



LOAN SUMMARY PAGE

Introducer:		TO:	Australian Loans & Mortgages
Group:		Telephone:	1300 552 755
PROGRAM DETAILS: (Please tick)	<input type="checkbox"/> Residential Full Doc	<input type="checkbox"/> Commercial Full Doc	<input type="checkbox"/> Development Funding – Hard Cost
	<input type="checkbox"/> Residential Lo/No Doc	<input type="checkbox"/> Commercial Lo Doc	<input type="checkbox"/> Development Funding – GRV/End Value
	<input type="checkbox"/> Residential Specialist	<input type="checkbox"/> Commercial Specialist	<input type="checkbox"/> Specialised Securities
Rate Type	<input type="checkbox"/> Effective Rate Full Doc	<input type="checkbox"/> 12 Month Introductory Rate	
Private	<input type="checkbox"/> 90 Day	<input type="checkbox"/> 12 Month	
Borrower 1:		Borrower 2:	

Total Loan Amount: \$					
SPLIT 1		SPLIT 2		Additional Information for Development Funding Only	
Loan amount	\$	Loan amount	\$	Development Hard Costs	\$
Purchase/refinance		Purchase/refinance		Amount Required at Settlement	\$
Investor / Owner Occ		Investor or O/Occ		Value of property if Owned "as is" or purchase price if buying:	\$
Regulated Y/N		Regulated Y/N		Has DA been approved	Y / N
Loan Term		Loan Term		Has BA been approved	Y / N
Variable/Fixed		Variable/Fixed		Or equivalent Council Approval	Y / N
Interest Only Y/N		Interest Only Y/N		Are there any Presales	Y / N
Interest Only Term		Interest Only Term		If so what value	\$
Fixed Interest Period		Fixed Interest Period		And how many Presales	
Customer Rate %		Customer Rate %		First Home Buyer	Y / N
Card Access	Y / N			First Home Owners Grant	Y / N

TOTAL SECURITY OFFERED: \$		LVR:	
SECURITY 1 Registered Owners		SECURITY 2 Registered Owners	
Security Address		Security Address	
Purchase Price/Est. Value	\$	Purchase Price/Est. Value	\$

I have interviewed the borrower/guarantor and have verified that the borrower/guarantor require the following action

**Valuation Ordered Automatically or
After pre-approval received. (Please specify)**

Residential Application Fee	\$ nil				
Commercial Establishment Fee					
Engagement Fee					
Brokerage/Mandate					
Valuation Fee	\$370.00	refunded at settlement		Australian Loans & Mortgages	
Legal Fee	As per	Contract			
LMI					
Settlement Fee	\$600.00	\$60.00	\$660.00	Australian Loans & Mortgages	

Expected Settlement Date: / /

The following documents are annexed and are true copies and the originals are held by us; Loan applications, Valuation Liability undertaken (payment to follow), Servicing Worksheet, identification of each borrower and all other documents required to assess the loan (copies).

Introducer Signature _____ **Date** _____ / _____ / _____

Full Doc	Lo Doc	Specialist		LOAN APPLICATION CHECKLIST	Office use
		Full Doc	Lo Doc		
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Mortgage Loan Application form fully completed	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Complete FACT Find Document (NCCP Requirement for all loans settled after 1 st July 2010)	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Mortgage Loan Application form with rental income only in relation to subject property and stated in Australian currency	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Customer Identification Form and copies of supporting documents (including Medicare card) #	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Identification Record for a Signatory to an Account form (s.21) (if required)	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Loan Purpose Checklist	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Privacy Act Consent form	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Declaration of Purpose (non-Code Regulated loans only)	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	LoDoc Declaration of Financial Position	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Current ABN search for self-employed applicants (www.asic.gov.au)	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Completed First Home Owner Grant Application form (if required)	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Executed Trust Deed for all Trust borrowings	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Copy of Funder Serviceability Calculator worksheet (based on application income, rent & expenditure)	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Australian Non-Residency Checklist and Declaration form	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Verification of FIRB compliance	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Fixed Rate Request form (if applicable)	
INCOME DOCUMENTATION					
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Verification of any rental income ***	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Verification of other income (including Centrelink, FBT A & B etc)	
				If PAYG:	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Two most recent computer generated payslips, and at least ONE of the following:	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	• Australian PAYG Payment Summary for the most recent financial year	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	• ATO Tax Return for the most recent financial year including ATO Assessment Notice	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	• Current employment contract signed by employer and employee	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	• Letter signed by employer (on letterhead with ABN) detailing job title, length of service, salary and if full time, part time or casual.	
				Note: Income and employment verification requirements must also comply with LMI insurer requirements.	
				If Self employed:	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	ATO Tax Returns and ATO Tax Assessment Notices for the last two financial years for both individuals, business entities, companies or trusts including Company Financials (balance sheet and profit & loss)	
				Companies and Trusts:	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	ATO Tax Returns and ATO Tax Portal print out for the last two financial years plus current Company Financials (balance sheet and profit and loss statement)	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	ATO Tax Returns and ATO Tax Assessment Notices for directors/guarantors for the last two financial years	
				If LoDoc loans:	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Executed LoDoc Declaration of Financial Position completed in full.	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	ABN registered for minimum of 2 years & GST registered (if applicable)	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	ABN registered for minimum of 6 months & GST registered (if applicable)	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Latest 12 months Business Activity Statements (BAS) inclusive of an ATO lodgement reference no.	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Latest 3 months Business Bank Account statements (last 90 days)	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Latest 1 month Personal Bank Account statements	
				Refinances only	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Last six months statements on loan(s) being refinanced with evidence of satisfactory loan conduct #	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Copy of recent Council Rates Notice or Certificate of Title (title particulars need to be provided) & Copy of current Water Rates Notice.	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Discharge authority from current lender.	
				Purchases only	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Completed (includes purchaser's details) front page of the Contract of Sale & Special Conditions	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Evidence of equity to complete purchase confirming satisfactory savings record over past three months and balance of funds to complete transaction #	
				Construction only – the following must be supplied with Application Package:	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	A copy of the Fixed Price Building Contract	

*** Being one of the following, dependent on circumstances: agent's rental appraisal, valuer's rental estimate, signed lease contract, agent rental statements, last bank statement showing rent deposits.

All statements must be certified as copies of original documents sighted ("*I certify that I have sighted the original documents*" signed, date, and name)



LOANS & MORTGAGES

LOAN APPLICATION

About Your Application . . .

The completed application will tell us about your personal and business background; it will let us know your loan requirements and details of the property you will be lodging by way of security for this loan; and it will demonstrate to us that you can financially support this loan.

We appreciate the opportunity to consider your application for this loan. You should complete this form in as much detail as possible; we will then make every effort to process it without delay and let you know the outcome.

