expenses)	0.0000%
Assets Segregated For Pensions	No

Deferred Tax Reconciliation Statement

The McLeod Fund
Deferred Tax Reconciliation Statement
For the Period from 1/07/2016 to 30/06/2017

Unrealised Capital Gains/Losses

Non-Custom Holding Investments							
From Unrealised Gains Report							
Current Year Unrealised Capital Gains	Indexed	Discount	Other	Total Capital Gains	Current Year Unrealised Losses	Capital Losses	
Capital Losses Applied	-	\$109,932.00	-	\$109,932.00	-	-	
	-	-	-		-	-	
					Realised Losses Carried Forward		
Net Unrealised Capital Gains After	-	\$109,932.00	-	\$109,932.00			
Applying Losses							
Discount Applicable		\$36,644.00					
Net Unrealised Capital Gains / Losses	-	\$73,288.00	-	\$73,288.00			

Unrealised Tax Provision	15.00%				\$10,993.20	
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Custom Holding Accounts**Unrealised Gains/(Losses)**

Borrowing Costs							
Unrealised Tax Provision	10.00%						
Sundry Debtor							
Unrealised Tax Provision	10.00%						
Loan to Wendy McLeod							
Unrealised Tax Provision	10.00%						

Total Deferred Tax Liabilities/(Assets) on Investments

Pension Exemption Factor	0.0000%					\$10,993.20	
Unrealised Losses	10.00%						
Offset Utilised Realised Losses	10.00%						
Deferred Tax Effect of Unrealised Capital Gains/(Losses)							\$10,993.20

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							

The Mcleod Fund
Bank Account Movements
For the period 1 July 2016 to 30 June 2017

Date	Description	Withdrawals	Deposits	Balance
Account:	<u>NAB Tailored Home Loan '9158 (082-439 117989158)</u>			
1/07/2016	Opening Balance			(192,578.77)
26/07/2016	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C 46-6		1,219.99	(191,358.78)
29/07/2016	Loan Service Fee	8.00		(191,366.78)
29/07/2016	Interest Charged	840.99		(192,207.77)
26/08/2016	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C 46-6		1,219.99	(190,987.78)
31/08/2016	Loan Service Fee	8.00		(190,995.78)
31/08/2016	Interest Charged	948.55		(191,944.33)
26/09/2016	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C 46-6		1,219.99	(190,724.34)
30/09/2016	Loan Service Fee	8.00		(190,732.34)
30/09/2016	Interest Charged	851.19		(191,583.53)
26/10/2016	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C 46-6		1,219.99	(190,363.54)
31/10/2016	Loan Service Fee	8.00		(190,371.54)
31/10/2016	Interest Charged	877.76		(191,249.30)
28/11/2016	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C 46-6		1,219.99	(190,029.31)
30/11/2016	Loan Service Fee	8.00		(190,037.31)
30/11/2016	Interest Charged	848.47		(190,885.78)
28/12/2016	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C 46-6		1,219.99	(189,665.79)
30/12/2016	Loan Service Fee	8.00		(189,673.79)
30/12/2016	Interest Charged	860.97		(190,534.76)
27/01/2017	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C 46-6		1,219.99	(189,314.77)
31/01/2017	Loan Service Fee	8.00		(189,322.77)
31/01/2017	Interest Charged	926.35		(190,249.12)
27/02/2017	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C 46-6		1,219.99	(189,029.13)
28/02/2017	Loan Service Fee	8.00		(189,037.13)
28/02/2017	Interest Charged	809.80		(189,846.93)
27/03/2017	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C 46-6		1,219.99	(188,626.94)
31/03/2017	Loan Service Fee	8.00		(188,634.94)
31/03/2017	Interest Charged	903.21		(189,538.15)
26/04/2017	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C 46-6		1,219.99	(188,318.16)
28/04/2017	Loan Service Fee	8.00		(188,326.16)
28/04/2017	Interest Charged	842.92		(189,169.08)
26/05/2017	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C 46-6		1,219.99	(187,949.09)
31/05/2017	Loan Service Fee	8.00		(187,957.09)
31/05/2017	Interest Charged	991.00		(188,948.09)
26/06/2017	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C 46-6		1,219.99	(187,728.10)
30/06/2017	Loan Service Fee	8.00		(187,736.10)
30/06/2017	Interest Charged	899.96		(188,636.06)
30/06/2017	Closing Balance	<u>10,697.17</u>	<u>14,639.88</u>	<u>(188,636.06)</u>
	Transactions : 36			

Account: **St George Power Saver '4327 (112-879 420594327)**

1/07/2016	Opening Balance			61,888.66
12/07/2016	GIO HGL004711714	145.83		61,742.83
22/07/2016	TFR WDL BPAY TO ASIC	246.00		61,496.83
29/07/2016	Coastlink RENT PAYMNT MCLEOD		1,894.50	63,391.33
30/07/2016	CREDIT INTEREST		13.14	63,404.47
30/07/2016	DIRECT CREDIT/DEBIT FEES	2.50		63,401.97
30/07/2016	TFN WITHHOLDING TAX	6.00		63,395.97
11/08/2016	GIO HGL004711714	145.83		63,250.14
31/08/2016	CREDIT INTEREST		13.45	63,263.59
31/08/2016	Coastlink RENT PAYMNT MCLEOD		1,734.84	64,998.43
31/08/2016	DIRECT CREDIT/DEBIT FEES	2.50		64,995.93
31/08/2016	TFN WITHHOLDING TAX	6.00		64,989.93
13/09/2016	GIO HGL004711714	145.83		64,844.10
15/09/2016	INTERNET WITHDRAWAL inv 00006056	1,100.00		63,744.10
30/09/2016	CREDIT INTEREST		13.22	63,757.32
30/09/2016	Coastlink RENT PAYMNT MCLEOD		957.08	64,714.40
30/09/2016	DIRECT CREDIT/DEBIT FEES	2.50		64,711.90
30/09/2016	TFN WITHHOLDING TAX	6.00		64,705.90

The Mcleod Fund
Bank Account Movements
For the period 1 July 2016 to 30 June 2017

Date	Description	Withdrawals	Deposits	Balance
Account: <u>St George Power Saver '4327 (112-879 420594327)</u>				
11/10/2016	GIO HGL004711714	145.83		64,560.07
31/10/2016	CREDIT INTEREST		13.71	64,573.78
31/10/2016	Coastlink RENT PAYMNT MCLEOD		259.00	64,832.78
31/10/2016	DIRECT CREDIT/DEBIT FEES	2.50		64,830.28
31/10/2016	TFN WITHHOLDING TAX	6.00		64,824.28
11/11/2016	GIO HGL004711714	145.83		64,678.45
30/11/2016	CREDIT INTEREST		13.30	64,691.75
30/11/2016	Coastlink RENT PAYMNT MCLEOD		383.90	65,075.65
30/11/2016	DIRECT CREDIT/DEBIT FEES	2.50		65,073.15
30/11/2016	TFN WITHHOLDING TAX	6.00		65,067.15
13/12/2016	GIO HGL004711714	145.83		64,921.32
31/12/2016	CREDIT INTEREST		13.79	64,935.11
31/12/2016	DIRECT CREDIT/DEBIT FEES	2.50		64,932.61
31/12/2016	TFN WITHHOLDING TAX	6.00		64,926.61
03/01/2017	Coastlink RENT PAYMNT MCLEOD		1,579.50	66,506.11
11/01/2017	GIO HGL004711714	145.83		66,360.28
31/01/2017	CREDIT INTEREST		14.09	66,374.37
31/01/2017	Coastlink RENT PAYMNT MCLEOD		1,938.50	68,312.87
31/01/2017	DIRECT CREDIT/DEBIT FEES	2.50		68,310.37
31/01/2017	TFN WITHHOLDING TAX	6.00		68,304.37
13/02/2017	GIO HGL004711714	145.83		68,158.54
28/02/2017	CREDIT INTEREST		13.09	68,171.63
28/02/2017	Coastlink RENT PAYMNT MCLEOD		1,646.50	69,818.13
28/02/2017	DIRECT CREDIT/DEBIT FEES	2.50		69,815.63
28/02/2017	TFN WITHHOLDING TAX	6.00		69,809.63
13/03/2017	GIO HGL004711714	145.83		69,663.80
31/03/2017	CREDIT INTEREST		14.81	69,678.61
31/03/2017	Coastlink RENT PAYMNT MCLEOD		1,180.49	70,859.10
31/03/2017	DIRECT CREDIT/DEBIT FEES	2.50		70,856.60
31/03/2017	TFN WITHHOLDING TAX	6.00		70,850.60
10/04/2017	INTERNET WITHDRAWAL Inv 00006383	484.00		70,366.60
11/04/2017	GIO HGL004711714	154.63		70,211.97
28/04/2017	Coastlink RENT PAYMNT MCLEOD		1,814.50	72,026.47
29/04/2017	CREDIT INTEREST		14.50	72,040.97
29/04/2017	DIRECT CREDIT/DEBIT FEES	2.50		72,038.47
29/04/2017	TFN WITHHOLDING TAX	6.00		72,032.47
11/05/2017	GIO HGL004711714	154.63		71,877.84
31/05/2017	CREDIT INTEREST		15.28	71,893.12
31/05/2017	Coastlink RENT PAYMNT MCLEOD		1,693.54	73,586.66
31/05/2017	DIRECT CREDIT/DEBIT FEES	2.50		73,584.16
31/05/2017	TFN WITHHOLDING TAX	7.00		73,577.16
03/06/2017	TFR WDL BPAY TO ASIC	249.00		73,328.16
13/06/2017	GIO HGL004711714	154.63		73,173.53
30/06/2017	CREDIT INTEREST		15.06	73,188.59
30/06/2017	Coastlink RENT PAYMNT MCLEOD		1,814.50	75,003.09
30/06/2017	DIRECT CREDIT/DEBIT FEES	2.50		75,000.59
30/06/2017	TFN WITHHOLDING TAX	7.00		74,993.59
30/06/2017	Closing Balance	3,959.36	17,064.29	74,993.59
Transactions : 64				

Account: St George Power Saver '7691 (112-879 466667691)

1/07/2016	Opening Balance			9,010.47
06/07/2016	ADP EMPLOYER SER MCL3		356.82	9,367.29
20/07/2016	ADP EMPLOYER SER MCL3		356.82	9,724.11
22/07/2016	TFR WDL BPAY TO ASIC	46.00		9,678.11
26/07/2016	TO A/C 117989158 LOAN INSTALMENT	1,219.99		8,458.12
30/07/2016	CREDIT INTEREST		0.39	8,458.51
30/07/2016	DIRECT CREDIT/DEBIT FEES	2.50		8,456.01
03/08/2016	ADP EMPLOYER SER MCL3		356.82	8,812.83

The Mcleod Fund
Bank Account Movements
For the period 1 July 2016 to 30 June 2017

Date	Description	Withdrawals	Deposits	Balance
Account:	<u>St George Power Saver '7691 (112-879 466667691)</u>			
17/08/2016	ADP EMPLOYER SER MCL3		356.82	9,169.65
26/08/2016	TO A/C 117989158 LOAN INSTALMENT	1,219.99		7,949.66
31/08/2016	CREDIT INTEREST		0.37	7,950.03
31/08/2016	ADP EMPLOYER SER MCL3		356.82	8,306.85
31/08/2016	DIRECT CREDIT/DEBIT FEES	2.50		8,304.35
20/09/2016	ADP EMPLOYER SER MCL3		356.82	8,661.17
26/09/2016	TO A/C 117989158 LOAN INSTALMENT	1,219.99		7,441.18
28/09/2016	ADP EMPLOYER SER MCL3		635.28	8,076.46
30/09/2016	CREDIT INTEREST		0.34	8,076.80
30/09/2016	DIRECT CREDIT/DEBIT FEES	2.50		8,074.30
12/10/2016	ADP EMPLOYER SER MCL3		358.96	8,433.26
26/10/2016	ADP EMPLOYER SER MCL3		363.96	8,797.22
26/10/2016	TO A/C 117989158 LOAN INSTALMENT	1,219.99		7,577.23
31/10/2016	CREDIT INTEREST		0.34	7,577.57
31/10/2016	DIRECT CREDIT/DEBIT FEES	2.50		7,575.07
09/11/2016	ADP EMPLOYER SER MCL3		363.96	7,939.03
23/11/2016	ADP EMPLOYER SER MCL3		363.96	8,302.99
28/11/2016	TO A/C 117989158 LOAN INSTALMENT	1,219.99		7,083.00
30/11/2016	CREDIT INTEREST		0.32	7,083.32
30/11/2016	DIRECT CREDIT/DEBIT FEES	2.50		7,080.82
07/12/2016	ADP EMPLOYER SER MCL3		363.96	7,444.78
21/12/2016	ADP EMPLOYER SER MCL3		363.96	7,808.74
28/12/2016	TO A/C 117989158 LOAN INSTALMENT	1,219.99		6,588.75
31/12/2016	CREDIT INTEREST		0.31	6,589.06
31/12/2016	DIRECT CREDIT/DEBIT FEES	2.50		6,586.56
05/01/2017	ADP EMPLOYER SER MCL3		363.96	6,950.52
18/01/2017	ADP EMPLOYER SER MCL3		363.96	7,314.48
27/01/2017	TO A/C 117989158 LOAN INSTALMENT	1,219.99		6,094.49
31/01/2017	CREDIT INTEREST		0.29	6,094.78
31/01/2017	DIRECT CREDIT/DEBIT FEES	2.50		6,092.28
02/02/2017	ADP EMPLOYER SER MCL3		363.96	6,456.24
15/02/2017	ADP EMPLOYER SER MCL3		363.96	6,820.20
27/02/2017	TO A/C 117989158 LOAN INSTALMENT	1,219.99		5,600.21
28/02/2017	CREDIT INTEREST		0.25	5,600.46
28/02/2017	DIRECT CREDIT/DEBIT FEES	2.50		5,597.96
01/03/2017	ADP EMPLOYER SER MCL3		363.96	5,961.92
15/03/2017	ADP EMPLOYER SER MCL3		363.96	6,325.88
27/03/2017	TO A/C 117989158 LOAN INSTALMENT	1,219.99		5,105.89
29/03/2017	AUTOMATIC DATA P		363.96	5,469.85
31/03/2017	CREDIT INTEREST		0.25	5,470.10
31/03/2017	DIRECT CREDIT/DEBIT FEES	2.50		5,467.60
12/04/2017	AUTOMATIC DATA P		363.96	5,831.56
26/04/2017	TO A/C 117989158 LOAN INSTALMENT	1,219.99		4,611.57
27/04/2017	AUTOMATIC DATA P		363.96	4,975.53
29/04/2017	CREDIT INTEREST		0.22	4,975.75
29/04/2017	DIRECT CREDIT/DEBIT FEES	2.50		4,973.25
12/05/2017	AUTOMATIC DATA P		363.96	5,337.21
24/05/2017	AUTOMATIC DATA P		363.96	5,701.17
26/05/2017	TO A/C 117989158 LOAN INSTALMENT	1,219.99		4,481.18
31/05/2017	CREDIT INTEREST		0.21	4,481.39
31/05/2017	DIRECT CREDIT/DEBIT FEES	2.50		4,478.89
02/06/2017	TFR WDL BPAY TO ASIC	47.00		4,431.89
07/06/2017	AUTOMATIC DATA P		363.96	4,795.85
21/06/2017	AUTOMATIC DATA P		363.96	5,159.81
26/06/2017	TO A/C 117989158 LOAN INSTALMENT	1,219.99		3,939.82
30/06/2017	CREDIT INTEREST		0.19	3,940.01
30/06/2017	DIRECT CREDIT/DEBIT FEES	2.50		3,937.51
30/06/2017	Closing Balance	14,762.88	9,689.92	3,937.51
Transactions : 64				



Statement of Account POWER SAVER



021

LR MCLEOD PTY LIMITED
33 SUNRISE AVENUE
BUDGEWOI NSW 2262

Customer Enquiries 13 33 30
(24 hours, seven days)
BSB Number 112-879
Account Number 420594327
Statement Period 02/06/2016 to 15/07/2016
Statement No. 19(page 1 of 2)

LR MCLEOD PTY LIMITED

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
61,384.90	+	657.09	-	299.16	=	61,742.83

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
02 JUN	OPENING BALANCE			61,384.90
13 JUN	GIO HGL004711714	145.83		61,239.07
30 JUN	Coastlink RENT PAYMNT MCLEOD		644.50	61,883.57
30 JUN	CREDIT INTEREST		12.59	61,896.16
30 JUN	TFN WITHHOLDING TAX	5.00		61,891.16
30 JUN	DIRECT CREDIT/DEBIT FEES	2.50		61,888.66
12 JUL	GIO HGL004711714	145.83		61,742.83
15 JUL	CLOSING BALANCE			61,742.83

Summary of Automatic Deductions

Date	Paid To	Amount \$
13 JUN	GIO HGL004711714	145.83
12 JUL	GIO HGL004711714	145.83

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$144.83	\$0.00

Summary of Withholding Charges

	Year to Date	Previous Year
TFN Withholding Tax	\$0.00 DR	\$59.00 DR

Statement of Account

POWER SAVER



021

LR MCLEOD PTY LIMITED
33 SUNRISE AVENUE
BUDGEWOI NSW 2262

Customer Enquiries 13 33 30
(24 hours, seven days)
BSB Number 112-879
Account Number 420594327
Statement Period 16/07/2016 to 01/12/2016
Statement No. 20(page 1 of 4)

LR MCLEOD PTY LIMITED

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
61,742.83	+	5,296.14	-	1,971.82	=	65,067.15

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
16 JUL	OPENING BALANCE			61,742.83
22 JUL	TFR WDL BPAY INTERNET22JUL 14:51 TO ASIC 2291510630711	246.00		61,496.83
29 JUL	Coastlink RENT PAYMNT MCLEOD		1,894.50	63,391.33
30 JUL	CREDIT INTEREST		13.14	63,404.47
30 JUL	TFN WITHHOLDING TAX EFFECTIVE DATE 31JUL	6.00		63,398.47
30 JUL	DIRECT CREDIT/DEBIT FEES EFFECTIVE DATE 31JUL	2.50		63,395.97
11 AUG	GIO HGL004711714	145.83		63,250.14
31 AUG	Coastlink RENT PAYMNT MCLEOD		1,734.84	64,984.98
31 AUG	CREDIT INTEREST		13.45	64,998.43
31 AUG	TFN WITHHOLDING TAX	6.00		64,992.43
31 AUG	DIRECT CREDIT/DEBIT FEES	2.50		64,989.93
13 SEP	GIO HGL004711714	145.83		64,844.10
15 SEP	INTERNET WITHDRAWAL 15SEP 12:29 inv 00006056	1,100.00		63,744.10
30 SEP	Coastlink RENT PAYMNT MCLEOD		957.08	64,701.18
30 SEP	CREDIT INTEREST		13.22	64,714.40
30 SEP	TFN WITHHOLDING TAX	6.00		64,708.40
30 SEP	DIRECT CREDIT/DEBIT FEES	2.50		64,705.90
11 OCT	GIO HGL004711714	145.83		64,560.07
	SUB TOTAL CARRIED FORWARD TO NEXT PAGE			64,560.07

Account Number	420594327
Statement Period	16/07/2016 to 01/12/2016
Statement No.	20(page 2 of 4)

Transaction Details continued

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			64,560.07
31 OCT	Coastlink RENT PAYMNT MCLEOD		259.00	64,819.07
31 OCT	CREDIT INTEREST		13.71	64,832.78
31 OCT	TFN WITHHOLDING TAX	6.00		64,826.78
31 OCT	DIRECT CREDIT/DEBIT FEES	2.50		64,824.28
11 NOV	GIO HGL004711714	145.83		64,678.45
30 NOV	Coastlink RENT PAYMNT MCLEOD		383.90	65,062.35
30 NOV	CREDIT INTEREST		13.30	65,075.65
30 NOV	TFN WITHHOLDING TAX	6.00		65,069.65
30 NOV	DIRECT CREDIT/DEBIT FEES	2.50		65,067.15
01 DEC	<i>CLOSING BALANCE</i>			65,067.15

Summary of Automatic Deductions

Date	Paid To	Amount \$
11 AUG	GIO HGL004711714	145.83
13 SEP	GIO HGL004711714	145.83
11 OCT	GIO HGL004711714	145.83
11 NOV	GIO HGL004711714	145.83

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$66.82	\$0.00
Previous Year	\$144.83	\$0.00

