

MARK & JANICE HARDACRE SUPERANNUATION FUND

Trial Balance

As at 30 June 2022

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	24200	Contributions			
(57,336.32)	24200/HARMAR00001 A	(Contributions) Hardacre, Mark - Accumulation			✓ 6,310.46
(16,513.00)	24700	Changes in Market Values of Investments			6,438.00
	25000	Interest Received			
(2.19)	25000/CBA10192467	CBA Cash Investment 2467			1.75
	28000	Property Income			
(24,315.24)	28000/IP-040UQDIdnwK	Montana St			✓ 24,315.24
4,954.00	30100	Accountancy Fees		3,080.00 ✓	
165.00	30200	Administration Costs		275.00 ✓	
259.00	30400	ATO Supervisory Levy			
325.00	30700	Auditor's Remuneration		275.00 ✓	
	30800	ASIC Fees		415.00	
169.00	31500	Bank Charges		176.00	
	41930	Property Expenses - Agents Management Fees			
4,011.96	41930/IP-040UQDIdnwK	Montana St		3,647.28	✓
	41960	Property Expenses - Council Rates			
3,019.23	41960/IP-040UQDIdnwK	Montana St		3,210.69	
	41980	Property Expenses - Insurance Premium			
	41980/IP-040UQDIdnwK	Montana St		2,404.82	✓
	41990	Property Expenses - Sundry			
	41990/IP-040UQDIdnwK	Montana St		364.68	✓
	42010	Property Expenses - Interest on Loans			
10,712.78	42010/IP-040UQDIdnwK	Montana St		10,421.26	
	42060	Property Expenses - Repairs Maintenance			
1,971.58	42060/IP-040UQDIdnwK	Montana St		140.74	✓
6,513.00	42601	Depreciation & Capital Works		6,438.00	✓
66,066.20	49000	Profit/Loss Allocation Account		6,216.98	
	50010	Opening Balance			

MARK & JANICE HARDACRE SUPERANNUATION FUND

Trial Balance

As at 30 June 2022

Last Year	Code	Account Name	Units	Debits \$	Credits \$
(51,310.36)	50010/HARJAN00003A	(Opening Balance) Hardacre, Janice - Accumulation			0.00
(111,645.13)	50010/HARMAR00001 A	(Opening Balance) Hardacre, Mark - Accumulation			177,711.33
	52420	Contributions			
(57,336.32)	52420/HARMAR00001 A	(Contributions) Hardacre, Mark - Accumulation			6,310.46
	53100	Share of Profit/(Loss)			
(8,729.88)	53100/HARMAR00001 A	(Share of Profit/(Loss)) Hardacre, Mark - Accumulation		93.48	
	53330	Income Tax			
(903.93)	53330/HARMAR00001 A	(Income Tax) Hardacre, Mark - Accumulation			946.56
	53800	Contributions Tax			
903.93	53800/HARMAR00001 A	(Contributions Tax) Hardacre, Mark - Accumulation		946.56	
	54500	Benefits Paid/Transfers Out			
51,310.36	54500/HARJAN00003A	(Benefits Paid/Transfers Out) Hardacre, Janice - Accumulation			0.00
	60400	Bank Accounts			
18,246.25	60400/CBA10192467	CBA Cash Investment 2467		15,498.46	
3,987.80	60400/STG430991730	St George Complete Freedom Offset 1730		7,070.93	
	77200	Real Estate Properties (Australian - Residential)			
340,000.00	77200/IP-040UQDIdnwK	Montana St	1.0000	340,000.00	
	85500	Limited Recourse Borrowing Arrangements			
(184,383.82)	85500/00003	St George Loan LRBA 8100			178,641.08
(138.90)	88000	Sundry Creditors			0.00
				400,674.88	400,674.88

Current Year Profit/(Loss): 6,216.98

Inquires 1300 300 630

Issue date 11 Nov 21

Company Statement

Extract of particulars - s346A(1) Corporations Act 2001

CORPORATE KEY: 03843987

Check this statement carefully

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

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

ACN 154 210 081
FOR MARK & JANICE HARDACRE PTY LTD

REVIEW DATE: 11 November 21

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



To make changes to company details or amend incorrect information

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



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



Use your agent.

Company Statement

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

1 Registered office

MR & MRS HARDACRE 270 ARGYLE STREET PICTON NSW 2571

2 Principal place of business

270 ARGYLE STREET PICTON NSW 2571

3 Officeholders

Name: MARK MUSGRAVE HARDACRE
Born: SYDNEY NSW
Date of birth: 16/02/1954
Address: 270 ARGYLE STREET PICTON NSW 2571
Office(s) held: DIRECTOR, APPOINTED 11/11/2011

4 Company share structure

Share class	Shares description	Number issued	Total amount paid on these shares	Total amount unpaid on these shares
ORD	ORD SHARES	20	\$20.00	\$0.00

5 Members

These details continue on the next page

MARK & JANICE HARDACRE PTY LTD ACN 154 210 081

Company statement continued

Name: MARK MUSGRAVE HARDACRE

Address: 270 ARGYLE STREET PICTON NSW 2571

Share Class	Total number held	Fully paid	Beneficially held
ORD	10	Yes	Yes

Name: JANICE MARY HARDACRE

Address: 270 ARGYLE STREET PICTON NSW 2571

Share Class	Total number held	Fully paid	Beneficially held
ORD	10	Yes	Yes

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

End of company statement

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

Additional company information

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

6

Contact address for ASIC use only

Registered agent name: THE ROGERS GROUP

Registered agent number: 17303

Address: PO BOX A308 SYDNEY SOUTH NSW 1235

Inquires 1300 300 630

Issue date 26 Oct 21

Company Statement

Extract of particulars - s346A(1) Corporations Act 2001

CORPORATE KEY: 95325498

Check this statement carefully

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

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

ACN 622 490 073
FOR BURRARUNTY PTY LTD

REVIEW DATE: 26 October 21

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



To make changes to company details or amend incorrect information

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



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



Use your agent.

