

Attention Nikki

240 Queen Street
Brisbane
QLD 4000
Australia

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Brisbane
QLD 4001

Telephone: 1300 137 762
Facsimile: 07 3225 4653
DX: 309 Brisbane (4370 001)
Internet: www.commbank.com.au
Our Ref: CHL90301816739

Conveyancing Works
PO Box 15520
City East QLD 4002

13 March 2012

Dear Sir/Madam

Our Mutual Clients: Donald George Hughan and Estrella Agraviador Hughan
Purchase of Property at: 34 Hanbury Street Bundaberg North QLD 4670
Name of Purchaser(s): Donald George Hughan and Estrella Agraviador Hughan
Title Reference: 12635034

We confirm that a loan offer of \$105,000.00 has been made by the Commonwealth Bank. Our mutual clients are currently considering the Bank's offer, including any conditions that need to be satisfied. Please note that before any moneys are advanced, the title to the property and all other aspects connected with the loan must be to the Bank's satisfaction.

Note!! To ensure our documents are prepared correctly, please advise this office in writing if any of the information quoted in the heading differs from your records, eg. spelling of purchaser's name.

We also require to be advised of any special conditions concerning incentive payments, rental guarantees or purchase of furniture or fittings or any ancillary agreement in connection with these matters or the purchase of the security property.

Prior to arranging settlement, please email our office a **copy of the transfer, Form 24** to CBAChequeDirections@cba.com.au and ensure that your client has signed and returned all necessary documents to the Bank.

A settlement booking will not be made until all outstanding requirements have been satisfied, including those outlined above. This office will require a minimum of four clear working days notice of settlement.

If settlement is to be effected within the Brisbane Central Business District, please make arrangements through this Centre by telephoning (07) 3237 3700 and quote the above reference number. If settlement is to be elsewhere, please contact Maegan McCall at DB CSC BRISBANE INBOUND SALES (Telephone).

In due course, we will provide loan funds of \$105,000.00. The Commonwealth Bank of Australia will not be responsible for Solicitors costs at settlement.

The maximum amount the Bank will provide at settlement is \$105,600.00 less any applicable fees and charges. Please arrange to collect from your client the balance of the funds required to complete the purchase.



We mention that in addition to loan funds, the First Home Owners Grant (FHOG), if approved, of \$7,000 will be available for disbursement.

We will require a letter of direction from you for disbursement of the loan funds at settlement, *together with a copy of your final search*. To be acceptable, this search must be no older than 24 hours prior to settlement.

Letter of Direction must be emailed to CBAChequeDirections@cba.com.au at least 24 hours prior to settlement.

If the vendor is a mortgagee in possession, please ensure you advise the Bank in your letter of direction of the documents you will be handing over at settlement.

Please make note of the following Bank fees:-

Settlement cheque fee - this is payable if you:

- Require additional cheques (more than two) to fund/settle the loan (\$10.00 per additional cheque); or
- Cancel a cheque - we will charge this fee regardless of the number of cheques originally issued (\$10.00 per cancelled cheque)

Yours sincerely



For the Manager Conveyancing

Please ensure contract of sale & transfer have both client's middle names as well.

Please send to:

email - david.j.roberts@cba.com.au

Thanks

David Roberts



Mortgage Services Brisbane

240 Queen Street
Brisbane
QLD 4000
AustraliaGPO BOX 2444
Brisbane
QLD 4001DX: 309 Brisbane (4370 001)
Internet: www.commbank.com.au
Our Ref: CHL903018167394370
Mr D G Hughan
Newcastle Waters Station
Newcastle Waters NT 0862

13 March 2012

Loan Number(s) 852419901 QLD

Dear Donald

We have approved your loan application

We are delighted to tell you that we have approved your application for a home loan. We enclose a summary of the details of your loan.