Summary of Withholding Charges

	Year to Date	Previous Year
TFN Withholding Tax	\$30.00 DR	\$59.00 DR

Statement of Account POWER SAVER



021

LR MCLEOD PTY LIMITED
33 SUNRISE AVENUE
BUDGEWOI NSW 2262

Customer Enquiries 13 33 30
(24 hours, seven days)
BSB Number 112-879
Account Number 420594327
Statement Period 02/12/2016 to 01/06/2017
Statement No. 21(page 1 of 5)

LR MCLEOD PTY LIMITED

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
65,067.15	+	9,938.59	-	1,428.58	=	73,577.16

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
02 DEC	OPENING BALANCE			65,067.15
13 DEC	GIO	145.83		64,921.32
	HGL004711714			
31 DEC	CREDIT INTEREST		13.79	64,935.11
31 DEC	TFN WITHHOLDING TAX	6.00		64,929.11
31 DEC	DIRECT CREDIT/DEBIT FEES	2.50		64,926.61
03 JAN	Coastlink		1,579.50	66,506.11
	RENT PAYMNT MCLEOD			
11 JAN	GIO	145.83		66,360.28
	HGL004711714			
31 JAN	Coastlink		1,938.50	68,298.78
	RENT PAYMNT MCLEOD			
31 JAN	CREDIT INTEREST		14.09	68,312.87
31 JAN	TFN WITHHOLDING TAX	6.00		68,306.87
31 JAN	DIRECT CREDIT/DEBIT FEES	2.50		68,304.37
13 FEB	GIO	145.83		68,158.54
	HGL004711714			
28 FEB	Coastlink		1,646.50	69,805.04
	RENT PAYMNT MCLEOD			
28 FEB	CREDIT INTEREST		13.09	69,818.13
28 FEB	TFN WITHHOLDING TAX	6.00		69,812.13
28 FEB	DIRECT CREDIT/DEBIT FEES	2.50		69,809.63
13 MAR	GIO	145.83		69,663.80
	HGL004711714			
31 MAR	Coastlink		1,180.49	70,844.29
	RENT PAYMNT MCLEOD			
31 MAR	CREDIT INTEREST		14.81	70,859.10
31 MAR	TFN WITHHOLDING TAX	6.00		70,853.10
31 MAR	DIRECT CREDIT/DEBIT FEES	2.50		70,850.60
	SUB TOTAL CARRIED FORWARD TO NEXT PAGE			70,850.60

Account Number	420594327
Statement Period	02/12/2016 to 01/06/2017
Statement No.	21(page 2 of 5)

Transaction Details continued

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			70,850.60
10 APR	INTERNET WITHDRAWAL 10APR 12:01 Inv 00006383	484.00		70,366.60
11 APR	GIO HGL004711714	154.63		70,211.97
28 APR	Coastlink RENT PAYMNT MCLEOD		1,814.50	72,026.47
29 APR	CREDIT INTEREST		14.50	72,040.97
29 APR	TFN WITHHOLDING TAX EFFECTIVE DATE 30APR	6.00		72,034.97
29 APR	DIRECT CREDIT/DEBIT FEES EFFECTIVE DATE 30APR	2.50		72,032.47
11 MAY	GIO HGL004711714	154.63		71,877.84
31 MAY	Coastlink RENT PAYMNT MCLEOD		1,693.54	73,571.38
31 MAY	CREDIT INTEREST		15.28	73,586.66
31 MAY	TFN WITHHOLDING TAX	7.00		73,579.66
31 MAY	DIRECT CREDIT/DEBIT FEES	2.50		73,577.16
01 JUN	<i>CLOSING BALANCE</i>			73,577.16

Summary of Automatic Deductions

Date	Paid To	Amount \$
13 DEC	GIO HGL004711714	145.83
11 JAN	GIO HGL004711714	145.83
13 FEB	GIO HGL004711714	145.83
13 MAR	GIO HGL004711714	145.83
11 APR	GIO HGL004711714	154.63
11 MAY	GIO HGL004711714	154.63

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$152.38	\$0.00
Previous Year	\$144.83	\$0.00

Summary of Withholding Charges

Statement of Account

POWER SAVER



021

LR MCLEOD PTY LIMITED
33 SUNRISE AVENUE
BUDGEWOI NSW 2262

Customer Enquiries 13 33 30
(24 hours, seven days)
BSB Number 112-879
Account Number 420594327
Statement Period 02/06/2017 to 15/07/2017
Statement No. 22(page 1 of 2)

LR MCLEOD PTY LIMITED

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
73,577.16	+	1,829.56	-	567.76	=	74,838.96

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
02 JUN	OPENING BALANCE			73,577.16
03 JUN	TFR WDL BPAY INTERNET03JUN 10:52 TO ASIC 2291510630711	249.00		73,328.16
13 JUN	GIO HGL004711714	154.63		73,173.53
30 JUN	Coastlink RENT PAYMNT MCLEOD		1,814.50	74,988.03
30 JUN	CREDIT INTEREST		15.06	75,003.09
30 JUN	TFN WITHHOLDING TAX	7.00		74,996.09
30 JUN	DIRECT CREDIT/DEBIT FEES	2.50		74,993.59
11 JUL	GIO HGL004711714	154.63		74,838.96
15 JUL	CLOSING BALANCE			74,838.96

Summary of Automatic Deductions

Date	Paid To	Amount \$
13 JUN	GIO HGL004711714	154.63
11 JUL	GIO HGL004711714	154.63

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$167.44	\$0.00

Summary of Withholding Charges

Account Number 420594327
Statement Period 02/06/2017 to 15/07/2017
Statement No. 22(page 2 of 2)

TFN Withholding Tax Year to Date Previous Year
\$0.00 DR \$74.00 DR

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 01/06/2017 TO 30/06/2017

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	1	1	0	0.00	0.00
EFTPOS	0	0	0	2.50	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	2.50	0.00
Bank@Post	0	0	0	2.50	0.00
Agency	0	0	0	2.50	0.00
Direct Debits	1	0	1	2.50	2.50
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	2	1	1		2.50
FEE REBATE					0.00
TOTALS	2	1	1		2.50

The following information applies as at the closing date of this statement. This account is free of a monthly account service fee. Fees are not payable for making phone and Internet banking transfers (including Bpay payments). Deposits are free and unlimited.

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JUN - NIL



Statement of Account POWER SAVER



021

THE MCLEOD FUND
33 SUNRISE AVENUE
BUDGEWOI NSW 2262

Customer Enquiries 13 33 30
(24 hours, seven days)
BSB Number 112-879
Account Number 466667691
Statement Period 02/06/2016 to 01/12/2016
Statement No. 19(page 1 of 5)

SUPER MCLEOD PTY LIMITED ATF
THE MCLEOD FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
9,518.79	+	4,942.97	-	7,380.94	=	7,080.82

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
02 JUN	OPENING BALANCE			9,518.79
09 JUN	ADP EMPLOYER SER MCL3 129		356.82	9,875.61
22 JUN	ADP EMPLOYER SER MCL3 130		356.82	10,232.43
27 JUN	TO A/C 117989158 LOAN INSTALMENT	1,219.99		9,012.44
30 JUN	CREDIT INTEREST		0.53	9,012.97
30 JUN	DIRECT CREDIT/DEBIT FEES	2.50		9,010.47
06 JUL	ADP EMPLOYER SER MCL3 131		356.82	9,367.29
20 JUL	ADP EMPLOYER SER MCL3 132		356.82	9,724.11
22 JUL	TFR WDL BPAY INTERNET22JUL 14:53 TO ASIC 2291510627527	46.00		9,678.11
26 JUL	TO A/C 117989158 LOAN INSTALMENT	1,219.99		8,458.12
30 JUL	CREDIT INTEREST		0.39	8,458.51
30 JUL	DIRECT CREDIT/DEBIT FEES	2.50		8,456.01
	EFFECTIVE DATE 31JUL			
03 AUG	ADP EMPLOYER SER MCL3 133		356.82	8,812.83
17 AUG	ADP EMPLOYER SER MCL3 134		356.82	9,169.65
26 AUG	TO A/C 117989158 LOAN INSTALMENT	1,219.99		7,949.66
31 AUG	ADP EMPLOYER SER MCL3 135		356.82	8,306.48
31 AUG	CREDIT INTEREST		0.37	8,306.85
	SUB TOTAL CARRIED FORWARD TO NEXT PAGE			8,306.85

Account Number	466667691
Statement Period	02/06/2016 to 01/12/2016
Statement No.	19(page 2 of 5)

Transaction Details continued

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			8,306.85
31 AUG	DIRECT CREDIT/DEBIT FEES	2.50		8,304.35
20 SEP	ADP EMPLOYER SER MCL3 136		356.82	8,661.17
26 SEP	TO A/C 117989158 LOAN INSTALMENT	1,219.99		7,441.18
28 SEP	ADP EMPLOYER SER MCL3 137		635.28	8,076.46
30 SEP	CREDIT INTEREST		0.34	8,076.80
30 SEP	DIRECT CREDIT/DEBIT FEES	2.50		8,074.30
12 OCT	ADP EMPLOYER SER MCL3 138		358.96	8,433.26
26 OCT	ADP EMPLOYER SER MCL3 139		363.96	8,797.22
26 OCT	TO A/C 117989158 LOAN INSTALMENT	1,219.99		7,577.23
31 OCT	CREDIT INTEREST		0.34	7,577.57
31 OCT	DIRECT CREDIT/DEBIT FEES	2.50		7,575.07
09 NOV	ADP EMPLOYER SER MCL3 140		363.96	7,939.03
23 NOV	ADP EMPLOYER SER MCL3 141		363.96	8,302.99
28 NOV	TO A/C 117989158 LOAN INSTALMENT	1,219.99		7,083.00
30 NOV	CREDIT INTEREST		0.32	7,083.32
30 NOV	DIRECT CREDIT/DEBIT FEES	2.50		7,080.82
01 DEC	<i>CLOSING BALANCE</i>			7,080.82

Summary of Automatic Deductions

Date	Paid To	Amount \$
27 JUN	TO A/C 117989158 LOAN INSTALMENT	1,219.99
26 JUL	TO A/C 117989158 LOAN INSTALMENT	1,219.99
26 AUG	TO A/C 117989158 LOAN INSTALMENT	1,219.99
26 SEP	TO A/C 117989158 LOAN INSTALMENT	1,219.99
26 OCT	TO A/C 117989158 LOAN INSTALMENT	1,219.99
28 NOV	TO A/C 117989158 LOAN INSTALMENT	1,219.99

Statement of Account POWER SAVER



021

THE MCLEOD FUND
33 SUNRISE AVENUE
BUDGEWOI NSW 2262

Customer Enquiries 13 33 30
(24 hours, seven days)
BSB Number 112-879
Account Number 466667691
Statement Period 02/12/2016 to 01/06/2017
Statement No. 20(page 1 of 5)

SUPER MCLEOD PTY LIMITED ATF
THE MCLEOD FUND

Account Summary

Opening Balance	Total Credits	Total Debits	Closing Balance
7,080.82	4,733.01	7,334.94	4,478.89

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
02 DEC	OPENING BALANCE			7,080.82
07 DEC	ADP EMPLOYER SER MCL3 142		363.96	7,444.78
21 DEC	ADP EMPLOYER SER MCL3 143		363.96	7,808.74
28 DEC	TO A/C 117989158 LOAN INSTALMENT	1,219.99		6,588.75
31 DEC	CREDIT INTEREST		0.31	6,589.06
31 DEC	DIRECT CREDIT/DEBIT FEES	2.50		6,586.56
05 JAN	ADP EMPLOYER SER MCL3 144		363.96	6,950.52
18 JAN	ADP EMPLOYER SER MCL3 145		363.96	7,314.48
27 JAN	TO A/C 117989158 LOAN INSTALMENT	1,219.99		6,094.49
31 JAN	CREDIT INTEREST		0.29	6,094.78
31 JAN	DIRECT CREDIT/DEBIT FEES	2.50		6,092.28
02 FEB	ADP EMPLOYER SER MCL3 146		363.96	6,456.24
15 FEB	ADP EMPLOYER SER MCL3 147		363.96	6,820.20
27 FEB	TO A/C 117989158 LOAN INSTALMENT	1,219.99		5,600.21
28 FEB	CREDIT INTEREST		0.25	5,600.46
28 FEB	DIRECT CREDIT/DEBIT FEES	2.50		5,597.96
01 MAR	ADP EMPLOYER SER MCL3 148		363.96	5,961.92
15 MAR	ADP EMPLOYER SER MCL3 149		363.96	6,325.88
	SUB TOTAL CARRIED FORWARD TO NEXT PAGE			6,325.88

Account Number 466667691
Statement Period 02/12/2016 to 01/06/2017
Statement No. 20(page 2 of 5)

Transaction Details continued

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			6,325.88
27 MAR	TO A/C 117989158 LOAN INSTALMENT	1,219.99		5,105.89
29 MAR	AUTOMATIC DATA P ADP201703291013600		363.96	5,469.85
31 MAR	CREDIT INTEREST		0.25	5,470.10
31 MAR	DIRECT CREDIT/DEBIT FEES	2.50		5,467.60
12 APR	AUTOMATIC DATA P ADP201704121025148		363.96	5,831.56
26 APR	TO A/C 117989158 LOAN INSTALMENT	1,219.99		4,611.57
27 APR	AUTOMATIC DATA P ADP201704271030905		363.96	4,975.53
29 APR	CREDIT INTEREST		0.22	4,975.75
29 APR	DIRECT CREDIT/DEBIT FEES EFFECTIVE DATE 30APR	2.50		4,973.25
12 MAY	AUTOMATIC DATA P ADP201705121043524		363.96	5,337.21
24 MAY	AUTOMATIC DATA P ADP201705241049230		363.96	5,701.17
26 MAY	TO A/C 117989158 LOAN INSTALMENT	1,219.99		4,481.18
31 MAY	CREDIT INTEREST		0.21	4,481.39
31 MAY	DIRECT CREDIT/DEBIT FEES	2.50		4,478.89
01 JUN	<i>CLOSING BALANCE</i>			4,478.89

Summary of Automatic Deductions

Date	Paid To	Amount \$
28 DEC	TO A/C 117989158 LOAN INSTALMENT	1,219.99
27 JAN	TO A/C 117989158 LOAN INSTALMENT	1,219.99
27 FEB	TO A/C 117989158 LOAN INSTALMENT	1,219.99
27 MAR	TO A/C 117989158 LOAN INSTALMENT	1,219.99
26 APR	TO A/C 117989158 LOAN INSTALMENT	1,219.99
26 MAY	TO A/C 117989158 LOAN INSTALMENT	1,219.99

Interest Details

Statement of Account POWER SAVER



021

THE MCLEOD FUND
33 SUNRISE AVENUE
BUDGEWOI NSW 2262

Customer Enquiries 13 33 30
(24 hours, seven days)
BSB Number 112-879
Account Number 466667691
Statement Period 02/06/2017 to 01/12/2017
Statement No. 21(page 1 of 5)

SUPER MCLEOD PTY LIMITED ATF
THE MCLEOD FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
4,478.89	+	11,123.60	-	7,381.94	=	8,220.55

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
02 JUN	OPENING BALANCE			4,478.89
02 JUN	TFR WDL BPAY INTERNET02JUN 14:55 TO ASIC 2291510627527	47.00		4,431.89
07 JUN	AUTOMATIC DATA P ADP201706071054313		363.96	4,795.85
21 JUN	AUTOMATIC DATA P ADP201706211067770		363.96	5,159.81
26 JUN	TO A/C 117989158 LOAN INSTALMENT	1,219.99		3,939.82
30 JUN	CREDIT INTEREST		0.19	3,940.01
30 JUN	DIRECT CREDIT/DEBIT FEES	2.50		3,937.51
05 JUL	AUTOMATIC DATA P ADP201707051074610		363.96	4,301.47
19 JUL	AUTOMATIC DATA P ADP201707191085794		363.96	4,665.43
26 JUL	TO A/C 117989158 LOAN INSTALMENT	1,219.99		3,445.44
31 JUL	CREDIT INTEREST		0.17	3,445.61
31 JUL	DIRECT CREDIT/DEBIT FEES	2.50		3,443.11
02 AUG	AUTOMATIC DATA P ADP201708021092736		363.96	3,807.07
16 AUG	AUTOMATIC DATA P ADP201708161104772		363.96	4,171.03
28 AUG	TO A/C 117989158 LOAN INSTALMENT	1,219.99		2,951.04
30 AUG	AUTOMATIC DATA P ADP201708301111737		363.96	3,315.00
31 AUG	CREDIT INTEREST		0.16	3,315.16
31 AUG	DIRECT CREDIT/DEBIT FEES	2.50		3,312.66
	SUB TOTAL CARRIED FORWARD TO NEXT PAGE			3,312.66

Account Number	466667691
Statement Period	02/06/2017 to 01/12/2017
Statement No.	21(page 2 of 5)

Transaction Details continued

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			3,312.66
13 SEP	AUTOMATIC DATA P ADP201709131123229		363.96	3,676.62
26 SEP	TO A/C 117989158 LOAN INSTALMENT	1,219.99		2,456.63
27 SEP	AUTOMATIC DATA P ADP201709271130267		731.14	3,187.77
30 SEP	CREDIT INTEREST		0.14	3,187.91
30 SEP	DIRECT CREDIT/DEBIT FEES	2.50		3,185.41
11 OCT	AUTOMATIC DATA P ADP201710111142680		366.14	3,551.55
25 OCT	AUTOMATIC DATA P ADP201710251149894		371.24	3,922.79
26 OCT	TO A/C 117989158 LOAN INSTALMENT	1,219.99		2,702.80
31 OCT	CREDIT INTEREST		0.13	2,702.93
31 OCT	DIRECT CREDIT/DEBIT FEES	2.50		2,700.43
08 NOV	AUTOMATIC DATA P ADP201711081160703		371.24	3,071.67
22 NOV	AUTOMATIC DATA P ADP201711221169207		371.24	3,442.91
27 NOV	TO A/C 117989158 LOAN INSTALMENT	1,219.99		2,222.92
29 NOV	INTERNET DEPOSIT 29NOV 13:21 cover mortgage payments		6,000.00	8,222.92
30 NOV	CREDIT INTEREST		0.13	8,223.05
30 NOV	DIRECT CREDIT/DEBIT FEES	2.50		8,220.55
01 DEC	<i>CLOSING BALANCE</i>			8,220.55

Summary of Automatic Deductions

Date	Paid To	Amount \$
26 JUN	TO A/C 117989158 LOAN INSTALMENT	1,219.99
26 JUL	TO A/C 117989158 LOAN INSTALMENT	1,219.99
28 AUG	TO A/C 117989158 LOAN INSTALMENT	1,219.99
26 SEP	TO A/C 117989158 LOAN INSTALMENT	1,219.99
26 OCT	TO A/C 117989158 LOAN INSTALMENT	1,219.99
27 NOV	TO A/C 117989158 LOAN INSTALMENT	1,219.99

**NAB Tailored Home Loan**

For further information call 13 22 65 for Personal Accounts or 13 10 12 for Business Accounts.

