



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

02 July, 2021

RE: YOUR APPLICATION FOR FINANCE - CONDITIONAL APPROVAL

Dear Ms Yu

Thank you for selecting Mortgage Ezy for your finance requirements.

We advise that your loan has been conditionally approved by Mortgage Ezy and the APPROVAL NUMBER 60013 has been issued to you. This letter is an advice of approval in principal only, and is not intended to create any legal obligations. You should not enter into binding agreements or other arrangements on the basis of this letter. This conditional letter may be withdrawn at any time if anything occurs which in our opinion or the opinion of our funders' and/or the mortgage insurers' opinion adversely affects your Loan Application.

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		
Indicative Reverting Interest Rate	3.78% pa		
Risk Fee			
LMI Capitalised	N/A	LMI Premium	\$0.00
Redraw	Y	Offset	Y
Payment Type	Interest Only	With Term	1
Loan Purpose: Purchase of Land and Construction of House- Investment Purpose			
Security:			Replacement Value
Names On Title	Address		
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			





This conditional approval may be withdrawn at any time if anything occurs which in the opinion of Mortgage Ezy, its Funders and/or Mortgage Insurers adversely affects the loan proposal as they understand it.

This document is not an offer of finance.

A handwritten signature in black ink, appearing to read "Melissa Brown".

Melissa Brown
Head Of Lending
Mortgage Ezy

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



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