

RESIDENTIAL PROPERTY LOAN APPLICATION

INDIVIDUALS

	Individual Applicant 1	Individual Applicant 2
Title eg: Mr/Mrs/Ms/Miss/Dr		
Surname		
Christian Names		
Capacity of Applicant	<input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor <input type="checkbox"/> Joint applicants	<input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor <input type="checkbox"/> Joint applicants
Present Home Address		
	Postcode :	Postcode :
Phone Numbers	Home: <input type="text"/> Fax: <input type="text"/>	Home: <input type="text"/> Fax: <input type="text"/>
Phone Numbers	Work: <input type="text"/> Mob: <input type="text"/>	Work: <input type="text"/> mob: <input type="text"/>
Home Address after settlement		
Marital Status	Single <input type="checkbox"/> Divorced <input type="checkbox"/> Married <input type="checkbox"/> Widowed <input type="checkbox"/>	Single <input type="checkbox"/> Divorced <input type="checkbox"/> Married <input type="checkbox"/> Widowed <input type="checkbox"/>
Date of Birth		
Drivers Licence No	Email :	Email :
Occupation / Position		
Employer's Name		
Time with employer yrs/mnth		
Current Salary (\$ p.a)		
Previous Employer's Name (if in present job under 2 years)	for yrs	for yrs
No of dependants		

COMPANIES/TRUSTS/PARTNERSHIPS

Name:			
A.C.N.- - - - -	<input type="checkbox"/> Partnership <input type="checkbox"/> Company <input type="checkbox"/> Trust <input type="checkbox"/> Joint applicants <input type="checkbox"/> Guarantor		
Postal Address			
	Postcode		
Phone Number		Facsimile Number:	
Year Established		Industry (if applicable)	

ADVISORS DETAILS

SOLICITOR		ACCOUNTANT	
Name of firm:		Name of firm:	
Address:		Address:	
	Post Code:		Post Code:
Telephone:	Fax:	Telephone:	Fax:
Contact name:		Contact name	
DX No:	Location:		

DETAILS OF LOAN REQUIRED

Total Loan Amount Required	\$ _____		
Applicants immediate requirement is for a:			
<input type="checkbox"/> Fully Optioned Loan <input type="checkbox"/> SmartLOC - Line of Credit <input type="checkbox"/> Other			
Loan purpose	<input type="checkbox"/> Owner occupied <input type="checkbox"/> New Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Construction <input type="checkbox"/> Investment <input type="checkbox"/> Other		
Breakdown of Loan Accounts	LOAN A	LOAN B (if applicable)	LOAN C (if applicable)
Amount Of Loan	\$ _____	\$ _____	\$ _____
Facility Required	Principal & Interest <input type="checkbox"/> Interest Only <input type="checkbox"/> Line of Credit <input type="checkbox"/> Interest Rate Indicative Fixed until _____ <input type="checkbox"/> Variable Rate <input type="checkbox"/> Indicative Rate %	Principal & Interest <input type="checkbox"/> Interest Only <input type="checkbox"/> Line of Credit <input type="checkbox"/> Interest Rate Indicative Fixed until _____ <input type="checkbox"/> Variable Rate <input type="checkbox"/> Indicative Rate %	Principal & Interest <input type="checkbox"/> Interest Only <input type="checkbox"/> Line of Credit <input type="checkbox"/> Interest Rate Indicative Fixed until _____ <input type="checkbox"/> Variable Rate <input type="checkbox"/> Indicative Rate %
Loan Settlement date (Date must be entered)			

PURCHASE OF NEW PROPERTY

Purpose	<input type="checkbox"/> Owner occupied <input type="checkbox"/> Investment <input type="checkbox"/> Other		
Purchase Price	\$ _____		
Estimated Costs	\$ _____		
SUB TOTAL	\$ _____		
LESS			
Deposit Paid	(\$ _____)		
Own funds	(\$ _____)		
TOTAL	\$ _____		

REFINANCE OF EXISTING PROPERTY

Purpose	<input type="checkbox"/> Owner occupied <input type="checkbox"/> Investment <input type="checkbox"/> Other		
Current lender		Current Balance	\$ _____
Current lender		Current Balance	\$ _____
TOTAL TO BE REFINANCED			\$ _____

