

Macquarie Mortgages Pty Limited  
ABN 23057 760 178  
A Member of the Macquarie Bank Group

Level 22  
20 Bond Street  
Sydney NSW 2000  
GPO Box 4294  
Sydney NSW 1164

Telephone (61 2) 8232 3333  
Facsimile 1800 007 080  
Account Enquiries 1800 007 722  
Internet <http://www.macquarie.com.au>  
DX 10287



27 July 2005

Mr Arthur Cristian  
260 Oxford St  
Bondi Junction NSW 2022

Dear Mr Cristian

We are now pleased to inform you that your loan application has been approved. This approval is subject to the satisfaction of any special conditions as set out in this letter.

The details of your loan approval are as follows:

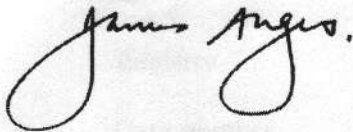
WIN Number:	05051878
Loan Type:	Macquarie Executive Choice Home Loan
Loan Amount:	\$664,000.00
Our Solicitors:	Galilee & Associates Parramatta Level 2, 15-17 Argyle Street PARRAMATTA NSW 2150 (02) 8833 7400 Email: <a href="mailto:nader.zaki@galilee.com.au">nader.zaki@galilee.com.au</a>

Please note that this letter does not constitute a binding contract to lend. Full terms and conditions will be set out in your Loan Contract, which is currently being prepared. Your Loan Contract and all relevant security and ancillary documentation will be forwarded to you shortly by our solicitor.

If you are refinancing your loan, we request that you advise your existing financial institution of your intention to discharge your mortgage. This will assist Macquarie Mortgages in the timely settlement of your new mortgage.

Thank you once again for choosing Macquarie Mortgages. If you have any enquiries regarding your indicative loan approval, please contact your Relationship Support Officer, quoting the above WIN number on (02) 8232 6836. Alternatively, you can email your enquiry to [cgarcia@macquarie.com.au](mailto:cgarcia@macquarie.com.au).

Yours sincerely



James Angus  
Manager Operations

Cc: Mortgage Fastrack & Investment Services

*Faint background text: Macquarie Limited, Australian Financial Services License 10004711*

*Faint background text: Number of plaintiffs*

*Faint background text: First defendant*

*Faint background text: Number of defendants*

*Faint background text: This is not an official Macquarie "AC-11" information to the affairs of James Angus*

*Faint handwritten notes and signatures at the bottom of the page.*



22 August 2005

Mr Arthur Cristian  
260 Oxford St  
Bondi Junction NSW 2022

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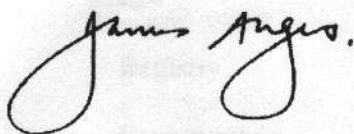
WIN Number:	05051878
Loan Type:	Macquarie Executive Choice - Line of Credit
Loan Amount:	\$664,000.00
Our Solicitors:	Galilee & Associates Parramatta Level 2, 15-17 Argyle Street PARRAMATTA NSW 2150 (02) 8833 7400 Contact person: Nader Zaki Email: <a href="mailto:nader.zaki@galilee.com.au">nader.zaki@galilee.com.au</a>

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Yours sincerely



James Angus  
Manager Operations

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*[Faint, illegible text, likely bleed-through from the reverse side of the page]*

*[Faint, illegible text, likely bleed-through from the reverse side of the page]*

*[Handwritten notes and signatures in the bottom right corner, including a date '29/10/18' and a signature]*



22 August 2005

Mrs Fiona Cristian  
260 Oxford St  
Bondi Junction NSW 2022

Dear Mrs Cristian

We are now pleased to inform you that your loan application has been approved. This approval is subject to the satisfaction of any special conditions as set out in this letter.

The details of your loan approval are as follows:

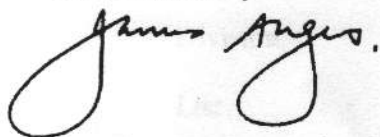
WIN Number:	05051878
Loan Type:	Macquarie Executive Choice - Line of Credit
Loan Amount:	\$664,000.00
Our Solicitors:	Galilee & Associates Parramatta Level 2, 15-17 Argyle Street PARRAMATTA NSW 2150 (02) 8833 7400 Contact person: Nader Zaki Email: <a href="mailto:nader.zaki@galilee.com.au">nader.zaki@galilee.com.au</a>

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Thank you for choosing Macquarie Mortgages. If you have any enquiries regarding your loan approval, please contact our Customer Care Team on 1300 301 184. Alternatively, you can email your enquiry to [customercare@macquarie.com](mailto:customercare@macquarie.com).

