

Suman Mishra – volume 2

FORUM DETAILS

Forum	Independent Commission Against Corruption
Registry	Level 7, 255 Elizabeth Street SYDNEY NSW 2000
Case number	E/14/2586/02/083

TITLE OF PROCEEDINGS

Public inquiry into corruption allegations concerning former City of Botany Bay Council Chief Financial Officer, Gary Goodman (Operation Ricco).

Operation RICCO – ICAC Public Inquiry**Witness: Suman Mishra**

Tab	Document	Date
1	Email correspondence between Greg Perfrement and Suman Mishra regarding purchase of Queensland property	Various
2	Settlement Statement	9 September 2014
3	Urban Utilities water meter reading	28 August 2014
4	Body corporate form 13	18 August 2014
5	Contracts register	18 August 2014
6	Asset register	18 August 2014
7	Land tax clearance certificate	13 August 2014
8	Email between Greg Perfrement and Suman Mishra regarding offset account	26 August 2014
9	Email between Greg Perfrement and Suman Mishra regarding profit	23 May 2014
10	Email from Suman Mishra to Talal at Hunter French attaching contract	11 June 2015
11	Email to Hayden Thorpe attaching Simjord Custodians document	29 June 2015
12	Email to Souki Lawyers attaching consent to release deposit on 5/38 Hampton Pde, West Footscray Victoria	20 July 2015

TAB 1

Julie Kneebone

From: gperf@cpahomeloans.com.au
Sent: Tuesday, 4 August 2015 4:51 PM
To: Mishra, Suman
Subject: RE: re NAB

Hi Suman,
Just left you a message I think.
It was a bit unclear.

This is the situation.
Repayments - Fixed rates
If its interest only loan – payment taken out on the last business day of the month
Principal and interest – can be weekly, fortnightly or monthly

When you have chance could you call and we can discuss

In any case any extra payments/ acceleration of payments should be made on to your owner occupied home loan because it is NOT tax deductible.

But we can discuss.

Cheers and thanks

Greg

Gregory Perfrement B.Comm CPA

cpahomeloans.com.au

[m] 0419 209 750

[f] 02 8572 5317

[w] 02 9576 1511



gperfrement

[e] gperf@cpahomeloans.com.au

CPA HOME LOANS PTY LIMITED

ABN 70 097 833 522

is hereby licensed as an Australian credit licensee pursuant to the National Consumer Credit Protection Act 2009 subject to the conditions and restrictions which are prescribed and to the conditions contained in this license and attached schedules.

To: gperf@cpahomeloans.com.au

Subject: RE: re NAB

Hey Greg,

Any news as at ?

suman

Customer Referrals

Your referrals are vital, valuable and appreciated.

If I can help anyone else you know – please bring us together.

License no: 385693

Effective 16 November 2010

From:
Mishra,
Suman
[mailto:Mishra@b
otanybay.
nsw.gov.
au]
Sent:
Tuesday,
August
04, 2015
15:27

NSW ICAC EXHIBIT

From: gperf@cpahomeloans.com.au [mailto:gperf@cpahomeloans.com.au]
Sent: Friday, 31 July 2015 11:20 AM
To: Mishra, Suman
Subject: RE: re NAB

Hi Suman,
It may be – generally they are 1 per month.
I will ring them and check though and come back to you

Cheers

Greg

Gregory Perfrement B.Comm CPA
cpahomeloans.com.au

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To: gperf@cpahomeloans.com.au
Subject: RE: re NAB

Hey Greg,

Just a question...

My fixed part of loan for Brisbane the interest repayment is on monthly basis.

Is it possible to do weekly repayments?

Thanks

Suman

From: gperf@cpahomeloans.com.au [mailto:gperf@cpahomeloans.com.au]
Sent: Thursday, 28 August 2014 10:19 AM
To: Mishra, Suman
Cc: 'Hayden Taylor'
Subject: re NAB

Hoi Suman,
Homeside should have deposited approx. \$402000 into your NAB account.
That is the money for the settlement of the new property.
It needs to be transferred to your conveyancers in Qld.

Customer Referrals

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If I can help anyone else you know – please bring us together.

From: Mishra, Suman
[mailto:Mishras@bt.tanybay.nsw.gov.au]
Sent: Friday, July 31, 2015 10:58

NSW ICAC EXHIBIT

Probably the easiest way is to contact the conveyancers, get their account details and go to the branch and ask for a transfer.

I have copied them in on this email.

If you are not sure please call me to discuss,

Cheers and thanks

Greg

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Julie Kneebone

From: gperf@cpahomeloans.com.au
Sent: Wednesday, 1 October 2014 6:47 AM
To: Mishra, Suman
Subject: re Brisbane valuation

Hi Suman,
Bris valuation has come back at 380k.
That is 10k less than purchase.
Really of little consequence as that is just his opinion.
Have re-split the loan though as follows:

- a. Variation Loan 1-1 \$98 000 - 5 years fixed and interest only - security 18 malley avenue [REDACTED] nsw 2206: 728 5796
- b. New application - Loan 1-2 \$304 000- 5 years fixed and interest only - security - [REDACTED] application 728 5794

Will advise how everything else is when I hare back from NAB

Cheers and thanks

Greg

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Julie Kneebone

From: gperf@cpahomeloans.com.au
Sent: Thursday, 25 September 2014 2:59 PM
To: Mishra, Suman
Subject: RE: re new loan

That's great – thanks for that

Cheers

Greg

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2014 2:58 PM

To: gperf@cpahomeloans.com.au

Subject: RE: re new loan

I rang the bank....account closure statement will be faxed to me end of today..

I will then fax it to you.

Thanks

Suman

From: gperf@cpahomeloans.com.au [<mailto:gperf@cpahomeloans.com.au>]

Sent: Thursday, 25 September 2014 12:21 PM

To: Mishra, Suman

Subject: RE: re new loan

Hi Suman,

Response from NAB

NAB account shows that she still has the ANZ card. If this has been closed, please provide evidence, as it stands, the financial position has still changed.

