

23/1/2015

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## Pappin Loan Agreement

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### Macquarie Group Se

Level 7

77 Castlereagh Street

Sydney NSW 2000

[www.macquariegs.com](http://www.macquariegs.com)

Telephone: (02) 9231 51

Facsimile: (02) 9231 51



**Macquarie**  
Group Services

Sale 250,000

Debt 17 (50,000)

Loan (200,000)

Doc. Saved in PAPPIN PR.  
Pappin Loan Agreement

*This deed has been prepared and settled by MGS Legal.*

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## LOAN AGREEMENT

This agreement is made on the date set out in the Schedule

Between Damien Zane Pappin and Gretta Janine Pappin

the party described in the Schedule as the **Lender**

and Damien Zane Pappin and Gretta Janine Pappin as trustees for DZ & GJ Pappin Superfund

the party described in the Schedule as the **Borrower**.

### Definitions

1. In this agreement, unless the contrary intention appears:
  - (a) '**Borrower**' means the party described as such in the Schedule;
  - (b) '**Business Day**' means, in respect of each payment or other transaction or calculation which needs to be made or done under this agreement or for the purposes of this agreement, a day on which business by and between banks may be carried on in the capital city of the State/Territory referred to in the Schedule;
  - (c) '**Custodian**' means the company described as such in the Schedule;
  - (d) '**Interest Period**' means each period described as such in the Schedule;
  - (e) '**Interest Rate for the Interest Period**' means the rate described as such in the Schedule;
  - (f) '**Lender**' means the party described as such in the Schedule;
  - (g) '**Loan Amount**' means the amount described as such in the Schedule;
  - (h) '**Mortgage**' means the mortgage executed today between the Custodian as mortgagor and the Lender as mortgagee in respect of the Property;
  - (i) '**Property**' means the property described as such in the Schedule;
  - (j) '**Repayments**' means any payments hereafter made by the Borrower to the

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Lender in reduction of the Loan Balance;  
(k) **‘Superannuation Fund’** means the fund described as such in the Schedule;

(l) **‘Termination Date’** means the first to occur of the following dates:

- (i) the date described as the Repayment Date in the Schedule;
- (ii) the date (if any) on which any application for the winding-up or bankruptcy of the Borrower is presented and the Borrower cannot within ten (10) Business Days reasonably satisfy the Lender that the application is frivolous or vexatious or an order is made for the winding-up or bankruptcy, or any resolution is passed for the winding-up, of the Borrower;
- (iii) the date (if any) on which any receiver or receiver and manager or provisional liquidator of the Borrower, or of any assets and undertaking of the Borrower, is appointed;
- (iv) the date (if any) on which the Borrower, without the Lender’s prior written consent, enters into any arrangement, reconstruction or composition with its creditors or any of them;
- (v) the date (if any) on which the Borrower is placed under any official management or any inspector is appointed to investigate the affairs of the Borrower;
- (vi) the date (if any) on which there remains unpaid and overdue any rates or taxes totaling more than \$2,500 in respect of the Property;
- (vii) the date (if any) on which the Property is uninsured;
- (viii) the date (if any) on which the Lender, having formed a reasonably based opinion that the Property is manifestly underinsured, notifies the Borrower in writing to that effect;
- (ix) the date (if any) on which the Lender, having formed a reasonably based opinion that the Borrower is unlikely to have the financial capacity to pay the Loan Balance on the Repayment Date, notifies the Borrower in writing to that effect;
- (x) the date (if any) on which the Lender, having formed a reasonably based opinion that the market value of the Property on the Repayment Date will be less than the Loan Balance on the Repayment Date, notifies the Borrower in writing to that effect;
- (xi) the date (if any) on which the Lender, having formed a reasonably based opinion that the constitution of the Superannuation Fund has been altered (without the Lender’s consent) in a way which is likely to materially impair the Borrower’s capacity to pay the Loan balance on the Repayment Date, notifies the Borrower in writing to that effect;
- (xii) the date (if any) on which the Borrower ceases to be the trustee of

- 
- the Superannuation Fund; and
- (xiii) the date (if any) on which the Borrower does not comply with any reasonable request by the Lender for the provision of information by the Borrower in relation to whether any of the events or circumstances referred to in this definition of Termination Date have occurred; and

(m) 'Schedule' means the schedule set out at the end of this agreement.

