



Stephen Cooke <stephencooke.c@gmail.com>

FW: Cooke & Cooke

3 messages

Samantha Miller <samantha@claritylawyers.com.au>
To: Stephen Cooke <stephencooke.c@gmail.com>

Thu, Dec 14, 2023 at 2:46 AM

Dear Stephen,

Please see attached a letter received this morning. I'm heading out to Court now and will hopefully chat this afternoon. In the meantime, can you please read this and check the dates work for you. Also please look at all the outgoing on the property you are living in including the mortgage as I think it is anticipated that you would pay that from the \$5,000 pcm Heather is proposing to pay you. We will talk through this later so don't get to worried about the contents.

Yours faithfully,

Samantha Miller | Director and Principal Solicitor

Office: 4023 5553

[Click Here to Book an Appointment](#)

***Our office will be closed from 12noon on Friday, 22 December 2023 until 9am on Wednesday, 3 January 2024.
We wish you a Merry Christmas and a Happy New Year!***

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From: Anna Roberts <aroberts@delaneyroberts.com.au>
Sent: Thursday, December 14, 2023 8:39 AM
To: Samantha Miller <samantha@claritylawyers.com.au>
Cc: Olivia Shedden <oshedden@delaneyroberts.com.au>
Subject: Cooke & Cooke

Dear Colleagues

We refer to the above matter and **attach** our correspondence of today's date for your attention.

Yours faithfully

ANNA ROBERTS

Director, Solicitor & Family Dispute Resolution Practitioner
BComn LLB GradDipLegPracM.AppLaw (Family Law) Grad Dip (FDRP)



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 **14.12.23 LTOS time arrangement, SM and comms.pdf**
164K

Stephen Cooke <stephencooke.c@gmail.com>
To: cooke.neill@gmail.com

Thu, Dec 14, 2023 at 3:04 AM

[Quoted text hidden]

7 attachments

 **DELANEY ROBERTS** image001.png
SPECIALIST FAMILY LAWYERS 17K

 **Clarity** image002.jpg
LAWYERS Focus on Family Law 11K

 Our office will be closed from 12noon on Friday, 22 December 2023 until 9am on Wednesday, 3 January 2024. We wish you a Merry Christmas and a Happy New Year!
image003.png
33K

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 **Clarity** image002.jpg
LAWYERS Focus on Family Law 11K

 **14.12.23 LTOS time arrangement, SM and comms.pdf**
164K

Stephen Cooke <stephencooke.c@gmail.com>
To: Samantha Miller <samantha@claritylawyers.com.au>

Thu, Dec 14, 2023 at 4:34 AM

Hi Samantha,

Per attached, we have 3 Home Loans atm, 2 variables, 1 fixed rate.

The two Rocket Repay Home Loans (Variable rates) are monthly repayments due on the 26th each month.

The Fixed Option Home Loan however, while stated as monthly, it is set up as fortnightly withdrawals.

Westpac tells me, with fortnightly withdrawals, we have two option to calculate the fortnightly repayment amount;

- a) Monthly amount divided by 2
- b) Monthly x 12 divided by 26 weeks

Monthly x 12 divided by 26 weeks is what we have set up atm for the the Fixed Options Home Loan and is the

reason why the account is overdue (due this repayment option + variation in calendar days month to month)

That all be said, the total repayment amount each month is \$5,431.00

Regarding the dates, while available, we have to discuss before I agree to anything.

Kind regards,

Stephen Cooke

[Quoted text hidden]

3 attachments

 **037173 257671 Rocket Repay Home Loan - 1217.pdf**
32K

 **037173 216802 Fixed Options Home Loan - 2581.pdf**
33K

 **037173 257778 Rocket Repay Home Loan - 1633.pdf**
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