

Bradley
vg

Client:

Astorga Superannuation Fund

[Index](#)

BORROWING COSTS

As at: 30-Jun-18

Prep by:

Rev by:

W/P:	O2
Initials	Date
RGL	31-Jan-19

Ledger A/c No.	Detail	Reviewed	Schedule Ref.	Notes or Comments

Detail

	Bank fees	11,750.20	Period of loan- Months	60
	Bank fees	1,320.00	Months eligible year 1	3
	Stamp Duty		Months eligible year 2 to 5	48
	Other		Months eligible final year	9
	TOTAL	13070.2		

Balance and Expense Table				
	Year	% claimable	Expense \$	Balance \$
1	2018	5.0%	654	12417
2	2019	20.0%	2614	9803
3	2020	20.0%	2614	7189
4	2021	20.0%	2614	4575
5	2022	20.0%	2614	1961
6	2023	15.0%	1961	0
	TOTAL		13070	



NabHealth
Lvl 17 259 Queen Street
Brisbane QLD 4000
Ph: 07 3234 6392
Fax: 1300 885 278

4 April, 2018

Astorga Super Property Investments Pty Ltd ATF Astorga Super Property Investment Trust
Mr CT Clarke
PO BOX 2529
ASCOT QLD 4007

Dear Chris,

Your property settlement details

I'm writing to confirm that settlement has been effected for the purchase of 268 MONTAGUE RD WEST END QLD 4101. A breakdown of the settlement is referenced below:

\$1,523,385.26	Settlement figure
\$ 1,020,500.00	From Account number 93-801-0509
\$11,886.20	Contracted Fees - \$136 (see next page) = \$11,750.20
\$ 514,771.46	Shortfall from Account number 73-774-7395

If you have any questions about this, please call us on 07 3234 6392.

Sincerely,

Sam Waterhouse
Health Banking Manager

15-Jun-18	2500		INTER-BANK CREDIT	TXF ASF BOQ TO NAB BANK OF QLD	0
31-May-18	22.44	'000000000000'	INTEREST PAID	INTEREST CA INTEREST ASTORGA SUPE	8078.44
31-May-18	801.83	'000000000000'	INTER-BANK CREDIT	26715 JACQUES TECHNOLO ASTORGA SUPERANN	8056
30-May-18	-11000	'000000000000'	TRANSFER DEBIT	INTERNET TRANSFER Txf ASF CMA to DOA Chris Clarke	7254.17
25-May-18	1069.11	'000000000000'	INTER-BANK CREDIT	26693 JACQUES TECHNOLO ASTORGA SUPERANN	18254.17
04-May-18	5612.82	'000000000000'	INTER-BANK CREDIT	26598 JACQUES TECHNOLO ASTORGA SUPERANN	17185.06
03-May-18	-6000	'000000000000'	TRANSFER DEBIT	INTERNET TRANSFER Txf ASCM to ASDOA Chris Clarke	11572.24
02-May-18	-6000	'000000000000'	TRANSFER DEBIT	INTERNET TRANSFER Txf ASCM to ASDOA Chris Clarke	17572.24
30-Apr-18	31.84	'000000000000'	INTEREST PAID	INTEREST CA INTEREST ASTORGA SUPE	23572.24
23-Apr-18	136	'000000000000'	TRANSFER CREDIT	REIMURESMENT OF SURPLUS IN FEES \$136	23540.4
29-Mar-18	-502885.26	'000000000000'	TRANSFER DEBIT	TO 4066-999999947 SETTLEMENT SHORTFALL	23404.4
29-Mar-18	-4907	'000000000000'	TRANSFER DEBIT	TO 4066-752505722 TRANSFER OF LAND REGISTRATION FEE	526289.7
29-Mar-18	-3850	'000000000000'	FEES	LOAN APPLICATION FEE	531196.7
29-Mar-18	-1942	'000000000000'	TRANSFER DEBIT	TO 4066-752505722 COMMERCIAL PROPERTY PANEL FEE	535046.7
29-Mar-18	-500	'000000000000'	TRANSFER DEBIT	TO 4066-752505722 LEGAL FEE - SMSF	536988.7
29-Mar-18	-200	'000000000000'	MISCELLANEOUS DEBIT	SETTLEMENT FEE	537488.7
29-Mar-18	-181	'000000000000'	TRANSFER DEBIT	TO 4066-752505722 MORTGAGE REGISTRATION FEE	537688.7
29-Mar-18	-150	'000000000000'	TRANSFER DEBIT	TO 4066-752505722 LODGEMENT FOR REGISTRATION FEE	537869.7
29-Mar-18	-60	'000000000000'	TRANSFER DEBIT	TO 4066-752505722 PPSR SEARCH FEES	538019.7
29-Mar-18	-40	'000000000000'	MISCELLANEOUS DEBIT	TITLE SEARCH FEE	538079.7
29-Mar-18	-40	'000000000000'	MISCELLANEOUS DEBIT	COMPANY SEARCH FEE	538119.7
29-Mar-18	-16.2	'000000000000'	TRANSFER DEBIT	TO 4066-752505722 TITLE SEARCH FEE	538159.7
29-Mar-18	157.54	'000000000000'	INTEREST PAID	INTEREST CA INTEREST ASTORGA SUPE	538175.9
29-Mar-18	8018.32	'000000000000'	INTER-BANK CREDIT	26471 JACQUES TECHNOLO ASTORGA SUPERANN	538018.3
22-Mar-18	530000	'000000000000'	INTER-BANK CREDIT	RTGS (BQL-002341) CHRISTOPHER CLARKE ASCOT QLD 4007 AU	530000