### Interpretation

2. Words importing the singular number include the plural and vice versa. Any gender includes the other genders. Any reference to a person includes a reference to a corporation, firm, authority, government or governmental agency.
3. A reference to legislation or to a legislative provision includes all regulations, orders, proclamations, notices or other requirements under that legislation or legislative provision. It also includes any amendments, modifications or re-enactments of that legislation or legislative provision and any legislation or legislative provision substituted for, and any statutory instrument issued under that legislation or legislative provision.
4. The clause headings in this agreement are for reference purposes only and do not in any way influence or affect the meaning of this agreement.
5. A reference to any deed, agreement, licence, document or other instrument (including this agreement) includes a reference to that deed, agreement, licence, document or other instrument as renewed, extended, novated, varied or substituted from time to time.
6. A reference to any part of this agreement or to any other deed, agreement, licence, document or other instrument required under this agreement or for the purposes of this agreement includes that party's executors, administrators, substitutes, successors and permitted assigns.
7. Where under or pursuant to this agreement or anything done under this agreement the day on or by which any act, matter or thing is to be done is not a Business Day, then such act, matter or thing must be done on the immediately succeeding Business Day.
8. References to clauses are references to clauses of this agreement.
9. A reference to winding up or bankruptcy includes bankruptcy, winding up, liquidation, dissolution, becoming an insolvent under administration (as defined in s.9 of the *Corporations Act 2001 (Cth)*) and being placed under official management, and to the circumstances and events giving rise to or contributing to such condition or matters.

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## **Introduction**

10. The Borrower is the trustee of the Superannuation Fund and enters into this agreement in that capacity.
11. The Custodian is the registered proprietor of the Property.
12. The Borrower, as trustee of the Superannuation Fund, is the beneficial owner of the Property.
13. The Lender, concurrently with the execution of this agreement, has been granted the Mortgage by the Custodian to secure the moneys payable by the Borrower to the Lender under this agreement.

## **Loan Amount**

14. The Lender, concurrently with the execution of this agreement, has provided the Loan Amount to the Borrower as a loan by the Lender to the Borrower on the terms and conditions set out in this agreement.
15. The Borrower, by its execution of this agreement, acknowledges receipt of the Loan Amount from the Lender as a loan from the Lender to the Borrower on the terms and conditions set out in this agreement.

## **Interest and Repayment**

16. For the purposes of this agreement the Loan Balance at a particular time is the amount calculated as follows:
  - (a) the Loan Balance at the start of an Interest Period is equal to the Loan Balance at the end of the immediately preceding Interest Period save that the Loan Balance at the start of the first Interest Period is the Loan Amount;
  - (b) the Loan Balance at any time during an Interest Period is the Loan Balance at the start of that Interest Period plus interest for the whole of that Interest Period at the Interest Rate for that Interest Period (calculated on the Loan Balance at the start of that Interest period) less any Repayments made by the Borrower during that Interest Period.
17. Interest shall be calculated in respect of each Interest Period at the Interest Rate for that Interest Period and shall form part of the Loan Balance as set out above.

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18. The Borrower may make Repayments to the Lender at any time. Any Repayments shall be taken into account in the calculation of the Loan Balance as set out above.
  19. The Borrower shall, on the Termination Date, repay the Loan Balance at that date to the Lender.
  20. Notwithstanding anything else in this agreement, in the event of any default by the Borrower in the payment of moneys due by it to the Lender under this agreement the Lender's rights against the Borrower shall be limited to the Lender's rights under the Mortgage and, save for enforcing its rights under the Mortgage, the Lender shall not be entitled to bring proceedings, or take any other action, against the Borrower or the property of the Borrower (whether held in its own right or as trustee of the Superannuation Fund).

#### **Non-merger**

21. None of the terms or conditions of this agreement, nor any act, matter or thing done under or by virtue of, or in connection with, this agreement will operate as a merger of any of the rights and remedies of the Lender in or under this agreement or otherwise.

#### **Statutes not to abrogate agreement**

22. Unless application is mandatory by law, no statute, ordinance, proclamation, rule, order, regulation, moratorium or decree of any governmental or other authority, present or future, will apply to this agreement so as to abrogate, extinguish, impair, diminish, fetter, delay or otherwise prejudicially affect any rights, powers, remedies or discretions given or accruing to the Lender under this agreement.

#### **Assignment**

23. This agreement is binding on, and operates for the benefit of, both the Borrower and the Lender and their respective successors and assigns, except that the Borrower must not assign this agreement or any of its rights or obligations under this agreement without the Lender's prior written consent. The Lender may at any time assign, charge or otherwise deal with its rights under this agreement.

