



Loan Application Form

Fax: 02 9836 4957

VERIFICATION OF APPLICANT / GUARANTOR

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.

PERSON No. 1 - Applicant **Guarantor** **PERSON No. 2 - Applicant** **Guarantor**

Surname:		
First Name:		
Middle Name:		

Document Type	Number	Place Issued	Birth Date	Points	Number	Place Issued	Birth Date	Points
Passport:				70				70
Birth Certificate:				70				70
Citizenship Certificate:				70				70

Document Type	Number	Place Issued	Issue Date	Points	Number	Place Issued	Issue Date	Points
Drivers Licence:				40				40
Other Photo ID Card:				40				40

Document Type	Council	A/C Number	Issue Date	Points	Council	A/C Number	Issue Date	Points
Rates Notice:				35				35

Document Type	Type	Number	Expiry Date	Points	Type	Number	Expiry Date	Points
List only one Card from each Financial Institution per Person.								
Credit /ATM Card:				25				25
Credit /ATM Card:				25				25
Credit /ATM Card:				25				25
Credit /ATM Card:				25				25

Document Type	Issue Date	Number	Expiry Date	Points	Issue Date	Number	Expiry Date	Points
Medicare Card:				25				25

Document Type	Place of Issue	Issue Date	Points	Place of Issue	Issue Date	Points
Marriage Certificate:			25			25

Document Type	A/c Number	Issue Date	Points	A/c Number	Issue Date	Points
Electricity Account:			25			25
Gas Account:			25			25
Telephone Account:			25			25

TOTAL POINTS - PERSON No. 1:	TOTAL POINTS - PERSON No. 2:
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PERSON'S SIGNATURE/S

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Date:

Date:

I certify that the documents used above as identification were originals and sighted by me and that this form was signed in my presence.

VERIFIED BY

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VERIFIER'S SIGNATURE

--

Date:



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COMPANY DETAILS (Company Applicants only)

Company Name:			Tick if there is a Trust involved: <input type="checkbox"/>
Registered Address:			
Trading Address:			
Personal details of Director/s / Shareholder/s / Beneficiary/ies acting as Guarantor/s are to be completed below.			

PERSONAL DETAILS

APPLICANT 1 <input type="checkbox"/> DIRECTOR 1 <input type="checkbox"/> GUARANTOR 1 <input type="checkbox"/> PAYG <input type="checkbox"/> SELF EMPLOYED <input type="checkbox"/> CONTRACTOR <input type="checkbox"/>				APPLICANT 2 <input type="checkbox"/> DIRECTOR 2 <input type="checkbox"/> GUARANTOR 2 <input type="checkbox"/> PAYG <input type="checkbox"/> SELF EMPLOYED <input type="checkbox"/> CONTRACTOR <input type="checkbox"/>			
Title		Surname		Title		Surname	
First Name		Middle Name/s		First Name		Middle Name/s	
Date of Birth		Sex Male <input type="checkbox"/> Female <input type="checkbox"/>		Date of Birth		Sex Male <input type="checkbox"/> Female <input type="checkbox"/>	
Marital Status		Drivers Licence No.		Marital Status		Drivers Licence No.	
No. of Dependents		Ages		No. of Dependents		Ages	
Current Address				Current Address			
Suburb		State	Post Code	Suburb		State	Post Code
Own Home <input type="checkbox"/> Renting <input type="checkbox"/> Living with Parents <input type="checkbox"/>				Own Home <input type="checkbox"/> Renting <input type="checkbox"/> Living with Parents <input type="checkbox"/>			
Period at Current Address years months		Telephone No. (Home)		Period at Current Address years months		Telephone No. (Home)	
Mobile No.		Email Address		Mobile No.		Email Address	
Previous Address (if less than 3 years at current address)				Previous Address (if less than 3 years at current address)			
Period at Previous Address years months		Telephone No. (Work)		Period at Previous Address years months		Telephone No. (Work)	
Current Employer's Name		Employment Type F/T <input type="checkbox"/> P/T <input type="checkbox"/> Cas <input type="checkbox"/>		Current Employer's Name		Employment Type F/T <input type="checkbox"/> P/T <input type="checkbox"/> Cas <input type="checkbox"/>	
Current Employee Address				Current Employee Address			
Years with Current Employer		Occupation		Years with Current Employer		Occupation	
Previous Employer's Name (if Current Employer less than 2 years)				Previous Employer's Name (if Current Employer less than 2 years)			
Years with Previous Employer		Occupation		Years with Previous Employer		Occupation	