Mortgage Manager:	Australian Loans & Mortgages Pty Ltd <small>ACN 142 403 790</small>		
ACL Registration No:	385213	Fax Number:	(02) 8572 6005
Phone Number:	1300 552 755		
Email Address:	creditsupport@ALandM.com.au		
BROKER DETAILS			
Broker Full Name:			
Broker Business Name:			
ACL / Credit Rep No:		Mobile Number:	
Fax Number:		Phone Number:	
Email Address:			

		APPLICANT 1 DETAILS		APPLICANT 2 DETAILS	
Type of Applicant		<input type="checkbox"/> Individual <input type="checkbox"/> Guarantor <input type="checkbox"/> Trustee <input type="checkbox"/> Company		<input type="checkbox"/> Individual <input type="checkbox"/> Guarantor <input type="checkbox"/> Trustee <input type="checkbox"/> Company	
Shaded Section to be completed if Applicant is a Company and/ or a Trust					
Company / Trust Name					
ABN & ACN Numbers		ABN / ACN		ABN / ACN	
If Company, state registered office address					
		Postcode		Postcode	
Period at Current Address		Yrs Mths		Yrs Mths	
Current Status of Registered Office		<input type="checkbox"/> Own Premises <input type="checkbox"/> Renting <input type="checkbox"/> Other		<input type="checkbox"/> Own Premises <input type="checkbox"/> Renting <input type="checkbox"/> Other	
Date & Place of Incorporation					
Nature of Business					
State Full name of Trust					
Full Name of Trustee(s)		1		2	
		3		4	
Full name of Beneficiary (ies)		1		2	
Title		<input type="checkbox"/> Mr <input type="checkbox"/> Ms <input type="checkbox"/> Mrs <input type="checkbox"/> Miss Other_____		<input type="checkbox"/> Mr <input type="checkbox"/> Ms <input type="checkbox"/> Mrs <input type="checkbox"/> Miss Other_____	
Applicant Name (natural person)	Surname			Surname	
	First & Middle Name			First & Middle Name	
Debit Card Request		<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No	
Name to Appear on Card					
Loan Portion to be linked to Card					
Card Limit Amount		\$		\$	
Date of Birth					
Driver's Licence Number					
Marital Status		<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> De Facto <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed		<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> De Facto <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed	
Full Name of Spouse					
Dependants		Number: Ages:		Number: Ages:	
Contact Details		Home: Work:		Home: Work:	
		Mobile: Fax:		Mobile: Fax:	
		Email:		Email:	
Australian Permanent Resident		<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No	
Current Address					
		Postcode		Postcode	
Time at Current Address		Yrs Mths		Yrs Mths	
Current Residential Status		<input type="checkbox"/> Own Home <input type="checkbox"/> Renting <input type="checkbox"/> Boarding <input type="checkbox"/> With Parents		<input type="checkbox"/> Own Home <input type="checkbox"/> Renting <input type="checkbox"/> Boarding <input type="checkbox"/> With Parents	
Previous Address (if less than 12 months in current address)					
		Postcode		Postcode	
Time at Previous Address		Yrs Mths		Yrs Mths	
Address after settlement					
		Postcode		Postcode	
Occupation					
Employment Type	PAYG	<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Casual <input type="checkbox"/> Contractor		<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Casual <input type="checkbox"/> Contractor	
	Self Employed	<input type="checkbox"/> Sole Trader <input type="checkbox"/> Company <input type="checkbox"/> Partnership		<input type="checkbox"/> Sole Trader <input type="checkbox"/> Company <input type="checkbox"/> Partnership	
	Other	<input type="checkbox"/> Home Duties <input type="checkbox"/> Retired <input type="checkbox"/> Unemployed		<input type="checkbox"/> Home Duties <input type="checkbox"/> Retired <input type="checkbox"/> Unemployed	
Employer's Name					
Employment Start Date					
Employer's Address					
		Postcode		Postcode	
Employer contact number					

Please complete below if period of employment is less than 2 years

Previous Occupation				
Previous Employer's Name				
Period of Employment	Yrs	Mths	Yrs	Mths
Name of Nearest Relative not living with you (must not be an applicant)				
Relationship of Relative				
Relative's Contact number				
Current Address of Relative				
	Postcode:		Postcode:	

ANNUAL INCOME

Please attach the required documents that are applicable to you as outlined by the relevant credit policy:

Applicant 1 (Gross Per Annum)		Applicant 2 (Gross Per Annum)	
Salaries & Wages	\$	Salaries & Wages	\$
Contractual Overtime	\$	Contractual Overtime	\$
Pension (Type)	\$	Pension (Type)	\$
Self Employed Assessable Income	\$	Self Employed Assessable Income	\$
Current Rental Income	\$	Current Rental Income	\$
Proposed Rental Income	\$	Proposed Rental Income	\$
Total Gross Income	\$	Total Gross Income	\$

LOAN/SECURITY DETAILS

			Not Applicable for Specialist Lending						
	Variable Rate	Fixed Rate	Line of Credit	Dynamic Repayments	Amount	Interest Rate (APR) %	Repayment Per Month	P & I	Interest Only
Portion A	<input type="checkbox"/>	yrs	<input type="checkbox"/>	<input type="checkbox"/>	\$	%	\$	<input type="checkbox"/>	yrs
Portion B	<input type="checkbox"/>	yrs	<input type="checkbox"/>	<input type="checkbox"/>	\$	%	\$	<input type="checkbox"/>	yrs
Portion C	<input type="checkbox"/>	yrs	<input type="checkbox"/>	<input type="checkbox"/>	\$	%	\$	<input type="checkbox"/>	yrs
Portion D	<input type="checkbox"/>	yrs	<input type="checkbox"/>	<input type="checkbox"/>	\$	%	\$	<input type="checkbox"/>	yrs
Total					\$				

RESIDENTIAL LOAN DETAILS

<input type="checkbox"/> Full Doc <input type="checkbox"/> LoDoc <input type="checkbox"/> Evolution <input type="checkbox"/> QuickStart <input type="checkbox"/> Introductory		SPECIALIST <input type="checkbox"/> Full Doc <input type="checkbox"/> Lo Doc PLUS	
Loan Term	yrs		
Frequency Repayment	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly		
LVR (Estimate)	%		
LMI/ FEE Capitalisation	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Loan Access Card	Y / N (if yes, complete Loan Access Card application)	Card Limit Amount	\$
NIVA Card	Y / N	NIVA Limit	\$
Direct Card	Y / N (if YES, complete Direct Card application)		