Can you assist – might save us a lot of work

Cheers and thanks

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From: Mishra, Suman
[mailto:Mishras@b
otanybay.
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au]

Sent: Thursday
,
Septemb
er 25,

Greg

Gregory Perfremment B.Comm CPA
[cpahomeloans.com.au](mailto:gperf@cpahomeloans.com.au)

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Effective 16 November 2010

2014 8:23 AM

To: gperf@cpahomeloans.com.au

Subject: RE: re new loan

Hey Greg,

Sorry I forgot to advise as I cancelled ANZ and got coles with same credit limit .

From: gperf@cpahomeloans.com.au [mailto:gperf@cpahomeloans.com.au]

Sent: Wednesday, 24 September 2014 8:32 PM

To: Mishra, Suman

Subject: re new loan

Hi Suman,

Is this correct please ?

If so we will need your last 2 payslips from BBC and GMS

I will call you in the morning

Cheers and thanks

Greg

Customer: Mishra

Application ID: 6587482 & 6587478

Current Approval Status: Assessment in Progress

I'm writing to confirm that I will be managing your clients application through to approval.

Please provide the following outstanding requirements to enable me to progress your clients application further:-

Outstanding Information required:

1. Please be advised that applicants financial position has changed. A full assessment is now required - Existing Nab account evidences that applicants has since obtained an additional Coles Myers Credit Card. Please provide sufficient documentary evidence to complete the assessment of this application.

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Julie Kneebone

From: gperf@cpahomeloans.com.au
Sent: Tuesday, 16 September 2014 11:04 AM
To: Mishra, Suman
Subject: re title

Hi Suman,
I spoke to Hayden Taylor – they have sent you a letter regarding the title.
But it only left there in the 12th and you may not have it yet.

Regarding the other – i.e. the mortgaged properties – if you are not sure let me know and we can discuss in more details.

In summary though this is what we have 1.

1. Investment loan 402k – secured by [REDACTED] – fully tax deductible
2. OO loan – secured by [REDACTED] – Not tax deductible
3. Brisbane property – 100% unencumbered.

Future options.

1. Your purchase an investment property – secured 100% by [REDACTED] again or
2. Secured by [REDACTED] and the new property

In any case [REDACTED] is a security and even if it's not mortgaged it is still "exposed" whilst it and the debt is in your name.

As I said if you would like to discuss more please don't hesitate

Cheers

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From: gperf@cpahomeloans.com.au
Sent: Monday, 1 September 2014 1:35 PM
To: Mishra, Suman
Subject: FW: re NAB
Attachments: 20140901120305083.pdf

Hi Suman,
What you have to do is at the bottom of this email -
I would go to the closest NAB branch by say Wednesday this week with 100 points ID and send it from there.
Cheques are too risky and take too long to clear

Cheers

Greg

Gregory Perfrement B.Comm CPA
cpahomeloans.com.au

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12:25 PM

To: gperfrem@gmail.com; gperf@cpahomeloans.com.au

Subject: FW: re NAB

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From: Hayden Taylor
[mailto:Hayden@conveyconnect.com]
Sent: Monday, September 01, 2014

From: Hayden Taylor
Sent: Monday, 1 September 2014 12:24 PM
To: 'Mishra, Suman'
Subject: RE: re NAB

Hi Suman,

I have nominated settlement to take place at 2pm on 9 September 2014.

Please find attached our proposed settlement figures which have also been sent off to the Sellers Solicitor for their review as well.

You will note that the balance at settlement due is \$403,747.73.

To avoid delay should there be any last minute adjustments or additional bank cheque fee charges we suggest that you transfer the sum of \$404,000.00 to our trust account with the account details as follows:-

NSW ICAC EXHIBIT

Bank: ANZ Bank – 324 Queen Street, Brisbane
Account Name – PS Conveyancing Connection Trust Account
BSB: 014002
[REDACTED]

Reference: Mishra 93407





Note: Please note that trust accounts do not accrue interest.

Please advise when you have made the transfer, we suggest that you attend the branch to make such transfer as bank cheques received can take longer to clear than usual. A transfer will remove that level of uncertainty.

If you have any questions, please contact me at the office on 07 3229 1445 or via email.

Kind Regards,

Hayden Taylor
Conveyancing Connection

 GPO Box 5258, Brisbane 4001
 **07 3229 1445**
 07 3229 2445
 hayden@conveyconnect.com

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Liability limited by a scheme approved under Professional Standards legislation.

From: Mishra, Suman [<mailto:Mishras@botanybay.nsw.gov.au>]
Sent: Monday, 1 September 2014 9:45 AM
To: Hayden Taylor
Subject: FW: re NAB

Hey Hayden,

Pls provide account information so I can transfer this fund through.

Thanks and Regards

Suman

From: gperf@cpahomeloans.com.au [<mailto:gperf@cpahomeloans.com.au>]
Sent: Thursday, 28 August 2014 10:19 AM
To: Mishra, Suman
Cc: 'Hayden Taylor'
Subject: re NAB

Hoi Suman,
Homeside should have deposited approx. \$402000 into your NAB account.
That is the money for the settlement of the new property.

It needs to be transferred to your conveyancers in Qld.

Probably the easiest way is to contact the conveyancers, get their account details and go to the branch and ask for a transfer.

I have copied them in on this email.

If you are not sure please call me to discuss,

Cheers and thanks

Greg

Gregory Perfremment B.Comm CPA

cpahomeloans.com.au

[m] 0419 209 750

[f] 02 8572 5317

[w] 02 9576 1511



gperfremment

[e] gperf@cpahomeloans.com.au

CPA HOME LOANS PTY LIMITED

ABN 70 097 833 522

is hereby licensed as an Australian credit licensee pursuant to the National Consumer Credit Protection Act 2009 subject to the conditions and restrictions which are prescribed and to the conditions contained in this license and attached schedules.

License no: 385693

Effective 16 November 2010

information only, except where the sender specifies and with authority states them to be the views of the City of Botany Bay Council. The City of Botany Bay Council expressly disclaims liability for any loss or damage following from the content of this message or attachments, where direct or consequential.