#### **Severability**

24. If any provision of this agreement is, or at any time becomes, prohibited by, or unlawful under, any applicable law, regulation or other condition actually applied or otherwise becomes void or unenforceable, it will be severed from this agreement and rendered ineffective so far as it is possible without modifying the remaining provisions of this agreement. The remaining provisions will, to the extent permitted by the relevant law,

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regulation or other condition, continue in full force and effect.

#### **Amendment**

25. Neither this agreement nor any provision of this agreement may be amended, modified, waived, discharged or terminated orally.

#### **No waiver**

26. No failure or delay by the Lender to exercise any power, right or remedy under this agreement will operate as a waiver of that power, right or remedy. Nor will any single or partial exercise of any power, right or remedy under this agreement preclude any other or further exercise of that power, right or remedy.

#### **Defective execution**

27. If there is any defect in the execution of this agreement by the Borrower or the Lender, that party may re-execute or ratify its purported execution. That re-execution or ratification will relate back to the original purported execution by that party.

#### **Counterparts**

28. This agreement may be executed in any number of counterparts all of which, when taken together, will constitute one and the same instrument.

#### **Execution by attorney**

29. If this agreement is executed on behalf of the Borrower or the Lender by a person authorised to execute it under power of attorney, that person, by his or her execution of this agreement, states that at the time of such execution he or she had no notice of the revocation of that power of attorney.

#### **Notices**

30. Any notice or demand to be given under, or in relation to, this agreement will be deemed to be duly given or made if it is in writing and, in the case of the Borrower, left at, or sent by prepaid post to, the Borrower at his or her place of abode or business known to the officer sending such notice or demand or at the registered office of the Borrower being a company and, in the case of the Lender, if it is in writing and left at, or sent by prepaid post to, the Lender at its address set out in this agreement. Any notice or demand sent by post will be deemed to have been received by the party to whom it is addressed on the day which in the normal course of post it would have been delivered.

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**Governing law and submission to jurisdiction**

31. This agreement will be construed in accordance with the law of the State/Territory named in the Schedule and the law of such State/Territory will be the proper law of the contract. The parties agree to submit to the non-exclusive jurisdiction of the courts of that State/Territory and any courts which may hear appeals therefrom.

**Entire agreement**

32. The covenants and provisions contained in this agreement exclusively and completely state the rights of the Borrower and the Lender with respect to the loan the subject of this agreement.
33. This agreement supersedes all negotiations and prior agreements, whether written or oral, in respect of the loan the subject of this agreement.



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### SCHEDULE

**Date:** 23<sup>rd</sup> NOVEMBER 2015

**Lender:** Damien Zane Pappin and Gretta Janine Pappin both of  
3 Belah Court, Albany Creek, Queensland

**Borrower:** Damien Zane Pappin and Gretta Janine Pappin as trustees  
for DZ & GJ Pappin Superfund of 3 Belah Court, Albany  
Creek, Queensland

**Superannuation Fund:** DZ & GJ Pappin Superfund

**Custodian:** DG Pappin Properties Pty Ltd (A.C.N 168 135 902) of  
C/- KP Accountants, Suite 22, Level 2, Morris Towers, 149  
Wickham Terrace, Queensland

**Property:** Lot 4, SP: 135158, County: Warner, Parish: Stanley, also  
known as Unit 4/4 Combarton Street, Brendale, Queensland

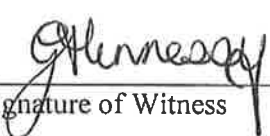
**Loan Amount:** \$200,000.00

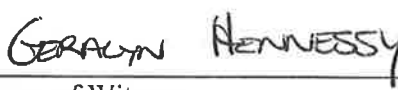
**Interest Period:** Monthly.


**Interest Rate for  
the Interest Period:** Based on Commonwealth Bank of Australia Line of Credit  
Variable Rate of 5.25% p.a. excluding Loan Service Fees.

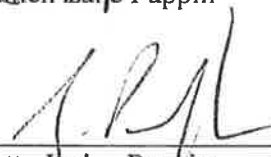
**State/Territory:** Queensland

Executed on the date set out in the Schedule  
by the **Lenders**  
**DAMIEN ZANE PAPPIN AND GRETТА JANINE PAPPIN**  
in the presence of:

  
\_\_\_\_\_  
Signature of Witness

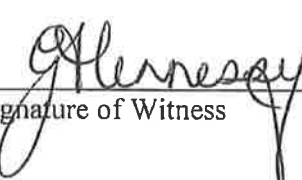
  
\_\_\_\_\_  
Name of Witness

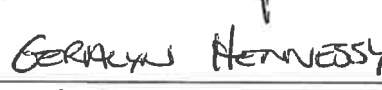
  
\_\_\_\_\_  
Damien Zane Pappin

  
\_\_\_\_\_  
Gretta Janine Pappin

and

by the **Borrower**  
**DAMIEN ZANE PAPPIN AND GRETТА JANINE PAPPIN**  
**AS TRUSTEES FOR DZ & GJ PAPPIN SUPERFUND**  
in the presence of:

  
\_\_\_\_\_  
Signature of Witness

  
\_\_\_\_\_  
Name of Witness

  
\_\_\_\_\_  
Damien Zane Pappin - Trustee

  
\_\_\_\_\_  
Gretta Janine Pappin - Trustee

Note: A company can execute this agreement without using a common seal if:  
(a) two of its directors sign it;  
(b) one of its directors and one of its company secretaries (who are separate persons) sign it; or  
(c) where the company has a sole director who is also its sole company secretary, that person alone signs it.

## ANNEXURE "A"

1. In this mortgage:

**"the Debtor"** means the person or company named as such in the schedule below;

**"the Secured Moneys"** means all moneys that are, or at any time in the future become, payable by the Debtor to the Mortgagee under a written agreement, entitled Loan Agreement, made today between the Mortgagee as lender and the Debtor as borrower for a loan from the Mortgagee to the Debtor.

2. This mortgage secures to the Mortgagee the payment of the Secured Moneys by the Debtor to the Mortgagee.
3. The Mortgagor is not, and shall not be, personally liable to pay any of the Secured Moneys to the Mortgagee.
4. The Mortgagor is not, and shall not be, personally liable to the Mortgagee in respect of any matter under this mortgage.
5. The Mortgagee may enforce this mortgage as a security for the Secured Moneys if the Debtor defaults in its obligations to pay the Secured Moneys to the Mortgagee and, for that purpose, shall have all the powers conferred on a mortgage by the laws of the State/Territory.
6. Until the Secured Moneys have been paid in full the Mortgagee shall be entitled to possession of the certificate of title in respect of the mortgaged property, and the Mortgagor shall not deal with the mortgaged property in any way without the consent of the Mortgagee except to rent out the property on commercial terms.

### Schedule


**Debtor:** Damien Zane Pappin and Gretta Janine Pappin as trustees for DZ & GJ Pappin Superfund of 3 Belah Court, Albany Creek, Queensland


**State/Territory:** Queensland

This annexure is executed on the date set out on the first page of this mortgage

by the Mortgagor:

**DG PAPPIN PROPERTIES PTY LTD**  
(A.C.N. 168 135 902) in accordance with  
section 127 of the Corporations Act (Cth):


  
\_\_\_\_\_  
Damien Zane Pappin - Director


  
\_\_\_\_\_  
Gretta Janine Pappin - Director

and

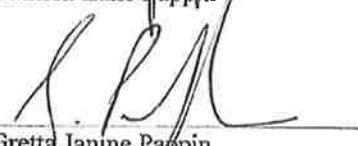
by the Mortgagee:

**DAMIEN ZANE PAPPIN AND**  
**GRETta JANINE PAPPIN**  
In the presence of:

  
\_\_\_\_\_  
Signature of Witness

  
\_\_\_\_\_  
Name of Witness

  
\_\_\_\_\_  
Damien Zane Pappin

  
\_\_\_\_\_  
Gretta Janine Pappin

**Loan Transaction Listing****Loan For -** DZ & GJ Pappin Superfund**Loan Desc -** Unit 4/4 Combarton St Brendale Mortgage**Listing From -** 15/03/2016 **To -** 31/12/2020