Company Statement

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

1 **Registered office**
270 ARGYLE STREET PICTON NSW 2571

2 **Principal place of business**
270 ARGYLE STREET PICTON NSW 2571

3 **Officeholders**

Name:	MARK HARDACRE
Born:	SYDNEY NSW
Date of birth:	16/02/1954
Address:	270 ARGYLE STREET PICTON NSW 2571
Office(s) held:	DIRECTOR, APPOINTED 26/10/2017; SECRETARY, APPOINTED 26/10/2017

4 Company share structure

Share class	Shares description	Number issued	Total amount paid on these shares	Total amount unpaid on these shares
ORD	ORDINARY SHARES	10	\$10.00	\$0.00

5 Members

These details continue on the next page

BURRARUNTY PTY LTD ACN 622 490 073

Company statement continued

Name: MARK HARDACRE

Address: 270 ARGYLE STREET PICTON NSW 2571

Share Class	Total number held	Fully paid	Beneficially held
ORD	10	Yes	Yes

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

End of company statement

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

24200/HAR MAR

MARK & JANICE HARDACRE SUPERANNUATION FUND
Contributions Breakdown Report

For The Period 01 July 2021 - 30 June 2022

Summary

Member	D.O.B	Age (at 30/06/2021)	Total Super Balance (at 30/06/2021) *1	Concessional	Non-Concessional	Other	Reserves	Total
Hardacre, Janice	21/04/1957	64	0.00	0.00	0.00	0.00	0.00	0.00
Hardacre, Mark	16/02/1954	67 *3	177,711.33	6,310.46	0.00	0.00	0.00	6,310.46
All Members				6,310.46	0.00	0.00	0.00	6,310.46

*1 TSB can include information external to current fund's transaction records. The amount is per individual across all funds.

*3 Members aged 67 to 74 must satisfy work test or meet work test exemption criteria (applies from 1 July 2019) for your fund to accept non-mandated contributions (e.g. salary sacrifice, personal super contributions). NCC bring-forward arrangement is not available.

Contribution Caps

Member	Contribution Type	Contributions	Cap	Current Position
Hardacre, Janice	Concessional	0.00	77,500.00	77,500.00 Below Cap
	(5 year carry forward cap available)			
	Non-Concessional	0.00	110,000.00	110,000.00 Below Cap
	<i>Dead - no longer member.</i>			
Hardacre, Mark	Concessional	6,310.46	85,068.80	78,758.34 Below Cap
	(5 year carry forward cap available)			
	Non-Concessional	0.00	110,000.00	110,000.00 Below Cap

Carry Forward Unused Concessional Contribution Cap

Member	2017	2018	2019	2020	2021	2022	Current Position
Hardacre, Janice							
Concessional Contribution Cap	N/A	N/A	N/A	25,000.00	25,000.00	27,500.00	
Concessional Contribution	N/A	N/A	N/A	0.00	0.00	0.00	
Unused Concessional Contribution	N/A	N/A	N/A	25,000.00	25,000.00	27,500.00	
Cumulative Carry Forward Unused	N/A	N/A	N/A	0.00	25,000.00	50,000.00	
Maximum Cap Available	N/A	N/A	N/A	25,000.00	50,000.00	77,500.00	77,500.00 Below Cap
Total Super Balance	N/A	N/A	N/A	116,151.55	111,084.38	0.00	

Hardacre, Mark

Concessional Contribution Cap	35,000.00	25,000.00	25,000.00	25,000.00	25,000.00	27,500.00	
Concessional Contribution	5,488.98	5,707.22	5,653.93	5,751.31	6,025.96	6,310.46	
Unused Concessional Contribution	0.00	0.00	19,346.07	19,248.69	18,974.04	21,189.54	
Cumulative Carry Forward Unused	N/A	N/A	0.00	19,346.07	38,594.76	57,568.80	
Maximum Cap Available	35,000.00	25,000.00	25,000.00	44,346.07	63,594.76	85,068.80	78,758.34 Below Cap
Total Super Balance	0.00	131,778.58	75,809.05	233,216.39	241,706.11	177,711.33	

NCC Bring Forward Caps

Member	Bring Forward Cap	2019	2020	2021	2022	Total	Current Position
Hardacre, Janice	N/A	0.00	0.00	0.00	0.00	N/A	Bring Forward Not Triggered
Hardacre, Mark	N/A	0.00	0.00	51,310.36	0.00	N/A	Bring Forward Not Triggered

Hardacre, Mark

Date	Transaction Description	Contribution Type	Ledger Data			SuperStream Data		
			Concessional	Non-Concession	Other	Reserves	Contribution	Employer
12/07/2021	Direct Credit - Quick Super	Employer	240.60					
26/07/2021	Direct Credit - Quick Super	Employer	256.55					
09/08/2021	Direct Credit - Quick Super	Employer	182.36					
23/08/2021	Direct Credit - Quick Super	Employer	195.01					
06/09/2021	Direct Credit - Quick Super	Employer	186.08					
20/09/2021	Direct Credit - Quick Super	Employer	258.18					
04/10/2021	Direct Credit - Quick Super	Employer	277.95					
18/10/2021	Direct Credit - Quick Super	Employer	292.01					
29/10/2021	Direct Credit - Quick Super	Employer	295.61					
15/11/2021	Direct Credit - Quick Super	Employer	322.47					
29/11/2021	Direct Credit - Quick Super	Employer	186.08					

13/12/2021	Direct Credit - Quick Super	Employer	268.98		
29/12/2021	Direct Credit - Quick Super	Employer	254.80		
10/01/2022	Direct Credit - Quick Super	Employer	241.90		
24/01/2022	Direct Credit - Quick Super	Employer	194.33		
07/02/2022	Direct Credit - Quick Super	Employer	247.35		
21/02/2022	Direct Credit - Quick Super	Employer	236.19		
07/03/2022	Direct Credit - Quick Super	Employer	265.38		
21/03/2022	Direct Credit - Quick Super	Employer	265.38		
04/04/2022	Direct Credit - Quick Super	Employer	186.08		
19/04/2022	Direct Credit - Quick Super	Employer	224.56		
02/05/2022	Direct Credit - Quick Super	Employer	241.54		
16/05/2022	Direct Credit - Quick Super	Employer	251.20		
30/05/2022	Direct Credit - Quick Super	Employer	265.38		
13/06/2022	Direct Credit - Quick Super	Employer	223.29		
27/06/2022	Direct Credit - Quick Super	Employer	251.20		
Total - Hardacre, Mark			6,310.46	0.00	0.00

Total for All Members			6,310.46	0.00	0.00
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MARK & JANICE HARDACRE P/L
270 ARGYLE ST
PICTON NSW 2571

