

CONSUMER CREDIT CODE(VICTORIA)

LOAN CONTRACT (with Mortgage)

Where one or more of the Debtors resides in VICTORIA

of [REDACTED]

Given Names	Surname	Residential Address	Postcode
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
Given Names	Surname	Residential Address	Postcode
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

(the Debtor) offer to borrow from Inat Holdings P/1 Pty. Ltd. A.B.N. 45090645453 Trading as CITY FINANCE LOANS AND CASH SOLUTIONS(Whittlesea) of P.O.BOX A4, SOUTH MORANG 3752, Australia (the Credit Provider), the sum described in the schedule as the "Amount of Credit" subject to the terms and conditions set out below and on the following pages. The Debtor acknowledges that if the Credit Provider accepts the offer a binding contract will exist between the Debtor and the Credit Provider.

TABLE

Reference : 541

1. AMOUNT OF CREDIT

Amount of loan to be paid as follows:

(a) TO as full/partial payment		
AND to "the Debtor"		
AND to "the Credit Provider" for item 3(a)		\$800.00
(Amount to the benefit of the Debtor is \$800.00)		\$350.00
(b) Credit Fees and Charges to be paid to the credit provider in respect of:		\$1,150.00
(i) Chattels Security Act		
Registration Fee		\$0.00
		\$0.00
(ii) Vic Roads Search (s 16 Certificate)		
Registration Fee		\$10.20
(iii) Main Roads Search		\$10.20
(iv) Contract Stamp Duty	\$	
(v) Other Stamp Duties Payable	\$	\$0.00
		\$0.00
(c) AMOUNT OF CREDIT total of items 1(a) and 1(b)		\$1,160.20

2. INTEREST

The Annual Percentage Rate is 30% per annum

TOTAL AMOUNT OF INTEREST CHARGES PAYABLE OVER 252 DAYS \$126.80

3. CREDIT FEES AND CHARGES - ASCERTAINABLE

Ascertainable fees payable to the Credit Provider:

(a) Establishment fees retained by the Credit Provider payable when the Credit Provider advances the Amount of Credit;		\$350.00
(b) Those fees and charges specified in 1(b) payable when the Amount of Credit is provided.		\$10.20
(c) Bills of Sale registration of satisfaction fee retained by the Credit Provider (payable upon the day the balance under this Loan Contract is repaid by the Debtor)		\$0.00
(d) Loan Application Fee retained by the Credit Provider (payable upon the debtor's submission of a loan application to the Credit Provider)		\$20.00

TOTAL ASCERTAINABLE CREDIT FEES AND CHARGES \$380.20

PK T.C.

NB. The Credit Provider may without the Debtor's consent change the frequency, time for payment, method of payment, and number of repayments. Any such change will be notified to the debtor in writing according to the provision of this loan contract.

45 P. 3
FEES AND CHARGES - UNASCERTAINABLE

Type Of Fee	Payable To	When Payable	Method of Calculation
Phone Call	The Credit Provider	On making of Phone Call	ON CONTACT - \$5.00
Default Notice	The Credit Provider	On issue of Notice of Default	1st letter - \$10.00 2nd letter - \$10.00 3rd (final) letter - \$13.00
(c) Personal Field Call	The Credit Provider	On Field Call	Field Call - \$45.00
(d) Repossession of Vehicle Repossession of Chattels	The Credit Provider	On repossession by Agent	Amount charged to the Credit Provider (by Agent)
(e) Bank Dishonour Fee	The Credit Provider	On dishonouring of any direct debit or cheque amount	Amount charged to the Credit Provider by its bank plus \$20 administration fee
(f) Collection Fee	The Credit Provider	On debt collector charging the Credit Provider	Amount charged by debt collector
(g) Loan Maintenance Fees	The Credit Provider	On the completion of each 7 day period of the loan	Loan Maintenance - \$2.00
(h) Bank stationery Fee	The Credit Provider	On charges being made by the Credit Provider's bank for provisions of stationery relating to loan.	Amount charged by bank

5. **REPAYMENTS** The moneys owing under this Loan Contract are payable by 36 equal consecutive repayments of \$35.75 each. The first repayment is payable on Wednesday, 5 June 2002 and all subsequent repayments are payable on the same day at successive weekly intervals thereafter, provided that if any repayment falls due on a day which is not a business day the repayment is due on the next following business day.

I have been expressly warned not to apply for or obtain any credit if I am unable to repay it.

The period over which the repayments are to be paid is: Loan Term - '252' days (36 weeks)

TOTAL AMOUNT OF REPAYMENTS \$1,287.00 plus a loan maintenance fee of \$2.00 accruing at the completion of each 7 day period

6. **GUARANTEE** A Guarantee of the Debtor's obligations under this Loan Contract is not required.

7. **MORTGAGE**

The Debtor will grant to the Credit Provider a mortgage being a Bill Of Sale over the Mortgaged Property consisting of:
 (a) The second-hand goods described in the schedule hereto including any attachments, equipment and accessories to the goods already in existence or acquired during the term of the Loan Contract ("the Goods") and all replacements of the same.
 (b) Any payments made or payable by an insurer to the Debtor relating to the Goods (if any).
 (c) The Goods that are presently situated at and/or are intended to be situated at the address of the Debtor shown on the table above, otherwise at the address shown below.