021/004754



SUPER MCLEOD PTY LTD
97 WOOLANA AVE
HALEKULANI NSW 2262

Account Balance Summary

Opening balance	\$194,089.89	Dr
Total credits	\$7,319.94	
Total debits	\$5,437.82	
Closing balance	\$192,207.77	Dr

Statement starts 23 February 2016
Statement ends 22 August 2016

Available Redraw \$0.00

Outlet Details

Bega
183 Carp St, Bega NSW 2550

Lending Investment & Insurance Enquiries

Banker Matthew Ellwood
Telephone number (02) 6492 7679

Account Details

SUPER MCLEOD PTY LTD ACN 151 062 752 AS TRUSTEE
FOR THE MCLEOD FUND

BSB number 082-439
Account number 11-798-9158

Transaction Details

Date	Particulars	Debits	Credits	Balance
23 Feb 2016	Brought forward			194,089.89 Dr
23 Feb 2016	Please Note Your Current Debit Interest Rate Is 5.60%			194,089.89 Dr
26 Feb 2016	Loan Instalment Super McLeod PL			
	From A/C 46-666-7691		1,219.99	192,869.90 Dr
29 Feb 2016	Debit Interest This Financial Year To Date \$7,179.95			
	Interest Charged	922.56		
	Loan Service Fee	8.00		193,800.46 Dr
29 Mar 2016	Loan Instalment Super McLeod PL			
	From A/C 46-666-7691		1,219.99	192,580.47 Dr
31 Mar 2016	Debit Interest This Financial Year To Date \$8,101.32			
	Interest Charged	921.37		
	Loan Service Fee	8.00		193,509.84 Dr
5 Apr 2016	Please Note From 04 Apr 2016 Your Debit Int Rate Is 5.75%			193,509.84 Dr
26 Apr 2016	Loan Instalment Super McLeod PL			
	From A/C 46-666-7691		1,219.99	192,289.85 Dr
29 Apr 2016	Debit Interest This Financial Year To Date \$8,981.61			
	Interest Charged	880.29		
	Loan Service Fee	8.00		193,178.14 Dr
17 May 2016	Please Note From 16 May 2016 Your Debit Int Rate Is 5.50%			193,178.14 Dr
26 May 2016	Loan Instalment Super McLeod PL			
	From A/C 46-666-7691		1,219.99	191,958.15 Dr
31 May 2016	Debit Interest This Financial Year To Date \$9,934.67			
	Interest Charged	953.06		
	Loan Service Fee	8.00		192,919.21 Dr
27 Jun 2016	Loan Instalment Super McLeod PL			
	From A/C 46-666-7691		1,219.99	191,699.22 Dr
30 Jun 2016	Debit Interest This Financial Year To Date \$10,806.22			
	Interest Charged	871.55		
	Loan Service Fee	8.00		192,578.77 Dr
26 Jul 2016	Loan Instalment Super McLeod PL			
	From A/C 46-666-7691		1,219.99	191,358.78 Dr
29 Jul 2016	Debit Interest This Financial Year To Date \$840.99			
	Interest Charged	840.99		
	Carried forward			192,199.77 Dr

Transaction Details (continued)

Date	Particulars	Debits	Credits	Balance
	Brought forward			192,199.77 Dr
	Loan Service Fee	8.00		192,207.77 Dr
19 Aug 2016	It's a condition of your loan that you maintain insurance on the mortgaged property at all times for at least the full replacement value of the property. Please confirm with your insurer that your policy adequately protects your property. For more information on property insurance go to www.moneysmart.gov.au			192,207.77 Dr
22 Aug 2016	Please Note From 19 Aug 2016 Your Debit Int Rate Is 5.40%			192,207.77 Dr

Summary of Government Charges

	From 1 July to date	Last year to 30 June
Government		
Withholding tax	\$0.00	\$0.00
Bank Account Debit (BAD) tax	\$0.00	\$0.00
Bank Accounts Debits (BAD) Tax or State Debits Duty has been abolished for all states & territories effective 1/7/2005. Any amount shown on this statement applies to debits processed on or before 30/06/2005.		
For further information on any applicable rebates, fees or government charges, please refer to the NAB's "A Guide to Fees & Charges" booklet. Please retain this statement for taxation purposes		

Explanatory Notes

Please check all entries and report any apparent error or possible unauthorised transaction immediately.

We may subsequently adjust debits and credits, which may result in a change to your account balance to accurately reflect the obligations between us.

For information on resolving problems or disputes, contact us on 1800 152 015, or ask at any NAB branch.

Any "Available Redraw" amount is available provided that you satisfy the conditions for redraw in your agreement.

**NAB Tailored Home Loan**

For further information call 13 22 65 for Personal Accounts or 13 10 12 for Business Accounts.

021/004388



SUPER MCLEOD PTY LTD
97 WOOLANA AVE
HALEKULANI NSW 2262

Account Balance Summary

Opening balance	\$192,207.77	Dr
Total credits	\$7,319.94	
Total debits	\$5,361.29	
Closing balance	\$190,249.12	Dr

Statement starts 23 August 2016
Statement ends 22 February 2017

Available Redraw \$0.00

File

Outlet Details

Bega
183 Carp St, Bega NSW 2550

Lending Investment & Insurance Enquiries

Banker Matthew Ellwood
Telephone number (02) 6492 7679

Account Details

SUPER MCLEOD PTY LTD ACN 151 062 752 AS TRUSTEE
FOR THE MCLEOD FUND

BSB number 082-439
Account number 11-798-9158

For Your Information

*NOTIFICATION: The NAB Privacy Policy and Privacy Notification have changed.
For the latest copy, please visit www.nab.com.au/privacy and
www.nab.com.au/privacynotification.*

Transaction Details

Date	Particulars	Debits	Credits	Balance
23 Aug 2016	Brought forward			192,207.77 Dr
23 Aug 2016	Please Note Your Current Debit Interest Rate Is 5.40%			192,207.77 Dr
26 Aug 2016	Loan Instalment Super McLeod PL			
	From A/C 46-666-7691		1,219.99	190,987.78 Dr
31 Aug 2016	Debit Interest This Financial Year To Date \$1,789.54			
	Interest Charged	948.55		
	Loan Service Fee	8.00		191,944.33 Dr
26 Sep 2016	Loan Instalment Super McLeod PL			
	From A/C 46-666-7691		1,219.99	190,724.34 Dr
30 Sep 2016	Debit Interest This Financial Year To Date \$2,640.73			
	Interest Charged	851.19		
	Loan Service Fee	8.00		191,583.53 Dr
26 Oct 2016	Loan Instalment Super McLeod PL			
	From A/C 46-666-7691		1,219.99	190,363.54 Dr
31 Oct 2016	Debit Interest This Financial Year To Date \$3,518.49			
	Interest Charged	877.76		
	Loan Service Fee	8.00		191,249.30 Dr
28 Nov 2016	Loan Instalment Super McLeod PL			
	From A/C 46-666-7691		1,219.99	190,029.31 Dr
30 Nov 2016	Debit Interest This Financial Year To Date \$4,366.96			
	Interest Charged	848.47		
	Loan Service Fee	8.00		190,885.78 Dr
13 Dec 2016	Please Note From 12 Dec 2016 Your Debit Int Rate Is 5.55%			190,885.78 Dr
28 Dec 2016	Loan Instalment Super McLeod PL			
	From A/C 46-666-7691		1,219.99	189,665.79 Dr
30 Dec 2016	Debit Interest This Financial Year To Date \$5,227.93			
	Interest Charged	860.97		
	Loan Service Fee	8.00		190,534.76 Dr
	Carried forward			190,534.76 Dr

Transaction Details (continued)

Date	Particulars	Debits	Credits	Balance
	Brought forward			190,534.76 Dr
27 Jan 2017	Loan Instalment Super McLeod PL From A/C 46-666-7691		1,219.99	189,314.77 Dr
31 Jan 2017	Debit Interest This Financial Year To Date \$6,154.28			
	Interest Charged	926.35		
	Loan Service Fee	8.00		190,249.12 Dr

Summary of Government Charges

	From 1 July to date	Last year to 30 June
Government		
Withholding tax	\$0.00	\$0.00
Bank Account Debit (BAD) tax	\$0.00	\$0.00
Bank Accounts Debits (BAD) Tax or State Debits Duty has been abolished for all states & territories effective 1/7/2005. Any amount shown on this statement applies to debits processed on or before 30/06/2005.		
For further information on any applicable rebates, fees or government charges, please refer to the NAB's "A Guide to Fees & Charges" booklet. Please retain this statement for taxation purposes		

Explanatory Notes

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Any "Available Redraw" amount is available provided that you satisfy the conditions for redraw in your agreement.

**NAB Tailored Home Loan**

For further information call 13 22 65 for Personal Accounts or 13 10 12 for Business Accounts.

021/008243



SUPER MCLEOD PTY LTD
97 WOOLANA AVE
HALEKULANI NSW 2262

Account Balance Summary

Opening balance	\$190,249.12	Dr
Total credits	\$7,319.94	
Total debits	\$5,423.15	
Closing balance	\$188,352.33	Dr

Statement starts 23 February 2017

Statement ends 22 August 2017

Available Redraw \$0.00

Outlet Details

Bega
183 Carp St, Bega NSW 2550

Lending Investment & Insurance Enquiries

Banker Matthew Ellwood
Telephone number (02) 6492 7679

Account Details

SUPER MCLEOD PTY LTD ACN 151 062 752 AS TRUSTEE
FOR THE MCLEOD FUND

BSB number 082-439

Account number 11-798-9158

Offset Account Details

No offset account linked

For Your Information*Changes to your Terms and Conditions*

We're making changes to the way we communicate with you. This may include communicating by email, SMS, or other electronic methods. These changes take effect as set out in your terms and conditions. You can view the terms and conditions at www.nab.com.au/creditcontractterms

Transaction Details

Date	Particulars	Debits	Credits	Balance
23 Feb 2017	Brought forward			190,249.12 Dr
23 Feb 2017	Please Note Your Current Debit Interest Rate Is 5.55%			190,249.12 Dr
27 Feb 2017	Loan Instalment Super McLeod PL			
	From A/C 46-666-7691		1,219.99	189,029.13 Dr
28 Feb 2017	Debit Interest This Financial Year To Date \$6,964.08			
	Interest Charged	809.80		
	Loan Service Fee	8.00		189,846.93 Dr
27 Mar 2017	Please Note From 24 Mar 2017 Your Debit Int Rate Is 5.80%			
	Loan Instalment Super McLeod PL			
	From A/C 46-666-7691		1,219.99	188,626.94 Dr
31 Mar 2017	Debit Interest This Financial Year To Date \$7,867.29			
	Interest Charged	903.21		
	Loan Service Fee	8.00		189,538.15 Dr
26 Apr 2017	Loan Instalment Super McLeod PL			
	From A/C 46-666-7691		1,219.99	188,318.16 Dr
28 Apr 2017	Debit Interest This Financial Year To Date \$8,710.21			
	Interest Charged	842.92		
	Loan Service Fee	8.00		189,169.08 Dr
26 May 2017	Loan Instalment Super McLeod PL			
	From A/C 46-666-7691		1,219.99	187,949.09 Dr
31 May 2017	Debit Interest This Financial Year To Date \$9,701.21			
	Interest Charged	991.00		
	Loan Service Fee	8.00		188,948.09 Dr
26 Jun 2017	Loan Instalment Super McLeod PL			
	From A/C 46-666-7691		1,219.99	187,728.10 Dr
	Carried forward			187,728.10 Dr

Transaction Details (continued)

Date	Particulars	Debits	Credits	Balance
	Brought forward			187,728.10 Dr
30 Jun 2017	Debit Interest This Financial Year To Date \$10,601.17			
	Interest Charged	899.96		
	Loan Service Fee	8.00		188,636.06 Dr
26 Jul 2017	Loan Instalment Super McLeod PL			
	From A/C 46-666-7691		1,219.99	187,416.07 Dr
31 Jul 2017	Debit Interest This Financial Year To Date \$928.26			
	Interest Charged	928.26		
	Loan Service Fee	8.00		188,352.33 Dr
21 Aug 2017	It's a condition of your loan that you maintain insurance on the mortgaged property at all times for at least the full replacement value of the property. Please confirm with your insurer that your policy adequately protects your property. For more information on property insurance go to www.moneysmart.gov.au			188,352.33 Dr

Summary of Government Charges

	From 1 July to date	Last year to 30 June
Government		
Withholding tax	\$0.00	\$0.00
Bank Account Debit (BAD) tax	\$0.00	\$0.00
Bank Accounts Debits (BAD) Tax or State Debits Duty has been abolished for all states & territories effective 1/7/2005. Any amount shown on this statement applies to debits processed on or before 30/06/2005.		
For further information on any applicable rebates, fees or government charges, please refer to the NAB's "A Guide to Fees & Charges" booklet. Please retain this statement for taxation purposes		

Explanatory Notes

Please check all entries and report any apparent error or possible unauthorised transaction immediately.
We may subsequently adjust debits and credits, which may result in a change to your account balance to accurately reflect the obligations between us.

For information on resolving problems or disputes, contact us on 1800 152 015, or ask at any NAB branch.

Any "Available Redraw" amount is available provided that you satisfy the conditions for redraw in your agreement.



Date: 22 June 2011

The Trustee
Super McLeod Pty Ltd
C/ Smart Lending Solutions
PO Box 1025
HAMILTON NSW 2303

Dear Mr & Mrs McLeod

APPROVAL LETTER

I am pleased to be able to provide this approval. This letter outlines the general facility structure, pricing, terms and conditions and other information that may be required from you to further the proposal.

■ Proposed Facility Structure and Pricing

Borrower:	Super McLeod Pty Ltd as trustee for The McLeod Fund
Facility:	NAB Tailored Home Loan – Fixed Rate
Limit:	\$210,000.00
Term	30 Years fully amortising
Indicative Interest Rate:	7.39% per annum indicative, Fixed for 3 year
Indicative Repayments:	\$1,460.56 per month (includes \$8.00 per month Loan Service Fee)
Government Charges:	As applicable
Security:	Guarantee & Indemnity given by the directors of Self Managed Super Fund Trustee (if applicable) & the Trustee of the Security Trust both in its own capacity and as trustee for the Security Trust supported by; First Registered Mortgage over the residential property 32 Elizabeth Bay Drive, Lake Munmorah NSW 2259.
Other	Please be advised that the Guarantee & Indemnity provided by the directors will need to be explained & witnessed by an independent Solicitor.

▪ **Terms and Conditions**

The following terms and conditions that are reasonably able to be determined at this time are listed below. These terms and conditions are subject to review upon provision of further information.

Conditions Precedent

- Documentation detailed under "Additional Information"
- The bank undertaking a review & being satisfied with the Additional Information to be provided.
- The bank undertaking a review of the security property and being satisfied with it being satisfactory residential security.
- Loan to security ratio not to exceed 70% of the value of the security property.
- Indicative Bank Fees:
Total - Application Fees: \$600.00
Total - Bank Legal Fees: \$2,060.00 is now required to proceed further with the application.

WHAT WE NEED FROM YOU:

▪ **Additional Information**

To further progress a loan application, please provide the following information.

- Certified copy of the dated & executed Security Trust Deed
- Certified copy of the dated and executed Superannuation Trust Deed & any amendments
- Certified copy of the dated & executed Contract of Sale – not just the front page.
- Details of the property selected to purchase.

WHERE TO FROM HERE:

- When all information is received together with payment of \$2,060 relating to the Bank's Legal Fees the legal assessment can commence.

This approval is valid for 90 days from the date of this letter.

Further to our discussions and should you require any further information regarding this letter or how NAB can help you meet your financial needs, please contact me.

Yours sincerely



Donna Lovelock
Business Banking Manager



SUPERANNUATION FINANCING DEED

**National Australia Bank Limited
ABN 12 004 044 937**

and

**The parties referred to
in the Schedule**

32 Elizabeth Bay Drive, Lake Munmorah NSW

**National Australia Bank Limited
Legal Australia
Level 4 (UB4440)
800 Bourke Street
Docklands, Victoria, 3008**

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THIS DEED is dated the 5th day of August 20 11 and made between:

PARTIES:

- (1) The person named in part 1 of the schedule (Borrower)
- (2) The person named in part 2 of the schedule (Security Trustee)
- (3) The persons named in part 3 of the schedule (each a Promisor and collectively Promisors)
- (4) NATIONAL AUSTRALIA BANK LIMITED ABN 12 004 044 937 of Level 4 (UB4440), 800 Bourke Street, Docklands, Victoria, 3008 (the Bank);

BACKGROUND:

- (A) The Borrower is the trustee of the Fund.
- (B) The Borrower as trustee of the Fund has decided to acquire the Asset and has appointed the Security Trustee to hold legal ownership of the Asset.
- (C) The Borrower has requested that the Bank lend to the Borrower to assist the Borrower with acquisition of the Asset and the Bank has agreed to lend to the Borrower on the terms and conditions contained in the Letter of Offer.

This deed witnesses that in consideration of, among other things, the mutual promises contained in this deed, the parties agree as set out in the Operative part of this deed.

IT IS AGREED as follows:

1 DEFINITIONS AND INTERPRETATION

1.1 Definitions

The meanings of the terms used in this deed are set out below.

Asset means the asset referred to in part 4 of the schedule;

Fund means the self managed superannuation fund described in part 5 of the schedule of which the Borrower is the trustee;

Letter of Offer means the letter of offer from the Bank to the Borrower more particularly described in part 6 of the schedule;

Mortgage means each mortgage or charge granted by the Security Trustee to the Bank over the Asset to secure the Security Trustee's liability under a Security Trustee Undertaking;

Promisor Undertaking means each guarantee and each indemnity given by the Promisors (or any of them) in favour of the Bank, including each indemnity from a Promisor in favour of the Bank contained in this deed, in respect of the liability of the Borrower under the Letter of Offer;

Replacement Asset means an asset that is not an asset the Borrower as trustee of the Fund is prohibited from acquiring under SIS or under any other law that:

- (a) replaces the Asset; or
- (b) replaces that replacement asset or any subsequent such replacement asset;

Security Trustee Undertaking means each guarantee and each indemnity given by the Security Trustee in favour of the Bank, including each indemnity from the Security Trustee in favour of the Bank contained in this deed, in respect of the liability of the Borrower under the Letter of Offer;

SIS means the Superannuation Industry (Supervision) Act 1993 (Cth);

Transaction Document means each "transaction document" as defined in the Letter of Offer or, if that term is not defined in the Letter of Offer, the Letter of Offer and all other agreements relating to:

- (a) the financial accommodation to be provided under the Letter of Offer; and
- (b) any security interest or right which secures:
 - (i) the repayment of the financial accommodation to be provided under the Letter of Offer; or
 - (ii) the compliance with any other obligation in relation to that financial accommodation,

including this deed and any guarantee, indemnity or right to set off or withhold payment of any money.

1.2 Interpretation

In this deed, headings and boldings are for convenience only and do not affect the interpretation of this deed and, unless the context otherwise requires:

- (a) words importing the singular include the plural and vice versa;
- (b) words importing a gender include any gender;
- (c) other parts of speech and grammatical forms of a word or phrase defined in this deed have a corresponding meaning;
- (d) a reference to any thing (including any right) includes a part of that thing but nothing in this clause 1.2(d) implies that performance of part of an obligation constitutes performance of the obligation;
- (e) a reference to a clause, party or schedule is a reference to a clause of, and a party and schedule to, this deed and a reference to this deed includes any schedule;
- (f) a reference to a law, a statute, regulation, proclamation, ordinance or by law includes all laws, statutes, regulations, proclamations, ordinances or by laws amending, consolidating or replacing it, whether passed by the same or another government agency with legal power to do so, and a reference to a statute includes all regulations, proclamations, ordinances and by laws issued under that statute;
- (g) a reference to a document (including the Letter of Offer, a Promisor Undertaking, a Security Trustee Undertaking, or the Mortgage) includes it as amended, supplemented, novated or replaced from time to time, except to the extent prohibited by this deed;
- (h) a reference to a party to a document includes that party's successors and permitted substitutes or assigns;
- (i) no provision of this deed will be construed adversely to a party solely on the ground that the party was responsible for the preparation of this deed or that provision;
- (j) a covenant or agreement on the part of two or more persons binds them severally;

- (k) a reference to an agreement other than this deed includes an undertaking, deed, agreement or legally enforceable arrangement or understanding whether or not in writing;
- (l) a reference to a document includes any agreement in writing, or any certificate, notice, instrument or other document of any kind; and
- (m) mentioning anything after include, includes or including does not limit what else might be included.

2 DIRECTION

The Borrower unconditionally and irrevocably directs the Security Trustee to:

- (a) execute and deliver to the Bank:
 - (i) this deed;
 - (ii) the Security Trustee Undertaking;
 - (iii) the Mortgage; and
- (b) deliver to the Bank the documents evidencing, or relating to, title (if any) for the Asset.

3 REPRESENTATIONS AND WARRANTIES

3.1 Borrower

The Borrower represents and warrants to the Bank that the Borrower's decision to:

- (a) acquire the Asset;
- (b) borrow on the terms and conditions contained in the Letter of Offer for the purpose of the acquisition of an Asset in accordance with section 67A(1) of SIS; and
- (c) direct the Security Trustee to:
 - (i) acquire legal title to the Asset;
 - (ii) execute and deliver the Security Trustee Undertaking; and
 - (iii) provide the Mortgage to the Bank,

is in accordance with all applicable laws and regulations, and does not offend any laws or regulations, including:

- (A) the borrowing restrictions under section 67 of SIS;
- (B) the sole purpose test under section 62 of SIS;
- (C) the restrictions on acquisition of assets from related parties under section 66 of SIS;
- (D) the in-house asset rules under Part 8 of SIS;
- (E) the prohibition on charging or otherwise encumbering an asset of a superannuation fund under regulation 13.14 of the regulations made under SIS;

- (F) the requirement, under section 109 of SIS, that investments of superannuation entities be made and maintained on arm's length basis;
- (G) the investment strategy requirements under sections 52(2)(f) of SIS and other applicable law; and
- (H) the restrictions on lending to or providing financial assistance to members of a superannuation fund under section 65 of SIS.