Customer Referrals

Your referrals are vital, valuable and appreciated.

If I can help anyone else you know – please bring us together.

Any views expressed in this message or any attachments are those of the individual sender and cannot be relied upon for any legal relationship and is for

TAB 2

SETTLEMENT STATEMENT

MATTER: MISHRA PURCHASE FROM BIGLIN
PROPERTY: [REDACTED]
SETTLEMENT DATE: 09 September 2014
ADJUSTMENT DATE: 09 September 2014
SETTLEMENT PLACE: SCOTT ASHWOOD, LEVEL 10, 144 EDWARD STREET, BRISBANE
SETTLEMENT TIME: 2PM

	Amount (\$)
CONTRACT PRICE	390,000.00
LESS DEPOSIT	1,000.00
	389,000.00
LESS SELLER'S RELEASE FEE	162.90
	388,837.10
PLUS COUNCIL RATES	
\$305.45 paid for the quarter 01 July 2014 to 30 September 2014	
Proportion being 21/92 days	69.72
	388,906.82
LESS UNBILLED WATER USAGE	
Period 15 May 2014 - 27 August 2014	62.65
	388,844.17
PLUS WATER & SEWERAGE ACCESS FEE	
\$174.54 paid for the quarter 01 July 2014 to 30 September 2014	
Proportion being 21/92 days	39.84
	388,884.01
PLUS BODY CORPORATE FEES	
\$650.65 paid for the period 01 September 2014 to 30 November 2014	
Proportion being 82/91 days	586.30
CONTRACT BALANCE	\$389,470.31

Funds Required for Settlement

	Amount (\$)
Contract Balance	389,470.31
Plus DERM (Registration Fees)	972.60
Plus Conveyancing Connection (Professional Fees & Outlays)	1,129.82
Plus Commissioner of State Revenue (Transfer Duty)	12,075.00
Plus Estimated Bank Cheque Fees	100.00
BALANCE ON SETTLEMENT	\$403,747.73

Payee	Amount (\$)
1. Body Corporate for Carindale Views II CTS 35114	650.65
2. TBA	388,819.66
TOTAL	\$389,470.31



Brisbane City Council Online Services

Dedicated to a better Brisbane

You are logged in as psconveyconnect

Current rates balance enquiry

Please note: The results shown for this current rates balance enquiry are only valid for the date and time of request. If the settlement date changes you must perform another enquiry.

Requested Information

Lot Requested: L.35/SP.177709
Settlement Date Requested: 09/09/2014
The settlement date above is used for interest calculation purposes only.

Rate Account Details

Account Number: 500000004484222
Real Property Description: L.35 SP.177709 PAR BULIMBA 1/96
Property Address(es): [REDACTED]

[REDACTED] VIEWS II 35/88
[REDACTED] ST, [REDACTED] QLD [REDACTED]

Last Bill Details

Issue Date:	07/07/2014
Due Date:	06/08/2014
Billed Period:	01/07/2014 - 30/09/2014
Opening Balance:	\$0.00
Brisbane City Council Rates & Charges:	\$258.02
State Government Charges:	\$47.45
Gross:	\$305.47
Discount: (if payment received by 06/08/2014)	-\$0.02
Nett:	\$305.45

Nett Amount Payable

\$305.45

Due Date

06/08/2014

Subsequent to Bill

Discount/Rounding Allowed:	-\$0.02
Payment received - 06-AUG-2014:	-\$305.45
Balance of payments or charges subsequent to bill:	-\$305.47

Balance Outstanding

Balance outstanding (to 30/09/2014)	\$0.00
---------------------------------------	---------------

Balance Outstanding

\$0.00

Additional Details

If this account is in arrears please phone the Call Centre on 3403 8888 for further information on interest charges.

[Print page](#)

« Perform another current rates balance enquiry.

« Return to online services

Page Requested at: 13/08/2014 05:06:18 PM EST

TAB 3



GPO Box 2765
Brisbane Q 4001

General Enquiries 13 26 57
Faults & Emergencies 13 23 64
www.urbanutilities.com.au

28 August 2014

CONVEYANCING CONNECTION
GPO BOX 5258
BRISBANE QLD 4001

FAX

SPECIAL WATER METER READING RESULTS

Account number 020010455736
Property address [REDACTED]
Your reference HT:93407:Mishra
Lot and plan L35SP177709
Email hayden@conveyconnect.com

Residential Charges – Special Water Meter Read Results

Meter ABF11503

	Last read	to	Special read	No. of days
Period from	18/08/2014	to	27/08/2014	9
Meter readings	00001665	to	00001665	
Total consumption =	0 kL			

Average daily water consumption = 0 L per day
Water Consumption Charges

Prior Unbilled Charges

Meter ABF11503

	Prior read	to	Prior read	No. of days
Period from	15/05/2014	to	18/08/2014	95
Meter readings	00001645	to	00001665	
Total consumption =	20 kL			

Average daily water consumption = 211 L per day
Water Consumption Charges

Tier 1 Consumption	10 kL at \$0.692909	\$6.92
Tier 1 Consumption	10 kL at \$0.724090	\$7.24
State Bulk Water Charge	10 kL at \$2.302000	\$23.02
State Bulk Water Charge	10 kL at \$2.547000	\$25.47

Prior Unbilled Charges	\$62.65
These charges will appear on a future account	

Prior Billed Charges

This consumption has been calculated for transfer of title purposes.

It is the vendor/purchaser's responsibility to verify the existence of a separate water supply to all individual properties created through subdivision. Queensland Urban Utilities does not issue accounts for part periods. The apportionment of water and sewerage charges for transfer of title purposes is calculated by the vendor, purchaser or their legal or other representatives and is the sole responsibility of the vendor and purchaser. Queensland Urban Utilities will not be liable for incorrect apportionment calculations. The outstanding charge shown above, if any, is the amount payable if a bill was to be issued for this customer account on the date of this special water meter reading. Queensland Urban Utilities does not warrant or guarantee that between the date of this special water meter reading and the date of settlement additional water charges will not be incurred. While Queensland Urban Utilities will use its best endeavour to process special water meter readings within four working days of the request date, it does not make any warranty or guarantee (express or implied) and Queensland Urban Utilities will not be liable (including without limitation, liability in negligence) for any loss (including consequential or indirect loss), damage or costs resulting from the processing of this request outside this timeframe.