Location of Goods: [REDACTED]

- Lounge Lounge Suite 2 seater + 2 chairs
- Lounge Black Wooden Coffee Table
- Lounge * Television Panasonic 68cm
- Lounge * Video Sony
- Lounge * Stereo Sony Hi-Fi
- Lounge Black T.V. Unit with Glass Doors
- Dining Laminated Table
- Dining 4 Chairs
- Kitchen * Refrigerator Whirlpool 2 Door
- Kitchen * Microwave Sharp
- Bedroom1 Queen Bed, Mattress, Base
- Bedroom1 * T.V. Samsung & NEC 34cm
- Laundry * Washing Machine Hoover
- Laundry * Clothes Dryer Hoover
- Assets Motor Vehicle Holden [REDACTED]
- Utility/ [REDACTED]
- Assets Motor Vehicle Toyota [REDACTED]
- Hatch/ [REDACTED]

PK

J.C.

COMMISSIONS No commissions are payable by or to the Credit Provider for the introduction of credit business or financed by this Loan Contract

CHARGES AS PART OF AMOUNT OF CREDIT No insurances are provided as part of the amount of credit


CLOSURE DATE All information in this schedule is disclosed as at 31/05/2002


STATEMENTS OF ACCOUNT The Credit Provider will provide statements of account to the Debtor when requested by Debtor in accordance with the Code.

The attached clauses and Mortgage form part of and are integral to this offer.


THE DEBTOR ACKNOWLEDGES RECEIVING A COPY OF THIS OFFER BEFORE SIGNING THIS OFFER.
 THE DEBTOR AGREES TO BE BOUND BY THE PROVISION OF THIS OFFER AND THE BILL OF SALE.

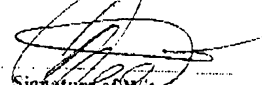
IMPORTANT	
<p>BEFORE YOU SIGN</p> <ul style="list-style-type: none"> · READ THIS CONTRACT DOCUMENT so that you know exactly what contract you are entering into and what you will have to do under the contract. · You should also read the information statement: "THINGS YOU SHOULD KNOW ABOUT YOUR PROPOSED CREDIT CONTRACT". · Fill in or cross out any blank spaces. · Get a copy of this contract document · Do not sign this contract document if there is anything you do not understand. 	<p>THINGS YOU MUST KNOW</p> <ul style="list-style-type: none"> · You can withdraw this offer at any time before the Credit Provider accepts it. When the Credit Provider does accept it, you are bound by it. However, you may end the contract before you obtain credit, or a card or other means to obtain goods or services for which credit is to be provided under the contract by telling the Credit Provider in writing, but you will be still be liable for any fees or charges already incurred. · You do not have to take out consumer credit insurance unless you want to. If this contract document says so, you must take out insurance over any mortgaged property. · If you take out insurance, the Credit Provider cannot insist on any particular insurance company. · If this contract document says so, the Credit Provider can vary the annual percentage rate (the interest rate), the repayments and the fees and charges and can add new fees and charges without your consent. · If this contract document says so, the Credit Provider can charge a fee if you pay out your contract early.


Signature of Debtor



Signature of Debtor

31/05/2002
Date of Debtor's signing


Signature of Witness


Signature of Witness

The preceding offer and the Bill of Sale set out on these pages are hereby accepted for and on behalf of the Credit Provider


Signature of Duty Authorised Officer

Dated the 31 day of May 2002

BORROWER COPY



st.george

Level 2, 158 Swanston Street MELBOURNE VIC 3000
POSTAL ADDRESS: Level 2, 158 Swanston Street MELBOURNE VIC 3000
TELEPHONE: 1300 362555 FAX: (03) 92964390

Portfolio Loan Agreement Offer

Important - the information in this Offer is current as at 06/06/01 (the *disclosure date*.)
The meaning of words printed *like this* and some other key words is explained in the "Meaning of words" clause at the end of the Portfolio Loan Agreement General Terms and Conditions.

This document does not contain all the terms of your loan agreement or all of the information we are required by law to give you before the loan agreement is made. Further terms and information are in the Portfolio Loan Agreement General Terms and Conditions dated 1 March 2001 Information relating to transactions is in the Banking services Terms and conditions and general information booklet.

Borrower(s): [REDACTED]

Portfolio No. : [REDACTED]

Financial information table

CREDIT LIMIT	Portfolio credit limit \$88000.00 made up of		
		Account number	Sub-account credit limit
	Sub-account No 1	816 [REDACTED]	\$48000.00
	Sub-account No 2	2638 [REDACTED]	\$40000.00
ANNUAL PERCENTAGE RATE	Variable	The sub-account(s) opposite are under the variable rate option for the term of the sub-account.	
	Sub-account Nos 1 816 [REDACTED]	We charge interest on that part of the balance owing on the sub-account which is within the sub-account credit limit at the Portfolio Loan variable rate which is 6.92 % per annum at the disclosure date.	
	Fixed then variable	Fixed Rate period (mths)	Fixed Rate period expiry date
	Sub-account Nos	Fixed Rate(% per annum)	

2 2638

36

N/A

6.29

The *sub-account(s)* above are under the fixed rate option for the fixed rate period, then the variable rate option for the remainder of the term of the *sub-account*.

During a fixed rate period, the *annual percentage rate* for a *sub-account* is the fixed interest rate specified above for that *sub-account*.

The fixed rate period for that *sub-account* commences on the *settlement date*.

From the end of the fixed rate period that *sub-account* is under the variable rate option, and the *annual percentage rate* is the Portfolio Loan variable rate which 6.92 % per annum at the *disclosure date*.