FUNDS POSITION - How loan is to be financed (must be completed in full)

FUNDS REQUIRED		FUNDS AVAILABLE	
Purchase Price	\$	Sale Proceeds	\$
Refinance	\$	Savings	\$
Future Investment	\$	Equity - Existing Redraw Available	\$
Other	\$	Equity - New Finance	\$
Application Fee	\$	Gift	\$
Legal Fees	\$	Loan Amount	\$
Loan Stamp Duty	\$	Other	\$
Land Stamp Duty	\$	Other	\$
Mortgage Insurance	\$	Other	\$

TOTAL: \$

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LOAN REQUIREMENTS

Loan Accounts Required:	Loan 1	Loan 2	Loan 3	Loan 4
Purpose of Loan - eg: Purchase / Refinance of - - Owner Occupied Property - Investment Property - Construction, etc				
Amount of Loan/s:	\$	\$	\$	\$
Documentation Required Full Doc <input type="checkbox"/> Low Doc <input type="checkbox"/>	Principal & Interest <input type="checkbox"/> Interest Only <input type="checkbox"/> Line of Credit <input type="checkbox"/>	Principal & Interest <input type="checkbox"/> Interest Only <input type="checkbox"/> Line of Credit <input type="checkbox"/>	Principal & Interest <input type="checkbox"/> Interest Only <input type="checkbox"/> Line of Credit <input type="checkbox"/>	Principal & Interest <input type="checkbox"/> Interest Only <input type="checkbox"/> Line of Credit <input type="checkbox"/>
	Variable Rate <input type="checkbox"/> % pa	Variable Rate <input type="checkbox"/> % pa	Variable Rate <input type="checkbox"/> % pa	Variable Rate <input type="checkbox"/> % pa
	Fixed Rate <input type="checkbox"/> yrs	Fixed Rate <input type="checkbox"/> yrs	Fixed Rate <input type="checkbox"/> yrs	Fixed Rate <input type="checkbox"/> yrs
	% pa	% pa	% pa	% pa
TOTAL OF LOANS:	\$ -	DATE REQUIRED TO SETTLE:		

FINANCIAL DETAILS

MONTHLY INCOME	Applicant 1 <input type="checkbox"/>	Guarantor 1 <input type="checkbox"/>	Applicant 2 <input type="checkbox"/>	Guarantor 2 <input type="checkbox"/>
Gross Wages / Salary				
Self Employed (Net)				
Rent 1				
Rent 2				
Other				
TOTALS:	\$	\$	\$	\$

ASSETS			LIABILITIES <small>To be paid out at settlement</small>		
Category	Details	Market Value	Amount Owing	Mthly Repayments	
Principal Residence at:		\$	\$	\$	<input type="checkbox"/>
Investment Property 1 at:		\$	\$	\$	<input type="checkbox"/>
Investment Property 2 at:		\$	\$	\$	<input type="checkbox"/>
Investment Property 3 at:		\$	\$	\$	<input type="checkbox"/>
Vacant Land at:		\$	\$	\$	<input type="checkbox"/>
Deposit paid on Property Purchase		\$			
Savings Accounts		\$			
Term Deposits		\$			
Managed Funds		\$	\$	\$	<input type="checkbox"/>
Other Transaction Accounts		\$			
Motor Vehicle/s owned by Applicant/s		\$			
Superannuation		\$			
Personal Equity in Business		\$			
Stock and Machinery		\$	\$	\$	<input type="checkbox"/>
Tools of Trade		\$	\$	\$	<input type="checkbox"/>
Gifts		\$			
Overdrafts and Other Business facilities		\$			
Other Personal Loans:		\$	\$	\$	<input type="checkbox"/>
Credit Card 1 - Issued by:		\$	\$	\$	<input type="checkbox"/>
Credit Card 2 - Issued by:		\$	\$	\$	<input type="checkbox"/>
Other Liabilities:		\$	\$	\$	<input type="checkbox"/>
Other Liabilities:		\$	\$	\$	<input type="checkbox"/>
TOTALS:		\$	\$	\$	