COMMERCIAL LOAN DETAILS

<input type="checkbox"/> Full Doc <input type="checkbox"/> Second Mortgage <input type="checkbox"/> Lo Doc <input type="checkbox"/> Development Facility <input type="checkbox"/> Credit Impaired <input type="checkbox"/> Other ... <input type="checkbox"/> Land	Total loan amount \$ _____ LVR % or GRV % Account 1: Limit \$ _____ <input type="checkbox"/> Variable <input type="checkbox"/> Fixed _____ yrs (max 5)	Repayment type: <input type="checkbox"/> Principal and Interest <input type="checkbox"/> Interest only (max 5 years) <input type="checkbox"/> Capitalised Interest
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*Commercial Establishment Fee to be determined on assessment of the application

LOAN PURPOSE (COMPLETE WHERE APPLICABLE)

<input type="checkbox"/> Purchase <input type="checkbox"/> Refinancing <input type="checkbox"/> Cash Out	
Are you a First Home Buyer?	<input type="checkbox"/> Yes <input type="checkbox"/> No Is it an Arms Length Transaction? <input type="checkbox"/> Yes <input type="checkbox"/> No
Are you borrowing from any other source?	<input type="checkbox"/> Yes <input type="checkbox"/> No If no, please explain

FUNDS POSITION (HOW TRANSACTIONS ARE TO BE FINANCED)

TRANSACTIONS REQUIRED		FUNDING SOURCES	
Purchase Price	\$	Sales Proceeds	\$
Refinance	\$	Own Funds (source)	\$

Home Improvements	\$	Gift	\$
Legal Fees	\$	Loan Amount	\$
Stamp Duty	\$	Others	\$
Loan Fees	\$	Equity from existing asset	\$
Others	\$		\$
TOTAL	\$	TOTAL	\$

SECURITY PROPERTY 1

Security offered – first mortgage over (describe improvements):

Located at:

State:

Postcode:

Condition: Excellent Good Fair Needs repairs Age _____ years

Usage: Vacant Presently occupied by applicant To be occupied by applicant To be leased Leased for _____ years

Title details:	Volume	Folio	Lot
	Plan	Title	Zoning

Name in which security property will stand:

Contact for access to the property for valuation purposes:

Name: _____ Ph (W): _____ Ph (H): _____

SECURITY PROPERTY 2

Security offered – first mortgage over (describe improvements):

Located at:

State:

Postcode:

Condition: Excellent Good Fair Needs repairs Age _____ years

Usage: Vacant Presently occupied by applicant To be occupied by applicant To be leased Leased for _____ years

Title details:	Volume	Folio	Lot
	Plan	Title	Zoning

Name in which security property will stand:

Contact for access to the property for valuation purposes:

Name: _____ Ph (W): _____ Ph (H): _____

PERSONAL FINANCIAL STATEMENT

Assets			Liabilities			
Details	Security	Market value \$	Lender	Amount Owing \$	Monthly Repayments \$	To be paid out at settlement (tick if yes)
1. Principal residence at:	<input type="checkbox"/>		1.			<input type="checkbox"/>
2. Real estate:	<input type="checkbox"/>		2.			<input type="checkbox"/>
3.	<input type="checkbox"/>		3.			<input type="checkbox"/>
Deposit paid on property purchase			Personal loans			<input type="checkbox"/>
Cash management & Term Deposits			Line of credit			<input type="checkbox"/>
Savings / Cheque account			Loans as guarantor			<input type="checkbox"/>
Superannuation / Managed funds			Other loan			<input type="checkbox"/>
Personal equity in business (give details)			Hire purchase			<input type="checkbox"/>
Motor vehicle(s) owned by applicant			Credit card limit \$			<input type="checkbox"/>
Home contents, personal effects & Collections			Store cards limit \$			<input type="checkbox"/>
Gifts & Life insurance			Rent / Lease payments			<input type="checkbox"/>
Other assets (give details) Boat, Tools, Stock etc			Other incl. HECS			<input type="checkbox"/>
Total=			Total=			<input type="checkbox"/>

I/We hereby declare that all the information marked above is true and correct.

SIGNATURE (APPLICANT 1)

SIGNATURE (APPLICANT 2)

PROPERTY INSURANCE

Name of company:	Sum insured: \$
Policy number:	Expiry date:

BANK ACCOUNT FROM WHICH LOAN REPAYMENTS WILL BE MADE

Name of account:	Account number:
Bank:	Branch address:

NAME OF YOUR SOLICITOR

Name of solicitor:	Ph:
Name of legal firm:	
Address:	

APPLICATION DECLARATION

Have you and / or your spouse / joint applicant or any company with which you were associated	Yes	No
- had any unsatisfied judgement entered in any courts or had a property foreclosed upon or given title or deed in lieu thereof through a mortgagee sale proceeding?	<input type="checkbox"/>	<input type="checkbox"/>
- ever had legal action instituted against you for default under any credit contract?	<input type="checkbox"/>	<input type="checkbox"/>
- ever been declared bankrupt or insolvent, or has either estate been assigned for the benefit of creditors?	<input type="checkbox"/>	<input type="checkbox"/>
- ever been insolvent, bankrupt or ever been a party to a Part IX, Part X arrangement or is there an unsatisfied statutory demand in bankruptcy outstanding?	<input type="checkbox"/>	<input type="checkbox"/>
- ever been shareholders or officers of any company of which a manager or receiver and/or liquidator has been appointed?	<input type="checkbox"/>	<input type="checkbox"/>
- submitted any application in respect of this loan to any other person or to any other lender?	<input type="checkbox"/>	<input type="checkbox"/>
- a guarantor for any other loan (if yes, please give details)?	<input type="checkbox"/>	<input type="checkbox"/>
- ever been a party to a loan, credit card, rental agreement or other credit facility that has been in arrears greater than one payment?	<input type="checkbox"/>	<input type="checkbox"/>
Is the property under the old systems title?	<input type="checkbox"/>	<input type="checkbox"/>
Are all borrowers eligible for the First Home Owners Grant? (If "Yes", amount of Grant \$ _____)	<input type="checkbox"/>	<input type="checkbox"/>
Do you want to capitalise any LMI premium (where applicable) to your loan facility?	<input type="checkbox"/>	<input type="checkbox"/>
Has any part of the Deposit or the balance due above this loan been obtained from borrowings?	<input type="checkbox"/>	<input type="checkbox"/>
Are you aware of any expected change in your circumstances that may alter your financial situation or ability to repay the loan, including any unexpected change in your income or expenses? If yes, please provide details	<input type="checkbox"/>	<input type="checkbox"/>