What you need to know

Important documents enclosed with this letter

We have enclosed the following documents:

1. Consumer Mortgage Lending Products Terms and Conditions booklet (including Credit Guide).
2. Original Consumer Credit Contract Schedule and a copy for you to keep for your records
3. Loan Account Authority - Borrower
4. QLD Land Mortgage

What you need to do

If you would like to accept our offer, please follow the steps below.

1. Read

Read the contract documents carefully, as well as the 'Things You Should Know About Your Proposed Credit Contract' in the Information Statement, under Section 1 of the Consumer Mortgage Lending Products Terms and Conditions booklet including Credit Guide. If there are multiple borrowers please make sure they read these documents.

2. Tell us about any changes that may affect your loan approval

We may need to review your loan approval if your circumstances change. Please tell us immediately if any of the financial information you gave us changes. You should also tell us if the actual purchase price of the property or building costs is different from the original estimates you provided. We may need to review your loan approval if the interest rate shown in details of your loan increases.

3. Sign the original documents

Arrange for all borrowers to sign and date the documents using a *black pen only*. Borrowers must make sure that their signature looks the same each time they sign. If you make a mistake when signing any documents, neatly cross out the mistake and either write in the margin or close to the original text, all parties to the loan must initial the change. *Never use liquid paper (white out)*.

- Original Consumer Credit Contract Schedule – Do not sign the original Schedule until you are sure you understand what it means.
- Loan Account Authority - Borrower – Complete the Linking your account to a card section if you would like to arrange electronic access to your re-draw facility. This gives you access to the account through your Commonwealth Bank Keycard or Credit Card at any ATM, EFTPOS or Australia Post EFTPOB terminal that accepts Commonwealth Bank cards.

If all borrowers living at the same address want to nominate one person to receive Consumer Credit Code notices, correspondence and other documents on behalf of all parties, complete the Electing to receive just one set of notices section.

- Security documents – Do not sign the original documents until you are sure you understand what it means. If your document requires a witness they must not be a guarantor of, or party to, the loan, or a director of a company which is a guarantor of, or party to, the loan. If you've taken legal or financial advice about your loan application please ask the solicitor or advisor to witness your signature.

4. Return the original documents

Return the documents to your Personal Lender or mail the documents to Mortgage Services in the prepaid envelope if provided. Please note that this offer will expire if we don't receive your acceptance within 21 days of the date of this letter. Once we receive and accept the signed documents and provided all loan conditions are satisfied (if applicable) you'll be ready to settle.

5. Funding

We will let you know when your loan has been funded and send you a letter to confirm. Make sure there is enough money in your nominated account each month to meet your loan repayments.

If the loan is to fund the purchase of a Security Property we may withhold funds to pay any government fees and charges relating to registration of the transfer. Please check with your solicitor or conveyancer.

We're here to help

If you have any questions please contact your Personal Lender Maegan McCall, or call our Home Loan specialists on 13 2224, 8am to 8pm, 365 days.

Yours sincerely



Scott Henricks
General Manager, Retail Customer Service

The details of your loan

Loan 852419901 : Economiser Home Loan

Loan offer made to	Donald George Hughan and Estrella Agraviador Hughan
Security	Registered mortgage over the property situated at 34 Hanbury Street, Bundaberg North, QLD, 4670
Loan Amount	\$105,600.00
Interest Rate	6.69% pa currently
Monthly Repayment	\$932.00 If you have selected weekly or fortnightly repayments, this will be shown on the letter confirming the funding of your loan.
Loan Term	15 year/s

Loan offer	<p>Our offer is set out in the Consumer Credit Contract Schedule and Section 2 of the Consumer Mortgage Lending Products Terms and Conditions Booklet.</p> <p>Acceptance of our offer is deemed to occur only if you sign the Schedule and we receive it at Mortgage Services within 21 days of the Disclosure Date shown at Item A on the Schedule.</p>
Loan conditions	<ul style="list-style-type: none">• Proof of identity
Security	Please refer to the Item K of the Schedule for details of the security we require for the loan.