Yours sincerely



James Angus  
Manager Operations

Cc: Mortgage Fastrack & Investment Services

TITLE OF PROCEEDINGS

First plaintiff: Perpetual Trustees, formerly known as Perpetual Trustees Australia Limited (ACN 000 431 871)

Number of plaintiffs: 1

First defendant: Miss Caroline Cristian

Number of defendants: 1

This is the exhibit marked "AC-41" referred to in the affidavit of Arthur Cristian sworn before me on 29<sup>th</sup> October 2006

103263  
Date of the Court  
29/10/06

*Arthur Cristian*  
29/10/06  
Arthur Cristian

**Macquarie Mortgages Pty Limited**  
 ABN 23 057 760 175  
 A Member of the Macquarie Bank Group  
 Level 22  
 20 Bond Street  
 Sydney NSW 2000  
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 Sydney NSW 1164

Telephone (61 2) 8232 3333  
 Account Enquiries 1800 007 722  
 Facsimile 1800 707 321  
 Internet <http://www.macquarie.com.au>  
 DX 10287

20 September 2005

Mr Arthur Cristian  
 260 Oxford Street  
 Bondi Junction NSW 2022



Dear Mr Cristian,

Thank you for choosing Macquarie Mortgages. We are pleased to inform you that the settlement for your Macquarie Executive Choice - Line of Credit occurred on 19 September 2005.

The details of your loan are as follows:

<b>Borrower(s):</b>	Arthur Cristian
	Fiona Caroline Cristian
<b>Loan Type:</b>	Macquarie Executive Choice - Line of Credit

<b>Facility Structure</b>	<b>Facility Limit \$664,000.00</b>		
	<b>Account Number</b>	<b>Account Limit</b>	<b>Current Rate</b>
	Account 1	71389870	\$664,000.00 6.75%

<b>BSB Numbers</b>	If you wish to make payments to your loan you will need to use the following BSB:	<b>032-854</b>
	If you wish to make electronic payments from your account, e.g. to pay your bills, please advise the other parties of the following BSB:	<b>032-873</b>

<b>Repayments</b>	Interest will capitalise to your account on the first business day of the month. This amount is calculated based on your daily balance and the number of days in each month. Please note, your loan facility must operate within its approved limit at all times.
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\* At settlement the Macquarie Executive Choice Standard Variable Rate was 7.25% per annum less a discount of 0.5%.

Macquarie Mortgages Pty Limited is not an authorised deposit-taking institution for the purposes of the Banking Act (Cth) 1959, and Macquarie Mortgages Pty Limited's obligations do not represent deposits or other liabilities of Macquarie Bank Limited ABN 46 008 583 542. Macquarie Bank Limited does not guarantee or otherwise provide assurance in respect of the obligations of Macquarie Mortgages Pty Limited.

Thank you for choosing Macquarie Mortgages. If you have any enquiries regarding your loan approval, please contact our Customer Care Team on 1300 301 184. Alternatively, you can email your enquiry to [customercare@macquarie.com](mailto:customercare@macquarie.com).

Yours sincerely

A handwritten signature in black ink that reads "James Angus". The signature is written in a cursive style with a large initial 'J' and 'A'.

James Angus  
Manager Operations

Cc: Mortgage Fastrack & Investment Services

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1800 007 722



22 December 2005

Mr Arthur Cristian  
260 Oxford St  
Bondi Junction NSW 2022

Dear Mr Cristian

We are now pleased to inform you that your loan application has been approved. This approval is subject to the satisfaction of any special conditions as set out in this letter.

The details of your loan approval are as follows:

WIN Number:	05140814
Loan Type:	Macquarie Executive Choice - Line of Credit
Loan Amount:	\$664,000.00
Our Solicitors:	Galilee Solicitors Parramatta Level 2, 15-17 Argyle Street PARRAMATTA NSW 2150 (02) 8833 7400 Contact person: Nader Zaki Email: <a href="mailto:nader.zaki@galilee.com.au">nader.zaki@galilee.com.au</a>

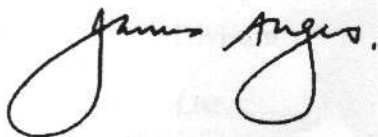
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Yours sincerely



James Angus  
Manager Operations

Cc: Mortgage Fastrack & Investment Services

TITLE OF PROCEEDINGS

First plaintiff Perpetual Limited, formerly known as Perpetual Trustee Australia Limited (ACN 960 431 877)

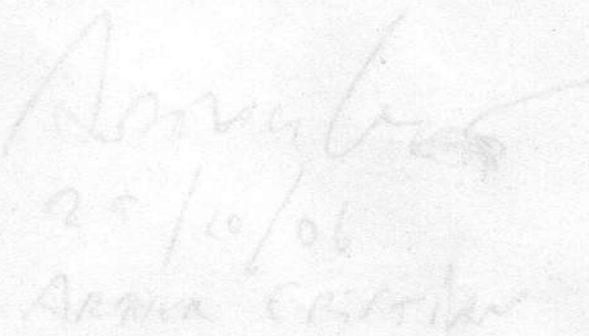
Number of plaintiffs 1

First defendant Frank Douglas Christian

Number of defendants 1

This is the exhibit marked "AC-45" referred to in the affidavit of Arthur Christian sworn before me on 29<sup>th</sup> October 2006

  
Justice of the Peace  
29/10/06

  
29/10/06  
Arthur Christian