3.2 Security Trustee

The Security Trustee represents and warrants to the Bank that it holds, or will hold, legal ownership of the Asset as bare trustee for the Borrower.

4 ACKNOWLEDGEMENTS

4.1 Borrower

The Borrower acknowledges and agrees that:

- (a) the Borrower has no right to acquire legal ownership of the Asset or of any Replacement Asset in a way which will contravene section 67A(1) of SIS; and
- (b) this deed is a Transaction Document.

4.2 Security Trustee

The Security Trustee acknowledges and agrees that:

- (a) the Borrower has borrowed on the terms and conditions contained in the Letter of Offer in accordance with section 67A(1) of SIS;
- (b) in accordance with section 67A(1) of SIS, the rights of the Bank against the Borrower on default are limited to rights relating to the Asset or any Replacement Asset;
- (c) the Mortgage secures all amounts owing by the Borrower to the Bank under the Letter of Offer;
- (d) the Security Trustee's liability under the Security Trustee Undertaking and under the Mortgage is not affected by the limitation on the Bank's rights against the Borrower;
- (e) the Security Trustee indemnifies the Bank against any loss that the Bank suffers directly or indirectly from the Borrower failing to comply with any of its obligations under the Letter of Offer or SIS or because of any limitation on the liability of, or the amount recoverable from, the Borrower;
- (f) the Security Trustee's liability under the Security Trustee Undertaking is secured by:
 - (i) the Mortgage; and
 - (ii) all other security provided by the Security Trustee in favour of the Bank detailed in the Letter of Offer,

and is not affected by reason of the fact that the Security Trustee, in its capacity as trustee of the Fund, may also be the Borrower and in such case its liability under the Security Trustee Undertaking will be determined as if the Security Trustee and the Borrower were two separate persons;

- (g) the Bank can exercise its powers under the Mortgage following any default, however defined, under the Letter of Offer;
- (h) the Security Trustee has no rights of indemnity against the Borrower or against any asset of the Fund other than the Asset or any Replacement Asset for any amount paid or recovered under the Security Trustee Undertaking or the Mortgage; and
- (i) notwithstanding anything to the contrary in any Transaction Document or in any industry code or practice, the Bank is not obliged to exercise any right against the Borrower or any other party prior to exercising any right under the Mortgage or against the Security Trustee following any default, however defined, under the Letter of Offer.

4.3 Promisor

Each Promisor acknowledges and agrees that:

- (a) the Borrower has borrowed on the terms and conditions contained in the Letter of Offer in accordance with section 67A(1) of SIS;
- (b) in accordance with section 67A(1) of SIS, the rights of the Bank against the Borrower on default are limited to rights relating to the Asset or any Replacement Asset;
- (c) the Promisor's liability under the Promisor Undertaking is not affected by the limitation on the Bank's rights against the Borrower;
- (d) the Promisor indemnifies the Bank against any loss that the Bank suffers directly or indirectly from the Borrower failing to comply with any of its obligations under the Letter of Offer or SIS or because of any limitation on the liability of, or the amount recoverable from, the Borrower;
- (e) the Promisor's liability under the Promisor Undertaking is secured by all security provided by the Promisor in favour of the Bank detailed in the Letter of Offer, and is not affected by reason of the fact that the Promisor, in its capacity as trustee of the Fund, may also be the Borrower and in such case its liability under the Promisor Undertaking will be determined as if the Promisor and the Borrower were two separate persons;
- (f) the Promisor has no rights of indemnity against the Borrower or against any asset of the Fund for any amount paid or recovered under the Promisor Undertaking; and
- (g) notwithstanding anything to the contrary in any Transaction Document or in any industry code or practice, the Bank is not obliged to exercise any right against the Borrower or any other party prior to exercising any right against the Promisor following any default, however defined, under the Letter of Offer.

4.4 Borrower, Security Trustee and each Promisor

The Borrower, the Security Trustee and each Promisor acknowledge and agree that:

- (a) the Bank has not made any representation as to whether or not:
 - (i) the loan to the Borrower on the terms and conditions contained in the Letter of Offer and the execution and delivery of this deed, the Promisor Undertaking, the Security Trustee Undertaking and the Mortgage is in accordance with all applicable laws and regulations including section 67A(1) of SIS, or as to the taxation consequences of the loan or of the execution and delivery of this deed, the Promisor Undertaking, the Security Trustee Undertaking or the Mortgage; or

- (ii) investment in the Asset will achieve any particular investment, accounting, tax or legal outcome; and
- (b) they have each been given the opportunity to obtain their own independent financial, legal and tax advice and have either done so or independently decided not to obtain that advice.

5 GENERAL

5.1 Governing law and jurisdiction

- (a) This deed is governed by the laws of Victoria.
- (b) Each party irrevocably submits to the non exclusive jurisdiction of the courts of Victoria.
- (c) Each party irrevocably waives any objection to the venue of any legal process on the basis that the process has been brought in an inconvenient forum.
- (d) Each party irrevocably waives any immunity in respect of its obligations under this deed that it may acquire from the jurisdiction of any court or any legal process for any reason including, but not limited to, the service of notice, attachment prior to judgment, attachment in aid of execution or execution.

5.2 Prohibition and enforceability

- (a) Any provision of, or the application of any provision of, this deed which is prohibited in any jurisdiction is, in that jurisdiction, ineffective only to the extent of that prohibition.
- (b) Any provision of, or the application of any provision of, this deed which is void, illegal or unenforceable in any jurisdiction does not affect the validity, legality or enforceability of that provision in any other jurisdiction or of the remaining provisions in that or any other jurisdiction.

5.3 Waivers

- (a) Waiver of any right arising from a breach of this deed arising upon default under this deed must be in writing and signed by the party granting the waiver.
- (b) A failure or delay in exercise, or partial exercise, of a right arising from a breach of this deed does not result in a waiver of that right.
- (c) A party is not entitled to rely on a delay in the exercise or non exercise of a right arising from a breach of this deed or on a default under this deed as constituting a waiver of that right.
- (d) A party may not rely on any conduct of another party as a defence to exercise of a right by that other party.
- (e) This clause may not itself be waived except by writing.

5.4 Variation

A variation of any term of this deed must be in writing and signed by the parties:

5.5 Assignment

the Bank may assign its rights under this deed without the consent of, or notice to, any of the other parties.

5.6 Further assurances

Each party must do all things and execute all further documents necessary to give full effect to this deed.

5.7 Entire agreement

This deed supersedes all previous agreements in respect of its subject matter and embodies the entire agreement between the parties.

5.8 Counterparts

- (a) This deed may be executed in any number of counterparts.
- (b) All counterparts, taken together, constitute one instrument.
- (c) A party may execute this deed by signing any counterpart.

5.9 Attorneys

Each of the attorneys executing this deed states that the attorney has no notice of the revocation of the power of attorney appointing that attorney.

SCHEDULE 1

PART 1 - BORROWER

Borrower: **Super Mcleod Pty Ltd ACN 151 062 752 as trustee for The Mcleod Fund**

PART 2 - SECURITY TRUSTEE

Security Trustee: **LR Mcleod Pty Ltd ACN 151 063 071 as Trustee for The Mcleod Fund
Security Trust**

PART 3 - PROMISOR

Promisor: **LR Mcleod Pty Ltd ACN 151 063 071**
Stephen John Mcleod
Wendy Chaler Mcleod

PART 4 - ASSET

Asset: **32 Elizabeth Bay Drive, Lake Munmorah NSW more particularly described in
Certificate of Title Folio Identifier 13/240216**

PART 5 - FUND

Fund: **The Mcleod Fund**

PART 6 - LETTER OF OFFER

Letter of Offer: **between the Borrower and the Bank dated on or about the date of this deed.**

SCHEDULE 2

EXECUTED AS A DEED

SIGNATURES

Executed as a Deed by **Super Mcleod Pty Ltd**
ACN 151 062 752 as trustee for The Mcleod
Fund under section 127 of the *Corporations Act*
2001 (Cth).

S McLEOD

Signature of director

Stephen Mcleod

Name of director (print)

[Signature]

Signature of director

Wendy Mcleod

Name of director (print)

Executed by **LR Mcleod Pty Ltd ACN 151 063**
071 in its own right and as Trustee for The
Mcleod Fund Security Trust in accordance with
Section 127 of the *Corporations Act 2001 (Cth)*

S. McLEOD

Signature of director

Stephen Mcleod

Name of director (print)

[Signature]

Signature of director

Wendy Mcleod

Name of director (print)

Signed Sealed and Delivered by **Stephen John**
Mcleod in the presence of:

[Signature]

Signature of witness

Kevin O'Brien | Solicitor

Name of witness (print)

S McLEOD

Signature

Stephen Mcleod

Name (print)

Signed Sealed and Delivered by **Wendy Chaler Mcleod** in the presence of:

Koburne
Signature of witness

Kevin O'Brien / Solicitor
Name of witness (print)

Wendy Mcleod
Signature

Wendy Mcleod
Name (print)

Signed Sealed and Delivered for and on behalf of the **National Australia Bank Limited** by its Attorney who holds the position of Level 3 Attorney under Power of Attorney dated 1 March 2007 in the presence of:

Calla Haigh
Signature of Witness

Calla Haigh
Name of Witness (print)

Donna Lovelock
Signature of Attorney

DONNA LOVELOCK
Business Banking Manager
Name of Attorney (print)

The Mcleod Fund Security Trust

PARTIES

LR McLeod Pty Limited
(Trustee)

AND

Super Mcleod Pty Limited
(Beneficiary)

DATED: 7th Day of July 2011



2020 Legal Solutions
103 Beaumont St Hamilton NSW 2303
Ph (02) 4910 2500
Fax (02) 4910 2510

THIS DECLARATION OF TRUST dated 7th Day of July 2011.

PARTIES

1. **LR MCLEOD PTY LIMITED ACN 151 063 071** of 101 – 103 Beaumont Street, Hamilton NSW 2303 (“Trustee”).
2. **SUPER MCLEOD PTY LIMITED ACN 151 062 752** as trustees for **THE MCLEOD FUND** of 101 – 103 Beaumont Street, Hamilton NSW 2303 (“Beneficiary”).

INTRODUCTION

- A. The Trustee may enter into agreements for the purchase freehold property or other assets (the Trust property).
- B. The Beneficiary will provide to the Trustee the consideration for purchase of the freehold property or other assets and the Trustee has agreed to hold the freehold property and assets upon trust for the Beneficiary subject to the terms of this Deed.

IT IS AGREED

1. INTERPRETATION

In this Deed, unless otherwise indicated by the context:

Beneficiary includes the Beneficiary’s executors, administrators and assigns.

CGT means the capital gains tax provided for in the *Income Tax Assessment Act 1997* as amended or replaced from time to time.

GST means the goods and services tax as provided for in the *A New Tax System (Goods and Services Tax) Act 1999* as amended or replaced from time to time.

Mortgage means any Mortgage, charge of other security in relation to Trust Property by the Trustee as Mortgagor or Beneficiary as beneficial owner of the Property.

Trustee includes any Trustee for the time being of the Trusts declared in this Deed.

Trust Property means any freehold property and other assets that are acquired by the Trustee on behalf of the Beneficiary under the terms of this Deed.

2. **DECLARATION OF TRUST**

The Trustee declares that the Trustee will hold the Trust Property upon trust for the Beneficiary absolutely. Each freehold property or other asset acquired by the Trustee on behalf of the Beneficiary under the terms of this Deed shall comprise a separate trust and be held under a separate trust arrangement under the terms of this Deed.

3. **IDENTIFICATION OF TRUST PROPERTY**

Each freehold property or other asset held under the terms of this Deed is to be identified by completion of the details as set out in Clause 9 of this Deed in annexures which may be appended to this Deed from time to time under the signatures of the Trustee for the time being of the trusts declared in this Deed and the Beneficiary.

4. **FUNDS FOR PURCHASE OF THE TRUST PROPERTY**

The parties acknowledge that the funds provided by the Beneficiary for the purchase of each freehold property or other asset under the terms of this Trust will be a combination of funds from the Beneficiary and a Loan.

5. **INCOME FROM AND LIABILITIES OF THE PROPERTY**

5.1 The Beneficiary is entitled to all income derived from Trust Property and is responsible for all expenses related to Trust Property during the term of this Trust including, but not limited to any expenses incurred by the Trustee relating to the performance of its duties pursuant to this Deed.

5.2 The Trustee will deal with any income derived from Trust Property as directed by the Beneficiary.

6. **APPOINTMENT OF NEW TRUSTEE**

The Beneficiary may at any time by written notice delivered to the Trustee remove the Trustee as trustee and appoint a new trustee in lieu of the Trustee or in addition to the Trustee.

7. **HEADINGS**

Headings to clauses are included for the sake of convenience only and will not affect the meaning of the clauses to which they relate.

8. **REQUIREMENT FOR WRITING**

Notwithstanding any other provision in this Deed, the Trustee may only act or exercise any rights it has under this Deed in relation to the Property, on written instructions from the Beneficiary.

9. **FORM OF ANNEXURE TO BE PROVIDED FOR CLAUSE 3**

The Mcleod Fund Security Trust

Direction to Purchase And Schedule of Trust Property

(Refers to clause 3 of the Deed)

By this instrument dated2011 the Trustee is directed to purchase the asset listed below:

Freehold Property

Or asset Description:

The parties acknowledge that a separate trust is created for this asset which is identified as Trust Property of The Staples Fund Security Trust created by Deed dated 2011.

EXECUTED for and on behalf of
LR Mcleod Pty Limited ACN 151 063
071 as Trustee under The Mcleod Fund
 Security Trust in accordance with
 section 127(1) of the *Corporations Act*
2001 by authority of the Directors:

.....
 Stephen John McLeod
 Director

.....
 Wendy Chaler McLeod
 Director\Secretary

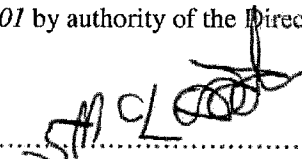
EXECUTED for and on behalf of
Super Mcleod Pty Limited ACN 151
062 752 as Beneficiary under The
 Mcleod Fund Security Trust in
 accordance with Section 127(1) of the
Corporations Act 2001 by authority of
 the Directors:

.....
 Stephen John McLeod
 Director

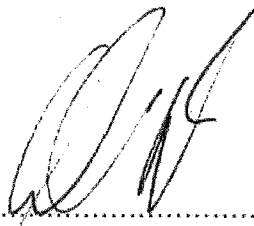
.....
 Wendy Chaler McLeod
 Director\Secretary

EXECUTED AS A DEED.

EXECUTED for and on behalf of
LR Mcleod Pty Limited ACN 151 063
071 as **Trustee** under The Mcleod Fund
 Security Trust in accordance with
 section 127(1) of the *Corporations Act*
2001 by authority of the Directors:




 Stephen John McLeod
 Director




 Wendy Chaler McLeod
 Director\Secretary

EXECUTED for and on behalf of
Super Mcleod Pty Limited ACN 151
062 752 as **Beneficiary** under The
 Mcleod Fund Security Trust in
 accordance with Section 127(1) of the
Corporations Act 2001 by authority of
 the Directors:



 Stephen John McLeod
 Director



 Wendy Chaler McLeod
 Director\Secretary

The Mcleod Fund

Investment Summary as at 30 June 2017

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 Power Saver '4327				74,993.59	74,993.59			13.70%
St George Power Saver '7691				3,937.51	3,937.51			0.72%
				78,931.10	78,931.10			14.42%
<u>Property Direct Market</u>								
NAB Tailored Home Loan '9158		0.0000	0.0000	(188,636.06)	(188,636.06)	0.00	0.00%	(34.47)%
32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)	1.00000	310,067.5300	420,000.0000	310,067.53	420,000.00	109,932.47	35.45%	76.75%
				121,431.47	231,363.94	109,932.47	90.53%	42.28%
<u>Unlisted Market</u>								
Loan to Wendy McLeod		0.0000	0.0000	236,962.07	236,962.07	0.00	0.00%	43.30%
				236,962.07	236,962.07	0.00	0.00%	43.30%
				437,324.64	547,257.11	109,932.47	25.14%	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.

The Mcleod Fund
Investment Movement Summary
For the period 1 July 2016 to 30 June 2017

Investment	Opening Balance		Acquisitions		Disposals			Closing Balance		
	Qty	Cost	Qty	Cost	Qty	Proceeds	Profit/(Loss)	Qty	Cost	Market Value
<u>Bank</u>										
St George Power Saver '4327		61,888.66		17,064.29		3,959.36	0.00		74,993.59	74,993.59
St George Power Saver '7691		9,010.47		9,689.92		14,762.88	0.00		3,937.51	3,937.51
		<u>70,899.13</u>		<u>26,754.21</u>		<u>18,722.24</u>	<u>0.00</u>		<u>78,931.10</u>	<u>78,931.10</u>
<u>Property Direct Market</u>										
32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)	1	311,223.96	0	775.50	0	1,931.93	0.00	1	310,067.53	420,000.00
NAB Tailored Home Loan '9158		(192,578.77)		14,639.88		10,697.17	0.00		(188,636.06)	(188,636.06)
		<u>118,645.19</u>		<u>15,415.38</u>		<u>12,629.10</u>	<u>0.00</u>		<u>121,431.47</u>	<u>231,363.94</u>
<u>Unlisted Market</u>										
Loan to Wendy McLeod		224,790.06		12,172.01		0.00	0.00		236,962.07	236,962.07
		<u>224,790.06</u>		<u>12,172.01</u>		<u>0.00</u>	<u>0.00</u>		<u>236,962.07</u>	<u>236,962.07</u>
Fund Total		<u><u>414,334.38</u></u>		<u><u>54,341.60</u></u>		<u><u>31,351.34</u></u>	<u><u>0.00</u></u>		<u><u>437,324.64</u></u>	<u><u>547,257.11</u></u>

The Mcleod Fund
Investment Revaluation as at 30 June 2017

Investment	Price Date	Market Price	Quantity	Market Value	Change in Market Value
Property Direct Market					
PROP1 32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)	30 Jun 2017	420,000.00000	1.00000	420,000.00	1,156.43
Property Direct Market Total				420,000.00	1,156.43
Unlisted Market					
LOAN Loan to Wendy McLeod			1.00000	236,962.07	0.00
Unlisted Market Total				236,962.07	0.00
Fund Total				656,962.07	1,156.43

Contract for the sale of land - 2005 edition

TERM	MEANING OF TERM	
Vendor's agent	RAY WHITE REAL ESTATE 65A Scenic Drive	43 90 9800 43 99 1238
Co-agent	BUDGEWOI. NSW 2263	
Vendor	ALAN DOUGLAS WILLIAM MASSIE P O Box 332 BUDGEWOI. NSW 2262	
Vendor's solicitor	DEBORAH BOWRING, Conveyancer P O Box 605 (16 Watargum Road WOONGARRAH. NSW 2259.) TOUKLEY. NSW 2263	43 92 1578 43 92 1579
Completion date	42nd day after the contract date (clause 15)	
Land	32 ELIZABETH BAY DRIVE LAKE MUNMORAH LOT 13 Deposited Plan 240216 Certificate of Title Folio Identifier 13/240216	
(Address, plan details and title reference)		

Improvements ☐ VACANT POSSESSION ☒ subject to existing tenancies

☒ HOUSE ☐ garage ☐ carport ☐ home unit ☐ carspace ☐ none

☐ other:

Attached copies ☒ Documents in the List of Documents as marked or as numbered:
☐ 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 ☒ blinds ☒ curtains ☒ insect screens ☒ stove
☒ built-in wardrobes ☐ dishwasher ☒ light fittings ☐ pool equipment
☒ clothes line ☒ fixed floor coverings ☒ range hood ☒ TV antenna
☐ other:

Exclusions

Purchaser LR McLEOD PTY. LIMITED ACN 151 063 071
36 Elizabeth Drive NORAVILLE. NSW 2263
KEVIN O'BRIEN 2000 REAL SOLUTIONS 1800 462 020
P O Box 1025

Purchaser's solicitor HAMILTON NSW 2303

Price \$ 300,000.00
Deposit \$ 30,000.00 (10% of the price, unless otherwise stated)
Balance \$ 270,000.00

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

Vendor

Witness

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

Purchaser

☐ JOINT TENANTS

☐ tenants in common

☐ in unequal shares

Witness

Tax information (the parties promise this is correct as far as each party is aware)

Vendor duty is payable

Deposit can be used to pay vendor duty

Land tax is adjustable

GST: Taxable supply

Margin scheme will be used in making the taxable supply

This sale is not a taxable supply because (one or more of the following may apply) the sale is:

