

# Evergrange Pension Fund

## Trial Balance

As at 30 June 2023

Last Year	Code	Account Name	Units	Debits	Credits
				\$	\$
	<b>23900</b>	<b>Dividends Received</b>			
(552.96)	23900/CAR.AX	Carsales.com Limited.			282.24
(83.56)	23900/IAG.AX	Insurance Australia Group Limited			70.64
	<b>24200</b>	<b>Contributions</b>			
(16,912.00)	24200/ROGCAT00002A	(Contributions) Rogers, Catriona - Accumulation			27,500.00
(72,283.20)	24700	Changes in Market Values of Investments			15,216.29
	<b>25000</b>	<b>Interest Received</b>			
(16,801.34)	25000/750/004	UPG 15 73-77 Hambledon Rd			
(7,127.40)	25000/750/005	UPG 136 Creterion Cr			
(29,250.00)	25000/750/006	UPG 52 1578 Windsor Rd			9,750.00
(40,625.00)	25000/750/007	UPG 133 105 Boundary Rd			14,458.05
(7,500.00)	25000/EVER71_THEROG ERSGROU	The Rogers Group			
(9,634.69)	25000/EVER71_UPG5378 VINEST	UPG 53 78 Vine St			8,741.64
(37.94)	25000/Macq Investment Mgmt	Macq Investment Mgmt Ltd - CMT			1,494.67
	25000/UPG194	UPG 194 420 Fifteenth Ave			3,958.32
	25000/UPG86	UPG 86 137 Gilba Rd			26,104.12
	25000/UPG97	UPG 97 110-114 Riverstone Rd			15,662.50
	<b>28000</b>	<b>Property Income</b>			
(38,777.15)	28000/131HOLB	Anzac Avenue			34,166.79
(528.81)	28100	Other Rental Income			525.59
3,685.00	30100	Accountancy Fees		3,410.00	
	30200	Administration Costs		275.00	
259.00	30400	ATO Supervisory Levy		259.00	
	30500	Advertising		170.00	
275.00	30700	Auditor's Remuneration		275.00	
56.00	30800	ASIC Fees		59.00	
4,391.02	32800	Commission		3,231.48	
	<b>33400</b>	<b>Depreciation</b>			
9,694.00	33400/00001	Depreciation - Coolana Court		9,420.00	
	34500	Gardening		935.00	
1,614.54	38000	Insurance		1,550.00	
	<b>41600</b>	<b>Pensions Paid</b>			
43,000.00	41600/ROGCAT00004P	(Pensions Paid) Rogers, Catriona - Pension (Account Based Pension 2)		45,000.00	

Evergrange Pension Fund

**Trial Balance**

As at 30 June 2023

Last Year	Code	Account Name	Units	Debits	Credits
				\$	\$
	235.00 41910	Property Expenses - Sundry		71.50	
	6,303.72 43000	Repairs and Maintenance		940.10	
	4,232.27 43100	Rates		3,740.07	
	<b>44000</b>	<b>Excess Contributions Tax</b>			
	2,966.25 44000/ROGCAT00002A	(Excess Contributions Tax) Rogers, Catriona - Accumulation			
	1,431.76 48500	Income Tax Expense		3,600.22	
	(1,209.00) 48600	Prior Years Under/Over Provision for Income Tax			
	163,179.49 49000	Profit/Loss Allocation Account		84,994.48	
	<b>50010</b>	<b>Opening Balance</b>			
	(1,603,741.25) 50010/ROGCAT00002A	(Opening Balance) Rogers, Catriona - Accumulation			13,558.65
	50010/ROGCAT00004P	(Opening Balance) Rogers, Catriona - Pension (Account Based Pension 2)			1,774,612.09
	<b>52420</b>	<b>Contributions</b>			
	(41,912.00) 52420/ROGCAT00002A	(Contributions) Rogers, Catriona - Accumulation			27,500.00
	<b>53100</b>	<b>Share of Profit/(Loss)</b>			
	(847.85) 53100/ROGCAT00002A	(Share of Profit/(Loss)) Rogers, Catriona - Accumulation			1,073.17
	(191,845.64) 53100/ROGCAT00004P	(Share of Profit/(Loss)) Rogers, Catriona - Pension (Account Based Pension 2)			105,181.21
	<b>53330</b>	<b>Income Tax</b>			
	(1,477.05) 53330/ROGCAT00002A	(Income Tax) Rogers, Catriona - Accumulation			365.10
	<b>53800</b>	<b>Contributions Tax</b>			
	5,686.80 53800/ROGCAT00002A	(Contributions Tax) Rogers, Catriona - Accumulation		4,125.00	
	<b>54160</b>	<b>Pensions Paid</b>			
	43,000.00 54160/ROGCAT00004P	(Pensions Paid) Rogers, Catriona - Pension (Account Based Pension 2)		45,000.00	
	<b>55100</b>	<b>Excess Contributions Tax</b>			
	2,966.25 55100/ROGCAT00002A	(Excess Contributions Tax) Rogers, Catriona - Accumulation			0.00
	<b>56100</b>	<b>Internal Transfers In</b>			
	(1,625,766.45) 56100/ROGCAT00004P	(Internal Transfers In) Rogers, Catriona - Pension (Account Based Pension 2)			0.00
	<b>57100</b>	<b>Internal Transfers Out</b>			
	1,625,766.45 57100/ROGCAT00002A	(Internal Transfers Out) Rogers, Catriona - Accumulation			0.00
	<b>60400</b>	<b>Bank Accounts</b>			
	43,896.97 60400/Macq Investment Mgmt	Macq Investment Mgmt Ltd - CMT		82,827.40	
	<b>61800</b>	<b>Distributions Receivable</b>			
	22.93 61800/QUAU.AX	Betashares Gold Bullion Etf - Currency Hedged		22.93	

Evergrange Pension Fund

**Trial Balance**

As at 30 June 2023

Last Year	Code	Account Name	Units	Debits	Credits
				\$	\$
1,279.78	64500	Rent Receivable			0.00
600.00	64600	ATO - Integrated Acc		600.00	
	<b>74200</b>	<b>Loans to Associated Entities (In house loans)</b>			
75,000.00	74200/EVER71_THEROG ERSGROU	The Rogers Group			0.00
	<b>75000</b>	<b>Mortgage Loans (Australian)</b>			
300,000.00	75000/750/006	UPG 52 1578 Windsor Rd	0.0000		0.00
500,000.00	75000/750/007	UPG 133 105 Boundary Rd	0.0000		0.00
100,000.00	75000/EVER71_UPG5378 VINEST	UPG 53 78 Vine St	100,000.0000	100,000.00	
	75000/UPG194	UPG 194 420 Fifteenth Ave	125,000.0000	125,000.00	
	75000/UPG86	UPG 86 137 Gilba Rd	500,000.0000	500,000.00	
	75000/UPG97	UPG 97 110-114 Riverstone Rd	300,000.0000	300,000.00	
	<b>77200</b>	<b>Real Estate Properties ( Australian - Residential)</b>			
357,500.00	77200/3COO	Unit 1, 8 Coolana Court, Glenvale QLD 4350	1.0000	357,500.00	
357,500.00	77200/3COO1	Unit 2, 8 Coolana Court, Glenvale QLD 4350	1.0000	357,500.00	
(48,138.00)	77200/EVER71_LESSAC CUMULA1	less accumulated dep'n - unit 2, 8 Coolana court			52,848.00
(48,138.00)	77200/EVER71_LESSAC CUMULAT	less accumulated dep'n - Unit 1, 8 Coolana Court			52,848.00
	<b>77600</b>	<b>Shares in Listed Companies (Australian)</b>			
21,185.28	77600/CAR.AX	Carsales.com Limited.	1,152.0000	27,440.64	
6,500.00	77600/DCL.AX	Domacom Limited	100,000.0000	3,600.00	
244.20	77600/HYD.AX	Hydrix Limited	3,300.0000	85.80	
3,592.64	77600/IAG.AX	Insurance Australia Group Limited	824.0000	4,696.80	
18,100.00	77600/NMT.AX	Neometals Ltd	20,000.0000	9,900.00	
20,000.00	77600/PLXU.AX	Panalitix Global Ltd	200,000.0000	24,000.00	
8,168.50	77600/PMGOLD.AX	Gold Corporation	310.0000	8,906.30	
1,248.00	77600/SZL.AX	Sezzle Inc.	127.0000	2,739.39	
19,220.00	77600/TIE.AX	Tietto Minerals Limited	62,000.0000	28,830.00	
3,463.20	77600/TYR.AX	Tyro Payments Limited	5,772.0000	6,580.08	
	<b>77800</b>	<b>Shares in Unlisted Private Companies (Australian)</b>			
25,000.00	77800/SYMBIOSIS	Symbiosis Capital	250,000.0000	25,000.00	
	<b>78200</b>	<b>Units in Listed Unit Trusts (Australian)</b>			
6,837.00	78200/QUAU.AX	Betashares Gold Bullion Etf - Currency Hedged	430.0000	6,996.10	
15,088.24	85000	Income Tax Payable/Refundable		6,635.78	

2,185,917.07

2,185,917.07

**Current Year Profit/(Loss): 88,594.70**

**Evergrange Pension Fund**

FundID N/A

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

**Definitions**

In this Certificate:

'Act' means the Income Tax Assessment Act 1997

'Trustee' means Catriona Rogers.

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

**Background**

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

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

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

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

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

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

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

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

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## Certification

During the 2022/2023 year of income:

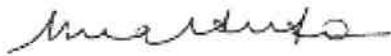
Average value of unsegregated current pension liabilities	\$1,785,978
Average value of all unsegregated superannuation liabilities	\$1,798,009
Ratio of ordinary and statutory income (ie. investment income) exempt from tax in <b>2022/2023</b> in accordance with Section 295-390	99.33%

If the fund held segregated current pension assets during the year, an additional tax exemption may be applicable to the ordinary and statutory income earned on these assets under Section 295-385 of the Act.

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

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

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



**Margaret Elizabeth Heffron**    **BEC FIAA**  
**Actuary**

**Date: 18 Feb 2024**

**APPENDIX – INFORMATION ON WHICH THIS CERTIFICATE IS BASED**

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

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

Account Name	Account Type	1 July 2022	30 June 2023**
Catrina Rogers	Accumulation	\$13,559	\$24,351
Catrina Rogers	Eligible Pension	\$1,774,612	\$1,834,793
<b>Total Account Balances **</b>		<b>\$1,788,171</b>	<b>\$1,859,145</b>

\* eligible pensions for which segregated assets are held

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

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

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

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

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

## RESOLUTION OF THE SOLE DIRECTOR

**Company Name:** Fit & Free Nominees Pty Limited  
**ACN:** 068 666 599  
**Address:** Suite 3, Level 10  
133 Castlereagh Street  
SYDNEY NSW 2000  
**Date:** 17<sup>th</sup> March 2023

PRESENT: Catriona Jane Rogers (036575768516703) – Sole Director

MINUTES OF PREVIOUS MEETING:

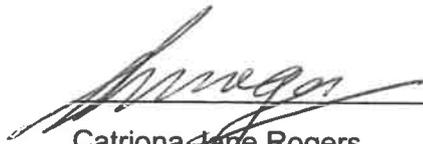
The minutes of the previous meeting of directors were read and confirmed.

SOLVENCY:

It was resolved after reviewing the result of the company for the previous year, reviewing the cash flow budgets for the ensuing year and considering the ability of the company to realise assets that the company would be able to pay its debts as and when they fall due.

CLOSURE:

There being no further business the meeting was closed.



Catriona Jane Rogers  
Sole Director

**X CJR**

Inquires 1300 300 630

Issue date 16 Mar 23

# Company Statement

Extract of particulars - s346A(1) Corporations Act 2001

CORPORATE KEY: 12947058

## 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 068 666 599  
FOR FIT & FREE NOMINEES PTY LIMITED

REVIEW DATE: 16 March 23

## 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](http://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**  
SUITE 3 LEVEL 10 133-145 CASTLEREAGH STREET SYDNEY NSW 2000

**2 Principal place of business**  
SUITE 3 LEVEL 10 133-145 CASTLEREAGH STREET SYDNEY NSW 2000

**3 Officeholders**

Name:	CATRIONA JANE ROGERS
Born:	MELBOURNE VIC
Date of birth:	29/12/1954
Address:	SUITE 3 LEVEL 10 133-145 CASTLEREAGH STREET SYDNEY NSW 2000
Office(s) held:	DIRECTOR, APPOINTED 15/01/1998; SECRETARY, APPOINTED 15/01/1998

## 4 Company share structure

Share class	Shares description	Number issued	Total amount paid on these shares	Total amount unpaid on these shares
APTR	APPOINTOR R	1	\$1.00	\$0.00
ORD1	ORDINARY SHARES	2	\$2.00	\$0.00

## 5 Members

These details continue on the next page

FIT & FREE NOMINEES PTY LIMITED ACN 068 666 599

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## Company statement continued

Name: CATRIONA JANE ROGERS

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

Share Class	Total number held	Fully paid	Beneficially held
ORD1	2	Yes	Yes

Name: CAMPBELL ROGERS

Address: 20 BROADMEADOW ROAD BROADMEADOW NSW 2292

Share Class	Total number held	Fully paid	Beneficially held
APTR	1	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*.

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## 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](http://www.asic.gov.au/addresses).

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### 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

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**ASIC**  
Australian Securities & Investments Commission

ABN 86 768 265 615

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

**FIT & FREE NOMINEES PTY LIMITED**  
THE ROGERS GROUP  
PO BOX A308  
SYDNEY SOUTH NSW 1235

INVOICE STATEMENT  
Issue date 16 Mar 23  
**FIT & FREE NOMINEES PTY LIMITED**

ACN 068 666 599  
Account No. 22 068666599

### Summary

Opening Balance	\$0.00
New items	\$59.00
Payments & credits	\$0.00
<b>TOTAL DUE</b>	<b>\$59.00</b>

- 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	<b>\$0.00</b>
By 16 May 23	<b>\$59.00</b>

*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  
**FIT & FREE NOMINEES PTY LIMITED**

ACN 068 666 599 Account No: 22 068666599



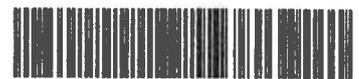
22 068666599

<b>TOTAL DUE</b>	<b>\$59.00</b>
Immediately	<b>\$0.00</b>
By 16 May 23	<b>\$59.00</b>

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



**Bill Code: 17301**  
**Ref: 2290686665998**



\*814 129 0002290686665998 36

# Transaction details:

page 2 of 2

	Transactions for this period	ASIC reference	\$ Amount
2023-03-16	Annual Review - Special Purpose Pty Co	4X2514611480P A	\$59.00
	<b>Outstanding transactions</b>		
2023-03-16	Annual Review - Special Purpose Pty Co	4X2514611480P A	\$59.00

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## PAYMENT OPTIONS



Billpay Code: 8929  
Ref: 2290 6866 6599 836

### 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](http://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: 2290686665998

### 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](http://www.bpay.com.au)

**Online:**  
 www.computershare.com.au/easyupdate/CAR

**By Mail:**  
 Computershare Investor Services Pty Limited  
 GPO Box 2975 Melbourne  
 Victoria 3001 Australia

**Enquiries:**  
 (within Australia) 1300 850 505  
 (international) +61 3 9415 4000

**Holder Identification Number (HIN)**

**X 0049304153**

ASX Code	CAR
TFN/ABN Status	Not Quoted
Record Date	19 September 2022
Payment Date	17 October 2022
Cheque Number	27365

⑆ 000003 \* 000 CAR



FIT & FREE NOMINEES PTY  
 LIMITED  
 <EVERGRANGE PENSION FUND A/C>  
 PO BOX A308  
 SYDNEY SOUTH NSW 1235

*Banked  
 28/10/22  
 H*

**2022 Final Dividend**

Dear Shareholder,

This payment represents a final dividend of 24.5 cents per share for the year ended 30 June 2022. This dividend is paid on the shares registered in your name and entitled to participate as at the record date of 19 September 2022. This payment is 100% franked at the corporate tax rate of 30%.

Please register at [www.computershare.com.au/easyupdate/CAR](http://www.computershare.com.au/easyupdate/CAR) in order to update your TFN, bank account and other details online.

Class Description	Amount per Share	Number of Shares	Franked Amount	Unfranked Amount	Gross Payment
Ordinary Shares	24.5 cents	1,152	\$282.24	\$0.00	\$282.24
<b>Net Payment</b>					<b>\$282.24</b>
Franking Credit					\$120.96

**Note 1:** You should retain this statement to assist you in preparing your tax return.

**Note 2:** If you require your payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment.

916CR70147

**PLEASE BANK THIS CHEQUE PROMPTLY**

291764\_CHQ\_AU/000003/000003/1

Cheque No: 27365  
 Date: 17 October 2022

Pay FIT & FREE NOMINEES PTY  
 LIMITED  
 <EVERGRANGE PENSION FUND A/C>  
 PO BOX A308  
 SYDNEY SOUTH NSW 1235

The Sum of TWO HUNDRED AND EIGHTY TWO DOLLARS AND TWENTY FOUR CENTS

**\*\*282.24\*\***

NOT NEGOTIABLE  
ACCOUNT PAYEE ONLY

Computershare Investor Services Pty Ltd ABN 48 078 279 277 Trust CI Vic ATF carsales.com Ltd  
 Dividend Account  
 Security feature included in this cheque is microprint signature line: the absence of which could indicate a fraudulent cheque

*[Handwritten signatures]*



Insurance Australia Group Limited 239100

ABN 60 090 739 923 ASX Code: IAG

UPDATE YOUR INFORMATION:



**Online:**

www.investorcentre.com/iag  
iag@computershare.com.au  
www.iag.com.au



**By Mail:**

Computershare Investor Services Pty Limited  
GPO Box 4709 Melbourne  
Victoria 3001 Australia

ENQUIRIES:



(within Australia) 1300 360 688  
(international) +61 3 9415 4210

Holder number: X0049304153  
Record date: 19 August 2022  
Payment date: 22 September 2022  
TFN/ABN: Not Quoted

143168 015 IAG



FIT & FREE NOMINEES PTY  
LIMITED  
<EVERGRANGE PENSION FUND A/C>  
PO BOX A308  
SYDNEY SOUTH NSW 1235

## DIVIDEND STATEMENT

The details below relate to the final dividend of 5 cents per share for Insurance Australia Group Limited (IAG), for the period 1 January 2022 to 30 June 2022. This dividend is 70% franked and 30% unfranked of which the unfranked portion is declared as conduit foreign income (CFI).

Share Class	Shares Held 19/08/2022	Total Dividend per share	Unfranked Amount \$	Franked Amount \$	Gross Payment \$	Withholding Tax \$	Net Payment \$	Franking Credit \$
ORD	824	5 cents	12.36	28.84	41.20	5.00	36.20	12.36

## Key figures for the full year ended 30 June 2022

\$13,317m		7.4%		\$347m	
Gross written premium (\$m)		Reported insurance margin (%)		Net (loss)/profit after tax (\$m)	
FY22	13,317	FY22	7.4%	FY22	347
FY21	12,602	FY21	13.5%	FY21	-427*

For information about what contributed to these results, see the Highlights on the reverse of this page. Detailed information about our results, including our annual report, investor report and annual review and sustainability report, is available in the Reports & Results area of our website ([www.iag.com.au](http://www.iag.com.au)).

\*Affected by significant one-off corporate expenses.

## PAYMENT INSTRUCTIONS

MACQUARIE BANK LTD  
BSB: 182-222  
ACC: 120194949

You may be subject to income tax on any dividends paid on your IAG shares. IAG is required to provide the ATO with the details of any dividends paid to you. Any imputation credits attached to these dividends should be available to reduce your income tax payable with any excess being refundable to you provided certain requirements are met. These comments are of a general nature and it is important that you seek your own independent taxation advice specific to your circumstances.

**You should keep this statement to assist you in preparing your income tax return.**

**If you require your payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment.**



Insurance Australia Group Limited

ABN 60 090 739 923 ASX Code: IAG

UPDATE YOUR INFORMATION:



Online:

www.investorcentre.com/iag  
iag@computershare.com.au  
www.iag.com.au



By Mail:

Computershare Investor Services Pty Limited  
GPO Box 4709 Melbourne  
Victoria 3001 Australia

ENQUIRIES:



(within Australia) 1300 360 688  
(international) +61 3 9415 4210

188841 015 IAG



FIT & FREE NOMINEES PTY  
LIMITED  
<EVERGRANGE PENSION FUND A/C>  
PO BOX A308  
SYDNEY SOUTH NSW 1235

Holder number: X0049304153  
Record date: 17 February 2023  
Payment date: 23 March 2023  
TFN/ABN: Not Quoted

## DIVIDEND STATEMENT

The details below relate to the interim dividend of 6 cents per share for Insurance Australia Group Limited (IAG), for the period 1 July 2022 to 31 December 2022. This dividend is 30% franked and 70% unfranked of which the unfranked portion is declared as conduit foreign income (CFI).

Share Class	Shares Held 17/02/2023	Total Dividend per share	Unfranked Amount \$	Franked Amount \$	Gross Payment \$	Withholding Tax \$	Net Payment \$	Franking Credit \$
ORD	824	6 cents	34.61	14.83	49.44	15.00	34.44	6.36

## Key figures for the half year ended 30 December 2022

\$7,061m		8.5%		\$468m	
Gross written premium (\$m)		Reported insurance margin (%)		Net profit after tax (\$m)	
1H23	7,061	1H23	8.5	1H23	468
1H22	6,570	1H22	7.1	1H22	173

Detailed information about our results, including our investor report, results presentation and half year accounts, is available in the Results & Reports area of our website ([www.iag.com.au](http://www.iag.com.au)).

## PAYMENT INSTRUCTIONS

MACQUARIE BANK LTD  
BSB: 182-222  
ACC: 120194949

You may be subject to income tax on any dividends paid on your IAG shares. IAG is required to provide the ATO with the details of any dividends paid to you. Any imputation credits attached to these dividends should be available to reduce your income tax payable with any excess being refundable to you provided certain requirements are met. These comments are of a general nature and it is important that you seek your own independent taxation advice specific to your circumstances.

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**If you require your payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment.**

27800



(w) 07 4687 7601  
www.spp.net.au  
kylie@spp.net.au  
5 Russell Street  
Toowoomba City QLD 4350  
ABN: 65 155 820 125  
Licence: 3527009

Catriona Rogers - Fit & Free Nominees  
Fit & Free Nominees  
A308 Sydney South Nsw  
NSW 1235

### Folio Summary

Folio: OWN00327  
From: 1/07/2022  
To: 30/06/2023  
Created: 3/07/2023

<b>Money In</b>	<b>Money Out</b>	<b>Balance</b>
<b>\$9,859.43</b>	<b>\$4,032.33</b>	<b>\$5,827.10</b>

Account	Included Tax	Money Out	Money In
<b>8a Coolana Court, Harristown QLD</b>			
Rent			\$4,994.29
Water Consumption - Tenant Usage			\$90.12
Management Fee	\$41.93	\$461.44	
Advertising	\$7.73	\$85.00	
General Rates		\$1,599.09	
Lawn/Garden/Yard Maintenance	\$25.00	\$275.00	
<b>Subtotal</b>		<b>\$2,420.53</b>	<b>\$5,084.41</b>
<b>8b Coolana Court, Harristown QLD</b>			
Rent			\$4,620.00
Water Consumption - Tenant Usage			\$96.81
Management Fee	\$38.82	\$426.80	
Letting Fee	\$39.50	\$434.50	
Advertising	\$7.73	\$85.00	
Handyman Maintenance	\$3.23	\$35.50	
<b>Subtotal</b>		<b>\$981.80</b>	<b>\$4,716.81</b>
<b>Account Transactions</b>			
Refund of Management Fee	\$5.29		\$58.21
Refund of Overpaid Rent		\$630.00	
<b>Subtotal</b>		<b>\$630.00</b>	<b>\$58.21</b>
<b>Total</b>		<b>\$4,032.33</b>	<b>\$9,859.43</b>

Total Tax on Money Out: \$163.94  
Total Tax on Money In: \$5.29

**Income & Expenditure Consolidated**

**Fit & Free Nominees Pty Ltd**  
10/33 Castlereagh St  
Sydney NSW 2000

Date 1/07/2022 to 30/06/2023

From Statement: **1 (2/12/2022)**  
To Statement: **13 (28/06/2023)**

**Fit & Free Nominees Pty Ltd & Ian O'Donnell - Additional Contact (ID: 1299)**

	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Total
<b>OPENING BALANCE: \$0.00</b>													
Owner Contributions	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

**Properties**

**8/1 Coolana Ct, Harristown, QLD 4350 (Residential)**  
**8/2 Coolana Ct, Harristown, QLD 4350 (Residential)**

**Property Income**

Reimburse Water Charges	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	338.66	0.00	338.66
Rent	0.00	0.00	0.00	0.00	0.00	3160.00	3555.00	3160.00	3160.00	3950.00	3555.00	3160.00	23700.00
<b>\$24,038.66</b>													
<i>(GST Total: \$0.00)</i>													

**Property Expenses**

Air Conditioning Maintenance (GST Inclusive)	0.00	0.00	0.00	0.00	0.00	132.00	0.00	0.00	485.50	0.00	0.00	0.00	617.50
Council Rates	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1599.09	0.00	541.89	0.00	0.00	2140.98
Electrical (GST Inclusive)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93.50	0.00	0.00	0.00	0.00	93.50
Gardening (GST Inclusive)	0.00	0.00	0.00	0.00	0.00	110.00	110.00	165.00	110.00	55.00	55.00	55.00	660.00
Management Fee (GST Inclusive)	0.00	0.00	0.00	0.00	0.00	262.26	295.04	262.26	262.26	327.83	295.04	262.26	1966.95
Plumbing (GST Inclusive)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	193.60	0.00	0.00	0.00	193.60
<b>\$5,672.53</b>													
<i>(GST Total: \$321.04)</i>													

Report shows all transactions reported on statements created within reporting period.

# THE AGENCY

PROPERTY MANAGEMENT

## Income & Expenditure Consolidated

Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Total
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-------

**PROPERTY BALANCE: \$18,366.13**

(GST Balance: -\$321.04)

### Ownership Summary

#### Owner Income

**\$0.00**

(GST Total: \$0.00)

#### Owner Expenses

##### Sundry Fee (GST Inclusive)

0.00	0.00	0.00	0.00	0.00	11.00	11.00	5.50	11.00	11.00	11.00	11.00	71.50
------	------	------	------	------	-------	-------	------	-------	-------	-------	-------	-------

**\$71.50**

(GST Total: \$6.50)

#### Owner Payments

##### Fit & Free Nominees Pty Ltd

0.00	0.00	0.00	0.00	0.00	2644.74	3138.96	1034.65	2097.64	3014.28	3532.62	2831.74	18294.63
------	------	------	------	------	---------	---------	---------	---------	---------	---------	---------	----------

**\$18,294.63**

**CLOSING BALANCE: \$0.00**

received additional \$1482.50  
in Nov 22

30100.

Tax Invoice Number: 2238148

7 July 2022

The Trustees  
Evergrange Pension Fund  
C/- The Rogers Group  
PO Box A308  
**SYDNEY SOUTH NSW 1235**

**MEMORANDUM OF FEES**

**TO: PROFESSIONAL SERVICES**

Preparation of the Financial Statements for the Evergrange Pension Fund for the year ended 30 June 2022

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

Liaising with the Auditor, as required

	\$3,100.00
GST thereon	<u>\$310.00</u>
Total now due	<u><b>\$3,410.00</b></u>

With Compliments,

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

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

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

Ref: CJR:SI

30200-

Tax Invoice Number: 2238709

8 June 2023

The Directors  
Fit & Free Nominees Pty Limited  
Level 10, 133 Castlereagh Street  
Sydney NSW 2000

**MEMORANDUM OF FEES**

**TO: PROFESSIONAL SERVICES**

Consideration of Annual Company Statement received from ASIC.

Preparation & corrections and lodgement of Form 484 where necessary.

Forwarding documents to you for signature and lodgement.

\$250.00

Add: GST

\$25.00

Total amount now due

**\$275.00**

With Compliments,

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

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

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

# Depreciation Worksheet



ABN 91 106 691 365  
 8 Schloss Court, Westbrook Qld 4350  
 Phone (07) 4637 28 17 • Mobile 0409 056 020  
 Email d.cox@bigpond.com

Address:	8 Cooliana Court, Glenvale
Date:	14-Dec-2013
Start date of depreciation:	25-Jun-2014
Days owned in first year:	5

## 1. Depreciable Plant and Fittings (incl GST)

### 1.1 Immediate Deduction for Depreciating Assets \$300 or less in Value

Description	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Total estimated value of depreciating assets \$300 or less in value	50	0	0	0	0	0	0	0	0	0

### 1.2 Low-value Pooling

Description	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Total estimated opening value of depreciating assets \$300 - \$1,000	375	609	381	238	149	93	58	36	23	14

### 1.3 Depreciable Plant and Fittings (excluding Immediate Deductions & Low-value Pooling) - Prime Cost Method

Effective Life	Value (\$)	Diminishing Value	Prime Cost	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Assets with effective life as follows:													
12 years	5,750	8.3%		7	479	479	479	479	479	479	479	479	479
10 years	25,340	10.0%		35	2,534	2,534	2,534	2,534	2,534	2,534	2,534	2,534	2,534
5 years	2,166	20.0%		6	433	433	433	433	427	0	0	0	0
<b>Subtotal Plant and fittings</b>	<b>\$33,256</b>			<b>\$47</b>	<b>\$3,446</b>	<b>\$3,446</b>	<b>\$3,446</b>	<b>\$3,446</b>	<b>\$3,440</b>	<b>\$3,013</b>	<b>\$3,013</b>	<b>\$3,013</b>	<b>\$3,013</b>

### 1.4 Depreciable Plant and Fittings (excluding Immediate Deductions & Low-value Pooling) - Diminishing Value Method

Effective Life	Value (\$)	Diminishing Value	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Assets with effective life as follows:												
12 years	5,750	16.6%	13	952	794	662	552	461	384	320	267	223
10 years	25,340	20.0%	69	5,054	4,043	3,235	2,588	2,070	1,656	1,325	1,060	848
5 years	2,166	40.0%	12	862	517	310	186	112	67	40	24	14
<b>Subtotal Plant and fittings</b>	<b>\$33,256</b>		<b>\$94</b>	<b>\$6,868</b>	<b>\$5,355</b>	<b>\$4,207</b>	<b>\$3,326</b>	<b>\$2,643</b>	<b>\$2,107</b>	<b>\$1,686</b>	<b>\$1,351</b>	<b>\$1,085</b>

## 2. Capital Works Expenditure (incl GST where applicable)

Description	Value (\$)	Depreciation Rate	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Dual dwelling units (1 & 2)	\$332,819	2.5%	114	8,320	8,320	8,320	8,320	8,320	8,320	8,320	8,320	8,320

## 3. Total Allowable Deductions

Description	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Total allowable deductions - Prime Cost Method (1.1+1.2+1.3+2)	5536	\$12,376	\$12,148	\$12,005	\$11,916	\$11,854	\$11,392	\$11,370	\$11,356	\$11,348
Total allowable deductions - Diminishing Value Method (1.1+1.2+1.4+2)	\$583	\$15,798	\$14,056	\$12,766	\$11,796	\$11,056	\$10,486	\$10,042	\$9,694	\$9,420
<b>Total</b>										

26882

583

17 10 056

334 100

38000



### TAX INVOICE

This document will be a tax invoice for GST when payment is made in full

PAGE 1

**OnCover Insurance Brokers Pty Ltd** | ABN: 99 652 681 206  
Authorised Representative of Ausure Pty Ltd | AFSL: 238433

**REPRESENTATIVE**  
OnCover Insurance Brokers Pty Ltd  
- AR: 1292874  
Level 1, 160 Edward Street  
Brisbane QLD 4000  
Tel **0734975599**  
Fax  
Email [admin@oncover.com.au](mailto:admin@oncover.com.au)

Catriona J Rogers  
1/104 Taylor Street  
Toowoomba QLD 4350

### New Business

NOTES: 8 Coolana Court Harristown 4350 - 2 units

Invoice date 2-Feb-2023  
Invoice number 11118679

<b>TYPE OF POLICY</b>	Residential - Landlords
<b>THE INSURED</b>	Fit and Free Nominees Pty Ltd
<b>INSURER</b>	St George Underwriting Agency Po Box 3701 Success WA 6964 ABN: 59 009 357 582
<b>POLICY NUMBER</b>	445507
<b>PERIOD OF COVER</b>	From 19/02/2023 to 19/02/2024

YOUR PREMIUM		
Premium	\$	1,158.08
Underwriter Fee	\$	95.00
U/W Fee GST	\$	9.50
Fire/ES Levy	\$	0.00
GST	\$	115.81
Stamp Duty	\$	114.65
Broker Fee	\$	51.78
Broker Fee GST	\$	5.18
<b>TOTAL DUE</b>	<b>\$</b>	<b>1,550.00</b>
<b>DATE DUE</b>		<b>19-Feb-2023</b>

The base premium includes commission of \$ 173.71 split between: Licensees Commission \$ 34.74 Representatives Commission \$ 138.97 Referrers Commission \$ 0.00

### PAYMENT OPTIONS



Billers Code: 30510  
Reference: 2111186793

**Telephone & Internet Banking - BPAY®**  
Contact your participating financial institution to make BPAY payments using the biller code and reference number as detailed above. More info: [www.bpay.com.au](http://www.bpay.com.au)



Payments can be made in person at a Post Office by cheque or EFTPOS. Please present this page intact. Please make cheque payable to **DEFT Payment Systems for Ausure Pty Ltd**



\*498 402594 2111186793



Pay by Credit Card either Online - (Visit [www.ausure.com.au/Pay-My-Bill](http://www.ausure.com.au/Pay-My-Bill)) or by Phone (please contact your Broker on 0734975599)  
Note: Visa/Mastercard payments will incur a 0.95% fee of \$ 14.73 which includes \$ 1.34 GST.  
Amex payments will incur a 2.15% fee of \$ 33.33 which includes \$ 3.03 GST.