NSW ICAC EXHIBIT

Meter ABFI 1503

Period from	Prior read	to	Prior read	No. of days
Meter readings	11/02/2014	to	15/05/2014	93
Total consumption =	00001624	to	00001645	
	21 kL			

Water Consumption Charges

Tier 1 Consumption	21 kL at \$0.692909	\$14.55
State Bulk Water Charge	21 kL at \$2.302000	\$48.34

Water Access Charges

01/07/2014 - 30/09/2014

Water Access at \$45.36 per quarter (\$45.36 / 92 days in quarter x 92 days)	\$45.36
---	---------

Sewerage Charges

01/07/2014 - 30/09/2014

Sewerage Access 1 at \$129.18 per quarter (\$129.18 / 92 days in quarter x 92 days)	\$129.18
--	----------

Prior Billed Charges	\$237.43
-----------------------------	-----------------

Credits Since Last Bill	\$237.43CR
Account Balance at 28/08/2014	\$0.00

This balance does not include the prior unbilled or special meter read charges not yet billed to the account. Please take into consideration the prior unbilled and special meter read charges when finalising settlement figures. Any recently paid monies may not have been processed to this account. Please note interest may accrue on overdue balances.

This consumption has been calculated for transfer of title purposes.

It is the vendor/purchaser's responsibility to verify the existence of a separate water supply to all individual properties created through subdivision. Queensland Urban Utilities does not issue accounts for part periods. The apportionment of water and wastewater charges for transfer of title purposes is calculated by the vendor, purchaser or their legal or other representatives and is the sole responsibility of the vendor and purchaser. Queensland Urban Utilities will not be liable for incorrect apportionment calculations. The outstanding charge shown above, if any, is the amount payable if a bill was to be issued for this customer account on the date of this special water meter reading. Queensland Urban Utilities does not warrant or guarantee that between the date of this special water meter reading and the date of settlement additional water charges will not be incurred. While Queensland Urban Utilities will use its best endeavour to process special water meter readings within four working days of the request date, it does not make any warranty or guarantee (express or implied) and Queensland Urban Utilities will not be liable (including without limitation, liability in negligence) for any loss (including consequential or indirect loss), damage or costs resulting from the processing of this request outside this timeframe.

TAB 4

BCCM**Form 13****Body corporate information certificate***Body Corporate and Community Management Act 1997*

NOTES: THIS FORM IS FOR PARTICULAR INFORMATION ABOUT A LOT INCLUDED IN A SCHEME FOR WHICH ANY OF THE FOLLOWING REGULATIONS APPLY:

- *Body Corporate and Community Management (Standard Module) Regulation 2008*
 - *Body Corporate and Community Management (Accommodation Module) Regulation 2008*
 - *Body Corporate and Community Management (Commercial Module) Regulation 2008*
 - *Body Corporate and Community Management (Small Schemes Module) Regulation 2008*
- For a scheme regulated under the *Body Corporate and Community Management (Specified Two-Lot Schemes Module) Regulation 2011*, refer to BCCM Form 26 - Body Corporate Information Certificate (Specified Two-Lot Scheme).

Part A

This certificate sets out the amounts payable to the body corporate in the body corporate's current financial year, including any amounts due but unpaid, in respect of the following lot:

Name of Scheme **CARINDALE VIEWS II** CMS No. **35114**
 Lot No. **35** Plan No. **177709** Type **BUILDING FORMAT PLAN**

Section 205(5) of the Act provides that the person obtaining this certificate may rely on it against the body corporate as conclusive evidence of the matters stated, except for errors reasonably apparent. The legislation provides that a new owner becomes jointly and severally liable for any contribution, instalment, penalty or other amount payable to the body corporate that is due but unpaid when they become the owner.

Section 1 - Annual contributions

Provide details of all annual contributions including the periods each instalment covers, the due dates and any discounts.

Provide details of the percentage of any penalty applying to overdue contributions.

Note:
If there is insufficient space please attach separate sheets.

Description of amounts payable by owner to the *Administrative Fund*

Period	Amount	Due date	Date paid	Discount	If paid by	Date of notice
01/03/14 to 31/05/14	531.21	01/03/14	03/03/14	0.00	01/03/14	29/01/14
01/06/14 to 31/08/14	531.21	01/06/14	02/06/14	0.00	01/06/14	16/04/14
01/09/14 to 30/11/14	554.12	01/09/14	*	0.00	01/09/14	23/07/14
01/12/14 to 28/02/15	554.12	01/12/14		0.00	01/12/14	
01/03/15****31/05/15	554.12	01/03/15		0.00	01/03/15	
01/06/15****31/08/15	554.12	01/06/15		0.00	01/06/15	

Monthly penalty on overdue contributions: **2.50%**

Total annual contributions	\$2,170.66	Number of instalments/year	4	Total amount overdue	Nil
Amount Unpaid including amounts billed not yet due					\$554.12

Description of amounts payable by owner to the *Sinking Fund*

Period	Amount	Due date	Date paid	Discount	If paid by	Date of notice
01/03/14 to 31/05/14	92.82	01/03/14	03/03/14	0.00	01/03/14	29/01/14
01/06/14 to 31/08/14	92.82	01/06/14	02/06/14	0.00	01/06/14	16/04/14
01/09/14 to 30/11/14	96.53	01/09/14	*	0.00	01/09/14	23/07/14
01/12/14 to 28/02/15	96.53	01/12/14		0.00	01/12/14	
01/03/15****31/05/15	96.53	01/03/15		0.00	01/03/15	
01/06/15****31/08/15	96.53	01/06/15		0.00	01/06/15	

Monthly penalty on overdue contributions: **2.50%**

Total annual contributions	\$378.70	Number of instalments/year	4	Total amount overdue	Nil
Amount Unpaid including amounts billed not yet due					\$96.53

Section 2 - Special contributions

Provide details of any special contributions including any percentage of any penalty applying to overdue contributions.