The undersigned hereby applies for the loan described herein and to be secured by a mortgage on the property described herein, the undersigned hereby confirms that if the application has been completed by any other person, it was done on their authority and that they have read all the details inserted and represent that all statements made in this application are true and made for the purpose of obtaining the loan. Attention is drawn to the fact that if any false information or statements have been made in this application, the applicants may be made subject to a penalty of imprisonment and/or fine or requirement to pay the full loan amount immediately on demand. Verification may be obtained from any source named herein. The undersigned agrees to support this application with a valuation of the subject property by a qualified valuer selected by Australian Loans & Mortgages and/or its Mortgage Managers and/or Mortgage Insurers at the expense of the undersigned and without implied obligation on the part of Australian Loans & Mortgages and/or its Mortgage Managers and/or its Mortgage Insurers. I/We understand that the valuation report obtained is for credit provider's benefit only and is valid for a maximum term of 3 months. I/We understand that it is the credit provider's choice as to whether to make this report available to applicants. The undersigned further agrees to pay all necessary expenses, including application fees, establishment fees and legal costs, incurred in obtaining this loan. I/We understand that I/we will not be entitled to any refund if the application for finance is withdrawn or a valuation has been completed. A non proceeding fee of \$650 will be charged for any loans where approval has been given and valuation completed. It is agreed that by accepting this application Australian Loans & Mortgages and/or its Mortgage Managers and/or its Mortgage Insurers are not obliged to grant a loan. Approval of application will be on terms & conditions governed by the credit provider. I/We note that the mortgage property will require general insurance coverage against hazards at least equal to the value of the property improvements. Such insurer will be acceptable to Australian Loans & Mortgages, its Managers, credit providers and Insurers, who have sole discretion of rejection without the need to disclose the grounds. Independent legal and financial advice is recommended. The undersigned's Solicitor or agent is authorised to accept notice on behalf of the undersigned. I/We declare the I/we, the undersigned, am over the age of 18 at the time of execution of this application. I/We acknowledge and agree to all conditions of use if applicable to Home Banking/Credit Cards and that initial and ongoing fees may be paid by Australian Loans & Mortgages, its Managers & Insurers to any party for loan processing on our behalf.

I/We hereby agree that (introducer / broker name) _____ may negotiate a loan on our behalf with the lender. I/We further agree to provide all of the information to the above mentioned introducer which they consider necessary to enable the negotiation of a loan.

I/We declare that all of the information provided to the above mentioned introducer is true and correct and further declare that I/We am/are over the age of (18) years.

I/We acknowledge that no representation or warranty is given by the lender as to the taxation consequences of any borrowing and I/We have obtained my/our own advice in that regard.

I/We acknowledge and agree that if my/our application is approved any loan made by the lender to me/us will be subject to the lenders loan terms and conditions, a copy of which will be forwarded to me/us for signature with the lenders letter of approval.

Dated the _____ day of _____ year

Signed by Applicant (1) _____ Guarantor (1) _____

Signed by Applicant (2) _____ Guarantor (2) _____

To be signed by each Applicant and Guarantor

Attention is drawn to the fact that if any false information or statements have been made in this application, the applicants may be made subject to:

- i) **A penalty of imprisonment and/or fine**
- ii) **Requirement to pay the full loan amount immediately on demand**

STANDARD RESIDENTIAL APPLICATION FEE PAYABLE – Payment details MUST be completed

Please charge this purchase to American Express / MasterCard / VISA Total \$ _____ (***** Dependant on product - refer to AL&M)

My full card number is: _____

Valid from: ____/____/____ Expiry Date: ____/____/____ Verification No: _____ (3 digit security code on the back of the card or 4 digits from Amex)

Cardholder's Name: _____ **Cardholders Signature** _____

A fee of \$660 will be charged for any loans where approval has been given and valuation completed but does not proceed. Credit Fees apply where applicable.

ADDRESS FOR NOTICES

IMPORTANT – PLEASE READ THIS FORM CAREFULLY

Under the National Credit Code, if there is more than one Borrower and the Borrowers reside at the same address, one may be nominated by them to receive notices and other documents on behalf of all of them.

If you sign this nomination form, a notice or other document given to the nominated Borrower, while the nomination remains in force, will be taken to have been given to all Borrowers who have signed this form.

You are entitled to receive a copy of any notice or other document under the National Credit Code and by signing this form you are giving up the right to be provided with information direct from the credit provider.

Any person who has signed this form can advise the credit provider at any time that they wish to cancel their nomination and accordingly wish to receive directly a copy of any notice or other document under the National Credit Code.

BORROWER'S NOMINATION

I / We nominate _____ (full name of person nominated) to receive notices and other documents under the National Credit Code on behalf of me / all of us.

Applicant 1 Signature

Applicant 1 Name In Print

Date

____ / ____ / ____

Applicant 2 Signature

Applicant 2 Name In Print

Date

____ / ____ / ____

LOAN PURPOSE CHECKLIST

It is possible that your proposed loan may be regulated by the National Consumer Credit Code ("the code"). The code applies where:

- (a) credit is provided under a contract;
- (b) the borrower (debtor/mortgagor) is a natural person or strata corporation; or
- (c) the credit is provided or intended to be provided wholly or predominantly: (i) for personal, domestic or household purposes; or (ii) to purchase, renovate or improve residential property for investment purposes; or (iii) to refinance credit that has been provided wholly or predominately to purchase, renovate or improve residential property for investment purposes.

Part A

To be completed by all borrowers (Please tick the appropriate box)		YES	NO
1	Are any of the borrowers, natural persons as described above?	<input type="checkbox"/>	<input type="checkbox"/>
2	Are any of the borrowers a corporation? If yes, do not complete Part B and Part C	<input type="checkbox"/>	<input type="checkbox"/>
3	Is the borrower a strata corporation (being a corporation incorporated under strata title legislation, or whose issued shares confer a right to occupy land for residential purposes)?	<input type="checkbox"/>	<input type="checkbox"/>

Part B

The purpose of this loan is:		Loan Amount Sought	
		Code	Non Code
1	To purchase a residence for Owner Occupation.	\$	
2	To refinance an owner occupied residence for personal use.	\$	
3	To refinance an owner occupied residence for business use.		\$
4	To purchase, construct, renovate or improve residential property for investment purposes	\$	
5	To refinance a non-residential property for investment purposes		\$
6	To refinance credit that has been provided to purchase, construct, renovate or improve a residential property for investment purposes	\$	
7	To refinance the construction of a residence to be owner occupied	\$	
8	To refinance the construction of a non-residential property for investment purposes		\$
9	To provide a line of credit for personal use	\$	
10	To provide a Line of Credit for renovating or improving a residential property for investment purposes	\$	
11	To provide a Line of Credit for business/investment purposes other than renovating or improving a residential property for investment purposes		\$
12	To have available credit to make personal purchases	\$	
13	To provide funds for future personal use	\$	
14	To provide funds for future investment use for constructing, renovating or improving a residential property for investment purposes.	\$	
15	To provide funds for future business/investment purposes other than constructing, renovating or improving a residential property for investment purposes.		\$
16	Other		\$
Totals:		\$	\$

Part C

(Please tick the appropriate box)	YES	NO
Is the loan a CODE loan?	<input type="checkbox"/>	<input type="checkbox"/>

It is a Code loan where, in Part B, the total for Code is greater than the total for Non-Code. All amounts sought for a corporation borrower (other than a strata corporation) count as Non-Code. If you believe that the proposed loan is NOT a Code loan, then you must complete the Declaration of Purpose.