Sub-account Nos

MINIMUM REPAYMENT

- 1 816
- 2 263

There is a minimum monthly repayment required for the *sub-account(s)* opposite. Minimum repayments are payable monthly.

For each *sub-account* opposite, the minimum repayment is the total of fees, charges and interest charges shown on the monthly statement for that *sub-account*. However, the minimum repayment is never greater than the closing balance on the statement and, if the closing balance is nil or there is a credit balance, the minimum repayment is nil.

FEES AND CHARGES

These fees and charges are payable in connection with this agreement ON OR BEFORE the *settlement date*

	Debited to your account	Payable by you
Bank charges (payable to us)		
Establishment fee	\$ 0.00	\$ 800.00
Settlement Processing Fee	\$ 54.00	\$ 0.00
Stamp duty (payable to the government)		
Mortgage stamp duty - payable to stamp duties office in VIC	\$0.00	\$316.00

<p>Government charges</p> <p>Mortgage registration fee - payable to the relevant government land registry for registration of a mortgage For each mortgaged property in</p> <table> <tr><td>NSW</td><td>\$58</td><td>\$ 0.00</td><td>\$ 0.00</td></tr> <tr><td>Qld</td><td>\$88</td><td>\$ 0.00</td><td>\$ 0.00</td></tr> <tr><td>ACT</td><td>\$74</td><td>\$ 0.00</td><td>\$ 0.00</td></tr> <tr><td>WA</td><td>\$70</td><td>\$ 0.00</td><td>\$ 0.00</td></tr> <tr><td>Vic</td><td>\$59</td><td>\$ 0.00</td><td>\$ 59.00</td></tr> <tr><td>SA</td><td>\$84</td><td>\$ 0.00</td><td>\$ 0.00</td></tr> <tr><td>NT</td><td>\$90</td><td>\$ 0.00</td><td>\$ 0.00</td></tr> <tr><td>Tas</td><td>\$86</td><td>\$ 0.00</td><td>\$ 0.00</td></tr> </table> <p>Property search fee - payable to the relevant government land registry. For each title search in:</p> <table> <tr><td>NSW</td><td>\$4</td><td>\$ 0.00</td><td>\$ 0.00</td></tr> <tr><td>Qld</td><td>\$10</td><td>\$ 0.00</td><td>\$ 0.00</td></tr> <tr><td>ACT</td><td>\$18</td><td>\$ 0.00</td><td>\$ 0.00</td></tr> <tr><td>VIC</td><td>\$7.50</td><td>\$ 0.00</td><td>\$ 7.50</td></tr> <tr><td>SA</td><td>\$13</td><td>\$ 0.00</td><td>\$ 0.00</td></tr> <tr><td>WA</td><td>\$10</td><td>\$ 0.00</td><td>\$ 0.00</td></tr> <tr><td>NT</td><td>\$10</td><td>\$ 0.00</td><td>\$ 0.00</td></tr> <tr><td>TAS</td><td>\$20.40</td><td>\$ 0.00</td><td>\$ 0.00</td></tr> </table> <p>Total debited to the <i>primary sub-account</i> <u>\$ 54.00</u> (a)</p> <p>Total payable by you from your own funds <u>\$ 1182.50</u> (b)</p>		NSW	\$58	\$ 0.00	\$ 0.00	Qld	\$88	\$ 0.00	\$ 0.00	ACT	\$74	\$ 0.00	\$ 0.00	WA	\$70	\$ 0.00	\$ 0.00	Vic	\$59	\$ 0.00	\$ 59.00	SA	\$84	\$ 0.00	\$ 0.00	NT	\$90	\$ 0.00	\$ 0.00	Tas	\$86	\$ 0.00	\$ 0.00	NSW	\$4	\$ 0.00	\$ 0.00	Qld	\$10	\$ 0.00	\$ 0.00	ACT	\$18	\$ 0.00	\$ 0.00	VIC	\$7.50	\$ 0.00	\$ 7.50	SA	\$13	\$ 0.00	\$ 0.00	WA	\$10	\$ 0.00	\$ 0.00	NT	\$10	\$ 0.00	\$ 0.00	TAS	\$20.40	\$ 0.00	\$ 0.00	
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<p>These fees and charges are payable in connection with this agreement AFTER the settlement date</p> <p>Bank charges (payable to us)</p> <p><i>Sub-account</i> administration fee - payable per <i>sub-account</i> for each month or part month you have the <i>sub-account</i>. First fee payable at the end of the month in which we make the funds available to you. This fee is then debited at the end of each following month.</p> <p>Mortgage discharge fee - payable for each mortgage we agree to discharge (\$272 per mortgage)</p>	<p>Debited to your account</p> <p>\$10 per month or part month - total not ascertainable.</p> <p>\$ 272.00</p>																																																																	