- ☐ not made in the course or furtherance of an enterprise that the vendor carries on (section 9-5(b))
☐ by a vendor who is neither registered nor required to be registered for GST (section 9-5(d))
☐ GST-free because the sale is the supply of a going concern under section 38-325
☐ GST-free because the sale is subdivided farm land or farm land supplied for farming under Subdivision 38-O
☐ input taxed because the sale is of eligible residential premises (sections 40-65, 40-75(2) and 195-1)

HOLDER OF STRATA OR COMMUNITY TITLE RECORDS - Name, address and telephone number

SETTLEMENT ADJUSTMENT SHEET

LR MCLEOD PTY LIMITED PURCHASE FROM MASSIE PROPERTY: 32 ELIZABETH BAY DRIVE, LAKE MUNMORAH

Settlement: 26 August 2011
Adjustments as at: 26 August 2011

	<u>Payable by Vendor</u>	<u>Payable by Purchaser</u>
Purchase Price (inc GST & any other consideration)		\$300,000.00
Less Deposit		
Balance		<u>\$300,000.00</u>
Current Council/Water Rates		
For Period 1/07/2011 to 30/06/2012 - 366 days		
\$1775.77 Adjusted as Paid		
Purchaser allows 309 days		
For period 26/08/2011 to 30/06/2012		\$1,499.22
Water Usage		
Last meter reading 11/04/2011		
Daily Average = 0.65 Kl		
Vendor allows 80 days		
For period 11/04/2011 to 30/06/2011	\$97.24	
Water Usage		
Last meter reading 1/07/2011		
Daily Average = 0.65 Kl		
Vendor allows 56 days		
For period 1/07/2011 to 26/08/2011	\$72.07	
Vendor allows for Discharge of Mortgage	\$119.40	
Totals	\$288.71	\$301,499.22
Less Amount Payable By Vendor		\$288.71
AMOUNT DUE ON SETTLEMENT		<u>\$301,210.51</u>

Cheque Details:-

Bank or Trust Cheque in favour of Wyong Shire Council for	\$1,775.77
Bank or Trust Cheque in favour of As Vendor directs for	\$299,434.80
Total	<u>\$301,210.57</u>

Deborah Bowring

LICENSED PROPERTY CONVEYANCER No. 1185520

ABN 64 368 297 560

Member Australian Institute of Conveyancers New South Wales Division

Fully Professional Indemnity Insured

All correspondence to
P O Box 605
TOUKLEY NSW 2263
Office/Residence: 16 Watgum Road
WOONGARRAH NSW 2259

Mobile: 0425 249 087

Telephone No. 43 92 1578

Facsimile: 43 92 1579

Email: deborah.bowring@bigpond.com.au

TAX INVOICE

26 August, 2011

Mr A Massie
c/- Ray White Real Estate
65A Scenic Drive
BUDGEWOI NSW 2262

MY COSTS AND EXPENSES

RE: MASSIE SALE TO L R McLEOD PTY. LIMITED
PROPERTY: 32 ELIZABETH BAY ROAD LAKE MUNMORAH

TO my costs of advising and attending to

Settlement as agreed

\$ 300.00

TO my costs of acting on Discharge

Of Mortgage

\$ 200.00

\$ 500.00

Expenses incurred:

Title Search fees

\$ 44.00

Council Section 149 Certificate

\$ 40.00

Drainage Diagram fee

\$ 20.00

City Settlement fees

\$ 88.00

\$ 192.00

\$ 692.00

PLUS: 10% GST

\$ 69.20

TOTAL DUE ON SETTLEMENT

\$ 761.20

With Compliments

DEBORAH BOWRING

R77386 PAID

Thank you

Deborah Bowring

29/8/2011



BMT Tax Depreciation

QUANTITY SURVEYORS



Capital Allowance & Tax Depreciation Schedule

Maximising the cash return from investment properties

The McLeod Fund
32 Elizabeth Bay Drive
LAKE MUNMORAH, NSW 2259

BMT Tax Depreciation

QUANTITY SURVEYORS

Level 33, 264 George Street
Sydney NSW 2000

PO Box N314
Grosvenor Place NSW 1220

t 02 9241 6477 e info@bmtqs.com.au

f 02 9241 6499 w www.bmtqs.com.au

Australia Wide Service ABN 44 115 282 392

10 May 2016

The McLeod Fund
PO Box 332
BUDGEWOI, NSW 2262

Dear Sir/Madam,

Thank you for choosing BMT Tax Depreciation to complete your Capital Allowance and Tax Depreciation Schedule.

The document outlines the relevant information, legislation and methodology used in the assessment of the potential depreciation deductions for 32 Elizabeth Bay Drive LAKE MUNMORAH, NSW 2259.

For your convenience we have included an explanation, summary and comparison of the two different methods you can choose to calculate an assets decline in value. This provides you or your Tax Adviser the information necessary to make a more informed decision specific to your circumstances.

We trust our service and the deductions outlined in the following schedules have and will exceed your expectations. We strive for excellence and would truly appreciate your feedback.

We are committed to the continual professional development of our service and report so we can fortify our relationship as your preferred Tax Depreciation and Capital Allowance Specialist.

For further information on property taxation and relevant property news we invite you to visit our website at www.bmtqs.com.au where you will find an array of free investment tools and resources you can use, order or download at any time.

Should you require any further information or clarification, please do not hesitate to contact one of our Depreciation Specialists or our Chief Executive Officer Mr Bradley Beer at the office.

Once again, thank you for choosing BMT Tax Depreciation and we look forward to working with you in the future.

Yours sincerely,



BMT Tax Depreciation Pty Ltd
Quantity Surveyors
AIQS, RICS, AVAA, Tax Agent: 53712009

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BMT Capital Allowance and Tax Depreciation Schedule overview

Please find following a summary of the information BMT Tax Depreciation have used when preparing this Capital Allowance and Tax Depreciation Schedule. The ownership structure plays a significant part in the methodology that is used and subsequently changes the structure of the report and the calculations used therein. Any changes to the ownership entity or structure will make this report inaccurate.

Report prepared for: The McLeod Fund

Property address: 32 Elizabeth Bay Drive LAKE MUNMORAH, NSW 2259

Ownership interest: 100%

Co-owners must divide the income and expenses for the rental property in line with their 'interest' in the property. The two co-owner structures are:

- Joint tenants - each holds an equal interest in the property, or
- Tenants in common - may hold unequal interests in the property, for example, one may hold a 20% interest and the other an 80% interest

Co-owned depreciating assets, as outlined in section 40-35 of the ITAA 1997, are able to be calculated and deducted based on each owner's interest in the asset, and not the whole asset. For example, joint tenants with an equal 50% share can claim an immediate write-off for items under \$600 as each co-owner's share is less than \$300 each. When an owner's share of an asset valued at less than \$1,000 it can also be added to a low-value pool.

Property type: Residential

Purchase price: \$300,000

Reporting Year Start: 1 July

Settlement date: 26 August 2011

Schedule start date: 27 August 2011

Methodology

The Capital Allowance and Tax Depreciation Schedule prepared for The McLeod Fund on 32 Elizabeth Bay Drive LAKE MUNMORAH, NSW 2259 has been prepared and calculated in accordance with the legislation applicable on the 10 May 2016.

The Capital Allowance and Tax Depreciation Schedule is based on BMT Tax Depreciation's understanding of the Commissioner of Taxation's assumed intent and the interpretation of the relevant tax rulings and supportive documents:

- The Income Tax Assessment Act 1997, (ITAA) 1936, Part 3, Division 3A, Sections 54, 55, 56, 60, 61 and 62
- The basis of depreciation of an item of plant and equipment includes its purchase price (ITAA Sect 42-65) delivery and installation costs (IT 2197) and the costs associated with bringing the plant into full operation (ITAA97 Sect 8-1)
- Capital allowances in accordance with Division 10D, Sections 124ZF-ZH and Section 1234ZFB and ITAA 1997 Division 40, 42 and 43
- Changes from the Ralph Review of Business Taxation of 21 September 1999
- Legislation by the Australian Taxation Office in Market Valuations for Tax Purposes
- Documentation and procedures defined in the Australian Accounting Standards AASB 116 Property, Plant and Equipment and AASB13 Fair Value Measurement
- Taxation Ruling 2015/2 – Income Tax: Effective Life of Depreciating Assets

It is a requirement to advise BMT Tax Depreciation when any actual costs in whole or part thereof are available prior to the preparation of the Capital Allowance and Tax Depreciation Schedule. Where costs have been provided, they have been used and noted accordingly in this schedule. In the event that costs are not available, BMT Tax Depreciation use the estimating procedures and methodology provided to estimate a fair market value based on cost advice as at the 10 May 2016. Where applicable, all cost estimates are adjusted to that of the historical date in which the actual construction or installation took place.

The construction expenditure has been determined on the basis of the actual cost incurred in relation to the construction of a building.

Construction expenditure calculated includes:

- Preliminary expenses such as architects' fees, engineering fees and the cost of foundation excavations
- Builders or Contractors margin
- Professional fees such as Architects, Engineers and Surveyors
- Contingencies
- All plant and equipment

The construction expenditure calculated excludes:

- Site clearance, earthworks that are permanent, can be economically maintained and are not integral to the installation or construction of a structure
- Demolition of existing structures
- Soft landscaping
- Cost of acquiring land
- Developers profit and overheads

The following additional information has been used in the preparation of the Capital Allowance and Tax Depreciation Schedule:

- Written and verbal information provided by The McLeod Fund
- Verbal information provided by Wyong Shire Council
- Site inspection conducted by BMT Tax Depreciation on 6 May 2016
- Purchase price of \$300,000
- Land value of \$133,000

The following assumptions have been made in the preparation of the Capital Allowance and Tax Depreciation Schedule.

- That all items of plant and equipment listed in the schedule are owned by the tax payer
- That you are not entitled to input tax credits and therefore GST is included in the appropriate items within the schedule
- That no schedule of depreciation allowances existed or formed a condition of the purchase documentation
- Qualifying expenditure and depreciation rates have been calculated with the understanding that the property is used for the production of assessable income, excluding short-term traveller's accommodation or non-residential usage
- No additional actual costs in whole or part thereof are available at this time
- The owners are not carrying on a rental property business

Owners are advised to discuss and confirm the above assumptions with their Tax Adviser prior to using this Capital Allowance and Tax Depreciation Schedule.

Disclaimer

This report and the information contained within it has been prepared by BMT Tax Depreciation Pty Ltd , as property depreciation and construction cost consultants and not in any other capacity on the basis of estimated costs and information provided to us by the client. It is intended for use only by the client. The contents of this report are advice on construction costs only. The contents of this report are not legal, accounting or taxation advice. The client must consult with their own legal, accounting or taxation advisers before relying on these schedules. The report and the schedules have been prepared in accordance with legislation in force at the time the asset was acquired and the date this report was produced.

BMT Tax Depreciation Pty Ltd is not responsible for the results of the actions taken on the basis of the information provided in this report or any error in or omission from this report. The construction cost estimate has been prepared for depreciation purposes only. It is not an estimate of replacement cost and is not suitable for any other purpose. Neither the whole nor any part of this report or any reference thereto may be included in any published, circular or statement, nor published in part or in full in any way, without the express prior written approval from BMT Tax Depreciation Pty Ltd.

Experience and qualifications

It is a legislative requirement that you use an appropriately qualified person to prepare a Capital Allowance and Tax Depreciation Schedule under Tax Ruling 97/25. A Quantity Surveyor is one of the few professionals recognised to have appropriate construction costing skills to estimate building costs for the purpose of establishing a cost to claim your capital works and tax depreciation deductions.

Please find following BMT Tax Depreciation's relevant qualifications and associations with governing bodies:

- **AIQS - Australian Institute of Quantity Surveyors**

As a member of the AIQS, a professional standards body, BMT Tax Depreciation upholds its professionalism and standards to the highest level. The institute plays an important role by ensuring that industry standards and information are continuously updated.

- **RICS - Royal Institute of Chartered Surveyors**

BMT Tax Depreciation are proud members of RICS, allowing us access to the latest methodology being used by Surveyors across Australia and the world.

- **AVAA - Auctioneers & Valuers Association of Australia**

BMT Tax Depreciation is also a member of the AVAA. The AVAA works to elevate and maintain the standards of professional knowledge and sound practice relating to accurately valuing a variety of plant and equipment.

- **PIPA- Property Investment Professionals of Australia**

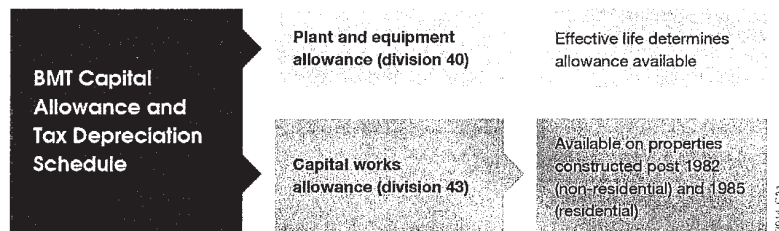
As a member of PIPA, BMT are committed to maintaining high levels of professional standards through their work in educating property investors on the benefits of tax depreciation.

- **Registered Tax Agent**

BMT Tax Depreciation are registered Tax Agents qualified to prepare depreciation schedules for any rental, commercial or investment property under the Tax Agents Services Act 2009. **Our Tax Agents number is 53712009**

Summary of capital expenditure

Purchase price	\$300,000
Expenditure after purchase: (renovations/additional works)	\$11,074
Total expenditure	\$311,074



Division 40 - plant and equipment	\$10,930
--	-----------------

The calculations for plant and equipment assets have been prepared in accordance with the relevant Taxation Ruling in place at the time of preparing this report. This ruling discusses the methodology outlined by the Commissioner of Taxation to determine the effective life of depreciating assets under section 40-100 of the Income Tax Assessment Act 1997 (ITAA 1997).

Division 43 - capital works allowance	\$24,115
--	-----------------

Division 43, as outlined in the Income Tax Assessment Act 1997 (ITAA 1997), allows a deduction for capital expenditure incurred in the construction of any capital works. The deduction claimed as a capital works allowance depends on the type of construction and the date construction started. See the definition of Division 43 and the table under this heading within the glossary of key terms for further clarification of the qualifying dates for capital works deductions. The deductible amount for division 43 excludes both division 40 above and any non-qualifying balance of capital expenditure.

Balance of capital expenditure	\$276,029
---------------------------------------	------------------

This represents all items that do not qualify for capital works deductions or decline in value and any capital works deductions which are already exhausted. Construction expenditure that cannot be claimed (as per Australian Taxation Office guidelines) include:

- land
- expenditure on clearing the land prior to construction
- earthworks that are permanent, and are not integral to the construction
- expenditure on soft landscaping
- demolition

Total capital expenditure	\$311,074
----------------------------------	------------------

Capital Allowance and Tax Depreciation Schedule summary

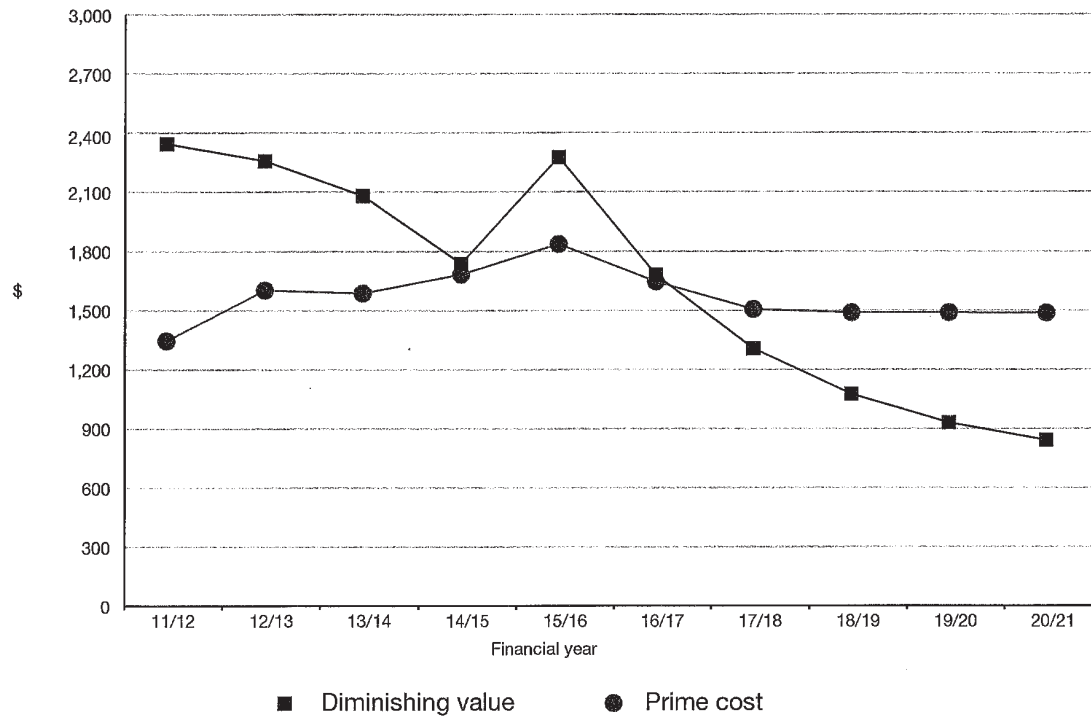
Total deductions - 40 year forecast

The forty year projection summary outlines the total yearly deductions available over the lifetime of the property. These totals include the division 43 and division 40 components as a total yearly deduction. Both the diminishing value (DV) and prime cost (PC) method values are shown for easy comparison.

Years 1-21			Years 22-41		
Period	Total deductions		Period	Total deductions	
	DV (\$)	PC (\$)		DV (\$)	PC (\$)
27-Aug-11 to 30-Jun-12	2,345	1,345	1-Jul-32 to 30-Jun-33	685	685
1-Jul-12 to 30-Jun-13	2,258	1,602	1-Jul-33 to 30-Jun-34	685	685
1-Jul-13 to 30-Jun-14	2,081	1,586	1-Jul-34 to 30-Jun-35	583	583
1-Jul-14 to 30-Jun-15	1,737	1,682	1-Jul-35 to 30-Jun-36	573	573
1-Jul-15 to 30-Jun-16	2,277	1,836	1-Jul-36 to 30-Jun-37	573	573
1-Jul-16 to 30-Jun-17	1,680	1,645	1-Jul-37 to 30-Jun-38	573	573
1-Jul-17 to 30-Jun-18	1,306	1,505	1-Jul-38 to 30-Jun-39	573	573
1-Jul-18 to 30-Jun-19	1,074	1,488	1-Jul-39 to 30-Jun-40	573	573
1-Jul-19 to 30-Jun-20	929	1,488	1-Jul-40 to 30-Jun-41	506	506
1-Jul-20 to 30-Jun-21	840	1,486	1-Jul-41 to 30-Jun-42	482	482
1-Jul-21 to 30-Jun-22	782	1,094	1-Jul-42 to 30-Jun-43	482	482
1-Jul-22 to 30-Jun-23	744	1,029	1-Jul-43 to 30-Jun-44	482	482
1-Jul-23 to 30-Jun-24	724	828	1-Jul-44 to 30-Jun-45	481	481
1-Jul-24 to 30-Jun-25	709	786	1-Jul-45 to 30-Jun-46	480	480
1-Jul-25 to 30-Jun-26	698	786	1-Jul-46 to 30-Jun-47	480	480
1-Jul-26 to 30-Jun-27	693	700	1-Jul-47 to 30-Jun-48	480	480
1-Jul-27 to 30-Jun-28	689	685	1-Jul-48 to 30-Jun-49	480	480
1-Jul-28 to 30-Jun-29	689	685	1-Jul-49 to 30-Jun-50	301	301
1-Jul-29 to 30-Jun-30	686	685	1-Jul-50 to 30-Jun-51	274	274
1-Jul-30 to 30-Jun-31	685	685	1-Jul-51 to 30-Jun-52	272	272
1-Jul-31 to 30-Jun-32	685	685	Total	34,329	34,329

10 year forecast comparison graph

This graphical representation of the diminishing value method and prime cost method compares the yearly claims from both methods against each other. It demonstrates the diminishing value method's increased deductions over the first few years and the prime cost method's greater deductions in later years.



Division 43 – capital works allowance

The table below outlines the division 43 building write-off allowance available to be claimed for additional works completed to this property. The depreciation calculated has been deemed to be on structural elements only completed after the ATO legislated dates.