SECURITY OFFERED FOR THE LOAN

Residential Property 1

Address			
Suburb		Postcode	
Registered Proprietors of Property (after settlement of this mortgage)	Same as borrowers (tick if applicable) <input type="checkbox"/>	Abbreviated Names (Eg: Bob Smith, R & J Smith, ABC P/L)	
Use of Property	<input type="checkbox"/> Owner Occupied		<input type="checkbox"/> Investment Property
Ownership of Property	<input type="checkbox"/> Being Purchased		<input type="checkbox"/> Already Owned
Estimated Value or Purchase Price	\$	Home Security System Yes <input type="checkbox"/> No <input type="checkbox"/> Preferred time for telephone callam / pm	
Rental Value per week (if app.)	\$		
Is the property old systems title?	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Contact Name for our Valuer			
Contact Phone Numbers	Business Hours:	After Hours:	Mobile:

Residential Property 2

Address			
Suburb		Postcode	
Registered Proprietors of Property (after settlement of this mortgage)	Same as Borrowers (tick if applicable) <input type="checkbox"/>	Abbreviated Names (Eg: Bob Smith, R & J Smith, ABC P/L)	
Use of Property	<input type="checkbox"/> Owner Occupied		<input type="checkbox"/> Investment Property
Ownership of Property	<input type="checkbox"/> Being Purchased		<input type="checkbox"/> Already Owned
Estimated Value or Purchase Price	\$	Home Security System Yes <input type="checkbox"/> No <input type="checkbox"/> Preferred time for telephone callam / pm	
Rental Value per week (if app.)	\$		
Is the property old systems title?	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Contact Name for our Valuer			
Contact Phone Numbers	Business Hours:	After Hours:	Mobile:

PERSONAL FINANCIAL STATEMENTS for:

Liabilities		Assets	
Mortgage with: @ per month		Property at:	
Mortgage with: @ per month		Property at:	
Mortgage with: @ per month		Property at:	
Car Leasing () @ per month		Cash at Bank	
Overdraft		Deposit Paid on Property	
Other Loans		Motor Vehicles	
@ per month		Personal Effects	
Credit Card Llimit \$		Business Value	
@ per month		Shares and Investments	
Total Liabilities		Total Assets	
		Surplus Assets	

STATEMENT BY BORROWER/S

	YES	NO
Have you or your spouse ever been declared bankrupt or insolvent, or has either estate been assigned for the benefit of creditors?	<input type="checkbox"/>	<input type="checkbox"/>
Have you or your spouse ever been shareholders or officers of any company of which a manager, receiver or liquidator has been appointed?	<input type="checkbox"/>	<input type="checkbox"/>
Is there any unsatisfied judgement entered in any court against you, your spouses or any company of which either of you or your spouse are or were a shareholder or officer?	<input type="checkbox"/>	<input type="checkbox"/>
Has any application in respect of this loan ever been submitted by you or any other person to any other lender? If so please provide details.	<input type="checkbox"/>	<input type="checkbox"/>

PRIVACY ACT DECLARATIONS

Each applicant acknowledges that Mortgage Asset Management Pty Limited has informed each of them, in accordance with s.18E(8)(c) of the Privacy Act 1988, that certain items of personal information about each of them contained in this application and permitted to be kept on a credit information file, might be disclosed to a credit reporting agency.

Authority to exchange information with other credit providers.

Each applicant declares that the information given in support of their application for a loan is true and correct.

In accordance with Section 18N(1)(b) of the Privacy Act, each applicant authorises Mortgage Asset Management Pty Limited and Australian Mortgage Securities Limited to give and obtain, from credit providers named in the credit application and credit providers that may be named in a credit report issued by a credit reporting agency, information about each applicant's credit arrangements. Each applicant understands this information can include any information about their 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 1988.

Each applicant understands that information may be used:

- to assess an application by each applicant for credit
- to assist each applicant avoid defaulting on their credit obligations
- to notify other credit providers of a default by any applicant
- to assess each applicant's credit worthiness

Authority for Mortgage Insurers

Each applicant authorises a mortgage insurer to obtain their report from a credit reporting agency. In accordance with Section 18N(bb) of the Privacy Act, each applicant authorises Mortgage Asset Management Pty Limited and Australian Mortgage Securities Limited to disclose a report or information to a mortgage insurer so that mortgage insurer may assess whether to insure or consider the risk of insuring Mortgage Asset Management Pty Limited and Australian Mortgage Securities Limited for the mortgage credit to be given to an applicant, or to assess the risk of default by an applicant on the mortgage credit, for any purposes arising under the contract of mortgage insurance between the credit provider and the mortgage insurer.

