

17 April 2014



St. George Bank
A Division of
Westpac Banking Corporation
ABN 33 007 457 141
AFSL and Australian credit licence 233714

Mortgage Credit Team - Kogarah
Level 2, 4-16 Montgomery Street,
Kogarah NSW 2217

Beagle Finance Pty Ltd
Attention: Ju Tae Yang
325/22 Baywater Drive
WENTWORTH POINT NSW 2127

Telephone: (02) 9952 2337
Facsimile: (02) 99522886

Dear Ju Tae,

Approval in Principle

Thank you for the opportunity to be of service. The loan application is approved in principle. This is based on your preliminary assessment and is subject to any additional information we may require from you or your customer and the process set out in What happens next? This approval in principle is valid for 180 days from the date of this letter and is based on the understanding that there will be no significant change in the customer's financial situation. After the first 90 days from the date of this letter, we will require you or your customer to provide information for revalidating their financial situation.

Residential Home Loan Application for Anecito Jr Mantilla and Charina Mantilla

Loan Amount:	\$261,000.00
Loan Type:	Basic Variable Owner Occupied
ATOMS Reference:	PA693997

What happens next?

Formal approval for the above mentioned loan application, is subject to:

- Our validation of all details provided to ensure they are true and correct.
- Our receipt of all necessary supporting documentation (Please print the Application Checklist from the Forms section of the broker website for the information we require now).
- Satisfactory valuation for the proposed security property(s) at Lot 6 Paddock Close Elmore Vale NSW 2287. We will arrange for this to be undertaken where the Bank requires a valuation be completed.
- Lender's Mortgage Insurance approval, if required.
- A satisfactory credit bureau report being obtained.
- Each applicant's ability to provide St. George Bank with further information, as necessary.

Applicants are to be informed this approval in principle is not a guarantee of formal approval or the loan funds being made available. Loan funds may not be drawn or advanced until all requirements for making the loan available are satisfied and the relevant documentation has been executed. We will let you know exactly when everything is in place and the funds are ready to go.

We're here to help.

We will try to finalise the loan as quickly as possible. In the meantime, if you have any questions about the loan application or the next steps of the process please contact us on (02) 9952 2337.

Yours sincerely,

Lending Officer
Mortgage Credit Team - Kogarah