Note:
If there is insufficient space please attach separate sheets.

Administrative Fund

Period	Amount	Due date	Date paid	Discount	If paid by	Date of notice
Monthly penalty on overdue contributions:				2.50%	Amount Overdue	Nil

Sinking Fund

Amount Unpaid including amounts billed not yet due

Nil

Period	Amount	Due date	Date paid	Discount	If paid by	Date of notice
Monthly penalty on overdue contributions:				2.50%	Amount Overdue	Nil

Amount Unpaid including amounts billed not yet due

Nil

Section 3 - Other amounts payable to the body corporate

Purpose	Fund	Amount	Due date	Amount

Section 4 - Summary of amounts due but unpaid

Annual contributions	Nil
Special contributions	Nil
Other payments	Nil
Penalties	Nil
Total amount overdue (Total Amount Unpaid including not yet due \$650.65)	Nil

Part B

Note: Alternatively a copy of the 'Register of Assets' may be attached to, and form part of, this certificate.

Note: Alternatively a copy of the 'Register of Authorisations affecting the Common Property' showing entries for this lot highlighted, may be attached to, and form part of, this certificate.

Regulation Module applying to this scheme: **Accommodation**

List all body corporate assets required to be recorded by the body corporate:

Copy of Register of Assets is attached.

Give details of any improvements effected to the common property which are for the benefit of the lot and which the owner must maintain, including the authorisation of the body corporate.

Signed by The Body Corporate for CARINDALE VIEWS II Community Titles Scheme 35114 on 18 August 2014 in the presence of QBS Strata Management by its duly authorised officer being a person authorised under the Body Corporate and Community Management Act 1997.

Dated: 18 August 2014

177709/35

IMPORTANT NOTES THAT FORM PART OF THIS CERTIFICATE

Periods marked with **** are not included in Annual Contributions total or Number of Instalments. They may also be subject to ratification at the next General Meeting. Amount overdue in credit indicates payment made before due date.

Amounts overdue are calculated for payment to the body corporate as at the date of the certificate. Amounts due pursuant to any proposed settlement may vary as a result of additional contributions becoming due, interest penalties and other amounts charged to the lot which may include legal costs and utility or other charges. If payment is not received by the body corporate before the end of the current month additional penalties will be charged at the rate noted in the certificate if applicable. Please note that payment must be in the body corporate bank account to avoid penalty.

TAB 5

CONTRACTS REGISTER

CARINDALE VIEWS II CTS 35114

Contractor Name and Address QBS Strata Management Pty Ltd PO Box 1079 OXENFORD QLD 4210	Details of Duties Body Corporate Manager	Delegated Powers Body Corporate Manager	Basis of Remuneration Quarterly
Commencement Date	01/06/12	Termination Date	30/05/15
Term of Contract	1 Year	Finance	
Options	2 x 1 Year	Name of Financier	
Copy of Agreement on File	Y	Date of Advice from Financier	
Workers Comp No		Date of Withdrawal of Financier	
Contractor Name and Address Secure Rentals Pty Ltd E & K Schilliro 1/7 Johnston Street CARINA QLD 4152	Details of Duties Caretaker	Delegated Powers	Basis of Remuneration Monthly
Commencement Date	23/03/06	Termination Date	22/03/31
Term of Contract	10 Years	Finance	
Options	10 Years + 5 Years	Name of Financier	Westpac Banking Corporation
Copy of Agreement on File	Y	Date of Advice from Financier	23/09/10
Workers Comp No		Date of Withdrawal of Financier	
Contractor Name and Address Secure Rentals Pty Ltd E & K Schilliro 1/7 Johnston Street CARINA QLD 4152	Details of Duties Letting Agent	Delegated Powers	Basis of Remuneration Per Owners
Commencement Date	23/03/06	Termination Date	22/03/31
Term of Contract	10 Years	Finance	
Options	10 Years + 5 Years	Name of Financier	Westpac Banking Corporation
Copy of Agreement on File	Y	Date of Advice from Financier	23/09/10
Workers Comp No		Date of Withdrawal of Financier	
Contractor Name and Address	Details of Duties	Delegated Powers	Basis of Remuneration
Commencement Date		Termination Date	
Term of Contract		Finance	
Options		Name of Financier	
Copy of Agreement on File		Date of Advice from Financier	
Workers Comp No		Date of Withdrawal of Financier	
Contractor Name and Address	Details of Duties	Delegated Powers	Basis of Remuneration
Commencement Date		Termination Date	
Term of Contract		Finance	
Options		Name of Financier	
Copy of Agreement on File		Date of Advice from Financier	
Workers Comp No		Date of Withdrawal of Financier	

TAB 6

Page Number: 3		ASSET REGISTER					18 August 2014	
CARINDALE VIEWS II CTS 35114								
Description	Type	Method of Acquisition	Date of Acquisition	Acquired from	Original Cost	Cost to date	Market Value	
RIDE ON MOWER Trade in Great Dane for Rover Mower 26/06/13	Plant and Machinery	Purchase	21/12/06	KC FARM EQUIPMENT PURCHASE SHARED WITH CVIV	9,800.00	8,562.00	9,800.00	
HONDA HRU 216 S/P	Plant and Machinery	Purchase	21/02/07	DRIVE IN MOWER CENTRE PTY LTD		0.00	1,250.00	
HONDA 35cc Brushcutter	Plant and Machinery	Purchase	21/02/07	Drive In Mower Centre Pty Ltd		0.00	620.00	
HONDA 25cc BLOWER HHB425	Plant and Machinery	Purchase	21/02/07	Drive In Mower Centre Pty Ltd		0.00	470.00	
HONDA HEDGE TRIMMER 25cc HHH2S	Plant and Machinery	Purchase	21/02/07	DRIVE IN MOWER CENTRE PTY LTD		0.00	700.00	
Tri Chlorine Generator	Plant and Machinery	Purchase	10/11/09	Swimart Tingalpa 1589 Wynnum Road, TINGALPA QLD 4173		0.00	1,385.00	
Pool Pump - Hurlcon Bx 1.0	Plant and Machinery	Purchase	01/12/10	PoolWerx		0.00		
Hurlcon Vx13t Chlorinator	Plant and Machinery	Purchase	14/01/11	POOLWERX MT GRAVATT 37 Broadwater Road MT GRAVATT QLD 4122	1,725.00	1,725.00	1,725.00	
Page Totals					11,525.00	10,287.00	15,950.00	
Report Totals					11,525.00	10,287.00	15,950.00	