Date:		Reference:	Notes:	Debit:	Credit:	Balance:
				Statement Opening Balance		0.00
15/03/2016			Opening Balance	200,000.00		200,000.00
15/03/2016	Pay				2,500.00	197,500.00
15/03/2016	Rate		Int Rate changed to 5.25%			0.00
15/04/2016	Pay				2,500.00	195,000.00
15/04/2016	Int		Calculated Interest Entry.	880.63		195,880.63
15/05/2016	Pay				2,500.00	193,380.63
15/05/2016	Int		Calculated Interest Entry.	845.24		194,225.87
15/06/2016	Pay				2,500.00	191,725.87
15/06/2016	Int		Calculated Interest Entry.	866.03		192,591.90
15/07/2016	Pay				2,500.00	190,091.90
15/07/2016	Int		Calculated Interest Entry.	831.05		190,922.95
15/08/2016	Pay				3,500.00	187,422.95
15/08/2016	Int		Calculated Interest Entry.	851.31		188,274.26
15/09/2016	Pay				2,500.00	185,774.26
15/09/2016	Int		Calculated Interest Entry.	839.50		186,613.76
15/10/2016	Pay				5,500.00	181,113.76
15/10/2016	Int		Calculated Interest Entry.	805.25		181,919.01
15/11/2016	Pay				2,500.00	179,419.01
15/11/2016	Int		Calculated Interest Entry.	811.16		180,230.17
15/12/2016	Pay				26,500.00	153,730.17
15/12/2016	Int		Calculated Interest Entry.	777.71		154,507.88
15/01/2017	Pay				10,500.00	144,007.88
15/01/2017	Int		Calculated Interest Entry.	688.94		144,696.82
15/02/2017	Pay				6,500.00	138,196.82
15/02/2017	Int		Calculated Interest Entry.	645.19		138,842.01
15/03/2017	Pay				5,500.00	133,342.01
15/03/2017	Int		Calculated Interest Entry.	559.17		133,901.18
15/04/2017	Pay				12,500.00	121,401.18
15/04/2017	Int		Calculated Interest Entry.	597.05		121,998.23
15/05/2017	Pay				4,500.00	117,498.23
15/05/2017	Int		Calculated Interest Entry.	526.43		118,024.66
15/06/2017	Pay				24,500.00	93,524.66
15/06/2017	Int		Calculated Interest Entry.	526.26		94,050.92
15/07/2017	Pay				5,500.00	88,550.92
15/07/2017	Int		Calculated Interest Entry.	405.84		88,956.76
15/08/2017	Pay				7,500.00	81,456.76
15/08/2017	Int		Calculated Interest Entry.	396.65		81,853.41
15/09/2017	Pay				5,000.00	76,853.41
<b>Totals</b>				211,853.41	135,000.00	



DZ & GJ Pappin  
Personal

cheque

06 4175 1062 9363

Line of Credit

\$62,000 repaid loan

28/6  
\$20,000 repaid loan to MARS  
from A/c 064175 1062 9355

Available + \$250,115.01  
Balance + \$115.01

Date	Transaction details	Amount	Total
26 Jun 2018	Transfer to xx9355 NetBank tfer	- \$4,000.00	+ \$706.09
19 Jun 2018	Transfer to other Bank NetBank dp loan repayment	- \$7,000.00	+ \$4,706.09
16 Jun 2018	Transfer from xx9555 NetBank loan unit 4 super	+ \$2,500.00 ✓	+ \$11,706.09
25 May 2018	Annual Package Fee	- \$395.00	+ \$9,206.09
16 May 2018	Transfer from xx9555 NetBank loan unit 4 super	+ \$2,500.00 ✓	+ \$9,601.09
30 Apr 2018	Transfer to xx9355 NetBank tfer	- \$5,000.00	+ \$7,101.09
16 Apr 2018	Transfer from xx9555 NetBank loan unit 4 super	+ \$2,500.00 ✓	+ \$12,101.09
05 Apr 2018	Transfer from xx8910 NetBank	+ \$400.00	+ \$9,601.09
04 Apr 2018	Transfer to xx9355 CommBank app tfer	- \$2,000.00	+ \$9,201.09
28 Mar 2018	Transfer from xx8910 NetBank	+ \$500.00	+ \$11,201.09
28 Mar 2018	Transfer from xx9555 NetBank loan unit 4 repay	+ \$10,000.00 ✓	+ \$10,701.09
21 Mar 2018	Transfer to xx9355 NetBank tfer	- \$2,000.00	+ \$701.09
16 Mar 2018	Transfer from xx9555 NetBank loan unit 4 super	+ \$2,500.00 ?	+ \$2,701.09
05 Mar 2018	Transfer to other Bank NetBank director loan repa	- \$35,000.00	+ \$201.09
05 Mar 2018	Transfer from xx9355 NetBank	+ \$12,000.00 ✓	+ \$35,201.09
02 Mar 2018	Transfer from xx9555 NetBank	+ \$13,000.00 ✓	+ \$23,201.09
16 Feb 2018	Transfer from xx9555 NetBank loan unit 4 super	+ \$2,500.00 ✓	+ \$10,201.09
20 Jan 2018	BUNNINGS 777000 BRENDAL AU	- \$195.13	+ \$7,701.09
16 Jan 2018	Transfer from xx9555 NetBank loan unit 4 super	+ \$2,500.00 ✓	+ \$7,896.22
16 Dec 2017	Transfer from xx9555 NetBank loan unit 4 super	+ \$2,500.00 ✓	+ \$5,396.22

There are no more transactions to display.