Page: 2 of 2
Date: 01/07/2022
Creditor No: 105227

RENTAL INCOME AND CHARGES FOR 1-Jul-21 TO 30-Jun-22

JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	TOTAL
PROPERTY REF 3642011: 9 MONTANA STREET, DEERAGUN QLD 4818												
INCOME												
RENT												
2026.27	2026.27	2026.27	2026.27	2026.27	2026.27	2026.27	2026.27	2026.27	2026.27	2026.27	2026.27	24315.24
OTHER/REIMBURSEMENTS												
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL INCOME												
2026.27	2026.27	2026.27	2026.27	2026.27	2026.27	2026.27	2026.27	2026.27	2026.27	2026.27	2026.27	24315.24
CHARGES												
MANAGEMENT FEES												
-303.94	-303.94	-303.94	-303.94	-303.94	-303.94	-303.94	-303.94	-303.94	-303.94	-303.94	-303.94	-3647.28
GST ON MANAGEMENT FEES												
-30.39	-30.39	-30.39	-30.39	-30.39	-30.39	-30.39	-30.39	-30.39	-30.39	-30.39	-30.39	-364.68
STRATA												
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RATES/WATER CHARGES												
0.00	0.00	-1569.61	0.00	0.00	0.00	0.00	0.00	-1569.61	0.00	0.00	0.00	-3139.22
LAND TAX												
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
INSURANCE												
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
WORKS												
0.00	-140.74	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-140.74
OTHER CHARGES												
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL CHARGES												
-334.33	-475.07	-1903.94	-334.33	-334.33	-334.33	-334.33	-334.33	-1903.94	-334.33	-334.33	-334.33	-7291.92
NET INCOME												
1691.94	1551.20	122.33	1691.94	1691.94	1691.94	1691.94	1691.94	122.33	1691.94	1691.94	1691.94	17023.32
* Net Income is equal to Total Income less Total Charges												

Principal: Catriona J. Rogers FCA B Comm Dip FC

Suite 10.03, Level 10, 133 Castlereagh St
Sydney 2000 Australia

Tax Invoice Number: 2227683

All Correspondence to:

17 December 2021

P.O. Box A308
Sydney South, NSW 1235

Mark & Janice Hardacre Superannuation Fund
270 Argyle Street
PICTON NSW 2571
hardacre176@gmail.com

Telephone: (02) 9267 7655
International: (61 2) 9267 7655

Facsimile: (61 2) 9266 0243
International: (61 2) 9266 0243

www.therogersgroup.com.au
Email: admin@therogersgroup.com.au

No responsibility is taken for the security of any
correspondence sent via email to this office

MEMORANDUM OF FEES

TO: PROFESSIONAL SERVICES

- Preparation of the Financial Statements for the Mark & Janice Hardacre Superannuation Fund for the year ended 30 June 2021

Preparation and lodgement of the Income Tax Return for the year ended 30 June 2021

Liaising with the Auditor, as required

GST thereon

Total now due

\$2,800.00

\$280.00

\$3,080.00

*Pd 23/12/21
Chq 45
NEW CHQ ISSUED
DUE TO ORIGINAL
MISSING 47*

With Compliments,

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

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

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

Ref: CJR: SI



Tax agent
64941004



30200

Principal: Catriona J. Rogers FCA B Comm Dip FC

Suite 10.03, Level 10, 133 Castlereagh St
Sydney 2000 Australia

All Correspondence to.

P.O. Box A308
Sydney South, NSW 1235

Telephone: (02) 9267 7655
International: (61 2) 9267 7655

Facsimile: (61 2) 9266 0243
International: (61 2) 9266 0243

www.therogersgroup.com.au
Email: admin@therogersgroup.com.au

No responsibility is taken for the security of any
correspondence sent via email to this office

Tax Invoice Number: 2227639

16 November 2021

The Director
Mark & Janice Hardacre Pty Ltd
270 Argyle Street
PICTON NSW 2571
hardacre176@gmail.com

MEMORANDUM OF FEES

TO: PROFESSIONAL SERVICES

Consideration of Annual Company Statement received from ASIC.

Preparation & corrections and lodgement of Form 484 where necessary.

Forwarding documents to you for signature and lodgement.

\$250.00

Add: GST

\$25.00

Total amount now due

\$275.00

Pa 948
14/1/22

With Compliments,

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

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

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



Tax agent
64941004

30700

SUPER AUDITS

Pd 11/12/21
Chg 44

TAX INVOICE

Supplier: Super Audits

Auditor: A.W. Boys
SMSF Auditor Number (SAN) 100014140
Registered Company Auditor (67793)

Address: Box 3376
Rundle Mall 5000

ABN: 20 461 503 652

Services: Auditing

Date: 3 December 2021

Recipient: Mark & Janice Hardacre Superannuation Fund

Address: C/- PO Box A308 SYDNEY SOUTH NSW 1235

Description of Services

Statutory audit of the Mark & Janice Hardacre Superannuation Fund for the financial year ending 30 June 2021.

Fee: \$250.00

GST: \$25.00

Total: \$275.00

Payment can be made with a cheque payable to Super Audits postal address being Box 3376 Rundle Mall 5000 or alternatively an EFT can be made BSB 015-056 Account No. 387392386.

**ASIC**

Australian Securities & Investments Commission

ABN 86 768 265 615

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30800

Inquiries

www.asic.gov.au/invoices

1300 300 630

BURRARUNTY PTY LTD
270 ARGYLE ST PICTON NSW 2571**INVOICE STATEMENT**

Issue date 26 Oct 21

BURRARUNTY PTY LTD

ACN 622 490 073

Account No. 22 622490073

Summary

Opening Balance	\$0.00
New items	\$56.00
Payments & credits	\$0.00
TOTAL DUE	\$56.00

- 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 26 Dec 21	\$56.00

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
BURRARUNTY PTY LTD

ACN 622 490 073

Account No: 22 622490073

**22 622490073**

TOTAL DUE	\$56.00
Immediately	\$0.00
By 26 Dec 21	\$56.00

Payment options are listed on the back of this payment slipBiller Code: 17301
Ref: 2296224900730

*814 129 0002296224900730 51

Transaction details:

page 2 of 2

	Transactions for this period	ASIC reference	\$ Amount
2021-10-26	Annual Review - Special Purpose Pty Co	3X8397501480P A	\$56.00
Outstanding transactions			
2021-10-26	Annual Review - Special Purpose Pty Co	3X8397501480P A	\$56.00

PAYMENT OPTIONS



Billpay Code: 8929
Ref: 2296 2249 0073 051

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



Billers Code: 17301
Ref: 2296224900730

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

MARK & JANICE HARDACRE PTY LTD
 THE ROGERS GROUP
 PO BOX A308
 SYDNEY SOUTH NSW 1235

INVOICE STATEMENT

Issue date 14 Jan 22

MARK & JANICE HARDACRE PTY LTD

ACN 154 210 081

Account No. 22 154210081

Summary

Opening Balance	\$276.00
New items	\$83.00
Payments & credits	\$0.00
TOTAL DUE	\$359.00

- 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

\$359.00

*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.

