

03, April, 2018

Miss amy Down
U 1, Malber Place 30 Burleigh St
BURLEIGH HEADS QLD 4220

Dear Miss Down,

Notice of Default issued pursuant to section 88 of the National Credit Code and any other legislation as specified below

Contract Number: 84828

This notice is given by the Lender as credit provider and mortgagee under the Consumer loan and mortgage (Agreement). The Agreement requires you to pay amounts due. The total amount which has not been paid as at 03, April, 2018 is shown below.

As you have not made the payment(s) listed below, you are in breach of the terms of your Agreement and therefore an event of default has occurred under the Agreement.

HOW TO REMEDY THE DEFAULT

To remedy this default, the Total Amount Due must be paid to the Lender no later than 03, May, 2018 (**Rectification Date**).

Interest, fees, and charges continue to accrue on this amount until paid. Your default interest rate may apply, and if so, interest will accrue at the higher interest rate. Additional enforcement expenses may also be incurred.

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| Total repayments overdue and unpaid as at 03, April, 2018 | \$314.80 |
| Enforcement expenses, additional interest and fees owing to the date of this Notice | \$7.50 |
| TOTAL AMOUNT DUE | \$322.30 |
| You must pay this amount to rectify your default. | |

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| Account Balance as at 03, April, 2018 | \$13056.75 |
| Payout Figure as at 03, April, 2018 | \$14,013.81 |
| This figure includes any early termination fee, security discharge fees, and any other fees payable on final repayment. | |