Works	Date	Rate	Original cost (\$)
Additional Works	15-Jul-94	2.5 %	4,491
Additional Works	25-Sep-00	2.5 %	3,644
Additional Works	26-Aug-09	2.5 %	8,235
Additional Works	29-Sep-11	2.5 %	66
Additional Works	31-Jan-12	2.5 %	454
Additional Works	21-Mar-13	2.5 %	132
Additional Works	31-May-13	2.5 %	132
Additional Works	13-Dec-13	2.5 %	125
Additional Works	14-May-14	2.5 %	245
Additional Works	8-Aug-14	2.5 %	95
Additional Works	27-Aug-14	2.5 %	790
Additional Works	24-Jan-15	2.5 %	3,800
Additional Works	30-Jan-15	2.5 %	250
Additional Works	31-Mar-15	2.5 %	4,840
Additional Works	31-Jul-15	2.5 %	145

Calculation for write-off provision:

Period	Original Division 43 (\$)
27-Aug-11 to 30-Jun-12	352
1-Jul-12 to 30-Jun-13	424
1-Jul-13 to 30-Jun-14	431
1-Jul-14 to 30-Jun-15	530
1-Jul-15 to 30-Jun-16	684
1-Jul-16 to 30-Jun-17	685
1-Jul-17 to 30-Jun-18	685
1-Jul-18 to 30-Jun-19	685
1-Jul-19 to 30-Jun-20	685
1-Jul-20 to 30-Jun-21	685

Diminishing value method summary

Date	Effective Life	Pooled Plant	Division 40	Division 43	Total
27-Aug-11 to 30-Jun-12	1,993	0	1,993	352	2,345
1-Jul-12 to 30-Jun-13	1,834	0	1,834	424	2,258
1-Jul-13 to 30-Jun-14	906	744	1,650	431	2,081
1-Jul-14 to 30-Jun-15	742	465	1,207	530	1,737
1-Jul-15 to 30-Jun-16	0	1,593	1,593	684	2,277
1-Jul-16 to 30-Jun-17	0	995	995	685	1,680
1-Jul-17 to 30-Jun-18	0	621	621	685	1,306
1-Jul-18 to 30-Jun-19	0	389	389	685	1,074
1-Jul-19 to 30-Jun-20	0	244	244	685	929
1-Jul-20 to 30-Jun-21	0	155	155	685	840
1-Jul-21 to 30-Jun-22	0	97	97	685	782
1-Jul-22 to 30-Jun-23	0	59	59	685	744
1-Jul-23 to 30-Jun-24	0	39	39	685	724
1-Jul-24 to 30-Jun-25	0	24	24	685	709
1-Jul-25 to 30-Jun-26	0	13	13	685	698
1-Jul-26 to 30-Jun-27	0	8	8	685	693
1-Jul-27 to 30-Jun-28	0	4	4	685	689
1-Jul-28 to 30-Jun-29	0	4	4	685	689
1-Jul-29 to 30-Jun-30	0	1	1	685	686
1-Jul-30 to 30-Jun-31	0	0	0	685	685
1-Jul-31 to 30-Jun-32	0	0	0	685	685
1-Jul-32 to 30-Jun-33	0	0	0	685	685
1-Jul-33 to 30-Jun-34	0	0	0	685	685
1-Jul-34 to 30-Jun-35	0	0	0	583	583
1-Jul-35 to 30-Jun-36	0	0	0	573	573
1-Jul-36 to 30-Jun-37	0	0	0	573	573
1-Jul-37 to 30-Jun-38	0	0	0	573	573
1-Jul-38 to 30-Jun-39	0	0	0	573	573
1-Jul-39 to 30-Jun-40	0	0	0	573	573
1-Jul-40 to 30-Jun-41	0	0	0	506	506
1-Jul-41 to 30-Jun-42	0	0	0	482	482
1-Jul-42 to 30-Jun-43	0	0	0	482	482
1-Jul-43 to 30-Jun-44	0	0	0	482	482
1-Jul-44 to 30-Jun-45	0	0	0	481	481
1-Jul-45 to 30-Jun-46	0	0	0	480	480
1-Jul-46 to 30-Jun-47	0	0	0	480	480
1-Jul-47 to 30-Jun-48	0	0	0	480	480
1-Jul-48 to 30-Jun-49	0	0	0	480	480
1-Jul-49 to 30-Jun-50	0	0	0	301	301
1-Jul-50 to 30-Jun-51	0	0	0	274	274
1-Jul-51 to 30-Jun-52	0	0	0	272	272
Total	5,475	5,455	10,930	23,399	34,329

30th June 2015

McLeod Pty Ltd
C/- 65a Scenic Drive
BUDGEWOI NSW 2262

Dear Sir/Madam,

Re 32 Elizabeth Bay Drive LAKE MUNMORAH

Firstly thank you for the opportunity to submit our appraisals for your property.

Please see following the current market appraisal along with the comparable sales for your perusal.

June 2015 – market appraisal at \$420,000

Should you require any further assistance please do not hesitate to contact the office.

Regards



Craig Favelle
COASTLINK REAL ESTATE

Linking buyers with their coastal dreams



CoastLink
REAL ESTATE



Tax Agent Portal

User ID PDUD46p

09 Jul 2019 14:28:21 (EST)

Current client THE TRUSTEE FOR THE MCLEOD FUND	TFN 926270626	ABN 16773104214
Represented by BRENDAN CURRAN		
Account name THE TRUSTEE FOR THE MCLEOD FUND	Number 926270626/00551	Description Income Tax Account

Itemised account - by Tax Office processed date

Transactions processed by the Tax Office during the period:

From 1 July 2015 To 9 July 2019

Process date	Effective date	Transaction description	Debit amount	Credit amount	Balance
01 Jul 2015		OPENING BALANCE			\$0.00
05 Apr 2016	04 Apr 2016	Payment received		\$2,000.00	\$2,000.00 CR
05 Apr 2016	04 Apr 2016	Payment received		\$1,500.00	\$3,500.00 CR
09 Apr 2019	08 Apr 2019	Payment received		\$80.70	\$3,580.70 CR
09 Jul 2019	09 Jul 2019	CLOSING BALANCE	\$0.00		\$3,580.70 CR

Section D: Income tax calculation statement**12 Income tax calculation statement**

Credit: foreign income tax offset	C1	
plus Credit: rebates and tax offsets	C2	

Taxable income **A** 345No-TFN quoted contributions tax **J**Gross tax **B** 51.75Rebates and offsets (C1 plus C2) **C** 0.00

Credit: interest on early payments	F1	
plus Credit: foreign resident withholding	F2	
plus Credit: ABN/TFN not quoted (non-individual)	F3	24.00
plus Credit: refundable franking credits	F4	
plus Credit: no-TFN tax offset	F5	
plus Credit: interest on no-TFN tax offset	F6	
plus Credit: refundable National rental affordability scheme tax offset	F7	
plus Credit: TFN amounts withheld from payments from closely held trusts	F8	

SUBTOTAL (B less C) **D** 51.75
(Cannot be less than zero)Section 102AAM interest charge **E**Eligible credits (F1 plus F2 plus F3 plus F4 plus F5 plus F6 plus F7 plus F8) **F** 24.00PAYG instalments raised **G**Supervisory levy **H** 180.00TOTAL AMOUNT DUE OR REFUNDABLE (D plus E less F less G plus H) **I** 207.75 **F****Section E: Losses****13 Losses information**

If the total loss is greater than \$100,000 or there is a foreign loss, complete and attach a *Losses schedule 2011*.

Tax losses carried forward to later income years **U**Net capital losses carried forward to later income years **V** **F**

Net capital losses brought forward from prior years		Net capital losses carried forward to later income years	
Non-Collectables			
Collectables			

Section D: Income tax calculation statement

12 Calculation statement

Please refer to the Self-managed superannuation fund annual return instructions 2012 on how to complete the calculation statement.

Foreign income tax offset

C1

Rebates and tax offsets

C2

Complying fund's franking credits tax offset

E1

No-TFN tax offset

E2

2,972.00

National rental affordability scheme tax offset

E3

Taxable income **A** 17,452Tax on taxable income **T1** 2,617.80Tax on no-TFN
quoted contributions

J

Gross tax **B** 2,617.80

(T1 plus J)

Non-refundable non-carry forward tax offsets

C

0.00

(C1 plus C2)

SUBTOTAL **T2** 2,617.80

(cannot be less than zero)

Refundable tax offsets

E

2,972.00

(E1 plus E2 plus E3)

TAX PAYABLE **T5** 0.00

(cannot be less than zero)

Section 102AAM interest charge

G

Credit for interest on early payments –
amount of interest

H1

Credit for tax withheld – foreign
resident withholding

H2

Credit for tax withheld – where ABN
or TFN not quoted (non-individual)

H3

Credit for TFN amounts withheld from
payments from closely held trusts

H5

Credit for interest on no-TFN tax offset

H6

Eligible credits

H

0.00

(H1 plus H2 plus H3 plus H5 plus H6)

Remainder of refundable tax offsets

I

354.20

PAYG instalments raised

K

Supervisory levy

L

200.00

Total amount of tax refundable **S** 154.20

(T5 plus G less H less I less K plus L)

Section E: Losses

13 Losses

If total loss is greater than \$100,000,
or there is a foreign loss, complete and
attach a *Losses schedule 2012*.

Tax losses carried forward
to later income years

U

Net capital losses carried
forward to later income years

V

F

Net capital losses brought forward
from prior yearsNet capital losses carried forward
to later income years

Non-Collectables

Collectables

Section D: Income tax calculation statement

13 Calculation statement

Please refer to the Self-managed superannuation fund annual return instructions 2013 on how to complete the calculation statement.

Foreign income tax offset

C1

Rebates and tax offsets

C2

Taxable income A 7,580

Tax on taxable income T1 1,137.00

Tax on no-TFN
quoted contributions

J

Gross tax

B

1,137.00

(T1 plus J)

Non-refundable non-carry forward tax offsets

C

0.00

(C1 plus C2)

Complying fund's franking credits tax offset

E1

No-TFN tax offset

E2

116.00

National rental affordability scheme tax offset

E3

Other refundable tax offsets

Refundable tax offsets

E

116.00

(E1 plus E2 plus E3
plus other refundable tax offset amounts)

SUBTOTAL T2 1,137.00

(B less C - cannot be less than zero)

TAX PAYABLE T5 1,021.00

(T2 less E - cannot be less than zero)

Credit for interest on early payments –
amount of interest

H1

Credit for tax withheld – foreign
resident withholding

H2

Credit for tax withheld – where ABN
or TFN not quoted (non-individual)

H3

Credit for TFN amounts withheld from
payments from closely held trusts

H5

Credit for interest on no-TFN tax offset

H6

Section 102AAM interest charge

G

Eligible credits

H

0.00

(H1 plus H2 plus H3 plus H5 plus H6)

Remainder of refundable tax offsets

I

0.00

(unused amount from label E)

PAYG instalments raised

K

Supervisory levy

L

321.00

Supervisory levy adjustment for wound up funds

M

Total amount of tax payable

S

1,342.00

(T5 plus G less H less I less K plus L less M)

Foreign income tax offset C1 <input type="text"/>	Non-refundable non-carry forward tax offsets C <input type="text" value="0.00"/> (C1 plus C2)
Rebates and tax offsets C2 <input type="text"/>	
Complying fund's franking credits tax offset E1 <input type="text"/>	SUBTOTAL T2 <input type="text" value="1,869.15"/> (B less C - cannot be less than zero)
No-TFN tax offset E2 <input type="text" value="72.00"/>	Refundable tax offsets E <input type="text" value="72.00"/> (E1 plus E2 plus E3 plus other refundable tax offset amounts)
National rental affordability scheme tax offset E3 <input type="text"/>	
Other refundable tax offsets <input type="text"/>	

#TAX PAYABLE T5
(T2 less E - cannot be less than zero)

Credit for interest on early payments – amount of interest H1 <input type="text"/>	Section 102AAM interest charge G <input type="text"/>
Credit for tax withheld – foreign resident withholding H2 <input type="text"/>	
Credit for tax withheld – where ABN or TFN not quoted (non-individual) H3 <input type="text"/>	Eligible credits H <input type="text" value="0.00"/> (H1 plus H2 plus H3 plus H5 plus H6)
Credit for TFN amounts withheld from payments from closely held trusts H5 <input type="text"/>	#Tax offset refunds (Remainder of refundable tax offsets). I <input type="text" value="0.00"/> (unused amount from label E – an amount must be included even if it is zero)
Credit for interest on no-TFN tax offset H6 <input type="text"/>	
	PAYG instalments raised K <input type="text"/>
	Supervisory levy L <input type="text" value="388.00"/>
	Supervisory levy adjustment for wound up funds M <input type="text"/>
	Supervisory levy adjustment for new funds N <input type="text"/>
	Total amount of tax payable S <input type="text" value="2,185.15"/> (T5 plus G less H less I less K plus L less M plus N)

#This is a mandatory label.

Section E: Losses

14 Losses

If total loss is greater than \$100,000, complete and attach a Losses schedule 2014

Tax losses carried forward to later income years **U**

Net capital losses carried forward to later income years **V**

F

Net capital losses brought forward from prior years		Net capital losses carried forward to later income years	
Non-Collectables	<input type="text"/>		<input type="text"/>
Collectables	<input type="text"/>		<input type="text"/>

Sensitive (when completed)

The Mcleod Fund

Members Summary Report - For the period 1/07/2016 to 30/06/2017

Member's Detail		Opening Balance	Increases				Decreases				Closing Balance	
			Contrib	Tran In	Profit	Ins Proc	Tax	Exp	Ins Prem	Tran Out		Ben Paid
Mr Stephen Mcleod												
33 Sunrise Avenue Budgewoi NSW 2262												
Accumulation	Accumulation	504,807.65	9,686.44	0.00	14,557.37	0.00	(3,578.55)	0.00	0.00	0.00	0.00	525,472.91
		504,807.65	9,686.44	0.00	14,557.37	0.00	(3,578.55)	0.00	0.00	0.00	0.00	525,472.91
		504,807.65	9,686.44	0.00	14,557.37	0.00	(3,578.55)	0.00	0.00	0.00	0.00	525,472.91

The Mcleod Fund
(ABN: 16 773 104 214)

Member Benefit Statement

Period	Member Account Details
1 July 2016 - 30 June 2017	Residential Address: 33 Sunrise Avenue Budgewoi, NSW 2262
Member Number: MCLEODS1	Date of Birth: 19 November 1959
Mr Stephen John Mcleod	Date Joined Fund: 24 May 2011
Accumulation Account	Eligible Service Date: 24 May 2011
Accumulation	Tax File Number Held: Yes
	Account Start Date: 24 May 2011

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2016 504,807.65	Tax Free 11.0654 % 58,145.47
<u>Increases to your account:</u>	Taxable - Taxed 467,327.44
Employer Contributions 9,686.44	Taxable - Untaxed -
Share Of Net Fund Income 14,557.37	Your Preservation Components
<u>Total Increases</u> 24,243.81	Preserved 525,472.91
<u>Decreases to your account:</u>	Restricted Non Preserved -
Contributions Tax 1,452.97	Unrestricted Non Preserved -
Tax on Net Fund Income 2,125.58	Your Insurance Benefits
<u>Total Decreases</u> 3,578.55	No insurance details have been recorded
Withdrawal Benefit as at 30 Jun 2017 525,472.91	Your Beneficiaries
	No beneficiary details have been recorded

For Enquiries:
phone 0243907910
mail The Mcleod Fund, 33 Sunrise Avenue, Budgewoi NSW 2262

TRUST LEDGER

Reported Period(s): From July 2014 to September 2018

1 records selected - all groups

Active Status: Active

Owner Account

Date	Ref.	A/C	Type	Property	Details	Payee/Payer	Debit	Credit	Balance
									0.00
07/06/16	00118136		Rent	ELI32A	FREEMAN Trent Freeman 19/06/16	Trent Freeman		180.00	180.00
07/06/16	00118141		Rent	ELI32	HERNANDEZG Gabriel Hernandez & Ne 11/12/	Gabriel Hernandez & N		295.00	475.00
14/06/16	00118379		Rent	ELI32A	FREEMAN Trent Freeman 26/06/16	Trent Freeman		180.00	655.00
14/06/16	00118382		Rent	ELI32	HERNANDEZG Gabriel Hernandez & Ne 18/12/	Gabriel Hernandez & N		295.00	950.00
21/06/16	00118646		Rent	ELI32A	FREEMAN Trent Freeman 03/07/16	Trent Freeman		180.00	1130.00
21/06/16	00118651		Rent	ELI32	HERNANDEZG Gabriel Hernandez & Ne 25/12/	Gabriel Hernandez & N		295.00	1425.00
23/06/16	E00000875	336	Cdis	ELI32A	Replace hot water (Includes GST of \$113.64)	Central Coast Wide Pl	1250.00		175.00
28/06/16	00118920		Rent	ELI32A	FREEMAN Trent Freeman 03/07/16	Trent Freeman		180.00	355.00
28/06/16	00118925		Rent	ELI32	HERNANDEZG Gabriel Hernandez & Ne 01/01/	Gabriel Hernandez & N		295.00	650.00
30/06/16	E00000879		Opay		EFT: Mcleod Pty Ltd	LR MCLEOD PTY LTD	644.50		5.50
					Postage & Sundries		5.00		0.50
					GST on Fees & Sundries		0.50		0.00
									0.00
05/07/16	00119173		Rent	ELI32A	FREEMAN Trent Freeman 10/07/16	Trent Freeman		180.00	180.00
05/07/16	00119178		Rent	ELI32	HERNANDEZG Gabriel Hernandez & Ne 08/01/	Gabriel Hernandez & N		295.00	475.00
13/07/16	00119425		Rent	ELI32A	FREEMAN Trent Freeman 17/07/16	Trent Freeman		180.00	655.00
13/07/16	00119431		Rent	ELI32	HERNANDEZG Gabriel Hernandez & Ne 15/01/	Gabriel Hernandez & N		295.00	950.00
19/07/16	00119681		Rent	ELI32A	FREEMAN Trent Freeman 24/07/16	Trent Freeman		180.00	1130.00
19/07/16	00119690		Rent	ELI32	HERNANDEZG Gabriel Hernandez & Ne 22/01/	Gabriel Hernandez & N		295.00	1425.00
26/07/16	00119932		Rent	ELI32A	FREEMAN Trent Freeman 31/07/16	Trent Freeman		180.00	1605.00
26/07/16	00119937		Rent	ELI32	HERNANDEZG Gabriel Hernandez & Ne 29/01/	Gabriel Hernandez & N		295.00	1900.00
29/07/16	E00000892		Opay		EFT: Mcleod Pty Ltd	LR MCLEOD PTY LTD	1894.50		5.50
					Postage & Sundries		5.00		0.50
					GST on Fees & Sundries		0.50		0.00
									0.00
02/08/16	00120208		Rent	ELI32A	FREEMAN Trent Freeman 07/08/16	Trent Freeman		180.00	180.00
02/08/16	00120217		Rent	ELI32	HERNANDEZG Gabriel Hernandez & Ne 05/02/	Gabriel Hernandez & N		295.00	475.00
02/08/16	00120218		Rent	ELI32	HERNANDEZG Gabriel Hernandez & Ne 12/02/	Gabriel Hernandez & N		295.00	770.00
02/08/16	00120217		RenC	ELI32	HERNANDEZG Gabriel Hernandez & Ne 05/02/	Gabriel Hernandez & N	295.00		475.00
10/08/16	00120460		Rent	ELI32A	FREEMAN Trent Freeman 14/08/16	Trent Freeman		180.00	655.00
10/08/16	00120464		Rent	ELI32	HERNANDEZG Gabriel Hernandez & Ne 12/02/	Gabriel Hernandez & N		295.00	950.00
10/08/16	C06000816	201	Cdis	ELI32	First Rates Instalment 2016/2017	WYONG SHIRE	334.84		615.16
16/08/16	00120707		Rent	ELI32A	FREEMAN Trent Freeman 21/08/16	Trent Freeman		180.00	795.16
16/08/16	00120714		Rent	ELI32	HERNANDEZG Gabriel Hernandez & Ne 19/02/	Gabriel Hernandez & N		295.00	1090.16
23/08/16	00120946		Rent	ELI32A	FREEMAN Trent Freeman 28/08/16	Trent Freeman		180.00	1270.16
23/08/16	00120951		Rent	ELI32	HERNANDEZG Gabriel Hernandez & Ne 26/02/	Gabriel Hernandez & N		295.00	1565.16
25/08/16	C06000824	202	Cdis	ELI32	Water Sewer & Drainage Charges	Wyong Shire Council	314.82		1250.34
30/08/16	00121209		Rent	ELI32A	FREEMAN Trent Freeman 04/09/16	Trent Freeman		180.00	1430.34
30/08/16	00121217		Rent	ELI32	HERNANDEZG Gabriel Hernandez & Ne 05/03/	Gabriel Hernandez & N		310.00	1740.34
31/08/16	E00000903		Opay		EFT: Mcleod Pty Ltd	LR MCLEOD PTY LTD	1734.84		5.50
					Postage & Sundries		5.00		0.50
					GST on Fees & Sundries		0.50		0.00
									0.00
06/09/16	00121459		Rent	ELI32A	FREEMAN Trent Freeman 11/09/16	Trent Freeman		180.00	180.00
06/09/16	00121466		Rent	ELI32	HERNANDEZG Gabriel Hernandez & Ne 12/03/	Gabriel Hernandez & N		310.00	490.00
08/09/16	E00000907	207	Cdis	ELI32A	Annual Smoke Alarm Maintenance (Includes GST of \$9.00)	Smoke Alarms Australi	99.00		391.00
13/09/16	00121735		Rent	ELI32A	FREEMAN Trent Freeman 18/09/16	Trent Freeman		180.00	571.00
13/09/16	00121747		Rent	ELI32	HERNANDEZG Gabriel Hernandez & Ne 19/03/	Gabriel Hernandez & N		310.00	881.00
20/09/16	00121982		Rent	ELI32A	FREEMAN Trent Freeman 25/09/16	Trent Freeman		180.00	1061.00
20/09/16	00121988		Rent	ELI32	HERNANDEZG Gabriel Hernandez & Ne 26/03/	Gabriel Hernandez & N		310.00	1371.00
22/09/16	C06000834	202	Cdis	ELI32	Water Sewer & Drainage Charges	Wyong Shire Council	588.42		782.58
27/09/16	00122230		Rent	ELI32A	FREEMAN Trent Freeman 02/10/16	Trent Freeman		180.00	962.58
30/09/16	E00000912		Opay		EFT: Mcleod Pty Ltd	LR MCLEOD PTY LTD	957.08		5.50
					Postage & Sundries		5.00		0.50
					GST on Fees & Sundries		0.50		0.00
									0.00
04/10/16	00122490		Rent	ELI32A	FREEMAN Trent Freeman 09/10/16	Trent Freeman		180.00	180.00
11/10/16	00122751		Rent	ELI32A	FREEMAN Trent Freeman 16/10/16	Trent Freeman		180.00	360.00
19/10/16	00122976		Rent	ELI32A	FREEMAN Trent Freeman 23/10/16	Trent Freeman		180.00	540.00
25/10/16	00123215		Rent	ELI32A	FREEMAN Trent Freeman 30/10/16	Trent Freeman		180.00	720.00
29/10/16	00123472	101	Sund	ELI32	32 ebd deposit kept not proceeding	081016		320.00	1040.00
31/10/16	E00000924	332	Cdis	ELI32	Replace freestanding oven/cooktop (Includes GST of \$70.50)	Eurocoast Appliance S	775.50		264.50
31/10/16	E00000924		Opay		EFT: Mcleod Pty Ltd	LR MCLEOD PTY LTD	259.00		5.50
					Postage & Sundries		5.00		0.50
					GST on Fees & Sundries		0.50		0.00
									0.00
03/11/16	00123481		Rent	ELI32A	FREEMAN Trent Freeman 06/11/16	Trent Freeman		180.00	180.00
04/11/16			Opay		EFT: Mcleod Pty Ltd	LR MCLEOD PTY LTD	180.00		0.00
04/11/16			OJnl		Reversing Funds transferred to your bank	Automatic Deposits		180.00	180.00
08/11/16	00123707		Rent	ELI32A	FREEMAN Trent Freeman 06/11/16	Trent Freeman		180.00	360.00
14/11/16	C06000850	201	Cdis	ELI32	Second Rates Instalment	WYONG SHIRE	334.60		25.40
15/11/16	00123946		Rent	ELI32A	FREEMAN Trent Freeman 13/11/16	Trent Freeman		180.00	205.40
15/11/16	E00000927	334	Cdis	ELI32	re-key front entrance set and deadlock	Brand Locksmiths Pty	176.00		29.40