<p>Government charges</p> <p>Discharge of mortgage registration fee - payable to the relevant government land registry when a discharge of mortgage is to be registered. For each mortgaged property in</p> <table border="0"> <tr><td>NSW</td><td>\$58</td><td>\$ 0.00</td></tr> <tr><td>SA</td><td>\$84</td><td>\$ 0.00</td></tr> <tr><td>Qld</td><td>\$88</td><td>\$ 0.00</td></tr> <tr><td>ACT</td><td>\$74</td><td>\$ 0.00</td></tr> <tr><td>WA</td><td>\$70</td><td>\$ 0.00</td></tr> <tr><td>Vic</td><td>\$59</td><td>\$ 59.00</td></tr> <tr><td>Tas</td><td>\$107</td><td>\$ 0.00</td></tr> <tr><td>NT</td><td>\$90</td><td>\$ 0.00</td></tr> </table> <p>Total debited to the <i>primary sub-account</i> (to the extent ascertainable) \$ <u>331.00</u> (c)</p> <p>TOTAL FEES AND CHARGES WHICH ARE DEFINITELY PAYABLE (to the extent ascertainable) \$ 1567.50 (a)+(b)+(c)</p> <p>All the fees and charges stated above other than the <i>sub-account</i> monthly administration fee are <i>portfolio fees and charges</i></p>	NSW	\$58	\$ 0.00	SA	\$84	\$ 0.00	Qld	\$88	\$ 0.00	ACT	\$74	\$ 0.00	WA	\$70	\$ 0.00	Vic	\$59	\$ 59.00	Tas	\$107	\$ 0.00	NT	\$90	\$ 0.00	
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Tas	\$107	\$ 0.00																							
NT	\$90	\$ 0.00																							
<p>These fees and charges may become payable in connection with this agreement AFTER the settlement date</p> <p>Bank charges (payable to us)</p> <p>Arrears letter fee - payable when we send you an arrears letter relating to an overdue amount. \$40</p> <p>Overdrawn fee - payable for each transaction which overdraws the <i>sub-account credit limit</i> \$38 per transaction</p> <p><i>Break costs</i> payable:</p> <ul style="list-style-type: none"> on early full or partial repayment of a <i>sub-account</i> during a fixed rate period; or when the <i>sub-account total amount owing</i> becomes immediately repayable during a fixed rate period after a default. <p>Fee payable whenever we agree to change the interest rate or interest rate option on any <i>sub-account</i> at your request \$100 per request per <i>sub-account</i> plus <i>break costs</i> (if payable)</p>	<p>Debited to your account</p> <p>Unascertainable Calculated using the break cost method (see "<i>Break Costs</i>" clause in the Portfolio Loan Agreement General Terms and Conditions)</p>																								

The following Bank charges (payable to us) are *portfolio fees and charges*

Partial discharge assessment fee - payable when you ask us to release part of a real property mortgage <i>security</i> (whether or not we agree to your request)	\$163 per request
Additional valuation fee - payable if we decide after the <i>disclosure date</i> that we want to carry out an additional valuation - payable at the time of valuation	\$184.50 per <i>security property</i>
Fee for duplicate or interim <i>sub-account</i> statement	\$10 per statement
Loan Discharge Fee payable if: <ul style="list-style-type: none"> • a discounted variable or negotiated variable rate is applied at any time during the first 5 years of the term of this loan; and • within 5 years of the <i>settlement date</i> you ask us to discharge this loan <ul style="list-style-type: none"> -If discharged within the first 2 years -If discharged in years 3 to 5 (inclusive) 	\$1000 \$0
Fee for a photocopy of a loan, <i>security</i> or other document.	\$10 per document
Bank cheque fee - payable on or before the <i>settlement date</i> if more than 3 bank cheques are required at settlement	\$6.50 for each extra cheque
Second mortgage consent fee - payable when you request us to consent to a second mortgage (you may also have to pay a production fee)	\$100 per request
Fee for a customer requested interest recalculation	\$30 per recalculation
Redistribution fee - payable whenever you redistribute the <i>sub-account credit limits</i> .	\$10 per redistribution
Additional <i>sub-account</i> fee - payable whenever you add a <i>sub-account</i>	\$100 per additional <i>sub-account</i>
Consent to other dealing fee - payable when you request us to consent to registration of a subdivision, consolidation, lease, easement, or other plan or dealing.	\$100 per request
Substitution of <i>security</i> fee - payable when you request us to substitute a new <i>security</i> for an existing <i>security</i>	\$300 per request (plus any additional valuation fee)

Change of <i>primary sub-account</i> fee - payable whenever we agree to change the <i>primary sub-account</i>	\$10 per request
Production of title fee - payable when you request us to produce the certificate(s) of title to a <i>security property</i> to enable registration of a plan or dealing	\$100 per request
Government charges	
Production fee - payable when you request us to produce the certificate(s) of title to a <i>security property</i> to enable registration of a plan or dealing. For each certificate of title produced in:	
NSW	\$16.50
SA	\$12.00
Vic	\$10.00
Qld	\$0.00
ACT	\$13.00
WA	\$35.00
NT	\$0.00
Tas	\$0.00
Property search fee - payable if we decide after the <i>disclosure date</i> that we want to carry out an additional search. Payable at time of search. For each title search in:	
NSW	\$4.00
Qld	\$10.00
ACT	\$18.00
Vic	\$7.50
SA	\$13.00
WA	\$10.00
NT	\$10.00
Tas	\$20.40

NOTE

Under this loan agreement any of the following information which is given above may be changed, and without your consent:

- *portfolio credit limit* or any *sub-account credit limit*
- *annual percentage rate*, name or description of any reference rate and any applicable margin
- method of calculation, frequency or time for payment of minimum repayments
- amount and type of fees and charges and when they are payable (including by imposing new fees and charges or changing the method of calculation of a fee or charge).