Important Notice: If you declare that the loan has a business or investment purpose, but the Lender's subsequent enquiries reveal that the loan is regulated under the National Credit Code, then the Lender may be obliged to re-assess the loan and to arrange to have the loan re-documented. Any costs incurred by this process are to be borne by the applicant(s).

Signature: _____ **Print Applicant Name:** _____ **Date:** _____

Signature: _____ **Print Applicant Name:** _____ **Date:** _____

DECLARATION AS TO LOAN PURPOSE

Declaration of Purpose

I/We declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominantly for investment purposes other than for investment in residential property.

IMPORTANT: You should **NOT** sign this declaration unless this loan is wholly or predominantly for business or investment purposes other than for investment in residential property.

By signing this declaration you may lose your protection under the National Consumer Credit Code.

Applicant 1 Signature	Applicant 1 Name In Print	Date / /
------------------------------	----------------------------------	------------------------

Applicant 2 Signature	Applicant 2 Name In Print	Date / /
------------------------------	----------------------------------	------------------------

MORTGAGE PROTECTION ASSESSMENT

- 1 Do you know whether you or your partner have sufficient insurance cover in place to meet your mortgage commitments if you died or became disabled or unemployed? Yes No
- Please tick one of the following:**
- 2 Yes, I would like AL&M to show me how I may be able to protect my mortgage. Yes
- No, I am not interested in discussing ways to protect my mortgage. No

If you answered yes to Q2 above, please provide some answers to the questions below. The details you provide will help us prepare some information for you about mortgage protection and enable us to lodge an Expression of Interest and obtain a premium quote on your behalf via our insurance provider.

Mortgage Applicant 1	Mortgage Applicant 2
Name	Name
Gender Male <input type="checkbox"/> Female <input type="checkbox"/>	Gender Male <input type="checkbox"/> Female <input type="checkbox"/>
Smoker status Smoker <input type="checkbox"/> Non-smoker <input type="checkbox"/>	Smoker status Smoker <input type="checkbox"/> Non-smoker <input type="checkbox"/>
Have you ever been refused cover, offered cover on special terms or received compensation for injury, sickness, critical illness or disability or are there any circumstances that may affect the risk relating to the proposed cover? No <input type="checkbox"/> Yes <input type="checkbox"/>	Have you ever been refused cover, offered cover on special terms or received compensation for injury, sickness, critical illness or disability or are there any circumstances that may affect the risk relating to the proposed cover? No <input type="checkbox"/> Yes <input type="checkbox"/>
Are you aware that you currently have, or have you ever suffered from, any of the following? • cancer • organ transplant • heart failure or any heart surgery • chronic obstructive lung disease or emphysema • stroke • chronic neurological disorder • liver disease • diabetes mellitus • kidney failure • HIV positive • lung surgery • quadriplegia or paraplegia • hearing loss • loss of vision • loss of speech • loss of limb • back surgery within the last 5 years with ongoing back pain No <input type="checkbox"/> Yes <input type="checkbox"/>	Are you aware that you currently have, or have you ever suffered from, any of the following? • cancer • organ transplant • heart failure or any heart surgery • chronic obstructive lung disease or emphysema • stroke • chronic neurological disorder • liver disease • diabetes mellitus • kidney failure • HIV positive • lung surgery • quadriplegia or paraplegia • hearing loss • loss of vision • loss of speech • loss of limb • back surgery within the last 5 years with ongoing back pain No <input type="checkbox"/> Yes <input type="checkbox"/>
Are you involved in, or likely to become involved in, any hazardous pursuits or activities (for example, motor sports, diving, private aviation, mountain climbing, etc), or do you work in a hazardous environment (for example at heights above 15m, with explosives, underground)? No <input type="checkbox"/> Yes <input type="checkbox"/>	Are you involved in, or likely to become involved in, any hazardous pursuits or activities (for example, motor sports, diving, private aviation, mountain climbing, etc), or do you work in a hazardous environment (for example at heights above 15m, with explosives, underground)? No <input type="checkbox"/> Yes <input type="checkbox"/>

Please note: The completion of this form and/or the submission of the Expression of Interest do not constitute an application for insurance or any indication of cover. You will be contacted once the Expression of Interest has been submitted to discuss your eligibility to apply for Mortgage Insurance.

PRIVACY ACT 1988 CONSENT

Protecting Your Privacy

In accordance with Section 18N(1)(b) of the Privacy Act, I/we acknowledge that I/we have made an application for credit from the manager, Australian Loans & Mortgages Pty Ltd A.C.N. 142 403 790 & Firstfolio Wholesale Pty Ltd (Mortgage Manager) A.C.N. 094 017 571. The manager may use the personal information I/we provide about me/us for the purpose of providing credit and for direct marketing of products and services offered by the manager or the organisation the manager is affiliated with or represents. The Guarantors, if applicable, acknowledge that I/we have offered to support the Applicants' application for credit. We understand that the privacy policy of Australian Loans & Mortgages Pty Ltd is published on www.ALandM.com.au or by requesting it from us. The information provided by me/us will be held by the manager and I/we can obtain information about it by contacting the manager.

I/we have the right not to receive direct marketing material.

I/we agree that the manager or any other financier or manager who at any time provides or has any interest in the credit (all included in the term the manager) can do any of the following at any time: Our main financiers for our product line, as noted as "Lenders" and Insurers in the Schedule below, collect your personal information to assess your application, and, if your application is successful, to provide you with the financial products you have requested. To do that, if your application is successful, we may disclose your personal information to organisations that carry out functions on our behalf ("service providers") such as mailing houses or other service providers (including introducers, valuers, lawyers, conveyancers and collection agents), government agencies which administer land titles, mortgage insurers, insurers, other credit providers, credit reporting agencies and advisers acting for us. We may also disclose your information to organisations (such as ratings agencies, administrators and trustees) for the purpose of assessing the risk in purchasing and affecting the purchase of that credit by way of securitisation arrangement.

We collect your personal information to monitor, evaluate and provide this product and related services and may offer products of a similar type which we expect may be of interest to you. If any part of that information is not provided, we may not be able to assess your application. If you do not want to receive information about other products offered by us, contact the "Lenders" on the contact numbers or addresses stated in the Schedule below. In normal circumstances, we will give you full access to your personal information, however there may be some legal or administrative reason to deny you access, in which case we will tell you of our reason. You may contact these companies for access to your personal information held (if any) by contacting the Privacy Officer at the address or in the manner disclosed in the Schedule.