**I certify that the information in this application is true and correct.
I acknowledge receiving an estimate of Fees and Charges.**

Signature of Applicant

Signature of Applicant

Print Name

Print Name

Date

Date

Credit Card Details

Name: _____ Expiry Date: ____ / ____ / ____

Credit Card Type: _____

Card Number:

Signature: _____

LOAN PURPOSE CHECKLIST

The loan you have applied for may be regulated by the Consumer Credit Code ("the Code"). Generally, the Code applies where:

- (a) credit is provided under a contract;
- (b) the borrower (debtor/mortgagor) is a natural person or strata corporation ordinarily resident in Australia and/or its territories; and
- (c) the purpose for which credit is provided is wholly or predominantly of a personal, domestic or household nature.

To determine whether or not the Code applies to this loan, the lender requires you to provide the following information.

Part A

To be completed by all borrowers (Please tick the appropriate box)		Yes	No
1	Are any of the borrowers natural persons?	<input type="checkbox"/>	<input type="checkbox"/>
2	Are any of the borrowers a corporation? Companies do not need to complete Part B and Part C	<input type="checkbox"/>	<input type="checkbox"/>
3	Are any of the borrowers strata corporations (that is, 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 your loan will be	Amount
4 To purchase a residence which the borrower will live in	\$
5 To refinance the property the borrower currently lives in	\$
6 To purchase a property to be used for investment purposes	\$
7 To refinance a property to be used investment purposes	\$
8 To finance the construction of a residence in which the borrower will live in	\$
9 To finance the construction of a property to be used for investment purposes	\$
10 To finance expenditure of a personal, domestic, or household nature. If yes, please give details:	\$
11 To provide a line of credit which will be used for the borrower's business	\$
12 To have available a line of credit which will be used by the borrower for personal purchases	\$

Part C

(Please tick the appropriate box)	Yes	No
Do you believe that the borrower is likely to receive an income tax deduction for at least 50% of the total interest which will be paid on the proposed loan?	<input type="checkbox"/>	<input type="checkbox"/>

If you believe that the proposed loan is NOT provided wholly or predominantly for personal, domestic, or household purposes, then you must also 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 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 borrower.

Signature of Applicant

Signature of Applicant

Print Name

Print Name

DECLARATION OF PURPOSE

as required under the Consumer Credit Code, Section 11, Regulation 10

If you have completed the Loan Purpose Checklist on the previous page and you believe that the loan you are applying for is to be used wholly or predominantly for investment or business purposes, please sign this declaration.

TO: THE CREDIT PROVIDER

LOAN TO: _____ (NAME OF APPLICANTS)

LOAN AMOUNT: _____

Each applicant declares that the credit to be provided to that applicant by the credit provider will be applied wholly or predominantly for business or investment purposes (or for both purposes).

Each applicant agrees to provide declarations of purpose of the credit whenever required by the credit provider.

IMPORTANT

You should **not** sign this declaration unless this loan is wholly or predominantly for business or investment purposes.

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

Signature of Applicant

Signature of Applicant

Print Name

Print Name

Date

Date

NOMINATION REGARDING NOTICES AND OTHER DOCUMENTS

(Section 171, Consumer Credit Code. Regulation 40, Consumer Credit Regulation)

TO:

RE:

.....

.....

(Details of credit contract)

I/We nominate:.....(Full name of person nominated)

to receive notices and other documents under the Consumer Credit Code on behalf of myself/all of us.

IMPORTANT

Each person who has signed this nomination form is entitled to receive a copy of any notice or other document under the Consumer Credit Code. By signing this form you are giving up the right to be provided with information directly from the credit provider.

Any person who has signed this nomination form can advise the credit provider at any time in writing that they wish to cancel their nomination.

.....

.....

(Signature of person making nomination)

(Signature of person making nomination)

.....

.....

(Full Name of person making nomination)

(Full Name of person making nomination)

.....

.....

.....

.....

(Residential Address of person making nomination)

(Residential Address of person making nomination)

/ /

Date nomination form signed

/ /

Date nomination form signed