Date	Company	Expense Description	Subtotal	Amount	GST	Payment Method	Comments
6/6/2012	BT Insurance	Life Insurance		-\$ 1,317.56		Direct Debit	Credit of Life Insurance - changed premium
7/6/2012				\$ 2,530.00			Unsure what this is?
21/8/2012	BT Insurance	Life Insurance		\$ 200.00		Direct Debit	
18/9/2012	BT Insurance	Life Insurance		\$ 200.00		Direct Debit	
19/10/2012	BT Insurance	Life Insurance		\$ 200.00		Direct Debit	
18/11/2012	BT Insurance	Life Insurance		\$ 200.00		Direct Debit	
18/12/2012	BT Insurance	Life Insurance		\$ 200.00		Direct Debit	
20/1/2013	BT Insurance	Life Insurance		\$ 200.00		Direct Debit	
20/2/2013	BT Insurance	Life Insurance		\$ 200.00		Direct Debit	
28/2/2013	Bank of Qld	Fee		\$ 5.00		Direct Debit	
18/3/2013	Bank of Qld	Fee		\$ 2.50		Direct Debit	
5/4/2013	Virtu Super	EOY Accounts		\$ 1,870.00		Direct Debit	
30/4/2013	Bank of Qld	Fee		\$ 3.15		Direct Debit	
1/5/2013	AIA Insurance	Life Insurance		\$ 89.26		Direct Debit	
1/5/2013	AIA Insurance	Life Insurance		\$ 186.95		Direct Debit	
14/5/2013	ATO	Tax		\$ 200.00		Direct Debit	
16/5/2013	AIA Insurance	Life Insurance		\$ 30.63		Direct Debit	
16/5/2013	AIA Insurance	Life Insurance		\$ 89.26		Direct Debit	
16/5/2013	AIA Insurance	Life Insurance		\$ 186.95		Direct Debit	
17/5/2013				\$ 100,000.00			Funds transferred to Wilson HTM
31/5/2013	Bank of Qld	Fee		\$ 8.50		Direct Debit	
18/6/2013	AIA Insurance	Life Insurance		\$ 30.63		Direct Debit	
18/6/2013	AIA Insurance	Life Insurance		\$ 89.26		Direct Debit	
18/6/2013	AIA Insurance	Life Insurance		\$ 186.95		Direct Debit	
30/6/2013	Bank of Qld	Fee		\$ 4.00		Direct Debit	
30/6/2014	Bank of Qld	Fee		\$ 0.73			
27/7/2014	Virtu Super	EOY Accounts		\$ 3,025.00		Direct Debit	
28/10/2014	ATO	Tax		\$ 268.00		Bpay	
26/2/2015	ATO	Tax		\$ 268.00		Bpay	
28/4/2015	ATO	Tax		\$ 268.00		Bpay	
30/06/2015	BOQ	Websaver Expenses		\$ 13.15		Direct Debit	
28/07/2015	Virtu Super	Accounting		\$ 2,970.00		Bpay	
25/10/2015	Virtu Super	Accounting		\$ 2,750.00		Bpay	
24/11/2015	Virtu Super	Audit Insurance		\$ 370.00		Bpay	
1/3/2016	Aia Australia Ltd Melbourne Au	Life Insurance		\$ 84.28		Visa	
1/3/2016	Aia Australia Ltd Melbourne Au	Life Insurance		\$ 46.60		Visa	
1/3/2016	Aia Australia Ltd Melbourne Au	Life Insurance		\$ 185.74		Visa	
1/4/2016	Aia Australia Ltd Melbourne Au	Life Insurance		\$ 94.97		Visa	
1/4/2016	Aia Australia Ltd Melbourne Au	Life Insurance		\$ 55.05		Visa	
1/4/2016	Aia Australia Ltd Melbourne Au	Life Insurance		\$ 213.86		Visa	
1/5/2016	Aia Australia Ltd Melbourne Au	Life Insurance		\$ 213.86		Visa	
1/5/2016	Aia Australia Ltd Melbourne Au	Life Insurance		\$ 94.97		Visa	
1/5/2016	Aia Australia Ltd Melbourne Au	Life Insurance		\$ 55.05		Visa	
1/6/2016	Aia Australia Ltd Melbourne Au	Life Insurance		\$ 94.97		Visa	
1/6/2016	Aia Australia Ltd Melbourne Au	Life Insurance		\$ 213.86		Visa	
1/6/2016	Aia Australia Ltd Melbourne Au	Life Insurance		\$ 55.05		Visa	
1/8/2016	Aia Australia Ltd Melbourne Au	Life Insurance		\$ 94.97		Visa	
1/8/2016	Aia Australia Ltd Melbourne Au	Life Insurance		\$ 213.86		Visa	
1/8/2016	Aia Australia Ltd Melbourne Au	Life Insurance		\$ 55.05		Visa	
1/7/2018	Aia Australia Ltd Melbourne Au	Life Insurance		\$ 94.97		Visa	
1/7/2018	Aia Australia Ltd Melbourne Au	Life Insurance		\$ 55.05		Visa	
1/7/2018	Aia Australia Ltd Melbourne Au	Life Insurance		\$ 213.86		Visa	
12/12/2016	Virtu Super	Audit Insurance		\$ 370.00	\$ 33.64	Bank Transfer	
16/1/2017	Virtu Super	Accounting		\$ 2,750.00	\$ 250.00	Txf from BoQ ASF	

