

APPLICATION FOR MORTGAGE FINANCE



Print clearly in capital letters using black or blue ink. If insufficient space, please attach additional pages. Do not sign this application form unless all necessary sections have been fully and accurately completed.

1. Individual applicants and/or guarantors

Applicant 1						Applicant 2					
Applicant			Guarantor			Applicant			Guarantor		
Title	Mr	Mrs	Ms	Miss	Other _____	Title	Mr	Mrs	Ms	Miss	Other _____
Surname						Surname					
Given names						Given names					
Salutation						Salutation					
Date of birth		/	/	Gender		Date of birth		/	/	Gender	
Marital status please circle						Marital Status Please Circle					
Single	Married	DeFacto	Separated	Divorced	Widowed	Single	Married	DeFacto	Separated	Divorced	Widowed
Other						Other					
Contact Details						Contact Details					
Home Phone						Home Phone					
Mobile						Mobile					
Business			Fax			Business			Fax		
Email						Email					
Residency: Permanent Australian Resident						Residency: Permanent Australian Resident					
Residency Status						Residency Status					
Country of Residency						Country of Residency					
Drivers License no.						Drivers License no.					
Expiry date						Expiry date					
State						State					
Marital status		Single	Married		De facto	Marital status		Single	Married		De facto
Dependents		Number		Ages		Dependents		Number		Ages	
HOME ADDRESS						HOME ADDRESS					
State			Postcode			State			Postcode		
Date Lived from			To			Date Lived from			To		
Please fill in another home address if < 3yrs											
State						State					
Date Lived from			To			Date Lived from			To		
Postal Address						Postal Address					
Housing Situation please circle						Housing Situation					
Renting	with parents		other			Renting	with parents		other		
Boarding	Caravan	own home		own home mortgage		Boarding	Caravan	own home		own home mortgage	

2. Income

Applicant 1		Applicant 2	
Gross salary/wages (PAYG)	\$	Gross salary/wages (PAYG)	\$
Gross taxable income (self-employed)	\$	Gross taxable income (self-employed)	\$
Regular overtime	\$	Regular overtime	\$
Family allowance	\$	Family allowance	\$
Dividends	\$	Dividends	\$
Rental income	\$	Rental income	\$
Other _____	\$	Other _____	\$
Accountant name		Accountant name	
tel. business ()		tel. business ()	

Initial of applicant/guarantor

Initial of applicant/guarantor

3. Employment details

Applicant 1			Applicant 2		
Employment status	PAYG	Casual	Employment status	PAYG	Casual
<i>If PAYG</i>	Full time		<i>If PAYG</i>	Full time	
Part time			Part time		
Self-employed	Contractor	Student	Self-employed	Contractor	Student
Home duties	Unemployed	Retired	Home duties	Retired	Unemployed
Other _____			Other _____		
Employer			Employer		
Occupation			Occupation		
No. of years			No. of years		
Employment sector/nature of business ABN			Employment sector/nature of business ABN		
If current employment is <6 months		No	If current employment is <6 months		No
Is applicant on probation?		Yes	Is applicant on probation?		Yes
If yes, date probation ends: / /			If yes, date probation ends: / /		
If employed or in business for <2 years, please provide previous employment details.			If employed or in business for <2 years, please provide previous employment details.		
Previous occupation and industry			Previous occupation and industry		
previous employment status	PAYG	Casual	previous employment status	PAYG	Casual
<i>If PAYG</i>	Full Time		<i>If PAYG</i>	Full Time	
Part time			Part time		
Self-employed	Contractor	Student	Self-employed	Contractor	Student
Home duties	Unemployed	Retired	Home duties	Retired	Unemployed
Other _____			Other _____		
Previous employer		No. of years	Previous employer		No. of years

