

CREDIT PROPOSAL



| INTRODUCER DETAILS | |
|----------------------|---|
| Business name | YANG, JU TAE |
| Address | Unit 325, 22 Baywater Drive, Wentworth Point NSW 2127 |
| Phone number | 02 8071 2673 |

+This document provides information about the fees associated with this loan. It also provides information on commissions received by us if you proceed with the proposed finance.

| SERVICES | |
|--|--|
| Australian Credit Licence holder | Beagle Finance Pty Ltd(ACN 140 290 268) |
| Address | Level 14, 74 Castlereagh St, Sydney NSW 2000 |
| Phone and e-mail | 1800 337 761 john.kolenda@finsure.com.au |
| Australian Credit Licence number | 383640 |
| Credit Representative's full name | Ju Tae Yang |
| Credit Representative's number | 453004 |
| Services to be provided | We will attempt to arrange for you the loan/s specified below: |

| PROPOSED FINANCE | |
|--|--|
| Applicant name/s & Address/es | Dr Anecito Jr Sagrado Mantilla & Mrs Charina Mantilla 17 Valley View Cres, GLENDALE, NSW 2285 |
| Address/es of security offered | 17 Valley View Cres, GLENDALE, NSW 2285 |
| Finance Provider | St George Bank |

| No. | Product | Loan Amount * | Rate # | Term | Repayment Type |
|-----|-------------------------------|---------------|--------|----------|----------------------------------|
| 1 | Basic Variable Owner Occupied | \$261,000 | 4.98% | 25 years | Principal & Interest Fortnightly |

* The quoted loan and repayment amounts include any estimated Lenders Mortgage Insurance (LMI) premium (if applicable).

The rate/s quoted above is/are liable to change, unless a Rate Lock option has been taken (see section 1.2 below).

FEES AND COMMISSIONS

| | | | | | | | | | | | | |
|--|---|-----------------------|-------|-----------------------|-------------------------------------|-----|------------|-------|-------|--|--|--|
| <p>Estimate of commissions to be received by us. This commission is payable to us for assisting you to obtain finance.</p> | <p>0.715% of the Loan Amount or increase in the Loan Amount, if smaller, is payable by your lender to Beagle Finance Pty Ltd (ACN 140 290 268) head office shortly after the finance is provided. We estimate this commission to be \$1,866.</p> <p>A monthly amount ranging from \$1,663 to \$1,890 per annum of the amount still outstanding on your loan. We estimate the largest monthly payment to be \$1,890.</p> <p>These amounts are inclusive of GST. Both the above amounts will be paid to the Credit Representative (or the business for which the Credit Representative acts) less a small processing fee.</p> <p>Beagle Finance Pty Ltd as a group may receive additional commissions from volume bonuses referred to in our Credit Guide. The amount of those additional commissions cannot be determined at the date of this document.</p> <p>If the finance arranged is repaid for any reason within two years of settlement, the lender may claw back all or a portion of the commission paid to us. In such circumstances, the commission paid to the business owner will also be clawed back.</p> | | | | | | | | | | | |
| <p>Commission will be paid by</p> | <p>St George Bank</p> | | | | | | | | | | | |
| <p>Referral Fee</p> | <p>The Credit Representative, or the business for which the Credit Representative acts, has paid, or will pay on settlement of the finance, a fee of \$N/A to N/A for referring you to us. This fee is not payable by you.</p> | | | | | | | | | | | |
| <p>Estimate of the total fees and charges payable to the finance provider in relation to applying for and obtaining the loan.</p> <p><i>These fees and charges are payable by you and are payable once only.</i></p> | <table border="1"> <tr> <td data-bbox="448 927 927 1032">Bank Fees</td> <td data-bbox="927 927 1230 1032">\$395</td> <td data-bbox="1230 927 1449 1032">Payable At Settlement</td> </tr> <tr> <td data-bbox="448 1032 927 1137">Lenders' Mortgage Insurance premium</td> <td data-bbox="927 1032 1230 1137">\$0</td> <td data-bbox="1230 1032 1449 1137">Settlement</td> </tr> <tr> <td data-bbox="448 1137 927 1218">Total</td> <td colspan="2" data-bbox="927 1137 1449 1218">\$395</td> </tr> </table> | Bank Fees | \$395 | Payable At Settlement | Lenders' Mortgage Insurance premium | \$0 | Settlement | Total | \$395 | | | |
| Bank Fees | \$395 | Payable At Settlement | | | | | | | | | | |
| Lenders' Mortgage Insurance premium | \$0 | Settlement | | | | | | | | | | |
| Total | \$395 | | | | | | | | | | | |
| | <p>These figures are estimates only. In addition to the fees and charges above, there will be Government fees payable. The final figures will be shown in your credit contract. You can elect to have some or all of these amounts paid from the finance proceeds. We are not aware of any other fees or charges payable to anyone else in relation to this application for finance, but the lender may impose additional requirements.</p> | | | | | | | | | | | |
| <p>Date of Proposal</p> | <p>12-04-2014</p> | | | | | | | | | | | |

The information noted above is correct as at the date noted above. Interest rates, repayments and fees may change from those disclosed in this document if the lender changes its interest rates and applicable fees.

1. ADDITIONAL PROVISIONS

- 1.1 If the purpose of the proposed finance includes refinancing of an existing credit facility, it is the responsibility of the credit applicant/s to obtain the final payout figure for any credit facility to be refinanced.
- 1.2 If the proposed finance is to be provided under a Fixed Rate credit product, the credit applicant/s acknowledges the following:
 - The Credit Representative provided to the credit applicant/s the option of taking a Rate Lock facility, under which the Fixed Rate is locked in for a defined period before settlement of the credit facility, subject to payment of any applicable fees and charges.
 - The decision as to whether to enter into a Rate Lock arrangement is entirely at the discretion of the applicant/s.
 - The applicant/s is aware that the repayment of, or the making of a substantial principal reduction to, a Fixed Rate credit facility, by any means (including a product switch) prior to the expiry of the Fixed Rate period, may incur an interest adjustment (break cost) that is payable to the finance provider.
- 1.3 The applicant/s confirms that the Credit Representative provided no taxation advice to the applicant/s and did not provide the applicant/s with advice as to economic conditions and the predicted level of interest rates.
- 1.4 The applicant/s acknowledge that no indication of approval of the proposed finance by the finance provider has been provided by the Credit Representative and that the applicant/s has been advised to obtain final approval from the finance provider prior to entering into any financial or legal commitment.
- 1.5 Before you accept a loan offer, you should check the offer carefully to make sure the terms of the loan meet your requirements. The terms of the loan offer may be different to the terms set out in this document.

2. ACCEPTANCE

By signing this document, you agree to the terms set out in this Proposal. After you have signed this document, you will be provided with a copy of the signed document.

Applicant 1 signature

Dr Anecito Jr Sagrado Mantilla

Date of signature: 12/04/2014

Applicant 2 signature

Mr Charina Mantilla

Date of signature: 12/04/2014

If you have any questions relating to anything in this document, please contact us immediately.