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SECURITY OFFERED FOR THE LOAN					
PROPERTY 1			PROPERTY 2		
Owner Occupied <input type="checkbox"/> Investment <input type="checkbox"/>			Owner Occupied <input type="checkbox"/> Investment <input type="checkbox"/>		
Name of Title Holder/s			Name of Title Holder/s		
Title Particulars			Title Particulars		
Address of Property			Address of Property		
State	Post Code	Land Size (Hectares) ha	State	Post Code	Land Size (Hectares) ha
Contact Name for Access	Email		Contact Name for Access	Email	
Telephone No. (Home)	Telephone No. (Work)		Telephone No. (Home)	Telephone No. (Work)	
Mobile No.	Estimated Market Value \$		Mobile No.	Estimated Market Value \$	

YOUR SOLICITOR'S / CONVEYANCER'S DETAILS					
Name of Firm		Contact	Telephone No.	Fax No.	
Address		State	Post Code	DX	Email

YOUR ACCOUNTANT'S DETAILS					
Name of Firm		Contact	Telephone No.	Fax No.	
Address		State	Post Code	DX	Email

DECLARATION		
	Yes	No
Has any Applicant / Guarantor or their spouse ever been a shareholder or an officer of any company that has had a Manager, Receiver, and/or Liquidator appointed?	<input type="checkbox"/>	<input type="checkbox"/>
Are there any unsatisfied Judgements entered in any court against any Applicant / Guarantor, their spouse, or any company that any Applicant / Guarantor or their spouse are or were a shareholder or officer?	<input type="checkbox"/>	<input type="checkbox"/>
Have any Applicants ever submitted a loan application for the same purpose as those listed in this loan application? If so, give details.	<input type="checkbox"/>	<input type="checkbox"/>
Are any of the properties subject to this loan application under Old System Title?	<input type="checkbox"/>	<input type="checkbox"/>
Are any Applicants / Guarantors on this loan application non-residents of Australia?	<input type="checkbox"/>	<input type="checkbox"/>
Have any Applicants / Guarantors ever been known by another name? If so, give details.	<input type="checkbox"/>	<input type="checkbox"/>
Have any Applicants / Guarantors ever been Bankrupt? If so, give details.	<input type="checkbox"/>	<input type="checkbox"/>

SIGNATURE OF APPLICANT/S / GUARANTOR/S

I / We hereby apply for credit or submit myself / ourselves as Guarantor/s for this Loan Application. I / We are aged over 18 years. The information set out in this Loan Application or otherwise provided about me / us is true and correct. I / we consent to the disclosure to the Guarantor/s of any information contained in this Loan Application or any other loan information (including statements of account, requests for payment, etc) after this Loan Application is signed. I / we agree to pay any loan application fee, all fees and charges incurred to process this Loan Application, to obtain a Property Valuation Report/s for the security property/ies and legal expenses to prepare loan and security documents. I / we acknowledge that commissions may be payable for the loan, insurance and other services provided in connection with this loan.

Signature 1		Print Name	Date
Signature 2		Print Name	Date
Signature 3		Print Name	Date
Signature 4		Print Name	Date



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PRIVACY ACT 1988 CONSENT

I/We acknowledge that I/we have made an application for credit from Australian Mortgage Assist Pty Ltd ABN 39 109 162 825. Australian Mortgage Assist Pty Ltd ABN 39 109 162 825 may use the personal information I/we provide for the purpose of providing credit and subject to the provisions of the Privacy Act, I/we may have access to personal information collected and held by Australian Mortgage Assist Pty Ltd ABN 39 109 162 825 and the Lenders and Insurers noted in the Schedule. I/We may contact these companies for access to my/our personal information held (if any) by contacting the Privacy Officer at the address or in the manner disclosed in the Schedule.

Authority to exchange information with other credit providers

In accordance with Section 18N(1)(b) of the Privacy Act, I/we authorise Australian Mortgage Assist Pty Ltd ABN 39 109 162 825 to give and obtain from credit providers named in this credit application, and credit providers that may be named in a credit report issued by a credit reporting agency, information about my/our credit arrangements. I/We understand this information can include any 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 1988.