Instalments – Premium Finance is available. Please contact your Broker for Terms and Conditions



# Macquarie Cash Management Account

MACQUARIE BANK LIMITED  
ABN 46 008 583 542 AFSL 237502

enquiries 1800 806 310  
transact@macquarie.com  
www.macquarie.com.au

GPO Box 2520  
Sydney, NSW 2001



FIT & FREE NOMINEES PTY LIMITED  
32 ROSEMOUNT AVE  
PENNANT HILLS NSW 2120

1 Shelley Street  
Sydney, NSW 2000

account balance **\$10,293.77**  
as at 29 Jul 22

account name FIT & FREE NOMINEES PTY LIMITED ATF  
EVERGRANGE PENSION FUND A/C  
account no. 120194949

transaction	description	debits	credits	balance
30.06.22	OPENING BALANCE			43,896.97
01.07.22	Deposit SovereignPP Trus SovereignPP		1,279.78	45,176.75
05.07.22	Funds transfer TRANSACT FUNDS TFR TO THE ROGERS GROUP L	3,410.00		41,766.75
05.07.22	Funds transfer TRANSACT FUNDS TFR TO CATRIOBA ROGERS -	40,000.00		1,766.75
08.07.22	Deposit UPG 133 105 Boundary Rd		4,062.50	5,829.25
15.07.22	Deposit SovereignPP Trus SovereignPP		1,315.49	7,144.74
22.07.22	Deposit UPG 53 78 Vine St		708.33	7,853.07
29.07.22	Interest MACQUARIE CMA INTEREST PAID*		3.20	7,856.27
29.07.22	Deposit 52 UPG 1578 Windsor Rd		2,437.50	10,293.77

## how to make a transaction

online  
Log in to [www.macquarie.com.au/personal](http://www.macquarie.com.au/personal)

by phone  
Call 133 275 to make a phone transaction

transfers from another bank account  
Transfer funds from another bank to this account:  
BSB 182 222  
ACCOUNT NO. 120194949

deposits using BPay  
From another bank



Bill code: 20206  
Ref: 120 194 949

continued on next



## Macquarie Cash Management Account

enquiries 1800 806 310

account name FIT & FREE NOMINEES PTY LIMITED ATF  
EVERGRANGE PENSION FUND A/C  
account no. 120194949

transaction	description	debits	credits	balance
	CLOSING BALANCE AS AT 29 JUL 22	43,410.00	9,806.80	10,293.77

\* Stepped interest rates for the period 1 July to 13 July: balances \$0.00 to \$4,999.99 earned 0.25% balances \$5,000.00 and above earned 0.25% pa (13 days); 14 July to 29 July: balances \$0.00 to \$4,999.99 earned 0.50% balances \$5,000.00 and above earned 0.50% pa (16 days)

continued on next



## Macquarie Cash Management Account

MACQUARIE BANK LIMITED  
ABN 46 008 583 542 AFSL 237502

enquiries 1800 806 310  
transact@macquarie.com  
www.macquarie.com.au

GPO Box 2520  
Sydney, NSW 2001



FIT & FREE NOMINEES PTY LIMITED  
32 ROSEMOUNT AVE  
PENNANT HILLS NSW 2120

1 Shelley Street  
Sydney, NSW 2000

account balance **\$18,953.83**  
as at 31 Aug 22

account name FIT & FREE NOMINEES PTY LIMITED ATF  
EVERGRANGE PENSION FUND A/C  
account no. 120194949

transaction	description	debits	credits	balance
29.07.22	OPENING BALANCE			10,293.77
01.08.22	Deposit SovereignPP Trus SovereignPP		1,441.47	11,735.24
10.08.22	Deposit UPG 133 105 Boundary Rd		4,062.50	15,797.74
23.08.22	Deposit UPG 53 78 Vine St		708.33	16,506.07
30.08.22	Deposit 52 UPG 1578 Windsor Rd		2,437.50	18,943.57
31.08.22	Interest MACQUARIE CMA INTEREST PAID*		10.26	18,953.83
	CLOSING BALANCE AS AT 31 AUG 22	0.00	8,660.06	18,953.83

\* Stepped interest rates for the period 30 July to 11 August: balances \$0.00 to \$4,999.99 earned 0.50%  
balances \$5,000.00 and above earned 0.50% pa (13 days); 12 August to 31 August: balances \$0.00 to  
\$4,999.99 earned 0.90% balances \$5,000.00 and above earned 0.90% pa (20 days)

### how to make a transaction

online  
Log in to [www.macquarie.com.au/personal](http://www.macquarie.com.au/personal)

by phone  
Call 133 275 to make a phone transaction

transfers from another bank account  
Transfer funds from another bank to this account:  
BSB 182 222  
ACCOUNT NO. 120194949

deposits using BPay  
From another bank



Billers code: 20206  
Ref: 120 194 949

continued on next



## Macquarie Cash Management Account

enquiries 1800 806 310

account name FIT & FREE NOMINEES PTY LIMITED ATF  
EVERGRANGE PENSION FUND A/C  
account no. 120194949

Please note the following financial services companies and/or financial advisers have authority on your account.

Name	Authority Type
ORD MINNETT LIMITED /NSW	General withdrawal authority
FINCLEAR SERVICES PTY LTD	General withdrawal authority
BGL DATA SERVICES PTY LTD	Enquiry authority
STEWART DAVID ORD MINNETT FINANCIAL PLANNING /NSW	Enquiry authority

### Authority descriptions

Enquiry authority - you have authorised the third party to have access to information about your account.

General withdrawal authority - you have authorised the third party to:

- withdraw their fees from your account,
- withdraw funds from your account to make payments on your behalf directly to the Australian Taxation Office (ATO), and
- make payments and withdrawals for any purpose including settlement or investment.

Please consider carefully who you appoint as a third party authority on your account as we may follow their instructions as if they were yours. It is important that you understand this risk and carefully consider what level of authority you give to them. For more information on third party authority levels search 'Macquarie Help' in your browser to find our Help Centre.



MACQUARIE

## Macquarie Cash Management Account

MACQUARIE BANK LIMITED  
ABN 46 008 583 542 AFSL 237502enquiries 1800 806 310  
transact@macquarie.com  
www.macquarie.com.auGPO Box 2520  
Sydney, NSW 2001

940

30048

FIT & FREE NOMINEES PTY LIMITED  
32 ROSEMOUNT AVE  
PENNANT HILLS NSW 21201 Shelley Street  
Sydney, NSW 2000account balance **\$524,517.63**  
as at 30 Sep 22account name FIT & FREE NOMINEES PTY LIMITED ATF  
EVERGRANGE PENSION FUND A/C  
account no. 120194949

transaction	description	debits	credits	balance
31.08.22	OPENING BALANCE			18,953.83
01.09.22	Deposit		SovereignPP Trus SovereignPP 239.35	19,193.18
09.09.22	Deposit		UPG 133 105 Boundary Rd 4,062.50	23,255.68
15.09.22	Deposit		SovereignPP Trus SovereignPP 822.63	24,078.31
21.09.22	Deposit		IAG DIVIDEND PYT FIN22/01204209 36.20	24,114.51
21.09.22	BPAY	BPAY TO TAX OFFICE PAYMENTS 5,118.00		18,996.51
23.09.22	Deposit		UPG 53 78 Vine St 708.33	19,704.84
26.09.22	Deposit		PEXA UPG loan payout 502,270.55	521,975.39
29.09.22	Deposit		52 UPG 1578 Windsor Rd 2,437.50	524,412.89
30.09.22	Interest		MACQUARIE CMA INTEREST PAID* 104.74	524,517.63

## how to make a transaction

online  
Log in to [www.macquarie.com.au/personal](http://www.macquarie.com.au/personal)by phone  
Call 133 275 to make a phone transactiontransfers from another bank account  
Transfer funds from another bank to this account:  
BSB 182 222  
ACCOUNT NO. 120194949deposits using BPay  
From another bankBill code: 20206  
Ref: 120 194 949

continued on next



## Macquarie Cash Management Account

enquiries 1800 806 310

account name FIT & FREE NOMINEES PTY LIMITED ATF  
EVERGRANGE PENSION FUND A/C  
account no. 120194949

transaction	description	debits	credits	balance
	CLOSING BALANCE AS AT 30 SEP 22	5,118.00	510,681.80	524,517.63

\* Stepped interest rates for the period 1 September to 15 September: balances \$0.00 to \$4,999.99 earned 0.90% balances \$5,000.00 and above earned 0.90% pa (15 days); 16 September to 30 September: balances \$0.00 to \$4,999.99 earned 1.25% balances \$5,000.00 and above earned 1.25% pa (15 days)

continued on next



# Macquarie Cash Management Account

MACQUARIE BANK LIMITED  
ABN 46 008 583 542 AFSL 237502

enquiries 1800 806 310  
transact@macquarie.com  
www.macquarie.com.au

GPO Box 2520  
Sydney, NSW 2001



940 23131

FIT & FREE NOMINEES PTY LIMITED  
32 ROSEMOUNT AVE  
PENNANT HILLS NSW 2120

1 Shelley Street  
Sydney, NSW 2000

account balance **\$832,172.81**  
as at 31 Oct 22

account name FIT & FREE NOMINEES PTY LIMITED ATF  
EVERGRANGE PENSION FUND A/C  
account no. 120194949

transaction	description	debits	credits	balance
30.09.22	OPENING BALANCE			524,517.63
04.10.22	Deposit SovereignPP Trus SovereignPP		1,266.80	525,784.43
11.10.22	Deposit SuperChoice P/L PC041022-135659670		1,512.00	527,296.43
17.10.22	Deposit SovereignPP Trus SovereignPP		711.30	528,007.73
21.10.22	Deposit UPG 53 78 Vine St		708.33	528,716.06
28.10.22	Deposit ADMAC QLD Pty Lt The Agency		344.52	529,060.58
28.10.22	Deposit PEXA UPG loan payout		302,437.50	831,498.08
31.10.22	Interest MACQUARIE CMA INTEREST PAID*		674.73	832,172.81

## how to make a transaction

online  
Log in to [www.macquarie.com.au/personal](http://www.macquarie.com.au/personal)

by phone  
Call 133 275 to make a phone transaction

transfers from another bank account  
Transfer funds from another bank to this account:  
BSB 182 222  
ACCOUNT NO. 120194949

deposits using BPay  
From another bank



Billers code: 20206  
Ref: 120 194 949

continued on next



## Macquarie Cash Management Account

enquiries 1800 806 310

account name FIT & FREE NOMINEES PTY LIMITED ATF  
EVERGRANGE PENSION FUND A/C  
account no. 120194949

transaction	description	debits	credits	balance
	CLOSING BALANCE AS AT 31 OCT 22	0.00	307,655.18	832,172.81

\* Stepped interest rates for the period 1 October to 13 October: balances \$0.00 to \$4,999.99 earned 1.25%  
balances \$5,000.00 and above earned 1.25% pa (13 days); 14 October to 31 October: balances \$0.00 to  
\$4,999.99 earned 1.50% balances \$5,000.00 and above earned 1.50% pa (18 days)

continued on next



MACQUARIE

## Macquarie Cash Management Account

MACQUARIE BANK LIMITED  
ABN 46 008 583 542 AFSL 237502enquiries 1800 806 310  
transact@macquarie.com  
www.macquarie.com.auGPO Box 2520  
Sydney, NSW 2001FIT & FREE NOMINEES PTY LIMITED  
32 ROSEMOUNT AVE  
PENNANT HILLS NSW 21201 Shelley Street  
Sydney, NSW 2000account balance **\$34,092.70**  
as at 30 Nov 22account name FIT & FREE NOMINEES PTY LIMITED ATF  
EVERGRANGE PENSION FUND A/C  
account no. 120194949

transaction	description	debits	credits	balance
31.10.22	OPENING BALANCE			832,172.81
01.11.22	Deposit SovereignPP Trus SovereignPP		30.06	832,202.87
01.11.22	Funds transfer TRANSACT FUNDS TFR TO NSW ONLINE SETTLEM	300,000.00		532,202.87
01.11.22	Funds transfer TRANSACT FUNDS TFR TO NSW ONLINE SETTLEM	100,000.00		432,202.87
01.11.22	Funds transfer TRANSACT FUNDS TFR TO NSW ONLINE SETTLEM	400,000.00		32,202.87
18.11.22	Deposit UPG 53 78 Vine St		708.33	32,911.20
29.11.22	Deposit ADMAC QLD Pty Lt The Agency		1,137.98	34,049.18
30.11.22	Interest MACQUARIE CMA INTEREST PAID*		43.52	34,092.70

## how to make a transaction

online  
Log in to [www.macquarie.com.au/personal](http://www.macquarie.com.au/personal)by phone  
Call 133 275 to make a phone transactiontransfers from another bank account  
Transfer funds from another bank to this account:  
BSB 182 222  
ACCOUNT NO. 120194949deposits using BPay  
From another bankBiller code: 20206  
Ref: 120 194 949

continued on next



## Macquarie Cash Management Account

enquiries 1800 806 310

account name FIT & FREE NOMINEES PTY LIMITED ATF  
EVERGRANGE PENSION FUND A/C  
account no. 120194949

transaction	description	debits	credits	balance
	CLOSING BALANCE AS AT 30 NOV 22	800,000.00	1,919.89	34,092.70

\* Stepped interest rates for the period 1 November to 15 November: balances \$0.00 to \$4,999.99 earned 1.50% balances \$5,000.00 and above earned 1.50% pa (15 days); 16 November to 30 November: balances \$0.00 to \$4,999.99 earned 1.75% balances \$5,000.00 and above earned 1.75% pa (15 days)

continued on next



MACQUARIE

## Macquarie Cash Management Account

MACQUARIE BANK LIMITED  
ABN 46 008 583 542 AFSL 237502enquiries 1800 806 310  
transact@macquarie.com  
www.macquarie.com.auGPO Box 2520  
Sydney, NSW 2001FIT & FREE NOMINEES PTY LIMITED  
32 ROSEMOUNT AVE  
PENNANT HILLS NSW 21201 Shelley Street  
Sydney, NSW 2000account balance **\$44,400.20**  
as at 30 Dec 22account name FIT & FREE NOMINEES PTY LIMITED ATF  
EVERGRANGE PENSION FUND A/C  
account no. 120194949

transaction	description	debits	credits	balance
30.11.22	OPENING BALANCE			34,092.70
08.12.22	Deposit		745.83	34,838.53
08.12.22	Deposit		2,237.50	37,076.03
13.12.22	Deposit		282.24	37,358.27
14.12.22	BPAY	5,118.00		32,240.27
15.12.22	Deposit		1,256.37	33,496.64
16.12.22	Deposit		3,528.00	37,024.64
20.12.22	Deposit		708.33	37,732.97
22.12.22	Deposit		2,983.33	40,716.30
28.12.22	Deposit		2,237.50	42,953.80
30.12.22	Deposit		1,388.37	44,342.17
30.12.22	Interest		58.03	44,400.20

## how to make a transaction

online  
Log in to [www.macquarie.com.au/personal](http://www.macquarie.com.au/personal)by phone  
Call 133 275 to make a phone transactiontransfers from another bank account  
Transfer funds from another bank to this account:  
BSB 182 222  
ACCOUNT NO. 120194949deposits using BPay  
From another bankBill code: 20206  
Ref: 120 194 949

continued on next



## Macquarie Cash Management Account

enquiries 1800 806 310

account name FIT & FREE NOMINEES PTY LIMITED ATF  
EVERGRANGE PENSION FUND A/C  
account no. 120194949

transaction	description	debits	credits	balance
	CLOSING BALANCE AS AT 30 DEC 22	5,118.00	15,425.50	44,400.20

\* Stepped interest rates for the period 1 December to 15 December: balances \$0.00 to \$4,999.99 earned 1.75% balances \$5,000.00 and above earned 1.75% pa (15 days); 16 December to 30 December: balances \$0.00 to \$4,999.99 earned 2.00% balances \$5,000.00 and above earned 2.00% pa (15 days)

continued on next



## Macquarie Cash Management Account

MACQUARIE BANK LIMITED  
ABN 46 008 583 542 AFSL 237502

enquiries 1800 806 310  
transact@macquarie.com  
www.macquarie.com.au

GPO Box 2520  
Sydney, NSW 2001



940 23246

FIT & FREE NOMINEES PTY LIMITED  
32 ROSEMOUNT AVE  
PENNANT HILLS NSW 2120

1 Shelley Street  
Sydney, NSW 2000

account balance **\$130,092.48**  
as at 31 Jan 23

account name FIT & FREE NOMINEES PTY LIMITED ATF  
EVERGRANGE PENSION FUND A/C  
account no. 120194949

transaction	description	debits	credits	balance
30.12.22	OPENING BALANCE			44,400.20
03.01.23	Deposit UPG 86 33-43 Cypress Pine		745.83	45,146.03
04.01.23	Deposit CATRIONA ROGERS Upp int		2,983.33	48,129.36
16.01.23	Deposit ADMAC (QLD) Pty The Agency Toowoomb		1,388.37	49,517.73
20.01.23	Deposit UPG 53 78 Vine St		708.33	50,226.06
30.01.23	Deposit ADMAC (QLD) Pty The Agency PM Serv		1,750.59	51,976.65
30.01.23	Deposit THE ROGERS GROUP LIMITED PARTNERSHIP Rep		35,000.00	86,976.65
30.01.23	Deposit SuperChoice P/L PC230123-199145104		3,024.00	90,000.65
31.01.23	Interest MACQUARIE CMA INTEREST PAID*		91.83	90,092.48
31.01.23	Deposit THE ROGERS G Repay loan		40,000.00	130,092.48

### how to make a transaction

online  
Log in to [www.macquarie.com.au/personal](http://www.macquarie.com.au/personal)

by phone  
Call 133 275 to make a phone transaction

transfers from another bank account  
Transfer funds from another bank to this account:  
BSB 182 222  
ACCOUNT NO. 120194949

deposits using BPay  
From another bank



Bill code: 20206  
Ref: 120 194 949

continued on next



## Macquarie Cash Management Account

enquiries 1800 806 310

account name FIT & FREE NOMINEES PTY LIMITED ATF  
EVERGRANGE PENSION FUND A/C  
account no. 120194949

transaction	description	debits	credits	balance
	CLOSING BALANCE AS AT 31 JAN 23	0.00	85,692.28	130,092.48

\* Stepped interest rates for the period 31 December to 31 January: balances \$0.00 to \$4,999.99 earned 2.00%  
balances \$5,000.00 and above earned 2.00% pa (32 days)

continued on next



MACQUARIE

## Macquarie Cash Management Account

MACQUARIE BANK LIMITED  
ABN 46 008 583 542 AFSL 237502enquiries 1800 806 310  
transact@macquarie.com  
www.macquarie.com.auGPO Box 2520  
Sydney, NSW 2001

940 23367

FIT & FREE NOMINEES PTY LIMITED  
32 ROSEMOUNT AVE  
PENNANT HILLS NSW 21201 Shelley Street  
Sydney, NSW 2000account balance **\$20,959.39**  
as at 28 Feb 23account name FIT & FREE NOMINEES PTY LIMITED ATF  
EVERGRANGE PENSION FUND A/C  
account no. 120194949

transaction	description	debits	credits	balance
31.01.23	OPENING BALANCE			130,092.48
06.02.23	Deposit		2,237.50	132,329.98
06.02.23	Deposit		3,729.16	136,059.14
06.02.23	Funds transfer	275.00		135,784.14
06.02.23	Funds transfer	1,550.00		134,234.14
06.02.23	Funds transfer	5,000.00		129,234.14
10.02.23	Deposit		14,829.24	144,063.38
20.02.23	Funds transfer	125,000.00		19,063.38
21.02.23	Deposit		708.33	19,771.71
28.02.23	Deposit		1,034.65	20,806.36
28.02.23	Interest		153.03	20,959.39

## how to make a transaction

online  
Log in to [www.macquarie.com.au/personal](http://www.macquarie.com.au/personal)by phone  
Call 133 275 to make a phone transactiontransfers from another bank account  
Transfer funds from another bank to this account:  
BSB 182 222  
ACCOUNT NO. 120194949deposits using BPay  
From another bankBillers code: 20206  
Ref: 120 194 949

continued on next



## Macquarie Cash Management Account

enquiries 1800 806 310

account name FIT & FREE NOMINEES PTY LIMITED ATF  
EVERGRANGE PENSION FUND A/C  
account no. 120194949

transaction	description	debits	credits	balance
	CLOSING BALANCE AS AT 28 FEB 23	131,825.00	22,691.91	20,959.39

\* Stepped interest rates for the period 1 February to 21 February: balances \$0.00 to \$4,999.99 earned 2.00%  
balances \$5,000.00 and above earned 2.00% pa (21 days); 22 February to 28 February: balances \$0.00 to  
\$4,999.99 earned 2.10% balances \$5,000.00 and above earned 2.10% pa (7 days)

continued on next



MACQUARIE

## Macquarie Cash Management Account

MACQUARIE BANK LIMITED  
ABN 46 008 583 542 AFSL 237502

enquiries 1800 806 310  
transact@macquarie.com  
www.macquarie.com.au

GPO Box 2520  
Sydney, NSW 2001



FIT & FREE NOMINEES PTY LIMITED  
32 ROSEMOUNT AVE  
PENNANT HILLS NSW 2120

1 Shelley Street  
Sydney, NSW 2000

account balance **\$30,746.44**  
as at 31 Mar 23

account name FIT & FREE NOMINEES PTY LIMITED ATF  
EVERGRANGE PENSION FUND A/C  
account no. 120194949

transaction	description	debits	credits	balance
28.02.23	OPENING BALANCE			20,959.39
06.03.23	Deposit UPG 97 110-114 Riverstone		2,237.50	23,196.89
06.03.23	Deposit UPG 86 33-43 Cypress Pine		3,729.16	26,926.05
15.03.23	Deposit ADMAC (QLD) Pty The Agency PM Serv		957.87	27,883.92
17.03.23	BPAY BPAY TO ASIC	59.00		27,824.92
20.03.23	Deposit UPG 53 78 Vine St		708.33	28,533.25
23.03.23	Deposit IAG DIVIDEND PYT INT23/01366275		34.44	28,567.69
28.03.23	Deposit ADMAC (QLD) Pty The Agency PM Serv		1,139.77	29,707.46
28.03.23	Deposit UPG 420 Fifteenth Av		989.58	30,697.04
31.03.23	Interest MACQUARIE CMA INTEREST PAID*		49.40	30,746.44

### how to make a transaction

online  
Log in to [www.macquarie.com.au/personal](http://www.macquarie.com.au/personal)

by phone  
Call 133 275 to make a phone transaction

transfers from another bank account  
Transfer funds from another bank to this account:  
BSB 182 222  
ACCOUNT NO. 120194949

deposits using BPay  
From another bank



Bill code: 20206  
Ref: 120 194 949

continued on next



## Macquarie Cash Management Account

enquiries 1800 806 310

account name FIT & FREE NOMINEES PTY LIMITED ATF  
EVERGRANGE PENSION FUND A/C  
account no. 120194949

transaction	description	debits	credits	balance
	CLOSING BALANCE AS AT 31 MAR 23	59.00	9,846.05	30,746.44

\* Stepped interest rates for the period 1 March to 21 March: balances \$0.00 to \$4,999.99 earned 2.10%  
balances \$5,000.00 and above earned 2.10% pa (21 days); 22 March to 31 March: balances \$0.00 to  
\$4,999.99 earned 2.25% balances \$5,000.00 and above earned 2.25% pa (10 days)

continued on next



# Macquarie Cash Management Account

MACQUARIE BANK LIMITED  
ABN 46 008 583 542 AFSL 237502

enquiries 1800 806 310  
transact@macquarie.com  
www.macquarie.com.au

GPO Box 2520  
Sydney, NSW 2001



FIT & FREE NOMINEES PTY LIMITED  
32 ROSEMOUNT AVE  
PENNANT HILLS NSW 2120

1 Shelley Street  
Sydney, NSW 2000

account balance **\$40,499.66**  
as at 28 Apr 23

account name FIT & FREE NOMINEES PTY LIMITED ATF  
EVERGRANGE PENSION FUND A/C  
account no. 120194949

transaction	description	debits	credits	balance
31.03.23	OPENING BALANCE			30,746.44
06.04.23	Deposit UPG 97 110-114 Riverstone		2,237.50	32,983.94
06.04.23	Deposit UPG 86 33-43 Cypress Pine		3,729.16	36,713.10
14.04.23	Deposit ADMAC (QLD) Pty The Agency PM Serv		2,167.80	38,880.90
21.04.23	Deposit UPG 53 78 Vine St		708.33	39,589.23
28.04.23	Deposit ADMAC (QLD) Pty The Agency PM Serv		846.48	40,435.71
28.04.23	Interest MACQUARIE CMA INTEREST PAID*		63.95	40,499.66

## how to make a transaction

online  
Log in to [www.macquarie.com.au/personal](http://www.macquarie.com.au/personal)

by phone  
Call 133 275 to make a phone transaction

transfers from another bank account  
Transfer funds from another bank to this account:  
BSB 182 222  
ACCOUNT NO. 120194949

deposits using BPay  
From another bank



Bill code: 20206  
Ref: 120 194 949

continued on next



## Macquarie Cash Management Account

enquiries 1800 806 310

account name FIT & FREE NOMINEES PTY LIMITED ATF  
EVERGRANGE PENSION FUND A/C  
account no. 120194949

transaction	description	debits	credits	balance
	CLOSING BALANCE AS AT 28 APR 23	0.00	9,753.22	40,499.66

\* Stepped interest rates for the period 1 April to 28 April: balances \$0.00 to \$4,999.99 earned 2.25% balances \$5,000.00 and above earned 2.25% pa (28 days)

continued on next



## Macquarie Cash Management Account

MACQUARIE BANK LIMITED  
ABN 46 008 583 542 AFSL 237502

enquiries 1800 806 310  
transact@macquarie.com  
www.macquarie.com.au

GPO Box 2520  
Sydney, NSW 2001



940 23536

FIT & FREE NOMINEES PTY LIMITED  
32 ROSEMOUNT AVE  
PENNANT HILLS NSW 2120

1 Shelley Street  
Sydney, NSW 2000

account balance **\$52,909.42**  
as at 31 May 23

account name FIT & FREE NOMINEES PTY LIMITED ATF  
EVERGRANGE PENSION FUND A/C  
account no. 120194949

transaction	description	debits	credits	balance
28.04.23	OPENING BALANCE			40,499.66
01.05.23	Deposit UPG 420 Fifteenth Av		989.58	41,489.24
05.05.23	Deposit UPG 97 110-114 Riverstone		2,237.50	43,726.74
05.05.23	Deposit UPG 86 33-43 Cypress Pine		3,729.16	47,455.90
15.05.23	Deposit ADMAC (QLD) Pty The Agency PM Serv		2,089.25	49,545.15
24.05.23	Deposit UPG 53 78 Vine St		829.17	50,374.32
24.05.23	Deposit UPG 420 Fifteenth Av		989.58	51,363.90
29.05.23	Deposit ADMAC (QLD) Pty The Agency PM Serv		1,443.37	52,807.27
31.05.23	Interest MACQUARIE CMA INTEREST PAID*		102.15	52,909.42

### how to make a transaction

online  
Log in to [www.macquarie.com.au/personal](http://www.macquarie.com.au/personal)

by phone  
Call 133 275 to make a phone transaction

transfers from another bank account  
Transfer funds from another bank to this account:  
BSB 182 222  
ACCOUNT NO. 120194949

deposits using BPay  
From another bank



Bill code: 20206  
Ref: 120 194 949

continued on next



## Macquarie Cash Management Account

enquiries 1800 806 310

account name FIT & FREE NOMINEES PTY LIMITED ATF  
EVERGRANGE PENSION FUND A/C  
account no. 120194949

transaction	description	debits	credits	balance
	CLOSING BALANCE AS AT 31 MAY 23	0.00	12,409.76	52,909.42

\* Stepped interest rates for the period 29 April to 18 May: balances \$0.00 to \$4,999.99 earned 2.25% balances \$5,000.00 and above earned 2.25% pa (20 days); 19 May to 31 May: balances \$0.00 to \$4,999.99 earned 2.50% balances \$5,000.00 and above earned 2.50% pa (13 days)

continued on next



# Macquarie Cash Management Account

MACQUARIE BANK LIMITED  
ABN 46 008 583 542 AFSL 237502

enquiries 1800 806 310  
transact@macquarie.com  
www.macquarie.com.au

GPO Box 2520  
Sydney, NSW 2001



FIT & FREE NOMINEES PTY LIMITED  
32 ROSEMOUNT AVE  
PENNANT HILLS NSW 2120

1 Shelley Street  
Sydney, NSW 2000

account balance **\$82,827.40**  
as at 30 Jun 23

account name FIT & FREE NOMINEES PTY LIMITED ATF  
EVERGRANGE PENSION FUND A/C  
account no. 120194949

transaction	description	debits	credits	balance
31.05.23	OPENING BALANCE			52,909.42
07.06.23	Deposit UPG 97 110-114 Riverstone		2,237.50	55,146.92
07.06.23	Deposit UPG 86 33-43 Cypress Pine		3,729.16	58,876.08
07.06.23	Funds transfer TRANSACT FUNDS TFR TO THE ROGERS GROUP L	275.00		58,601.08
14.06.23	Deposit ADMAC (QLD) Pty The Agency PM Serv		1,388.37	59,989.45
20.06.23	Deposit SuperChoice P/L PC130623-125874880		19,436.00	79,425.45
21.06.23	Deposit UPG 53 78 Vine St		829.17	80,254.62
28.06.23	Deposit ADMAC (QLD) Pty The Agency PM Serv		1,443.37	81,697.99
28.06.23	Deposit UPG 420 Fifteenth Av		989.58	82,687.57
30.06.23	Interest MACQUARIE CMA INTEREST PAID*		139.83	82,827.40

## how to make a transaction

online  
Log in to [www.macquarie.com.au/personal](http://www.macquarie.com.au/personal)

by phone  
Call 133 275 to make a phone transaction

transfers from another bank account  
Transfer funds from another bank to this account:  
BSB 182 222  
ACCOUNT NO. 120194949

deposits using BPay  
From another bank



Bill code: 20206  
Ref: 120 194 949

continued on next



## Macquarie Cash Management Account

enquiries 1800 806 310

account name FIT & FREE NOMINEES PTY LIMITED ATF  
EVERGRANGE PENSION FUND A/C  
account no. 120194949

transaction	description	debits	credits	balance
	CLOSING BALANCE AS AT 30 JUN 23	275.00	30,192.98	82,827.40

\* Stepped interest rates for the period 1 June to 22 June: balances \$0.00 to \$4,999.99 earned 2.50% balances \$5,000.00 and above earned 2.50% pa (22 days); 23 June to 30 June: balances \$0.00 to \$4,999.99 earned 2.75% balances \$5,000.00 and above earned 2.75% pa (8 days)

continued on next



## Activity statement 001

<b>Date generated</b>	03 September 2023
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$600.00 CR

## Transactions

19 results found - from 03 September 2021 to 03 September 2023 sorted by processed date ordered newest to oldest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
30 Jul 2023	28 Jul 2023	Original Activity Statement for the period ending 30 Jun 23		\$0.00	\$600.00 CR
16 Mar 2023	28 Apr 2023	Original Activity Statement for the period ending 31 Mar 23		\$0.00	\$600.00 CR <i>CIB</i>
9 Jan 2023	28 Feb 2023	Original Activity Statement for the period ending 31 Dec 22 - PAYG Instalments	\$5,118.00		\$600.00 CR
15 Dec 2022	14 Dec 2022	Payment received		\$5,118.00	\$5,718.00 CR
23 Sep 2022	21 Sep 2022	Payment received		\$5,118.00	\$600.00 CR
21 Sep 2022	28 Oct 2022	Original Activity Statement for the period ending 30 Sep 22 - PAYG Instalments	\$5,118.00		\$4,518.00 DR
13 Jul 2022	28 Jul 2022	Original Activity Statement for the period ending 30 Jun 22 - PAYG Instalments	\$4,130.00		\$600.00 CR
28 Jun 2022	27 Jun 2022	Payment received		\$4,130.00	\$4,730.00 CR
29 Mar 2022	28 Mar 2022	Payment received		\$4,130.00	\$600.00 CR

75000.

**TRUSTEE(S) DECLARATION**

**Mortgage loans**

I, Catriona Jane Rogers, being the sole director of Fit& Free Nominees APty limited ATF the Evergrange Pension Fund ABN 73 556 778 450 hereby **Declare**, that the mortgage loans issued by the trustees to UPG Group, with two guarantors, being Bhart Bhushan and a separate Guarantor from Universal Property Group Pty Limited ACN 078 297 748 whose address is situated at 137 Gilba Road, Girraween, in the state of New South Wales, has been issued on the basis of a Loan Application submitted by the Borrower, which was assessed by the trustees for Risk, and compliance with the Powers of the Trustee contained in the Evergrange Pension Fund Trust Deed as well as the Investment Strategy of the Evergrange Pension Fund having assessed the borrower's credit worthiness and security provided by the borrower in the event of a default.

The loan is Secured and the terms and conditions of the loan are consistent with the terms and conditions imposed by a lending institution lending to a borrower on commercial terms to an unrelated party on an arm's length basis which the trustee(s) have ensured that there are no breaches of the Non Arms Length Income and or the Non Arms Length Expenditure imposed by legislation and governing obligations imposed by Regulators of the SIS Act and Regulations.

The loan is regularly monitored for compliance with the Loan Agreement and any breaches of the terms and conditions are pursued by the trustees with the borrower to enforce the terms and conditions of the loan to protect the members long term retirement benefits.

The borrower is not a related party pursuant to the SIS Act definition of a related party.

The loan is not an in – house asset.

The trustees are of the opinion that no provision for bad and doubtful debts needs to be applied to the loan as the borrower is satisfying all of the terms and conditions of the loan agreement.