Schedule - In this notice the "Lenders" means each and every of the following organisations (whether acting individually or together):

Adelaide Bank Ltd ABN 54 061 461 550 169

Adelaide Bank a division of Bendigo and Adelaide Bank Limited ABN 11 068 049 178

Australian Loans & Mortgages Pty Ltd (& associated entities) ACN 142 403 790 (The mortgage originator under the Program who processes the loan application for "The Parties")

Advantagedge Financial Services Holdings Pty Ltd (& associated entities) ABN 75 095 300 502

Advantagedge Financial Services Pty Ltd (& associated entities) ABN 31 130 012 930

Challenger Mortgage Management Pty Ltd (& associated entities) ABN 72 087 271 109

Challenger Non-Conforming Finance Pty Ltd (& associated entities) ABN 32 107 725 486

Challenger Commercial Lending Limited (and associated entities) ABN 65 000 073 143

Challenger Managed Investments Limited (and associated entities) ABN 94 002 835 592

Challenger Life No 2 Limited (and associated entities) ABN 44 072 486 938

Columbus Capital Pty Ltd ABN: 51 119 531 252

Domain Financial Services Pty Ltd ABN 43 078 713 345 200

Firstfolio Services Pty Ltd A.C.N 093 078 356

Firstfolio Wholesale Pty Ltd A.C.N 094 017 571

First Mortgage Company Home Loans Pty Ltd A.C.N 104 268 448

FMWA Pty Ltd A.C.N 122 992 367

FirstMac Limited A.C.N 094 145 963 (and it's associates entities)

GMAC-RFC Australia Pty Ltd

ING Bank (Australia) Pty Ltd

Macquarie Securitisation Limited trading as Puma Home Loans ABN: 16 003 297 336

Merchant Mortgages Pty Ltd

Mortgage Direct Pty Ltd

National Mortgage Market Corporation Pty Limited ABN 52 006 325 640

Origin Mortgage Management Services

Pepper Homeloans Pty Ltd ABN 88 092 110 079

Permanent Custodians Ltd A.C.N 001 426 384

Permanent Custodians Limited ABN 55 001 426 384

Permanent Trustee Company Ltd ABN 21 000 000 993

Perpetual Trustees Victoria Limited ABN 47 004 027 258

Perpetual Limited ABN 86 000 431 827

Perpetual Trustee Company Limited ABN 42 000 001 007

Resimac Limited ABN 67 002 997 935

Sandhurst Trustees Limited ABN 16 004 030 737

Sintex Consolidated Pty Limited ABN 75 065 917 535

Suburban Management Pty Ltd ABN: 50 054 623 139

In this notice, the "Insurer" means each and every one of the following organisations (whether acting individually or together):

QBE Lenders' Mortgage Insurance Limited ABN 70 000 511 071

Genworth Financial Mortgage Insurance Pty Ltd ABN 60 106 974 305

Vero Lenders Mortgage Insurance Ltd ABN 55 001 825 725

Agreement that the Parties may seek Consumer or Commercial Credit Information. If the Parties consider it relevant to assessing my/our application for personal credit, I/we agree to the Parties obtaining a consumer credit report containing information about me/us from a credit reporting agency.

Provide information to guarantors. I/We authorise the Lender and my/our Mortgage Manager to give to a current or proposed Guarantor any credit report, notice or document, or financial or personal information about my/our credit worthiness, credit standing, credit history or credit capacity relating to, the credit facilities which are the subject of the guarantee which has been or which is proposed to be provided to the Lender and, any other facility I/we have or have had with the Lender. This extends to the disclosure of copies of notices or documents relating to the credit application (including any proposed or actual credit contract) and to the disclosure of relevant information about the progress of the credit facility, including details of any variation of a credit contract, copies of statements, details of any arrears, overdrawings and dishonours that have or may occur, as well as enforcement of the guarantee and/or security. The information may be given for the purpose of the proposed guarantor deciding whether to act as guarantor provider, and to keep the guarantor informed about the guarantee and credit facility.

Provide information for securitisation. Disclose any report or personal information about me/us to another person in connection with funding financial accommodation by means of an arrangement involving securitisation.

Provide information to a mortgage insurer. To assess the risk of providing mortgage insurance, to assess the risk of default, as well as any variation or claim under the mortgage insurance and any other risk, including risk assessment and management involving securitisation, credit scoring, portfolio analysis, reporting, fraud prevention and claim recovery and complying with legislative and regulatory requirements. For these purposes, the mortgage insurer may disclose personal information about me/us to its related companies, The Manager, service providers, agents, contractors and external advisers, your referees including your employer, your legal and financial advisers, credit reporting agencies, rating agencies, payment system operators, reinsurers and government and regulatory bodies, other financial institutions, securitisers and credit providers.

Exchange of information with advisors. Seek from and use or give to any broker, financial consultant, accountant, lawyer, or other advisor acting in connection with any financing provided or proposed to be provided to me/us any consumer or commercial credit information.

Agreement that the Parties may use a Credit Report about me for collecting overdue payments. I/we agree that the Parties consider it relevant to collecting overdue payments in respect of commercial credit provided to me/us, I/we agree to the Parties receiving from a credit reporting agency a credit report containing personal information about me/us in relation to collecting overdue payments.

Notice of Disclosure of your Credit Information to a Credit Reporting Agency. The Lender, my/our Mortgage Manager and the Lender's Mortgage Insurers may give information about me/us to a credit reporting agency for the following purposes - to obtain a consumer credit report about me/us, and/or to allow the credit reporting agency to create or maintain a credit information file about me/us. The information that may be given includes, but is not limited to:

- Identity particulars (as permitted by the Privacy Commissioner's determination issued under the Act);
- The fact that you have applied for credit and the amount;
- The fact that the Parties are a current credit provider;
- Payment which becomes overdue more than 60 days and for which collection action has commenced;
- Advice that payments are no longer overdue;
- Cheques drawn by you for an amount not less than \$100 which have been dishonoured more than once;
- In specified circumstances, that in the opinion of the Parties you have committed a serious credit infringement;
- That credit provided to you by the Parties has been paid or otherwise discharged.