The Lender will or may seek lenders mortgage insurance from one or more insurers in respect of the repayment of any finance that the Lender may provide or in respect of any mortgage that may be given to secure the repayment. In this Notice, each of the insurers listed in the Schedule is referred to as "insurer" so that a reference below to the Insurer means each of them acting alone or any or all of them acting collectively.

I/we note that lenders mortgage insurance insures the Lender against loss on default under a mortgage finance arrangement the Lender has with me/us. I/We do not receive the benefit of the lenders mortgage insurance policy.

Where the Lender applies to the Insurer for insurance in connection with:

- any finance sought by me/us from the Lender (whether sought by I/we alone or with others); or
- any mortgage and/or guarantee given or to be given by me/us (whether alone or with others) to secure the repayment of any finance provided or to be provided by the Lender; the Insurer will be collecting personal information about me/us.

The Lender and Insurer will be collecting any such personal information about me/us for the purposes of:

- assessing the risk of providing lenders mortgage insurance to the Lender in respect of finance sought by me/us from the Lender;
- assessing the risk of me/us defaulting on your obligations to the Lender in respect of which the Insurer may provide (or has provided) lenders mortgage insurance;
- 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;
- the subsequent administration or variation of any lenders mortgage insurance cover provided;
- risk assessment and management involving securitisation, credit scoring, portfolio analysis, reporting and fraud prevention and claim recovery; and
- complying with legislative and regulatory requirements.

Without the provision of my/our personal information to the Lender and Insurer, the Insurer may be unable to process or accept the Lender's application for lenders mortgage insurance and the Lender may be unable to provide the mortgage finance requested.

In this notice, a reference to Australian Mortgage Assist Pty Ltd ABN 39 109 162 825, the Lender or the Insurer includes a reference to their respective successors and permitted assigns.

By signing the acknowledgment below, I/we agree and consent to the Lender and Insurer using and disclosing the personal information it collects about me/us for the purposes set out above (subject to any restrictions imposed on the Lender and Insurer by Privacy Act 1988):

The Lender and Insurer will usually or may disclose personal information of the kind it collects about me/us to:

- its related companies;
- reinsurers;
- credit reporting agencies;
- its service providers;
- its agents, contractors, and external advisers;
- my/our referees, including my/our employer;
- my/our legal and financial advisers;
- government and other regulatory bodies;
- ratings agencies;
- payment system operators;
- other financial institutions, securitisers and credit providers.
- Title Insurers;
- Guarantors and prospective guarantors;
- All parties involved in securitisation.

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.

If and to the extent that the Lender and Insurer does so in a manner and for purposes that conform with the Privacy Act, by signing the acknowledgment below, I/we agree and consent to:

- the Lender and Insurer obtaining information about my/our commercial activities and commercial credit worthiness from a business which provides information about the commercial credit worthiness of persons, and to the Insurer using that information in assessing the application of the Lender for lenders mortgage insurance;
 - to the Lender and Insurer giving to and receiving from any credit providers named in the application for finance, and any credit providers named in a credit report issued by a credit reporting agency, information about my/our credit worthiness, provided that the information is given or received for the purpose of assessing the Lender's application for lenders mortgage insurance;
- and
- to the Lender and Insurer obtaining a commercial and/or consumer credit report containing personal information about me/us from a credit reporting agency and to the Insurer using that report or any information derived from the report in assessing the Lender's application for lenders mortgage insurance in respect of either consumer credit or commercial credit provided by the Lender, and for any other purposes permitted under the Privacy Act.



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SCHEDULE

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

Company: Australian Executor Trustees Limited ABN 84 007 869 794 Address: 44 Pirie Street, Adelaide SA 5000 Telephone: 08 8218 4911	Company: Seiza Mortgage Company Pty Ltd ABN 68 114 436 412 Address: Level 10, 151 Macquarie Street, Sydney NSW 2000 Telephone: 02 9254 2000
Challenger Mortgage Management (and associated entities) ABN 72 087 271 109 Address: Level 10, 101 Collins Street, Melbourne VIC 3000 Telephone: 03 86161600	Challenger Non-Conforming Finance Pty Ltd (and associated entities) ABN 32 107 725 486 Address: Level 10, 101 Collins Street, Melbourne VIC 3000 Telephone: 03 86161600
Perpetual Trustees Victoria Limited (and associated entities) ABN 47 004 027 258 Address: Level 28, 360 Collins Street, Melbourne VIC 3000 Telephone: 03 8628 0400	JP Morgan Trust Australia Limited (and associated entities) ABN 32 107 725 486 Address: Level 23, 259 George Street, Sydney NSW 2000 Telephone: 02 8248 2500

