



Kiri Park Projects: 2007 Growers

*5 Year Principal and Interest Finance
Paid Monthly in Advance*

Forestry Finance Limited (ACN 108 513 239) offers a finance package available for investors in the Kiri Park plantation forestry projects.

This document sets out the finance package available. It should be read in conjunction with a current Product Disclosure Statement (“PDS”) for the Kiri Park Projects: 2007 Growers.

Copies of a current PDS are available by calling Environmental Forest Farms Management Limited on (08) 9227 8422 or by downloading it from the Company’s web site at www.kiripark.com.au

Forestry Finance Limited

Forestry Finance Limited is pleased to provide the following finance package for investors in the Kiri Park Projects: 2007 Growers.

Principal and Interest Loans

5 year Principal and Interest – Paid monthly in advance

Terms

- ❖ Application Fee as set out in this finance package
- ❖ Minimum deposit payable upon application of **\$639.00 per Woodlot**

Other

- ❖ Growers can pay a deposit that is greater than the minimum.

For further information contact:

Forestry Finance Limited
or
Environmental Forest Farms Management Limited
P.O. Box 332, LEEDERVILLE WA 6903
Telephone +618 9227 8422
Facsimile +618 9227 8455
Email: kpadmin@kiripark.com.au

An Application to invest in the Kiri Park Projects: 2007 Growers can only be made by completing the Application Form contained in the current PDS. Before signing the Application Form, applicants should read the current PDS in its entirety and seek appropriate independent advice.

FINANCE PACKAGE

5 Year Principal and Interest Finance

Term	5 years, paid monthly in advance
Interest Rates	12.0% per annum for loans less than \$5,000.00 12.5% per annum for loans greater than \$5,000.00
Minimum Application	\$6,390.00
Amount Funded	Up to 90% of application amount
Payments on Application	
Minimum Deposit	\$639.00 per Woodlot
Finance Application Fees	\$300.00
Other	Growers can pay a deposit that is greater than the minimum.
Finance Type	Full Recourse Loan
Security	Fixed charge over the relevant Grower's Woodlot(s) Guarantors are required for Corporate Borrowers
Documents Required to Apply	Please refer to the Approval Checklist for Introducers at the beginning of the Application Form

SUMMARY OF TERMS AND CONDITIONS

The following provides a summary of the material terms of the Loan Agreement. A full copy of the Loan Agreement is situated on pages 11 and 12 of this document.

- 1. Definitions** *Lender* – Forestry Finance Limited
Borrower – The Loan Applicant
Principal Sum – the amount of the Funds which have not been repaid by the Borrower
Funds – the provision of financial accommodation, as per the Loan Agreement.
- 2. Interest** 12.0% per annum for loans less than \$5,000.00
12.5% per annum for loans greater than \$5,000.00

All payments by the Borrower to the Lender will be applied first in payment of any Interest due, secondly in payment of the Principal Sum and then in payment of any other money payable to or recoverable by the Lender under the terms of the Loan Deed.
- 3. Repayment of Principal Sum** Borrower must repay to the Lender a repayment amount on each of the repayment dates as set out in the Loan Agreement and the Loan Schedule.
- 4. Early Repayment** Early repayment may not take place unless permitted by the Lender. Please refer to the Loan Agreement on page 11 for more details.
- 5. Manner of Payment** Unless otherwise agreed by the Lender, the Borrower must deliver a periodical payment authority to the Lender to enable direct debit of repayments.
- 6. Costs and Expenses** Borrower's costs include an application fee, which is to be paid on Application.
- 7. Lenders Costs** Lenders costs include the stamping of the Loan Agreement and the guarantee if Applicable, and shall be incurred by the Lender.
- 8. Security** As security over the loan, the Borrower agrees for a fixed charge to be placed over the Borrower's interest in the Project, including the Lease and Management Agreement, the timber growing on those Woodlots and all cut Timber products and proceeds of sale therefrom.

