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12:11 28-May-2004

Single Copy Only

1 of 2

Fees: \$0.00

LANDS TITLES REGISTRATION OFFICE SOUTH AUSTRALIA

MEMORANDUM OF ENCUMBRANCE FORM APPROVED BY THE REGISTRAR-GENERAL

BELOW THIS LINE FOR AGENT USE ONLY

CERTIFIED CORRECT FOR THE PURPOSES OF THE REAL PROPERTY ACT 1886

Solicitor/Registered Conveyancer/Encumbrancer SHAYA LEWIS Solicitor

Lodged by: Boylan & Co

AGENT CODE BOYLP

Correction to: BOYLP

Series No.	Prefix
1	E

BELOW THIS LINE FOR OFFICE USE ONLY

Date:	Time:	
FEES:		
R.G.O.	POSTAGE	NEW C.T.

TITLES, CROWN LEASES, DECLARATIONS ETC. LODGED WITH INSTRUMENT (TO BE FILLED IN BY PERSON LODGING)

- 1. CT 5408/153
- 2.
- 3.
- 4.
- 5.

Assessor

PLEASE ISSUE NEW CERTIFICATE(S) OF TITLE AS FOLLOWS

- 1.
- 2.
- 3.

CORRECTION R043 21.6.2004	PASSED
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DELIVERY INSTRUCTIONS (Agent to complete) PLEASE DELIVER THE FOLLOWING ITEM(S) TO THE UNDERMENTIONED AGENT(S)

REGISTERED 23 SEP 2004

pro REGISTRAR-GENERAL

ITEM(S)	AGENT CODE
CT 5408/153	CP52

VALISE NO. 4 PTY LTD LIC. NO. 2

NO 2 in series is CN 10063540

DATED 8th Day of May 2004

EXECUTION

[Signature]

Signature of ENCUMBRANCER

[Signature]

Signature of ENCUMBRANCEE

Signature *D.R. Norton*

Signature of WITNESS - Signed in my presence by the ENCUMBRANCER who is either personally known to me or has satisfied me as to his or her identity.*

Signature *D.R. Norton*

Signature of WITNESS - Signed in my presence by the ENCUMBRANCER who is either personally known to me or has satisfied me as to his or her identity.*

DEREK ROYCE NORTON

Print Full Name of Witness

DEREK ROYCE NORTON

Print Full Name of Witness

54 DOROTHY STREET

PORT PIRIE SA 5540

Address of Witness

Business Hours Telephone Number *86325459*

54 DOROTHY STREET

PORT PIRIE SA 5540

Address of Witness

Business Hours Telephone Number *86325459*

[Signature]

Signature of ENCUMBRANCER

[Signature]

Signature of ENCUMBRANCEE

Signature *D.R. Norton*

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DEREK ROYCE NORTON

Print Full Name of Witness

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54 DOROTHY STREET

PORT PIRIE SA 5540

Address of Witness

Business Hours Telephone Number *86325459*

54 DOROTHY STREET

PORT PIRIE SA 5540

Address of Witness

Business Hours Telephone Number *86325459*

IT IS COVENANTED BETWEEN THE ENCUMBRANCER AND ENCUMBRANCEE as follows:

1. The ENCUMBRANCER for themselves and their successors HEREBY ENCUMBER the land (hereafter called "the land") with the payment of annuity AND with the performance and observance of the covenants on the part of the Encumbrancer hereinafter contained AND THE ENCUMBRANCER HEREBY COVENANTS with the Encumbrancee and all other persons claiming under the Encumbrancees as purchaser or purchasers or their successors in title of the land as follows:

That the Encumbrancer will permit the Encumbrancee during their lifetime to have the use occupation and enjoyment of the residence on the land and its cartilage and to have reasonable access to the land and to travel over it for the purpose of ingress to and egress from the residence.

2. The Encumbrancees shall be entitled to all the powers rights and remedies given to the Encumbrancee by the Real Property Act 1886 (as amended).

MEMORANDUM OF ENCUMBRANCE

174

CERTIFICATE(S) OF TITLE BEING ENCUMBERED:

The whole of the land in Certificate of Title Register Book Volume 5408 Folio 153

RevNetID/PRA Bundle No.: 103474471
 Orig/Copy 1 of with 0 copies
 Consideration/Value/Security: \$.104
 SA Proportion (if applicable): \$ 0
 SD: \$ 0 LTO Fees: \$ 94
 Int: \$ 0 Pen/Add Tax: \$ 0
 Signature: *Oradee* Date: 27/05/04

ESTATE AND INTEREST

an Estate in Fee Simple

ENCUMBRANCES

8310344 ENCUMBRANCE TO TORRENS VALLEY DEVELOPMENTS PTY. LTD. AND CARMINE FRANK ZOLLO AS TO THE SHARES SPECIFIED THEREIN.

ENCUMBRANCER (Full Name and Address)

8310345 MORTGAGE TO CPS CREDIT UNION (SA) LTD.

MARK ASHLEY BERGIN AND VANESSA LEE EDSON BOTH OF 1 TORRENS STREET HAPPY VALLEY SA 5159

Which said change of name is evidenced by CN 10063540
~~Vanessa Lee BERGIN being registered as~~

ENCUMBRANCEE (Full Name, Address and Mode of Holding)

US. AB, 120. Rm's. DON
RAELENE

PETER ASHLEY BERGIN AND ~~RAELENE~~ MURIEL BERGIN BOTH OF 14 DUNKLEY STREET PORT PIRIE SA 5540

OPERATIVE CLAUSE

THE ENCUMBRANCER ENCUMBERS THE ESTATE AND INTEREST IN THE LAND ABOVE DESCRIBED FOR THE BENEFIT OF THE ENCUMBRANCEE SUBJECT TO THE ENCUMBRANCES AND OTHER INTERESTS AS SHOWN HEREON WITH AN ANNUITY OF:

(a) ten (10) cents

(a) Insert the amount of the annuity or rent charge.

(b) TO BE PAID TO THE ~~ENCUMBRANCEE~~ ^{ENCUMBRANCER} during the lifetime of the ENCUMBRANCER AND THE LIFE OF THE SURVIVOR OF THEM.

(b) State the term of the annuity or rent charge. If for life use the words "during his or her lifetime"

(c) State the times appointed for payment of the annuity or rent charge. Any special covenants may be inserted on page 2.

(c) AT THE TIMES AND IN THE MANNER FOLLOWING

On the 30th day of June in each and every year, if demanded, commencing on the 30th day of June next after the execution of this encumbrance to the intent that the Encumbrancee shall hold the annuity for so long as the Encumbrancers and the Encumbrancers successors in title shall duly perform and observe all the covenants and other stipulations contained in this encumbrance and the burden of proving such performance and observance shall lie upon the Encumbrancers, but none of the foregoing provisions for or in respect of payment of the annuity shall in anyway affect or prejudice the rights of the Encumbrancee or the survivor of them to an injunction to prevent or restrain any breach of the covenants and other stipulations contained in this encumbrance or to damages for any such breach.

SL
Pro R6 16-9-2004

SL

SL
Pro R6 13-9-2004
UNDER DISCUSSION WITH CERTAINING PHASE