However, if your *annual percentage rate* is fixed for a period, the *annual percentage rate* cannot be changed during that period.

er information

SUB-ACCOUNT
DETAILS / HOLDERS

Sub-account: 816 [REDACTED]

Sub-account: 2638 [REDACTED]

DEFAULT RATE

The default rate of interest for any *sub-account* at any time equals the interest rate applicable to the *sub-account* at that time plus a margin of 3.00 % per annum (see the "Default interest charges" clause of the Portfolio Loan Agreement General Terms and Conditions.) At the *disclosure date*, the default rate for:

- 816632 is 9.92 % per annum
- 26380806 is 9.29 % per annum

COMMISSIONS

A commission is to be paid by us to FINANCE SELECTION SERVICES for the introduction of credit business.

OTHER FEES AND
CHARGES

For other fees and charges applying to St. George Bank transactions and account related services, refer to the current "Bank accounts - Fees and charges and how to minimise them" booklet.

RITY

The following mortgages, other *securities* and guarantees, if any, have been or are to be taken by us:

Security 1
To be taken

Name of mortgagor(s) (owner):

[REDACTED]

1st priority registered real property mortgage

Property address:

[REDACTED]

Minimum building insurance amount:

\$ 90000 or reinstatement and replacement value, whichever is higher.

ST GEORGE CONTACT

[REDACTED]
LVL2 158 SWANSON ST
MELBOURNE VIC 3000
Tel:
Fax: (03) 6965296

MORTGAGE
PREPARATION BY

STEDMAN CAMERON
BARRISTER & SOLICITORS
446 COLLINS STREET
MELBOURNE VIC 3000

BORROWERS
SOLICITOR

SAM EPSTEIN & CO
LEV 1, 150 ALBERT RD, STH
MELB
VIC 3205
Tel: (03) 9686-3485

SPECIAL CONDITIONS

Additional requirements before we have to lend

Refinancing Other loan(s)

You must fully repay the following loan(s) from other institutions before or at the same time as we lend:

Lender	Account No	Borrower	Approx balance \$
AUSSIE	63 [REDACTED]	[REDACTED]	74500 APPROX
ANZ	450 [REDACTED]	[REDACTED]	4000 APPROX
AGC	TBA	[REDACTED]	2550 APPROX

by Bank

The offer to make available a Portfolio Loan on the terms and conditions set out in this Offer and the separate Portfolio Loan Agreement General Terms and Conditions booklet (1 March 2001), "Banking services Terms and conditions and general information" booklet and "Bank accounts - Fees and charges and how to minimise them" booklet.

Signed on behalf of St George Bank Ltd

by: 

AARON DAVIS

Name of authorised officer

Date of offer: 06/06/01

If you want to accept this Offer you must sign and date this document and return it to us at our address given under "Contact Details" within 21 days from the date of this Offer (or such later date to which we in our discretion may agree). If you do not, the Offer is automatically treated as withdrawn. Acceptance of this Offer will only occur once we have received the signed and dated document.

Acceptance by borrower

By signing this document you:

1. accept the offer set out in this Portfolio Loan Agreement Offer,
2. declare that all the information you have given us is accurate and not misleading and you are aware that we are relying on it,
3. acknowledge that before signing this document you received and read a copy of:
 - the Portfolio Loan Agreement General Terms and Conditions referred to above; and
 - "Banking services Terms and conditions and general information" booklet; and
 - "Bank accounts Fees and charges and how to minimise them" booklet
4. consent to us giving to each guarantor or prospective guarantor named under "Security":
 - a copy of this document or any security (whether signed or unsigned), and
 - a copy of any document we send to you, and
 - a copy of your sub-account statements,
5. acknowledge that each security described in the section headed "Security" extends to the resulting loan agreement between you and us and that that resulting loan agreement is an agreement covered by each of those securities,
6. agree to notify us promptly in writing if you change your address.



COPY

Liberty Funding Pty Ltd

ACN 081 982 872

Consumer loan agreement (variable rate) schedule

The information in this Schedule is current as at 7 March 2001 (the *disclosure date*)

This document does not contain all the contract terms of *your* loan agreement or all of the information we are required by law to give *you* before the loan agreement is formed. Further terms and information are in the loan agreement standard terms and conditions annexed to this schedule.

Customer(s): [REDACTED] and [REDACTED]

Loan no: 16 [REDACTED]

Financial information table	
AMOUNT OF CREDIT	<p>\$144,500.00 Made up of</p> <ul style="list-style-type: none"> - Fees and charges included in the <i>amount of credit</i> (see below) \$3,180.70 (insert total from (a)) - Insurance premiums included in the <i>amount of credit</i> (see below) \$ Nil (insert total from (b)) - balance (payable to you or at your direction) \$141,319.30
ANNUAL PERCENTAGE RATE	<p>The <i>annual percentage rate</i> that applies to your loan is a variable rate. The <i>annual percentage rate</i> is our interest rate for similar variable rate loans. That interest rate is 10.75% per annum at the <i>disclosure date</i>.</p> <p>If you make each repayment due under this agreement on time in any calendar year after the <i>settlement date</i> up to a maximum of 5 calendar years, then the <i>annual percentage rate</i> that applies for the remaining term of the loan will be reduced by 0.25% from the <i>annual percentage rate</i> that would otherwise apply.</p>
DEFAULT RATE	<p>The <i>default rate</i> at any time equals the <i>annual percentage rate</i> specified in, or notified under, this agreement at that time plus a margin of 2% per annum.</p> <p>At the <i>disclosure date</i>, the <i>default rate</i> is: 12.75% per annum</p>
REPAYMENTS	<p>You must make 300 monthly <i>principal and interest repayments</i> over the loan term of 25 years as follows:</p> <ul style="list-style-type: none"> • 299 repayments of \$1,391.00 each, and • a final repayment of \$217.87 <p>Payments made pursuant to this agreement are to be made by use of a direct debits system nominated by us from time to time. We will debit each payment to the account nominated by you. You will need to complete an appropriate authority form when you advise your account details to us. (The above figures and amounts are estimates which assume that payments will be made on time, that the <i>annual percentage rate</i> and fees and charges will not change after the <i>disclosure date</i> and that the <i>settlement date</i> is the <i>disclosure date</i>.)</p>

