

FACSIMILE MESSAGE



DATE: 21.7.05 PHONE No: 82326836 FAX No.: 1800 001 050

TO: MacQUARIE MORTGAGES

ATTENTION: CRISTINA GARCIA

FROM: JOHN HARTWY

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- MORTGAGE FASTTRACKING
- INVESTMENT SKILLS
- WEALTH ACCUMULATION
- FINANCIAL INDEPENDENCE
- MORTGAGE INSURANCE

PHONE: (02) 4465 1032

MOBILE: 0412 661 188

FAX: (02) 4465 1065

LOT 3 KANGAROO VALLEY ROAD,
KANGAROO VALLEY NSW 2577

MESSAGE

RE A+F CRISTINA loan no 05051878

Hi CRISTINA

Please CONVERT ABOVE APPROVED SAVER HOME
LOAN TO EXECUTIVE CHOICE LINE OF CREDIT AS
QUOTED BY BDM CHRIS STRAW AT 6.7%.
\$300 APPLICATION FEE TO BE WAIVED AS APPROVED
BY CHRIS STRAW TO MATCH COMPETITORS OFFER.
Please HAVE NEW LOAN PAPERS MADE UP AND SENT
TO MYSELF OR CLIENT AS SOON AS POSSIBLE.

Best Regards
John Hartwy

Faxed
9:30 am
21.7.05.

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:

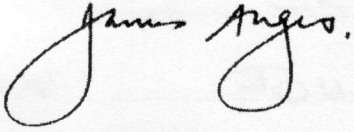
WIN Number:	05051878
Loan Type:	Macquarie Executive Choice Home Loan
Loan Amount:	\$664,000.00
Our Solicitors:	Galilee & Associates Parramatta Level 2, 15-17 Argyle Street PARRAMATTA NSW 2150 (02) 8833 7400 Email: nader.zaki@galilee.com.au

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.

Yours sincerely



James Angus
Manager Operations

Cc: Mortgage Fastrack & Investment Services