

Our ref: PAK:NM:260715
Reply to: **Miranda**

21 June 2006

Partners

Sam Macedone LL.B.
Commercial Litigation
Accredited Specialist
Criminal Law

Donal Minehan LL.B.
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Consultant

Geoff Christie LL.B.
Commercial and Property
Development Projects

Senior Associate

Brian Phillips B.Leg.S.
Land & Environment Law

Mr A & Mrs F Cristian
PO Box 1320
BOWRAL NSW 2576

Dear Arthur & Fiona,


**RE: MACQUARIE MORTGAGES DISPUTE -
40 WARRAIN CRESCENT, CURRARONG**

I enclose a copy of a letter from the bank's solicitor dated 20 June 2006.

As discussed with you, I telephoned the bank to advise that there are now funds available to make monthly payments.

I telephoned the bank's solicitor again today to advise of a specific proposal for the payment of funds monthly. I have now confirmed that offer in writing and I enclose a copy of my letter.

Yours faithfully,
**MACEDONE CHRISTIE WILLIS
SOLARI PARTNERS**


P.A. KEAN
Writer's email Address: pkean@mcwlaw.com.au

Encl.

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20 June 2006

Macedonie Christie Willis
Lawyers
Suite 1, 16 Gibbs Street
MIRANDA NSW 2226



DIBBS ABBOTT STILLMAN | LAWYERS

Attention: Paul Kean
Facsimile: 02 9525 6537

Dear Mr Kean

PERPETUAL LIMITED V ARTHUR CRISTIAN & FIONA CRISTIAN
Our Ref: JAB/GTB/3301650
Your Ref: PAK:SK:260715

We refer to our telephone conversation with you on 19 June 2006.

Your clients have requested that our client allow them to regain possession of the security property located at 40 Warrain Crescent, Currarong ("the Property") to conduct the sale of the Property. Our client has instructed us that it will not allow your clients to regain possession of the Property to conduct the sale of the Property.

Your clients have proposed that our client allow them to keep their furniture in the Property during the course of marketing, as they believe that the sale price of the Property will be greatly enhanced. Our client is not agreeable to this proposal.

As per our facsimile to you dated 15 June 2006, our client will engage a removalist to remove your clients' personal effects from the Property and place them into storage. As your clients have failed to contact our office by 5pm Monday 19 June 2006 to advise our office of a suitable location for the storage of the goods, our client will store the goods at a location of its choice. We will inform you in due course of the storage location.

Please contact the writer on 8233 9785 should you have any queries.

Yours faithfully
Dibbs Abbott Stillman

Jacqueline Bruce
Lawyer
Email: jacqueline.bruce@daslaw.com.au
Direct Line: 61 2 8233 9785

Partner Responsible: Gerard Breen

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Messrs Dibbs Abbott Stillman
Lawyers
**DX 101
SYDNEY NSW**

Dear Ms Bruce,

**RE: ARTHUR CRISTIAN AND FIONA CRISTIAN AND PERPETUAL LIMITED
LOAN ACCOUNT NO. 71389870**

We refer to your letter of 20 June 2006 in response to our client's offer of 16 June 2006.

As indicated by telephone on 20 June 2006, our clients have been able to make arrangements for funds to be available from a third party on a periodic basis. The third party would not take an interest in the property.

Our clients renew the proposal in our letter of 16 June 2006, but with the following additional conditions:

1. That our clients pay the sum of \$20,000.00 forthwith in reduction of the loan balance.
2. That our clients pay \$4,000.00 per month.
3. That the auction take place in September;
4. That the availability of these funds be confirmed in writing by the third party.

Yours faithfully,
**MACEDONE CHRISTIE WILLIS
SOLARI PARTNERS**

P.A. KEAN

Writer's email Address: pkean@mcwlaw.com.au

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