TRUST LEDGER

Reported Period(s): From July 2014 to September 2018

1 records selected - all groups

Active Status: Active

Owner Account

Date	Ref.	A/C	Type	Property	Details	Payee/Payer	Debit	Credit	Balance
22/11/16	00124203		Rent	ELI32A	(Includes GST of \$16.00) FREEMAN Trent Freeman 20/11/16	Trent Freeman		180.00	209.40
29/11/16	00124460		Rent	ELI32A	FREEMAN Trent Freeman 27/11/16	Trent Freeman		180.00	389.40
30/11/16	E00000936		Opay		EFT: Mcleod Pty Ltd	LR MCLEOD PTY LTD	383.90		5.50
					Postage & Sundries		5.00		0.50
					GST on Fees & Sundries		0.50		0.00
01/12/16	00124580		Rent	ELI32A	FREEMAN Trent Freeman 04/12/16	Trent Freeman		40.00	40.00
06/12/16	00124734		Rent	ELI32A	FREEMAN Trent Freeman 11/12/16	Trent Freeman		190.00	230.00
13/12/16	00124988		Rent	ELI32A	FREEMAN Trent Freeman 18/12/16	Trent Freeman		190.00	420.00
13/12/16	00125019		Rent	ELI32	GORMLEYBRA Brad Gormley 16/12/16	Brad Gormley		275.00	695.00
17/12/16	00125213		Rent	ELI32	GORMLEYBRA Brad Gormley 23/12/16	Brad		275.00	970.00
20/12/16	00125271		Rent	ELI32A	FREEMAN Trent Freeman 25/12/16	Trent Freeman		190.00	1160.00
03/01/17	E00000952	338	Cdis	ELI32	Lawn Mow	Fresh Cut Lawns & Mai	40.00		1120.00
					(Includes GST of \$3.64)				
03/01/17	00125542		Rent	ELI32A	FREEMAN Trent Freeman 01/01/17	Trent Freeman		190.00	1310.00
03/01/17	00125547		Rent	ELI32	GORMLEYBRA Brad Gormley 30/12/16	Brad		275.00	1585.00
03/01/17	E00000952		Opay		EFT: Mcleod Pty Ltd	LR MCLEOD PTY LTD	1579.50		5.50
					Postage & Sundries		5.00		0.50
					GST on Fees & Sundries		0.50		0.00
04/01/17	00125759		Rent	ELI32A	FREEMAN Trent Freeman 08/01/17	Trent Freeman		190.00	190.00
04/01/17	00125762		Rent	ELI32	GORMLEYBRA Brad Gormley 06/01/17	Brad		275.00	465.00
10/01/17	00125972		Rent	ELI32A	FREEMAN Trent Freeman 15/01/17	Trent Freeman		190.00	655.00
10/01/17	00125976		Rent	ELI32	GORMLEYBRA Brad Gormley 13/01/17	Brad		275.00	930.00
12/01/17	E00000955	332	Cdis	ELI32	replaced broken eave sheet	Colin Taylor	191.00		739.00
					(Includes GST of \$17.36)				
17/01/17	00126246		Rent	ELI32A	FREEMAN Trent Freeman 22/01/17	Trent Freeman		190.00	929.00
17/01/17	00126253		Rent	ELI32	GORMLEYBRA Brad Gormley 20/01/17	Brad		275.00	1204.00
17/01/17		162	Cdis	ELI32	Vacate Carpet Clean	A & A Spectrum Pty Lt	150.00		1054.00
					(Includes GST of \$13.64)				
17/01/17	E00000958	252	Cdis	ELI32	Carpet Cleaning	A & A Spectrum Pty Lt	150.00		904.00
					(Includes GST of \$13.64)				
17/01/17		162	CdiC	ELI32	Vacate Carpet Clean	A & A Spectrum Pty Lt		150.00	1054.00
					(Includes GST of \$13.64)				
20/01/17	E00000959	338	Cdis	ELI32	Lawn Mow	Fresh Cut Lawns & Mai	40.00		1014.00
					(Includes GST of \$3.64)				
24/01/17	00126490		Rent	ELI32A	FREEMAN Trent Freeman 29/01/17	Trent Freeman		190.00	1204.00
24/01/17	00126493		Rent	ELI32	GORMLEYBRA Brad Gormley 27/01/17	Brad		275.00	1479.00
31/01/17	00126724		Rent	ELI32A	FREEMAN Trent Freeman 05/02/17	Trent Freeman		190.00	1669.00
31/01/17	00126729		Rent	ELI32	GORMLEYBRA Brad Gormley 03/02/17	Brad		275.00	1944.00
31/01/17	E00000963		Opay		EFT: Mcleod Pty Ltd	LR MCLEOD PTY LTD	1938.50		5.50
					Postage & Sundries		5.00		0.50
					GST on Fees & Sundries		0.50		0.00
07/02/17	00126981		Rent	ELI32A	FREEMAN Trent Freeman 12/02/17	Trent Freeman		190.00	190.00
07/02/17	00126984		Rent	ELI32	GORMLEYBRA Brad Gormley 10/02/17	Brad		275.00	465.00
11/02/17	00127173		Rent	ELI32	GORMLEYBRA Brad Gormley 17/02/17	Brad		275.00	740.00
14/02/17	00127238		Rent	ELI32A	FREEMAN Trent Freeman 19/02/17	Trent Freeman		190.00	930.00
14/02/17	E00000968	338	Cdis	ELI32	Lawn Mow	Fresh Cut Lawns & Mai	40.00		890.00
					(Includes GST of \$3.64)				
18/02/17	00127443		Rent	ELI32	GORMLEYBRA Brad Gormley 24/02/17	Brad		275.00	1165.00
21/02/17	00127502		Rent	ELI32A	FREEMAN Trent Freeman 26/02/17	Trent Freeman		190.00	1355.00
25/02/17	00127681		Rent	ELI32	GORMLEYBRA Brad Gormley 03/03/17	Brad		275.00	1630.00
28/02/17	00127754		Rent	ELI32A	FREEMAN Trent Freeman 05/03/17	Trent Freeman		190.00	1820.00
28/02/17	E00000973	332	Cdis	ELI32	repairs to flyscreens and water damaged	Colin Taylor	168.00		1652.00
					(Includes GST of \$15.27)				
28/02/17	E00000973		Opay		EFT: Mcleod Pty Ltd	LR MCLEOD PTY LTD	1646.50		5.50
					Postage & Sundries		5.00		0.50
					GST on Fees & Sundries		0.50		0.00
04/03/17	00127939		Rent	ELI32	GORMLEYBRA Brad Gormley 10/03/17	Brad		275.00	275.00
07/03/17	00127996		Rent	ELI32A	FREEMAN Trent Freeman 12/03/17	Trent Freeman		190.00	465.00
09/03/17	E00000979	207	Cdis	ELI32A	Smoke Alarm Maintenance	Smoke Alarms Australi	99.00		366.00
					(Includes GST of \$9.00)				
11/03/17	00128213		Rent	ELI32	GORMLEYBRA Brad Gormley 17/03/17	Brad		275.00	641.00
14/03/17	00128267		Rent	ELI32A	FREEMAN Trent Freeman 19/03/17	Trent Freeman		190.00	831.00
15/03/17	E00000979	338	Cdis	ELI32	Lawn Mow	Fresh Cut Lawns & Mai	40.00		791.00
					(Includes GST of \$3.64)				
16/03/17	C06000899	201	Cdis	ELI32	Rates Instalment	WYONG SHIRE	335.11		455.89
21/03/17	00128456		Rent	ELI32A	FREEMAN Trent Freeman 26/03/17	Trent Freeman		190.00	645.89
21/03/17	00128459		Rent	ELI32	GORMLEYBRA Brad Gormley 24/03/17	Brad		275.00	920.89
24/03/17		202	Cdis	ELI32	Water Rates	WYONG SHIRE	199.90		720.99
24/03/17		202	CdiC	ELI32	Water Rates	WYONG SHIRE COUNCIL		199.90	920.89
24/03/17	C06000900	202	Cdis	ELI32	Water Rates	Wyong Shire Council	199.90		720.99
28/03/17	00128784		Rent	ELI32A	FREEMAN Trent Freeman 02/04/17	Trent Freeman		190.00	910.99
29/03/17	00128821		Rent	ELI32	GORMLEYBRA Brad Gormley 31/03/17	Brad		275.00	1185.99

TRUST LEDGER

Reported Period(s): From July 2014 to September 2018

1 records selected - all groups

Active Status: Active

Owner Account

Date	Ref.	A/C	Type	Property	Details	Payee/Payer	Debit	Credit	Balance
31/03/17	E00000985		Opay		EFT: Mcleod Pty Ltd Postage & Sundries GST on Fees & Sundries	LR MCLEOD PTY LTD	1180.49 5.00 0.50		5.50 0.50 0.00
03/04/17	00128979		Rent	ELI32	GORMLEYBRA Brad Gormley 07/04/17	Brad		275.00	275.00
04/04/17	00129031		Rent	ELI32A	FREEMAN Trent Freeman 09/04/17	Trent Freeman		190.00	465.00
10/04/17	00129234		Rent	ELI32	GORMLEYBRA Brad Gormley 14/04/17	Brad		275.00	740.00
11/04/17	00129298		Rent	ELI32A	FREEMAN Trent Freeman 16/04/17	Trent Freeman		190.00	930.00
18/04/17	E00000991	338	Cdis	ELI32	Lawn Mow (Includes GST of \$3.64)	Fresh Cut Lawns & Mai	40.00		890.00
19/04/17	00129530		Rent	ELI32A	FREEMAN Trent Freeman 23/04/17	Trent Freeman		190.00	1080.00
19/04/17	00129538		Rent	ELI32	GORMLEYBRA Brad Gormley 21/04/17	Brad		275.00	1355.00
26/04/17	00129810		Rent	ELI32A	FREEMAN Trent Freeman 30/04/17	Trent Freeman		190.00	1545.00
26/04/17	00129816		Rent	ELI32	GORMLEYBRA Brad Gormley 28/04/17	Brad		275.00	1820.00
28/04/17	E00000994		Opay		EFT: Mcleod Pty Ltd Postage & Sundries GST on Fees & Sundries	LR MCLEOD PTY LTD	1814.50 5.00 0.50		5.50 0.50 0.00
02/05/17	00130056		Rent	ELI32A	FREEMAN Trent Freeman 07/05/17	Trent Freeman		190.00	190.00
02/05/17	00130061		Rent	ELI32	GORMLEYBRA Brad Gormley 05/05/17	Brad		275.00	465.00
09/05/17	00130332		Rent	ELI32A	FREEMAN Trent Freeman 14/05/17	Trent Freeman		190.00	655.00
09/05/17	00130337		Rent	ELI32	GORMLEYBRA Brad Gormley 12/05/17	Brad		275.00	930.00
15/05/17	E00001000	338	Cdis	ELI32	Lawn Mow (Includes GST of \$3.64)	Fresh Cut Lawns & Mai	40.00		890.00
15/05/17	C06000911	201	Cdis	ELI32	Municipal Rates	WYONG SHIRE	335.96		554.04
16/05/17	00130582		Rent	ELI32A	FREEMAN Trent Freeman 21/05/17	Trent Freeman		190.00	744.04
16/05/17	00130586		Rent	ELI32	GORMLEYBRA Brad Gormley 19/05/17	Brad		275.00	1019.04
23/05/17	00130851		Rent	ELI32A	FREEMAN Trent Freeman 28/05/17	Trent Freeman		190.00	1209.04
23/05/17	00130857		Rent	ELI32	GORMLEYBRA Brad Gormley 26/05/17	Brad		275.00	1484.04
30/05/17	00131107		Rent	ELI32A	FREEMAN Trent Freeman 04/06/17	Trent Freeman		190.00	1674.04
30/05/17	00131111		Rent	ELI32	GORMLEYBRA Brad Gormley 02/06/17	Brad		275.00	1949.04
30/05/17	E00001006	336	Cdis	ELI32A	Pressure jet sewer blockage (Includes GST of \$22.73)	Central Coast Wide Pl	250.00		1699.04
31/05/17	E00001006		Opay		EFT: Mcleod Pty Ltd Postage & Sundries GST on Fees & Sundries	LR MCLEOD PTY LTD	1693.54 5.00 0.50		5.50 0.50 0.00
06/06/17	00131409		Rent	ELI32A	FREEMAN Trent Freeman 11/06/17	Trent Freeman		190.00	190.00
08/06/17	E00001010	338	Cdis	ELI32	Lawn Mow (Includes GST of \$3.64)	Fresh Cut Lawns & Mai	40.00		150.00
13/06/17	00131640		Rent	ELI32A	FREEMAN Trent Freeman 18/06/17	Trent Freeman		190.00	340.00
14/06/17	00131701		Rent	ELI32	GORMLEYBRA Brad Gormley 16/06/17	Brad		550.00	890.00
20/06/17	00131930		Rent	ELI32A	FREEMAN Trent Freeman 25/06/17	Trent Freeman		190.00	1080.00
20/06/17	00131932		Rent	ELI32	GORMLEYBRA Brad Gormley 23/06/17	Brad		275.00	1355.00
27/06/17	00132198		Rent	ELI32A	FREEMAN Trent Freeman 02/07/17	Trent Freeman		190.00	1545.00
29/06/17	00132289		Rent	ELI32	GORMLEYBRA Brad Gormley 30/06/17	Brad		275.00	1820.00
30/06/17	E00001016		Opay		EFT: Mcleod Pty Ltd Postage & Sundries GST on Fees & Sundries	LR MCLEOD PTY LTD	1814.50 5.00 0.50		5.50 0.50 0.00
04/07/17	00132493		Rent	ELI32A	FREEMAN Trent Freeman 09/07/17	Trent Freeman		190.00	190.00
04/07/17	00132496		Rent	ELI32	GORMLEYBRA Brad Gormley 07/07/17	Brad		275.00	465.00
11/07/17	00132742		Rent	ELI32A	FREEMAN Trent Freeman 16/07/17	Trent Freeman		190.00	655.00
11/07/17	00132744		Rent	ELI32	GORMLEYBRA Brad Gormley 14/07/17	Brad		275.00	930.00
17/07/17	E00001019	338	Cdis	ELI32	lawn Mow (Includes GST of \$3.64)	Fresh Cut Lawns & Mai	40.00		890.00
18/07/17	00133007		Rent	ELI32A	FREEMAN Trent Freeman 23/07/17	Trent Freeman		190.00	1080.00
18/07/17	00133010		Rent	ELI32	GORMLEYBRA Brad Gormley 21/07/17	Brad		275.00	1355.00
25/07/17	00133261		Rent	ELI32A	FREEMAN Trent Freeman 30/07/17	Trent Freeman		190.00	1545.00
25/07/17	00133263		Rent	ELI32	GORMLEYBRA Brad Gormley 28/07/17	Brad		275.00	1820.00
28/07/17	C06000943	202	Cdis	ELI32	Water Sewer & Drainage Charges	Wyong Shire Council	262.75		1557.25
31/07/17	E00001023		Opay		EFT: Mcleod Pty Ltd Postage & Sundries GST on Fees & Sundries	LR MCLEOD PTY LTD	1551.75 5.00 0.50		5.50 0.50 0.00
01/08/17	00133515		Rent	ELI32A	FREEMAN Trent Freeman 06/08/17	Trent Freeman		190.00	190.00
01/08/17	00133518		Rent	ELI32	GORMLEYBRA Brad Gormley 04/08/17	Brad		275.00	465.00
08/08/17	00133754		Rent	ELI32A	FREEMAN Trent Freeman 13/08/17	Trent Freeman		190.00	655.00
08/08/17	00133757		Rent	ELI32	GORMLEYBRA Brad Gormley 11/08/17	Brad		275.00	930.00
15/08/17	00134026		Rent	ELI32A	FREEMAN Trent Freeman 20/08/17	Trent Freeman		190.00	1120.00
16/08/17	00134069		Rent	ELI32	GORMLEYBRA Brad Gormley 18/08/17	Brad		275.00	1395.00
22/08/17	00134273		Rent	ELI32A	FREEMAN Trent Freeman 27/08/17	Trent Freeman		190.00	1585.00
22/08/17	00134277		Rent	ELI32	GORMLEYBRA Brad Gormley 25/08/17	Brad		275.00	1860.00
29/08/17	00134532		Rent	ELI32A	FREEMAN Trent Freeman 03/09/17	Trent Freeman		190.00	2050.00
29/08/17	00134536		Rent	ELI32	GORMLEYBRA Brad Gormley 01/09/17	Brad		275.00	2325.00
31/08/17	E00001031	338	Cdis	ELI32	Lawn Mow (Includes GST of \$3.64)	Fresh Cut Lawns & Mai	40.00		2285.00
31/08/17	C06000949	201	Cdis	ELI32	Rates Instalment	WYONG SHIRE	326.10		1958.90

Enquiries: 13 10 10
Claims: 13 14 46 (24/7 for new claims)
gio.com.au



SUPER MCLEOD PTY LTD ATF THE MCLEOD
FUND
POST OFFICE BOX 332
BUDGEWOI NSW 2262

Dear Policy Holder,

Thank you for insuring your Property and Landlord Contents with GIO. Your current policy expires at 11:59pm on 10 April 2016 and we would like to invite you to renew with us for a further 12 months.