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Displaying transactions 1-56-56 transactions found.

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Date	Transaction details	Amount	Total
07 Dec 2017	Transfer to other Bank NetBank Just Balustrading	- \$9,929.15	+ \$2,896.22
04 Dec 2017	Transfer to xx3801 NetBank tfer	- \$2,000.00	+ \$12,825.37
01 Dec 2017	Debit Interest	- \$242.60	+ \$14,825.37
30 Nov 2017	Transfer to other Bank NetBank Made of Stone	- \$1,469.00	+ \$15,067.97
23 Nov 2017	Direct Credit 333732 METAL APPRL DZP Directors Loan	+ \$120,000.00	+ \$16,536.97
23 Nov 2017	Transfer to xx9355 NetBank tfer	- \$25,000.00	- \$103,463.03
16 Nov 2017	Transfer to other Bank NetBank charles beatty 138	- \$4,507.00	- \$78,463.03
16 Nov 2017	Transfer from xx9555 NetBank loan unit 4 super	+ \$2,500.00 ✓	- \$73,956.03
02 Nov 2017	Transfer to other Bank NetBank Charles Beatty 136	- \$2,950.00	- \$76,456.03
01 Nov 2017	Debit Interest	- \$192.55	- \$73,506.03
30 Oct 2017	Transfer to other Bank NetBank blinds	- \$6,174.00	- \$73,313.48
28 Oct 2017	Transfer to other Bank NetBank Charles Beatty	- \$13,103.00	- \$67,139.48
17 Oct 2017	Transfer to other Bank NetBank furniture shack	- \$5,050.00	- \$54,036.48
16 Oct 2017	Transfer to other Bank NetBank charles beatty	- \$19,800.00	- \$48,986.48
16 Oct 2017	Transfer from xx9555 NetBank loan unit 4 super	+ \$2,500.00 ✓	- \$29,186.48
10 Oct 2017	Transfer from xx9555 NetBank	+ \$13,000.00 ✓	- \$31,686.48
09 Oct 2017	Transfer to other Bank NetBank Charlie the Chippi	- \$21,600.00	- \$44,686.48
01 Oct 2017	Debit Interest	- \$80.17	- \$23,086.48
19 Sep 2017	Transfer from xx8910 CommBank app Mikayla loan	+ \$600.00	- \$23,006.31
16 Sep 2017	Transfer from xx9555 NetBank loan unit 4 super	+ \$2,500.00 ✓	- \$23,606.31
12 Sep 2017	Transfer to other Bank NetBank IV131 Beatty	- \$18,525.50	- \$26,106.31
12 Sep 2017	Transfer from xx8910 NetBank	+ \$600.00	- \$7,580.81
07 Sep 2017	Transfer from xx9555 NetBank	+ \$2,500.00 ✓	- \$8,180.81
05 Sep 2017	Transfer from xx8910 NetBank	+ \$800.00	- \$10,680.81
01 Sep 2017	Debit Interest	- \$47.14	- \$11,480.81
21 Aug 2017	Transfer to other Bank NetBank Charles Beatty dep	- \$4,927.40	- \$11,433.67

There are no more transactions to display.

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Displaying transactions 1-56-56 transactions found.

Export

Print

Help &amp; Support

Date	Transaction details	Amount	Total
16 Aug 2017	Transfer from xx9555 NetBank loan unit 4 super	+ \$2,500.00 ✓	- \$6,506.27
10 Aug 2017	Transfer from xx9555 NetBank	+ \$5,000.00 ✓	- \$9,006.27
02 Aug 2017	Transfer to other Bank NetBank	- \$2,940.00	- \$14,006.27
02 Aug 2017	Transfer to other Bank NetBank lplumb	- \$6,513.83	- \$11,066.27
01 Aug 2017	Debit Interest	- \$13.28	- \$4,552.44
21 Jul 2017	KMART 1159 CHERMSIDE AU	- \$131.00	- \$4,539.16
16 Jul 2017	Transfer from xx9555 NetBank loan unit 4 super	+ \$2,500.00 ✓	- \$4,408.16
13 Jul 2017	Transfer to other Bank NetBank lplumb	- \$13,027.66	- \$6,908.16
06 Jul 2017	Transfer from xx9555 NetBank	+ \$3,000.00 ✓	+ \$6,119.50
01 Jul 2017	Debit Interest	- \$21.62	+ \$3,119.50

There are no more transactions to display.