ASSET REGISTER

CARINDALE VIEWS II CTS 35114

Description	Type	Method of Acquisition	Date of Acquisition	Acquired from	Original Cost	Cost to date	Market Value
Shindaiwa T260 Brushcutter	Plant and Machinery	Purchase	27/06/11	Southside Mower Centre 6 Nurstead Street CAMP HILL QLD 4152		0.00	178.20
Shindawa EB240 Blower	Plant and Machinery	Purchase	27/06/11	Southside Mower Centre 6 Nurstead Street CAMP HILL QLD 4152		0.00	166.50
Shindaiwa EB220 Blower	Plant and Machinery	Purchase	20/02/12	Southside Mower Centre 6 Nurstead Street CAMP HILL QLD 4152		0.00	365.00
ZeroTurn Mower & Catcher Shared with CV III & IV	Plant and Machinery	Purchase	10/07/13	K C Farm Equipment 4 Kaycee Place YATALA QLD 4207	1,026.00	1,026.00	8,150.00
Page Totals					1,026.00	1,026.00	8,859.70
Report Totals					12,551.00	11,313.00	24,809.70

TAB 7

Your ref HT:93407:Mishra
Our ref 653213
Phone 1300 300 734
Fax (07) 3211 6519



13 August 2014

Hayden Taylor
Po Box [REDACTED]
[REDACTED]

LAND TAX CLEARANCE CERTIFICATE

This certificate is issued pursuant to sections 59 & 60 of the *Land Tax Act 2010* on information provided by the applicant. The office accepts no responsibility for the resultant advice should that information be incorrect or insufficient.

In respect of the subject land I certify that there is no land tax unpaid up to and including 30 June 2015 provided all details supplied remain unaltered until this date.

Vendors	Purchasers
JANICE LYNN BIGLIN	SUMAN MISHRA
Land Description	Parish
[REDACTED]	[REDACTED]

Anticipated date of possession: 9 September 2014

Note: If the actual date of possession is not in the same financial year as the anticipated date of possession, then this certificate is not valid.

Anthony Kulpa
Deputy Commissioner
for Commissioner of State Revenue

TAB 8

Julie Kneebone

From: gperf@cpahomeloans.com.au
Sent: Tuesday, 26 August 2014 10:16 AM
To: Mishra, Suman
Subject: re nab

Hi Suman,
Nab are going to take the 165k out of your offset account today to bring the loan balance down to 435k

Cheers

Greg

Gregory Perfremment B.Comm CPA
cpahomeloans.com.au

[m] 0419 209 750

[f] 02 8572 5317

[w] 02 9576 1511



gperfremment

[e] gperf@cpahomeloans.com.au

CPA HOME LOANS PTY LIMITED

ABN 70 097 833 522

Customer Referrals

Your referrals are vital, valuable and appreciated.

If I can help anyone else you know – please bring us together.

License no: 385693

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Effective 16 November 2010

TAB 9

Julie Kneebone

From: gperf@cpahomeloans.com.au
Sent: Friday, 23 May 2014 4:18 PM
To: Mishra, Suman
Subject: re investment

Hi Suman,
Re investment:
I think you mentioned something about the rent being guaranteed ?
What was that about please.

In any case these are the numbers based on what you have told me.
It would make a slight profit.

Investment Model	year 1	2	3	4	5	6	7	8	9	10	11
purchase price/value inc kitchen	212,000	222.6	233.7	245.4	257.7	270.6	284.1	298.3	313.2	328.9	345.3
on costs - inc legal	9,540										
total cost	221,540										
rent earned	14,400	14.8	15.3	15.7	16.2	16.7	17.2	17.7	18.2	18.8	19.4
per week	277	285	294	303	312	321	331	341	351	361	372
interest paid	-11,077	-11.1	-11.1	-11.1	-11.1	-11.1	-11.1	-11.1	-11.1	-11.1	-11.1
outgoings p.a.	-1,590	-1.7	-1.8	-1.8	-1.9	-2.0	-2.1	-2.2	-2.3	-2.5	-2.6
depreciation est.	-731	-7	-7	-7	-7	-7	-7	-7	-7	-7	-7
taxable profit/(loss)	1,002	1.4	1.7	2.1	2.5	2.9	3.3	3.7	4.1	4.5	5.0
tax saving	-321	-4	-5	-7	-8	-9	-10	-12	-13	-14	-16
net position	1,412	1.7	1.9	2.2	2.4	2.7	2.9	3.2	3.5	3.8	4.1
net profit/(cost) per month	118	138	158	179	201	223	245	269	292	317	342

Call me when you can ,

Cheers and thanks

Greg

Gregory Perfrement B.Comm CPA
cpahomeloans.com.au

[m] 0419 209 750

[f] 02 8572 5317

[w] 02 9576 1511

 gperfrement

[e] gperf@cpahomeloans.com.au

CPA HOME LOANS PTY LIMITED

ABN 70 097 833 522

License no: 385693

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Effective 16 November 2010

This email is free from viruses and malware because avast! Antivirus protection is active.

Customer Referrals

Your referrals are vital, valuable and appreciated.

If I can help anyone else you know – please bring us together.