Dated: .....  
 18/02/2024

Catriona Jane Rogers – sole director and member

75000

UPG 53

750/00 16

**EPITOME OF MORTGAGE**

<b>MORTGAGOR:</b>	<b>UPG 53 PTY LTD (ACN 619 480 330)</b> of 137 Gilba Road, Girraween NSW 2145	
<b>GUARANTOR (1):</b>	<b>BHART BHUSHAN</b> of 1/17 Beresford Road, Greystanes NSW 2145	
<b>GUARANTOR (2):</b>	<b>UNIVERSAL PROPERTY GROUP PTY LIMITED (ACN 078 297 748)</b> of 137 Gilba Road, Girraween NSW 2145	
<b>MORTGAGEES:</b>	<p><b>Nikoleta Makris</b> (\$800,000.00 as to 160/845 share of the mortgage)</p> <p><b>Moorish Pty Ltd (ACN 001 477 470) ATF Moorish Pty Ltd Employees Superannuation Fund</b> (\$700,000.00 as to 140/845 share of the mortgage)</p> <p><b>Nicol/Witters Family Holdings Pty. Limited (ACN 061 291 512) ATF Nicol Witters Superannuation Fund</b> (\$560,000.00 as to 112/845 share of the mortgage)</p> <p><b>Urral Pty Limited (ACN 143 953 664) ATF Urral Super Fund</b> (\$375,000.00 as to 75/845 share of the mortgage)</p> <p><b>Max Loosen ATF M &amp; B Loosen Superfund</b> (\$310,000.00 as to 62/845 share of the mortgage)</p> <p><b>MIPA Holdings Pty Ltd (ACN 143 526 354) ATF MIPA Superannuation Fund</b> (\$250,000.00 as to 50/845 share of the mortgage)</p> <p><b>Raymond Michael Coyne</b> (\$210,000.00 as to 42/845 share of the mortgage)</p> <p><b>Votraint No. 712 Pty Limited (ACN 056 352 446) ATF The Russell Superannuation Fund</b> (\$200,000.00 as to 40/845 share of the mortgage)</p> <p><b>Judith Noeline Bramley</b> (\$200,000.00 as to 40/845 share of the mortgage)</p> <p><b>Rhonda Francesca Dew, Josephine Marietta Nipperess and Francesco George Vumbaca ATF FC &amp; CA Vumbaca Super Fund</b> (\$170,000.00 as to 34/845 share of the mortgage)</p> <p><b>Maurice James Cashmere</b> (\$150,000.00 as to 30/845 share of the mortgage)</p> <p><b>Fit &amp; Free Nominees Pty Limited (ACN 068 866 599) ATF The Evergrange Pension Fund</b> (\$100,000.00 as to 20/845 share of the mortgage)</p> <p><b>John Zafiris &amp; Zaharoula Zafiris ATF Zafs Superfund</b> (\$100,000.00 as to 20/845 share of the mortgage)</p> <p><b>Claire Erlyn Parkhurst</b> (\$100,000.00 as to 20/845 share of the mortgage)</p>	
<b>SECURITY:</b>	<b>Street Address:</b>	78 Excelsior Avenue, Marsden Park NSW 2765
	<b>Folio Identifier:</b>	4/1242875
	<b>Local Government:</b>	Blacktown
	<b>Valuation:</b>	\$6,500,000.00 "as is" per valuation of Valuation Services dated 11 October 2021.

750/00 (16)

**EPITOME OF MORTGAGE**  
(420 Fifteenth Avenue, Austral NSW 2179)

<b>MORTGAGOR:</b>	<b>UPG 194 PTY LTD (ACN 648 713 839)</b> of 137 Gilba Road, Girraween NSW 2145
<b>GUARANTOR (1):</b>	<b>BHART BHUSHAN</b> of 4/17 Beresford Road, Greystanes NSW 2145
<b>GUARANTOR (2):</b>	<b>UNIVERSAL PROPERTY GROUP PTY LIMITED (ACN 078 297 748)</b> of 137 Gilba Road, Girraween NSW 2145
<b>MORTGAGEES:</b>	<p><b>Ashley Robert Fulton &amp; Christina Lillian Fulton ATF Fulton Superannuation Fund</b> (\$400,000.00 as to 16/160 share of the mortgage)</p> <p><b>Max Loosen ATF M &amp; B Loosen Superfund</b> (\$400,000.00 as to 16/160 share of the mortgage)</p> <p><b>Garry Maxwell Loosen</b> (\$400,000.00 as to 16/160 share of the mortgage)</p> <p><b>R &amp; M Asset Management Pty Ltd (ACN 605 885 087) ATF Rocca Management Super Fund</b> (\$300,000.00 as to 12/160 share of the mortgage)</p> <p><b>Real World Music Pty Limited (ACN 105 295 225)</b> (\$300,000.00 as to 12/160 share of the mortgage)</p> <p><b>Aysan Fetin</b> (\$300,000.00 as to 12/160 share of the mortgage)</p> <p><b>Frederick Kleiner</b> (\$300,000.00 as to 12/160 share of the mortgage)</p> <p><b>G Capital Pty Ltd (ACN 638 129 530)</b> (\$250,000.00 as to 10/160 share of the mortgage)</p> <p><b>R &amp; M Family Investments Pty Ltd (ACN 621 474 735) ATF Rocca Family Trust</b> (\$200,000.00 as to 8/160 share of the mortgage)</p> <p><b>Margaret Anne Nemeth</b> (\$200,000.00 as to 8/160 share of the mortgage)</p> <p><b>Jeffery Augustus Spender</b> (\$200,000.00 as to 8/160 share of the mortgage)</p> <p><b>Coastal Capital Limited (ACN 061 336 445)</b> (\$150,000.00 as to 6/160 share of the mortgage)</p> <p><b>Napoleon Street Holdings Pty Ltd (ACN 105 192 998) ATF Jane Gascoine Superannuation Fund</b> (\$150,000.00 as to 6/160 share of the mortgage)</p> <p><b>Nicholas Yui Man Lai</b> (\$150,000.00 as to 6/160 share of the mortgage)</p> <p><b>Fit &amp; Free Nominees Pty Limited (ACN 068 666 599) ATF The Evergrange Pension Fund</b> (\$125,000.00 as to 5/160 share of the mortgage)</p> <p><b>Sanli Investments Pty Ltd (ACN 001 222 582) ATF Kleiner Family Superannuation Fund</b> (\$75,000.00 as to 3/160 share of the mortgage).</p> <p><b>Daphne Sauvage Investments Pty Ltd (ACN 129 310 336) ATF Daphne Sauvage Super Fund</b> (\$50,000.00 as to 2/160 share of the mortgage)</p> <p><b>Hayden Maxwell Loosen</b> (\$50,000.00 as to 2/160 share of the mortgage)</p>

**EPITOME OF MORTGAGE as at 3 November 2022**  
**(33, 35, 37, 39, 41 & 43 Cypress Pine Road, Leppington NSW 2179)**

<b>MORTGAGOR:</b>	<b>UPG 86 PTY LTD (ACN 633 514 440)</b> of 137 Gilba Road, Girraween NSW 2145	
<b>GUARANTOR (1):</b>	<b>BHART BHUSHAN</b> of 1/17 Beresford Road, Greystanes NSW 2145	
<b>GUARANTOR (2):</b>	<b>UNIVERSAL PROPERTY GROUP PTY LIMITED (ACN 078 297 748)</b> of 137 Gilba Road, Girraween NSW 2145	
<b>MORTGAGEES:</b>	<b>Fit &amp; Free Nominees Pty Limited (ACN 068 666 599) ATF The Evergrange Pension Fund</b> (\$100,000.00 <del>\$500,000.00</del> as to 10-50/302 share of the mortgage)	
	<b>SLD Family Investments Pty Ltd (ACN 647 903 857)</b> (\$450,000.00 as to 45/302 share of the mortgage)	
	<b>Sandra Barbara Beggs</b> (\$440,000.00 as to 44/302 share of the mortgage)	
	<b>Ashley Robert Fulton &amp; Christina Lillian Fulton ATF Fulton Superannuation Fund</b> (\$400,000.00 as to 40/302 share of the mortgage)	
	<del><b>Hume Street Developments Pty Limited (ACN 608 391 420) ATF The Hume Street Trust</b> (\$400,000.00 as to 40/302 share of the mortgage)</del>	
	<b>DB Net Pty Ltd (ACN 055 210 145)</b> (\$300,000.00 as to 30/302 share of the mortgage)	
	<b>Maskol Pty Ltd (ACN 611 127 738) ATF SMR Super Fund</b> (\$300,000.00 as to 30/302 share of the mortgage)	
	<b>Giuseppe Grasso</b> (\$300,000.00 as to 30/302 share of the mortgage)	
	<b>Lamkoo Pty Ltd (ACN 085 539 082)</b> (\$220,000.00 as to 22/302 share of the mortgage)	
	<b>Colin Frederick Beggs</b> (\$110,000.00 as to 11/302 share of the mortgage)	
<b>SECURITY:</b>	<b>33, 35, 37, 39, 41 &amp; 43 Cypress Pine Road, Leppington NSW 2179</b> See below for particulars:	
	Street Address (1):	33 Cypress Pine Road, Leppington NSW 2179
	Folio Identifier:	220/1264146
	Valuation:	\$745,000.00
	Street Address (2):	35 Cypress Pine Road, Leppington NSW 2179
	Folio Identifier:	221/1264146
	Valuation:	\$825,000.00
	Street Address (3):	37 Cypress Pine Road, Leppington NSW 2179
	Folio Identifier:	222/1264146
	Valuation:	\$825,000.00
Street Address (4):	39 Cypress Pine Road, Leppington NSW 2179	
Folio Identifier:	223/1264146	

100k +  
400k  
= 500k

9

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**EPITOME OF MORTGAGE**  
(110-114 Riverstone Road, Riverstone NSW 2765)

<b>MORTGAGOR:</b>	<b>UPG 97 PTY LTD (ACN 636 004 549)</b> of 137 Gilba Road, Girraween NSW 2145	
<b>GUARANTOR (1):</b>	<b>BHART BHUSHAN</b> of 1/17 Beresford Road, Greystanes NSW 2145	
<b>GUARANTOR (2):</b>	<b>UNIVERSAL PROPERTY GROUP PTY LIMITED (ACN 078 297 748)</b> of 137 Gilba Road, Girraween NSW 2145	
<b>MORTGAGEES:</b>	<p><b>Mary Parque Pty Ltd (ACN 000 113 155) ATF Mary Parque Superannuation Fund</b> (\$560,000.00 as to 112/700 share of the mortgage)</p> <p><b>Napoleon Street Holdings Pty Ltd (ACN 105 192 998) ATF Jane Gascoine Superannuation Fund</b> (\$500,000.00 as to 100/700 share of the mortgage)</p> <p><b>Aysan Fetin</b> (\$400,000.00 as to 80/700 share of the mortgage)</p> <p><b>Dew Fund Managers Pty Ltd (ACN 655 969 430) ATF The Dew Super Fund</b> (\$320,000.00 as to 64/700 share of the mortgage)</p> <p><b>Sam Kyriazopoulos</b> (\$315,000.00 as to 63/700 share of the mortgage)</p> <p><b>Artemisia Kyriazopoulos</b> (\$300,000.00 as to 60/700 share of the mortgage)</p> <p><b>John Anagnostopoulos &amp; Maria Anagnostopoulos</b> (\$300,000.00 as to 60/700 share of the mortgage)</p> <p><b>Fit &amp; Free Nominees Pty Limited (ACN 068 666 599) ATF The Evergrange Pension Fund</b> (\$300,000.00 as to 60/700 share of the mortgage)</p> <p><b>G Capital Pty Ltd (ACN 638 129 530)</b> (\$200,000.00 as to 40/700 share of the mortgage)</p> <p><b>V.H. Benjamin &amp; Sons Pty Limited (ACN 000 149 100)</b> (\$150,000.00 as to 30/700 share of the mortgage)</p> <p><b>Mary Parque Pty Ltd (ACN 000 113 155)</b> (\$60,000.00 as to 12/700 share of the mortgage)</p> <p><b>Michael Gustav Frohlich</b> (\$40,000.00 as to 8/700 share of the mortgage)</p> <p><b>Maximilian Michael Frohlich</b> (\$40,000.00 as to 8/700 share of the mortgage)</p> <p><b>Coco Charlotte Annalise Frohlich</b> (\$15,000.00 as to 3/700 share of the mortgage)</p>	
<b>SECURITY:</b>	<b>Street Address:</b>	110-114 Riverstone Road, Riverstone NSW 2765
	<b>Folio Identifier:</b>	8/1213039, 9/1213039 & 10/1213039
	<b>Local Government:</b>	Blacktown
	<b>Valuation:</b>	\$6,500,000.00 "six residences as if complete" per valuation of TRH Valuation Services dated 18 October 2022.

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# ORD MINNETT

FIT & FREE NOMINEES PTY LIMITED  
 EVERGRANGE PENSION FUND A/C  
 PO BOX A308  
 SYDNEY SOUTH NSW 1235

Advisor: SAM - DAVID STEWART / M RIVETT

Portfolio Valuation as at 30 Jun 2023

Account Number - 109004

## Equity

Code	Description	Units	Average Cost	Total Cost	Price	Market Value	Wgt (%)	Yld (%)	DPS' (\$)	Frk (%)	Estimated Annual Income
CAR	CARSALES.COM LIMITED.	✓ 1,152	\$0.000	\$0.00	\$23.820	\$27,440.64	15.03	2.23	\$0.530	50.00	\$610.56
DCL	DOMACOM LIMITED	✓ 100,000	\$0.121	\$12,055.00	\$0.036	\$3,600.00	1.97	0.00	\$0.000	0.00	\$0.00
HYD	HYDRIX LIMITED	✓ 3,300	\$0.000	\$0.00	\$0.026	\$85.80	0.05	0.00	\$0.000	0.00	\$0.00
IAG	INSURANCE AUSTRALIA GROUP LIMITED	✓ 824	\$6.330	\$5,215.92	\$5.700	\$4,696.80	2.57	1.93	\$0.110	30.00	\$90.64
NMT	NEOMETALS LTD	✓ 20,000	\$1.653	\$33,055.00	\$0.495	\$9,900.00	5.42	0.00	\$0.000	0.00	\$0.00
PMGOLD	GOLD	✓ 310	\$24.277	\$7,526.00	\$28.730	\$8,906.30	4.88	0.00	\$0.000	0.00	\$0.00
QAU	BETASHARES GOLD BULLION ETF - CURRENCY HEDGED	✓ 430	\$17.658	\$7,592.90	\$16.270	\$6,996.10	3.83	0.00	\$0.000	0.00	\$0.00
SZL	SEZZLE INC.	127	\$246.539	\$31,310.41	\$21.570	\$2,739.39	1.50	0.00	\$0.000	0.00	\$0.00
TIE	TIETTO MINERALS LIMITED	✓ 62,000	\$0.406	\$25,165.00	\$0.465	\$28,830.00	15.79	0.00	\$0.000	0.00	\$0.00
TYR	TYRO PAYMENTS LIMITED	✓ 5,772	\$2.870	\$16,565.50	\$1.140	\$6,580.08	3.60	0.00	\$0.000	0.00	\$0.00
<b>Total</b>				<b>\$138,485.73</b>		<b>\$99,775.11</b>	<b>54.64</b>	<b>0.42</b>			<b>\$701.20</b>

## Linked Cash Accounts

Institution	Description	Types	Account Type	Weight (%)	Balance
MBLA	FIT & FREE NOMINEES PTY LIMITED ATF EVERGRANGE PENSION FUND A/C	BOTH	Money Market	45.36	\$82,827.40
<b>Total</b>				<b>45.36</b>	<b>\$82,827.40</b>

Page 1 of 2

1. Dividends Per Share (DPS) are calculated based on the Ex-Dividend date over the 12 months preceding the portfolio valuation date.

This document was prepared for the private use of the addressee and may not be passed to any third party without the prior written consent of Ord Minnett. Dividend Per Share (DPS) and Franking are both historic measures. Estimated Annual Income is derived from these historic measures. Income totals are derived from Equity and Fixed Interest securities only. Option valuations have been excluded from the cost and market value totals. Past performance is not an indicator of future performance (particularly during periods of increased volatility). This includes the possibility that Earnings per share may be reduced; that Dividends may be reduced or not be payable; and that Franking may be reduced or nil. Future values will be influenced by a range of factors, including, but not limited to, economic conditions, market volatility and company-specific fundamentals. We believe the advice and information herein to be accurate and reliable but no warranty of accuracy or reliability is given.

### Ord Minnett Limited

AFS Licence 237121 ABN 86 002 733 048  
 Ord Minnett Limited  
 Level 18, Grosvenor Place, 225 George Street, Sydney GPO Box 2613, Sydney NSW 2001 Australia  
 Telephone 61 2 8216 6300 Facsimile 61 2 8216 6311 www.ords.com.au

A Market Participant of Australian Securities Exchange Limited and Chi-X Australia Pty Ltd - Licensed Securities Dealer

# ORD MINNETT

## 109004 - Ledger Balance\*

Client	Date	Balance
109004 FIT & FREE NOMINEES PTY LIMITED	30-06-2023	\$0.00
<b>Total * This balance shows your current outstanding or surplus cash ledger position which has resulted from your securities transactions.</b>		<b>\$0.00</b>

Grand Totals	Total Cost	Total Market Value	Total Est Annual Income
	\$221,313.13	\$182,602.51	\$701.20

1. Dividends Per Share (DPS) are calculated based on the Ex-Dividend date over the 12 months preceding the portfolio valuation date.

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A Market Participant of Australian Securities Exchange Limited and Chi-X Australia Pty Ltd - Licensed Securities Dealer

77200 .

**TRUSTEE(S) DECLARATION**  
**RESIDENTIAL REAL PROPERTY**

I, Catriona Jane Rogers, being the sole director of Fit & Free Nominees Pty Limited, being the trustee of the Evergrange Pension Fund ABN 73 556 778 450 hereby **Declare**, that the residential real property held by the Fund situated at 8 Coolana Court, Toowoomba in the state of Queensland is valued fairly in the accounts.

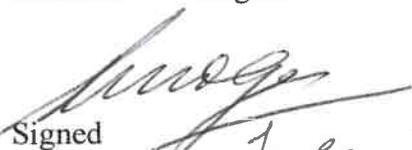
The property was sold and settled in February, 2024, and full cash proceeds were received. The property is currently managed by Ally Murphy at The Agency in Ruthven Street Toowoomba, and rental statements are forwarded fortnightly

The property is not leased to a related party, as defined by the SIS Act 1993 of the trustees / members and the leasing arrangements were conducted on commercial terms on an arm's length basis, and rental income is at market rate value, pursuant to section 109 of the SIS Act 1993 during the financial year ending 30 June 2023.

In support of this declaration, the trustee(s) obtained an independent market appraisal of the rent to be charged and market value of the property, the rental increasing regularly subject to Queensland tenancy laws and the general rental climate in Toowoomba Qld, as well as the collection periods of the rent from the tenant to satisfy section 109 of the SIS Act whereby all Terms and Conditions of the Lease Agreement have been met.

Dated: 18/02/2024

Catriona Jane Rogers

Signed   
Sole Director  
& Member.

REIQ Accredited Agency

## Contract for Houses and Residential Land

Eighteenth Edition

*This document has been approved by The Real Estate Institute of Queensland Limited and the Queensland Law Society Incorporated as being suitable for the sale and purchase of houses and residential land in Queensland except for new residential property in which case the issue of GST liability must be dealt with by special condition.*

**The Seller and Buyer agree to sell and buy the Property under this contract.**

### REFERENCE SCHEDULE

**Contract Date:** \_\_\_\_\_ *If no date is inserted, the Contract Date is the date on which the last party signs the Contract*

### SELLER'S AGENT

NAME: @realty

ABN:  
59167076306

LICENCE NO:  
3674008

ADDRESS: National Head Office  
Level 11, 50 Cavill Avenue

SUBURB: SURFERS PARADISE STATE: QLD POSTCODE: 4217

PHONE: 1300 299 377 MOBILE: 0409 348 238 FAX: 07 5592 0900 EMAIL: ianohh@atrealty.com.au

### SELLER

NAME: \_\_\_\_\_ ABN: \_\_\_\_\_

Fit &amp; Free Nominees Pty Ltd ACN 068 666 599 As Trustee Under Instrument 713041622

ADDRESS: PO Box A308,

SUBURB: Sydney South STATE: NSW POSTCODE: 1235

PHONE: 0408 291 254 MOBILE: \_\_\_\_\_ FAX: \_\_\_\_\_ EMAIL: crogers@therogersgroup.com.au

NAME: \_\_\_\_\_ ABN: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

SUBURB: \_\_\_\_\_ STATE: \_\_\_\_\_ POSTCODE: \_\_\_\_\_

PHONE: \_\_\_\_\_ MOBILE: \_\_\_\_\_ FAX: \_\_\_\_\_ EMAIL: \_\_\_\_\_

### SELLER'S SOLICITOR

← or any other solicitor notified to the Buyer

NAME: Murdoch Lawyers

REF: \_\_\_\_\_ CONTACT: Justin Shine

ADDRESS: Margaret Street

SUBURB: Toowoomba City STATE: Qld POSTCODE: 4350

PHONE: 1300 068 736 MOBILE: \_\_\_\_\_ FAX: \_\_\_\_\_ EMAIL: justin@murdochs.com.au

**INITIALS** (Note: initials not required if signed with Electronic Signature)

000031234619

77200

**BUYER**

NAME:

ABN:

G & K Cooper SMSF Property Pty Ltd (ACN 655 052 181) ATF G & K Cooper Property Trust

ADDRESS: 22 Jade Place

SUBURB: Port Macquarie

STATE: NSW

POSTCODE: 2444

PHONE:

MOBILE:

FAX:

EMAIL:

0417 069 253

coastalair@bigpond.com

NAME:

ABN:

ADDRESS:

SUBURB:

STATE: NSW

POSTCODE: 3350

PHONE:

MOBILE:

FAX:

EMAIL:

karen.cooper26@det.nsw.edu.au

**BUYER'S AGENT** (If applicable)

NAME:

ABN:

LICENCE NO:

ADDRESS:

SUBURB:

STATE:

POSTCODE:

PHONE:

MOBILE:

FAX:

EMAIL:

**BUYER'S SOLICITOR**

← or any other solicitor notified to the Seller

NAME:

Stacks Law Firm

REF:

CONTACT:

David Crossan

ADDRESS: Suite 15, Level 1, Wharf Central, 75 Wharf Street

SUBURB: Tweed Heads

STATE: NSW

POSTCODE: 2485

PHONE:

MOBILE:

FAX:

EMAIL:

(07) 5536 1311

dcrossan@stacklaw.com.au

**PROPERTY**

Land: ADDRESS: 8 Coolana Court

SUBURB: Harristown

STATE: Qld

POSTCODE: 4350



Built On



Vacant

Description: Lot: 90

on: SP203237

Title Reference: 50768572

Area: 571 sqm

← (more or less)

Land sold as:



Freehold



Leasehold

← if neither is selected, the land is treated as being Freehold.

Present Use:

Residential

Local Government: Toowoomba Regional Council

INITIALS (Note: initials not required if signed with Electronic Signature)

000031234619

7720c

Excluded Fixtures: Nil

Included Chattels:

**PRICE**

Deposit Holder: @realty PTY LTD

Deposit Holder's Trust Account: AT REALTY PTY LTD

Bank: Refer Invoice generated and sent from @realty Office once Contract signed

BSB: Account No:

**Cyber Warning**

Cyber criminals are targeting real estate transactions by sending fraudulent electronic communications (emails) impersonating lawyers and real estate agents. Before you pay any funds to another person or company using information that has been emailed to you or contained in this Contract, you should contact the intended recipient by telephone to verify and confirm the account details that have been provided to you.

Purchase Price: \$ 737,000

← Unless otherwise specified in this contract, the Purchase Price includes any GST payable on the supply of the Property to the Buyer.

Deposit: \$ 73,700

Initial Deposit payable on the day the Buyer signs this contract unless another time is specified below.

\$ 3 business days from the date of contract

Balance Deposit (if any) payable on:

Default Interest Rate: %

← If no figure is inserted, the Contract Rate applying at the Contract Date published by the Queensland Law Society Inc will apply.

**FINANCE**

Finance Amount: \$ Sufficient to Complete

← Unless all of "Finance Amount", "Financier" and "Finance Date" are completed, this contract is not subject to finance and clause 3 does not apply.

Financier: Any Bank or Financial Institution

Finance Date: 30 Days from Contract Date

**BUILDING AND/OR PEST INSPECTION DATE:**

Inspection Date: 30 Days from Contract Date

← "Inspection Date" is not completed, the contract is not subject to an inspection report and clause 4.1 does not apply.

**MATTERS AFFECTING PROPERTY**

**Title Encumbrances:**

Is the Property sold subject to any Encumbrances?  No  Yes, listed below:

Any statutory encumbrances or rights for water supply, sewerage, drainage or other utilities including but not limited to Toowoomba Regional Council sewerage main which traverses the Property.

← **WARNING TO SELLER:** You are required to disclose all Title Encumbrances which will remain after settlement (for example, easements on your title in favour of other land and statutory easements for sewerage and drainage which may not appear on a title search). Failure to disclose these may entitle the Buyer to terminate the contract or to compensation. It is NOT sufficient to state "refer to title", "search will reveal", or similar.

**Tenancies:**

TENANTS NAME:

Refer Annexure A (last page).

TERM AND OPTIONS:

← If the property is sold with vacant possession from settlement, insert 'Nil'. Otherwise complete details from Residential Tenancy Agreement.

STARTING DATE OF TERM:

ENDING DATE OF TERM:

RENT:

BOND:

\$

\$

INITIALS (Note: initials not required if signed with Electronic Signature)

77200

**Managing Agent:**

AGENCY NAME:

The Agency

PROPERTY MANAGER:

Ally Murphy

ADDRESS: 1c/275 Ruthven St, Toowoomba City

SUBURB: Toowoomba City

STATE: QLD POSTCODE: 4350

PHONE:

(07) 4616 9900

MOBILE:

FAX:

EMAIL:

allymurphy@theagency.com.au

**POOL SAFETY****Q1** Is there a pool on the Land or on adjacent land used in association with the Land?

- Yes  
 No

**Q2** If the answer to Q1 is Yes, is there a Pool Compliance Certificate for the pool at the time of contract?

- Yes  
 No

← **WARNING TO SELLER:** Under clause 5.3(1)(e) the Seller must provide a Pool Compliance Certificate at settlement. If there is no Pool Compliance Certificate at the Contract Date you must give a Notice of No Pool Safety Certificate to the Buyer prior to entering into this contract.

**ELECTRICAL SAFETY SWITCH AND SMOKE ALARM***This section must be completed unless the Land is vacant.*

The Seller gives notice to the Buyer that an Approved Safety Switch for the General Purpose Socket Outlets is:

*(select whichever is applicable)*

- installed in the residence  
 not installed in the residence

The Seller gives notice to the Buyer that smoke alarms complying with the Smoke Alarm Requirement Provision are:

*(select whichever is applicable)*

- installed in the residence  
 not installed in the residence

← **WARNING:** By giving false or misleading information in this section, the Seller may incur a penalty. The Seller should seek expert and qualified advice about completing this section and not rely on the Seller's Agent to complete this section.

← **WARNING:** Under clause 7.8 the Seller must install smoke alarms complying with the Smoke Alarm Requirement Provision in any domestic dwelling on the Land. Failure to do so is an offence under the Fire and Emergency Services Act 1990.

**NEIGHBOURHOOD DISPUTES (DIVIDING FENCES AND TREES) ACT 2011**

The Seller gives notice to the Buyer in accordance with section 83 of the Neighbourhood Disputes (Dividing Fences and Trees) Act 2011 that the Land:

*(select whichever is applicable)*

- is not affected by any application to, or an order made by, the Queensland Civil and Administrative Tribunal (QCAT) in relation to a tree on the Land or  
 is affected by an application to, or an order made by, QCAT in relation to a tree on the Land, a copy of which has been given to the Buyer prior to the Buyer signing the contract.

← **WARNING:** Failure to comply with section 83 Neighbourhood Disputes (Dividing Fences and Trees Act) 2011 by giving a copy of an order or application to the Buyer (where applicable) prior to Buyer signing the contract will entitle the Buyer to terminate the contract prior to Settlement.

**GST WITHHOLDING OBLIGATIONS**

Is the Buyer registered for GST and acquiring the Land for a creditable purpose?

*(select whichever is applicable)*

- Yes  
 No

*[Note: An example of an acquisition for a creditable purpose would be the purchase of the Land by a building contractor, who is registered for GST, for the purposes of building a house on the Land and selling it in the ordinary course of its business.]*

The Seller gives notice to the Buyer in accordance with section 14-255(1)(a) of the Withholding Law that:

*(select whichever is applicable)*

- the Buyer is *not* required to make a payment under section 14-250 of the Withholding Law in relation to the supply of the Property  
 the Buyer is required to make a payment under section 14-250 of the Withholding Law in relation to the supply of the Property. Under section 14-255(1) of the Withholding Law, the Seller is required to give further details prior to settlement.

← **WARNING:** the Buyer warrants in clause 2.5(6) that this information is true and correct.

← **WARNING:** All sellers of residential premises or potential residential land are required to complete this notice. Section 14-250 of the Withholding Law applies to the sale of 'new residential premises' or 'potential residential land' (subject to some exceptions) and requires an amount to be withheld from the Purchase Price and paid to the ATO. The Seller should seek legal advice if unsure about completing this section.

**INITIALS** *(Note: initials not required if signed with Electronic Signature)*

000031234619

The REIQ Terms of Contract for Houses and Residential Land (Pages 6-15) (Eighteenth Edition) contain the Terms of this Contract.

**SPECIAL CONDITIONS**

1. The Seller acknowledges that should the deposit be less than the commission payable to the Agent then the Seller irrevocably authorises the Buyer to pay from the settlement sum the balance of commission inclusive of GST owing to the Agent, upon completion of the Contract of Sale.

**SETTLEMENT**

Settlement Date: 45 Days from Contract Date

← or any later date for settlement in accordance with clause 6.2, 6.3, 10.5, 11.4 or any other provision of this Contract.

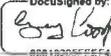
**WARNING:** The Settlement Date as stated may change. Read clauses 6.2, 6.3, 10.5 and 11.4. If you require settlement on a particular date, seek legal advice prior to signing.

Place for Settlement: Toowoomba Qld 4350

← If Brisbane is inserted or this is not completed, this is a reference to Brisbane CBD.

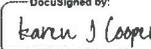
**SIGNATURES**

The contract may be subject to a 5 business day statutory cooling-off period. A termination penalty of 0.25% of the purchase price applies if the Buyer terminates the contract during the statutory cooling-off period. It is recommended the Buyer obtain an independent property valuation and independent legal advice about the contract and his or her cooling-off rights, before signing.

DocuSigned by:  
Buyer:   
800102055EE7420

12-12-2023

Witness:

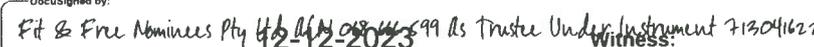
DocuSigned by:  
Buyer:   
8402E8410D304407

12-12-2023

Witness:

By placing my signature above, I warrant that I am the Buyer named in the Reference Schedule or authorised by the Buyer to sign.

(Note: No witness is required if the Buyer signs using an Electronic Signature)

DocuSigned by:  
Seller:   
2878D6D10C5948F

12-12-2023

Witness:

Seller:

Witness:

By placing my signature above, I warrant that I am the Seller named in the Reference Schedule or authorised by the Seller to sign.

(Note: No witness is required if the Seller signs using an Electronic Signature)

**INITIALS** (Note: initials not required if signed with Electronic Signature)

000031234619



HELPING ACCOUNTANTS BUILD GREAT BUSINESSES

05 February 2024

FIT & FREE NOMINEES PTY LTD  
C/ THE ROGERS GROUP LP  
PO BOX A308  
SYDNEY SOUTH  
NSW 1235

Dear Catriona,

Further to your request we confirm that the close price of Panalitix Global Ltd as at 30th June 2023 was \$0.12 cents per share.

Number of shares held by FIT & FREE NOMINEES PTY LTD <EVERGRANGE PENSION FUND A/C> - 200,000

Share price/value as at 30 June 2023 - \$AUD 24,000.00

Securityholder Reference Number: I40160676223

Kind regards

Mark Ferris

CEO

77600 -

77600.



**PANALITIX**

**Panallix Global Ltd**

**ABN 85 607 006 404**

**Annual Financial Report**

**For the financial year ended 30 June 2023**

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## Directors' Report

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The Directors present their report together with the financial statements of Panalitix Global Ltd (the "Company") for the year ended 30 June 2023.

### 1. Directors

The Directors of the Company at any time during or since the end of the financial year are:

Colin Dunn	Appointed 10/07/2015	
Mark Ferris	Appointed 10/11/2016	
Michael Mekhitarian	Appointed 15/03/2023	
Paul Siderovski	Appointed 06/10/2016	Resigned 07/03/2023

### 2. Environmental regulation

The Company's operations are not subject to any significant environmental regulations under either Commonwealth or State legislation.

The Company monitors compliance with environmental regulations. The Directors are not aware of any significant breaches during the period covered by their report.

### 3. Principal activities

The Company is primarily involved in holding the shares in Panalitix Technology Solutions Pty Ltd whose principal activities during the year was providing software and online learnings for accounting firms and training and development programs.

There were no significant changes in the nature of the activities of the Company during the year.

### 4. Operating and financial review

The profit/(loss) of the Company after income tax is (\$50,379) (2022: \$13,755).

### 5. Significant changes in the state of affairs

There were no significant changes in the state of affairs of the Company that occurred during the financial year under review.

### 6. Dividends

There were no dividends paid, recommended or declared during the current year.

### 7. Events subsequent to reporting date

There has not arisen in the interval between the end of the financial year and the date of this report any item, transaction or event of a material and unusual nature likely, in the opinion of the Directors, to affect significantly the operations of the Company, the results of those operations, or the state of affairs of the Company, in future financial years.

### 8. Likely developments

Further information about likely developments in the operations of the Company and the expected results of those operations in future financial years has not been included in this report because disclosure of the information would be likely to result in unreasonable prejudice to the Company.

### 9. Indemnification and insurance of officers and auditors

#### Indemnifications

Since the end of the previous financial year, the Company has not indemnified or made a relevant agreement for indemnifying against a liability any person who is or has been an officer or auditor of the Company.

Panalitix Global Ltd  
ABN 85 607 006 404

## Directors' Report

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### Insurance premiums

No insurance premiums were paid for the years ended 30 June 2022 and 30 June 2023.

### 10. Proceedings on behalf of the Company

There are no current proceedings on behalf of the Company.

### 11. Auditor's independence declaration

The Auditor's independence declaration is set out on page 5 and forms part of the Directors' report for the financial year ended 30 June 2023.

This report is made in accordance with a resolution of the directors.



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Colin Dunn  
Director  
Date: 20/09/2023

*Mark Ferris*

---

Mark Ferris  
Director  
Date: 20/09/2023

*Michael Mekhitarian*

---

Michael Mekhitarian  
Director  
Date: 20/09/2023

Panalitix Global Ltd  
ABN 85 607 006 404

## **Auditor's Independence Declaration**

For the year ended 30 June 2023

New Paragraph...