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

Genworth Financial Mortgage Insurance Pty Ltd ABN 60 106 974 305 Address: Level 23, 259 George Street, Sydney NSW 2000 Telephone: 02 8248 2500	PMI Mortgage Insurance Limited ABN 70 000 511 071 Address: Level 23, 50 Bridge Street, Sydney NSW 2000 Telephone: 02 9231 7777
Vero Lenders Mortgage Insurance Limited ABN 55 001 825 725 Address: Level 5, 456 Victoria Avenue, Chatswood NSW 2065 Telephone: 02 9978 9000	

SIGNATURE OF APPLICANT/S / GUARANTOR/S

I / We are all aged over 18 years. The information set out in this application or otherwise provided about me / us is true and correct and will be relied upon.
 I / We consent to the matters set out above.

Signature	Print Name	Date
Signature 1		
Signature 2		
Signature 3		
Signature 4		



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LOAN PURPOSE / DECLARATION CHECKLIST

EXTREMELY IMPORTANT NOTICE TO THE LOAN APPLICANT/S. EACH BORROWER MUST COMPLETE THIS SECTION.

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

- (a) credit is provided under 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 predominately of a personal, domestic or household nature.

PART A

In order to determine whether or not the provisions of the Code will apply to this loan, the Lender requires you to provide the following information:	Yes	No
1. Are any of the borrowers a natural person as described above?	<input type="checkbox"/>	<input type="checkbox"/>
2. Are any of the borrowers a corporation? If yes, DO NOT COMPLETE Part B or 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 proposed loan is:	Loan Amount Sought
1. To refinance an owner occupied residence.	\$
2. To refinance a property for investment purposes.	\$
3. To purchase a residence to be owner occupied.	\$
4. To purchase a property for investment purposes.	\$
5. To finance the construction of a residence to be owner occupied.	\$
6. To finance the construction of a property for investment purposes.	\$
7. To have available credit to make personal purchases.	\$
8. To provide a Line of Credit for the borrower's business.	\$
9. To finance expenditure of a personal, domestic or household nature as follows:	\$
10. Other, give details:	\$

PART C

Do you believe that the borrower will receive an Income Tax Deduction in respect of at least 50% of the total interest payable on the proposed amount to be borrowed? Yes No

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 1		Print Name		Date
Signature 2		Print Name		Date
Signature 3		Print Name		Date
Signature 4		Print Name		Date



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DECLARATION OF PURPOSE

(SECTION 11, Consumer Credit Code; Regulation 10, Consumer Credit Regulation)

**Credit Provider: Perpetual Trustees Victoria Limited or Perpetual Trustee Company Limited,
Australian Executor Trustees Limited**

RE: LOANS OF \$ _____

Full Borrower Name 1

Full Borrower Name 2

Full Borrower Name 3

Full Borrower Name 4

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 or investment purposes (or for both purposes).

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.

I / We agree to provide Declarations of Purpose of the credit whenever required by the Credit Provider.

Signature 1		Print Name		Date
Signature 2		Print Name		Date
Signature 3		Print Name		Date
Signature 4		Print Name		Date

JOINT NOMINATION FORM

Each joint debtor / mortgagor is entitled to receive a copy of any notice or other document under the Consumer Credit Code. You may, however nominate that one person receives all notices on your behalf by signing the following nomination directly from Australian Mortgage Assist Pty Ltd ABN 39 109 162 825 or from their nominated providers.

You can however at any time advise us in writing that you wish to cancel you nomination and accordingly wish to receive directly a copy of any notice or other document under the Consumer Credit Code.

We nominate _____ to receive notices and other documents under the Consumer Credit Code on behalf of all of us. The notices and documents are to be sent to the following mailing address:

Address	State	Post Code
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Signature 1		Print Name		Date
Signature 2		Print Name		Date
Signature 3		Print Name		Date
Signature 4		Print Name		Date