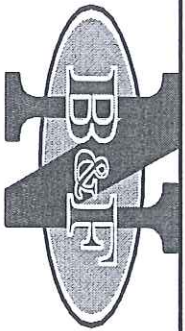


EXAMPLE OF HOW MUCH THE EQUITY IN YOUR HOME CAN INCREASE OVER A PERIOD OF 10 YEARS

Example 2



Neilson
BUILDERS

Building Equity

Phone: (03) 5174 4844
 Fax: (03) 5174 4845
 Princes Highway, Taralgon East
 PO Box 242 Taralgon Vic 3844
 RBP NO. DB-U28558 DB-U28626 MBA 122992
 2004, 2005 & 2008 REGIONAL BUILDER OF THE YEAR

DATE	FACILITY	LOAN BALANCE	SECURITY	MARKET VALUE	EQUITY	LVR %
22/12/2008 - 1st year	Home Loan	\$ 300,050.00	Lot 19 Mountain Grey Rise, Morwell	\$ 300,050.00	\$ -	100.00%
22/12/2009 - 2nd year	" "	\$ 294,150.20	" "	\$ 322,553.75	\$ 28,403.55	91.19%
22/12/2010 - 3rd year	" "	\$ 288,463.60	" "	\$ 346,745.28	\$ 58,281.68	83.19%
22/12/2011 - 4th year	" "	\$ 282,426.26	" "	\$ 372,751.18	\$ 90,324.92	75.77%
22/12/2012 - 5th year	" "	\$ 276,065.62	" "	\$ 400,707.52	\$ 124,641.90	68.89%
22/12/2013 - 6th year	" "	\$ 269,263.61	" "	\$ 430,760.58	\$ 161,496.97	62.51%
22/12/2014 - 7th year	" "	\$ 262,042.07	" "	\$ 463,067.62	\$ 201,025.55	56.59%
22/12/2015 - 8th year	" "	\$ 254,375.10	" "	\$ 497,797.69	\$ 243,422.59	51.10%
22/12/2016 - 9th year	" "	\$ 246,279.44	" "	\$ 535,132.52	\$ 288,853.08	46.02%
22/12/2017 - 10th year	" "	\$ 237,640.29	" "	\$ 575,267.46	\$ 337,627.17	41.31%

Statistics show that Morwell homes have increased in value by an average of 10% per annum over the last 10 years.
 This example is based on an increase of 7.5% per annum.

* Loan based on borrowing 100% of contract price

* Loan depreciation based on estimated figures over 22 years 5 month loan period of 5 years fixed and remainder variable interest rate

* Market Value based on a modest increase of 7.5% per annum

Please note this is a guide for information purposes only. Its provisions are not guarantee's and all figures shown are estimates only.