[illegible]

Also applied to BOQ for LRBA finance.
Seems reasonable.

Rachel Green-Luther

From: Chris Clarke <christopher.t.clarke@gmail.com>
Sent: Sunday, February 10, 2019 1:55 PM
To: Rachel Green-Luther
Cc: mariela.astorga@live.com.au; Brad Hoffman
Subject: Re: Astorga Super Fund - 2018FY Quote and Queries

Hi Rachel

All going well thanks. I had knee surgery last week and hope to be a bit more mobile by the end of the week. How is Thursday morning around 10am?

In answer to your questions:

1. Brazil property is the same value with no income paid
2. Yes. I believe we provided personal guarantees

3. Loan is 15 years

Thanks

Chris

On Mon, 4 Feb 2019 at 15:59, Rachel Green-Luther <RachelG@virtusuper.com.au> wrote:

Hi Chris and Mariela,

How was the kids first week at school? Hope you are all settling in well.

Did you have a preferred time next week that you would like to come in? Basically anytime in the morning is fine.

We estimate the fee to complete the super fund 2017/18 financial statements and tax return to be \$4,180.00 (GST inclusive).

If you are happy to proceed, could you please:

1. Provide the following for the Brazilian property:
 - a. Advise the market value of the Brazilian investment is at 30/06/2018? Previously had AU\$50,000.00; and
 - b. Advise if any income has been paid during the 2017/2018 FY.

2. Advise if you and Mariela had to provide the bank's with personal guarantees to get the super fund loan?

3. Advise when the NAB loan has to be repaid by? I'm interested to know how long the loan's term is.

If you have any questions or concerns, please feel free to contact myself or Brad.

Kind regards,

Rachel Green-Luther CPA
Accountant



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