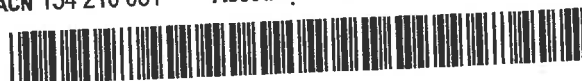
**ASIC**

Australian Securities & Investments Commission

PAYMENT SLIP**MARK & JANICE HARDACRE PTY LTD**

ACN 154 210 081

Account No: 22 154210081

**TOTAL DUE****\$359.00**

Immediately

\$359.00

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



Biller Code: 17301
Ref: 2291542100816



Transaction details:

page 2 of 2

	Transactions for this period	ASIC reference	\$ Amount
2022-01-14	Late Payment Fee 1	3X8519136480B A	\$83.00
Outstanding transactions			
2021-11-11	Annual Review - Pty Co	3X8519136480B A	\$276.00
2022-01-14	Late Payment Fee 1	3X8519136480B A	\$83.00

PAYMENT OPTIONS



Billpay Code: 8929
Ref: 2291 5421 0081 625

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



Bill Code: 17301
Ref: 2291542100816

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



MARK & JANICE HARDACRE P/L
270 ARGYLE ST
PICTON NSW 2571

Page:
Date:
Creditor No:

2 of 2
01/07/2022
105227

RENTAL INCOME AND CHARGES FOR 1-Jul-21 TO 30-Jun-22

RENTAL INCOME AND CHARGES FOR												
JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	TOTAL
PROPERTY REF 3642011: 9 MONTANA STREET, DEERAGUN QLD 4818												
INCOME												
RENT												
2026.27	2026.27	2026.27	2026.27	2026.27	2026.27	2026.27	2026.27	2026.27	2026.27	2026.27	2026.27	24315.24
OTHER/REIMBURSEMENTS												
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL INCOME												
2026.27	2026.27	2026.27	2026.27	2026.27	2026.27	2026.27	2026.27	2026.27	2026.27	2026.27	2026.27	24315.24
CHARGES												
MANAGEMENT FEES												
-303.94	-303.94	-303.94	-303.94	-303.94	-303.94	-303.94	-303.94	-303.94	-303.94	-303.94	-303.94	-3647.28
GST ON MANAGEMENT FEES												
-30.39	-30.39	-30.39	-30.39	-30.39	-30.39	-30.39	-30.39	-30.39	-30.39	-30.39	-30.39	-364.68
STRATA												
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RATES/WATER CHARGES												
0.00	0.00	-1569.61	0.00	0.00	0.00	0.00	0.00	-1569.61	0.00	0.00	0.00	-3139.22
LAND TAX												
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
INSURANCE												
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
WORKS												
0.00	-140.74	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-140.74
OTHER CHARGES												
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL CHARGES												
-334.33	-475.07	-1903.94	-334.33	-334.33	-334.33	-334.33	-334.33	-1903.94	-334.33	-334.33	-334.33	-7291.92
NET INCOME												
1691.94	1551.20	122.33	1691.94	1691.94	1691.94	1691.94	1691.94	122.33	1691.94	1691.94	1691.94	17023.32
* Net Income is equal to Total Income less Total Charges												

Property Expenses-Council Rates FY 2022

A/c 41960

Date	Description	Debit	Credit	Balance	Ref
15/09/2021	Ch No. 43	71.47		71.47	204140473
Rental Statement					
30/06/2022	Expenses	3,139.22		<u>3,210.69</u>	204140554
				3282.16	

Statement of Account

COMPLETE FREEDOM OFFSET



014

MR M M HARDACRE &
MRS J M HARDACRE
270 ARGYLE STREET
PICTON NSW 2571

Customer Enquiries 13 33 30
(24 hours, seven days)
BSB Number 112-879
Account Number 430991730
Statement Period 08/09/2021 to 07/12/2021
Statement No. 39(page 1 of 3)

MARK MUSGRAVE HARDACRE & JANICE MARY
HARDACRE ATF MARK & JANICE HARDACRE

Account Summary

Opening Balance	Total Credits	Total Debits	Closing Balance
3,015.04	3,506.21	4,144.47	2,376.78

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
08 SEP	OPENING BALANCE			3,015.04 ✓
15 SEP	CHEQUE NUMBER 43	71.47		2,943.57
29 SEP	Defence Housing A0681969		122.33	3,065.90
04 OCT	LOAN REPAYMENT S.411.0583681.00	1,359.00		1,706.90
28 OCT	Defence Housing A0698814		1,691.94	3,398.84
04 NOV	LOAN REPAYMENT S.411.0583681.00	1,359.00		2,039.84
29 NOV	Defence Housing A0727846		1,691.94	3,731.78
04 DEC	LOAN REPAYMENT S.411.0583681.00	1,355.00		2,376.78
07 DEC	CLOSING BALANCE			2,376.78

Interest Details

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



MARK & JANICE HARDACRE P/L
270 ARGYLE ST
PICTON NSW 2571

Page: 1 of 2
Date: 01/07/2022
Creditor No: 105227

SUMMARY OF RENTAL INCOME AND CHARGES FOR 1 JULY 2021 TO 30 JUNE 2022

PROPERTY REF 3642011: 9 MONTANA STREET, DEERAGUN QLD 4818

Description	Amount \$
RENT:	24315.24
MANAGEMENT FEES:	-3647.28
GST ON MANAGEMENT FEES:	-364.68
RATE/WATER CHARGES:	-3139.22
WORK:	-140.74
NET INCOME:	17023.32

Head Office

PO Box 4923 Kingston ACT 2604
T. 139 342
E. accountspayable@dha.gov.au | dha.gov.au
ABN 72 968 504 934





MARK & JANICE HARDACRE P/L
270 ARGYLE ST
PICTON NSW 2571

Page:
Date:
Creditor No:

2 of 2
01/07/2022
105227

RENTAL INCOME AND CHARGES FOR 1-Jul-21 TO 30-Jun-22

RENTAL INCOME AND CHARGES FOR 2021												
JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	TOTAL
PROPERTY REF 3642011: 9 MONTANA STREET, DEERAGUN QLD 4818												
INCOME												
RENT												
2026.27	2026.27	2026.27	2026.27	2026.27	2026.27	2026.27	2026.27	2026.27	2026.27	2026.27	2026.27	24315.24
OTHER/REIMBURSEMENTS												
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL INCOME												
2026.27	2026.27	2026.27	2026.27	2026.27	2026.27	2026.27	2026.27	2026.27	2026.27	2026.27	2026.27	24315.24
CHARGES												
MANAGEMENT FEES												
-303.94	-303.94	-303.94	-303.94	-303.94	-303.94	-303.94	-303.94	-303.94	-303.94	-303.94	-303.94	-3647.28
GST ON MANAGEMENT FEES												
-30.39	-30.39	-30.39	-30.39	-30.39	-30.39	-30.39	-30.39	-30.39	-30.39	-30.39	-30.39	-364.68
STRATA												
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RATES/WATER CHARGES												
0.00	0.00	-1569.61	0.00	0.00	0.00	0.00	0.00	-1569.61	0.00	0.00	0.00	-3139.22
LAND TAX												
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
INSURANCE												
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
WORKS												
0.00	-140.74	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-140.74
OTHER CHARGES												
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL CHARGES												
-334.33	-475.07	-1903.94	-334.33	-334.33	-334.33	-334.33	-334.33	-1903.94	-334.33	-334.33	-334.33	-7291.92
NET INCOME												
1691.94	1551.20	122.33	1691.94	1691.94	1691.94	1691.94	1691.94	122.33	1691.94	1691.94	1691.94	17023.32
* Net Income is equal to Total Income less Total Charges												



000104/000207
Mr M M Hardacre
270 ARGYLE STREET
PICTON NSW 2571

Your Home Insurance Details**Policy Number:**

HOM 3533859

1 April 2022

Dear Mr M M Hardacre

Your premium is overdue

Policyholders: MARK & JANICE HARDACRE PTY LTD
MARK M HARDACRE

There is an outstanding amount for payment on your Home Insurance policy.