Agreement to the Parties seeking from or giving to other Credit Providers details about my/our credit worthiness. I/We agree that to enable the Lender and my/our Mortgage Manager to assess my/our application for personal or commercial credit and my/our Mortgage Manager to collect payments that are overdue in respect of personal or commercial credit provided to me/us by the Lender, the Lender, my/our Mortgage Manager and the Lender's Mortgage Insurers are authorised to obtain reports from a credit reporting agency or other business that provided information about credit worthiness. I/We acknowledge that these reports may contain information about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to give or receive from each other under the Privacy Act. In this Notice, a reference to Australian Loans & Mortgages Pty Ltd, the Lender or the Insurer includes a reference to their respective successors and permitted assigns. I/We understand the information may be used for the following purposes:

- To assess an application by me/us for credit;
- To notify other credit providers of a default by me/us;
- assessing the risk of me/us being unable to meet a liability that might arise under a guarantee entered into, or proposed to be entered into, in respect of mortgage finance given (or to be given) by the Lender to another person;
- management involving securitisation, credit scoring, portfolio analysis, reporting and fraud prevention and claim recovery; and
- To exchange information with other credit providers as to the status of this loan where I am in default with other credit providers;
- To assess my/our credit worthiness.
- complying with legislative and regulatory requirements.

I/We appoint as our agent the Introducer as detailed in the Declaration by Introducer section and any organisation or management under which the agent may operate or by whom the agent may be employed to be my/our agent for the purpose of obtaining information for account management about my/our application, credit report, home loan conduct and balance from time to time. I/We authorise the manager or its agents to make such enquiries and take up such references, as it considers necessary in relation to my/our application. I/We also understand and agree that the manager and other intermediaries may be paid and retain fees, margins and commissions in respect of the credit arranged by the manager. I/We understand that if I/we do not provide personal information, the manager may be unable to provide me/us with credit. I/we declare that I/we are over the age of 18 and the information contained in this application is true and correct in every particular and it is upon this basis that I/we make this application for credit. I/we also confirm our agreement to the matters set out above.

Further request for and verification of Personal Information

In order to comply with its obligations under the **Anti-Money Laundering and Counter Terrorism Financing Act 2006 ("AML/CTF Act")**, AL&M may request further Personal Information from you, even if such information was previously obtained.

The Personal Information may be used for assessment and verification for compliance under the AML/CTF Act. You consent to the use of the Personal Information for such purposes.

If you do not provide the Personal Information required, AL&M may not be able to provide you with credit or other products and services.

I/We consent to the originator or credit provider disclosing **my/our** personal information to a third party who provides services in respect of verification for AML/CTF purposes.

When AL&M requests Personal Information from you for this purpose, you must comply with such requests.

Accessing and Updating Personal Information

You may access your personal information by contacting your usual contact person at AL&M on the contact details below.

Our Contact Details

Australian Loans & Mortgages Pty Ltd
Suite 303, 107 Walker Street North Sydney NSW 2060
Telephone: 1300 552 755 Facsimile: 1800 011 811

By signing the acknowledgment below, I/we agree and consent (subject to the restrictions imposed on the Insurer by the Privacy Act) to any such disclosures of your collected personal information by the Lender and Insurer, regardless of when or how the information was collected, even though some of the organisations may be overseas.

SIGNATURE OF APPLICANT / GUARANTOR

I/we declare that I/we are over the age of 18 and the information contained in this application is true and correct in every particular and it is upon this basis that I/we make this application for credit. I/we also confirm our agreement to the matters set out above.

..... Dated the day of

..... Signed by Applicant (1) Guarantor (1)

..... Signed by Applicant (2) Guarantor (2)

To be signed by each Applicant and each Guarantor

FURTHER DETAILS AND BACKGROUND INFORMATION IN SUPPORT OF APPLICATION
(Please include details of borrower, property, purpose, and any other relevant background information)

.....
.....
.....

INTERVIEWER DECLARATION

Lenders Mortgage Insurance (LMI) companies and some Lenders / Funders (including Adelaide Bank) require the Loan Consultant or interviewing officer to confirm that the supporting documents submitted with each application have been sighted by the Loan Consultant or interviewing officer in its original form.

I certify that all documents accompanying this application are true and correct copies of the originals which I have sighted. Copies of these documents I now hold on file and submit with the original borrower signed application form.

I _____, hereby make the following representations:

a. The applicant/each of the applicants has/have demonstrated sufficient English fluency to understand the loan and its implications. If no, please provide details: Yes No

b. The applicant/each of the applicants has/have demonstrated sufficient financial literacy to understand the loan and its implications. If no, please provide details: Yes No

Full Name of Interviewer	Date of Interview / /
Address of Interviewer	
Signature	
Australian Credit Licence No:	Credit Representative No:
Authorised Representative of:	

BORROWER INCOME DECLARATION (only use for Lo Doc and No Doc)*This declaration must be completed and signed by ALL borrowers for Lo Doc or No Doc loan programs*

To: **Australian Loans & Mortgages Pty Ltd**
Advantage Financial Services P/L
Bendigo & Adelaide Bank Limited

Firstfolio Limited
Merchant Mortgages Pty Ltd
Perpetual Trustees Victoria Limited
Perpetual Trustee Company Limited

Permanent Custodians Limited
RESIMAC Limited
 (Lenders and/or Credit providers)

1. Loan Details			
Loan Amount	\$	Interest Rate	% pa
Term of Loan	Yrs	Monthly Repayment (est)	\$

The Lender recommends that all applicants seek independent legal and financial advice prior to obtaining a loan.

2. Borrower Details	Borrower (1)	Borrower (2)
First Name		
Surname or Company Name		
Employment Status	<input type="checkbox"/> Self Employed / Company <input type="checkbox"/> PAYG	<input type="checkbox"/> Self Employed / Company <input type="checkbox"/> PAYG
ABN (if self employed or a Company)	No: Registered:/...../..... GST: <input type="checkbox"/> Yes <input type="checkbox"/> No	No: Registered:/...../..... GST: <input type="checkbox"/> Yes <input type="checkbox"/> No
Occupation / Nature of Business		
Industry		

ARE THE DOCUMENTS PROVIDED TO VERIFY INCOME (i.e. BUSINESS ACCOUNT BANK STATEMENTS OR BAS STATEMENTS) REPRESENTATIVE OF A FULL YEAR'S TRADING? Yes No

3. Declaration of Financial Position

I/We certify warrant and represent to you that:

- (a) I/We have fully disclosed to the Lender all details of my/our income;
- (b) I am/We are satisfied that my/our obligations to the Lender will not adversely impact on my/our ability to meet all my/our financial obligations (including living expenses) as and when they fall due;
- (c) I/We confirm that I/we can comfortably afford all repayments resulting from this loan without incurring substantial financial hardship; and
- (d) I/We have requested the Lender to assess this facility without the documentary evidence of my/our income.
- (e) I/We acknowledge that the Credit Provider and any lender's mortgage insurer have relied upon the information contained in the application for credit ("application") and within this Declaration of Financial Status in assessing whether to approve the application.
There are no other significant issues relevant to the application that should be brought to the attention of the Credit Provider not already contained in this document or the Loan Application.
- (f) this document or the Loan Application.

