



Discharge/Refinance Authority Form

Borrowers/Guarantors Acknowledgment and Authority

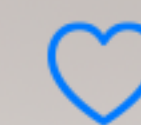
I/We request CommBank to release the above security and:

- declare the information given in this form is true and correct;
- authorise CommBank to discharge the mortgage over the property in this form;
- authorise CommBank to hand all deeds and documents connected with this authority to the Legal Representative or Financial Institution (or their representative) and provide any information or documentation they require about this account and security(ies) in order to effect settlement;
- acknowledge that if an Early Repayment Adjustment is applicable, it will be calculated and charged on the day the discharge request is processed;
- authorise CommBank to action instructions from my/our representative;
- authorise CommBank to vary my/our Credit Contract in accordance with this form;
- acknowledge that, if CommBank agrees to vary the Credit Contract as set out in this form, my/our Credit Contract will be varied on the date of release or substitution of the security;
- agree that in exchange for the release of security as directed in this form, CommBank is to receive sufficient monies to clear/reduce all debts.
- acknowledge that if I/we are requesting a change to Everyday Offset linkages and CommBank is unable to identify the loan number I/we've entered, or if this loan is not eligible, CommBank will link my/our Everyday Offset to the eligible loan with the highest balance. If no eligible loan exists, my/our Everyday Offset feature will no longer apply and my/our account will be switched to a Smart Access account.
- acknowledge that if I/we have requested to convert a credit account to a Smart Access account, CommBank will send me/us a copy of the Transactions, Savings, Investment Account Terms and Conditions. The first deposit into this account will be taken as acceptance of these Terms and Conditions.
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Please note, the home loan account holder may receive a call from CommBank to understand the reason for this refinance request.

Borrower 1	Signature	Date	☐ Executor ☐ Power of attorney
Ms Maree Kuulima		/ /	☐ Executor ☐ Power of attorney

Borrower 2	Signature	Date	☐ Executor ☐ Power of attorney
Mr Robert James Metcalfe		/ /	☐ Executor ☐ Power of attorney

Today
10:22 am

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Commonwealth Bank
Commonwealth Bank of Australia
ABN 48 123 123 124

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Borrower 1

Ms Maree Kuulma

Signature

Date

 / /
☐ Executor
☐ Power of attorney

Borrower 2

Mr Robert James Metcalfe

Signature

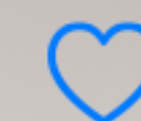
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 / /
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☐ Power of attorney

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Commonwealth Bank
Commonwealth Bank of Australia
ABN 48 123 123 124