**From:** Christie MacDermott  
**Sent:** Wednesday, 29 August 2018 1:21 PM  
**To:** Dianne Allan  
**Subject:** FW: DZ & GJ Pappin Superfund

Hi Di,

Can you please print this out and put it with the DZ & GJ Pappin Superfund tax information that comes through as it has on here something that I need to do when we do EOY

Kind Regards

*Christie MacDermott (nee Allan)*  
KP Business Accountants

**Address:**  
Suite 22/Level 2  
Morris Towers  
149 Wickham Terrace  
Brisbane  
QLD 4000



**Postal Address:**  
PO BOX 10181  
Brisbane Adelaide Street  
QLD 4000

Tax agent  
68770000

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**From:** Gretta Pappin <gretta@marssafety.com.au>  
**Sent:** Wednesday, 29 August 2018 12:36 PM  
**To:** Christie MacDermott <christie@kpbiz.com.au>  
**Subject:** DZ & GJ Pappin Superfund

Hi Christie,



The tax stuff should arrive today and just wanted to remind you about the loan for Unit 4 which has now been repaid and if you could work out the interest figure.

# DZ & GJ PAPPIN SUPERFUND

## General Ledger [Detail]

1/07/2017 To 30/06/2018

3/10/2018  
8:45:58 AM

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ID#	Src	Date	Memo	Debit	Credit	Net Activity	Ending Balance
<b>1-2000 Trade Debtors</b>							
<b>Beginning Balance:</b>			<b>\$0.00</b>				
00000076	SJ	1/04/2018	Sale; MARS Unit 4	\$245.45			\$5,000.00
CR000220	CR	5/04/2018	Payment; MARS Unit 4		\$2,700.00		\$2,300.00
CR000221	CR	5/04/2018	Payment; Metal Apparel Repairs & Sale		\$2,300.00		\$0.00
00000077	SJ	1/05/2018	Sale; Metal Apparel Repairs & Sales	\$2,090.91			\$2,090.91
00000077	SJ	1/05/2018	Sale; Metal Apparel Repairs & Sales	\$209.09			\$2,300.00
00000078	SJ	1/05/2018	Sale; MARS Unit 4	\$2,454.55			\$4,754.55
00000078	SJ	1/05/2018	Sale; MARS Unit 4	\$245.45			\$5,000.00
CR000222	CR	1/05/2018	Payment; MARS Unit 4		\$2,700.00		\$2,300.00
CR000223	CR	1/05/2018	Payment; Metal Apparel Repairs & Sale		\$2,300.00		\$0.00
00000079	SJ	1/06/2018	Sale; Metal Apparel Repairs & Sales	\$2,090.91			\$2,090.91
00000079	SJ	1/06/2018	Sale; Metal Apparel Repairs & Sales	\$209.09			\$2,300.00
00000080	SJ	1/06/2018	Sale; MARS Unit 4	\$2,454.55			\$4,754.55
00000080	SJ	1/06/2018	Sale; MARS Unit 4	\$245.45			\$5,000.00
CR000224	CR	1/06/2018	Payment; Metal Apparel Repairs & Sale		\$2,300.00		\$2,700.00
CR000225	CR	1/06/2018	Payment; MARS Unit 4		\$2,700.00		\$0.00
Total:				\$60,000.00	\$60,000.00	\$0.00	\$0.00
<b>2-1005 DZ and GJ Pappin personal loan</b>							
<b>Beginning Balance:</b>			<b>\$94,050.92cr</b>				
i/t	CD	6/07/2017	DZ & GJ Personal account	\$3,000.00 ✓			\$91,050.92cr
i/t	CD	16/07/2017	DZ & GJ Personal account	\$2,500.00 ✓			\$88,550.92cr
i/t	CD	10/08/2017	DZ & GJ Personal account	\$5,000.00 ✓			\$83,550.92cr
i/t	CD	16/08/2017	DZ & GJ Personal account	\$2,500.00 ✓			\$81,050.92cr
i/t	CD	7/09/2017	DZ & GJ Personal account	\$2,500.00 ✓			\$78,550.92cr
i/t	CD	16/09/2017	DZ & GJ Personal account	\$2,500.00 ✓			\$76,050.92cr
i/t	CD	10/10/2017	DZ & GJ Personal account	\$13,000.00 ✓			\$63,050.92cr