TAB 10

Julie Kneebone

From: Mishra, Suman
Sent: Thursday, 11 June 2015 9:52 AM
To: talal@hunterfrench.com.au
Subject: FW: Scan
Attachments: 20150611094939.pdf

Hey ,

I have attached the contract.

Thanks

Suman

CONTRACT OF SALE OF REAL ESTATE

Part 1 of the form of contract published by the Law Institute of Victoria Limited and The Real Estate Institute of Victoria Ltd

The vendor agrees to sell and the purchaser agrees to buy the property, being the land and the goods, for the price and on the terms set out in this contract.

The terms of this contract are contained in the –

- particulars of sale; and
- special conditions, if any; and
- general conditions

and in that order of priority.

SIGNING OF THIS CONTRACT

WARNING: THIS IS A LEGALLY BINDING AGREEMENT, YOU SHOULD READ THIS CONTRACT BEFORE SIGNING IT.

Purchasers should ensure that, prior to signing this contract, they have received;

- a copy of the section 32 statement required to be given by a vendor under section 32 of the Sale of Land Act 1962 in accordance with Division 2 of Part II of that Act; and
- a copy of the full terms of this contract.

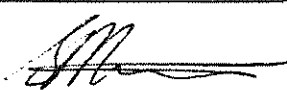
The authority of a person signing –

- under power of attorney; or
- as director of a corporation; or
- as agent authorised in writing by one of the parties –

must be noted beneath the signature.

Any person whose signature is secured by an estate agent acknowledges being given by the agent at the time of signing a copy of the terms of this contract.

SIGNED BY THE PURCHASER

Signature(s):		
Print Name(s):		
Date:	11/6/15	201
State nature of authority [if applicable] (e.g. 'director', 'attorney under power of attorney')		

This offer will lapse unless accepted within [] clear business days (3 business days if none specified).

SIGNED BY THE VENDOR

Signature(s):		
Print Name(s):	Katrina Louise Angerame	Michael Salloum
Date:		201
State nature of authority [if applicable] (e.g. 'director', 'attorney under power of attorney')		

The DAY OF SALE is the date by which both parties have signed this contract.

PARTICULARS OF SALE

VENDOR

VENDOR'S ESTATE
AGENTHunter French (Altona Meadows)
Shop 22 1 CENTRAL AVENUE ALTONA
MEADOWS VIC 3028REF: Talal El-Hassan
PH: 03 9315 7888
Mobile:
TALAL.E@HUNTERFRENCH.COM.AU

VENDOR(S)

Katrina Louise Angerame and Michael Salloum

VENDORS DETAILS

Address:

VENDOR'S LEGAL
PRACTITIONER OR
CONVEYANCERPROMPT LEGAL SERVICES
LAWYERS,
313 KEILOR ROAD
ESSENDON VICTORIA 3040REF: IAN CIMINO
PH: (03) 9379 0877
FAX: (03) 9379 2972
INFO@PROMPTLEGALSERVICES.COM.AUPURCHASER
PURCHASER

SIMJORD PTY LTD

PURCHASERS DETAILS

Address: Port Melbourne VIC 3207
Telephone:
Email:PURCHASER'S LEGAL
PRACTITIONER OR
CONVEYANCER

of

PH:
FAX:

LAND (general conditions 3 and 9)

The land is -
described in the table below-

The whole of Certificate of Title reference	Being lot	On Plan
Volume 9111 Folio 672	5	6503
Volume 9111 Folio 686	19	6503

PROPERTY ADDRESS: The address of the land is:

Unit 5
38 Hampton Parade
WEST FOOTSCRAY VIC 3012

OR

described in the copy of the Register Search Statement and the document or part document referred to as the diagram location in the Register Search Statement, as attached to the section 32 statement if no title or plan references are recorded in the table above or as described in the section 32 statement if the land is general law land.

The land includes all improvements and fixtures.

GOODS (general condition 2.3(f))
(List or attach schedule if required)

All fixed floor coverings, electric light fittings and window furnishings.

CONTRACT OF SALE OF REAL ESTATE

PAYMENT (general condition 11)

PRICE \$ 250,000

DEPOSIT \$ 25,000

by
(of which \$
has been paid)

BALANCE \$ 225,000

Payable at settlement

GST

(refer to general condition 13)

The price includes GST (if any) unless the words 'plus GST' appear here: _____

If this sale is a sale of land on which a 'farming business' is carried on which the parties consider meets requirements of section 38-480 of the GST Act or of a 'going concern' then add the words 'farming business' or 'going concern' here: _____

If the margin scheme will be used to calculate GST then add the words 'margin scheme' here: _____

SETTLEMENT (refer to general condition 10)

Is due on 10/18/2015 60 days

unless the land is a lot on an unregistered plan of subdivision, in which case settlement is due on the later of:

- the above date; or
- 14 days after the vendor gives notice in writing to the purchaser of registration of the plan of subdivision.

LEASE (refer to general condition 1.1)

At settlement the purchaser is entitled to vacant possession of the property unless the words 'subject to lease' appear here: _____ in which case refer to general condition 1.1.

TERMS CONTRACT (general condition 23)

If this contract is intended to be a terms contract within the meaning of the Sale of Land Act 1962 then add the words 'terms contract' here: _____ and refer to general condition 23 and add any further provisions by way of special Conditions.

SPECIAL CONDITIONS

This contract does not include any special conditions unless the words 'special conditions' appear here: SPECIAL CONDITIONS

LOAN

(refer to general condition 14)

The following details apply if this contract is subject to a loan being approved:

Lender: _____

Loan amount: \$ _____

Approval date:/...../201

CONTRACT OF SALE OF REAL ESTATE

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Connected indicates that the service is provided by an authority and operating on the day of sale. The Purchaser should be aware that the Vendor may terminate their account with the service provider before settlement, and the purchaser will have to have the service reconnected.