The Borrower shall not grant any other mortgage, charge of other encumbrance over the charged property (as above) or dispose of the charged property without the consent of the Lender.
- 9. Covenants and Warranties** The Borrower warrants that it has the power to enter the Loan Agreement and that there are no judgments, attachments or legal proceedings against the Borrower.
- 10. Trusts** Where the Borrower is the Trustee of a Trust, it may not vary the terms of the Agreement establishing the Trust or change the Trustees without the prior written Consent of the Lender.
- 11. Appoint a Receiver** If an event occurs in accordance with Clause 11 of the Loan Agreement, then the Lender has the right to appoint a receiver. Please refer to page 11 of this document for more details.
- 12. Information to be Given to the Guarantor** The Lender may give to persons nominated as guarantors personal information about the 'Borrower's creditworthiness, credit standing, credit history or credit capacity.

13. Privacy

Information you provide will only be used for the purpose for which it was intended or as part of the normal commercial operations of the Lender.

Part of the Lenders normal operations may involve the securitisation of loans to third parties. Where this occurs the third party will also be bound by the requirements of privacy legislation.

The Lender may also disclose information relating to your loan to credit reporting agencies. This information may include, by way of example and not limited to, the fact that you have applied for a loan, any overdue loan repayments sent to us that have dishonoured more than once. The Lender may request information about your personal and commercial finances from credit reporting agencies, your employer, and any other financial institutions.

Note: Debt Collection Procedures on default

Please note that Forestry Finance Limited will pursue defaulting debtors in accordance with usual debt collection procedures. Therefore, whilst security is taken over the Woodlot, the Borrower(s) and Guarantor(s) (where applicable) should be aware that other assets may be at risk where they are in default. Given the long term nature of the investment in the Kiri Park Projects: 2007 Growers, the recoverable or market value of the security may not be sufficient to meet all debts due under the finance facility. Should this be the case, Forestry Finance Limited will pursue recovery of all sums due by usual commercial means. Borrowers who default will be liable for recovery costs and administration fees for late payment.

Loan Application Forms

Kiri Park Projects: 2007 Growers

Approval Checklist for Introducers

Applicant Full Name

Adviser Name

Date

Type of Loan Being Applied For

5 year Principal & Interest (Monthly in Advance)

<input type="checkbox"/> Application	To be completed in full together with all declarations signed or initialled as instructed.
<input type="checkbox"/> Identification	<ul style="list-style-type: none"> ❖ 100 point identification form ❖ Photocopy of supporting documents certified by financial advisor to be included
<input type="checkbox"/> Evidence of Income	<p>PAYE</p> <ul style="list-style-type: none"> ❖ Most recent Group Certificate or last Tax Return; AND ❖ 2 payslips... no more than 3 months old. <p>NON-PAYE (self employed)</p> <ul style="list-style-type: none"> ❖ Last 2 years Balance Sheets; AND ❖ P&L Statement; AND ❖ Individual Tax Return. <p>Proof of other income stated: dividend statements, rental income etc</p>
<input type="checkbox"/> Serviceability	❖ Net Income Commitment Level... less than 85% (see attached worksheet)
<input type="checkbox"/> Assets and Liabilities	<ul style="list-style-type: none"> ❖ Asset and Liability Worksheet attached ❖ Evidence to support the worksheet... photocopies of statements of ownership, loan facilities, credit cards etc.
<input type="checkbox"/> Payment	<p>1) Cheque for a minimum of \$639.00 PLUS the Loan Application Fee payable to:</p> <p style="text-align: center;">"Forestry Finance - Loan Application"</p> <p>Note:</p> <ul style="list-style-type: none"> ❖ Growers can pay a deposit that is greater than the minimum.
<input type="checkbox"/> Confirmation of Agency	❖ Confirmation of Agency form complete

Introducer Use Only:

Applicant has complied with all of the above: Yes / No

Signed: _____ Adviser Name: _____

Telephone: _____ Dealer Name: _____

The Credit Provider reserves its right to decline any application, at its sole discretion.