i/t	CD	16/10/2017	DZ & GJ Personal account	\$2,500.00 ✓			\$60,550.92cr
dd	CD	16/11/2017	DZ & GJ Personal account	\$2,500.00 ✓			\$58,050.92cr
i/t	CD	16/12/2017	DZ & GJ Personal account	\$2,500.00 ✓			\$55,550.92cr
GJ000008	GJ	15/01/2018	take up interest on 4/4 loan		\$2,292.28		\$57,843.20cr
i/t	CD	16/01/2018	DZ & GJ Personal account	\$2,500.00 ✓			\$55,343.20cr
i/t	CD	16/02/2018	DZ & GJ Personal account	\$2,500.00 ✓			\$52,843.20cr
i/t	CD	2/03/2018	DZ & GJ Personal account	\$13,000.00 ✓			\$39,843.20cr
dd	CD	16/03/2018	DZ & GJ Personal account	\$2,500.00 ✓			\$37,343.20cr
i/t	CD	28/03/2018	DZ & GJ Personal account	\$10,000.00 ✓			\$27,343.20cr
dd	CD	16/04/2018	DZ & GJ Personal account	\$2,500.00 ✓			\$24,843.20cr
dd	CD	16/05/2018	DZ & GJ Personal account	\$2,500.00 ✓			\$22,343.20cr
dd	CD	16/06/2018	DZ & GJ Personal account	\$2,500.00 ✓			\$19,843.20cr
Total:				\$76,500.00	\$2,292.28	\$74,207.72	\$19,843.20cr
<b>2-1105 GST collected</b>							
<b>Beginning Balance:</b>			<b>\$1,363.00cr</b>				
00000057	SJ	1/07/2017	Sale; Metal Apparel Repairs & Sales		\$209.09		\$1,572.09cr
00000058	SJ	1/07/2017	Sale; MARS Unit 4		\$245.45		\$1,817.54cr
i/t	CD	28/07/2017	Australian Tax Office	\$1,363.00			\$454.54cr
00000059	SJ	1/08/2017	Sale; MARS Unit 4		\$245.45		\$699.99cr
00000060	SJ	1/08/2017	Sale; Metal Apparel Repairs & Sales		\$209.09		\$909.08cr
00000061	SJ	1/09/2017	Sale; Metal Apparel Repairs & Sales		\$209.09		\$1,118.17cr
00000062	SJ	1/09/2017	Sale; MARS Unit 4		\$245.45		\$1,363.62cr
00000063	SJ	1/10/2017	Sale; Metal Apparel Repairs & Sales		\$209.09		\$1,572.71cr
00000064	SJ	1/10/2017	Sale; MARS Unit 4		\$245.45		\$1,818.16cr
00000065	SJ	1/11/2017	Sale; Metal Apparel Repairs & Sales		\$209.09		\$2,027.25cr
00000066	SJ	1/11/2017	Sale; MARS Unit 4		\$245.45		\$2,272.70cr
i/t	CD	10/11/2017	Australian Tax Office	\$1,366.00			\$906.70cr
00000067	SJ	1/12/2017	Sale; Metal Apparel Repairs & Sales		\$209.09		\$1,115.79cr
00000068	SJ	1/12/2017	Sale; MARS Unit 4		\$245.45		\$1,361.24cr
00000069	SJ	1/01/2018	Sale; MARS Unit 4		\$245.45		\$1,606.69cr
00000070	SJ	1/01/2018	Sale; Metal Apparel Repairs & Sales		\$209.09		\$1,815.78cr
00000071	SJ	1/02/2018	Sale; Metal Apparel Repairs & Sales		\$209.09		\$2,024.87cr
00000072	SJ	1/02/2018	Sale; MARS Unit 4		\$245.45		\$2,270.32cr

Metal Apparel Repairs & Sales

Unit 4, 4 Combarton Street  
BRENDALDE QLD 4500

General Ledger [Detail]

1/07/2017 To 30/06/2018

8/10/201		3:26:10 PM		Page 1			
ID#	Sr	Date	Memo	Debit	Credit	Net Activity	Ending Balance
2-3159 Loan to DZ Pappin personal							
Beginning Balance:							
i/t	CD	27/11/2017	Damien Zane Pappin	\$120,000.00			\$120,000.00
CR023156	CR	1/03/2018	director loan repayment from DZ GJ Pappin personal to MA		\$35,000.00		\$85,000.00
CR023705	CR	19/06/2018	director loan repayment from DZ GJ Pappin personal to MA		\$7,000.00		\$78,000.00
CR023750	CR	28/06/2018	director loan repayment from DZ GJ Pappin personal to MA		\$20,000.00		\$58,000.00
Total:				\$120,000.00	\$62,000.00	\$58,000.00	\$58,000.00
<hr/>							
Grand Total:				\$120,000.00	\$62,000.00		