4. Statement of assets & liabilities

ASSETS		LIABILITIES			To be repaid (tick)
Asset type	Value	Liability type	Amount owing	Monthly repayment	
Principal home Address	\$	Principal home Lender	\$	\$	
Investment property Address	\$	Investment property Lender	\$	\$	
Investment property Address	\$	Investment property Lender	\$	\$	
Investment property Address	\$	Investment property Lender	\$	\$	
Motor vehicle Type	\$	Motor vehicle Lender	\$	\$	
Motor vehicle Type	\$	Motor vehicle Lender	\$	\$	
Cash Institution	\$	Credit card Lender	Limit \$	\$	\$
Superannuation Institution	\$	Credit card Lender	Limit \$	\$	\$
Investments/Shares/Term deposits Institution	\$	Personal loan Lender	\$	\$	
Furniture/Household items	\$	Overdrafts	\$	\$	
Gifts	\$	Rental expense	\$	\$	
Deposits paid	\$	Child support payments	\$	\$	
Other vehicles (boats/motorcycles/caravans)	\$	Additional living expenses (such as: groceries, utilities, childcare, pay TV, gym membership, private school fees, household expenses)	\$	\$	
Other assets (list)	\$				
total assets	\$	total liabilities	\$	\$	
		NET ASSETS	\$		

Initial of applicant/guarantor

Initial of applicant/guarantor

5. loan requirements and objectives

loan document type	Full-Doc <input type="checkbox"/>	Express <input type="checkbox"/>		
Total amount required \$			Preferred interest rate	Fixed <input type="checkbox"/> Variable <input type="checkbox"/>
Term of the loan	Principal and interest _____ years <input type="checkbox"/>	Interest only _____ years <input type="checkbox"/>		
loan purpose (primary reason for seeking credit)				
Purchase	\$ _____		Personal <input type="checkbox"/>	Business <input type="checkbox"/>
Refinance	\$ _____		Personal <input type="checkbox"/>	Business <input type="checkbox"/>
Debt consolidation	\$ _____		Personal <input type="checkbox"/>	Business <input type="checkbox"/>
Construction	\$ _____		Personal <input type="checkbox"/>	Business <input type="checkbox"/>
Cash-out	\$ _____		Personal <input type="checkbox"/>	Business <input type="checkbox"/>
property type	Residential dwelling <input type="checkbox"/>	Residential vacant land <input type="checkbox"/>	Residential unit <input type="checkbox"/>	
	Serviced/Managed apartment <input type="checkbox"/>	Retail shop <input type="checkbox"/>	Commercial office <input type="checkbox"/>	
	Industrial unit <input type="checkbox"/>	Commercial vacant land <input type="checkbox"/>	Rural/Residential _____ acres <input type="checkbox"/>	
	Rural (>100 acres) _____ acres <input type="checkbox"/>	Other _____ <input type="checkbox"/>		
Do you have any additional requirements?				
<input type="checkbox"/>	Redraw		<input type="checkbox"/>	Other (please specify)
<input type="checkbox"/>	Ability to make additional repayments			

6. Particulars of property being mortgaged

1	Security address	Postcode
	Registered proprietor/s	
	Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Equity release <input type="checkbox"/>	Owner occupied <input type="checkbox"/> Investment <input type="checkbox"/>
2	Security address	Postcode
	Registered proprietor/s	
	Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Equity release <input type="checkbox"/>	Owner occupied <input type="checkbox"/> Investment <input type="checkbox"/>
3	Security address	Postcode
	Registered proprietor/s	
	Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Equity release <input type="checkbox"/>	Owner occupied <input type="checkbox"/> Investment <input type="checkbox"/>
Solicitor/conveyancer name		tel. business ()

7. Investment or business purpose declaration only

I/We declare that the credit to be provided to me/us by the credit provider is to be applied wholly, or predominantly for business purposes or investment purposes, other than investment in residential property. Yes No

IMPORTANT: You should not sign this declaration unless this loan is wholly or predominantly for business purposes or investment purposes, other than investment in residential property. By signing this declaration, you may lose your protection under the National Credit Code.