	Registration fee on Transfer of Land	\$0.00	\$0.00
	Withdrawal of Caveat	\$31.00	\$0.00
	All payable to the Land Titles Office		
	Other charges	\$0.00	\$0.00
	Totals	\$3,180.70 (a)	\$446.50 (c)
	Total fees and charges which are definitely payable ((a) + (c))	\$3,627.20	
These fees and charges may become payable in connection with this agreement	Document fee - payable to us at the time you or a security provider request us to produce a document to the Land Titles Office or its equivalent	\$25.00 per document	
	Duplicate fee - payable to us when we provide a copy of any statement, notice or other document at your request	\$10.00 per copy document	
	Default administration fee - payable to us while you are in default, on the last day of each month during which you are at any time in default.	\$25.00 per month or part thereof in which the loan is in default	
	Custodial fee - payable to us for payment to the custodian when we assign your loan as part of a securitisation of such loans.	\$25.00	
	Dishonour fee - payable to us when a payment you make (such as a direct debit, salary deduction or cheque) is dishonoured	\$25.00 per dishonour	
	Property substitution fee - payable to us when you ask us to substitute a new property for one over which we have a security	\$500.00 per new property	
	Valuation fees - payable to us when we ask you for us to obtain a valuation of a property secured by a security or otherwise for the purpose of this agreement after the settlement date	\$275.00 per valuation	
	Title production fee - payable to us when you ask us to produce a title document for any reason	\$250.00 per title per production	
	Deferred establishment fee - payable to us, if within 10 years from the settlement date, either the total amount owing is repaid in full or the total amount owing becomes due for payment. In that case the fee is payable when the first of those events occurs.	\$1975.00 unless the total amount owing is neither repaid in full nor becomes due for payment within 10 years from the settlement date.	
	Pay out fee - payable to us when you receive from us a written statement of the amount needed to pay out this agreement provided at your request	\$10.00 for each statement	
	If any payment to us is for a taxable supply for the purposes of Goods and Services Tax or any similar tax, you must also pay us on demand an additional amount equal to the tax relating to that supply	Unascertainable	
NOTE	Under this agreement, any of the following information which is given above may be varied without your consent:		
	<ul style="list-style-type: none"> - the annual percentage rate - the amount, method of calculation, number, frequency or time for payment of repayments, or period over which repayments are to be paid - the total amount of interest charges or repayments - the amount and type of fees and charges and when they are payable (including by imposing new fees and charges or changing the method of calculation of a fee or charge). 		

LOAN-TO-SECURITY PERCENTAGE Your *loan-to-security percentage* is 85.00%.

SPECIAL CONDITIONS

1. ALL DEBTS TO BE PAID IN FULL.

Offer by Liberty Funding Pty Ltd

We Liberty Funding Pty Ltd offer to lend you the *amount of credit* on the terms and conditions set out in this schedule and the attached Loan Agreement – Standard Terms and Conditions, in which a reference to schedule is a reference to this schedule.)

To accept the offer, you must sign and date this document and return it to this office within 14 days from the date of this offer. If you do not, the offer is automatically treated as withdrawn.

Signed on behalf of Liberty Funding Pty Ltd

.....
Mark Stephens

[Name and signature of authorised officer]

Branch address: **Level 23**
535 Bourke Street
Melbourne, Victoria

Date of offer 7 March 2001

Acceptance by customer

BEFORE YOU SIGN	IMPORTANT THINGS YOU MUST KNOW
<ul style="list-style-type: none"> • READ THIS CONTRACT DOCUMENT so that you know exactly what contract you are entering into and what you will have to do under the contract. • You should also read the information statement: • THINGS YOU SHOULD KNOW ABOUT YOUR PROPOSED CREDIT CONTRACT. • Fill in or cross out any blank spaces. • Get a copy of this contract document. • Do not sign this contract document if there is anything you do not understand. 	<ul style="list-style-type: none"> • Once you sign this contract document, you will be bound by it. However, you may end the contract before you obtain credit, or a card or other means is used to obtain goods or services for which credit is to be provided under the contract, by telling the credit provider in writing, but you will still be liable for any fees or charges already incurred. • You do not have to take out consumer credit insurance unless you want to. If this contract document says so, you must take out insurance over any mortgaged property. • If you are to take out insurance, the credit provider cannot insist on any particular insurance company. • If this contract document says so, the credit provider can vary the <i>annual percentage rate</i> (the interest rate), the repayments and the fees and charges and can add new fees and charges without your consent. • If this contract document says so, the credit provider can charge a fee if you pay out your contract early.

..... _/ _/ _
Signature of customer Date

Full name: [REDACTED]

Residential address of customer:
[REDACTED]

..... _/ _/ _
Signature of customer Date

Full name: [REDACTED]

Residential address of customer:
[REDACTED]

COPY



Liberty Funding Pty Ltd

ACN 081 982 872

Consumer loan agreement (variable rate) schedule

****The information in this Schedule is current as at 8 June 2001 (the disclosure date)****

This document does not contain all the contract terms of your loan agreement or all of the information we are required by law to give you before the loan agreement is formed. Further terms and information are in the loan agreement standard terms and conditions annexed to this schedule.