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Borrower 1

Ms Maree Kuulma

Signature

Date

6 / 6 / 21

Executor

☐

Power of attorney

☐

Borrower 2

Mr Robert James Metcalfe

Signature

Date

6 / 6 / 21

Executor

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Power of attorney

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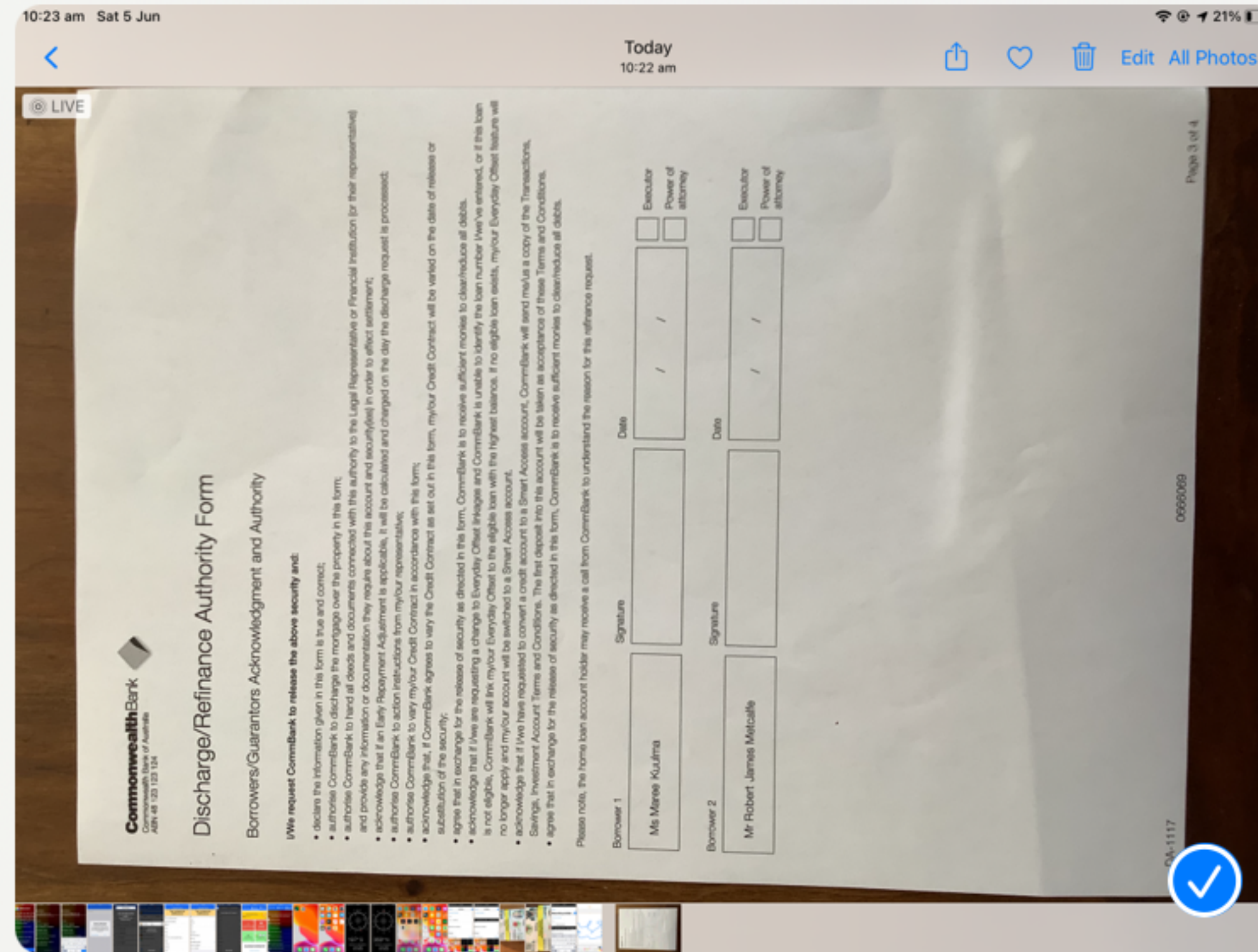
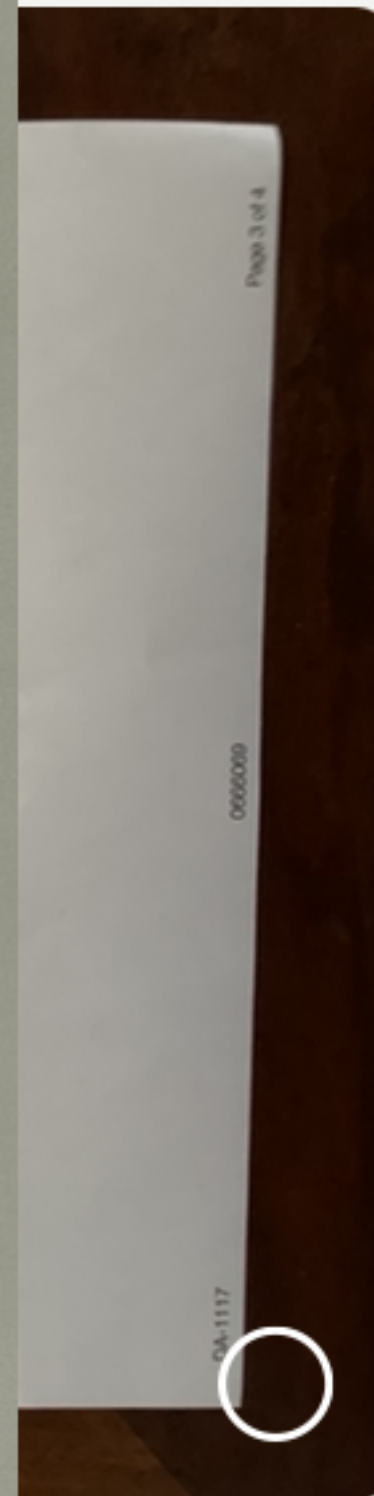
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Robert Metcalfe



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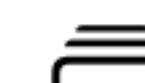


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Legal Representative or Financial Institution (or their representative)
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Our Credit Contract will be varied on the date of release or
also sufficient monies to clear/reduce all debts.
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Discharge/Refinance Authority Form

Borrowers/Guarantors Acknowledgment and Authority

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I/We declare the information given in this form is true and correct;
 I/We authorise CommBank to discharge the mortgage over the property in this form;
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In addition, the home loan account holder may receive a call from CommBank to understand the reason for this refinance request.

