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GPO Box E237
Perth WA 6841 | bankwest.com.au

24 September 2026
Reference: 14157052

Ms Kristy Lee BUGLER
121 Richardson Road
SUGARLOAF QLD 4800

Your home loan application is fully approved.

Hi Ms BUGLER

Below you can find important information about your loan and any actions required to prepare for settlement.

Your loan details

Borrowers	Secured lending
Ms Kristy Lee BUGLER	Bankwest Simple Home Loan P&I
Mr Brad James LUDLOW	

Property to be used as security
121 Richardson Road, SUGARLOAF QLD 4800

Loan type	
Product	Bankwest Simple Home Loan P&I
Amount	$960,000.00
Term	360 months
Application fee	$0.00

Note: The information we have included above is correct as of the date of this letter, but it could change before funds are available. Other fees may also apply.

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What you will need to do

To ensure your settlement isn't delayed, the below document(s) will need to be completed, signed (if applicable), and sent back as soon as possible. If you don't have access to any of the required documents listed below, you can contact your lending specialist.

- The building insurance policy for all properties to be used as security (for any properties being constructed, this is required at final payment stage).
- The executed loan agreement, securities, and any other documents we need as a result of searches and enquiries made in documenting the loan and securities.
- The Certificate(s) of Title for all properties to be used as security.

Important: There may be some situations that prevent your loan from being finalised. This could include changes to your financial situation or the suitability of the properties securing the loan. We will only provide the funds once our standard terms and conditions have been met.

Next steps

Your loan contract and terms and conditions will be sent to you electronically through DocuSign®. If you wish to proceed, read, sign, and return these documents electronically (except for the mortgage form if necessary).

Contact us

If you have any questions, you can contact Peter Dartnell.

Thanks,
from the Bankwest team

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24 September 2026
Reference: 14157052

Mr Brad James LUDLOW
121 Richardson Road
SUGARLOAF QLD 4800

Your home loan application is fully approved.

Hi Mr LUDLOW

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Mr Brad James LUDLOW	

Property to be used as security
121 Richardson Road, SUGARLOAF QLD 4800

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