LOAN APPLICATION

1. Loan Amount

Type of Loan ❖ Refer to the Appropriate Loan Agreement ❖ Refer to the Appropriate Loan Schedule	<input type="checkbox"/> 5 year Principal & Interest (Monthly in Advance)
No. Woodlots ()	\$6,390.00 per Woodlot
GST Applicable	\$ 580.91 per Woodlot
1st Years Interest in Advance	Interest Rate is 12.0% or 12.5% refer to section 7 of this Application Form
Loan Application Fee	\$ 300.00 Refer section 6 of this Application Form
Total Cost	
Less: Loan Required	Max \$50,000.00 unless otherwise agreed
Balance Due And Payable	Min of \$639.00 per Woodlot PLUS the Loan Application Fee
Payable To "Forestry Finance Limited – Application Account"	Deposit for Woodlot, Lease and Management Fees, GST & Loan Application Fee
Special Conditions - Insert details only after confirmation with Forestry Finance Limited	

2. Borrowers Details

Individual Borrowers - Joint Borrowers enter both names																																																																													
Applicant 1	Application 2																																																																												
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Corporate Borrowers - Directors guarantees will be required

Company Name		ACN	
Contact Surname Name		First Name	

Trustee Borrowers - enter name of trustee as individual below or company name above

Name Of Trust			
Contact Surname Name		First Name	

Adviser Details - enter details of your adviser or accountant

Adviser Name		Company		
Street/Building		Dealer		
Suburb/Town		State		Postcode
Telephone	Home		Work	

3. Assets and Liabilities

Assets	Est. Value	Liabilities	Mthly Pay'ts	Balance / Limit
Residence (Address)		Housing Loan		
Other Property (Address Details)		Other Loans (Invest. Loans/ Overdraft)		
		Lender Type		
		Lender Type		
Savings Accounts (Institut. & Branch)		Personal Consumer Loans/ H.P/ Lease		
Other Investments (Shares, Bonds etc)			Bal. Owing	
		Credit Cards/ Store Cards etc		
Vehicles		Other Liabilities		
Superannuation		Total Liabilities		
Other Assets (Boat, contents, valuables etc) – pls specify				
Total Assets		Net Assets (Total Assets – Total liabilities)		

4. Income & Expense Details

Income			Per Annum
Income – Earner 1			
Income – Earner 1			
Other Regular Income (Pls specify)			
Total Annual Income			

Expenses			Per Annum
Credit Commitments (Ave. pa)			
Loan Repayments of this Loan			
Mortgage Repayments			
Rent			
Living Expenses*			
Credit Card/ Store Cards			
Insurance			
Child Maintenance			
Other – Pls specify			
Total Annual Expenses			
Net Income (Income Less Expenses)			

* Living Expenses (per annum): Single Applicants \$7,800.00, plus \$4,000.00 per additional Applicant; \$2,000.00 per dependent; \$4,000.00 per vehicle

5. Other Information

APPLICANT 1: Nearest Living Relative	APPLICANT 2: Nearest Living Relative
Not living with you... whom the credit provider may contact if required	
Name	Name
Address	Address
Telephone	Telephone
Relationship	Relationship
Have you had legal proceedings taken against you for a debt, been bankrupt or insolvent or assigned to your estate? <input type="checkbox"/> Yes <input type="checkbox"/> No	Have you had legal proceedings taken against you for a debt, been bankrupt or insolvent or assigned to your estate? <input type="checkbox"/> Yes <input type="checkbox"/> No
Note: To be a "resident" you must either: 1) Hold an Australian passport or citizenship 2) Have been living in Australia for at least 200 days in the last 12 months, and there is no legal reason preventing you from remaining in Australia indefinitely	

6. Payment Details

3) Cheque for a minimum of \$639.00 PLUS the Loan Application Fee payable to "Forestry Finance - Loan Application" <div style="text-align: center; margin-top: 10px;">Loan Application Fee: \$300.00</div>

7. Interest Rate Applicable

Either 12.0 per cent per annum, payable annually in advance on loans of up to \$5,000.00 per Woodlot; OR 12.5 per cent per annum, payable annually in advance on loans greater than \$5,001.00 per Woodlot.
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8. Declarations and Signatures

Business/ Investment Purpose Declaration

I/ We declare that the credit to be provided to me/ us by the credit provider is to be applied wholly or predominantly for business or investment purposes (or for both purposes). You should not sign this declaration unless this loan is wholly or predominantly for business or investment purposes. By signing this declaration you may lose your protection under the Consumer Credit Code.