Enclosed is your Certificate of Insurance, Product Disclosure Statement (PDS) and Supplementary Product Disclosure Statements (if any). It is important to review the information in the Certificate carefully, and the Duty of Disclosure at the end of your Certificate. If you have any questions, further information to tell us, or any of your details are incorrect, please call us on 13 10 10.

Your instalment will be deducted automatically on or around the 10th of each month.

Regards,

The GIO Team

Direct Debit Confirmation Certificate

Thanks for paying by direct debit.

This confirms your direct debit details based on the information you have previously provided to us. If any of the following information is incorrect please contact us.

Deductions will continue to be made in accordance with the details shown, subject to the terms of the Direct Debit Service Agreement.

You have authorised GIO, User ID Number 449860, to debit the amounts stated and all amounts payable to GIO in relation to your above policy and subsequent renewal to the account stated via the bulk electronic clearing system.

Instalment payments that have a debit due date within 14 days of the policy expiry date will result in the premium being debited over 11 instalments rather than 12. This will not impact your total amount payable.

Issue Date: 4 April 2016

Insurance issued by AAI Limited ABN 48 005 297 807 trading as GIO



Landlord Insurance Account

Payment details

Policy number	HGL004711714
Period of insurance	10-04-2016 to 10-04-2017
Monthly instalment	\$145.83
Debit date	On or around the 10th of each month

Your discounts

	10% off	Multi-policy discount
	15% off	Home and contents combined discount

For full info on ways to save go to gio.com.au/save

Instalment details

Account name	Lr Mcleod Pty Ltd
Financial institution	ST. GEORGE BANK - NSW
BSB	112879
Account no.	420594327
Instalments due	on or around the 10th of every month
Amount	\$145.83

Your premium covers

This document will be a Tax Invoice for GST when you have made your payment. It is to enable you to claim input tax credits if they apply to your business.

Type of Cover / Insured Address	Base Premium	Fire Service Levy	Stamp Duty	GST	Total Amount Payable
32 ELIZABETH BAY DR, LAKE MUNMORAH NSW 2259	\$1,231.74	\$227.87	\$144.50	\$145.96	\$1,750.07
Your Property	\$972.49	\$179.91	\$114.09	\$115.24	\$1,381.73
Landlord Contents	\$259.25	\$47.96	\$30.41	\$30.72	\$368.34

An estimated amount of \$227.87 is used by us to pay the Fire Service Levy.

Ways to save

You can trust GIO to offer you our best deal possible. If you believe you are eligible for any of these discounts but they are not shown on your certificate of insurance, please contact us. Here's a reminder of the ways to save

Increase your security and save



Having security on your home can act as a precautionary measure to protect you against burglary and theft and may also reduce your premium.

- key-operated deadlocks or patio bolts on all external doors
- key locks or security grilles fitted to all windows
- local or monitored back to base burglar alarm
- additional door or building security

Multi-policy Discount



GIO rewards customers who hold three or more eligible GIO personal insurance policies with a 10% discount.

You can bundle three of the same product eg three different houses each with Classic Insurance, or bundle with other products like: Contents, Car, Boat, Caravan & Trailer, Motorcycle, NSW CTP.
(A GIO NSW CTP Insurance policy can be included as one of the multiple covers but the discount does not apply to the CTP premium)

Home & contents combined



A 15% discount when you combine your house and its contents onto one policy. If you own a home insured by GIO Strata Insurance and you let us know, we can reward you with a 15% discount off your GIO contents insurance for the contents you own in that home.

Increase your excess and save



We provide a range of excess options you may be eligible for, the more you increase your excess the lower your premium will be.

Excess options start from: \$0 and go up to a maximum excess level of \$5,000.

Conditions apply, ask us for details. If you are eligible for more than one discount, we apply any subsequent discount to the already discounted rated premium (usually before adding taxes and charges). Please refer to the relevant PDS before making any decision about our products.



Enquiries: 13 10 10
Claims: 13 14 46 (24/7 for new claims)
gio.com.au

Certificate of Insurance

Your Duty of Disclosure is explained at the end of this Certificate of Insurance. Please read this information carefully.

If any of the information below is incorrect or incomplete, please contact us on 13 10 10

Policy number

HGL004711714

Insured: Super Mcleod PTY LTD Atf The Mcleod Fund

Type of cover: Landlord Property & Contents Insurance

Insured address	32 ELIZABETH BAY DR, LAKE MUNMORAH NSW 2259
Property sum insured	\$360,600
Landlord contents sum insured	\$27,600
Legal liability	up to \$20 million
Period of insurance	From 10 April 2016 until 11:59pm 10 April 2017

Your discounts

Your premium for this address includes: **multi-policy discount, a home and contents combined discount.**

Optional covers

If you've just enjoyed a year's free optional cover, or a free upgrade, for your last period of insurance, you may have recently received a letter to let you know that this offer is coming to an end. Unless you have told us otherwise, the option or upgrade you had last year will be offered in this renewal and included in the premium amount payable. The following options indicated with a ✓ are included in your policy.

Please check your Certificate of Insurance to see what options and level of cover your policy has and contact us if you would like to make any changes. Options indicated with a ✕ have not been selected.

Home options:

Accidental damage
Motor burnout

✓
✕

Contents options:

Accidental damage
Motor burnout
Strata title mortgage protection

✓
✕
✕



Enquiries: 13 10 10
Claims: 13 14 46 (24/7 for new claims)
gio.com.au

Excess details

You may be able to reduce your premium if you choose a higher standard excess.

Property Standard excess	\$500
Landlord contents Standard excess	\$500
Loss of rent - tenant default excess	\$500

You will have to pay the following excesses in addition if they apply in the circumstances of your claim:

	Additional excess
Unoccupied excess	\$1,000
Earthquake and tsunami excess	\$300
Theft or burglary by tenants or their guests excess	\$500
Malicious acts or vandalism by tenants or their guests excess	\$500

What you have told us

This document sets out the information that we have relied on to decide whether to renew your policy and on what terms. If any of this information has changed, or is incorrect, please contact us on the contact details set out in this document. See your duty of disclosure for further details of your obligations.

You have told us the following about you and the insured address:

- It is a freestanding home on a concrete slab
- The oldest insured's date of birth is 19-11-1959
- You do NOT operate a business from your home

You have told us the following about the construction of your insured address:

- It is a double brick property with a tile roof originally built between 1980 and 1989
- The insured address is NOT currently undergoing construction, reconstruction, renovation or being relocated
- The insured address is well maintained and in good condition. There are no leaks in the roof, no evidence of white ant damage and the fences & outbuildings are in good condition. Refer to the PDS for the definition of 'well maintained and good condition'

You have told us the following about the security of the insured address:

- All your accessible windows (less than three metres above the ground or any solid structure) do NOT have key locks or security grilles
- All your external hinged doors have key operated deadlocks and all sliding/French doors have patio bolts
- You do not have an alarm fitted
- There is no additional door or building security



Enquiries: 13 10 10
Claims: 13 14 46 (24/7 for new claims)
gio.com.au

Insurance & criminal history

You must call us to tell us if in the past 3 years, you or anyone to be insured under this policy:

- Committed any criminal acts whether charged or convicted in relation to fraud, theft or burglary, drugs, arson, criminal, malicious or wilful damage
- Had insurance declined or cancelled, a claim rejected or had special conditions imposed on any insurance

If any of the above information is incorrect, please contact us.

Your Duty of Disclosure

Before you renew this contract of insurance, you have a duty of disclosure under the Insurance Contracts Act 1984.

If we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions.

Also, we may give you a copy of anything you have previously told us and ask you to tell us if it has changed or is incorrect. If we do this please advise us about any change or tell us that there is no change.

If you do not tell us about a change to something you have previously told us, you will be taken to have told us that there is no change.

You have this duty until we agree to renew the contract.

If you do not tell us something

If you do not tell us anything you are required to tell us, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

Privacy

We appreciate privacy is important to you. GIO is committed to protecting your personal information. For further information, please refer to our customer privacy statement by visiting www.gio.com.au/privacy or call us on 13 10 10.

Enquiries: 13 10 10
Claims: 13 14 46 (24/7 for new claims)
gio.com.au



SUPER MCLEOD PTY LTD ATF THE MCLEOD
FUND
POST OFFICE BOX 332
BUDGEWOI NSW 2262

Dear Policy Holder,

Thank you for insuring your Property and Landlord Contents with GIO. Your current policy expires at 11:59pm on 10 April 2017 and we would like to invite you to renew with us for a further 12 months.

Enclosed is your Certificate of Insurance, Product Disclosure Statement (PDS) and Supplementary Product Disclosure Statements (if any). It is important to review the information in the Certificate carefully, and the Duty of Disclosure at the end of your Certificate. If you have any questions, further information to tell us, or any of your details are incorrect, please call us on 13 10 10.

Your instalment will be deducted automatically on or around the 10th of each month.

Regards,

The GIO Team

Direct Debit Confirmation Certificate

Thanks for paying by direct debit.

This confirms your direct debit details based on the information you have previously provided to us. If any of the following information is incorrect please contact us.

Deductions will continue to be made in accordance with the details shown, subject to the terms of the Direct Debit Service Agreement.

You have authorised GIO, User ID Number 449860, to debit the amounts stated and all amounts payable to GIO in relation to your above policy and subsequent renewal to the account stated via the bulk electronic clearing system.

Instalment payments that have a debit due date within 14 days of the policy expiry date will result in the premium being debited over 11 instalments rather than 12. This will not impact your total amount payable.

Issue Date: 14 March 2017

Insurance issued by AAI Limited ABN 48 005 297 807 trading as GIO



Landlord Insurance Account

Payment details

Policy number	HGL004711714
Period of insurance	10-04-2017 to 10-04-2018
Monthly instalment	\$154.63
Debit date	On or around the 10th of each month

Your discounts



Up to
15%
off

Home and contents
combined discount

GIO offers a Multi-policy discount when you have 3 or more eligible products. If you believe you may qualify and it is not listed above, please contact us.

For full info on ways to save go to gio.com.au/save

Instalment details

Account name	Lr Mcleod Pty Ltd
Financial institution	ST. GEORGE BANK - NSW
BSB	112879
Account no.	420594327
Instalments due	on or around the 10th of every month
Amount	\$154.63

Your premium covers

This document will be a Tax Invoice for GST when you have made your payment. It is to enable you to claim input tax credits if they apply to your business.

Type of Cover / Insured Address	Base Premium	Fire Service Levy	Stamp Duty	GST	Total Amount Payable
32 ELIZABETH BAY DR, LAKE MUNMORAH NSW 2259	\$1,300.50	\$247.09	\$153.21	\$154.76	\$1,855.56
Your Property	\$1,005.37	\$191.02	\$118.44	\$119.64	\$1,434.47
Landlord Contents	\$295.13	\$56.07	\$34.77	\$35.12	\$421.09

An estimated amount of \$247.09 is used by us to pay the Fire Service Levy.

Ways to save

You can trust GIO to offer you our best deal possible. If you believe you are eligible for any of these discounts but they are not shown on your certificate of insurance or account, please contact us. Here's a reminder of the ways to save

Increase your security and save



Having security on your home can act as a precautionary measure to protect you against burglary and theft and may also reduce your premium.

- key-operated deadlocks or patio bolts on all external doors
- key locks or security grilles fitted to all windows
- local or monitored back to base burglar alarm
- additional door or building security

Multi-policy Discount



GIO rewards customers who hold three or more eligible GIO personal insurance policies with a 10% discount.

You can bundle three of the same product eg three different houses each with Classic Insurance, or bundle with other products like: Contents, Car, Boat, Caravan & Trailer, Motorcycle, NSW CTP. (A GIO NSW CTP Insurance policy can be included as one of the multiple covers but the discount does not apply to the CTP premium)

Home & contents combined



Up to 15% discount when you combine your house and its contents onto one policy. If you own a home insured by GIO Strata Insurance and you let us know, we can reward you with this discount off your GIO contents insurance for the contents you own in that home.

Increase your excess and save



We provide a range of excess options you may be eligible for, the more you increase your excess the lower your premium will be.

Excess options start from: \$0 and go up to a maximum excess level of \$5,000.

Conditions apply, ask us for details. If you are eligible for more than one discount, we apply any subsequent discount to the already discounted rated premium (usually before adding taxes and charges). Please refer to the relevant PDS before making any decision about our products.



Enquiries: 13 10 10
Claims: 13 14 46 (24/7 for new claims)
gio.com.au

Certificate of Insurance

Your Duty of Disclosure is explained at the end of this Certificate of Insurance. Please read this information carefully.

If any of the information below is incorrect or incomplete, please contact us on 13 10 10



Policy number

HGL004711714

Insured: Super Mcleod PTY LTD Atf The Mcleod Fund

Type of cover: Landlord Property & Contents Insurance

Insured address	32 ELIZABETH BAY DR, LAKE MUNMORAH NSW 2259
Property sum insured	\$378,600
Landlord contents sum insured	\$29,000
Legal liability	up to \$20 million
Period of insurance	From 10 April 2017 until 11:59pm 10 April 2018

Your discounts

Your premium for this address includes: **a home and contents combined discount.**

Optional covers

If you've just enjoyed a year's free optional cover, or a free upgrade, for your last period of insurance, you may have recently received a letter to let you know that this offer is coming to an end. Unless you have told us otherwise, the option or upgrade you had last year will be offered in this renewal and included in the premium amount payable. The following options indicated with a ✓ are included in your policy.

Please check your Certificate of Insurance to see what options and level of cover your policy has and contact us if you would like to make any changes. Options indicated with a ✕ have not been selected.

Home options:

Accidental damage
Motor burnout

✓

✕

Contents options:

Accidental damage
Motor burnout
Strata title mortgage protection

✓

✕

✕



Enquiries: 13 10 10
Claims: 13 14 46 (24/7 for new claims)
gio.com.au

Excess details

You may be able to reduce your premium if you choose a higher standard excess.

Property Standard excess \$500

Landlord contents
Standard excess \$500

Loss of rent - tenant
default excess \$500

You will have to pay the following excesses in addition if they apply in the circumstances of your claim:

	Additional excess
Unoccupied excess	\$1,000
Earthquake and tsunami excess	\$300
Theft or burglary by tenants or their guests excess	\$500
Malicious acts or vandalism by tenants or their guests excess	\$500

What you have told us

This document sets out the information that we have relied on to decide whether to renew your policy and on what terms. If any of this information has changed, or is incorrect, please contact us on the contact details set out in this document. See your duty of disclosure for further details of your obligations.

You have told us the following about you and the insured address:

- It is a freestanding home on a concrete slab
- The oldest insured's date of birth is 19-11-1959
- You do NOT operate a business from your home

You have told us the following about the construction of your insured address:

- It is a double brick property with a tile roof originally built between 1980 and 1989
- The insured address is NOT currently undergoing construction, reconstruction, renovation or being relocated
- The insured address is well maintained and in good condition. There are no leaks in the roof, no evidence of white ant damage and the fences & outbuildings are in good condition. Refer to the PDS for the definition of 'well maintained and good condition'

You have told us the following about the security of the insured address:

- All your accessible windows (less than three metres above the ground or any solid structure) do NOT have key locks or security grilles
- All your external hinged doors have key operated deadlocks and all sliding/French doors have patio bolts
- You do not have an alarm fitted
- There is no additional door or building security



Enquiries: 13 10 10
Claims: 13 14 46 (24/7 for new claims)
gio.com.au

Insurance & criminal history

You must call us to tell us if in the past 3 years, you or anyone to be insured under this policy:

- Committed any criminal acts whether charged or convicted in relation to fraud, theft or burglary, drugs, arson, criminal, malicious or wilful damage
- Had insurance declined or cancelled, a claim rejected or had special conditions imposed on any insurance

If any of the above information is incorrect, please contact us.

Your Duty of Disclosure

Before you renew this contract of insurance, you have a duty of disclosure under the Insurance Contracts Act 1984.

If we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions.

Also, we may give you a copy of anything you have previously told us and ask you to tell us if it has changed or is incorrect. If we do this please advise us about any change or tell us that there is no change.

If you do not tell us about a change to something you have previously told us, you will be taken to have told us that there is no change.

You have this duty until we agree to renew the contract.

If you do not tell us something

If you do not tell us anything you are required to tell us, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

Privacy

We appreciate privacy is important to you. GIO is committed to protecting your personal information. For further information, please refer to our customer privacy statement by visiting www.gio.com.au/privacy or call us on 13 10 10.

Tax Invoice

The McLeod Fund
33 Sunrise Ave
BUDGEWOI NSW 2262

Invoice #: 00006383
Date: 21/03/2017
Page: 1

Details	Total (ex-GST)
Attendance to Land Tax Matters as attached resulting in a decrease of Land Tax Payable of \$11,095.35.	440.00



Subtotal:	440.00
GST:	44.00
Balance Due:	484.00

Where payments are made by Cheque - Please return with your payment



by mail

Detach this section and mail your cheque to...
Attention: Shaun Baxter
Fintex Solutions
PO Box 19
TOUKLEY NSW 2263

Direct Credit Details:
BSB: 062 608
Account #: 1022 3370

TERMS 7 DAYS

Amounts overdue greater than 60 days are subject to a service charge of 2.5% per calendar month

Invoice Due Date - 28/03/2017 *

**ASIC**

Australian Securities & Investments Commission

ABN 86 768 265 615

Inquiries

www.asic.gov.au/invoices

1300 300 630

SUPER MCLEOD PTY LIMITED
 WENDY CHALER MCLEOD
 97 WOOLANA AVE HALEKULANI NSW 2262

INVOICE STATEMENT

Issue date 23 May 17

SUPER MCLEOD PTY LIMITED

ACN 151 062 752

Account No. 22 151062752

Summary

Balance outstanding	\$0.00
New items	\$47.00
Payments & credits	\$0.00
TOTAL DUE	\$47.00

- 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 23 Jul 17	\$47.00

*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**SUPER MCLEOD PTY LIMITED**

ACN 151 062 752

Account No: 22 151062752

**22 151062752**

TOTAL DUE	\$47.00
Immediately	\$0.00
By 23 Jul 17	\$47.00

*Payment options are listed on the back
 of this payment slip*



Biller Code: 17301
Ref: 2291510627527



*814 129 0002291510627527 10

Transaction details:

page 2 of 2

Transactions for this period		ASIC reference	\$ Amount
Unpaid or partially paid			
2017-05-23	Annual Review - Special Purpose Co	2X6294106480C A	\$47.00

PAYMENT OPTIONS



Billpay Code: 8929
Ref: 2291 5106 2752 710

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: 2291510627527

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

**ASIC**

Australian Securities & Investments Commission

ABN 86 768 265 615

Inquiries

www.asic.gov.au/invoices

1300 300 630

LR MCLEOD PTY LIMITED
97 WOOLANA AVE HALEKULANI NSW 2262

INVOICE STATEMENT

Issue date 23 May 17

LR MCLEOD PTY LIMITED

ACN 151 063 071

Account No. 22 151063071

Summary

Balance outstanding	\$0.00
New items	\$249.00
Payments & credits	\$0.00
TOTAL DUE	\$249.00

- 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 23 Jul 17	\$249.00

*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**LR MCLEOD PTY LIMITED**

ACN 151 063 071

Account No: 22 151063071

**22 151063071**

TOTAL DUE	\$249.00
Immediately	\$0.00
By 23 Jul 17	\$249.00

*Payment options are listed on the back
of this payment slip*



Bill Code: 17301
Ref: 2291510630711



*814 129 0002291510630711 62

Transaction details:

page 2 of 2

Transactions for this period		ASIC reference	\$ Amount
Unpaid or partially paid			
2017-05-23	Annual Review - Pty Co	2X6294107480B A	\$249.00

PAYMENT OPTIONS



Billpay Code: 8929
Ref: 2291 5106 3071 162

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: 2291510630711

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