



2 July 2021

Ms Yue Yu
Building 8, Yuanjin Scenic Area A, Hailar District China

RE: YOUR APPLICATION FOR FINANCE - FORMAL APPROVAL

Dear Ms Yu

Thank you for selecting Mortgage Ezy for your finance requirements.

We are pleased to confirm that your housing loan with Approval number 60013 and arranged by Yongning Du on 0414684899 has been formally approved by Mortgage Ezy as follows:

BORROWER		YUE YU	
Primary Account 1			
Loan Amount	\$475,540.00		
Product	Prime Non Resident 70 -- Construction (Non Res - Max 750K)		
LVR	64.96 %		
Term in Years	29 Years		
Indicative Interest Rate	4.28 % pa		
Risk fee			
LMI Capitalised	N/A	LMI Premium	\$0.00
Redraw	Y	Offset	Y (please note: fees may apply)
Payment Type	Interest Only	With Term (in years)	1
Loan Purpose: Purchase of Land and Construction of House- Investment Purpose			
Note: Prior to settlement please check that the names on the title appearing below are correct with accurate spelling and the address details are correct, as an error can delay settlement. The Borrower(s) must obtain Householder Insurance for each of the security properties (Replacement Value detailed below) noting Perpetual Corporate Trust Ltd as interested party.			
Security:	Address		Replacement Value
Names On Title			
YUE YU	65 SOLID DRIVE PAKENHAM VIC 3810		\$535,000.00
Solicitor: Galilee & Associates - Melbourne (VIC)			
Standard Conditions			
1. Subject to Standard Construction terms and Conditions. 100% of Construction costs amounting to \$441,601.00 are to be retained at settlement and only released in drawdowns as per the progress payment schedule in the building contract.			
2. Subject to a full executed Contract of Sale prior to settlement of this loan.			
Special Conditions			



Mezy Assets Pty Ltd T/as Mortgage Ezy
ABN 56 606 554 321 Australian Credit Licence No. 494807
Phone 1300 TEL EZY (835 399) Email clientcare@mezy.com.au
Web www.mezy.com.au Mailing Address Locked Bag 7640 GCMC QLD 9726



This approval may be withdrawn at any time if anything occurs which in the opinion of Mortgage Ezy, its Funders and/or Insurers that adversely affects the loan proposal as they understand it. Mortgage Documents will be forwarded in the next 7 days. This document is not an offer of finance.

Your loan documentation, which contains the terms and conditions that make up the offer of loan will be forwarded to you shortly. You will need to sign and return the loan documents, and satisfy any pre-settlement conditions, prior to any funds being made available.

If you request or make any changes to the application details and Mortgage Ezy agrees, additional costs and processing time should be allowed for your loan to be re-approved.

Please note, Valuation will only remain current for three months and this approval is valid for 12 weeks from the date of this letter.

If you have any queries, please do not hesitate to contact your Account Manager.

Yours Sincerely,

Melissa Brown
Head Of Lending
Mortgage Ezy

** Interest Rates are indicative as at 02/07/2021, Fees, Terms, Conditional Apply*



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