Signature of Applicant 1

Signature of Applicant 2

Date

Date

Statement of Financial Capacity

I/We declare that I/We have the financial capacity to meet the ongoing commitments imposed upon me/us by the loan applied for in this application, including the annual interest component at the said interest rate as well as the repayment of principal within the specified term.

Initial(s)

Statement about Consumer Credit Check

I/We authorise you and your agents, to make all enquiries it deems necessary to investigate the Applicant's financial status including enquires with the Applicants bankers, credit providers and any credit reporting agency (collectively "the Sources").

The Sources are authorised to disclose to The Lender information concerning the Applicant which is within their possession and requested by The Lender. The Lender is authorised to disclose any information in its possession concerning the Applicant to the Sources.

Initial(s)

Privacy Act Authorisation

I/We authorise you to grant to the Introducer (your financial advisers) as agent, access to this application and its contents for the purpose of obtaining approval and administering any loan that may result from this application.

Signature of Applicant 1

Signature of Applicant 2

Declaration

- ❖ I/ we declare that I/ we have read and understood the particulars in this Application and declare that the information provided by me/ us is true and correct and that no information has been withheld which may affect your decision.
- ❖ I/ we declare that I/ we have read and understood the particulars in the Loan Agreement and the Loan Schedule.
- ❖ I/ we authorize the credit provider to make any other enquiries which it considers necessary to evaluate this enquiry for finance.
- ❖ I/ we understand that this Application for finance does not constitute an offer or acceptance of the provision of credit and is not a contractual document.
- ❖ I/ we understanding that if my/ our Application for finance is not proceeded with for whatever reason, the credit provider is not obligated to refund any fees, expenses, and costs (if any) already paid by me/ us.
- ❖ I/ we are aware that the credit provider may pay the Introducer a commission in connection with this Application for finance.
- ❖ I/ we are authorize the disclosure and use of the information about me/ us in the manner set out in this Application
- ❖ I/We state that the above statements accurately reflects my/our capacity to meet the obligations in respect to this loan application, the purpose of this loan and that I/We am/are not bankrupt, insolvent, in liquidation or subject to a scheme of arrangement.

Signature of Applicant 1

Signature of Applicant 2

Date

Date

LOAN AGREEMENT – 5 Years Principal & Interest (Monthly In Advance)

This agreement is made on / / (insert date)

Between

Forestry Finance Limited (ACN 108 513 239)

of Level 1, AustAsia House, 412-414 Newcastle Street, WEST PERTH
in the State of Western Australia. ("the Lender")

and

the person or company specified in item 2 of the Schedule as the
Borrower. ("the Borrower")

(c) the Borrower has taken such independent legal and financial
advice in connection with this agreement and the Project
Agreements as it thinks fit prior to becoming a party to this
agreement; and

(d) in the event that the Borrower is a trustee of a trust, that the
Borrower is empowered by the provisions of the deed
establishing the trust to enter into this agreement and the
Borrower undertakes to observe its obligations as trustee of the
trust.