Premium Outstanding	\$2,404.82
Date Due	22 March 2022

Under the terms and conditions of your policy, you must ensure that your premium is paid on time. If we do not receive payment, your policy will be cancelled from 22 March 2022, leaving you without cover.

If you have made payment since 1 April 2022 we thank you and you may disregard this letter.

What you need to do

Please contact us on **13 24 23** to pay the outstanding premium so we can continue to provide you with cover.

As the recipient of this letter, you are responsible for ensuring that all policyholders are aware of this correspondence

We're here to help

If you're having difficulty in making this payment, or if you have any questions, please contact us.

Yours sincerely

Miles Sowden
General Manager, General Insurance

Contact us

Phone: 13 24 23

Email: contactus@comminsure.com.au
Mail: PO Box 317, Silverwater NSW 2128

CommInsure is a registered business name of Commonwealth Insurance Limited (CIL) ABN 96 067 524 216 AFSL 235030

000132/001783/01HOM353859



000132/001783
Mr M M Hardacre
270 ARGYLE STREET
PICTON NSW 2571

Your Home Insurance Details

Policy Number:	HOM3533859
Renewal Date:	22 March 2022
Total Premium Due:	\$2,404.82
Payment Due By:	22 March 2022
Discount Applied:	Legacy Discount up to 10%
Package Type:	Investment
Cover:	Building (\$537,206)

Insured Address: 9 Montana Street
Deeragun QLD 4818

8 February 2022

Thank you for insuring with us – it's time to renew

Your current policy expires on 22 March 2022 and we would like to invite you to renew with us for a further 12 months. We have made some changes to the Home Insurance policy. A new Product Disclosure Statement (PDS) is enclosed and applies from renewal, as does the supplementary PDS included at the end of this Certificate of Insurance. You should read the enclosed documents carefully with your Certificate of Insurance to ensure you understand the terms and conditions of the policy and details of the cover provided.

You may note that your premium, discount/s and/or excess have changed since your last period of insurance. This is because we regularly review our discount structures, in addition to updating to the latest available information about risk factors across Australia - including location and previous claims. This practice is in line with CommInsure's commitment to ensuring a fair approach to pricing for our customers. An explanation about how we determine your premium, discount/s and applicable excesses can be found in the CommInsure Home Insurance Premium, Excess and Discount Guide.

Payment Method

Call us on **13 24 23** with your MasterCard or Visa details (this is a 24 hour service)
Reference number: **35338597**



Contact your financial institution to make payment from your cheque, savings or credit card account
Biller code: **8599**
Reference number: **35338597**

Take this notice into any Commonwealth Bank branch and pay by cash, cheque, money order or directly from your Commonwealth Bank account:

Bank use only
Transaction type: **Free format credit**
Account number: **062-140 10172512**
Reference: **35338597**

When payment is made, the Certificate of Insurance, and any Confirmation of Amendment, may be used as a tax invoice for GST purposes.

Contact us

Phone: 13 24 23

Email: contactus@comminsure.com.au

Mail: PO Box 317, Silverwater NSW 2128

CommInsure is a registered business name of Commonwealth Insurance Limited (CIL) ABN 96 067 524 216 AFSL 235030

Property Expenses-Interest on Loan FY 2022

A/c 42010

Date	Description	Debit	Credit	Balance	Ref
03/07/2021	Interest	870.35		870.35	204140478
03/08/2021	Interest	902.27		1,772.62	204140480
03/09/2021	Interest	899.33		2,671.95	204140482
03/10/2021	Interest	868.55		3,540.50	204140484
03/11/2021	Interest	899.62		4,440.12	204140486
03/12/2021	Interest	867.32		5,307.44	204140488
03/01/2022	Interest	892.74		6,200.18	204140490
03/02/2022	Interest	862.81		7,062.99	204140492
03/03/2022	Interest	775.61		7,838.60	204140494
03/04/2022	Interest	856.19		8,694.79	204140498
03/05/2022	Interest	839.51		9,534.30	204140500
03/06/2022	Interest	886.96		10,421.26	204140502
		10421.26			

42601

Asset	Cost	Opening	Rate	Type	2020 Depn	2021 Closing	2021 Depn	2021 Closing	2022 Depn	2022 Closing
SBWO	219148	179108		3 P	5479	173629	5479	168151	5479	162672
SBWO	7735	6505		3 P	193	6312	193	6118	193	5925
Air Con	13674	6270		10 D	627	5643	564	5079	508	4571
Telephone System	1237	890		5 D	45	846	42	803	40	763
Solar Hot Water Syste	4950	2962		7 D	198	2764	185	2578	173	2406
Oven	1237	652		8 D	54	598	50	548	46	503
					<u>6596</u>		<u>6513</u>		<u>6438</u>	

MARK & JANICE HARDACRE SUPERANNUATION FUND

Members Statement

50010/HARMAR.
52420/HARMAR

Mark Hardacre
270 Argyle St
Picton, New South Wales, 2571, Australia

Your Details

Date of Birth : 16/02/1954
Age: 68
Tax File Number: 261635466
Date Joined Fund: 01/07/2011
Service Period Start Date: 01/07/1983
Date Left Fund:
Member Code: HARMAR00001A
Account Start Date: 01/07/2011
Account Phase: Accumulation Phase
Account Description: Accumulation

Nominated Beneficiaries: N/A
Nomination Type: N/A
Vested Benefits: 183,928.31

Your Balance

Total Benefits 183,928.31

Preservation Components

Preserved 75,809.05
Unrestricted Non Preserved 108,119.26
Restricted Non Preserved

Tax Components

Tax Free 51,404.11
Taxable 132,524.20

Your Detailed Account Summary

Opening balance at 01/07/2021 This Year 177,711.33

Increases to Member account during the period

Employer Contributions 6,310.46
Personal Contributions (Concessional)
Personal Contributions (Non Concessional)
Government Co-Contributions
Other Contributions
Proceeds of Insurance Policies
Transfers In
Net Earnings (93.48)
Internal Transfer In

Decreases to Member account during the period

Pensions Paid
Contributions Tax 946.56
Income Tax (946.56)

No TFN Excess Contributions Tax
Excess Contributions Tax
Refund Excess Contributions
Division 293 Tax
Insurance Policy Premiums Paid
Management Fees
Member Expenses
Benefits Paid/Transfers Out
Superannuation Surcharge Tax
Internal Transfer Out

Closing balance at 30/06/2022 183,928.31

BURRARUNTY PTY LTD AS TRUSTEE FOR MARK &
JANICE HARDACRE SUPERANNUATION FUND
270 ARGYLE ST
PICTON NSW Australia 2571

08 September 2022

Dear BURRARUNTY PTY LTD AS TRUSTEE FOR MARK & JANICE HARDACRE SUPERANNUATION FUND,

Here's your account information and a list of transactions from 01/07/21-30/06/22.

