

## Division 7A Loan Agreement

### 25 Years – Secured

### Information Schedule

#### 1. Lender

<b>Name:</b>	
<b>ACN:</b>	
<b>Registered Office Address:</b>	
<b>Directors full names:</b>	

#### 2. Borrower

<b>Name:</b>	
<b>Address:</b>	
<b>Is the borrower acting in its capacity as trustee for a trust?</b>	
<b>If yes, please provide the Name of Trust:</b>	
If the borrower is a company acting in its capacity as trustee for a trustee, please provide the following additional information	
<b>ACN</b>	
<b>Directors full names</b>	
<b>Registered office address</b>	

#### 3. Amount of the Loan

<b>What is the amount of the loan?</b>	
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, 2022 to 30 June, 2023)	

#### 4. Commencement Date

<b>What is the date on which the loan agreement is to commence?</b>	
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## 5. Term of the Loan

<b>What is the term of the loan?</b>	
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

<b>What is the rate of interest payable on the loan (e.g. Benchmark Interest Rate)?</b>	
The rate of interest payable on the loan must be equal to or exceed the Benchmark Interest Rate of 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

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

## 8. Security

<b>What security will be provided by the Borrower in relation to the loan (e.g. mortgage over real property)?</b>	
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:	
<b>Details in relation to real property which will be mortgaged including:</b>	
<b>Registered proprietor</b>	
<b>Street address</b>	
<b>Title Reference</b>	
<b>Description of the property (i.e. residential, commercial or industrial)</b>	
<b>Has the real property been mortgaged to a third party?</b>	
If yes, please provide mortgagee details	
<b>Contact Name</b>	

<b>Contact Number</b>	
<b>Amount secured by the mortgage</b>	
<b>Current valuation of the real property</b>	