

Comparison Rate Schedule

Housing Loan

Date of issue 10-3-2005

| | | Variable |
|-------------------------------|----------|----------------------------------|
| Annual percentage Rate | | 7.6% p.a |
| Amount | Term | Comparison Rate per annum |
| \$50,000 | 7 years | 9.31% |
| \$70,000 | 25 years | 8.17% |
| \$100,000 | 25 years | 8.08% |
| \$130,000 | 25 years | 8.03% |
| \$150,000 | 25 years | 8.01% |
| \$200,000 | 25 years | 7.97% |
| \$225,000 | 25 years | 7.96% |
| \$250,000 | 25 years | 7.95% |
| \$275,000 | 30 years | 7.91% |
| \$300,000 | 30 years | 7.90% |

WARNING: This comparison rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.

Credit provider: J.P. Morgan Trust Australia Limited ABN 49 050 294 052



The Home Loan Company

Comparison Rate Schedule

Construction Loan

Date of Issue 10-3-2005

| | | Variable |
|-------------------------------|----------|----------------------------------|
| Annual percentage Rate | | 7.6% p.a |
| Amount | Term | Comparison Rate per annum |
| \$50,000 | 7 years | 9.25% |
| \$70,000 | 25 years | 8.20% |
| \$100,000 | 25 years | 8.09% |
| \$130,000 | 25 years | 8.04% |
| \$150,000 | 25 years | 8.01% |
| \$200,000 | 25 years | 7.98% |
| \$225,000 | 25 years | 7.96% |
| \$250,000 | 25 years | 7.95% |
| \$275,000 | 30 years | 7.91% |
| \$300,000 | 30 years | 7.91% |

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