Account name BURRARUNTY PTY LTD AS TRUSTEE FOR MARK & JANICE HARDACRE SUPERANNUATION FUND
BSB 062654
Account number 10192467
Account type Cash Investment Acc
Date opened 08/06/2011

Date	Transaction details	Amount	Balance
01 Jul 2021	Credit Interest	\$0.15	\$18,246.40
01 Jul 2021	Account Fee	-\$5.00	\$18,241.40
12 Jul 2021	Direct Credit 361578 QUICKSUPER QUICKSPR3003507116	\$240.60	\$18,482.00
26 Jul 2021	Direct Credit 361578 QUICKSUPER QUICKSPR3012543702	\$256.55	\$18,738.55
01 Aug 2021	Credit Interest	\$0.16	\$18,738.71
01 Aug 2021	Account Fee	-\$5.00	\$18,733.71
09 Aug 2021	Direct Credit 361578 QUICKSUPER QUICKSPR3021523322	\$182.36	\$18,916.07
23 Aug 2021	Direct Credit 361578 QUICKSUPER QUICKSPR3030702278	\$195.01	\$19,111.08
01 Sep 2021	Credit Interest	\$0.16	\$19,111.24
01 Sep 2021	Account Fee	-\$5.00	\$19,106.24
06 Sep 2021	Direct Credit 361578 QUICKSUPER QUICKSPR3039763600	\$186.08	\$19,292.32
20 Sep 2021	Direct Credit 361578 QUICKSUPER QUICKSPR3048769707	\$258.18	\$19,550.50
01 Oct 2021	Credit Interest	\$0.16	\$19,550.66
01 Oct 2021	Account Fee	-\$5.00	\$19,545.66
04 Oct 2021	Direct Credit 361578 QUICKSUPER QUICKSPR3057523093	\$277.95	\$19,823.61

Date	Transaction details	Amount	Balance
18 Oct 2021	Direct Credit 361578 QUICKSUPER QUICKSPR3066684102	\$292.01	\$20,115.62
29 Oct 2021	Direct Credit 361578 QUICKSUPER QUICKSPR3074420771	\$295.61	\$20,411.23
01 Nov 2021	Credit Interest	\$0.17	\$20,411.40
01 Nov 2021	Account Fee	-\$5.00	\$20,406.40
15 Nov 2021	Direct Credit 361578 QUICKSUPER QUICKSPR3085185732	\$322.47	\$20,728.87
29 Nov 2021	Direct Credit 361578 QUICKSUPER QUICKSPR3094462446	\$186.08	\$20,914.95
01 Dec 2021	Credit Interest	\$0.17	\$20,915.12
01 Dec 2021	Account Fee	-\$5.00	\$20,910.12
13 Dec 2021	Direct Credit 361578 QUICKSUPER QUICKSPR3104145814	\$268.98	\$21,179.10
29 Dec 2021	Direct Credit 361578 QUICKSUPER QUICKSPR3113869391	\$254.80	\$21,433.90
01 Jan 2022	Credit Interest	\$0.18	\$21,434.08
01 Jan 2022	Account Fee	-\$5.00	\$21,429.08
10 Jan 2022	Direct Credit 361578 QUICKSUPER QUICKSPR3120594210	\$241.90	\$21,670.98
13 Jan 2022	Transfer To MM Hardacre JM HARDACRE NetBank Super	-\$9,000.00	\$12,670.98
24 Jan 2022	Direct Credit 361578 QUICKSUPER QUICKSPR3130000570	\$194.33	\$12,865.31
01 Feb 2022	Credit Interest	\$0.14	\$12,865.45
01 Feb 2022	Account Fee	-\$5.00	\$12,860.45
07 Feb 2022	Direct Credit 361578 QUICKSUPER QUICKSPR3139230914	\$247.35	\$13,107.80
21 Feb 2022	Direct Credit 361578 QUICKSUPER QUICKSPR3149070355	\$236.19	\$13,343.99
01 Mar 2022	Credit Interest	\$0.10	\$13,344.09
01 Mar 2022	Account Fee	-\$5.00	\$13,339.09
07 Mar 2022	Direct Credit 361578 QUICKSUPER QUICKSPR3159136697	\$265.38	\$13,604.47
21 Mar 2022	Direct Credit 361578 QUICKSUPER QUICKSPR3168911319	\$265.38	\$13,869.85
01 Apr 2022	Credit Interest	\$0.12	\$13,869.97
01 Apr 2022	Account Fee	-\$5.00	\$13,864.97
04 Apr 2022	Direct Credit 361578 QUICKSUPER QUICKSPR3178897336	\$186.08	\$14,051.05
19 Apr 2022	Direct Credit 361578 QUICKSUPER QUICKSPR3188278848	\$224.56	\$14,275.61

Account Number 062654 10192467

Page 3 of 4

Date	Transaction details	Amount	Balance
01 May 2022	Credit Interest	\$0.12	\$14,275.73
01 May 2022	Account Fee	-\$5.00	\$14,270.73
02 May 2022	Direct Credit 361578 QUICKSUPER QUICKSPR3197080227	\$241.54	\$14,512.27
16 May 2022	Direct Credit 361578 QUICKSUPER QUICKSPR3207318773	\$251.20	\$14,763.47
30 May 2022	Direct Credit 361578 QUICKSUPER QUICKSPR3217197515	\$265.38	\$15,028.85
01 Jun 2022	Credit Interest	\$0.12	\$15,028.97
01 Jun 2022	Account Fee	-\$5.00	\$15,023.97
13 Jun 2022	Direct Credit 361578 QUICKSUPER QUICKSPR3227511793	\$223.29	\$15,247.26
27 Jun 2022	Direct Credit 361578 QUICKSUPER QUICKSPR3237763688	\$251.20	\$15,498.46

Any pending transactions haven't been included in this list. Proceeds of cheques aren't available until cleared.

If you have questions or need more information, go to commbank.com.au/support.

