

ACCOUNT STATEMENT

Customer Enquiries 13 11 33



Michael Spencer
11 Bronzewing Place
TEA TREE GULLY SA 5091

Borrowers/Guarantors

Leslie Veronica Spencer
Michael Robert Spencer
Spencer Superannuation Fund

Loan Account Number:

2274426

Start Date:	1 July 2018	End Date:	31 December 2018
Opening Rate:	6.65%	Closing Rate:	6.90%
Monthly Repayment:	\$1,212.34	Account Status:	Current
Default Rate (if applicable):	12.90%	Payment Frequency:	Monthly

Account Summary as at 31 December 2018

Opening Balance	+	Interest Charged	+	Other Debits	-	Total Credits	=	Closing Balance
\$172,593.30		\$5,920.59		\$180.00		\$7,246.35		\$171,447.54

Building Insurance for your Property

Insurance helps you mitigate the risk of financial loss in events such as fire or storm. It is also a requirement of your loan contract that you have building insurance for your property. Please ensure a copy of your current certificate has been provided, noting Secure Funding Pty Ltd. Fees may apply if a current certificate is not on file. To update your account, send your certificate to service@liberty.com.au.

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Date	Transaction	Debit	Credit	Balance
28/12/18	Direct Debit Repayment		-\$1,212.34	\$171,447.54
28/12/18	Service Fee	\$30.00		\$172,659.88
28/12/18	Interest Charged	\$973.50		\$172,629.88
28/11/18	Direct Debit Repayment		-\$1,212.34	\$171,656.38
28/11/18	Service Fee	\$30.00		\$172,868.72
28/11/18	Interest Charged	\$1,006.98		\$172,838.72
28/10/18	Service Fee	\$30.00		\$171,831.74
28/10/18	Interest Charged	\$975.21		\$171,801.74
26/10/18	Direct Debit Repayment		-\$1,212.34	\$170,826.53
28/09/18	Direct Debit Repayment		-\$1,212.34	\$172,038.87
28/09/18	Service Fee	\$30.00		\$173,251.21
28/09/18	Interest Charged	\$1,009.20		\$173,221.21
28/08/18	Direct Debit Repayment		-\$1,212.34	\$172,212.01
28/08/18	Service Fee	\$30.00		\$173,424.35
28/08/18	Interest Charged	\$1,010.21		\$173,394.35
28/07/18	Service Fee	\$30.00		\$172,384.14
28/07/18	Interest Charged	\$945.49		\$172,354.14
27/07/18	Direct Debit Repayment		-\$1,184.65	\$171,408.65
01/07/18	Opening balance			\$172,593.30
Totals		\$6,100.59	-\$7,246.35	