Signature	Date	Executor	Power of attorney
Maree Kuulma	/ /	☐	☐
Robert James Metcalfe	/ /	☐	☐

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Page 3 of 4

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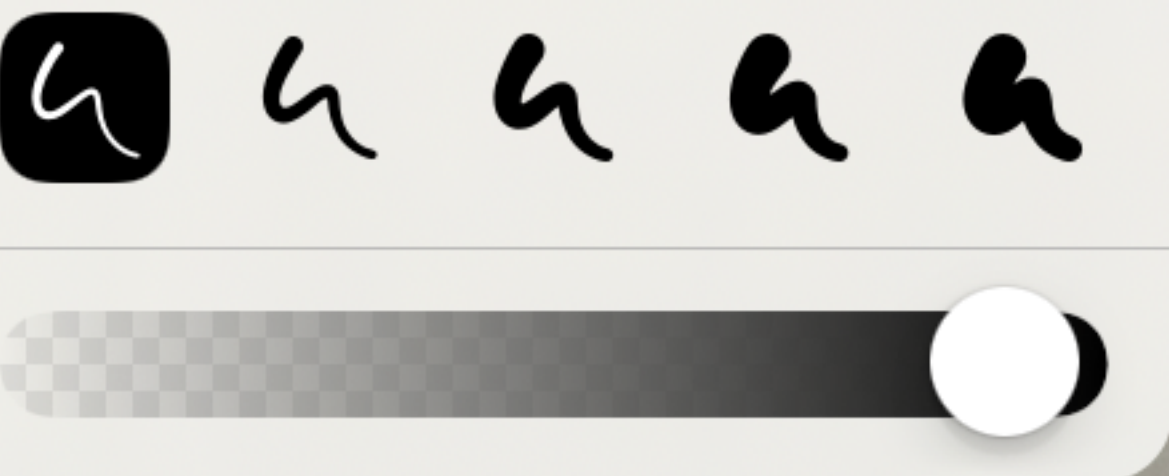
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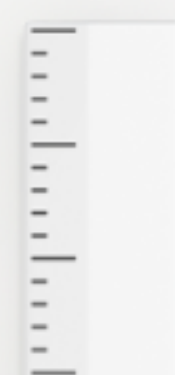
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Signature	Date	Executor	Power of attorney
Maree Kuulima	/ /	☐	☐
Robert James Metcalfe	/ /	☐	☐

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Page 3 of 4





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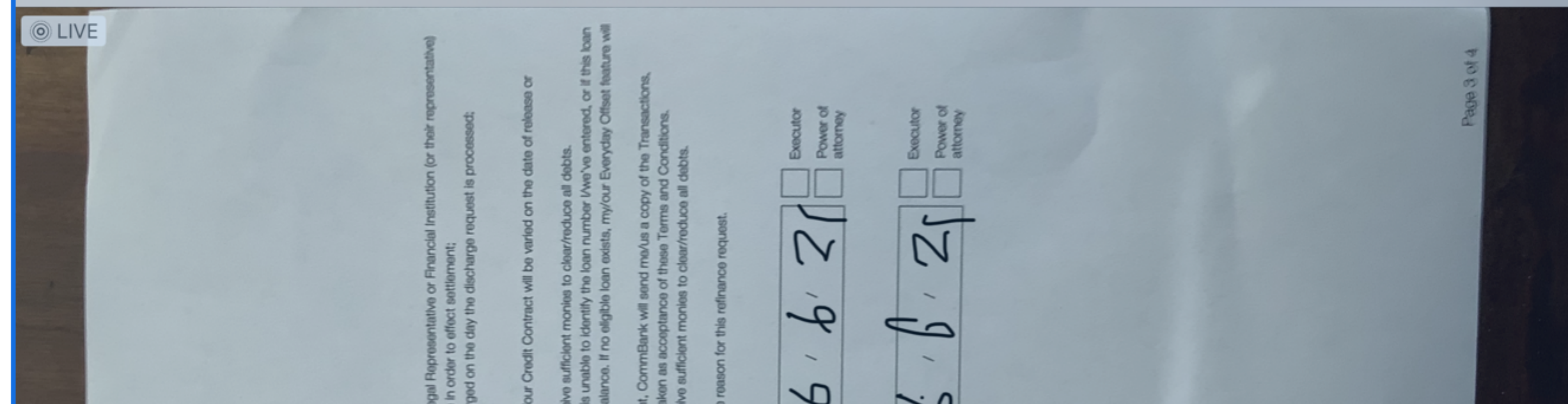


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To: [Robert Metcalfe](#)

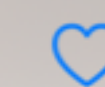
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Signature