Yours sincerely,



Brian Moseley
General Manager, Retail Customer Service

Statement of Account

COMPLETE FREEDOM OFFSET



014

MR M M HARDACRE &
 MRS J M HARDACRE
 270 ARGYLE STREET
 PICTON NSW 2571

Customer Enquiries 13 33 30
 (24 hours, seven days)
BSB Number 112-879
Account Number 430991730
Statement Period 08/06/2021 to 07/09/2021
Statement No. 38(page 1 of 3)

MARK MUSGRAVE HARDACRE & JANICE MARY
 HARDACRE ATF MARK & JANICE HARDACRE

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
3,987.80	+	3,104.24	-	4,077.00	=	3,015.04

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
08 JUN	OPENING BALANCE			3,987.80 ✓
05 JUL	LOAN REPAYMENT S.411.0583681.00 EFFECTIVE DATE 04JUL	1,359.00		2,628.80
29 JUL	Defence Housing A0636857		1,553.04	4,181.84
04 AUG	LOAN REPAYMENT S.411.0583681.00	1,359.00		2,822.84
30 AUG	Defence Housing A0653122		1,551.20	4,374.04
04 SEP	LOAN REPAYMENT S.411.0583681.00	1,359.00		3,015.04
07 SEP	CLOSING BALANCE			3,015.04

Interest Details

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

Statement of Account

COMPLETE FREEDOM OFFSET



014

MR M M HARDACRE &
MRS J M HARDACRE
270 ARGYLE STREET
PICTON NSW 2571

Customer Enquiries 13 33 30
(24 hours, seven days)
BSB Number 112-879
Account Number 430991730
Statement Period 08/09/2021 to 07/12/2021
Statement No. 39(page 1 of 3)

MARK MUSGRAVE HARDACRE & JANICE MARY
HARDACRE ATF MARK & JANICE HARDACRE

Account Summary

Opening Balance	Total Credits	Total Debits	Closing Balance
3,015.04	3,506.21	4,144.47	2,376.78

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
08 SEP	OPENING BALANCE			3,015.04 ✓
15 SEP	CHEQUE NUMBER 43	71.47		2,943.57
29 SEP	Defence Housing A0681969		122.33	3,065.90
04 OCT	LOAN REPAYMENT S.411.0583681.00	1,359.00		1,706.90
28 OCT	Defence Housing A0698814		1,691.94	3,398.84
04 NOV	LOAN REPAYMENT S.411.0583681.00	1,359.00		2,039.84
29 NOV	Defence Housing A0727846		1,691.94	3,731.78
04 DEC	LOAN REPAYMENT S.411.0583681.00	1,355.00		2,376.78
07 DEC	CLOSING BALANCE			2,376.78

Interest Details

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

Statement of Account

COMPLETE FREEDOM OFFSET



014

MR M M HARDACRE &
MRS J M HARDACRE
270 ARGYLE STREET
PICTON NSW 2571

Customer Enquiries 13 33 30
(24 hours, seven days)
BSB Number 112-879
Account Number 430991730
Statement Period 08/12/2021 to 07/03/2022
Statement No. 40(page 1 of 3)

MARK MUSGRAVE HARDACRE & JANICE MARY
HARDACRE ATF MARK & JANICE HARDACRE

Account Summary

Opening Balance	Total Credits	Total Debits	Closing Balance
2,376.78	17,155.82	11,190.00	8,342.60

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
08 DEC	OPENING BALANCE			2,376.78
24 DEC	CHEQUE NUMBER 44	275.00		2,101.78
29 DEC	CHEQUE NUMBER 46	56.00		2,045.78
30 DEC	Defence Housing A0756730		1,691.94	3,737.72
04 JAN	LOAN REPAYMENT S.411.0583681.00	1,355.00		2,382.72
06 JAN	CHEQUE NUMBER 45	3,080.00		697.28 -
07 JAN	DISHONoured CHQ 45 EFFECTIVE DATE 06JAN		3,080.00	2,382.72
14 JAN	SCT DEPOSIT 13JAN 22:57 Super MARK HARDACRE		9,000.00	11,382.72
18 JAN	CHEQUE NUMBER 49	359.00		11,023.72
27 JAN	CHEQUE NUMBER 47	3,080.00		7,943.72
27 JAN	CHEQUE NUMBER 48	275.00		7,668.72
28 JAN	Defence Housing A0773403		1,691.94	9,360.66
04 FEB	LOAN REPAYMENT S.411.0583681.00	1,355.00		8,005.66
25 FEB	Defence Housing A0789867		1,691.94	9,697.60
04 MAR	LOAN REPAYMENT S.411.0583681.00	1,355.00		8,342.60
07 MAR	CLOSING BALANCE			8,342.60

Interest Details

Credit Interest

Debit Interest

Statement of Account

COMPLETE FREEDOM OFFSET



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MR M M HARDACRE &
MRS J M HARDACRE
270 ARGYLE STREET
PICTON NSW 2571

Customer Enquiries 13 33 30
(24 hours, seven days)
BSB Number 112-879
Account Number 430991730
Statement Period 08/03/2022 to 07/06/2022
Statement No. 41(page 1 of 3)

MARK MUSGRAVE HARDACRE & JANICE MARY
HARDACRE ATF MARK & JANICE HARDACRE

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
8,342.60	+	3,506.21	-	6,469.82	=	5,378.99

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
08 MAR	OPENING BALANCE			8,342.60
30 MAR	Defence Housing A0805873		122.33	8,464.93
04 APR	LOAN REPAYMENT S.411.0583681.00	1,355.00		7,109.93
11 APR	CHEQUE NUMBER 50	2,404.82		4,705.11
28 APR	Defence Housing A0820827		1,691.94	6,397.05
04 MAY	LOAN REPAYMENT S.411.0583681.00	1,355.00		5,042.05
27 MAY	Defence Housing A0836830		1,691.94	6,733.99
04 JUN	LOAN REPAYMENT S.411.0583681.00	1,355.00		5,378.99
07 JUN	CLOSING BALANCE			5,378.99

Interest Details

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

Statement of Account

COMPLETE FREEDOM OFFSET

Customer Enquiries 13 33 30
 (24 hours, seven days)
BSB Number 112-879
Account Number 430991730
Statement Period 08/06/2022 to 07/09/2022
Statement No. 42(page 1 of 3)

MARK MUSGRAVE HARDACRE & JANICE MARY
HARDACRE ATF MARK & JANICE HARDACRE

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
5,378.99	+	3,490.08	-	4,147.00	=	4,722.07

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
08 JUN	OPENING BALANCE			5,378.99
29 JUN	Defence Housing A0852885		1,691.94	7,070.93
04 JUL	LOAN REPAYMENT S.411.0583681.00	1,355.00		5,715.93
29 JUL	Defence Housing A0868521		1,691.94	7,407.87
04 AUG	LOAN REPAYMENT S.411.0583681.00	1,369.00		6,038.87
30 AUG	Defence Housing A0884142		106.20	6,145.07
05 SEP	LOAN REPAYMENT S.411.0583681.00	1,423.00		4,722.07
	EFFECTIVE DATE 04SEP			
07 SEP	CLOSING BALANCE			4,722.07

Interest Details

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

Mark & Janice
Paradise Day Limited
ATF for Const
30.6.2022

77200

7/9/22

Valuation

Accepted as at 310000.00
Based on RIE valuation
30/6/2021

30/6/22.