## Statement of Profit or Loss and Other Comprehensive Income

For the year ended 30 June 2023

	Note	2023 \$	2022 \$
Administration Expenses		(40,834)	(32,506)
Other Income/(Loss)	2	(9,545)	46,261
<b>PROFIT/(LOSS) BEFORE INCOME TAX</b>		<b>(50,379)</b>	<b>13,755</b>
Income Tax	3	-	-
<b>PROFIT/(LOSS) AFTER INCOME TAX</b>		<b>(50,379)</b>	<b>13,755</b>
Other Comprehensive Income		-	-
<b>TOTAL COMPREHENSIVE INCOME/(LOSS)</b>		<b>(50,379)</b>	<b>13,755</b>



Panalitix Global Ltd  
ABN 85 607 006 404

## Statement of Financial Position

As at 30 June 2023

	Note	2023 \$	2022 \$
<b>Assets</b>			
<b>Current Assets</b>			
Cash and Cash Equivalents	4	240	240
<b>Total Current Assets</b>		<b>240</b>	<b>240</b>
<b>Non Current Assets</b>			
Other Financial Assets	5	325,687	335,232
<b>Total Non Current Assets</b>		<b>325,687</b>	<b>335,232</b>
<b>Total Assets</b>		<b>325,927</b>	<b>335,472</b>
<b>Liabilities</b>			
<b>Current Liabilities</b>			
Trade and Other Payables	6	-	26,176
Accrued and Deferred Items	7	19,319	14,100
<b>Total Current Liabilities</b>		<b>19,319</b>	<b>40,276</b>
<b>Non Current Liabilities</b>			
<b>Borrowings</b>			
Related Party Loans	8	138,367	76,576
<b>Total Non Current Liabilities</b>		<b>138,367</b>	<b>76,576</b>
<b>Total Liabilities</b>		<b>157,685</b>	<b>116,851</b>
<b>Net Assets</b>		<b>168,242</b>	<b>218,621</b>
<b>Equity</b>			
Share Capital	9	15,305,920	15,305,920
Share Option Reserve		359,218	359,218
Accumulated Losses		(15,496,897)	(15,446,517)
<b>Total Equity</b>		<b>168,242</b>	<b>218,621</b>



Panalitix Global Ltd  
ABN 85 607 006 404

## Statement of Changes In Equity

For the year ended 30 June 2023

	Share Capital	Share Option Reserves	Accumulated Losses	Total Equity
	\$	\$	\$	\$
Balance at 1 July 2021	15,305,920	359,218	(15,460,272)	204,866
<b>Comprehensive Income</b>				
Profit for the Year	-	-	13,755	13,755
<b>Total Comprehensive Income</b>	-	-	13,755	13,755
<b>Balance at 30 June 2022</b>	<b>15,305,920</b>	<b>359,218</b>	<b>(15,446,517)</b>	<b>218,621</b>
<b>Comprehensive Income</b>				
Profit/(Loss) for the Year	-	-	(50,379)	(50,379)
<b>Total Comprehensive Income</b>	-	-	(50,379)	(50,379)
<b>Balance at 30 June 2023</b>	<b>15,305,920</b>	<b>359,218</b>	<b>(15,496,897)</b>	<b>168,242</b>

## Statement of Cash Flows

For the year ended 30 June 2023

	Note	2023 \$	2022 \$
<b>Cash Flows from Operating Activities</b>			
Cash Paid to Suppliers and Employees		-	(12,782)
<b>Cash used in Operations</b>		-	<b>(12,782)</b>
<b>Net Cash used in Operating Activities</b>		-	<b>(12,782)</b>
<b>Cash Flows from Financing Activities</b>			
Proceeds from Loans and Borrowings		-	13,099
Repayments of Borrowings		-	(1,386)
<b>Net Cash from Financing Activities</b>		-	<b>11,713</b>
<b>Net Decrease in Cash and Cash Equivalents</b>		-	<b>(1,069)</b>
Cash and Cash Equivalents at the Beginning of the Year		240	1,309
<b>Cash and Cash Equivalents at the End of the Year</b>	4	<b>240</b>	<b>240</b>

# Notes to the Financial Statements

For the year ended 30 June 2023

## Note 1 Accounting Policies

### General Information

Panalitix Global Ltd (the Company) is a public company incorporated in Australia. The address of its registered office and principal place of business are as follows:

*Registered Office*

59 Doggett Street  
FORTITUDE VALLEY QLD 4006

*Principal Place of Business*

59 Doggett Street  
FORTITUDE VALLEY QLD 4006

The Company is primarily involved in holding the shares in Panalitix Technology Solutions Pty Ltd whose principal activities during the year was providing software and online learnings for accounting firms and training and development programs.

### Financial Reporting Framework

The Company does not have 'public accountability' as defined in AASB 1053 Application of Tiers of Australian Accounting Standards and is therefore eligible to apply the 'Tier 2' reporting framework under Australian Accounting Standards. Accordingly, the information in these financial statements has been prepared in accordance with the recognition and measurement requirements in Australian Accounting Standards and the disclosures in AASB 1060 Simplified Disclosures for For-Profit and Not-for-Profit Tier 2 Entities.

For the purposes of preparing the financial statements, the Company is a for-profit entity.

### Statement of Compliance

The financial statements comply with the recognition and measurement requirements of Australian Accounting Standards, the presentation requirements in those Standards as modified by AASB 1060 General Purpose Financial Statements - Simplified Disclosures for For-Profit and Not-for-Profit Tier 2 Entities (AASB 1060) and the disclosure requirements in AASB 1060. Accordingly, the financial statements comply with Australian Accounting Standards – Simplified Disclosures.

### Basis of Preparation

These financial statements are general purpose financial statements for distribution to the members and for the purpose of fulfilling the requirements of the Corporations Act 2001. They have been prepared in accordance with Australian Accounting Standards - Simplified Disclosures and the Corporations Act 2001.

The financial statements have been prepared on the basis of historical cost, except for certain properties and financial instruments that are measured at revalued amounts or fair values at the end of each reporting period, as explained in the accounting policies below. Historical cost is generally based on the fair values of the consideration given in exchange for goods and services. All amounts are presented in Australian dollars, unless otherwise noted.

The financial statements were authorised for issue by the Board of Directors as of the date of the Directors' declaration.

### Functional & Presentation Currency

The financial statements are presented in Australian dollars, which is the Company's functional currency.

### Critical Accounting Estimates & Judgements

The Directors evaluate estimates and judgements incorporated into the financial statements based on historical knowledge and best available current information.

Estimates assume a reasonable expectation of future events and are based on current trends and economic data, obtained both externally and within the Company.

## Notes to the Financial Statements

For the year ended 30 June 2023

### Changes in Significant Accounting Policies

The Company has initially adopted the following standard and amendments from 1 July 2021.

- AASB 1060 General Purpose Financial Statements - Simplified Disclosures for For- Profit and Not- for- Profit Tier 2 Entities;
- AASB 2020-2 Amendments to Australian Accounting Standards - Removal of Special Purpose Financial Statements for Certain For- Profit Private Sector Entities.

The above standard and amendments did not have any impact on the amounts recognised in prior periods and are not expected to significantly affect the current or future periods.

A number of other new standards are also effective from 1 July 2021 but they do not have a material effect on the Company's financial statements.

### Interest in Equity-accounted Investees

The Company's interests in equity-accounted investees comprise interests in associates.

Associates are those entities in which the Company has significant influence, but not control or joint control, over the financial and operating policies.

Interest in associates are accounted for using the equity method. They are initially recognised at cost, which includes transaction costs. Subsequent to initial recognition, the financial statements include the Company's share of the profit or loss and other comprehensive income of equity-accounted investees, until the date on which significant influence or joint control ceases.

### Going Concern

The financial statements have been prepared on a going concern basis because the directors believe the Company will have sufficient cash to pay its debts, as and when they become payable, for a period of at least 12 months from the date the financial report was authorised for issue.

The Company has recognised a net loss after tax of \$50,379 for the year ended 30 June 2023 (2022: net profit before after tax of \$13,755) and as at that date, current liabilities exceeded current assets by \$19,079 (2022: \$40,036) and net assets were \$168,242 (2022: \$218,621).

### Cash and Cash Equivalents

Cash comprises cash on hand and at bank. Cash equivalents are short-term, highly liquid investments that are readily convertible to known amounts of cash and which are subject to an insignificant risk of changes in value.

### Income Tax

Income tax expense or benefit for the period is the tax payable on that period's taxable income based on the applicable income tax rate for each jurisdiction, adjusted by the changes in deferred tax assets and liabilities attributable to temporary differences, unused tax losses and the adjustment recognised for prior periods, where applicable.

### Current Tax

Current tax comprises of expected tax payable or receivable on the taxable income or loss for the year, using rates enacted or substantively enacted at the reporting date and any adjustment to the tax payable or receivable in respect of previous years. Current tax payable also includes any tax liability arising from the declaration of dividends.

### Deferred Tax

Deferred tax is recognised in respect of temporary differences between the carrying amounts of assets and liabilities for financial reporting purposes and the amounts used for taxation purposes. Deferred tax is not recognised for:

- temporary differences on the initial recognition of assets or liabilities in a transaction that is not a business combination and that affects neither accounting nor taxable profit or loss;



## Notes to the Financial Statements

For the year ended 30 June 2023

- temporary differences related to investments in subsidiaries and associates to the extent that the Company is able to control the timing of the reversal of the temporary differences and it is probable that they will not reverse in the foreseeable future; and
- taxable temporary differences arising on the initial recognition of goodwill.

### Tax Consolidation

The Company is not part of a tax-consolidated group.

### Share Capital

#### Ordinary Shares

Incremental costs directly attributable to the issue of ordinary shares are recognised as a deduction from equity. Income tax relating to transaction costs of an equity transaction are accounted for in accordance with AASB 112.

### Impairment of Assets

At the end of each reporting period, the Company assesses whether there is any indication that an asset may be impaired. The assessment will include considering external sources of information and internal sources of information including dividends received from subsidiaries, associates or joint ventures deemed to be out of pre-acquisition profits. If such an indication exists, an impairment test is carried out on the asset by comparing the recoverable amount of the asset, being the higher of the asset's fair value less costs of disposal and value in use, to the asset's carrying amount. Any excess of the asset's carrying amount over its recoverable amount is recognised immediately in profit or loss, unless the asset is carried at a revalued amount. Any impairment loss of a revalued asset is treated as a revaluation decrease.

Where it is not possible to estimate the recoverable amount of an individual asset, the Company estimates the recoverable amount of the cash-generating unit to which the asset belongs.

Impairment testing is performed annually for intangible assets with indefinite lives.

### Goods and Services Tax (GST)

Revenues, expenses and assets are recognised inclusive of the amount of goods and services tax (GST) as the Company is non-reporting for GST purposes.

Therefore, there is no net amount of GST recoverable from, or payable to, the taxation authority and no amount relating to GST is included as part of receivables or payables.

Cash flows are included in the statement of cash flows on a gross basis.

### Comparative Amounts

Comparatives are consistent with prior years, unless otherwise stated.

### Trade and Other Payables

Trade and other payables represent the liabilities for goods and services received by the Company that remain unpaid at the end of the reporting period. The balance is recognised as a current liability with the amounts normally paid within 30 days of recognition of the liability.

### Rounding

Rounding is performed on all display values to the nearest dollar. Note totals may differ to the items above as totals are rounded independently.



## Notes to the Financial Statements

For the year ended 30 June 2023

	2023	2022
	\$	\$
<b>Note 2 Other Income</b>		
<b>Other Income / (Loss)</b>		
Share of Profit/(Loss) of Equity-Accounted Investees, net of tax	(9,545)	46,261
<b>Total Other Income / (Loss)</b>	<b>(9,545)</b>	<b>46,261</b>

	2023	2022
	\$	\$
<b>Note 3 Income Tax</b>		
<b>Amounts Recognised in Profit or Loss</b>		
<b>Total Amounts Recognised in Profit or Loss</b>	-	-

**Reconciliation of Prima-Facie Income Tax to Tax Expense**

	2023	2022
	\$	\$
Profit (Loss) before Tax	(50,379)	13,755
Tax using the Company's Domestic Tax Rate	(12,595)	3,439
Tax Effect of income/expenses which are non-assessable/non-deductible for income tax purposes	2,386	(11,565)
Current year losses for which no deferred tax asset is recognised	10,209	8,126
<b>Income Tax Expense</b>	<b>-</b>	<b>-</b>

The standard rate of tax applied to taxable profit is 25% (2022: 25%).

**Unrecognised Deferred Tax Assets**

The following unused tax losses have not been recognised as deferred tax assets in the statement of financial position

	2023	2022
	\$	\$
Tax Losses - Revenue	402,838	362,004
Tax Losses - Capital	988,925	988,925
	<b>1,391,763</b>	<b>1,350,929</b>

All of the above amounts can be carried forward indefinitely, subject to meeting certain criteria of the relevant taxation law.

**Note 4 Cash and Cash Equivalents****Reconciliation of Cash**

For the purposes of the statement of cash flows, cash and cash equivalents include cash on hand and in banks. Cash and cash equivalents at the end of the reporting period as shown in the statement of cash flows can be reconciled to the related items in the statement of financial position as follows:

## Notes to the Financial Statements

For the year ended 30 June 2023

	2023	2022
	\$	\$
Cash and Bank Balances	240	240
	<b>240</b>	<b>240</b>
<b>Note 5 Other Financial Assets</b>	<b>\$</b>	<b>\$</b>
<b>Non-Current</b>		
Investment in Equity Accounted Investees, at cost	227,610	227,610
Share of Profit/(Loss) in Equity-Accounted Investees	98,077	107,622
<b>Total Non-Current</b>	<b>325,687</b>	<b>335,232</b>
<b>Note 6 Trade and Other Payables</b>	<b>\$</b>	<b>\$</b>
<b>Current</b>		
Trade Creditors	-	26,176
<b>Total Current</b>	<b>-</b>	<b>26,176</b>
<b>Note 7 Accrued and Deferred Items</b>	<b>\$</b>	<b>\$</b>
Accrued Expenses	19,319	14,100
<b>Total Accrued and Deferred Items</b>	<b>19,319</b>	<b>14,100</b>
<b>Note 8 Related Parties</b>		
<b>Loans from Related Parties</b>		
	<b>2023</b>	<b>2022</b>
	<b>\$</b>	<b>\$</b>
Panalitix Pty Ltd	138,367	76,576
<b>Other Related Party Transactions</b>		

Excluding the above mentioned disclosures, no other related party transactions occurred during the current and prior periods.

## Notes to the Financial Statements

For the year ended 30 June 2023

	2023	2022
	\$	\$
<b>Note 9 Share Capital</b>		
<b>Share Capital</b>		
Ordinary Shares - Fully Paid	15,305,920	15,305,920
<b>Total Share Capital</b>	<b>15,305,920</b>	<b>15,305,920</b>

The Company is incorporated under the Corporations Act 2001 and accordingly, does not have a limited amount of authorised capital and issued shares do not have a par value.

### Fully Paid Ordinary Shares

	Number of Shares Qty	Share Capital \$
Balance at 1 July 2022	57,920,104	15,305,920
Issue of Shares	-	-
<b>Balance at 30 June 2023</b>	<b>57,920,104</b>	<b>15,305,920</b>

Fully paid ordinary shares carry one vote per share and carry a right to dividends.

### Franking Credits

The amount of franking credits available to shareholders as at 30 June 2023 is \$0 (2022: \$0).

	2023	2022
	\$	\$
<b>Note 10 Investment in Associate</b>		

	Country of Incorporation	Ownership	Interest
<b>Associate:</b>			
Panalitix Technology Solutions Pty Ltd	AU	23.00%	23.00%
<b>The subsidiaries of Panalitix Technology Solutions Pty Ltd are:</b>			
Panalitix Pty Ltd	AU	-	-
Panalitix UK Limited	UK	-	-
Panalitix USA Inc.	USA	-	-
UniquelP Pty Ltd	AU	-	-

### Note 11 Subsequent Events

There were no events subsequent to the end of the reporting date to the date of issue of this report.

Panalitix Global Ltd  
 ABN 85 607 006 404

## Notes to the Financial Statements

For the year ended 30 June 2023

### Note 12 Auditor's Remuneration

	2023	2022
	\$	\$
<b>AUDIT AND REVIEW SERVICES</b>		
Audit and review of Financial Statements	11,344	10,463
	<b>11,344</b>	<b>10,463</b>

### Note 13 Contingencies

There are no contingent assets or liabilities that may become receivable or payable by the Company requiring disclosure in the financial report.



Panalitix Global Ltd  
ABN 85 607 006 404

## Directors' Declaration

---

In the opinion of the Directors of Panalitix Global Ltd (the "Company"):

- a) The Company is not publicly accountable;
- b) The financial statements and notes, as set out on pages 6 to 16, are prepared in accordance with the basis of accounting described in Note 1, and other mandatory reporting requirements, so as to present fairly the financial position of the Company as at 30 June 2023 and its performance, as represented by the results of its operations for the financial year ended on that date; and
- c) There are reasonable grounds to believe that the Company will be able to pay its debts as and when they become due and payable.

In respect of the year ended 30 June 2023 the Company has:

- a) Kept such accounting records as to correctly record and explain its transactions and financial position;
- b) Kept its accounting records so that a true and fair financial report of the Company can be prepared from time to time; and
- c) Kept its accounting records so that the financial report of the Company can be conveniently and properly audited or reviewed in accordance with the Corporations Act 2001.

Signed in accordance with a resolution of the Directors.

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Colin Dunn  
Director  
Date: 20/09/2023

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Mark Ferris  
Director  
Date: 20/09/2023

---

Michael Mekhitarian  
Director  
Date: 20/09/2023

Panalitix Global Ltd  
ABN 85 607 006 404

# Independent Auditor's Report

For the year ended 30 June 2023

New Paragraph...

# A2.3A Panalitix Global Ltd 2023 Annual Financial Report Final

Final Audit Report

2023-09-19

Created:	2023-09-19
By:	Kim Forsythe (kim.forsythe@panalitix.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAAMTMc08fo1Fv9JZ8t2RpoPp8nPjXi98X

## "A2.3A Panalitix Global Ltd 2023 Annual Financial Report Final" History

-  Document created by Kim Forsythe (kim.forsythe@panalitix.com)  
2023-09-19 - 6:29:47 AM GMT
-  Document emailed to Mark Ferris (mark.ferris@panalitix.com) for signature  
2023-09-19 - 6:31:01 AM GMT
-  Email viewed by Mark Ferris (mark.ferris@panalitix.com)  
2023-09-19 - 6:53:59 AM GMT
-  Document e-signed by Mark Ferris (mark.ferris@panalitix.com)  
Signature Date: 2023-09-19 - 8:11:41 AM GMT - Time Source: server
-  Agreement completed.  
2023-09-19 - 8:11:41 AM GMT

# 1. 2023 Annual Financial Report Final - signed (2) (1)

Final Audit Report

2023-10-09

Created:	2023-10-09
By:	Kim Forsythe (kim.forsythe@panalitix.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAAqG6VNhmnmlHYtHuzUfueA458h4mO1O9f

## "1. 2023 Annual Financial Report Final - signed (2) (1)" History

-  Document created by Kim Forsythe (kim.forsythe@panalitix.com)  
2023-10-09 - 10:42:30 PM GMT
-  Document emailed to Mark Ferris (mark.ferris@panalitix.com) for signature  
2023-10-09 - 10:43:34 PM GMT
-  Email viewed by Mark Ferris (mark.ferris@panalitix.com)  
2023-10-09 - 10:43:45 PM GMT
-  Document e-signed by Mark Ferris (mark.ferris@panalitix.com)  
Signature Date: 2023-10-09 - 10:44:01 PM GMT - Time Source: server
-  Agreement completed.  
2023-10-09 - 10:44:01 PM GMT

77800.



**SYMBIOSIS  
CAPITAL**

Date: 12.02.2024  
Symbiosis Capital  
Pty Ltd  
ABN 21 637 354 057

To Whom it may concern,

This is to certify that Fit & Free Nominees Pty Limited ATF The Evergrange Pension Fund.

Share Certificate #11 for 250,000 shares with a share value of \$25,000 as at 30th June 2023.

At the time of this letter the accounts for Symbiosis Capital have not been completed.

Regards,

*Samuel Junghenn*

Samuel Junghenn  
Director Symbiosis Capital

85000



Australian Government  
Australian Taxation Office

## PAYG Instalments report 2023

**Tax Agent** 64941004  
**Last Updated** 26/08/2023

<b>TFN</b>	<b>Client Name</b>	<b>Quarter 1 (\$)</b>	<b>Quarter 2 (\$)</b>	<b>Quarter 3 (\$)</b>	<b>Quarter 4 (\$)</b>	<b>Total Instalment (\$)</b>
44697697	THE EVERGRANGE PENSION FUND	5,118.00	5,118.00	0.00	0.00	10,236.00

**Total No of Clients: 1**

☰ Cash Management Account I want to...

182-222 | 000120194949 🏠 | FIT & FREE NOMINEES PTY LIMITED ATF EVERGRANGE PENSION FUND A/C

\$52,909.42 Available \$52,909.42 Balance

Transactions for all 📄 🖨️ ⋮

Date	Description	Amount	Balance
31 May	📊 Macquarie Cma Interest Paid <small>interest</small>	102.15	52,909.42
29 May	↔️ Admac (qld) Pty The Agency Pm Serv <small>Transfers</small>	1,443.37	52,807.27
24 May	↔️ Upg 420 Fifteenth Av <small>Transfers</small>	989.58	51,363.90
24 May	↔️ Upg 53 78 Vine St <small>Transfers</small>	829.17	50,374.32
15 May	↔️ Admac (qld) Pty The Agency Pm Serv <small>Transfers</small>	2,089.25	49,545.15
05 May	↔️ Upg 86 33-43 Cypress Pine <small>Transfers</small>	3,729.16	47,455.90
05 May	↔️ Upg 97 110-114 Riverstone <small>Transfers</small>	2,237.50	43,726.74
01 May	↔️ Upg 420 Fifteenth Av <small>Transfers</small>	989.58	41,489.24
28 Apr	📊 Macquarie Cma Interest Paid <small>interest</small>	63.95	40,499.66
28 Apr	↔️ Admac (qld) Pty The Agency Pm Serv <small>Transfers</small>	846.48	40,435.71
21 Apr	↔️ Upg 53 78 Vine St <small>Transfers</small>	708.33	39,589.23
14 Apr	↔️ Admac (qld) Pty The Agency Pm Serv <small>Transfers</small>	2,167.80	38,880.90
06 Apr	↔️ Upg 86 33-43 Cypress Pine <small>Transfers</small>	3,729.16	36,713.10
06 Apr	↔️ Upg 97 110-114 Riverstone <small>Transfers</small>	2,237.50	32,983.94
31 Mar	📊 Macquarie Cma Interest Paid <small>interest</small>	49.40	30,746.44
28 Mar	↔️ Upg 420 Fifteenth Av <small>Transfers</small>	989.58	30,697.04
28 Mar	↔️ Admac (qld) Pty The Agency Pm Serv <small>Transfers</small>	1,139.77	29,707.46
23 Mar	📄 lag Dividend Pyt Int23/01366275 <small>Dividends &amp; Distributions</small>	34.44	28,567.69
20 Mar	↔️ Upg 53 78 Vine St <small>Transfers</small>	708.33	28,533.25
17 Mar	🏪 Bpay To Asic <small>Uncategorised</small>	-59.00	27,824.92
15 Mar	↔️ Admac (qld) Pty The Agency Pm Serv <small>Transfers</small>	957.87	27,883.92

100,000 @ 9.9%  
16a

Handwritten red annotations: 1, 17, 16a, 9, 20, 17, 16, 9, 20, 1, 17, 30, 16, 31

Feedback

Date	Description	Amount	Balance
06 Mar	↔ Upg 86 33-43 Cypress Pine Transfers	9 3,729.16	26,926.05
06 Mar	↔ Upg 97 110-114 Riverstone Transfers	20 2,237.50	23,196.89
28 Feb	% Macquarie Cma Interest Paid Interest	1 153.03	20,959.39
28 Feb	↔ Admac (qld) Pty The Agency Pm Serv Transfers	R 1,034.65	20,806.36
21 Feb	↔ Upg 53 78 Vine St Transfers	16 708.33	19,771.71
20 Feb	NS Transact Funds Tfr To Nsw Online Settlem Transfers UPG 194 austral	17 -125,000.00	19,063.38
10 Feb	↔ Ato Ato005000017516266 Transfers	④ 14,829.24	144,063.38
06 Feb	CA Transact Funds Tfr To Catrioba Rogers - Transfers	③ -5,000.00	129,234.14
06 Feb	CA Transact Funds Tfr To Catrioba Rogers - Transfers   tax	③ -1,550.00	134,234.14 <i>1000</i>
06 Feb	AA Transact Funds Tfr To A W Boys Super Aud Transfers   tax	② -275.00	135,784.14
06 Feb	↔ Upg 86 33-43 Cypress Pine Transfers	9 3,729.16	136,059.14
06 Feb	↔ Upg 97 110-114 Riverstone Transfers	20. 2,237.50	132,329.98
31 Jan	↔ The Rogers G Repay Loan Transfers	32 40,000.00	130,092.48
31 Jan	% Macquarie Cma Interest Paid Interest	1 91.83	90,092.48
30 Jan	↔ Superchoice P/I Pc230123-199145104 Transfers	33 3,024.00	90,000.65
30 Jan	TP The Rogers Group Limited Partnership Rep Transfers	32 35,000.00	86,976.65 <i>ind prep ad 30-6-21</i>
30 Jan	↔ Admac (qld) Pty The Agency Pm Serv Transfers	R 1,750.59	51,976.65
20 Jan	↔ Upg 53 78 Vine St Transfers	16 708.33	50,226.06
16 Jan	↔ Admac (qld) Pty The Agency Toowoomb Transfers	1,388.37	49,517.73
04 Jan	CR Catriona Rogers Upg Int Transfers	<i>UPG 86</i> 2,983.33	48,129.36
03 Jan	↔ Upg 86 33-43 Cypress Pine Transfers	<i>UPG 86 3729-16</i> 9 745.83	45,146.03
30 Dec 2022	% Macquarie Cma Interest Paid Interest	1 58.03	44,400.20
30 Dec 2022	↔ Admac (qld) Pty The Agency Toowoomb Transfers	R 1,388.37 ✓	44,342.17
28 Dec 2022	↔ Upg 97 110-114 Riverstone Transfers	20 2,237.50	42,953.80
22 Dec 2022	CR Catriona Rogers Upg No 86 Coirredctly Ow Transfers	9 2,983.33 A	40,716.30 <i>2983 33</i>
20 Dec 2022	↔ Upg 53 78 Vine St Transfers	16 708.33	37,732.97

Date	Description	Amount	Balance
16 Dec 2022	↔ Superchoice P/I Pc121222-192389219 Transfers	33 3,528.00	37,024.64
15 Dec 2022	↔ Admac (qld) Pty The Agency Toowoomb Transfers	1,256.37	33,496.64
14 Dec 2022	ⓑ Bpay To Tax Office Payments Uncategorised   tax	✓ -5,118.00	32,240.27
13 Dec 2022	↔ Deposit Transfers	✓ 282.24	37,358.27
08 Dec 2022	↔ Upg 97 110-114 Riverstone Transfers	2,237.50	37,076.03
08 Dec 2022	↔ Upg 86 33-43 Cypress Pine Transfers	745.83 A	34,838.53
30 Nov 2022	Ⓞ Macquarie CMA Interest Paid interest	1 43.52	34,092.70
29 Nov 2022	↔ Admac Qld Pty Lt The Agency Transfers	1,137.98	34,049.18
18 Nov 2022	↔ Upg 53 78 Vine St Transfers	16 708.33	32,911.20
01 Nov 2022	NS Transact Funds Tfr To Nsw Online Settlem Transfers UPG 86 Pty Limited	9 -400,000.00 ✓	32,202.87
01 Nov 2022	NS Transact Funds Tfr To Nsw Online Settlem Transfers Upg86 Pty limited	9 -100,000.00 ✓	432,202.87
01 Nov 2022	NS Transact Funds Tfr To Nsw Online Settlem Transfers Upg mortgage 97pty Ltd	20 -300,000.00 ✓	532,202.87
01 Nov 2022	↔ Sovereignpp Trus Sovereignpp Transfers	30.06	832,202.87
31 Oct 2022	Ⓞ Macquarie CMA Interest Paid interest	1 674.73	832,172.81
28 Oct 2022	↔ Pexa Upg Loan Payout Transfers	302,437.50 x	831,498.08
28 Oct 2022	↔ Admac Qld Pty Lt The Agency Transfers	344.52	529,060.58
21 Oct 2022	↔ Upg 53 78 Vine St Transfers	16 708.33	528,716.06
17 Oct 2022	↔ Sovereignpp Trus Sovereignpp Transfers	711.30	528,007.73
11 Oct 2022	↔ Superchoice P/I Pc041022-135659670 Transfers	33 1,512.00	527,296.43
04 Oct 2022	↔ Sovereignpp Trus Sovereignpp Transfers	1,266.80	525,784.43
30 Sep 2022	Ⓞ Macquarie CMA Interest Paid interest	1 104.74	524,517.63
29 Sep 2022	↔ 52 Upg 1578 Windsor Rd Transfers	2,437.50	524,412.89
26 Sep 2022	↔ Pexa Upg Loan Payout Transfers	71 16 502,270.55 ✓	521,975.39
23 Sep 2022	↔ Upg 53 78 Vine St Transfers	16 708.33	19,704.84
21 Sep 2022	ⓐto Australian Taxation Office Uncategorised   tax	-5,118.00	18,996.51

74583  
372916

book

book

Date	Description	Amount	Balance
21 Sep 2022	lag Dividend Pyt Fin22/01204209 Dividends & Distributions	✓ 36.20	24,114.51
15 Sep 2022	Sovereignpp Trus Sovereignpp Transfers	822.63	24,078.31
09 Sep 2022	Upg 133 105 Boundary Rd Transfers	4,062.50	23,255.68
01 Sep 2022	Sovereignpp Trus Sovereignpp Transfers	239.35	19,193.18
31 Aug 2022	Macquarie CMA Interest Paid Interest	✓ 10.26	18,953.83
30 Aug 2022	52 Upg 1578 Windsor Rd Transfers	2,437.50	18,943.57
23 Aug 2022	Upg 53 78 Vine St Transfers	708.33	16,506.07
10 Aug 2022	Upg 133 105 Boundary Rd Transfers	4,062.50	15,797.74
01 Aug 2022	Sovereignpp Trus Sovereignpp Transfers	1,441.47	11,735.24
29 Jul 2022	52 Upg 1578 Windsor Rd Transfers	2,437.50	10,293.77
29 Jul 2022	Macquarie CMA Interest Paid Interest	✓ 3.20	7,856.27
22 Jul 2022	Upg 53 78 Vine St Transfers	708.33	7,853.07
15 Jul 2022	Sovereignpp Trus Sovereignpp Transfers	1,315.49	7,144.74
08 Jul 2022	Upg 133 105 Boundary Rd Transfers	4,062.50	5,829.25
05 Jul 2022	CA Transact Funds Tfr To Catrioba Rogers - Transfers   tax	(3) -40,000.00	1,766.75
05 Jul 2022	TL Transact Funds Tfr To The Rogers Group L Transfers   tax <i>Ale fees</i>	(11) -3,410.00	41,766.75
01 Jul 2022	Sovereignpp Trus Sovereignpp Transfers	1,279.78	45,176.75
30 Jun 2022	Macquarie CMA Interest Paid Interest	5.06	43,896.97
29 Jun 2022	52 Upg 1578 Windsor Rd Transfers	2,437.50	43,891.91
27 Jun 2022	ato Australian Taxation Office Uncategorised	-4,130.00	41,454.41
22 Jun 2022	ato Australian Taxation Office BPAY Payments   tax	-3,435.54	45,584.41
22 Jun 2022	Upg 53 78 Vine St Transfers	708.33	49,019.95
20 Jun 2022	The Rogers Group 2023 Int In Advanc Transfers	7,500.00	48,311.62
15 Jun 2022	Sovereignpp Trus Sovereignpp Transfers	807.29	40,811.62
13 Jun 2022	CA Transact Funds Tfr To Catrioba Rogers - Transfers   tax	-2,000.00	40,004.33

*nb.*

Date	Description	Amount	Balance
13 Jun 2022	TL Transact Funds Tfr To The Rogers Group L Transfers 2021 awb	-275.00	42,004.33
10 Jun 2022	→ Upg 133 105 Boundary Rd ← Transfers	4,062.50	42,279.33
01 Jun 2022	→ Sovereignpp Trus Sovereignpp ← Transfers	1,930.49	38,216.83

1

Tax Invoice Number: 2238148

7 July 2022

The Trustees  
Evergrange Pension Fund  
C/- The Rogers Group  
PO Box A308  
**SYDNEY SOUTH NSW 1235**

**MEMORANDUM OF FEES**

**TO: PROFESSIONAL SERVICES**

Preparation of the Financial Statements for the Evergrange Pension Fund for the year ended 30 June 2022

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

Liaising with the Auditor, as required

	<b>\$3,100.00</b>
GST thereon	<b><u>\$310.00</u></b>
Total now due	<b><u>\$3,410.00</u></b>

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

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 agent  
64941004

2

**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:** 4 February 2023

**Recipient:** Evergrange Pension Super Fund

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

**Description of Services**

Statutory audit of the Evergrange Pension Super Fund for the financial year ending 30 June 2022.

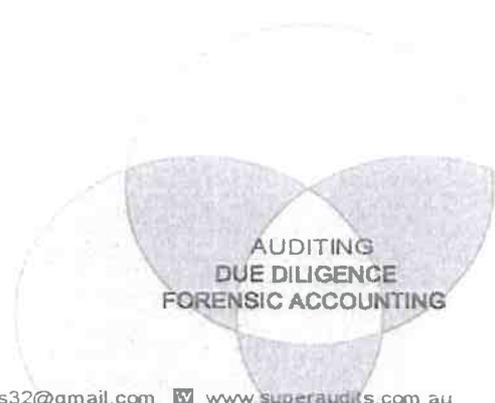
**Fee:** \$250.00

**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.

*Paul M. Kelly  
5/2/2023*



Colleges Penna

Penna 1774613.