Date

 / /
☐ Executor
☐ Power of attorney

Borrower 2

Mr Robert James Metcalfe

Signature

Date

 / /
☐ Executor
☐ Power of attorney

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Page 3 of 4

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Robert Metcalfe

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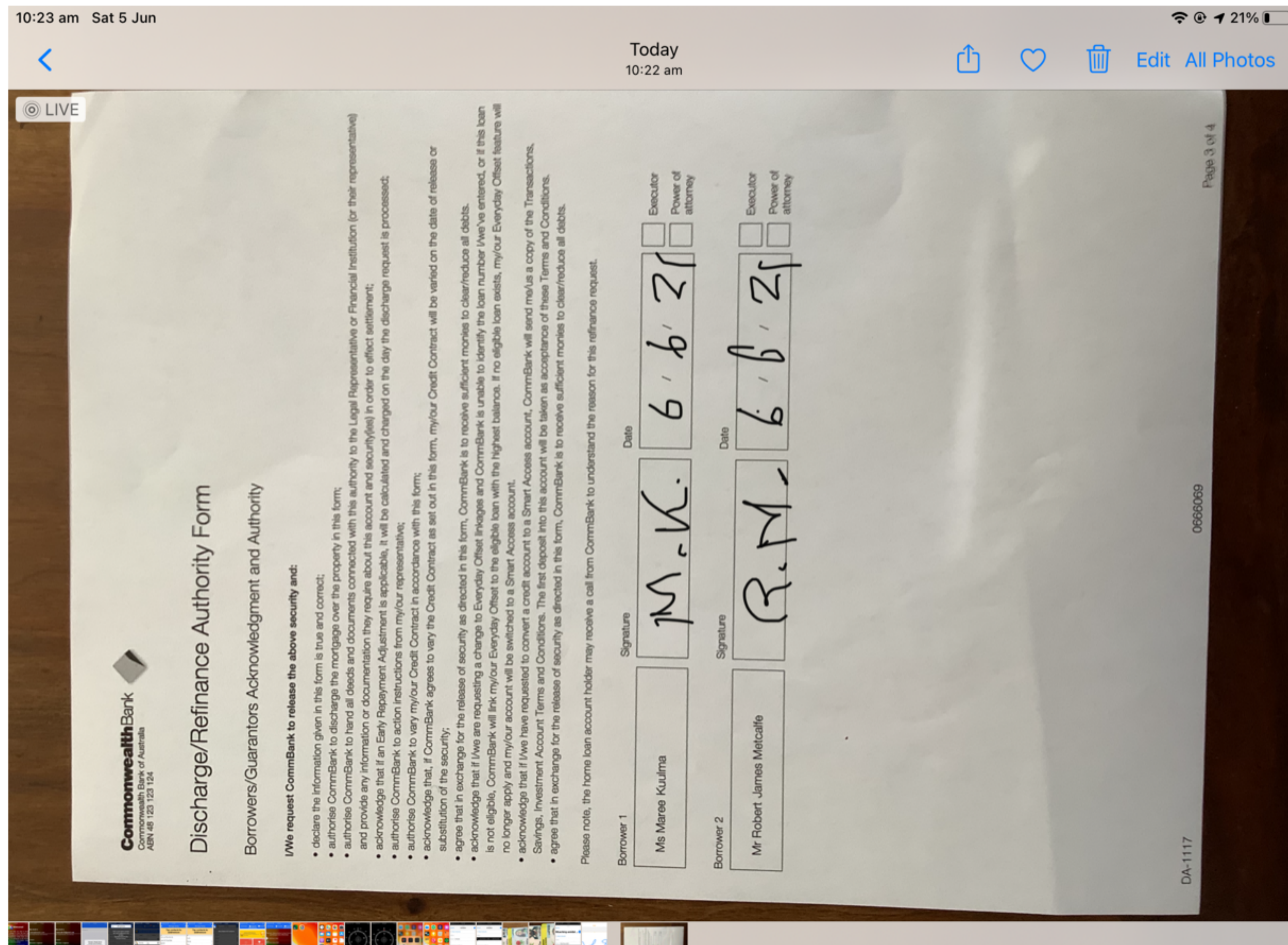
Robert Metcalfe

To: Robert Metcalfe >

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- The following are some of the most common types of errors found in the manuscript:
- 1. *Spelling errors*: Many words were misspelled, often due to confusion between similar-sounding words or lack of knowledge of the correct spelling.
 - 2. *Punctuation errors*: Commas, semicolons, and other punctuation marks were frequently misplaced or omitted, leading to ambiguity in the text.
 - 3. *Capitalization errors*: Proper nouns and the beginning of sentences were not consistently capitalized.
 - 4. *Grammar errors*: There were numerous instances of incorrect verb forms, subject-verb agreement issues, and awkward sentence structures.
 - 5. *Word choice errors*: Some words were used incorrectly or interchangeably with their synonyms, which could change the intended meaning.
- These errors suggest that the author may have been writing quickly or without a formal education, or perhaps they were dictated by someone else who made mistakes while transcribing.

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