

23 October 2018

Lender Name

Street

City State Post Code

Salutation,

The CKM Mortgage Trust (Trust)

I advise that we propose to hold our next Investors Forum of members in the Trust on Wednesday 28 November 2018 at Club Cronulla starting from 12pm. A light lunch with an open bar will follow the meeting. Full details of the meeting are set out below.

I would also like to take this opportunity to advise you that the financial report for the Trust for the half-year ended 30 September 2018 has been completed and a copy has been uploaded to our website www.swmm.com.au/for_investors. If you would like a copy of the financial report posted to you, please contact us.

During the last six-month period from 1 April 2018 to 30 September 2018 the annualised return to unit holders was 8.02% p.a., compared to the previous six-month return of 8.07% p.a. from 1 October 2017 to 31 March 2018.

Number of units issued by the Trust over the 6-month period from 1 April 2018 to 30 September 2018 increased by 2,911,500 units to a total of 79,999,000 units. During the same period loans on mortgages increased by \$2,188,000 to a value \$76,476,000. The Trust held \$4,464,649 in cash as at 30 September 2018.

I attach a copy of your distribution statement for the six-month period ended 30 September 2018. Units were issued to those who selected to reinvest as at the 30 September 2018 and interest will be distributed to your nominated bank account, for those of you who selected cash distributions, on 26 October 2018.

Event	Investors Forum
Date	Wednesday 28 November 2018
Place	Club Cronulla (41 Croydon Street, Cronulla)
Time	12pm, for about two hours
Note	For catering purposes would you please advise us by email or phone if you will be attending by Friday 16 November 2018.

I look forward to seeing you again on Wednesday 28 November 2018 and thank you for your continued support.

Kind regards,

Tim Stoyles
Managing Director