30.6.22

% required 2.5%

$$= 1774613 \times 2.5\%$$

44365.32

h. (3)  
7/6/2023.

5/7/22

40000.00

6/2/23

bus??

1550.00.

6/2/23

5000.00.

46550.00

Penna reqd required 44365.32

46550.00

Penna taken

4



015

THE EVERGRANGE PENSION FUND  
C/- THE ROGERS GROUP  
PO BOX A308  
SYDNEY SOUTH NSW 1235

Statement period 01 Jul 22 to 07 Feb 23  
Tax file number 44 697 697  
Date of issue 10 February 2023  
Statement number 10  
Our reference 7136316420217  
Internet: [www.ato.gov.au](http://www.ato.gov.au) Account enquiries: 13 28 66

Income Tax Account  
Statement of Account

Total account balance as at 07 February 2023	\$0.00
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Your refund of \$14,829.24, ATO005000017516266 has been forwarded to your nominated financial institution.

Transaction list - This statement shows transactions for the period 01 July 2022 to 07 February 2023 (inclusive).

Process date	Effective date	Description of transaction	Debit \$	Credit \$	Balance \$
14 Sep 20		<b>OPENING BALANCE</b>			11,845.26 DR
23 Sep 20	22 Sep 20	Payment received		11,845.26	0.00
08 Jun 22	16 May 22	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21	3,435.54		3,435.54
23 Jun 22	22 Jun 22	Payment received		3,435.54	0.00
05 Feb 23	05 Feb 23	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 21 to 30 Jun 22		14,829.24	14,829.24 CR
07 Feb 23	10 Feb 23	EFT refund for Income Tax for the period from 01 Jul 21 to 30 Jun 22	14,829.24		0.00
07 Feb 23		<b>CLOSING BALANCE</b>			<b>0.00</b>

Melinda Smith  
Deputy Commissioner of Taxation

Please see over for important information about your statement

## OWNERSHIP STATEMENT #2 - Fit & Free Nominees Pty Ltd & Ian O'Donnell - Additional Contact

Fit & Free Nominees Pty Ltd  
 10/33 Castlereagh St  
 Sydney, NSW, 2000

STATEMENT PERIOD	14/12/2022 - 30/12/2022
OWNERSHIP ID:	1299
OPENING BALANCE:	\$0.00
CLOSING BALANCE:	\$0.00
OWNERSHIP PAYMENT:	<b>R ✓ \$1,388.37</b>

### TAX INVOICE

#### RENT INCOME SUMMARY FOR PERIOD

Property	Tenancy	Rent Period Amount	Paid From Paid To	Effective Date	Part Payment	PAID
8/1 Coolana Ct	Mr Mackenzie Plath & Miss Montana Budd	\$395.00/W	19/12/22 - 01/01/23	01/01/23	\$0.00	\$790.00
8/2 Coolana Ct	Hassan Saleh Suleiman Ishaq & Maysoun Alregeb	\$395.00/W	23/12/22 - 05/01/23	05/01/23	\$0.00	\$790.00
<b>Total rent for period</b>					<b>TOTAL</b>	<b>\$1,580.00</b>

#### PROPERTY INCOME, EXPENSES & OWNERSHIP SUMMARY

Date	Property	Description	GST Paid	MONEY OUT	MONEY IN
30/12/2022	8/1 Coolana Ct	All Lawns & Gardens (Inv: 5173) Inv 5173	\$5.00	\$55.00	
<b>Subtotal</b>				\$55.00	\$0.00
<b>Total for property expenses &amp; ownership summary</b>				<b>TOTAL</b>	<b>-\$55.00</b>

#### TOTAL FEES PAID/CREDITED IN PERIOD

Fee	GST Paid	MONEY OUT	MONEY IN
Management Fees	\$11.92	\$131.13	
Sundry Fees	\$0.50	\$5.50	
<b>Subtotal</b>		\$136.63	\$0.00
<b>Total fees paid in period</b>		<b>TOTAL</b>	<b>-\$136.63</b>

#### OWNERSHIP PAYMENTS

Date	Description	MONEY OUT	MONEY IN
30/12/2022	EFT to account Fit & Free Nominees Pty Ltd Macquarie Bank Limited (182-222 XXXX 4949)	\$1,388.37	
<b>Subtotal</b>		\$1,388.37	\$0.00

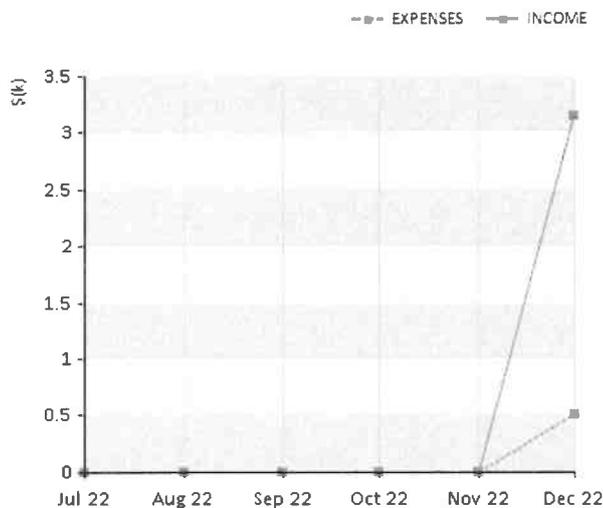
<b>Total ownership payments</b>	<b>TOTAL</b>	<b>-\$1,388.37</b>
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<b>CLOSING (CARRIED FORWARD) BALANCE</b>		
--	--	--

	<b>TOTAL</b>	<b>\$0.00</b>
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## STATEMENT HISTORY

### EXPENSES VS INCOME (6 MONTHS)



### PAYMENT HISTORY (6 MONTHS)

	EXPENSES	INCOME	PAYMENTS
Jul 22	\$0.00	\$0.00	\$0.00
Aug 22	\$0.00	\$0.00	\$0.00
Sep 22	\$0.00	\$0.00	\$0.00
Oct 22	\$0.00	\$0.00	\$0.00
Nov 22	\$0.00	\$0.00	\$0.00
Dec 22	\$515.26	\$3,160.00	\$2,644.74
<b>AVERAGE</b>	<b>\$85.88</b>	<b>\$526.67</b>	<b>\$440.79</b>



**OWNERSHIP STATEMENT #1 - Fit & Free Nominees Pty Ltd & Ian O'Donnell - Additional Contact**

Fit & Free Nominees Pty Ltd  
10/33 Castlereagh St  
Sydney, NSW, 2000

STATEMENT TO	14/12/2022
OWNERSHIP ID:	1299
OPENING BALANCE:	\$0.00
CLOSING BALANCE:	\$0.00
OWNERSHIP PAYMENT:	<b>\$1,256.37</b>

**TAX INVOICE**

**RENT INCOME SUMMARY FOR PERIOD**

Property	Tenancy	Rent Period Amount	Paid From Paid To	Effective Date	Part Payment	PAID
8/1 Coolana Ct	Mr Mackenzie Plath & Miss Montana Budd	\$395.00/W	05/12/22 - 18/12/22	18/12/22	\$0.00	<b>\$790.00</b>
8/2 Coolana Ct	Hassan Saleh Suleiman Ishaq & Maysoun Alregeb	\$395.00/W	09/12/22 - 22/12/22	22/12/22	\$0.00	<b>\$790.00</b>
<b>Total rent for period</b>						<b>TOTAL \$1,580.00</b>

**PROPERTY INCOME, EXPENSES & OWNERSHIP SUMMARY**

Date	Property	Description	GST Paid	MONEY OUT	MONEY IN
14/12/2022	8/1 Coolana Ct	All Lawns & Gardens (Inv: ) Inv 5098 - Lawns	\$5.00	<b>\$55.00</b>	
14/12/2022	8/1 Coolana Ct	Ultra Cool Air Conditioning Pty Ltd (Inv: Inv 2669) Inv 2669	\$12.00	<b>\$132.00</b>	
<b>SUBTOTAL</b>				<b>\$187.00</b>	<b>\$0.00</b>
<b>Total for property expenses &amp; ownership summary</b>				<b>TOTAL</b>	<b>-\$187.00</b>

**TOTAL FEES PAID/CREDITED IN PERIOD**

Fee	GST Paid	MONEY OUT	MONEY IN
Management Fees	\$11.92	<b>\$131.13</b>	
Sundry Fees	\$0.50	<b>\$5.50</b>	
<b>SUBTOTAL</b>		<b>\$136.63</b>	<b>\$0.00</b>
<b>Total fees paid in period</b>		<b>TOTAL</b>	<b>-\$136.63</b>

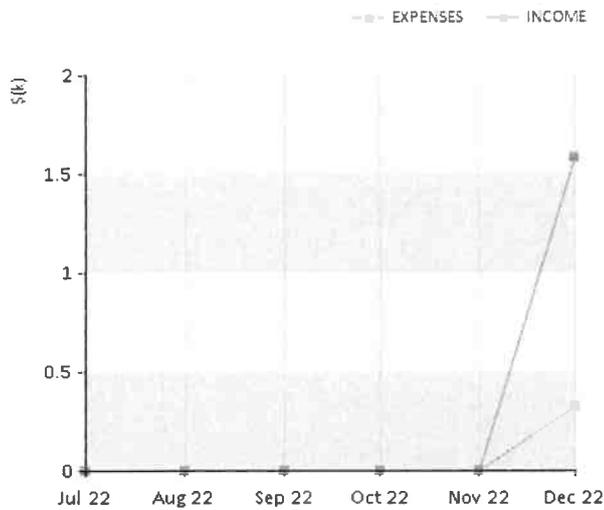
**OWNERSHIP PAYMENTS**

Date	Description	MONEY OUT	MONEY IN
14/12/2022	EFT to account Fit & Free Nominees Pty Ltd Macquarie Bank Limited (182-222 XXXX 4949)	<b>\$1,256.37</b>	

	<b>SUBTOTAL</b>	\$1,256.37	\$0.00
<b>Total ownership payments</b>	<b>TOTAL</b>		<b>-\$1,256.37</b>
<b>CLOSING (CARRIED FORWARD) BALANCE</b>			
	<b>TOTAL</b>		<b>\$0.00</b>

## STATEMENT HISTORY

### EXPENSES VS INCOME (6 MONTHS)



### PAYMENT HISTORY (6 MONTHS)

	EXPENSES	INCOME	PAYMENTS
Jul 22	\$0.00	\$0.00	\$0.00
Aug 22	\$0.00	\$0.00	\$0.00
Sep 22	\$0.00	\$0.00	\$0.00
Oct 22	\$0.00	\$0.00	\$0.00
Nov 22	\$0.00	\$0.00	\$0.00
Dec 22	\$323.63	\$1,580.00	\$1,256.37
<b>AVERAGE</b>	<b>\$53.94</b>	<b>\$263.33</b>	<b>\$209.40</b>



**OWNERSHIP STATEMENT #4 - Fit & Free Nominees Pty Ltd & Ian O'Donnell - Additional Contact**

Fit & Free Nominees Pty Ltd  
10/33 Castlereagh St  
Sydney, NSW, 2000

STATEMENT PERIOD	13/01/2023 - 30/01/2023
OWNERSHIP ID:	1299
OPENING BALANCE:	\$0.00
CLOSING BALANCE:	\$0.00
OWNERSHIP PAYMENT:	<b>\$1,750.59</b>

**TAX INVOICE**

**RENT INCOME SUMMARY FOR PERIOD**

Property	Tenancy	Rent Period Amount	Paid From Paid To	Effective Date	Part Payment	PAID
8/1 Coolana Ct	Mr Mackenzie Plath & Miss Montana Budd	\$395.00/W	16/01/23 - 05/02/23	05/02/23	\$0.00	<b>\$1,185.00</b>
8/2 Coolana Ct	Hassan Saleh Suleiman Ishaq & Maysoun Alregeb	\$395.00/W	20/01/23 - 02/02/23	02/02/23	\$0.00	<b>\$790.00</b>
<b>Total rent for period</b>						<b>TOTAL \$1,975.00</b>

**PROPERTY INCOME, EXPENSES & OWNERSHIP SUMMARY**

Date	Property	Description	GST Paid	MONEY OUT	MONEY IN
30/01/2023	8/1 Coolana Ct	All Lawns & Gardens (Inv: 5386) Inv 5386 - Lawns	\$5.00	\$55.00	
<b>SUBTOTAL</b>				<b>\$55.00</b>	<b>\$0.00</b>
<b>Total for property expenses &amp; ownership summary</b>				<b>TOTAL</b>	<b>-\$55.00</b>

**TOTAL FEES PAID/CREDITED IN PERIOD**

Fee	GST Paid	MONEY OUT	MONEY IN
Management Fees	\$14.90	\$163.91	
Sundry Fees	\$0.50	\$5.50	
<b>SUBTOTAL</b>		<b>\$169.41</b>	<b>\$0.00</b>
<b>Total fees paid in period</b>		<b>TOTAL</b>	<b>-\$169.41</b>

**OWNERSHIP PAYMENTS**

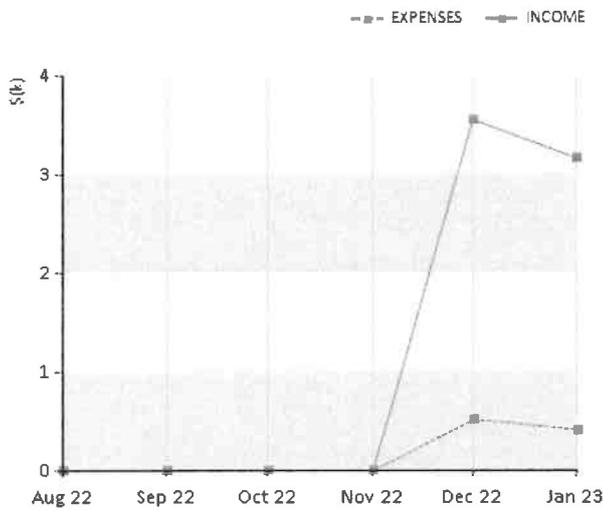
Date	Description	MONEY OUT	MONEY IN
30/01/2023	EFT to account Fit & Free Nominees Pty Ltd Macquarie Bank Limited (182-222 XXXX 4949)	<b>\$1,750.59</b>	
<b>SUBTOTAL</b>		<b>\$1,750.59</b>	<b>\$0.00</b>

**Total ownership payments** **TOTAL** **-\$1,750.59**

**CLOSING (CARRIED FORWARD) BALANCE** **TOTAL** **\$0.00**

## STATEMENT HISTORY

### EXPENSES VS INCOME (6 MONTHS)



### PAYMENT HISTORY (6 MONTHS)

	EXPENSES	INCOME	PAYMENTS
Aug 22	\$0.00	\$0.00	\$0.00
Sep 22	\$0.00	\$0.00	\$0.00
Oct 22	\$0.00	\$0.00	\$0.00
Nov 22	\$0.00	\$0.00	\$0.00
Dec 22	\$515.26	\$3,555.00	\$2,644.74
Jan 23	\$416.04	\$3,160.00	\$3,138.96
<b>AVERAGE</b>	<b>\$155.22</b>	<b>\$1,119.17</b>	<b>\$963.95</b>

**OWNERSHIP STATEMENT #11 - Fit & Free Nominees Pty Ltd & Ian O'Donnell - Additional Contact**

Fit & Free Nominees Pty Ltd  
10/33 Castlereagh St  
Sydney, NSW, 2000

**TAX INVOICE**

STATEMENT PERIOD	15/05/2023 - 29/05/2023
OWNERSHIP ID:	1299
OPENING BALANCE:	\$0.00
CLOSING BALANCE:	\$0.00
OWNERSHIP PAYMENT:	<b>\$1,443.37</b>

**RENT INCOME SUMMARY FOR PERIOD**

Property	Tenancy	Rent Period Amount	Paid From Paid To	Effective Date	Part Payment	PAID
8/1 Coolana Ct	Mr Mackenzie Plath & Miss Montana Budd	\$395.00/W	22/05/23 - 04/06/23	04/06/23	\$0.00	<b>\$790.00</b>
8/2 Coolana Ct	Hassan Saleh Suleiman Ishaq & Maysoun Alreqeb	\$395.00/W	26/05/23 - 08/06/23	08/06/23	\$0.00	<b>\$790.00</b>
<b>Total rent for period</b>						<b>TOTAL \$1,580.00</b>

**TOTAL FEES PAID/CREDITED IN PERIOD**

Fee	GST Paid	MONEY OUT	MONEY IN
Management Fee	\$11.92	<b>\$131.13</b>	
Sundry Fee	\$0.50	<b>\$5.50</b>	
<b>SUBTOTAL</b>		<b>\$136.63</b>	<b>\$0.00</b>
<b>Total fees paid in period</b>		<b>TOTAL</b>	<b>-\$136.63</b>

**OWNERSHIP PAYMENTS**

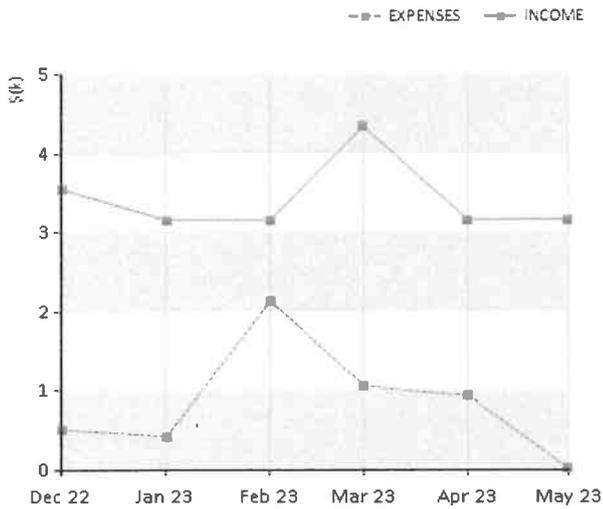
Date	Description	MONEY OUT	MONEY IN
29/05/2023	EFT to account Fit & Free Nominees Pty Ltd Macquarie Bank Limited (182-222 XXXX 4949)	<b>\$1,443.37</b>	
<b>SUBTOTAL</b>		<b>\$1,443.37</b>	<b>\$0.00</b>
<b>Total ownership payments</b>		<b>TOTAL</b>	<b>-\$1,443.37</b>

**CLOSING (CARRIED FORWARD) BALANCE**

**TOTAL \$0.00**

## STATEMENT HISTORY

### EXPENSES VS INCOME (6 MONTHS)



### PAYMENT HISTORY (6 MONTHS)

	EXPENSES	INCOME	PAYMENTS
Dec 22	\$515.26	\$3,555.00	\$2,644.74
Jan 23	\$416.04	\$3,160.00	\$3,138.96
Feb 23	\$2,125.35	\$3,160.00	\$1,034.65
Mar 23	\$1,062.36	\$4,345.00	\$2,097.64
Apr 23	\$935.72	\$3,160.00	\$3,014.28
May 23	\$22.38	\$3,160.00	\$3,532.62
<b>AVERAGE</b>	<b>\$846.19</b>	<b>\$3,423.33</b>	<b>\$2,577.15</b>

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## OWNERSHIP STATEMENT #10 - Fit & Free Nominees Pty Ltd & Ian O'Donnell - Additional Contact

Fit & Free Nominees Pty Ltd  
 10/33 Castlereagh St  
 Sydney, NSW, 2000

### TAX INVOICE

STATEMENT PERIOD	28/04/2023 - 15/05/2023
OWNERSHIP ID:	1299
OPENING BALANCE:	\$0.00
CLOSING BALANCE:	\$0.00
OWNERSHIP PAYMENT:	<i>R</i> <b>\$2,089.25</b>

### RENT INCOME SUMMARY FOR PERIOD

Property	Tenancy	Rent Period Amount	Paid From Paid To	Effective Date	Part Payment	PAID
8/1 Coolana Ct	Mr Mackenzie Plath & Miss Montana Budd	\$395.00/W	01/05/23 - 21/05/23	21/05/23	\$0.00	<b>\$1,185.00</b>
8/2 Coolana Ct	Hassan Saleh Suleiman Ishaq & Maysoun Alreqeb	\$395.00/W	12/05/23 - 25/05/23	25/05/23	\$0.00	<b>\$790.00</b>
<b>Total rent for period</b>						<b>TOTAL \$1,975.00</b>

### PROPERTY INCOME, EXPENSES & OWNERSHIP SUMMARY

Date	Property	Description	GST Paid	MONEY OUT	MONEY IN
10/05/2023	8/1 Coolana Ct	Inv:14517, \$77.49, Water Usage - 07.11.22 (364kl) to 09.05.23 (391kl) = 27kl @ \$2.87	\$0.00		<b>\$77.49</b>
11/05/2023	8/2 Coolana Ct	Inv:14518, \$261.17, Water Usage - 03.11.22 (237kl) to 09.05.23 (328kl) = 91kl @ \$2.87	\$0.00		<b>\$261.17</b>
15/05/2023	8/1 Coolana Ct	All Lawns & Gardens (Inv: 6006) Garden Maintenance	\$5.00	<b>\$55.00</b>	
<b>SUBTOTAL</b>				<b>\$55.00</b>	<b>\$338.66</b>
<b>Total for property expenses &amp; ownership summary</b>				<b>TOTAL</b>	<b>\$283.66</b>

### TOTAL FEES PAID/CREDITED IN PERIOD

Fee	GST Paid	MONEY OUT	MONEY IN
Management Fee	\$14.90	<b>\$163.91</b>	
Sundry Fee	\$0.50	<b>\$5.50</b>	
<b>SUBTOTAL</b>		<b>\$169.41</b>	<b>\$0.00</b>
<b>Total fees paid in period</b>		<b>TOTAL</b>	<b>-\$169.41</b>

### OWNERSHIP PAYMENTS

Date	Description	MONEY OUT	MONEY IN
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15/05/2023 EFT to account Fit & Free Nominees Pty Ltd  
 Macquarie Bank Limited (182-222 XXXX 4949)

\$2,089.25

**SUBTOTAL** \$2,089.25 \$0.00

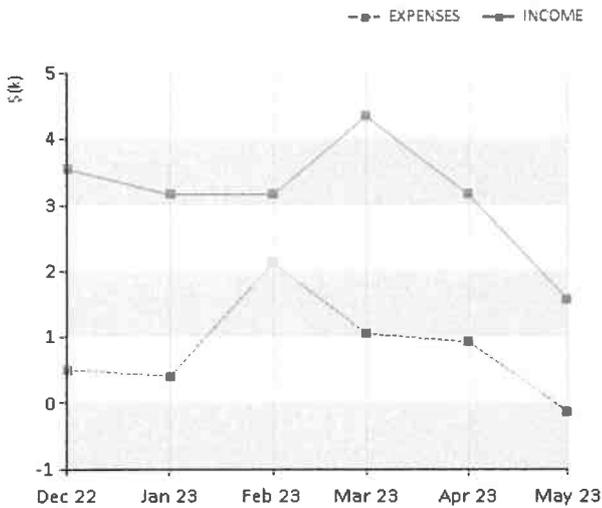
**Total ownership payments** **TOTAL** -\$2,089.25

**CLOSING (CARRIED FORWARD) BALANCE**

**TOTAL** \$0.00

**STATEMENT HISTORY**

**EXPENSES VS INCOME (6 MONTHS)**



**PAYMENT HISTORY (6 MONTHS)**

	EXPENSES	INCOME	PAYMENTS
Dec 22	\$515.26	\$3,555.00	\$2,644.74
Jan 23	\$416.04	\$3,160.00	\$3,138.96
Feb 23	\$2,125.35	\$3,160.00	\$1,034.65
Mar 23	\$1,062.36	\$4,345.00	\$2,097.64
Apr 23	\$935.72	\$3,160.00	\$3,014.28
May 23	-\$114.25	\$1,580.00	\$2,089.25
<b>AVERAGE</b>	<b>\$823.41</b>	<b>\$3,160.00</b>	<b>\$2,336.59</b>

## OWNERSHIP STATEMENT #9 - Fit & Free Nominees Pty Ltd & Ian O'Donnell - Additional Contact

Fit & Free Nominees Pty Ltd  
 10/33 Castlereagh St  
 Sydney, NSW, 2000

### TAX INVOICE

STATEMENT PERIOD	14/04/2023 - 28/04/2023
OWNERSHIP ID:	1299
OPENING BALANCE:	\$0.00
CLOSING BALANCE:	\$0.00
OWNERSHIP PAYMENT:	<b>\$846.48</b>

### RENT INCOME SUMMARY FOR PERIOD

Property	Tenancy	Rent Period Amount	Paid From Paid To	Effective Date	Part Payment	PAID
8/1 Coolana Ct	Mr Mackenzie Plath & Miss Montana Budd	\$395.00/W	17/04/23 - 30/04/23	30/04/23	\$0.00	<b>\$790.00</b>
8/2 Coolana Ct	Hassan Saleh Suleiman Ishaq & Maysoun Alregeb	\$395.00/W	28/04/23 - 11/05/23	11/05/23	\$0.00	<b>\$790.00</b>
<b>Total rent for period</b>						<b>TOTAL \$1,580.00</b>

### PROPERTY INCOME, EXPENSES & OWNERSHIP SUMMARY

Date	Property	Description	GST Paid	MONEY OUT	MONEY IN
28/04/2023	8/1 Coolana Ct	All Lawns & Gardens (Inv: 5928) Garden Maintenance	\$5.00	\$55.00	
28/04/2023	8/1 Coolana Ct	Toowoomba Regional Council (Inv: 7397960) REF: 7397960 - Water Rates	\$0.00	\$541.89	
<b>SUBTOTAL</b>				\$596.89	\$0.00
<b>Total for property expenses &amp; ownership summary</b>				<b>TOTAL</b>	<b>-\$596.89</b>

### TOTAL FEES PAID/CREDITED IN PERIOD

Fee	GST Paid	MONEY OUT	MONEY IN
Management Fee	\$11.92	\$131.13	
Sundry Fee	\$0.50	\$5.50	
<b>SUBTOTAL</b>		\$136.63	\$0.00
<b>Total fees paid in period</b>		<b>TOTAL</b>	<b>-\$136.63</b>

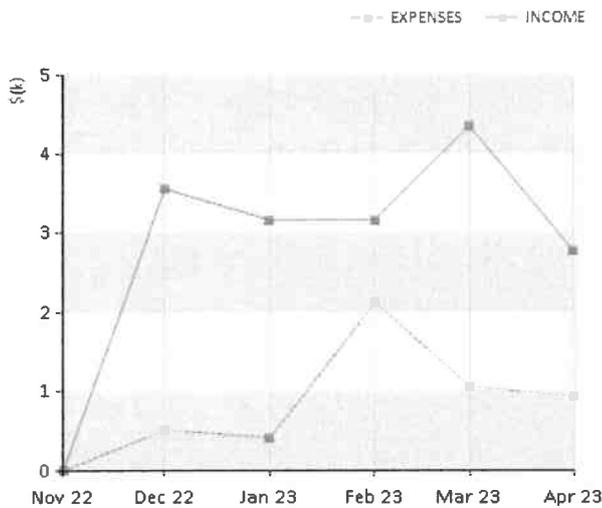
### OWNERSHIP PAYMENTS

Date	Description	MONEY OUT	MONEY IN
28/04/2023	EFT to account Fit & Free Nominees Pty Ltd Macquarie Bank Limited (182-222 XXXX 4949)	<b>\$846.48</b>	

	<b>SUBTOTAL</b>	\$846.48	\$0.00
<b>Total ownership payments</b>	<b>TOTAL</b>		<b>-\$846.48</b>
<b>CLOSING (CARRIED FORWARD) BALANCE</b>			
	<b>TOTAL</b>		<b>\$0.00</b>

**STATEMENT HISTORY**

**EXPENSES VS INCOME (6 MONTHS)**



**PAYMENT HISTORY (6 MONTHS)**

	<b>EXPENSES</b>	<b>INCOME</b>	<b>PAYMENTS</b>
Nov 22	\$0.00	\$0.00	\$0.00
Dec 22	\$515.26	\$3,555.00	\$2,644.74
Jan 23	\$416.04	\$3,160.00	\$3,138.96
Feb 23	\$2,125.35	\$3,160.00	\$1,034.65
Mar 23	\$1,062.36	\$4,345.00	\$2,097.64
Apr 23	\$935.72	\$2,765.00	\$3,014.28
<b>AVERAGE</b>	<b>\$842.46</b>	<b>\$2,830.83</b>	<b>\$1,988.38</b>

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**OWNERSHIP STATEMENT #8 - Fit & Free Nominees Pty Ltd & Ian O'Donnell - Additional Contact**

Fit & Free Nominees Pty Ltd  
10/33 Castlereagh St  
Sydney, NSW, 2000

**TAX INVOICE**

STATEMENT PERIOD	28/03/2023 - 14/04/2023
OWNERSHIP ID:	1299
OPENING BALANCE:	\$0.00
CLOSING BALANCE:	\$0.00
OWNERSHIP PAYMENT:	<i>R</i> <b>\$2,167.80</b>

**RENT INCOME SUMMARY FOR PERIOD**

Property	Tenancy	Rent Period Amount	Paid From Paid To	Effective Date	Part Payment	PAID
8/1 Coolana Ct	Mr Mackenzie Plath & Miss Montana Budd	\$395.00/W	03/04/23 - 16/04/23	16/04/23	\$0.00	<b>\$790.00</b>
8/2 Coolana Ct	Hassan Saleh Suleiman Ishaq & Maysoun Alreqeb	\$395.00/W	31/03/23 - 27/04/23	27/04/23	\$0.00	<b>\$1,580.00</b>
<b>Total rent for period</b>						<b>TOTAL \$2,370.00</b>

**TOTAL FEES PAID/CREDITED IN PERIOD**

Fee	GST Paid	MONEY OUT	MONEY IN
Management Fee	\$17.88	<b>\$196.70</b>	
Sundry Fee	\$0.50	<b>\$5.50</b>	
<b>SUBTOTAL</b>		<b>\$202.20</b>	<b>\$0.00</b>
<b>Total fees paid in period</b>		<b>TOTAL</b>	<b>-\$202.20</b>

**OWNERSHIP PAYMENTS**

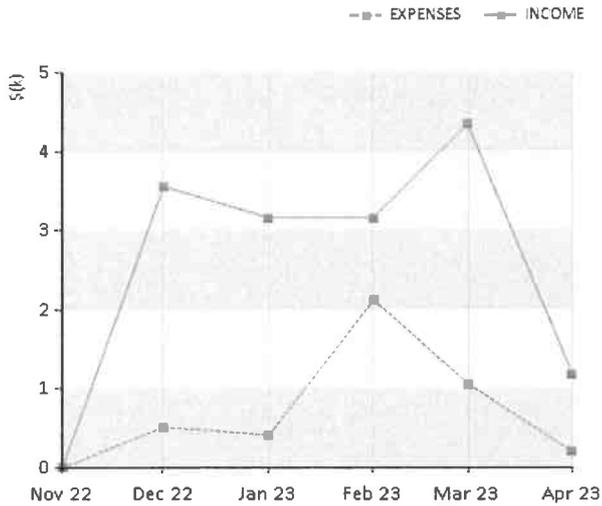
Date	Description	MONEY OUT	MONEY IN
14/04/2023	EFT to account Fit & Free Nominees Pty Ltd Macquarie Bank Limited (182-222 XXXX 4949)	<b>\$2,167.80</b>	
<b>SUBTOTAL</b>		<b>\$2,167.80</b>	<b>\$0.00</b>
<b>Total ownership payments</b>		<b>TOTAL</b>	<b>-\$2,167.80</b>

**CLOSING (CARRIED FORWARD) BALANCE**

**TOTAL \$0.00**

## STATEMENT HISTORY

### EXPENSES VS INCOME (6 MONTHS)



### PAYMENT HISTORY (6 MONTHS)

	EXPENSES	INCOME	PAYMENTS
Nov 22	\$0.00	\$0.00	\$0.00
Dec 22	\$515.26	\$3,555.00	\$2,644.74
Jan 23	\$416.04	\$3,160.00	\$3,138.96
Feb 23	\$2,125.35	\$3,160.00	\$1,034.65
Mar 23	\$1,062.36	\$4,345.00	\$2,097.64
Apr 23	\$202.20	\$1,185.00	\$2,167.80
<b>AVERAGE</b>	<b>\$720.20</b>	<b>\$2,567.50</b>	<b>\$1,847.30</b>

## OWNERSHIP STATEMENT #7 - Fit & Free Nominees Pty Ltd & Ian O'Donnell - Additional Contact

Fit & Free Nominees Pty Ltd  
 10/33 Castlereagh St  
 Sydney, NSW, 2000

### TAX INVOICE

STATEMENT PERIOD	15/03/2023 - 28/03/2023
OWNERSHIP ID:	1299
OPENING BALANCE:	\$0.00
CLOSING BALANCE:	\$0.00
OWNERSHIP PAYMENT:	<b>\$1,139.77</b>

### RENT INCOME SUMMARY FOR PERIOD

Property	Tenancy	Rent Period Amount	Paid From Paid To	Effective Date	Part Payment	PAID
8/1 Coolana Ct	Mr Mackenzie Plath & Miss Montana Budd	\$395.00/W	20/03/23 - 02/04/23	02/04/23	\$0.00	<b>\$790.00</b>
8/2 Coolana Ct	Hassan Saleh Suleiman Ishaq & Maysoun Alreqeb	\$395.00/W	17/03/23 - 30/03/23	30/03/23	\$0.00	<b>\$790.00</b>
<b>Total rent for period</b>						<b>TOTAL \$1,580.00</b>

### PROPERTY INCOME, EXPENSES & OWNERSHIP SUMMARY

Date	Property	Description	GST Paid	MONEY OUT	MONEY IN
28/03/2023	8/2 Coolana Ct	Brendan Coonan Plumbing & Gasfitting (Inv: 32998) Inv 32998 - Main toilet repairs	\$17.60	<b>\$193.60</b>	
28/03/2023	8/1 Coolana Ct	All Lawns & Gardens (Inv: 5811) Inv 5811 - Lawns	\$5.00	<b>\$55.00</b>	
28/03/2023	8/1 Coolana Ct	All Lawns & Gardens (Inv: 5741) Inv 5741 - Lawns	\$5.00	<b>\$55.00</b>	
<b>SUBTOTAL</b>				<b>\$303.60</b>	<b>\$0.00</b>
<b>Total for property expenses &amp; ownership summary</b>				<b>TOTAL</b>	<b>-\$303.60</b>

