

Accounting Services Pty Ltd
Peter Smith, CPA
128 Dunbar Street, Liverpool NSW 2170

13th November, 2013

Loans Manager
Think Tank Group Pty Ltd
PO Box 6125
North Sydney NSW 2059

Dear Sir,

To: BNY Trust Company of Australia Limited (ABN 49 050 294 052) (“**BNY**”)
Think Tank Group Pty Ltd (ABN 75 117 819 084) (“**TT**”)

Adam & Joanne Seeton, Trading As U-Turn Smash Repairs – Mid Doc Loan Application

As the accountant for the borrower I certify that:

- (a) I am a practicing accountant and a current member of CPA Australia.
- (b) I have been engaged as the external accountant for [Adam and Joanne Seeton, Trading As U-Turn Smash Repairs](#) for the past 5 years and confirm that I still act in that capacity.
- (c) I have been advised by [Adam and Joanne Seeton](#) that they have applied for a loan of \$500,000 from Think Tank Group Pty Ltd repayable by 300 monthly instalments of \$3,750.00 over 25 years calculated at a Variable interest rate of 9.00% per annum.
- (d) I have access to the financial records of [Adam and Joanne Seeton, Trading As U-Turn Smash Repairs](#) and consider that they are in a position to repay the proposed loan in accordance with the loan terms within their personal/the operating cashflows of the business and without undue hardship.
- (e) I confirm that [Adam and Joanne Seeton, Trading As U-Turn Smash Repairs](#) is registered with the Australian Taxation Office (ATO) and to the best of my knowledge there are no unresolved disputes outstanding with the ATO.
- (f) I confirm / I understand that the most recent income tax assessment lodged with the ATO was for financial year ended 30 June, 2010.
- (g) I have no knowledge of any matters which may affect [Adam and Joanne Seeton, Trading As U-Turn Smash Repairs](#) ability to repay the proposed loan in accordance with its undertakings.
- (h) I understand Think Tank Group Pty Ltd is relying on this certification letter when assessing the making of the loan available to [Adam and Joanne Seeton, Trading As U-Turn Smash Repairs](#).

Yours faithfully,

Signature
[Peter Smith, CPA](#)