Signature _____ Signature _____ Date / /

9. credit history

Are any of the applicants experiencing financial stress from existing commitments?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Has any applicant made an application for hardship with their existing lender?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Has any applicant ever been declared bankrupt or insolvent, or entered into any arrangement for the benefit of creditors?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Has any applicant been refused credit in respect to this loan previously?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Has any applicant had any court judgements entered against them or defaulted on any previous loans?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Has any applicant ever been shareholders or officers of any company in relation to which a manager, receiver or liquidator has been appointed or have there been any court judgements against such company?	Yes <input type="checkbox"/>	No <input type="checkbox"/>

If you have answered yes to any of these questions, please provide details below

Initial of applicant/guarantor

Initial of applicant/guarantor

10. Authority to obtain credit information

You have made an application for credit to Rebecca Street Enterprises Pty Ltd and you have provided us with personal information. If you have not provided the requested personal information, we may be unable to provide you with credit. The information that you have provided will be held by us and you can obtain information about it at any time by contacting us. By signing we may use the personal information that you have

provided for the purposes of identifying you as required by law, providing credit to you, and for marketing to you products and services offered by us and organizations with which we are affiliated or which we represent. You have the right to request not to receive marketing material by ticking this box ;

- authorize us and our agents to make such enquiries as we consider necessary in relation to your application for credit; and
- agree that we and any financier or manager who at any time provides or has any interest in the credit can do any of the following at any time:

1. credit information: seek and use both commercial and consumer credit information about you to assess an application for, or renewal of, consumer creditor commercial credit.
2. collection of overdue payments: seek and use a credit report about you provided by a credit-reporting agency to collect overdue payments from you.
3. provide information to a mortgage insurer: provide information to a mortgage insurer to assess the risk of providing mortgage insurance or to assess the risk of default.
4. Exchange of information between credit providers: seek from and use or give to another credit provider (including without limitation any other credit provider who has lent money on the same security) any information about your credit worthiness, credit standing, credit history or credit capacity. We may provide a credit opinion in relation to you.

5. Exchange of information with advisers: seek from and use or give any consumer or commercial credit information about you to any originator, finance consultant, accountant, lawyer, or other adviser acting in connection with any finance provided or proposed to be provided to you.
6. provide information to credit reporting agencies: give to a credit reporting agency any personal or commercial information about you. The information may include identity particulars, the fact that credit for a certain amount has been applied for, the fact that we are a current credit provider to you, information about payments which become overdue more than 60 days and for which action is commenced, advice that payments are no longer overdue, advice that cheques drawn by you have been dishonored more than once, that in our opinion you have committed a serious credit infringement, and that the credit provided to you by us has been paid or otherwise discharged.
7. provide information for securitization: disclose any report or personal information about you to another person in connection with funding financial accommodation by means of an arrangement involving securitization.
8. provide information to guarantors: provide information to any person who proposes to guarantee or has guaranteed repayment of any credit provided to you.
9. Disclosure of personal information: disclose personal information about you to government agencies as required by law, organizations involved in providing credit to you, or to any of our associates and contractors, including, for example, stationery printing houses, mail houses, lawyers, accountants, or people considering acquiring an interest in your business or your assets.

11. General

By signing and initialing this form, you agree that:

- the information provided by you is true and correct in every particular;
- we may obtain a valuation of the security property at your expense;
- if we provide the credit requested in this application you will execute the mortgages that we require over the properties offered as security;
- we and our intermediaries may be paid fees, margins and commissions in respect of the credit arranged by us and provided by you;
- we are entitled to retain all initial upfront fees, including the fee paid for the valuation. Whether we ultimately decide to grant or refuse your application for credit, the valuation will always remain our property; and
- Rebecca Street Enterprises Pty Ltd in making its credit decision, is relying on the information that you provided in this application. Please make sure that by obtaining finance by deception, fraud or dishonesty, which includes making false statements as to income, are crimes which may be punishable by imprisonment.

12. Signatures

Signature of applicant/guarantor	Name in full	Date / /
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Signature of applicant/guarantor	Name in full	Date / /
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Signed for and on behalf of a corporate applicant – please affix company seal if necessary

Signature of director	Name in full	Date / /
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Signature of director	Name in full	Date / /
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