

Doc B5100 16/11/15  
Sent 28/11/15

12 January 2015



Loan Market (SA - Loan Market) (Robert Kent)  
Attention: Robert Kent  
5/74 Park Tce  
SALISBURY SA 5108

Dear Robert,

**Re: Formal Approval for Account Number - 2274426**

We are pleased to advise that the loan application has been approved by Secure Funding Pty Ltd. The details of the approval/s along with the conditions that must be met are listed below:

Borrower(s):	Leslie Veronica Spencer As Trustee For Spencer Superannuation Fund and Michael Robert Spencer As Trustee For Spencer Superannuation Fund		
Guarantor(s):	Leslie Veronica Spencer, Michael Robert Spencer and Spencer Property SA Pty Ltd ACN 601 161 700 ATF Spencer Property Custodian Trust		
Loan Amount:	\$180,000.00		
Less Est. Total Costs:	Settlement Fee		\$1,300.00
	Documentation Fee, Legals & Searches		\$1,500.00
	Brokerage		\$0.00
Est. available funds at settlement:	\$177,200.00		
Loan Term:	30 years		
Interest Rate:	6.60%, SuperCredit Variable P&I		
Repayments:	\$1,179.58 Monthly (Includes monthly Service Fee of \$30.00)		
Security:	1st registered Mortgage over		
	39 Muller Road, HAMPSTEAD GARDENS SA 5086		
	Insurance Value: \$150,000.00		

**Each of these securities are to be covered for a minimum insurance replacement value of the amount specified above and the interest of Secure Funding Pty Ltd must be noted**

This loan has been approved subject to the following conditions:

- \* Written confirmation that the existing debt with ANZ for approximately \$144,000 has been paid in full, prior to or at settlement.

Not  
Signed