Customer(s): [REDACTED]

Loan no: 18 [REDACTED]

Financial information table

AMOUNT OF CREDIT

\$125,000.00 Made up of

- Fees and charges included in the amount of credit (see below) \$2,334.08
(insert total from (a))
- Insurance premiums included in the amount of credit (see below) \$ Nil
(insert total from (b))
- balance (payable to you or at your direction) \$122,665.92

ANNUAL PERCENTAGE RATE

The annual percentage rate that applies to your loan is a variable rate. The annual percentage rate is our interest rate for similar variable rate loans. That interest rate is 10.25% per annum at the disclosure date.

If you make each repayment due under this agreement on time in any calendar year after the settlement date up to a maximum of 5 calendar years, then the annual percentage rate that applies for the remaining term of the loan will be reduced by 0.25% from the annual percentage rate that would otherwise apply.

DEFAULT RATE

The default rate at any time equals the annual percentage rate specified in, or notified under, this agreement at that time plus a margin of 2% per annum.

At the disclosure date, the default rate is: 12.25% per annum

REPAYMENTS

You must make 300 monthly principal and interest repayments over the loan term of 25 years as follows:

- 299 repayments of \$1,158.00 each, and
- a final repayment of \$1,119.50

Payments made pursuant to this agreement are to be made by use of a direct debits system nominated by us from time to time. We will debit each payment to the account nominated by you. You will need to complete an appropriate authority form when you advise your account details to us. (The above figures and amounts are estimates which assume that payments will be made on time, that the annual percentage rate and fees and charges will not change after the disclosure date and that the settlement date is the disclosure date.)

REPAYMENTS

If you are to make monthly repayments.

The first repayment is due one calendar month after the *settlement date* but if the *settlement date* is the 29th, 30th or 31st of the month but the next month does not have that many days, the first repayment is due on the last day of that next month. However, if the first repayment would be due on a non *banking day*, it becomes due on the preceding *banking day*. Following repayments are then due at monthly intervals - for example, if the first repayment is due on the 15th October, each later repayment is due on the 15th of every month.

If a monthly repayment is due on the 29th, 30th or 31st day of the month but a month does not have that many days, you must pay that month's repayment on the last day of the month.

If you are to make fortnightly repayments.

The first repayment is due one fortnight after the *settlement date* and the following repayments are due at fortnightly intervals.

If a repayment would otherwise be due on a day which is not a *banking day*, you must pay on the *banking day* before.

You must pay us the *total amount owing* on the date the final repayment is due or, if you default, on the date it becomes due for payment under clause 7.

FEES AND CHARGES

These fees and charges are payable in connection with this agreement.

	Included in amount of credit	Payable by you
Liberty Funding Pty Ltd charges (all payable to us)		
Initial establishment fee - payable on or before the <i>settlement date</i>	\$1,250.00	\$275.00
Legal fees for establishing the loan - payable on or before the <i>settlement date</i>	\$375.00	\$0.00
Discharge legal fee - payable when the <i>total amount owing</i> is repaid in full.	\$0.00	\$137.50
Equalisation fee - payable on or before the <i>settlement date</i>	\$0.00	\$0.00
Discharge administration fee - payable when the <i>total amount owing</i> is repaid in full	\$0.00	\$250.00
Document Preparation fee - payable on or before the <i>settlement date</i>	\$0.00	\$0.00
Search Fees	\$124.00	\$0.00
Agency fee - payable on or before settlement if settlement takes place outside of the central business district	Not ascertainable	
Government charges		
Loan agreement stamp duty - payable on or before the <i>settlement date</i>	\$0.00	\$0.00
Mortgage stamp duty - payable on or before the <i>settlement date</i>	\$464.00	\$0.00
Guarantee stamp duty - payable on or before the <i>settlement date</i>	\$0.00	\$0.00
Transfer of Land Stamp Duty - payable on or before the <i>settlement date</i>	\$0.00	\$0.00
All payable to the State Revenue Office		
Section 35B duty - payable on or before the <i>settlement date</i>	\$0.00	\$0.00
Property Search Fees	\$3.08	\$0.00
Mortgage registration fee - payable on or before the <i>settlement date</i>	\$59.00	\$0.00
Discharge fee for existing mortgage - payable on or before the <i>settlement date</i>	\$59.00	\$0.00
Discharge fee to register the discharge of a mortgage <i>security</i> - payable when the <i>total amount owing</i> is repaid in full	\$0.00	\$59.00

Registration fee on Transfer of Land	\$0.00	\$0.00
Withdrawal of Caveat	\$0.00	\$0.00
All payable to the Land Titles Office		
Other charges	\$0.00	\$0.00
Totals	\$2,334.08 (a)	\$721.50 (c)
Total fees and charges which are definitely payable ((a) + (c))		\$3,055.58