9 TITLE

Attached are the following document/s concerning Title:

- (a) In the case of land under the *Transfer of Land Act 1958* a copy of the Register Search Statement/s and the document/s, or part of the document/s, referred to as the diagram location in the Register Search Statement/s that identifies the land and its location.
- (b) In any other case, a copy of -
 - (i) the last conveyance in the Chain of Title to the land; or
 - (ii) any other document which gives evidence of the Vendors title to the land.
- (c) Where the Vendor is not the registered proprietor or the owner of the estate in fee simple, copies of the documents bearing evidence of the Vendor's right or power to sell the land.
- (d) In the case of land that is subject to a subdivision -
 - (i) a copy of the Plan of Subdivision which has been certified by the relevant municipal council (if the Plan of Subdivision has not been registered), or
 - (ii) a copy of the latest version of the plan (if the Plan of Subdivision has not been certified).
- (e) In the case of land that is part of a staged subdivision within the meaning of Section 37 of the *Subdivision Act 1988* -
 - (i) if the land is in the second or a subsequent stage, a copy of the plan for the first stage; and
 - (ii) details of any requirements in a Statement of Compliance relating to the stage in which the land is included that have not been complied with; and
 - (iii) details of any proposals relating to subsequent stages that are known to the Vendor; and
 - (iv) a statement of the contents of any permit under the *Planning and Environment Act 1987* authorising the staged subdivision.
- (f) In the case of land that is subject to a subdivision and in respect of which a further plan within the meaning of the *Subdivision Act 1988* is proposed -
 - (i) if the later plan has not been registered, a copy of the plan which has been certified by the relevant municipal council; or
 - (ii) if the later plan has not yet been certified, a copy of the latest version of the plan.

DATE OF THIS STATEMENT

day of

201

Signature/s of Vendor/s

Katrina Louise Angerame

Michael Salloum

The Purchaser acknowledges being given a duplicate of this statement signed by the Vendor before the Purchaser signed any Contract.

DATE OF THIS STATEMENT _____

day of

201

Signature/s of Purchaser/s _____

VENDORS STATEMENT

TAB 11

Julie Kneebone

From: Mishra, Suman
Sent: Monday, 29 June 2015 10:19 AM
To: Hayden Thorpe
Subject: FW: Scan
Attachments: 20150629101629.pdf

Simjord Custodians

Declaration of Custody Trust for the Simjord Superannuation Fund

Simjord Custodians Pty, Ltd. ACN 606370647

and

Simjord Pty Ltd ~~Pty, Ltd.~~ ACN 605224655
SM

Carnegie Financial Planning Pty Ltd
Level 7
34 Charles St
Parramatta NSW 2150
Tel: 02 9687 1966
Fax: 02 9635 3564
info@carnegiefin.com.au
www.carnegiefin.com.au

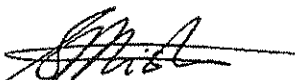
Maddocks
Level 6
140 William Street
Melbourne VIC 3000
Tel: 1300 307 343
(c/- Cleardocs)
info@maddocks.com.au
www.maddocks.com.au

Execution


Executed by the parties.

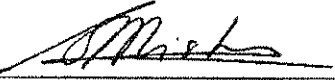
Dated: 15 June 2015

Executed by
Simjord Custodians Pty. Ltd. ACN
606370647, in accordance with section
127(1) of the *Corporations Act 2001* (Cwth):



Suman Mishra, sole director and sole
company secretary

Executed by 
Simjord Pty Ltd ~~Pty. Ltd.~~ ACN 605224655, in
its capacity as trustee for the Fund, in
accordance with section 127(1) of the
Corporations Act 2001 (Cwth):



Suman Mishra, sole director and sole
company secretary

TAB 12

Julie Kneebone

From: Mishra, Suman
Sent: Monday, 20 July 2015 11:01 AM
To: info@soukilawyers.com.au
Subject: FW: Scan
Attachments: 20150720105900.pdf

RE: Section 27 - Purchase of [REDACTED]

CONSENT TO RELEASE DEPOSIT
(S. 27 Sale Of Land (Deposits) Act 1962)

VENDOR: Katrina Louise Angerame and Michael Salloum

PROPERTY ADDRESS: [REDACTED]

1. Particulars of the Mortgage to which the Property is now subject –

PLEASE SEE ATTACHED

- 1.1 ~~\$88,400~~ ^{172,180} is the amount secured by the Mortgage.
\$..... Installments must be paid at intervals.
- 172 180 ~~\$88,400~~ is the amount now required to discharge the Mortgage (as defined in the Act), which amount includes any outstanding rates, taxes or charges due to any statutory body, or any other charge or lien for money or money's worth.
- 1.2 The Mortgage does not provide for further advances.
- 1.3 4.99% is the lower rate of interest payable under the Mortgage and default rate is% p.a.
- 1.4 is the date by which amount secured by the Mortgage is to be repaid (unless the lender demands early repayment upon any breach of its conditions).
- 1.5 The Vendor is not in default under the Mortgage.
- 1.6 The Mortgage lender is Commonwealth Bank of Australia (CBA) of PO Box 267D, ..
MELBOURNE VIC 3001
- 1.7 The Mortgage lender has not consented to the Purchaser assuming the Vendor's obligations under the Mortgage.

2. There property is now affected by the following Caveat
NONE

DATE OF THIS STATEMENT day of July 2015

Signature of Vendor/s

Katrina Louise Angerame and Michael Salloum

ACKNOWLEDGEMENT BY THE PURCHASER

The Purchaser hereby acknowledges being given a duplicate of this Statement signed by the vendor.

DATE OF ACKNOWLEDGEMENT: The day of 2015

Signature of Purchaser/s.....

RELEASE OF DEPOSIT BY THE PURCHASER

PURCHASER:

The Purchaser is satisfied that –

- (a) The above particulars provided by the Vendors are accurate.
- (b) The particulars indicated that the purchase price is sufficient to discharge all mortgages over the property.
- (c) The contract is not subject to any condition enduring for the benefit of the Purchaser.
- The purchaser has received satisfactory answers to requisitions on title or is otherwise deemed to have accepted Title.

DATE OF RELEASE day of 2015

Signature of Purchaser/s.....