### TOTAL FEES PAID/CREDITED IN PERIOD

Fee	GST Paid	MONEY OUT	MONEY IN
Management Fee	\$11.92	<b>\$131.13</b>	
Sundry Fee	\$0.50	<b>\$5.50</b>	
<b>SUBTOTAL</b>		<b>\$136.63</b>	<b>\$0.00</b>
<b>Total fees paid in period</b>		<b>TOTAL</b>	<b>-\$136.63</b>

### OWNERSHIP PAYMENTS

Date	Description	MONEY OUT	MONEY IN
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28/03/2023 EFT to account Fit & Free Nominees Pty Ltd  
 Macquarie Bank Limited (182-222 XXXX 4949)

\$1,139.77

SUBTOTAL \$1,139.77 \$0.00

Total ownership payments

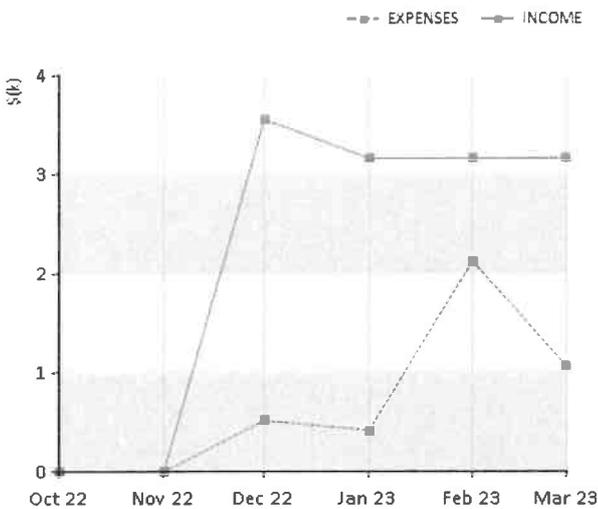
TOTAL -\$1,139.77

CLOSING (CARRIED FORWARD) BALANCE

TOTAL \$0.00

## STATEMENT HISTORY

### EXPENSES VS INCOME (6 MONTHS)



### PAYMENT HISTORY (6 MONTHS)

	EXPENSES	INCOME	PAYMENTS
Oct 22	\$0.00	\$0.00	\$0.00
Nov 22	\$0.00	\$0.00	\$0.00
Dec 22	\$515.26	\$3,555.00	\$2,644.74
Jan 23	\$416.04	\$3,160.00	\$3,138.96
Feb 23	\$2,125.35	\$3,160.00	\$1,034.65
Mar 23	\$1,062.36	\$3,160.00	\$2,097.64
<b>AVERAGE</b>	<b>\$686.50</b>	<b>\$2,172.50</b>	<b>\$1,486.00</b>

## OWNERSHIP STATEMENT #6 - Fit & Free Nominees Pty Ltd & Ian O'Donnell - Additional Contact

Fit & Free Nominees Pty Ltd  
 10/33 Castlereagh St  
 Sydney, NSW, 2000

### TAX INVOICE

STATEMENT PERIOD	28/02/2023 - 15/03/2023
OWNERSHIP ID:	1299
OPENING BALANCE:	\$0.00
CLOSING BALANCE:	\$0.00
OWNERSHIP PAYMENT:	<b>\$957.87</b>

### RENT INCOME SUMMARY FOR PERIOD

Property	Tenancy	Rent Period Amount	Paid From Paid To	Effective Date	Part Payment	PAID
8/1 Coolana Ct	Mr Mackenzie Plath & Miss Montana Budd	\$395.00/W	06/03/23 - 19/03/23	19/03/23	\$0.00	<b>\$790.00</b>
8/2 Coolana Ct	Hassan Saleh Suleiman Ishaq & Maysoun Alregeb	\$395.00/W	03/03/23 - 16/03/23	16/03/23	\$0.00	<b>\$790.00</b>
<b>Total rent for period</b>						<b>TOTAL \$1,580.00</b>

### PROPERTY INCOME, EXPENSES & OWNERSHIP SUMMARY

Date	Property	Description	GST Paid	MONEY OUT	MONEY IN
15/03/2023	8/2 Coolana Ct	Ultra Cool Air Conditioning Pty Ltd (Inv: 2796) Inv 2796 - Air-con repairs & cleaning	\$44.14	<b>\$485.50</b>	
<b>SUBTOTAL</b>				<b>\$485.50</b>	<b>\$0.00</b>
<b>Total for property expenses &amp; ownership summary</b>				<b>TOTAL</b>	<b>-\$485.50</b>

### TOTAL FEES PAID/CREDITED IN PERIOD

Fee	GST Paid	MONEY OUT	MONEY IN
Management Fee	\$11.92	<b>\$131.13</b>	
Sundry Fee	\$0.50	<b>\$5.50</b>	
<b>SUBTOTAL</b>		<b>\$136.63</b>	<b>\$0.00</b>
<b>Total fees paid in period</b>		<b>TOTAL</b>	<b>-\$136.63</b>

### OWNERSHIP PAYMENTS

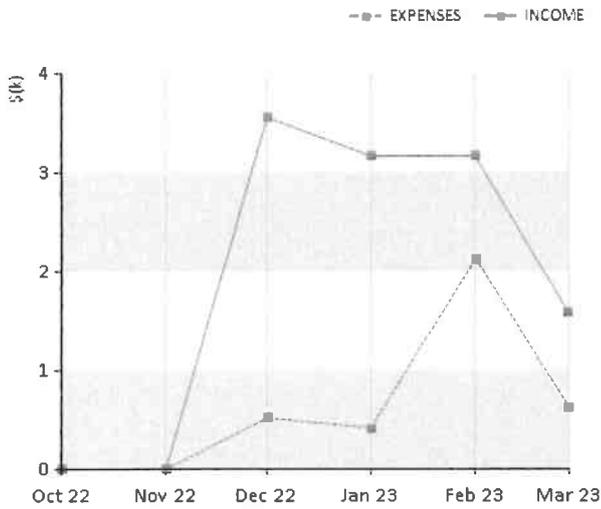
Date	Description	MONEY OUT	MONEY IN
15/03/2023	EFT to account Fit & Free Nominees Pty Ltd Macquarie Bank Limited (182-222 XXXX 4949)	<b>\$957.87</b>	
<b>SUBTOTAL</b>		<b>\$957.87</b>	<b>\$0.00</b>
<b>Total ownership payments</b>		<b>TOTAL</b>	<b>-\$957.87</b>

## CLOSING (CARRIED FORWARD) BALANCE

**TOTAL \$0.00**

## STATEMENT HISTORY

### EXPENSES VS INCOME (6 MONTHS)



### PAYMENT HISTORY (6 MONTHS)

	EXPENSES	INCOME	PAYMENTS
Oct 22	\$0.00	\$0.00	\$0.00
Nov 22	\$0.00	\$0.00	\$0.00
Dec 22	\$515.26	\$3,555.00	\$2,644.74
Jan 23	\$416.04	\$3,160.00	\$3,138.96
Feb 23	\$2,125.35	\$3,160.00	\$1,034.65
Mar 23	\$622.13	\$1,580.00	\$957.87
<b>AVERAGE</b>	<b>\$613.13</b>	<b>\$1,909.17</b>	<b>\$1,296.04</b>

## OWNERSHIP STATEMENT #5 - Fit & Free Nominees Pty Ltd & Ian O'Donnell Additional Contact

Fit & Free Nominees Pty Ltd  
 10/33 Castlereagh St  
 Sydney, NSW, 2000

### TAX INVOICE

STATEMENT PERIOD	30/01/2023 - 28/02/2023
OWNERSHIP ID:	1299
OPENING BALANCE:	\$0.00
CLOSING BALANCE:	\$0.00
OWNERSHIP PAYMENT:	<i>R</i> <b>\$1,034.65</b>

### RENT INCOME SUMMARY FOR PERIOD

Property	Tenancy	Rent Period Amount	Paid From Paid To	Effective Date	Part Payment	PAID
8/1 Coolana Ct	Mr Mackenzie Plath & Miss Montana Budd	\$395.00/W	06/02/23 - 05/03/23	05/03/23	\$0.00	<b>\$1,580.00</b>
8/2 Coolana Ct	Hassan Saleh Suleiman Ishaq & Maysoun Alregeb	\$395.00/W	03/02/23 - 02/03/23	02/03/23	\$0.00	<b>\$1,580.00</b>
<b>Total rent for period</b>						<b>TOTAL \$3,160.00</b>

### PROPERTY INCOME, EXPENSES & OWNERSHIP SUMMARY

Date	Property	Description	GST Paid	MONEY OUT	MONEY IN
28/02/2023	8/2 Coolana Ct	Damien Coonan Electrical (Inv: 42474) Inv 42474 - Oven fault	\$8.50	<b>\$93.50</b>	
28/02/2023	8/1 Coolana Ct	All Lawns & Gardens (Inv: 5528) Inv 5528 - Lawns	\$5.00	<b>\$55.00</b>	
28/02/2023	8/1 Coolana Ct	All Lawns & Gardens (Inv: 5620) Inv 5620 - Lawns	\$5.00	<b>\$55.00</b>	
28/02/2023	8/1 Coolana Ct	All Lawns & Gardens (Inv: 5463) Inv 5463 - Lawns	\$5.00	<b>\$55.00</b>	
28/02/2023	8/1 Coolana Ct	Toowoomba Regional Council (Inv: REF 7397960) REF 7397960 - Land rates	\$0.00	<b>\$1,599.09</b>	
<b>SUBTOTAL</b>				<b>\$1,857.59</b>	<b>\$0.00</b>
<b>Total for property expenses &amp; ownership summary</b>				<b>TOTAL</b>	<b>-\$1,857.59</b>

### TOTAL FEES PAID/CREDITED IN PERIOD

Fee	GST Paid	MONEY OUT	MONEY IN
Management Fee	\$23.84	<b>\$262.26</b>	
Sundry Fee	\$0.50	<b>\$5.50</b>	
<b>SUBTOTAL</b>		<b>\$267.76</b>	<b>\$0.00</b>
<b>Total fees paid in period</b>		<b>TOTAL</b>	<b>-\$267.76</b>

## OWNERSHIP PAYMENTS

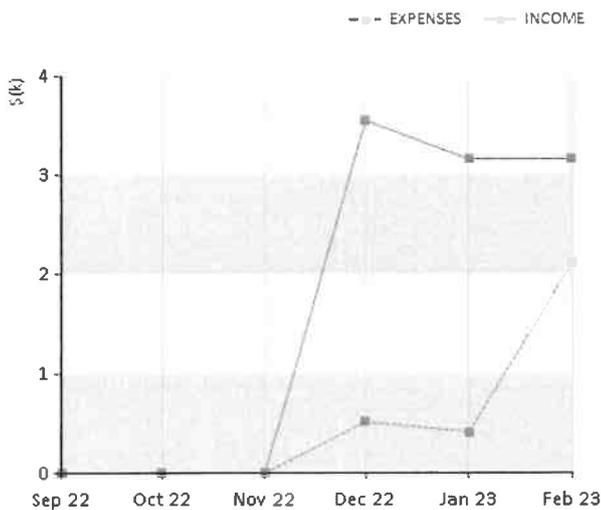
Date	Description	MONEY OUT	MONEY IN
28/02/2023	EFT to account Fit & Free Nominees Pty Ltd Macquarie Bank Limited (182-222 XXXX 4949)	\$1,034.65	
<b>SUBTOTAL</b>		\$1,034.65	\$0.00
<b>Total ownership payments</b>		<b>TOTAL</b>	<b>-\$1,034.65</b>

## CLOSING (CARRIED FORWARD) BALANCE

**TOTAL** \$0.00

## STATEMENT HISTORY

### EXPENSES VS INCOME (6 MONTHS)



### PAYMENT HISTORY (6 MONTHS)

	EXPENSES	INCOME	PAYMENTS
Sep 22	\$0.00	\$0.00	\$0.00
Oct 22	\$0.00	\$0.00	\$0.00
Nov 22	\$0.00	\$0.00	\$0.00
Dec 22	\$515.26	\$3,555.00	\$2,644.74
Jan 23	\$416.04	\$3,160.00	\$3,138.96
Feb 23	\$2,125.35	\$3,160.00	\$1,034.65
<b>AVERAGE</b>	<b>\$509.44</b>	<b>\$1,645.83</b>	<b>\$1,136.39</b>

750/007 7

**EPITOME OF MORTGAGE**

<b>MORTGAGOR:</b>	<b>UPG 133 PTY LTD (ACN 641 741 951)</b> of 137 Gilba Road, Girraween NSW 2145	
<b>GUARANTOR (1):</b>	<b>BHART BHUSHAN</b> of 1/17 Beresford Road, Greystanes NSW 2145	
<b>GUARANTOR (2):</b>	<b>UNIVERSAL PROPERTY GROUP PTY LIMITED (ACN 078 297 748)</b> of 137 Gilba Road, Girraween NSW 2145	
<b>MORTGAGEES:</b>	<p><b>T G A J Pty Ltd (ACN 002 246 175) ATF T G A J Pty Ltd Superannuation Fund</b> (\$2,300,000.00 as to 230/780 share of the mortgage)</p> <p><b>Michael James Courtney</b> (\$1,000,000.00 as to 100/780 share of the mortgage)</p> <p><b>Dylcote Pty Ltd (ACN 003 414 579)</b> (\$1,000,000.00 as to 100/780 share of the mortgage)</p> <p><b>Ashley Robert Fulton &amp; Christina Lillian Fulton ATF Fulton Superannuation Fund</b> (\$700,000.00 as to 70/780 share of the mortgage)</p> <p><b>Mary Parque Pty Ltd (ACN 000 113 155) ATF Mary Parque Superannuation Fund</b> (\$530,000.00 as to 53/780 share of the mortgage)</p> <p><b>M &amp; R Courtney Super Fund Pty Ltd (ACN 168 837 527)</b> (\$500,000.00 as to 50/780 share of the mortgage)</p> <p><b>Fit &amp; Free Nominees Pty Limited (ACN 068 666 599) ATF The Evergrange Pension Fund</b> (\$500,000.00 as to 50/780 share of the mortgage) <span style="border: 1px solid black; border-radius: 50%; padding: 2px;">7</span></p> <p><b>SLD Family Investments Pty Ltd (ACN 647 903 857)</b> (\$450,000.00 as to 45/780 share of the mortgage)</p> <p><b>Sejno Holdings Pty Ltd (ACN 002 983 422) ATF Cripps Family Superannuation Fund</b> (\$300,000.00 as to 30/780 share of the mortgage)</p> <p><b>Mary Parque Pty Ltd (ACN 000 113 155)</b> (\$260,000.00 as to 26/780 share of the mortgage)</p> <p><b>Colin Frederick Beggs &amp; Sandra Barbara Beggs</b> (\$240,000.00 as to 24/780 share of the mortgage)</p> <p><b>Coco Charlotte Annalise Frohlich</b> (\$20,000.00 as to 2/780 share of the mortgage)</p>	
<b>SECURITY:</b>	<b>Street Address:</b>	105 Boundary Road, Box Hill NSW 2765
	<b>Folio Identifier:</b>	35/39157
	<b>Local Government:</b>	The Hills Shire
	<b>Valuation:</b>	\$12,000,000.00 "as is" per valuation of TRH Valuation Services dated 8 June 2021.
	<b>Nature of Security:</b>	<p>The subject property contains a derelict vandalized residence and forms part of a future development site with a total area of approximately 2.168 hectares (21,680 m<sup>2</sup>).</p> <p>The property is located on the eastern side of Boundary Road near the intersection of Menin Road, in the midst of a previous non-urban area that has been re-zoned for residential development.</p>

		<p>The site is of a somewhat rectangular appearance and is undulating.</p> <p>There is an application (1489/2021/ZB) before Hills Shire Council for subdivision creating 55 residential lots including new road and demolition (relating to 105 Boundary Road and proposed lots 4266 and 4267 in DA 1450/2021/ZB) which is currently noted as "Stop the Clock".</p> <p>We note from enquiries from the NSW Planning Portal that the property is zoned R2 Low Density Residential.</p>
	<b>Priority:</b>	Registered 1 <sup>st</sup> Mortgage
	<b>Mortgage No:</b>	AR316951
	<b>Other Encumbrances:</b>	
<b>PRINCIPAL:</b>	\$7,800,000.00	
<b>TERM:</b>	18 months	
<b>COMPUTED FROM:</b>	The 9th day of August 2021	
<b>EXPIRY DATE:</b>	The 9th day of February 2023	
<b>INTEREST RATE:</b>	12.75 per cent per annum (reducible to 9.75 per cent per annum if paid within seven (7) days of the due date) (interest monthly in arrears)	
<b>INTEREST AMOUNT:</b>	\$994,500.00 per annum reducible to \$760,500.00 per annum which is \$82,875.00 reducible to \$63,375.00 per month	
<b>NEXT PAYMENT OF INTEREST DUE:</b>	The 9th day of September 2021	
<b>DUE DATES:</b>	The 9th day of each and every month	
<b>INTEREST PAYABLE:</b>	<p>by way of <b>Direct Deposit</b> in clear funds within 7 days of the due date to the Mortgagee:</p> <p><b>T G A J Pty Ltd</b> to ANZ Bank, BSB: 012 351, A/C: 291 438 431 for \$24,437.50 reducible to \$18,687.50.</p> <p><b>Michael Courtney</b> to Westpac, BSB: 032 053, A/C: 357 771 for \$10,625.00 reducible to \$8,125.00.</p> <p><b>Dylcote Pty Ltd</b> to CBA, BSB: 062 010, A/C: 2801 7913 for \$10,625.00 reducible to \$8,125.00.</p> <p><b>Ashley Robert Fulton &amp; Christina Lillian Fulton ATF Fulton Superannuation Fund</b> to ANZ, BSB: 016 494, A/C: 464 691 604 for \$7,437.50 reducible to \$5,687.50.</p> <p><b>Mary Parque Pty Ltd ATF Mary Parque Superannuation Fund</b> to NAB, BSB: 082 187, A/C: 744 321 253 for \$5,631.25 reducible to \$4,306.25.</p> <p><b>M &amp; R Courtney Super Fund Pty Ltd</b> to Macquarie Bank, BSB: 182 512, A/C: 967 572 835 for \$5,312.50 reducible to \$4,062.50.</p> <p><b>Fit &amp; Free Nominees Pty Limited ATF The Evergrange Pension Fund</b> to Macquarie Bank, BSB: 182 222, A/C: 120 194 949 for \$5,312.50 reducible to \$4,062.50.</p> <p><b>SLD Family Investments Pty Ltd</b> to CBA, BSB: 062 576, A/C: 1026 9238 for \$4,781.25 reducible to \$3,656.25.</p>	

	<p><b>Sejno Holdings Pty Ltd</b> to ANZ, BSB: 012 349, A/C: 180 082 583 for \$3,187.50 reducible to \$2,437.50.</p> <p><b>Mary Parque Pty Ltd</b> to NAB, BSB: 082 187, A/C: 509 517 627 for \$2,762.50 reducible to \$2,112.50.</p> <p><b>CF &amp; SB Beggs</b> to St George Bank, BSB: 112 879, A/C: 125 580 011 for \$2,550.00 reducible to \$1,950.00.</p> <p><b>Coco Charlotte Annalise Frohlich</b> to CBA, BSB: 062 236, A/C: 1027 9342 for \$212.50 reducible to \$162.50.</p>	
<b>SPECIAL CONDITIONS:</b>	<p><u>Additional Interest for early repayment</u> The Mortgagor may discharge this Mortgage before the Expiry Date upon payment of the Principal Sum and interest up to the date of repayment together with one month of additional interest at the Lower Rate in the event the discharge occurs within the first six months of the term and not otherwise.</p> <p><u>Partial Discharge of Mortgage</u> Notwithstanding anything herein contained expressed or implied in the event that the Land is now or in the future subdivided into separate certificates of title so that the Land contained in each such certificate of title is then being capable of being sold and conveyed to a purchaser pursuant to a contract of sale between parties at arms' length, then provided the Mortgagor is not in default under the Mortgage, the Mortgagor shall be entitled to request from the Mortgagee a release of one or more certificates of title to the Land ("Partial Discharge of Mortgage") in order to convey to a purchaser good title to the land contained in that certificate or certificates of title in return for the Mortgagor making a payment to the Mortgagee in reduction of the Loan in an amount determined by the Mortgagee in its absolute and unfettered discretion ("Part Loan Reduction"). In determining whether to agree to the Mortgagor's request for the Partial Discharge of Mortgage, the Mortgagee shall have regard as to whether or not the Loan to Value Ratio ("LVR") of the Loan to the value of the Land remaining after the Partial Discharge of Mortgage ("the Remaining Land") would exceed 65% of the value of the Remaining Land. In the event of any Part Loan Reduction, the Mortgagee agrees with the Mortgagor that the next monthly instalment of interest on the Loan which falls due for payment <b>after</b> the Part Loan Reduction shall be calculated on the reduced Loan balance. The Mortgagee's solicitor shall issue an amended epitome of mortgage to the Mortgagor certifying as to the quantum of that and subsequent instalments of interest. Any additional interest for early repayment provided for herein shall be calculated pro-rata on each Part Loan Reduction and paid to the Mortgagee on each Partial Discharge of the Mortgage</p>	
<b>INSURANCE:</b>	<b>Insurer:</b>	
	<b>Policy Number:</b>	
	<b>Expiry date:</b>	

This Epitome is issued to UPG 133 Pty Ltd (ACN 641 741 951), Bhart Bhushan and Universal Property Group Pty Limited (ACN 078 297 748) on 2 August 2021.



.....  
James Barton Carter (Per Clare Seeto)  
Nugent Wallman & Carter  
Solicitor for the Mortgage  
Our Ref: JBC: CS: 43962

## Catriona Rogers - The Rogers Group

81 18

**From:** Clare Seeto <clare@nwcsolicitors.com.au>  
**Sent:** 26 September 2022 12:48 PM  
**To:** Catriona Rogers - The Rogers Group  
**Cc:** Yen Tsai; James Barton Carter; George Koovousis  
**Subject:** RE: Discharge of Mortgage: Fit & Free Nominees Pty Limited ATF The Evergrange Pension Fund & Ors 1st mortgage from UPG 133 Pty Ltd over 105 Boundary Road, Box Hill NSW 2765: our ref 43962

Dear Catriona

We are pleased to advise that discharge settlement has occurred this afternoon.

You should expect to receive **\$502,270.55** in your bank account.

We will write to account to you in due course.

Yours faithfully

**Clare Seeto** BComm, LL.B (Macq) / Solicitor

**Nugent Wallman & Carter**

NWC Solicitors Pty Ltd (ACN 624 768 823)

PO BOX 571 Edgecliff NSW 2027

Tel: (02) 9327 8300

Fax: (02) 8569 2318

Liability limited by a scheme approved under Professional Standards Legislation  
Legal Practitioners employed by NWC Solicitors Pty Ltd are members of the scheme

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**From:** Clare Seeto

**Sent:** Friday, 23 September 2022 5:35 PM

**To:** Catriona Rogers - The Rogers Group <crogers@therogersgroup.com.au>

**Cc:** Yen Tsai <yen@nwcsolicitors.com.au>; James Barton Carter <james@nwcsolicitors.com.au>; George Koovousis <george@swfinancial.com.au>

**Subject:** RE: Discharge of Mortgage: Fit & Free Nominees Pty Limited ATF The Evergrange Pension Fund & Ors 1st mortgage from UPG 133 Pty Ltd over 105 Boundary Road, Box Hill NSW 2765: our ref 43962

Dear Catriona,

We refer to the abovementioned matter and advise that settlement did not take place today.

We will inform you once settlement is re-booked.

On the basis of your approval of our payout calculations sent to you on 21 September 2022 below, interest continues to accrue at a daily rate of \$133.56.

Once we have received the new settlement booking, we will update the payout figure accordingly at the accrued daily rate.

Yours faithfully

**Clare Seeto** BComm, LL.B (Macq) / Solicitor

**Nugent Wallman & Carter**

NWC Solicitors Pty Ltd (ACN 624 768 823)  
PO BOX 571 Edgecliff NSW 2027  
Tel: (02) 9327 8300  
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**From:** Catriona Rogers - The Rogers Group <[crogers@therogersgroup.com.au](mailto:crogers@therogersgroup.com.au)>  
**Sent:** Wednesday, 21 September 2022 12:01 PM  
**To:** Clare Seeto <[clare@nwcsolicitors.com.au](mailto:clare@nwcsolicitors.com.au)>  
**Cc:** Yen Tsai <[yen@nwcsolicitors.com.au](mailto:yen@nwcsolicitors.com.au)>; James Barton Carter <[james@nwcsolicitors.com.au](mailto:james@nwcsolicitors.com.au)>; George Koovousis <[george@swfinancial.com.au](mailto:george@swfinancial.com.au)>  
**Subject:** RE: Discharge of Mortgage: Fit & Free Nominees Pty Limited ATF The Evergrange Pension Fund & Ors 1st mortgage from UPG 133 Pty Ltd over 105 Boundary Road, Box Hill NSW 2765: our ref 43962

Confirmed , thankyouy

*Please note that Catriona is at a conference from Monday 26<sup>th</sup> September, 2022 returning to the office Tuesday, 4<sup>th</sup> October, 2022*

Yours sincerely,

**Catriona Rogers** FCA DipFP

**The Rogers Group LP, Chartered Accountants**

Liability limited by a scheme approved under Professional Standards Legislation  
[www.therogersgroup.com.au](http://www.therogersgroup.com.au)  
Office: 02 9267-7655

---

**From:** Clare Seeto <[clare@nwcsolicitors.com.au](mailto:clare@nwcsolicitors.com.au)>  
**Sent:** 21 September 2022 11:59 AM  
**To:** Catriona Rogers - The Rogers Group <[crogers@therogersgroup.com.au](mailto:crogers@therogersgroup.com.au)>  
**Cc:** Yen Tsai <[yen@nwcsolicitors.com.au](mailto:yen@nwcsolicitors.com.au)>; James Barton Carter <[james@nwcsolicitors.com.au](mailto:james@nwcsolicitors.com.au)>; George Koovousis <[george@swfinancial.com.au](mailto:george@swfinancial.com.au)>  
**Subject:** RE: Discharge of Mortgage: Fit & Free Nominees Pty Limited ATF The Evergrange Pension Fund & Ors 1st mortgage from UPG 133 Pty Ltd over 105 Boundary Road, Box Hill NSW 2765: our ref 43962

Dear Catriona,

We refer to the abovementioned matter and advise that your company's mortgage is scheduled to discharge on **Friday, 23 September 2022.**

As this mortgage will be discharged after the first six months of the term, the additional month of interest for early repayment does not apply.

Accordingly, could you please confirm that the payout figure as at 23 September 2022 due and payable to your company is **\$501,869.86**, made up as follows:

Total Payout calculation sheet (Fit & Free Nominees Pty Limited ATF The Evergrange Pension Fund)		
	Start date	9/09/2022

	Payout Date	23/09/2022
	Days	14
Original Principal		\$500,000.00
Rate		9.75%
Daily rate		\$133.56
Principal		\$500,000.00
Interest (14 days) @ \$133.56 per day		\$1,869.86
<b>Payout figure as of</b>	<b>23/09/2022</b>	<b>\$501,869.86</b>

This discharge will be an electronic settlement and payments will be made directly into your company's bank account ending 949 on settlement.

We look forward to your confirmation of the payout figure as soon as possible.

Thank you.

Yours faithfully

**Clare Seeto** BComm, LL.B (Macq) / **Solicitor**

**Nugent Wallman & Carter**

NWC Solicitors Pty Ltd (ACN 624 768 823)

PO BOX 571 Edgecliff NSW 2027

Tel: (02) 9327 8300

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**EPITOME OF MORTGAGE as at 3 November 2022**  
**(33, 35, 37, 39, 41 & 43 Cypress Pine Road, Leppington NSW 2179)**

<b>MORTGAGOR:</b>	<b>UPG 86 PTY LTD (ACN 633 514 440)</b> of 137 Gilba Road, Girraween NSW 2145	
<b>GUARANTOR (1):</b>	<b>BHART BHUSHAN</b> of 1/17 Beresford Road, Greystanes NSW 2145	
<b>GUARANTOR (2):</b>	<b>UNIVERSAL PROPERTY GROUP PTY LIMITED (ACN 078 297 748)</b> of 137 Gilba Road, Girraween NSW 2145	
<b>MORTGAGEES:</b>	<p><b>Fit &amp; Free Nominees Pty Limited (ACN 068 666 599) ATF The Evergrange Pension Fund</b> (<del>\$100,000.00</del> <b>\$500,000.00</b> as to <del>10</del> <b>50</b>/302 share of the mortgage)</p> <p><b>SLD Family Investments Pty Ltd (ACN 647 903 857)</b> (\$450,000.00 as to 45/302 share of the mortgage)</p> <p><b>Sandra Barbara Beggs</b> (\$440,000.00 as to 44/302 share of the mortgage)</p> <p><b>Ashley Robert Fulton &amp; Christina Lillian Fulton ATF Fulton Superannuation Fund</b> (\$400,000.00 as to 40/302 share of the mortgage)</p> <p><del><b>Hume Street Developments Pty Limited (ACN 608 391 420) ATF The Hume Street Trust</b></del> (<del>\$400,000.00</del> as to <del>40</del>/302 share of the mortgage)</p> <p><b>DB Net Pty Ltd (ACN 055 210 145)</b> (\$300,000.00 as to 30/302 share of the mortgage)</p> <p><b>Maskol Pty Ltd (ACN 611 127 738) ATF SMR Super Fund</b> (\$300,000.00 as to 30/302 share of the mortgage)</p> <p><b>Giuseppe Grasso</b> (\$300,000.00 as to 30/302 share of the mortgage)</p> <p><b>Lamkoo Pty Ltd (ACN 085 539 082)</b> (\$220,000.00 as to 22/302 share of the mortgage)</p> <p><b>Colin Frederick Beggs</b> (\$110,000.00 as to 11/302 share of the mortgage)</p>	
<b>SECURITY:</b>	<b>33, 35, 37, 39, 41 &amp; 43 Cypress Pine Road, Leppington NSW 2179</b> See below for particulars:	
	Street Address (1):	33 Cypress Pine Road, Leppington NSW 2179
	Folio Identifier:	220/1264146
	Valuation:	\$745,000.00
	Street Address (2):	35 Cypress Pine Road, Leppington NSW 2179
	Folio Identifier:	221/1264146
	Valuation:	\$825,000.00
	Street Address (3):	37 Cypress Pine Road, Leppington NSW 2179
	Folio Identifier:	222/1264146
	Valuation:	\$825,000.00
Street Address (4):	39 Cypress Pine Road, Leppington NSW 2179	
Folio Identifier:	223/1264146	

100k +  
400k  
= 500k

	<b>Valuation:</b>	\$585,000.00																
	<b>Street Address (5):</b>	41 Cypress Pine Road, Leppington NSW 2179																
	<b>Folio Identifier:</b>	224/1264146																
	<b>Valuation:</b>	\$585,000.00																
	<b>Street Address (6):</b>	43 Cypress Pine Road, Leppington NSW 2179																
	<b>Folio Identifier:</b>	225/1264146																
	<b>Valuation:</b>	\$985,000.00																
	<b>Local Government:</b>	Camden																
	<b>Valuation:</b>	Gross realisation of \$4,550,000.00 "as is" per valuation of TRH Valuation Services dated 10 October 2022.																
	<b>Nature of Security:</b>	<p>The land contains a newly completed sub-division of varying sizes between 306 sqm to 503.4 sqm at Leppington as follows:</p> <table border="1"> <thead> <tr> <th>Lot No.</th> <th>Area (m<sup>2</sup>)</th> </tr> </thead> <tbody> <tr> <td>(DP1264146)</td> <td></td> </tr> <tr> <td>220</td> <td>414</td> </tr> <tr> <td>221</td> <td>460</td> </tr> <tr> <td>222</td> <td>460</td> </tr> <tr> <td>223</td> <td>306</td> </tr> <tr> <td>224</td> <td>306</td> </tr> <tr> <td>225</td> <td>503.4</td> </tr> </tbody> </table> <p>The individual sub-divided allotments 220 to 225 are located on Cypress Pine Road at a newly created sub-division.</p> <p>Surrounding development is that of other newly completed homes and vacant residentially zoned land.</p> <p>We note from enquiries of the NSW Planning that the properties are all zoned "R2 Low Density Residential".</p>	Lot No.	Area (m <sup>2</sup> )	(DP1264146)		220	414	221	460	222	460	223	306	224	306	225	503.4
Lot No.	Area (m <sup>2</sup> )																	
(DP1264146)																		
220	414																	
221	460																	
222	460																	
223	306																	
224	306																	
225	503.4																	
	<b>Priority:</b>	Registered 1 <sup>st</sup> Mortgage																
	<b>Mortgage No:</b>	AS603393																
	<b>Other Encumbrances:</b>																	
<b>PRINCIPAL:</b>	\$3,020,000.00																	
<b>TERM:</b>	18 months																	
<b>COMPUTED FROM:</b>	The 3rd day of November 2022																	
<b>EXPIRY DATE:</b>	The 3rd day of May 2024																	
<b>INTEREST RATE:</b>	11.95 per cent per annum (reducible to 8.95 per cent per annum if paid within seven (7) days of the due date) (interest monthly in arrears)																	
<b>INTEREST AMOUNT:</b>	\$360,890.00 per annum reducible to \$270,290.00 per annum which is \$30,074.17 reducible to \$22,524.17 per month																	
<b>NEXT PAYMENT OF INTEREST DUE:</b>	The 3rd day of December 2022																	
<b>DUE DATES:</b>	The 3rd day of each and every month																	

<p><b>INTEREST PAYABLE:</b></p>	<p>by way of <b>Direct Deposit</b> in clear funds within 7 days of the due date to the Mortgagee:</p> <p><b>Fit &amp; Free Nominees Pty Limited ATF The Evergrange Pension Fund</b> to Macquarie Bank, BSB: 182 222, A/C: 120 194 949 for <del>\$995.83</del> reducible to <del>\$745.83</del> <b>\$4,979.16 reducible to \$3,729.16.</b> 9</p> <p><b>SLD Family Investments Pty Ltd</b> to CBA, <del>BSB: 062 576</del>, A/C: 1026 9238 for \$4,481.25 reducible to \$3,356.25.</p> <p><b>CF &amp; SB Beggs</b> to St George Bank, BSB: 112 879, A/C: 125 580 011 for \$4,381.67 reducible to \$3,281.67.</p> <p><b>Ashley Robert Fulton &amp; Christina Lillian Fulton ATF Fulton Superannuation Fund</b> to ANZ, BSB: 016 494, A/C: 464 691 604 for \$3,983.33 reducible to \$2,983.33.</p> <p><del><b>Hume Street Developments Pty Limited ATF The Hume Street Trust</b> to CBA, BSB: 062 799, A/C: 1172 5564 for \$3,983.33 reducible to \$2,983.33.</del></p> <p><b>DB Net Pty Ltd</b> to St George Bank, BSB: 112 879, A/C: 195 001 168 for \$2,987.50 reducible to \$2,237.50.</p> <p><b>Maskol Pty Ltd ATF SMR Super Fund</b> to CBA, BSB: 062 156, A/C: 1027 5202 for \$2,987.50 reducible to \$2,237.50.</p> <p><b>G &amp; C Grasso</b> to St George Bank, BSB: 112 879, A/C: 100 206 305 for \$2,987.50 reducible to \$2,237.50.</p> <p><b>Lamkoo Pty Ltd</b> to St George Bank, BSB: 112 879, A/C No: 414 861 724 for \$2,190.83 reducible to \$1,640.83.</p> <p><b>CF &amp; SB Beggs</b> to St George Bank, BSB: 112 879, A/C: 125 580 011 for \$1,095.43 reducible to \$820.43.</p>
<p><b>SPECIAL CONDITIONS:</b></p>	<p><u>Interest on discharge</u></p> <p>The Mortgagor may discharge this Mortgage before the Expiry Date upon payment of the Principal Sum and interest up to the date of repayment provided if repayment is made on a date which is within seven days prior to the date on which a Monthly Payment is due the Mortgagor must pay interest up to the date of the next Monthly Payment, together with one month of additional interest at the Lower Rate should the discharge occur within the first six months of the term.</p> <p>The Mortgagor may discharge this Mortgage after the Expiry Date, upon payment of the Principal Sum and interest up to the date of repayment provided if repayment is made on a date which is within seven days of the date prior to the date on which the next monthly payment would have been due for payment had the mortgage not expired, the Mortgagor must pay interest up to that date.</p>

Partial Discharge of Mortgage

Notwithstanding anything herein contained expressed or implied in the event that the Land is now or in the future subdivided into separate certificates of title so that the Land contained in each such certificate of title is then being capable of being sold and conveyed to a purchaser pursuant to a contract of sale between parties at arms' length, then provided the Mortgagor is not in default under the Mortgage, the Mortgagor shall be entitled to request from the Mortgagee a release of one or more certificates of title to the Land ("Partial Discharge of Mortgage") in order to convey to a purchaser good title to the land contained in that certificate or certificates of title in return for the Mortgagor making a payment to the Mortgagee in reduction of the Loan in an amount determined by the Mortgagee in its absolute and unfettered discretion ("Part Loan Reduction"). In determining whether to agree to the Mortgagor's request for the Partial Discharge of Mortgage, the Mortgagee shall have regard as to whether or not the Loan to Value Ratio ("LVR") of the Loan to the value of the Land remaining after the Partial Discharge of Mortgage ("the Remaining Land") would exceed 65% of the value of the Remaining Land. In the event of any Part Loan Reduction, the Mortgagee agrees with the Mortgagor that the next monthly instalment of interest on the Loan which falls due for payment **after** the Part Loan Reduction shall be calculated on the reduced Loan balance. The Mortgagee's solicitor shall issue an amended epitome of mortgage to the Mortgagor certifying as to the quantum of that and subsequent instalments of interest. Any additional interest for early repayment provided for herein shall be calculated pro-rata on each Part Loan Reduction and paid to the Mortgagee on each Partial Discharge of the Mortgage.