~~Mull~~
M Handacre
7/9/2022

Current Age - 68

I confirm that I have not the
work rest, and am currently
working in excess of 40 hours in any
30 consecutive days.

~~Mull~~
M Handacre
7/9/2022

85500/ ST GEORGE LOAN

Phone Banking Plus

☎ 13 33 22

Loan Acct Number S411 0583681 00

BSB/Acct ID No. 114-911 058368100

Statement Start Date 01/07/2021

Statement End Date 04/10/2021

Page 2 of 3

Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
01 Jul 2021	<i>Opening Balance</i> Interest Rate 5.870% PA			184,383.82
03 Jul 2021	INTEREST	870.35		185,254.17
03 Jul 2021	ADMIN FEE	12.00		185,266.17
04 Jul 2021	REPAYMT A/C TFR		1,359.00	183,907.17
03 Aug 2021	INTEREST	902.27		184,809.44
03 Aug 2021	ADMIN FEE	12.00		184,821.44
04 Aug 2021	REPAYMT A/C TFR		1,359.00	183,462.44
03 Sep 2021	INTEREST	899.33		184,361.77
03 Sep 2021	ADMIN FEE	12.00		184,373.77
04 Sep 2021	REPAYMT A/C TFR		1,359.00	183,014.77
03 Oct 2021	INTEREST	868.55		183,883.32
03 Oct 2021	ADMIN FEE	12.00		183,895.32
04 Oct 2021	REPAYMT A/C TFR		1,359.00	182,536.32
04 Oct 2021	<i>Closing Balance</i>			182,536.32

A reminder to check with your insurer that the insurance on your property has adequate cover, as your mortgage terms require you to fully insure the property. Find out more at the Australian Securities and Investments Commission website: moneysmart.gov.au. If you have a strata title, you may be covered by body corporate insurance. To talk through your specific insurance needs, contact your current insurer, body corporate, or visit stgeorge.com.au/building-insurance

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at stgeorge.com.au/dispute

Phone Banking Plus
☎ 13 33 22

Loan Acct Number S411 0583681 00

BSB/Acct ID No. 114-911 058368100

Statement Start Date 05/10/2021

Statement End Date 04/04/2022

Page 2 of 3

Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
05 Oct 2021	<i>Opening Balance</i> Interest Rate 5.870% PA			182,536.32
03 Nov 2021	INTEREST	899.62		183,435.94
03 Nov 2021	LOAN ACCOUNT FEE	12.00		183,447.94
04 Nov 2021	REPAYMT A/C TFR		1,359.00	182,088.94
03 Dec 2021	INTEREST	867.32		182,956.26
03 Dec 2021	LOAN ACCOUNT FEE	8.00		182,964.26
04 Dec 2021	REPAYMT A/C TFR		1,355.00	181,609.26
03 Jan 2022	INTEREST	892.74		182,502.00
03 Jan 2022	LOAN ACCOUNT FEE	8.00		182,510.00
04 Jan 2022	REPAYMT A/C TFR		1,355.00	181,155.00
03 Feb 2022	INTEREST	862.81		182,017.81
03 Feb 2022	LOAN ACCOUNT FEE	8.00		182,025.81
04 Feb 2022	REPAYMT A/C TFR		1,355.00	180,670.81
03 Mar 2022	INTEREST	775.61		181,446.42
03 Mar 2022	LOAN ACCOUNT FEE	8.00		181,454.42
04 Mar 2022	REPAYMT A/C TFR		1,355.00	180,099.42
03 Apr 2022	INTEREST	856.19		180,955.61
03 Apr 2022	LOAN ACCOUNT FEE	8.00		180,963.61
04 Apr 2022	REPAYMT A/C TFR		1,355.00	179,608.61
04 Apr 2022	<i>Closing Balance</i>			179,608.61

From 22/11/21: No fees apply for dishonours, paying in branch or by cheque or cash, or requesting a progress payment, loan increase, switch/split or security substitution. Arrears Letter Fee renamed Missed Payment Fee is \$15. Admin. Fee renamed Loan Account Fee is \$8 for all loans if applies. Fees renamed with no change to amount: Valuation Fee now Property Valuer Fee, Settlement Processing Fee now Document Processing Fee & Mortgage Discharge Fee now Loan Discharge Fee.

In September 2022, the redraw daily limit will increase to \$100,000 via internet and phone banking.

Your Loan Agreement will be amended to provide clarity if an interest rate discount results in a rate of less than zero. It deems your annual percentage rate to be zero until your relevant variable rate increases or discount period expires. This change takes effect 30 days from the date of this statement. A reminder if the Residential Loan Agreement forms part of your Loan Agreement, it is available at stgeorge.com.au/personal/home-loans or by calling 13 33 30.

Phone Banking Plus
☎ 13 33 22

Loan Acct Number S411 0583681 00

BSB/Acct ID No. 114-911 058368100

Statement Start Date 05/04/2022

Statement End Date 30/06/2022

Page 2 of 2

Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
05 Apr 2022	<i>Opening Balance</i>			179,608.61
	Interest Rate 5.870% PA			
03 May 2022	INTEREST	839.51		180,448.12
03 May 2022	LOAN ACCOUNT FEE	8.00		180,456.12
04 May 2022	REPAYMT A/C TFR		1,355.00	179,101.12
17 May 2022	INTEREST RATE CHANGE TO 6.12% PA			179,101.12
				179,988.08
03 Jun 2022	INTEREST	886.96		179,996.08
03 Jun 2022	LOAN ACCOUNT FEE	8.00		179,996.08
04 Jun 2022	REPAYMT A/C TFR		1,355.00	178,641.08
21 Jun 2022	INTEREST RATE CHANGE TO 6.62% PA			178,641.08
				178,641.08
30 Jun 2022	<i>Closing Balance</i>			178,641.08

In September 2022, the redraw daily limit will increase to \$100,000 via internet and phone banking.

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at stgeorge.com.au/dispute

Complaints

If you have a complaint, contact our dedicated Customer Solutions team on 13 33 30 or write to us at St.George Customer Solutions, Reply Paid 5265, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: www.afca.org.au

Email: info@afca.org.au

Phone 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001