I/We acknowledge that the Lender is relying on this statement in considering whether or not to approve my/our loan application

Income	Borrower (1)	Borrower (2)
Self Employed: Net Profit Before Tax	\$	\$
PAYG: Gross Income p.a.	\$	\$
+ Current rent received	\$	\$
Total Taxable Income	\$	\$
Total Assets	\$	\$
Total Liabilities	\$	\$
Net Assets	\$	\$
Signature/s of all borrowers		
Date Declaration signed	/ /	/ /
Signature/s of all witnesses		
Date Declaration witnessed	/ /	/ /

- A fully completed and signed original must be held on the Mortgage Manager's file.
- The declarant/s is/are required to sign any/all alterations made to this form.
- An ABN must be current and registered for lender's minimum term. Where the net profit declared is \$75,000 or more the ABN must be registered for GST purposes.
- If the loan is predominantly for business or investment purposes (more than 50% of loan funds are to be used for non-personal purposes), all borrowers must complete a Declaration of Purpose.
- **Prime Finance Loans only** – If you present documentation (which is satisfactory to the Lender) at a later stage, in order to verify income, it will be compared with the income that has been declared (above). This comparison will be used by the Lender in assessing whether you are eligible for a decrease in interest rate. Any rate change will be at the Lender's discretion and subject to the facility being conducted within the loan Terms and Conditions.

100 Point Identification form

Identification check for all individual applicants and mortgagors and directors of corporate applicants and corporate mortgagors

- To be completed by the mortgage broker/mortgage manager (Authorised Party) taking a Loan Application.
- 100 Point Identification check must include at least one document with photo identification (📷).
- Original documents **MUST** be sighted and a copy of the documents must accompany this form.
- Photocopies of identification documents must be clear and legible.

Step 1 – Collect KYC information from Applicant

Full name of Applicant (surname first)	<input type="text"/>	Formerly known as (surname first)	<input type="text"/>
Applicant's date of birth	<input type="text"/>	Evidence of change of name sighted (e.g. marriage certificate)	<input type="text"/>
Applicant's residential address (must not be a PO Box)	<input type="text"/> <input type="text"/>	Applicant's signature	<input type="text"/>

Step 2 – Verify the Applicant's KYC information					Step 3 – Record details of identification procedure						
Document Type (please tick type used)		Point value	The document verifies the Applicant's (check <input checked="" type="checkbox"/> all that apply)			Document/ Account Number	Name of issuing body	Place of issue	Date of issue	Expiry date	Certified copy / Clear & legible copy attached
			Name	Date of Birth	Address						
only 1 allowed	Birth certificate	70	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						<input type="checkbox"/>
	Current Passport 📷		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						<input type="checkbox"/>
	Expired Australian Passport (not cancelled and was current in the preceding two years) 📷		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						<input type="checkbox"/>
	Citizenship Certificate		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						<input type="checkbox"/>
Drivers Licence 📷		40	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						<input type="checkbox"/>
Student photo ID card (Aust. Tertiary Education Institution) 📷		40	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						<input type="checkbox"/>
Pension concession card or Health care card		40	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						<input type="checkbox"/>
Public utilities records must be issued within the 3 months		25	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						<input type="checkbox"/>
Account statement must be issued within the last 3 months		25	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						<input type="checkbox"/>
Rates Notice must be issued within the last 3 months		35	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						<input type="checkbox"/>
Total number of points (must be at least 100 points)											

Documentation provided is current or within acceptable timeframes: Yes / No
 Photographic documentation is a "reasonable likeness" of the individual: Yes / No
 Face to Face verification was carried out by me: Yes / No
 Verification against primary photographic documentation was not possible because (state reason): Yes / No Reason:

I am satisfied that the identity of the Applicant whose name, former name (if applicable), date of birth, residential address and signature appears above has been verified in accordance with this form and the criteria listed above. I also confirm that I have sighted original documents in verifying the Applicant's identity and that true and complete copies of these are attached to this form.

Signature of Authorised Party _____ Name of Authorised Party _____ Date _____

100 Point Identification form

Identification check for all individual applicants and mortgagors and directors of corporate applicants and corporate mortgagors

- To be completed by the mortgage broker/mortgage manager (Authorised Party) taking a Loan Application.
- 100 Point Identification check must include at least one document with photo identification (📷).
- Original documents **MUST** be sighted and a copy of the documents must accompany this form.
- Photocopies of identification documents must be clear and legible.

Step 1 – Collect KYC information from Applicant

Full name of Applicant (surname first)	<input type="text"/>	Formerly known as (surname first)	<input type="text"/>
Applicant's date of birth	<input type="text"/>	Evidence of change of name sighted (e.g. marriage certificate)	<input type="text"/>
Applicant's residential address (must not be a PO Box)	<input type="text"/> <input type="text"/>	Applicant's signature	<input type="text"/>

Step 2 – Verify the Applicant's KYC information					Step 3 – Record details of identification procedure						
Document Type (please tick type used)		Point value	The document verifies the Applicant's (check <input checked="" type="checkbox"/> all that apply)			Document/ Account Number	Name of issuing body	Place of issue	Date of issue	Expiry date	Certified copy / Clear & legible copy attached
			Name	Date of Birth	Address						
only 1 allowed	Birth certificate	70	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						<input type="checkbox"/>
	Current Passport 📷		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						<input type="checkbox"/>
	Expired Australian Passport (not cancelled and was current in the preceding two years) 📷		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						<input type="checkbox"/>
	Citizenship Certificate		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						<input type="checkbox"/>
Drivers Licence 📷		40	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						<input type="checkbox"/>
Student photo ID card (Aust. Tertiary Education Institution) 📷		40	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						<input type="checkbox"/>
Pension concession card or Health care card		40	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						<input type="checkbox"/>
Public utilities records must be issued within the 3 months		25	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						<input type="checkbox"/>
Account statement must be issued within the last 3 months		25	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						<input type="checkbox"/>
Rates Notice must be issued within the last 3 months		35	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						<input type="checkbox"/>
Total number of points (must be at least 100 points)											

Documentation provided is current or within acceptable timeframes: Yes / No
 Photographic documentation is a "reasonable likeness" of the individual: Yes / No
 Face to Face verification was carried out by me: Yes / No
 Verification against primary photographic documentation was not possible because (state reason): Yes / No Reason:

I am satisfied that the identity of the Applicant whose name, former name (if applicable), date of birth, residential address and signature appears above has been verified in accordance with this form and the criteria listed above. I also confirm that I have sighted original documents in verifying the Applicant's identity and that true and complete copies of these are attached to this form.

Signature of Authorised Party _____ Name of Authorised Party _____ Date _____