<b>INSURANCE:</b>	<b>Insurer:</b>	
	<b>Policy Number:</b>	
	<b>Expiry date:</b>	

This Epitome is issued to UPG 86 Pty Ltd (ACN 633 514 440), Bhart Bhushan and Universal Property Group Pty Limited (ACN 078 297 748) on 14 October 2022.



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

Our Ref: JBC: CS: 44027

## Catriona Rogers - The Rogers Group

---

**From:** George Koovousis <george@swfinancial.com.au>  
**Sent:** 9 March 2023 9:54 AM  
**To:** Catriona Rogers - The Rogers Group  
**Subject:** RE: Loan to UPG 86 Pty Ltd secured over 33,35,37,39,41 & 43 Cypress Pine Road Leppington  
**Attachments:** updated Epitome of Mortgage 44027.pdf

Hi Catriona

Please note you initially had \$400,000 invested in Hume Street Developments and was receiving interest of \$2,983.33

Then in January this year you transferred your contribution from Hume Street Developments of \$400,000 to Fit & Free Nominees increasing your contribution for Fit & Free Nominees to \$500,000

For this mortgage you should be receiving \$3,729.16, which was paid on the 6/2/23 & 6/3/23

I have attached copy of the epitome of mortgage.

I will call you to discuss.

Regards

**GEORGE KOVOUSIS**  
**Director | South Western Financial Services**

Suite 1, Level 1, 31 Cowper Street Parramatta NSW 2150  
P.O. Box 3040, North Parramatta NSW 1750

Phone (02) 9683 7444 | Mobile 0414 749 949

Fax (02) 9683 7200 | Email [george@swfinancial.com.au](mailto:george@swfinancial.com.au)



ABN 44 065 898 857 • Australian Credit Licence 384274

**From:** Catriona Rogers - The Rogers Group <crogers@therogersgroup.com.au>  
**Sent:** Wednesday, March 8, 2023 6:27 PM  
**To:** George Koovousis <george@swfinancial.com.au>  
**Subject:** Re: Loan to UPG 86 Pty Ltd secured over 33,35,37,39,41 & 43 Cypress Pine Road Leppington

Thankyou but the amounts are wrong  
I am looking for the deposit for \$2983.33

What further information do you need

Yours sincerely,

**Catriona Rogers**  
Chartered Accountant FCA  
Diploma of Financial Planning DipFP

**The Rogers Group LP, Chartered Accountants**

Liability limited by a scheme approved under Professional Standards Legislation

[www.therogersgroup.com.au](http://www.therogersgroup.com.au)

Office: 02 9267-7655

Skype: catriona\_rogers

Fax: 02 9266 0243

Mobile: 0408 291 254

10/133 Castlereagh Street,  
Sydney N.S.W 2000  
P O Box A308, Sydney South, N.S.W., 1235.

Catriona Rogers is Limited Authorised Representative 1234188 of Merit Wealth Pty Ltd, Australian Financial Services Licence 409361, ABN 89 125 557 002

----- xxx -----

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On 8 Mar 2023, at 3:27 pm, George Koovousis <[george@swfinancial.com.au](mailto:george@swfinancial.com.au)> wrote:

Hi Catriona

See attached remittance advices for payments made in both February and March 2023.

It appears the account numbers are correct. The payment did not bounce back to UPG and all other mortgagees have received their payment.

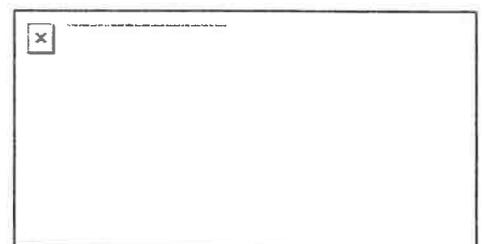
Please double check from your end and advise accordingly.

Regards

**GEORGE KOOVOUSIS**  
**Director | South Western Financial Services**

Suite 1, Level 1, 31 Cowper Street Parramatta NSW 2150  
P.O. Box 3040, North Parramatta NSW 1750

Phone (02) 9683 7444 | Mobile 0414 749 949  
Fax (02) 9683 7200 | Email [george@swfinancial.com.au](mailto:george@swfinancial.com.au)



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**From:** Bobby Goyal <bobby@bathla.com.au>

**Sent:** Wednesday, 8 March 2023 3:17 PM

**To:** George Koovousis <george@swfinancial.com.au>

**Subject:** RE: Loan to UPG 86 Pty Ltd secured over 33,35,37,39,41 & 43 Cypress Pine Road Leppington

Hi George

Please see attached payment made in Feb & March 2023. These are as per details in repayment schedule.

Regards,

**Bobby Goyal**  
Chief Financial Officer

<Logo\_f22f06b9-274c-4f3f-9bfa-17a17b84ded8.png>

<image001.png>**02 9636 2465 | 0430 225 570**

<image002.png>**bobby@bathla.com.au**

<image003.png>**137 Gilba Road Girraween NSW 2145**

<image004.png>**PO Box 270 Wentworthville NSW 2145**

**bathla.com.au**

<image005.png>

<image006.png>

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<image008.png>

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<image009.jpg>

Please consider the environment before printing this e-mail notice

**From:** George Koovousis <george@swfinancial.com.au>

**Sent:** Wednesday, 8 March 2023 10:21 AM

**To:** Bobby Goyal <bobby@bathla.com.au>

**Subject:** Loan to UPG 86 Pty Ltd secured over 33,35,37,39,41 & 43 Cypress Pine Road Leppington

Hi Bobby

On the 11/1/23 mortgagee Hume Street Developments Pty Limited ATF The Hume Street Trust transferred their contribution of \$400,000 to another holding company Fit & Free Nominees Pty Limited ATF The Evergrange Pension Fund. Clare from Nugent Wallman & Carter emailed you to reflect this on the 11/1/23 and we have also updated our repayment schedule.

Please see email below from mortgagee advising she has not been paid interest for the month of February & March (not sure if you have made March payments which is due on the 3<sup>rd</sup>).

Can you please forward copy of receipt for interest payments for the month of February & if you have made the interest payments for March.

Regards

**GEORGE KOOVOUSIS**  
**Director | South Western Financial Services**

Suite 1, Level 1, 31 Cowper Street Parramatta NSW 2150  
P.O. Box 3040, North Parramatta NSW 1750

<image010.jpg>

Phone (02) 9683 7444 | Mobile 0414 749 949  
Fax (02) 9683 7200 | Email [george@swfinancial.com.au](mailto:george@swfinancial.com.au)

ABN 44 065 898 857 • Australian Credit Licence 384274

**From:** Catriona Rogers - The Rogers Group <[crogers@therogersgroup.com.au](mailto:crogers@therogersgroup.com.au)>  
**Sent:** Tuesday, March 7, 2023 5:39 PM  
**To:** Yen Tsai <[yen@nwcsolicitors.com.au](mailto:yen@nwcsolicitors.com.au)>  
**Cc:** George Koovousis <[george@swfinancial.com.au](mailto:george@swfinancial.com.au)>  
**Subject:** RE: Fit & Free Nominees Pty Limited (ACN 068 666 599) ATF The Evergrange Pension Fund & Ors 1st mortgage from UPG 194 Pty Ltd over 420 Fifteenth Ave Austral NSW 2179: our ref 44043

Hello, Yen

It appears that UPG 86, on 33-43 cypress st, which was transferred from Hume Street to Fit and Free Nominees has not been paid for 6.02 nor 6.03

The last interest payment received was on 03.01.2023 for 2983.33, into Hume street, which I then transferred to fit & free myself

Are you able to assist please?

Or should I ring George Koovousis?

Yours sincerely,

**Catriona Rogers FCA DipFP**

**The Rogers Group LP, Chartered Accountants**  
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<474172099.pdf>

<474173314.pdf>



# 400K

## Catriona Rogers - The Rogers Group

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**From:** Yen Tsai <yen@nwcsolicitors.com.au>  
**Sent:** 26 October 2022 2:55 PM  
**To:** Catriona Rogers - The Rogers Group  
**Cc:** James Barton Carter; Clare Seeto  
**Subject:** RE: The Hume Street Trust & Ors 1st mortgage from UPG 86 Pty Ltd Security: 33, 35, 37, 39 41 & 43 Cypress Pine Road, Leppington: Our ref 44027

Dear Catriona,

We refer to upcoming mortgage investment and we advise that the mortgagor wishes to settle the new loan advance on Thursday, 3 November 2022.

Please go to your bank by close of business, Tuesday, 1 November 2022 and deposit your contribution (**\$400,000.00**) (in one lump sum if possible) from your account to the account below ensuring that the funds arrive at Sydney Legal Agent's Trust Account by close of business Wednesday, 2 November 2022. Please provide us with the remittance advice for reconciliation purposes with Sydney Legal Agent's trust account.

### National Australia Bank

**Account Name:** NSW Online Settlement Services

**BSB:** 082 053

**Account Number:** 777 717 959

**Account Address:** Level 14, 70 Pitt Street, Sydney NSW 2000

**Quote Reference:** PEXA228727883HUME

If you are an NAB customer, you will also have to go to your bank but ask the teller to transfer direct from your NAB account to the above account in which case, the transfer will be instantaneous and free of charge.

- Please do not deposit a cheque. Please do not obtain a bank cheque.
- Please ensure that you instruct the bank teller to put in the reference (highlighted in red above) as otherwise there may be a delay in either receipt or allocation of the funds.
- Please double check the TT form which the bank will give you to ensure that the account details and PEXA reference are correct before the transaction is acted upon by the teller.
- Please keep a copy of the receipt which the bank teller gives you and scan a copy of the receipt to us if you have scanning facilities or take a photograph of the receipt on your phone and forward it to Clare Seeto of our office on 0410 638 382.
- The cost of the TT is to your account.

Due to the prevalence of email hacking, please telephone our office once you receive this email to confirm the account details.

## CYBER ALERT



Beware of emailed  
bank account details.

Always verify by phone  
before transferring funds.

A joint initiative of



Yours faithfully

Yen Tsai BVA (Syd), LL.B (UNSW), M. Comm (UNSW) /Solicitor  
Nugent Wallman & Carter  
NWC Solicitors Pty Ltd (ACN 624 768 823)  
PO BOX 571 Edgecliff NSW 2027  
Tel: (02) 9327 8300  
Fax: (02) 8569 2318

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## Catriona Rogers - The Rogers Group

---

**From:** Clare Seeto <clare@nwcsolicitors.com.au>  
**Sent:** 1 November 2022 9:55 AM  
**To:** Catriona Rogers - The Rogers Group  
**Cc:** James Barton Carter; Yen Tsai  
**Subject:** RE: The Hume Street Trust & Ors 1st mortgage from UPG 86 Pty Ltd Security: 33, 35, 37, 39 41 & 43 Cypress Pine Road, Leppington: Our ref 44027

Dear Catriona,

We refer to your email below.

At this stage, it is too late to change the entity to Fit & Free Nominees Pty Ltd as the loan documents have been executed and returned by the borrower.

Once the mortgage advance has taken place, you may wish to do a transfer of mortgage to transfer Hume Street Developments Pty Ltd's share of the mortgage to Fit & Free Nominees Pty Ltd.

We will charge a nominal fee of \$388.00 + GST + disbursements for preparing and lodging the transfer of mortgage. The disbursements will be \$210.85 (being \$154.20 land title registration fees and \$56.65 PEXA fees).

Please let us know if you wish to proceed with the transfer after the mortgage advance settlement.

Yours faithfully

**Clare Seeto** BComm, LL.B (Macq) / Solicitor

**Nugent Wallman & Carter**

NWC Solicitors Pty Ltd (ACN 624 768 823)

PO BOX 571 Edgecliff NSW 2027

Tel: (02) 9327 8300

Fax: (02) 8569 2318

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**From:** Catriona Rogers - The Rogers Group <crogers@therogersgroup.com.au>

**Sent:** Monday, 31 October 2022 8:07 PM

**To:** Yen Tsai <yen@nwcsolicitors.com.au>

**Cc:** James Barton Carter <james@nwcsolicitors.com.au>; Clare Seeto <clare@nwcsolicitors.com.au>

**Subject:** Re: The Hume Street Trust & Ors 1st mortgage from UPG 86 Pty Ltd Security: 33, 35, 37, 39 41 & 43 Cypress Pine Road, Leppington: Our ref 44027

Good afternoon

The money has been transferred

Is it too late to change the name to fit and free nominees Pty limited?

Yours sincerely,

**Catriona Rogers**

Chartered Accountant FCA

Diploma of Financial Planning DipFP

**The Rogers Group LP, Chartered Accountants**

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[www.therogersgroup.com.au](http://www.therogersgroup.com.au)

Office: 02 9267-7655

Fax: 02 9266 0243

Mobile: 0408 291 254

10/133 Castlereagh Street,  
Sydney N.S.W 2000  
P O Box A308, Sydney South, N.S.W., 1235.

Catriona Rogers is Limited Authorised Representative 1234188 of Merit Wealth Pty Ltd, Australian Financial Services Licence 409361, ABN 89 125 557 002

----- xxx -----

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On 26 Oct 2022, at 2:55 pm, Yen Tsai <[yen@nwcsolicitors.com.au](mailto:yen@nwcsolicitors.com.au)> wrote:

Dear Catriona,

We refer to upcoming mortgage investment and we advise that the mortgagor wishes to settle the new loan advance on Thursday, 3 November 2022.

Please go to your bank by close of business, Tuesday, 1 November 2022 and deposit your contribution (\$400,000.00) (in one lump sum if possible) from your account to the account below ensuring that the funds arrive at Sydney Legal Agent's Trust Account by close of business Wednesday, 2 November 2022. Please provide us with the remittance advice for reconciliation purposes with Sydney Legal Agent's trust account.

**National Australia Bank**

**Account Name:** NSW Online Settlement Services

**BSB:** 082 053

**Account Number:** 777 717 959

**Account Address:** Level 14, 70 Pitt Street, Sydney NSW 2000

**Quote Reference:** PEXA228727883HUME

**If you are an NAB customer, you will also have to go to your bank but ask the teller to transfer direct from your NAB account to the above account in which case, the transfer will be instantaneous and free of charge.**

1. **Please do not deposit a cheque. Please do not obtain a bank cheque.**

1. Please ensure that you instruct the bank teller to put in the reference (highlighted in red above) as otherwise there may be a delay in either receipt or allocation of the funds.
1. Please double check the TT form which the bank will give you to ensure that the account details and PEXA reference are correct before the transaction is acted upon by the teller.
1. Please keep a copy of the receipt which the bank teller gives you and scan a copy of the receipt to us if you have scanning facilities or take a photograph of the receipt on your phone and forward it to Clare Seeto of our office on 0410 638 382.
1. The cost of the TT is to your account.

Due to the prevalence of email hacking, please telephone our office once you receive this email to confirm the account details.

### CYBER ALERT



Beware of emailed bank account details.

Always verify by phone before transferring funds.

A joint initiative of



Yours faithfully

Yen Tsai BVA (Syd), LL.B (UNSW), M. Comm (UNSW) /Solicitor  
Nugent Wallman & Carter  
NWC Solicitors Pty Ltd (ACN 624 768 823)  
PO BOX 571 Edgecliff NSW 2027  
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**Catriona Rogers - The Rogers Group**

---

**From:** no-reply@notifications.macquarie.com.au  
**Sent:** 1 November 2022 1:23 PM  
**To:** Catriona Rogers - The Rogers Group  
**Subject:** Payment Receipt (Ref #491933650)



# Payment Receipt

I bank with Macquarie

**Payment reference**

491933650

**Description**

PEXA228727883HUME

**Amount**

\$400,000.00

**From**

FIT & FREE NOMINEES PTY LIMITED ATF EVER

**To**

NSW ONLINE SETTLEMENT SERVICES

082053 | 777717959

**When**

Tuesday, 1 November 2022

## Catriona Rogers - The Rogers Group

---

**From:** Clare Seeto <clare@nwcsolicitors.com.au>  
**Sent:** 27 September 2022 11:51 AM  
**To:** Catriona Rogers - The Rogers Group  
**Cc:** Yen Tsai; James Barton Carter  
**Subject:** RE: Final Email to Account: Fit & Free Nominees Pty Limited ATF The Evergrange Pension Fund & Ors 1st mortgage from UPG 133 Pty Ltd over 105 Boundary Road, Box Hill NSW 2765: our ref 43962

Dear Catriona

The purpose of this email is to provide a final account of Fit & Free Nominees Pty Limited ATF The Evergrange Pension Fund's loan investment in the above mortgage which may be useful during tax time. No action from you is required.

This mortgage was discharged on 26 September 2022.

On 9 August 2021, your fund advanced a loan in the amount of \$500,000.00 to the mortgagor, UPG 133 Pty Ltd.

Between 9 August 2021 and 9 September 2022, the mortgagor paid monthly interest in arrears at 9.75% per annum in the amount of \$4,062.50.

On 26 September 2022, the mortgage was discharged and your fund would have received the amount of \$502,270.55 ("the Repayment Amount") made up as follows:

<b>Total Payout calculation sheet (Fit &amp; Free Nominees Pty Limited ATF The Evergrange Pension Fund)</b>		
	Start date	9/09/2022
	Payout Date	26/09/2022
	Days	17
Original Principal		\$500,000.00
Rate		9.75%
Daily rate		\$133.56
Principal		\$500,000.00
Interest (17 days) @ \$133.56 per day		\$2,270.55
<b>Payout figure as of</b>	<b>26/09/2022</b>	<b>\$502,270.55</b>

The Repayment Amount was paid into your fund's account on settlement.

We thank you for your continuing instructions and should we not hear from you within the next 5 days in relation to this matter, we will proceed to close the file.

Yours faithfully

**Clare Seeto** BComm, LL.B (Macq) / **Solicitor**  
**Nugent Wallman & Carter**  
NWC Solicitors Pty Ltd (ACN 624 768 823)  
PO BOX 571 Edgecliff NSW 2027  
Tel: (02) 9327 8300

Fax: (02) 8569 2318

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UPG 53

750/100 16

**EPITOME OF MORTGAGE**

<b>MORTGAGOR:</b>	<b>UPG 53 PTY LTD (ACN 619 480 330)</b> of 137 Gilba Road, Girraween NSW 2145	
<b>GUARANTOR (1):</b>	<b>BHART BHUSHAN</b> of 1/17 Beresford Road, Greystanes NSW 2145	
<b>GUARANTOR (2):</b>	<b>UNIVERSAL PROPERTY GROUP PTY LIMITED (ACN 078 297 748)</b> of 137 Gilba Road, Girraween NSW 2145	
<b>MORTGAGEES:</b>	<p><b>Nikoleta Makris</b> (\$800,000.00 as to 160/845 share of the mortgage)</p> <p><b>Moorish Pty Ltd (ACN 001 477 470) ATF Moorish Pty Ltd Employees Superannuation Fund</b> (\$700,000.00 as to 140/845 share of the mortgage)</p> <p><b>Nicol/Witters Family Holdings Pty. Limited (ACN 061 291 512) ATF Nicol Witters Superannuation Fund</b> (\$560,000.00 as to 112/845 share of the mortgage)</p> <p><b>Urral Pty Limited (ACN 143 953 664) ATF Urral Super Fund</b> (\$375,000.00 as to 75/845 share of the mortgage)</p> <p><b>Max Loosen ATF M &amp; B Loosen Superfund</b> (\$310,000.00 as to 62/845 share of the mortgage)</p> <p><b>MIPA Holdings Pty Ltd (ACN 143 526 354) ATF MIPA Superannuation Fund</b> (\$250,000.00 as to 50/845 share of the mortgage)</p> <p><b>Raymond Michael Coyne</b> (\$210,000.00 as to 42/845 share of the mortgage)</p> <p><b>Votrait No. 712 Pty Limited (ACN 056 352 446) ATF The Russell Superannuation Fund</b> (\$200,000.00 as to 40/845 share of the mortgage)</p> <p><b>Judith Noeline Bramley</b> (\$200,000.00 as to 40/845 share of the mortgage)</p> <p><b>Rhonda Francesca Dew, Josephine Marietta Nipperess and Francesco George Vumbaca ATF FC &amp; CA Vumbaca Super Fund</b> (\$170,000.00 as to 34/845 share of the mortgage)</p> <p><b>Maurice James Cashmere</b> (\$150,000.00 as to 30/845 share of the mortgage)</p> <p><b>Fit &amp; Free Nominees Pty Limited (ACN 068 666 599) ATF The Evergrange Pension Fund</b> (\$100,000.00 as to 20/845 share of the mortgage)</p> <p><b>John Zafiris &amp; Zaharoula Zafiris ATF Zafs Superfund</b> (\$100,000.00 as to 20/845 share of the mortgage)</p> <p><b>Claire Eryn Parkhurst</b> (\$100,000.00 as to 20/845 share of the mortgage)</p>	
<b>SECURITY:</b>	<b>Street Address:</b>	78 Excelsior Avenue, Marsden Park NSW 2765
	<b>Folio Identifier:</b>	4/1242875
	<b>Local Government:</b>	Blacktown
	<b>Valuation:</b>	\$6,500,000.00 "as is" per valuation of Valuation Services dated 11 October 2021.

750/100 (16)

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	<p><b>Nature of Security:</b></p>	<p>The subject property is a future development site with development consent for a 28 Lot subdivision currently incorporating a substantial brick veneer residence with metal clad roof which is now derelict and situated upon a site with an area of 1.09 Ha.</p> <p>The property has development approval (DA 16/04768) for "Torrens Title subdivision into 28 residential lots, tree removal, construction of 2 new roads, infrastructure including drainage and street trees".</p> <p>The property is located on the southern side of Excelsior Avenue with Fermoy Road to the east and Richmond Road, to the west to the north in the midst of a previous non-urban semi-rural precinct.</p> <p>We note from enquiries of the NSW Planning Portal that the property is zoned "R2 Low Density Residential" within State Environmental Planning Policy (Sydney Region Growth Centres) 2006: Appendix 12.</p>
	<p><b>Priority:</b></p>	<p>Registered 1<sup>st</sup> Mortgage</p>
	<p><b>Mortgage No:</b></p>	
	<p><b>Other Encumbrances:</b></p>	
<p><b>PRINCIPAL:</b></p>	<p>\$4,225,000.00</p>	
<p><b>TERM:</b></p>	<p>18 months</p>	
<p><b>COMPUTED FROM:</b></p>	<p>The 20th day of October 2021</p>	
<p><b>EXPIRY DATE:</b></p>	<p>The 20th day of April 2023 ✓</p>	
<p><b>INTEREST RATE:</b></p>	<p>11.5 per cent per annum (reducible to 8.5 per cent per annum if paid within seven (7) days of the due date) (interest monthly in arrears)</p>	
<p><b>INTEREST AMOUNT:</b></p>	<p>\$485,875.00 per annum reducible to \$359,125.00 per annum which is \$40,489.58 reducible to \$29,927.08 per month</p>	
<p><b>NEXT PAYMENT OF INTEREST DUE:</b></p>	<p>The 20th day of November 2021</p>	
<p><b>DUE DATES:</b></p>	<p>The 20th day of each and every month</p>	
<p><b>INTEREST PAYABLE:</b></p>	<p>by way of <b>Direct Deposit</b> in clear funds within 7 days of the due date to the Mortgagee:</p> <p><b>Nikoleta Makris</b> to CBA, BSB: 062 200, A/C: 1042 6907 for \$7,666.67 reducible to \$5,666.67.</p> <p><b>Moorish Pty Ltd Superannuation Fund</b> to ANZ, BSB: 012 281, A/C: 203 047 474 for \$6,708.33 reducible to \$4,958.33.</p> <p><b>Nicol Witters Holding Pty Ltd ATF Nicol Witters Superannuation Fund</b> to Macquarie Bank, BSB: 182 512, A/C: 960 803 625 for \$5,366.67 reducible to \$3,966.67.</p> <p><b>Urral Pty Limited ATF Urral Super Fund</b> to NAB, BSB: 082 057, A/C: 175 402 052 for \$3,593.75 reducible to \$2,656.25.</p>	

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	<p><b>M &amp; B Loosen Superfund</b> to St George Bank, BSB: 112 879, A/C: 001 263 540 \$2,970.83 reducible to \$2,195.83.</p> <p><b>MIPA Holdings Pty Ltd ATF MIPA Superannuation Fund</b> to Qantas Staff Credit Union, BSB: 704 865, A/C: 000 468 98 for \$2,395.83 reducible to \$1,770.83.</p> <p><b>Raymond Michael Coyne</b> to St George Bank, BSB: 112 879, A/C: 432 772 338 for \$2,012.50 reducible to \$1,487.50.</p> <p><b>Votraint No 712 Pty Limited ATF The Russell Superannuation Fund</b> to Westpac, BSB: 032 102, A/C: 246 956 for \$1,916.67 reducible to \$1,416.67.</p> <p><b>Judith Noeline Bramley</b> to CBA BSB: 062 184, A/C: 2802 3344 for \$1,916.67 reducible to \$1,416.67.</p> <p><b>Rhonda F Dew and Francesco G Vumbaca and Josephine Nipperess and Paul A Vumbaca ATF FC and CA Vumbaca Super Fund</b> to CBA, BSB: 062 205, A/C: 1047 4403 for \$1,629.17 reducible to \$1,204.17.</p> <p><b>M J Cashmere</b> to NAB, BSB: 082 055, A/C: 659 477 042 for \$1,437.50 reducible to \$1,062.50.</p> <p><b>Fit &amp; Free Nominees Pty Limited ATF The Evergrange Pension Fund</b> to Macquarie Bank, BSB: 182 222, A/C: 120 194 949 for \$958.33 reducible to \$708.33.</p> <p><b>John Zafiris &amp; Zaharoula Zafiris ATF Zafs Superfund</b> to Westpac Bank, BSB: 032 298, A/C: 385 252 for \$958.33 reducible to \$708.33.</p> <p><b>Claire Parkhurst</b> to ING, BSB: 923 100, A/C: 724 622 57 for \$958.33 reducible to \$708.33.</p>
<p><b>SPECIAL CONDITIONS:</b></p>	<p><u>Additional Interest for early repayment</u> The Mortgagor may discharge this Mortgage before the Expiry Date upon payment of the Principal Sum and interest up to the date of repayment together with one month of additional interest at the Lower Rate in the event the discharge occurs within the first six months of the term and not otherwise.</p> <p><u>Partial Discharge of Mortgage</u> Notwithstanding anything herein contained expressed or implied in the event that the Land is now or in the future subdivided into separate certificates of title so that the Land contained in each such certificate of title is then being capable of being sold and conveyed to a purchaser pursuant to a contract of sale between parties at arms' length, then provided the Mortgagor is not in default under the Mortgage, the Mortgagor shall be entitled to request from the Mortgagee a release of one or more certificates of title to the Land ("Partial Discharge of Mortgage") in order to convey to a purchaser good title to the land contained in that certificate or certificates of title in return for the Mortgagor making a payment to the Mortgagee in reduction of the Loan in an amount determined by the Mortgagee in its absolute and unfettered discretion ("Part Loan Reduction").</p>

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	<p>In determining whether to agree to the Mortgagor's request for the Partial Discharge of Mortgage, the Mortgagee shall have regard as to whether or not the Loan to Value Ratio ("LVR") of the Loan to the value of the Land remaining after the Partial Discharge of Mortgage ("the Remaining Land") would exceed 65% of the value of the Remaining Land. In the event of any Part Loan Reduction, the Mortgagee agrees with the Mortgagor that the next monthly instalment of interest on the Loan which falls due for payment <b>after</b> the Part Loan Reduction shall be calculated on the reduced Loan balance. The Mortgagee's solicitor shall issue an amended epitome of mortgage to the Mortgagor certifying as to the quantum of that and subsequent instalments of interest. Any additional interest for early repayment provided for herein shall be calculated pro-rata on each Part Loan Reduction and paid to the Mortgagee on each Partial Discharge of the Mortgage.</p>	
<b>INSURANCE:</b>	<b>Insurer:</b>	
	<b>Policy Number:</b>	
	<b>Expiry date:</b>	

This Epitome is issued to UPG 53 Pty Ltd (ACN 619 480 330), Bhart Bhushan and Universal Property Group Pty Limited (ACN 078 297 748) on 13 October 2021.



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

Our Ref: JBC: CS: 43979

16a.

## Catriona Rogers - The Rogers Group

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**From:** Clare Seeto <clare@nwcsolicitors.com.au>  
**Sent:** 10 May 2023 9:45 AM  
**To:** Catriona Rogers - The Rogers Group  
**Cc:** Yen Tsai; James Barton Carter  
**Subject:** RE: Variation of Mortgage: Fit & Free Nominees Pty Ltd ATF The Evergrange Pension Fund & Ors 1st mortgage from UPG 53 Pty Ltd over 78 Excelsior Ave. Marsden Park NSW 2765: Our ref 43979  
**Attachments:** 43979 - NSW Title - 4 1242875.pdf; Epitome of Variation of Mortgage 43979.pdf

**CAUTION: This email was sent from outside the organisation – be cautious, particularly with links and attachments.**

Dear Catriona

We refer to the abovementioned mortgage which you have agreed to extend for a further 18 months from 20 April 2023 to 20 October 2024.

We advise that the variation of mortgage to extend the mortgage has been registered and attach a copy of the title searches of the security property showing the dealing number AT24730 for your records.

Please also find attached the epitome of variation of mortgage for your attention.

It is your responsibility to monitor the interest payments due under the mortgage as the mortgage provides that the interest is to be paid into your account.

We recommend you keep the attached epitome of variation of mortgage handy as the epitome sets out how much you are to receive every month and when to expect payment of your monthly interest. You should check your bank statements for the account into which the interest is to be paid on a regular basis to track receipt of payments. If you do not receive your interest within seven days after it is due, please let us know as soon as possible as lateness constitutes a default under the mortgage and we may have to suggest to you that you consider giving us instructions to issue a notice.

Thank you.