Terms and Conditions

- 1 The parties to this loan agreement agree that the Lender will advance to the Borrower the amount set out in item 3 of the Schedule ("the Principal Sum"). The purpose of the advance is to enable the Borrower to subscribe for Woodlots in the Kiri Park Projects: 2007 Growers ("Project") pursuant to a current PDS and any supplementary or replacement documents and thereby become a party to the Project Agreements.
- 2 (a) The Borrower agrees to pay interest to the Lender monthly in advance on so much of the Principal Sum as is outstanding on the dates specified in paragraph (b), at the rate set out in item 4 of the Schedule.
(b) The Borrower must pay interest to the Lender on the following dates:
 - (i) in respect of the first interest payment period, being the date the Borrower lodges an application for Woodlots in the Project and the expiration of 30 September 2007, on application, such interest being capitalised in the Principal Sum,
 - (ii) in respect of the period from 1 October 2007 until the Principal Sum is repaid, interest will be charged monthly in advance, with the interest due on the 1st day of each month for the period commencing on the 1st day of each month and ending on the last day of each month. Such interest payments are to be made at the same time as principal repayments pursuant to clause 3.
- 3 (a) The Borrower must repay the whole of the Principal Sum to the Lender by paying the instalments specified in item 5 of the schedule, which include the monthly principal and interest repayments.
(b) The Borrower may make repayments of the Principal Sum in addition to those required under paragraph (a) at any time. However, early repayment of the Principal Sum under this paragraph (b) will not in any way entitle the Borrower to any credit for, or refund of, any interest before the repayment.
- 4 As security for the performance of the Borrower's obligations under this agreement, the Borrower HEREBY CHARGES in favour of the Lender by way of fixed charge (and not a floating charge) all and singular the right, title and interest of the Borrower in the Project and without limiting the generality of the foregoing in the Woodlots allocated to the Borrower in the Project Agreements ("the Mortgaged Property").
- 5 Until finally discharged, the security constituted by this agreement is to be a continuing security for the observance and performance of the Borrower's obligations under this agreement.
- 6 The Borrower represents and warrants to the Lender that:
 - (a) the Borrower agrees to duly perform and observe all the obligations under the Project Agreements, the subject of the Mortgaged Property.
 - (b) the Borrower's decision to participate in the Project and to borrow the Principal Sum has been made by the Borrower without any statement, representation or conduct from the Lender;
- 7 (a) Upon the event that the Borrower does not pay the Lender the money owing under this Agreement when payment falls due, the Borrower will be in Default of this Agreement, the whole of the moneys owing will at the option of the Lender become due and payable immediately, notwithstanding any delay or previous waiver of the right to exercise the option.
(b) In the event of default by the Borrower pursuant to Clause 7(a), the Lender is entitled to seek recovery of,
 - i. reasonable costs and charges suffered by the Lender,
 - ii. Receiver's remuneration where applicable,
 - iii. Interest due under this agreement,
 - iv. Payment of all of the Principal Sum outstanding,
 - v. To the extent not otherwise applied, to the Borrower.
- 8 Without limiting the generality of the foregoing, if an event of default occurs under clause 7 and if the whole of the moneys owing are not paid to the Lender within seven days from the date of the Lender giving notice, the Lender may
 - (b) resume all of the rights and interests which the Borrower has in the Woodlot, as well as any money previously paid under this agreement and the Project Agreements for the Woodlot.
 - (c) resell the rights and interests in the Woodlot to another party and the consideration received by the Lender, applied to,
 - i. reasonable costs and charges suffered by the Lender,
 - ii. Receiver's remuneration where applicable,
 - iii. Interest due under this agreement,
 - iv. Payment of all of the Principal Sum outstanding,
 - v. To the extent not otherwise applied, to the Borrower.
 - (d) take any other legal action available to recover the loss suffered.
- 9 Notwithstanding clause 7 and/or clause 8, where the consideration received by the Lender is less than the loss suffered by the Lender, the Lender shall take further legal action against the Borrower to recover the loss suffered.
- 10 In consideration of the Lender entering into this agreement and agreeing to provide to the Borrower the Principal Sum, the Borrower hereby irrevocably appoints the Lender or its nominee from time to time, each authorised officer of the Lender and each Receiver, severally its attorneys.
The Borrower agrees to ratify anything done by an attorney or its delegate in accordance with the provisions of this clause.
- 11 The Borrower may not without the consent of the Lender:-
 - (a) dispose of, deal with, or part with possession of any interest in the Mortgaged Property; or
 - (b) create or allow to exist a Security Interest which affects the Mortgage Property; or
 - (c) waive any of its rights, or release any person from its obligations in connection with the Mortgage Property.
- 12 All notices, consents, approvals and other communications under this agreement must be in writing and may be personally delivered or sent by pre-paid post or facsimile to the addressee's address specified in this agreement or such other address that may have notified from time to time.