These fees and charges <u>may</u> become payable in connection with this agreement	Document fee – payable to <i>us</i> at the time <i>you</i> or a <i>security provider</i> request <i>us</i> to produce a document to the Land Titles Office or its equivalent	\$25.00 per document
	Duplicate fee - payable to <i>us</i> when <i>we</i> provide a copy of any statement, notice or other document at <i>your</i> request	\$10.00 per copy document
	Default administration fee – payable to <i>us</i> while <i>you</i> are in default, on the last day of each month during which <i>you</i> are at any time in default.	\$25.00 per month or part thereof in which the loan is in default
	Custodial fee - payable to <i>us</i> for payment to the custodian when <i>we</i> assign <i>your</i> loan as part of a securitisation of such loans.	\$25.00
	Dishonour fee - payable to <i>us</i> when a payment <i>you</i> make (<i>such as</i> a direct debit, salary deduction or cheque) is dishonoured	\$25.00 per dishonour
	Property substitution fee – payable to <i>us</i> when <i>you</i> ask <i>us</i> to substitute a new property for one over which <i>we</i> have a <i>security</i>	\$500.00 per new property
	Valuation fees - payable to <i>us</i> when <i>we</i> ask <i>you</i> for <i>us</i> to obtain a valuation of a property secured by a <i>security</i> or otherwise for the purpose of this agreement after the <i>settlement date</i>	\$275.00 per valuation
	Title production fee - payable to <i>us</i> when <i>you</i> ask <i>us</i> to produce a title document for any reason	\$250.00 per title per production
	Deferred establishment fee – payable to <i>us</i> , if within 10 years from the <i>settlement date</i> , either the <i>total amount owing</i> is repaid in full or the <i>total amount owing</i> becomes due for payment. In that case the fee is payable when the first of those events occurs.	\$1975.00 unless the <i>total amount owing</i> is neither repaid in full nor becomes due for payment within 10 years from the <i>settlement date</i> .
	Pay out fee - payable to <i>us</i> when <i>you</i> receive from <i>us</i> a written statement of the amount needed to pay out this agreement provided at <i>your</i> request	\$10.00 for each statement
If any payment to <i>us</i> is for a taxable supply for the purposes of Goods and Services Tax or any similar tax, <i>you</i> must also pay <i>us</i> on demand an additional amount equal to the tax relating to that supply	Unascertainable	

NOTE

Under this agreement, any of the following information which is given above may be varied without *your* consent:

- the *annual percentage rate*
- the amount, method of calculation, number, frequency or time for payment of repayments, or period over which repayments are to be paid
- the total amount of interest charges or repayments
- the amount and type of fees and charges and when they are payable (*including* by imposing new fees and charges or changing the method of calculation of a fee or charge).

Other Details

INSURANCE	Included in amount of credit
Premium for mortgaged property insurance against damage to the mortgaged or secured property for _____ months payable to _____	\$ Nil
Total premiums included in <i>amount of credit</i>	\$ Nil (b)

COMMISSIONS A commission of at least \$1,250.00 is to be paid by *us* to Money Ideas for the introduction of credit business.

SECURITY The following mortgages, other securities and guarantees, if any, have been or are to be taken by *us*:

Mortgage Property 1
[X] To be taken
[] Already held –
Date:
Registered Number:

Name of mortgagor(s) (owner):

1st priority registered mortgage
Property address:

Minimum building insurance amount: \$115,000.00

LOAN-TO-SECURITY PERCENTAGE Your loan-to-security percentage is 65.78%.

Offer by Liberty Funding Pty Ltd

We Liberty Funding Pty Ltd offer to lend you the amount of credit on the terms and conditions set out in this schedule and the attached Loan Agreement – Standard Terms and Conditions, in which a reference to schedule is a reference to this schedule.)

To accept the offer, you must sign and date this document and return it to this office within 14 days from the date of this offer. If you do not, the offer is automatically treated as withdrawn.

Signed on behalf of Liberty Funding Pty Ltd

.....
Vaughan Lewis

[Name and signature of authorised officer]

Branch address: Level 23

535 Bourke Street
Melbourne, Victoria

Date of offer 8 June 2001

Acceptance by customer

BEFORE YOU SIGN	IMPORTANT THINGS YOU MUST KNOW
<ul style="list-style-type: none">• READ THIS CONTRACT DOCUMENT so that <i>you</i> know exactly what contract <i>you</i> are entering into and what <i>you</i> will have to do under the contract.• <i>You</i> should also read the information statement:• THINGS YOU SHOULD KNOW ABOUT YOUR PROPOSED CREDIT CONTRACT.• Fill in or cross out any blank spaces.• Get a copy of this contract document.• Do not sign this contract document if there is anything <i>you</i> do not understand.	<ul style="list-style-type: none">• Once <i>you</i> sign this contract document, <i>you</i> will be bound by it. However, <i>you</i> may end the contract before <i>you</i> obtain credit, or a card or other means is used to obtain goods or services for which credit is to be provided under the contract, by telling the credit provider in writing, but <i>you</i> will still be liable for any fees or charges already incurred.• <i>You</i> do not have to take out consumer credit insurance unless <i>you</i> want to. If this contract document says so, <i>you</i> must take out insurance over any mortgaged property.• If <i>you</i> are to take out insurance, the credit provider cannot insist on any particular insurance company.• If this contract document says so, the credit provider can vary the <i>annual percentage rate</i> (the interest rate), the repayments and the fees and charges and can add new fees and charges without <i>your</i> consent.• If this contract document says so, the credit provider can charge a fee if <i>you</i> pay out <i>your</i> contract early.

..... / / -----
Signature of customer Date

Full name: [REDACTED]

Residential address of customer:
[REDACTED]

..... / / -----
Signature of customer Date

Full name: [REDACTED]

Residential address of customer:
[REDACTED]