Yours faithfully

Clare Seeto BComm, LL.B (Macq) / Solicitor

Nugent Wallman & Carter

NWC Solicitors Pty Ltd (ACN 624 768 823)

PO BOX 571 Edgecliff NSW 2027

Tel: (02) 9327 8300

Fax: (02) 8569 2318

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Legal Practitioners employed by NWC Solicitors Pty Ltd are members of the scheme

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**EPITOME OF VARIATION OF MORTGAGE**

**(78 Excelsior Avenue, Marsden Park NSW 2765 also known as 78 Vine Street)**

<b>MORTGAGOR:</b>	<b>UPG 53 PTY LTD (ACN 619 480 330)</b> of 137 Gilba Road, Girraween NSW 2145	
<b>GUARANTOR (1):</b>	<b>BHART BHUSHAN</b> of 4/17 Beresford Road, Greystanes NSW 2145	
<b>GUARANTOR (2):</b>	<b>UNIVERSAL PROPERTY GROUP PTY LIMITED (ACN 078 297 748)</b> of 137 Gilba Road, Girraween NSW 2145	
<b>MORTGAGEES:</b>	<p><b>Nikoleta Makris</b> (\$800,000.00 as to 160/845 share of the mortgage)</p> <p><b>Moorish Pty Ltd (ACN 001 477 470) ATF Moorish Pty Ltd Employees Superannuation Fund</b> (\$700,000.00 as to 140/845 share of the mortgage)</p> <p><b>Nicol/Witters Family Holdings Pty. Limited (ACN 061 291 512) ATF Nicol Witters Superannuation Fund</b> (\$560,000.00 as to 112/845 share of the mortgage)</p> <p><b>Urral Pty Limited (ACN 143 953 664) ATF Urral Super Fund</b> (\$375,000.00 as to 75/845 share of the mortgage)</p> <p><b>Judith Noeline Bramley</b> (\$370,000.00 as to 74/845 share of the mortgage)</p> <p><b>Max Loosen ATF M &amp; B Loosen Superfund</b> (\$310,000.00 as to 62/845 share of the mortgage)</p> <p><b>MIPA Holdings Pty Ltd (ACN 143 526 354) ATF MIPA Superannuation Fund</b> (\$250,000.00 as to 50/845 share of the mortgage)</p> <p><b>Votrait No. 712 Pty Limited (ACN 056 352 446) ATF The Russell Superannuation Fund</b> (\$200,000.00 as to 40/845 share of the mortgage)</p> <p><b>Maurice James Cashmere</b> (\$150,000.00 as to 30/845 share of the mortgage)</p> <p><b>R Michael Coyne Pty Ltd (ACN 665 339 757) The Trustee for Raymond Michael Coyne Superannuation</b> (\$110,000.00 as to 22/845 share of the mortgage)</p> <p><b>Raymond Michael Coyne</b> (\$100,000.00 as to 20/845 share of the mortgage)</p> <p><b>Fit &amp; Free Nominees Pty Limited (ACN 068 666 599) ATF The Evergrange Pension Fund</b> (\$100,000.00 as to 20/845 share of the mortgage)</p> <p><b>John Zafiris &amp; Zaharoula Zafiris ATF Zafs Superfund</b> (\$100,000.00 as to 20/845 share of the mortgage)</p> <p><b>Claire Erlyn Parkhurst</b> (\$100,000.00 as to 20/845 share of the mortgage)</p>	
<b>SECURITY:</b>	<b>Street Address:</b>	78 Excelsior Avenue, Marsden Park NSW 2765
	<b>Folio Identifier:</b>	4/1242875
	<b>Local Government:</b>	Blacktown
	<b>Valuation:</b>	\$6,800,000.00 "as is" per valuation of Andrew Smith of McLaughlin Property Service dated 17 April 2023.

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	<p><b>Nature of Security:</b> The property comprises a regular shaped development lot located in the developing north western suburb of Marsden Park. It consists of a residential dwelling in a dilapidated and vandalised condition.</p> <p>The subject allotment is rectangular in shape and features frontage to Excelsior Avenue. The land displays a mostly level topographic profile with some cross fall to the eastern side boundary. The site has an area of 10,930m<sup>2</sup>.</p> <p>The site has approval under DA-16-04768 for Torrens title subdivision for 28 residential lots, construction of 2 new roads, infrastructure including drainage and street trees.</p> <p>The subject property lies within an area designated as R2 Low Density Residential within the <i>Blacktown Council</i> municipal boundaries.</p>
	<p><b>Priority:</b> Registered 1<sup>st</sup> Mortgage</p>
	<p><b>Mortgage No:</b> AR538281</p>
	<p><b>Other Encumbrances:</b></p>
<b>PRINCIPAL:</b>	\$4,225,000.00
<b>TERM:</b>	<del>48 months</del> ; for a further term of 18 months
<b>COMPUTED FROM:</b>	The <del>20/10/2024</del> ; 20th day of April 2023
<b>EXPIRY DATE:</b>	The <del>20/04/2023</del> ; 20th day of October 2024
<b>INTEREST RATE:</b>	<del>11.5</del> 12.95 per cent per annum (reducible to <del>8.5</del> 9.95 per cent per annum if paid within seven (7) days of the due date) (interest monthly in arrears)
<b>INTEREST AMOUNT:</b>	<del>\$485,875.00</del> \$547,137.50 per annum reducible to <del>\$359,125.00</del> \$420,387.50 per annum which is <del>\$40,489.58</del> \$45,594.79 reducible to <del>\$29,927.08</del> \$35,032.29 per month
<b>NEXT PAYMENT OF INTEREST DUE:</b>	The 20th day of May 2023
<b>DUE DATES:</b>	The 20th day of each and every month
<b>INTEREST PAYABLE:</b>	<p>by way of <b>Direct Deposit</b> in clear funds within 7 days of the due date to the Mortgagee:</p> <p><b>Nikoleta Makris</b> to CBA, BSB: 062 200, A/C: 1042 6907 for \$8,633.33 reducible to \$6,633.33.</p> <p><b>Moorish Pty Ltd Superannuation Fund</b> to ANZ, BSB: 012 281, A/C: 203 047 474 for \$7,554.16 reducible to \$5,804.16.</p> <p><b>Nicol Witters Holding Pty Ltd ATF Nicol Witters Superannuation Fund</b> to Macquarie Bank, BSB: 182 512, A/C: 960 803 625 for \$6,043.33 reducible to \$4,643.33.</p> <p><b>Urral Pty Limited ATF Urral Super Fund</b> to NAB, BSB: 082 057, A/C: 175 402 052 for \$4,4046.87 reducible to \$3,109.37.</p> <p><b>Judith Noeline Bramley</b> to CBA BSB: 062 184, A/C: 2802 3344 for \$3,992.92 reducible to \$3,067.92.</p> <p><b>M &amp; B Loosen Superfund</b> to St George Bank, BSB: 112 879, A/C: 001 263 540 \$3,345.42 reducible to \$2,570.42.</p>

	<p><b>MIPA Holdings Pty Ltd ATF MIPA Superannuation Fund</b> to Qantas Staff Credit Union, BSB: 704 865, A/C: 000 468 98 for \$2,697.92 reducible to \$2,072.92.</p> <p><b>Votraint No 712 Pty Limited ATF The Russell Superannuation Fund</b> to Westpac, BSB: 032 102, A/C: 246 956 for \$2,158.33 reducible to \$1,658.33.</p> <p><b>M J Cashmere</b> to NAB, BSB: 082 055, A/C: 659 477 042 for \$1,618.75 reducible to \$1,243.75.</p> <p><b>The Trustee for Raymond Michael Coyne Superannuation</b> to St George Bank, BSB: 112 879, A/C: 204 411 215 for \$1,187.08 reducible to \$912.08.</p> <p><b>Raymond Michael Coyne</b> to St George Bank, BSB: 112 879, A/C: 432 772 338 for \$1,079.17 reducible to \$829.17.</p> <p><b>Fit &amp; Free Nominees Pty Limited ATF The Evergrange Pension Fund</b> to Macquarie Bank, BSB: 182 222, A/C: 120 194 949 for \$1,079.17 reducible to \$829.17.</p> <p><b>John Zafiris &amp; Zaharoula Zafiris ATF Zafs Superfund</b> to Westpac Bank, BSB: 032 298, A/C: 385 252 for \$1,079.17 reducible to \$829.17.</p> <p><b>Claire Parkhurst</b> to NAB, BSB: 082 055 A/C: 533 023 133 for \$1,079.17 reducible to \$829.17.</p>
<p><b>SPECIAL CONDITIONS:</b></p>	<p><u>Additional Interest for early repayment</u> The Mortgagor may discharge this Mortgage before the Expiry Date upon payment of the Principal Sum and interest up to the date of repayment together with one month of additional interest at the Lower Rate in the event the discharge occurs within the first six months of the term and not otherwise.</p> <p><u>Partial Discharge of Mortgage</u> Notwithstanding anything herein contained expressed or implied in the event that the Land is now or in the future subdivided into separate certificates of title so that the Land contained in each such certificate of title is then being capable of being sold and conveyed to a purchaser pursuant to a contract of sale between parties at arms' length, then provided the Mortgagor is not in default under the Mortgage, the Mortgagor shall be entitled to request from the Mortgagee a release of one or more certificates of title to the Land ("Partial Discharge of Mortgage") in order to convey to a purchaser good title to the land contained in that certificate or certificates of title in return for the Mortgagor making a payment to the Mortgagee in reduction of the Loan in an amount determined by the Mortgagee in its absolute and unfettered discretion ("Part Loan Reduction"). In determining whether to agree to the Mortgagor's request for the Partial Discharge of Mortgage, the Mortgagee shall have regard as to whether or not the Loan to Value Ratio ("LVR") of the Loan to the value of the Land remaining after the Partial Discharge of Mortgage ("the Remaining Land") would exceed 65% of the value of the Remaining Land. In the event of any Part Loan Reduction, the Mortgagee agrees with the Mortgagor that the next monthly instalment of interest on the Loan which falls due for payment <b>after</b> the Part Loan Reduction shall be calculated on the reduced Loan balance. The Mortgagee's solicitor shall issue an amended epitome of mortgage to the Mortgagor certifying as to the quantum of that and subsequent instalments of interest. Any additional interest for early repayment provided for herein shall be calculated pro-rata on each Part Loan Reduction and paid to the Mortgagee on each Partial Discharge of the Mortgage.</p>

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<b>INSURANCE:</b>	<b>Insurer:</b>	
	<b>Policy Number:</b>	
	<b>Expiry date:</b>	

This Epite is issued to UPG 53 Pty Ltd (ACN 619 480 330), Bhart Bhushan and Universal Property Group Pty Limited (ACN 078 297 748) on 18 April 2023.



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

Our Ref: JBC: CS: 43979

**Catriona Rogers - The Rogers Group**

**From:** Clare Seeto <clare@nwcsolicitors.com.au>  
**Sent:** 6 February 2023 4:52 PM  
**To:** Catriona Rogers - The Rogers Group  
**Cc:** Yen Tsai; James Barton Carter  
**Subject:** RE: Fit & Free Nominees Pty Limited ATF the Evergrange Pension Fund & Ors proposed mortgage from UPG 194 Pty Ltd over 420 Fifteenth Avenue Austral NSW 2179: our ref 44043

Dear Catriona

Mr George Koovousis of South Western Financial Services has told us that he has negotiated a loan of \$4,000,000.00 to UPG 194 Pty Ltd to be secured by a first mortgage over 420 Fifteenth Avenue, Austral NSW 2179 to which you are contributing \$125,000.00 and that you have nominated our firm to act for you on the transaction.

Please note that this loan advance will not be settling on the original date of 10 February 2023 and is anticipated to settle on 24 February 2023; the reason for the 2 weeks delay is that there are farming equipment on the land which must be cleared before settlement and the vendor has requested a couple of weeks to do that.

We note all the costs of preparation and registration of the mortgage are to be paid by the borrower.

Could you please email us to confirm you wish for our firm to act for you in documenting the transaction and the lending entity and loan contribution amount are correct.

We propose a one line email possibly along the following lines:

*"Fit & Free Nominees Pty Limited instructs Nugent Wallman & Carter to act for it in documenting the mortgage to Fit & Free Nominees Pty Limited ATF the Evergrange Pension Fund over 420 Fifteenth Avenue, Austral NSW 2179 to which Fit & Free Nominees Pty Limited ATF the Evergrange Pension Fund will be contributing \$125,000.00."*

Thank you.

Yours faithfully

**Clare Seeto** BComm, LL.B (Macq) / Solicitor  
**Nugent Wallman & Carter**

NWC Solicitors Pty Ltd (ACN 624 768 823)  
PO BOX 571 Edgecliff NSW 2027  
Tel: (02) 9327 8300  
Fax: (02) 8569 2318

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*\$1,250,000  
x 9.5%  
= 11,875.00  
12% = 989.58*

**EPITOME OF MORTGAGE**  
**(420 Fifteenth Avenue, Austral NSW 2179)**

<b>MORTGAGOR:</b>	<b>UPG 194 PTY LTD (ACN 648 713 839)</b> of 137 Gilba Road, Girraween NSW 2145
<b>GUARANTOR (1):</b>	<b>BHART BHUSHAN</b> of 4/17 Beresford Road, Greystanes NSW 2145
<b>GUARANTOR (2):</b>	<b>UNIVERSAL PROPERTY GROUP PTY LIMITED (ACN 078 297 748)</b> of 137 Gilba Road, Girraween NSW 2145
<b>MORTGAGEES:</b>	<p><b>Ashley Robert Fulton &amp; Christina Lillian Fulton ATF Fulton Superannuation Fund</b> (\$400,000.00 as to 16/160 share of the mortgage)</p> <p><b>Max Loosen ATF M &amp; B Loosen Superfund</b> (\$400,000.00 as to 16/160 share of the mortgage)</p> <p><b>Garry Maxwell Loosen</b> (\$400,000.00 as to 16/160 share of the mortgage)</p> <p><b>R &amp; M Asset Management Pty Ltd (ACN 605 885 087) ATF Rocca Management Super Fund</b> (\$300,000.00 as to 12/160 share of the mortgage)</p> <p><b>Real World Music Pty Limited (ACN 105 295 225)</b> (\$300,000.00 as to 12/160 share of the mortgage)</p> <p><b>Aysan Fetin</b> (\$300,000.00 as to 12/160 share of the mortgage)</p> <p><b>Frederick Kleiner</b> (\$300,000.00 as to 12/160 share of the mortgage)</p> <p><b>G Capital Pty Ltd (ACN 638 129 530)</b> (\$250,000.00 as to 10/160 share of the mortgage)</p> <p><b>R &amp; M Family Investments Pty Ltd (ACN 621 474 735) ATF Rocca Family Trust</b> (\$200,000.00 as to 8/160 share of the mortgage)</p> <p><b>Margaret Anne Nemeth</b> (\$200,000.00 as to 8/160 share of the mortgage)</p> <p><b>Jeffery Augustus Spender</b> (\$200,000.00 as to 8/160 share of the mortgage)</p> <p><b>Coastal Capital Limited (ACN 061 336 445)</b> (\$150,000.00 as to 6/160 share of the mortgage)</p> <p><b>Napoleon Street Holdings Pty Ltd (ACN 105 192 998) ATF Jane Gascoine Superannuation Fund</b> (\$150,000.00 as to 6/160 share of the mortgage)</p> <p><b>Nicholas Yui Man Lai</b> (\$150,000.00 as to 6/160 share of the mortgage)</p> <p><b>Fit &amp; Free Nominees Pty Limited (ACN 068 666 599) ATF The Evergrange Pension Fund</b> (\$125,000.00 as to 5/160 share of the mortgage)</p> <p><b>Sanli Investments Pty Ltd (ACN 001 222 582) ATF Kleiner Family Superannuation Fund</b> (\$75,000.00 as to 3/160 share of the mortgage).</p> <p><b>Daphne Sauvage Investments Pty Ltd (ACN 129 310 336) ATF Daphne Sauvage Super Fund</b> (\$50,000.00 as to 2/160 share of the mortgage)</p> <p><b>Hayden Maxwell Loosen</b> (\$50,000.00 as to 2/160 share of the mortgage)</p>

<b>SECURITY:</b>	<b>Street Address:</b>	420 Fifteenth Avenue, Austral NSW 2179
	<b>Folio Identifier:</b>	416/2475
	<b>Local Government:</b>	Liverpool
	<b>Valuation:</b>	\$6,000,000.00 "as is" per valuation of TRH Valuation Services dated 9 November 2023.
	<b>Nature of Security:</b>	The subject property contains a substantial older style residence and original small cottage and shedding with a total area of 12,140m <sup>2</sup> . The site is of a rectangular appearance and is located on southern side of Fifteenth Avenue, near the intersection Edmondson Avenue next door to West Hoxton Neighbourhood Shopping centre and a landscape supplier at Austral. Erected upon the site are 2 residences, one an older style clad, rather derelict residence and a large 2 storey brick veneer 1970s residence, all of which will be demolished as part of the proposed development to build a 96 unit complex which plans are not yet approved. We note from enquiries of the NSW Planning Portal the land is zoned "R3 Medium Density Residential",
	<b>Priority:</b>	Registered 1 <sup>st</sup> Mortgage
	<b>Mortgage No:</b>	
	<b>Other Encumbrances:</b>	
<b>PRINCIPAL:</b>	\$4,000,000.00	
<b>TERM:</b>	18 months	
<b>COMPUTED FROM:</b>	The 24th day of February 2023	
<b>EXPIRY DATE:</b>	The 24th day of August 2024	
<b>INTEREST RATE:</b>	12.5 per cent per annum (reducible to 9.5 per cent per annum if paid within seven (7) days of the due date) (interest monthly in arrears)	
<b>INTEREST AMOUNT:</b>	\$500,000.00 per annum reducible to \$380,000.00 per annum which is \$41,666.67 reducible to \$31,666.67 per month	
<b>NEXT PAYMENT OF INTEREST DUE:</b>	The 24th day of March 2023	
<b>DUE DATES:</b>	The 24th day of each and every month	
<b>INTEREST PAYABLE:</b>	by way of <b>Direct Deposit</b> in clear funds within 7 days of the due date to the Mortgagee:  <b>Ashley Robert Fulton &amp; Christina Lillian Fulton ATF Fulton Superannuation Fund</b> to ANZ, BSB: 016 494, A/C: 464 691 604 for \$4,166.67 reducible to \$3,166.67.  <b>M &amp; B Loosen Superfund</b> to St George Bank, BSB: 112 879, A/C: 001 263 540 for \$4,166.67 reducible to \$3,166.67.	

**Garry M Loosen** to CBA, BSB: 067 167, A/C: 1226 7591 for \$4,166.67 reducible to \$3,166.67.

**R & M Asset Management Pty Ltd ATF Rocca Management Super Fund** to CBA, BSB: 062 169, A/C:1039 3766 for \$3,125.00 reducible to \$2,375.00.

**Real World Music Pty Limited** to Suncorp, BSB: 484 799, A/C: 503 433 498 for \$3,125.00 reducible to \$2,375.00.

**Aysan Fetin** to NAB, BSB: 082 367, A/C: 179 363 054 for \$3,125.00 reducible to \$2,375.00.

**Frederick Kleiner** to CBA, BSB: 062 156, A/C: 1010 8965 for \$3,125.00 reducible to \$2,375.00.

**G Capital Pty Ltd** to NAB, BSB: 082 356, A/C: 888 928 572 for \$2,604.18 reducible to \$1,979.18.

**R & M Family Investments Pty Ltd ATF Rocca Family Trust** to CBA, BSB: 062 171, A/C: 1035 7825 for \$2,083.33 reducible to \$1,583.33.

**Margaret Nemeth** to ANZ, BSB: 012 403, A/C: 505 088 597 for \$2,083.33 reducible to \$1,583.33.

**Jeffery Augustus Spender** to NAB, BSB: 082 476, A/C: 458 612 105 for \$2,083.33 reducible to \$1,583.33.

**Coastal Capital Limited** to BankWest, BSB: 302 100, A/C: 081 4481 for \$1,562.50 reducible to \$1,187.50.

**Napoleon Street Holdings Pty Ltd ATF Jane Gascoine Superannuation Fund** to ANZ, BSB: 012 227, A/C: 451 691 023 for \$1,562.50 reducible to \$1,187.50.

**Nicholas Lai** to St George Bank, BSB: 112 879, A/C: 437 600 519 for \$1,562.50 reducible to \$1,187.50.

**Fit & Free Nominees Pty Limited ATF The Evergrange Pension Fund** to Macquarie Bank, BSB: 182 222, A/C: 120 194 949 for \$1,302.08 reducible to \$989.58.

**Sanli Investments Pty Ltd ATF Kleiner Family Superannuation Fund** to Macquarie Bank, BSB: 182 222, A/C: 119 953 552 for \$781.25 reducible to \$593.75.

**Daphne Sauvage Investments Pty Ltd ATF Daphne Sauvage Super Fund** to NAB, BSB: 082 187, A/C: 119 420 184 for \$520.83 reducible to \$395.83.

**Hayden Loosen** to CBA, BSB: 062 218, A/C: 1005 0287 for \$520.83 reducible to \$395.83.

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

This Epitome is issued to UPG 194 Pty Ltd (ACN 648 713 839), Bhart Bhushan and Universal Property Group Pty Limited (ACN 078 297 748) on 13 February 2023.



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

Our Ref: JBC: CS: 44043

**EPITOME OF MORTGAGE**  
**(110-114 Riverstone Road, Riverstone NSW 2765)**

<b>MORTGAGOR:</b>	<b>UPG 97 PTY LTD (ACN 636 004 549)</b> of 137 Gilba Road, Girraween NSW 2145	
<b>GUARANTOR (1):</b>	<b>BHART BHUSHAN</b> of 1/17 Beresford Road, Greystanes NSW 2145	
<b>GUARANTOR (2):</b>	<b>UNIVERSAL PROPERTY GROUP PTY LIMITED (ACN 078 297 748)</b> of 137 Gilba Road, Girraween NSW 2145	
<b>MORTGAGEES:</b>	<p><b>Mary Parque Pty Ltd (ACN 000 113 155) ATF Mary Parque Superannuation Fund</b> (\$560,000.00 as to 112/700 share of the mortgage)</p> <p><b>Napoleon Street Holdings Pty Ltd (ACN 105 192 998) ATF Jane Gascoine Superannuation Fund</b> (\$500,000.00 as to 100/700 share of the mortgage)</p> <p><b>Aysan Fetin</b> (\$400,000.00 as to 80/700 share of the mortgage)</p> <p><b>Dew Fund Managers Pty Ltd (ACN 655 969 430) ATF The Dew Super Fund</b> (\$320,000.00 as to 64/700 share of the mortgage)</p> <p><b>Sam Kyriazopoulos</b> (\$315,000.00 as to 63/700 share of the mortgage)</p> <p><b>Artemisia Kyriazopoulos</b> (\$300,000.00 as to 60/700 share of the mortgage)</p> <p><b>John Anagnostopoulos &amp; Maria Anagnostopoulos</b> (\$300,000.00 as to 60/700 share of the mortgage)</p> <p><b>Fit &amp; Free Nominees Pty Limited (ACN 068 666 599) ATF The Evergrange Pension Fund</b> (\$300,000.00 as to 60/700 share of the mortgage)</p> <p><b>G Capital Pty Ltd (ACN 638 129 530)</b> (\$200,000.00 as to 40/700 share of the mortgage)</p> <p><b>V.H. Benjamin &amp; Sons Pty Limited (ACN 000 149 100)</b> (\$150,000.00 as to 30/700 share of the mortgage)</p> <p><b>Mary Parque Pty Ltd (ACN 000 113 155)</b> (\$60,000.00 as to 12/700 share of the mortgage)</p> <p><b>Michael Gustav Frohlich</b> (\$40,000.00 as to 8/700 share of the mortgage)</p> <p><b>Maximilian Michael Frohlich</b> (\$40,000.00 as to 8/700 share of the mortgage)</p> <p><b>Coco Charlotte Annalise Frohlich</b> (\$15,000.00 as to 3/700 share of the mortgage)</p>	
<b>SECURITY:</b>	<b>Street Address:</b>	110-114 Riverstone Road, Riverstone NSW 2765
	<b>Folio Identifier:</b>	8/1213039, 9/1213039 & 10/1213039
	<b>Local Government:</b>	Blacktown
	<b>Valuation:</b>	\$6,500,000.00 "six residences as if complete" per valuation of TRH Valuation Services dated 18 October 2022.

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	<p><b>Nature of Security:</b></p>	<p>The subject property has development approval for a six lot sub-division and erection of 6 residences (DA19-01668) dated 2 February 2021 with a further Modification (MOD-22-00073 dated 10 August 2022). The property is currently of a rectangular appearance and has a total area of 1,540m<sup>2</sup> before the sub-division is registered.</p> <p>The property is located on the intersection of Riverstone Road and McCulloch Street with Lacilo Street located to the west at Riverstone.</p> <p>Under construction upon the site are 6x 2-level brick veneer and clad residences, with roofing complete and windows in-situ. Electrical work has been roughed in. The residences are for practical purposes only empty shells with all internal trades to be completed.</p> <p>The site has development consent to sub-divide the property further as follows:</p> <table border="1"> <thead> <tr> <th>Lot no.</th> <th>Area</th> <th>Amount</th> <th>Comment</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>261.62</td> <td>\$1,100,000</td> <td>4 bedroom; slightly larger land, cnr allotment rear and side yard; 2 car garage</td> </tr> <tr> <td>2</td> <td>250.34</td> <td>\$1,050,000</td> <td>4 bedroom; single garage</td> </tr> <tr> <td>3</td> <td>250.05</td> <td>\$995,000</td> <td>3 bedrooms; single garage small living areas</td> </tr> <tr> <td>4</td> <td>251.47</td> <td>\$1,050,000</td> <td>4 bedroom; single garage</td> </tr> <tr> <td>5</td> <td>250.69</td> <td>\$1,100,000</td> <td>5 bedrooms; recessed laundry; single garage</td> </tr> <tr> <td>6</td> <td>275.90</td> <td>\$1,150,000</td> <td>5 bedrooms; larger land; single garage</td> </tr> <tr> <td>Total</td> <td>1540.7</td> <td>\$6,445,000</td> <td>On completion</td> </tr> </tbody> </table> <p>We note from enquiries of the NSW Planning Portal the land is zoned "R2 Low Density".</p>	Lot no.	Area	Amount	Comment	1	261.62	\$1,100,000	4 bedroom; slightly larger land, cnr allotment rear and side yard; 2 car garage	2	250.34	\$1,050,000	4 bedroom; single garage	3	250.05	\$995,000	3 bedrooms; single garage small living areas	4	251.47	\$1,050,000	4 bedroom; single garage	5	250.69	\$1,100,000	5 bedrooms; recessed laundry; single garage	6	275.90	\$1,150,000	5 bedrooms; larger land; single garage	Total	1540.7	\$6,445,000	On completion
Lot no.	Area	Amount	Comment																															
1	261.62	\$1,100,000	4 bedroom; slightly larger land, cnr allotment rear and side yard; 2 car garage																															
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3	250.05	\$995,000	3 bedrooms; single garage small living areas																															
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6	275.90	\$1,150,000	5 bedrooms; larger land; single garage																															
Total	1540.7	\$6,445,000	On completion																															
	<b>Priority:</b>	Registered 1 <sup>st</sup> Mortgage																																
	<b>Mortgage No:</b>	AS605329																																
	<b>Other Encumbrances:</b>																																	
<b>PRINCIPAL:</b>	\$3,500,000.00																																	
<b>TERM:</b>	18 months																																	
<b>COMPUTED FROM:</b>	The 3rd day of November 2022 <span style="color: red;">20</span>																																	
<b>EXPIRY DATE:</b>	The 3rd day of May 2024																																	
<b>INTEREST RATE:</b>	11.95 per cent per annum (reducible to 8.95 per cent per annum if paid within seven (7) days of the due date) (interest monthly in arrears)																																	
<b>INTEREST AMOUNT:</b>	\$418,250.00 per annum reducible to \$313,250.00 per annum which is \$34,854.17 reducible to \$26,104.17 per month																																	
<b>NEXT PAYMENT OF INTEREST DUE:</b>	The 3rd day of December 2022																																	
<b>DUE DATES:</b>	The 3rd day of each and every month																																	

**INTEREST PAYABLE:**

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

**Mary Parque Pty Ltd ATF Mary Parque Superannuation Fund** to NAB, BSB: 082 187, A/C: 744 321 253 for \$5,576.67 reducible to \$4,176.67.

**Napoleon Street Holdings Pty Ltd ATF Jane Gascoine Superannuation Fund** to ANZ, BSB: 012 227, A/C: 451 691 023 for \$4,979.17 reducible to \$3,729.17.

**Aysan Fetin** to NAB, BSB: 082 367, A/C: 179 363 054 for \$3,983.33 reducible to \$2,983.33.

**Dew Fund Managers Pty Ltd ATF The Dew Super Fund** to CBA, BSB: 062 707, A/C: 1004 7583 for \$3,186.67 reducible to \$2,386.67.

**Sam Kyriazopoulos** to Bank of Sydney, BSB: 942 305, A/C: 1347 780 for \$3,136.88 reducible to \$2,349.38.

**Artemisia Kyriazopoulos** to CBA, BSB: 062 116, A/C: 1038 3707 for \$2,987.50 reducible to \$2,237.50.

**John & Maria Anagnostopoulos** to Westpac, BSB: 032 067, A/C: 651 445 for \$2,987.50 reducible to \$2,237.50.

**Fit & Free Nominees Pty Limited ATF The Evergrange Pension Fund** to Macquarie Bank, BSB: 182 222, A/C: 120 194 949 for \$2,987.50 reducible to \$2,237.50.

**G Capital Pty Ltd** to NAB, BSB: 082 356, A/C: 888 928 572 for \$1,991.67 reducible to \$1,491.67.

**V.H. Benjamin & Sons Pty Limited** to St George Bank, BSB: 112 879, A/C 135 528 064 for \$1,493.75 reducible to \$1,118.75.

**Mary Parque Pty Ltd** to NAB, BSB: 082 187, A/C: 509 517 627 for \$597.50 reducible to \$447.50.

**Michael Gustav Frohlich** to Bankwest, BSB: 302 963, A/C: 0210722 for \$398.33 reducible to \$298.33.

**Maximilian Michael Frohlich** to CBA, BSB: 062 236, A/C: 102 500 13 for \$398.33 reducible to \$298.33.

**Coco Charlotte Annalise Frohlich** to CBA, BSB: 062 236, A/C: 1027 9342 for \$149.37 reducible to \$111.87.

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

This Epitome is issued to UPG 97 Pty Ltd (ACN 636 004 549), Bhart Bhushan and Universal Property Group Pty Limited (ACN 078 297 748) on 31 October 2022.

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

Our Ref: JBC: CS: 44030

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## Catriona Rogers - The Rogers Group

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**From:** Clare Seeto <clare@nwcsolicitors.com.au>  
**Sent:** 2 November 2022 5:28 PM  
**To:** Catriona Rogers - The Rogers Group  
**Cc:** James Barton Carter; Yen Tsai  
**Subject:** RE: Fit and Free Nominees Pty Ltd ATF The Evergrange Pension Fund & Ors 1st mortgage from UPG 97 Pty Ltd over 110-114 Riverstone Rd Riverstone NSW 2765: Our ref 44030

Dear Catriona

We advise that our city agent is in receipt of your loan funds in the amount of \$300,000.00.

We will be in touch with you again once the loan advance has occurred.

Yours faithfully

 Clare Seeto BComm, LL.B (Macq) / Solicitor

**Nugent Wallman & Carter**

NWC Solicitors Pty Ltd (ACN 624 768 823)

PO BOX 571 Edgecliff NSW 2027

Tel: (02) 9327 8300

Fax: (02) 8569 2318

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Legal Practitioners employed by NWC Solicitors Pty Ltd are members of the scheme

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**From:** Catriona Rogers - The Rogers Group <crogers@therogersgroup.com.au>  
**Sent:** Monday, 31 October 2022 8:02 PM  
**To:** Yen Tsai <yen@nwcsolicitors.com.au>; Clare Seeto <clare@nwcsolicitors.com.au>  
**Subject:** Monies transferred fit and free nominees

**Insurance Australia Group Limited**

ABN 60 090 739 923 ASX Code: IAG

UPDATE YOUR INFORMATION:

**Online:**www.investorcentre.com/iag  
iag@computershare.com.au  
www.iag.com.au**By Mail:**Computershare Investor Services Pty Limited  
GPO Box 4709 Melbourne  
Victoria 3001 Australia

## ENQUIRIES:

(within Australia) 1300 360 688  
(international) +61 3 9415 4210Holder number: X0049304153  
Record date: 17 February 2023  
Payment date: 23 March 2023  
TFN/ABN: Not Quoted

188841 015 IAG

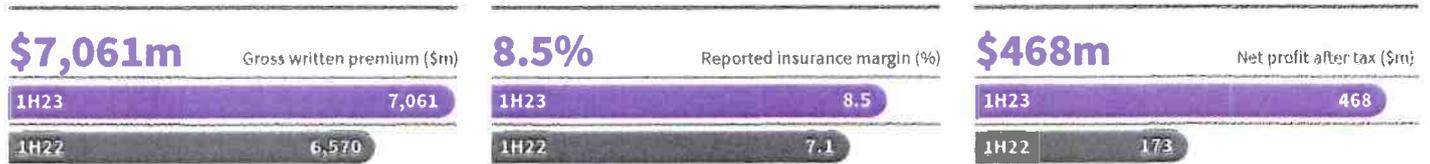
FIT & FREE NOMINEES PTY  
LIMITED  
<EVERGRANGE PENSION FUND A/C>  
PO BOX A308  
SYDNEY SOUTH NSW 1235

## DIVIDEND STATEMENT

The details below relate to the interim dividend of 6 cents per share for Insurance Australia Group Limited (IAG), for the period 1 July 2022 to 31 December 2022. This dividend is 30% franked and 70% unfranked of which the unfranked portion is declared as conduit foreign income (CFI).

Share Class	Shares Held 17/02/2023	Total Dividend per share	Unfranked Amount \$	Franked Amount \$	Gross Payment \$	Withholding Tax \$	Net Payment \$	Franking Credit \$
ORD	824	6 cents	34.61	14.83	49.44	15.00	34.44	6.36

## Key figures for the half year ended 30 December 2022



Detailed information about our results, including our investor report, results presentation and half year accounts, is available in the Results & Reports area of our website ([www.iag.com.au](http://www.iag.com.au)).

## PAYMENT INSTRUCTIONS

MACQUARIE BANK LTD  
BSB: 182-222  
ACC: 120194949

You may be subject to income tax on any dividends paid on your IAG shares. IAG is required to provide the ATO with the details of any dividends paid to you. Any imputation credits attached to these dividends should be available to reduce your income tax payable with any excess being refundable to you provided certain requirements are met. These comments are of a general nature and it is important that you seek your own independent taxation advice specific to your circumstances.

**You should keep this statement to assist you in preparing your income tax return.**

**If you require your payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment.**