LOAN SCHEDULE
5 Year Principal & Interest (Monthly In Advance)

1 Number of Woodlots

2 Borrower

Name

Joint Name

Address

Postcode

3 Principal Sum on the date of execution of this agreement.

4 Interest Rate

12.0 per cent per annum, payable annually in advance on loans of up to \$5,000.00

12.5 per cent per annum, payable annually in advance on loans of greater than \$5,001.00

5 Principal & Interest Repayments

(For 1 Woodlots, and a loan of \$5,751. If there is a different loan amount, repayments will be attached on a schedule)

1/10/07	\$ 129.39	1/2/09	\$ 129.39	1/6/10	\$ 129.39	1/10/11	\$ 129.39
1/11/07	\$ 129.39	1/3/09	\$ 129.39	1/7/10	\$ 129.39	1/11/11	\$ 129.39
1/12/07	\$ 129.39	1/4/09	\$ 129.39	1/8/10	\$ 129.39	1/12/11	\$ 129.39
1/1/08	\$ 129.39	1/5/09	\$ 129.39	1/9/10	\$ 129.39	1/1/12	\$ 129.39
1/2/08	\$ 129.39	1/6/09	\$ 129.39	1/10/10	\$ 129.39	1/2/12	\$ 129.39
1/3/08	\$ 129.39	1/7/09	\$ 129.39	1/11/10	\$ 129.39	1/3/12	\$ 129.39
1/4/08	\$ 129.39	1/8/09	\$ 129.39	1/12/10	\$ 129.39	1/4/12	\$ 129.39
1/5/08	\$ 129.39	1/9/09	\$ 129.39	1/1/11	\$ 129.39	1/5/12	\$ 129.39
1/6/08	\$ 129.39	1/10/09	\$ 129.39	1/2/11	\$ 129.39	1/6/12	\$ 129.39
1/7/08	\$ 129.39	1/11/09	\$ 129.39	1/3/11	\$ 129.39	1/7/12	\$ 129.39
1/8/08	\$ 129.39	1/12/09	\$ 129.39	1/4/11	\$ 129.39	1/8/12	\$ 129.39
1/9/08	\$ 129.39	1/1/10	\$ 129.39	1/5/11	\$ 129.39	1/9/12	\$ 129.39
1/10/08	\$ 129.39	1/2/10	\$ 129.39	1/6/11	\$ 129.39		
1/11/08	\$ 129.39	1/3/10	\$ 129.39	1/7/11	\$ 129.39		
1/12/08	\$ 129.39	1/4/10	\$ 129.39	1/8/11	\$ 129.39		
1/1/09	\$ 129.39	1/5/10	\$ 129.39	1/9/11	\$ 129.39		

6 Special Conditions (if any)

Executed as an Agreement

Lender Executed by Forestry Finance Limited

Director

Director/Secretary

Borrower

Borrower sign here Joint Borrower sign here

Executed by The Borrower

Director

Director/Secretary

Witness Signed by the Borrower in the presence of:

Witness Name

Witness Signature



FFL P&I Monthly Installments - DIRECT DEBIT REQUEST

I/We request you, Forestry Finance Ltd to arrange for funds to be debited from my/our nominated account at the financial institution shown below, according to the schedule specified below.

Name

Address
Postcode

Name and Branch of Financial Institution

BSB No.

Account Number

Please debit \$ _____ from the above account on the 1st of each month for the term of my loan, commencing on .

By signing this Direct Debit Request you acknowledge you have received the DD Service Agreement, read and understand all initial terms and arrangements made under this agreement.

Signature(s)

If debiting from a joint bank account, both signatures are required

Date

Office Use
Ref Number



Forestry Finance Limited
CREDIT CARD DEBIT AUTHORITY

I/We hereby authorise, Forestry Finance Limited to debit from my/our Credit Card Account.

Card Holder Name

Address

Postcode

Card Type

MASTERCARD
 VISA
 BANKCARD

Expiry Date

Card Number

Invoice Number

Amount

Signature(s)

Name

Name

If debiting from a joint account, both signatures are required

Date

Office Use

 C/Card ROC NO