

**Division 7A Loan Agreement
25 Years – Secured
Information Schedule**

1. LENDER

Name
ACN
Registered office address
Directors full names

2. BORROWER

Name
Address
Is the borrower acting in its capacity as a trustee for a trust? Yes or No
If yes, please provide the name of the trust
If the borrower is a company acting in its capacity as trustee for a trust, please provide the following additional information in relation to the corporate trustee:
ACN
Directors full names
Registered office address

3. Amount of the Loan

What is the amount of the loan?
The amount of the loan can either be expressed as a fixed dollar amount or can be expressed as all monies advanced by the Lender to the Borrower during the draw down period (eg: 1 July, 2016 to 30 June, 2017).

4. Commencement Date

What is the date on which the loan agreement is to commence?

5. Term of the Loan

What is the term of the loan?
The term of the loan should not exceed 25 years. You should note that our standard loan agreement provides for early repayment.

6. Interest Rate

What is the rate of interest payable on the loan (e.g. Benchmark Interest Rate)?
The rate of interest payable on the loan must be equal to or exceed the Benchmark Interest Rate for the year. The Benchmark Interest Rate for the year of income is the indicator lending rate-bank variable housing loans interest rate last published by the Reserve Bank of Australia before the end of the year of income. Our standard loan agreement provides that the interest rate is equivalent to the Benchmark Interest Rate for the purposes of Division 7A.

7. Repayments

When will the Borrower be required to make repayments on the loan?
Our standard loan agreement provides for minimum yearly repayments calculated in accordance with the formula set out in Division 7A.

8. Security

What security will be provided by the Borrower in relation to the loan (e.g. mortgage over real property)?
It is a requirement that 100% of the value of the loan must be secured by a mortgage over real property that has been registered. Further, when the loan is first made, the market value of the real property (less the amounts of

any other liabilities secured over the property in priority to the loan) is at least 110% of the amount of the loan. Please provide the following:

- (a) Details in relation to real property which will be mortgaged including registered proprietor, street address, title particulars and description of the property (i.e. residential, commercial or industrial)
- (b) Has the real property been mortgaged to a third party? If yes, please provide mortgagee details including contact name, contact number and the amount secured by the mortgage.
- (c) Forward original Certificate of Title to our office. If not available, please provide details of entity which is in possession of the Certificate of Title and copy of the latest council rate notice.
- (d) Current valuation of the real property.