

PLEASE COMPLETE ALL SECTIONS OF THIS FORM
Please note in case of an error, cross out and initial, liquid paper is not acceptable.

Loan Writer Name
 Mobile number Email address
 Primary Introducer (Company name only).....Bulk Broker (Company name only).....
 BDM/Consultant.

Product	T/L or L.O.C.	Amount/ Limit	LVR	Intro Rate*	Current Variable Rate*	Fixed Rate*	P&I or IO	Int. Only Period	Fixed Term	Total Term	Full Doc/ Lo Doc
		\$		%	%	%					
		\$		%	%	%					
		\$		%	%	%					
		\$		%	%	%					

*Note: Interest Rates are indicative only and are subject to change without notice.

OFFICE USE ONLY Funder.....
 Does the request conform to policy? Yes/No If No, list reason

- Chq Book 35/75
- Deposit Book
- Access Line/Telephone Banking
- Visa Card Secured \$.....
- Visa Card Unsecured \$.....
- Automatic Sweep of Visa
- Homeloans American Express Card (provide application form)
- 100% offset
- Cash Card

APPLICANT/GUARANTOR – Company (please use BLOCK letters)

Borrowing Entity ABN
 Is it a Trustee vehicle? Yes/No If YES, what is the name of the unit, trust or family discretionary trust?.....
 Postal Address

APPLICANT/GUARANTOR – Company (please use BLOCK letters)

Borrowing Entity ABN
 Is it a Trustee vehicle? Yes/No If YES, what is the name of the unit, trust or family discretionary trust?.....
 Postal Address

APPLICANT/GUARANTOR – Individual (please use BLOCK letters)

Mr/Mrs/Ms/Miss Surname Given Names
 Date of Birth/...../..... Age (Years) Email Address
 Marital Status No of dependent children Ages
 Work Phone Mobile Home Phone Drivers License No.
 Residential Address Postcode Years there
 Current Living Arrangements Owned/Buying Renting Living with Relative Other
 Postal Address Postcode
 Previous Address Postcode Years there
 Present Employer Occupation Years there
 Employment Capacity Full time Part time Casual
 Previous Employer Occupation Years there
 Mother's Maiden Name

APPLICANT/GUARANTOR – Individual (please use BLOCK letters)

Mr/Mrs/Ms/Miss Surname Given Names
Date of Birth/...../..... Age (Years) Email Address
(Please make sure this is a valid email address for security of your personal information)
Marital Status No of dependent children Ages
Work Phone Mobile Home Phone Drivers License No.
Residential Address Postcode Years there
Current Living Arrangements (please tick) Owned/Buying Renting Living with Relative Other
Postal Address Postcode
Previous Address Postcode Years there
Present Employer Occupation Years there
Employment Capacity Full time Part time Casual.
Previous Employer Occupation Years there
Mother's Maiden Name

APPLICANT/GUARANTOR – Individual (please use BLOCK letters)

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Date of Birth/...../..... Age (Years) Email Address
(Please make sure this is a valid email address for security of your personal informa-
Marital Status No of dependent children Ages
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Residential Address Postcode Years there
Current Living Arrangements (please tick) Owned/Buying Renting Living with Relative Other
Postal Address Postcode
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Employment Capacity Full time Part time Casual.
Previous Employer Occupation Years there
Mother's Maiden Name

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(Please make sure this is a valid email address for security of your personal information)
Marital Status No of dependent children Ages
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Residential Address Postcode Years there
Current Living Arrangements (please tick) Owned/Buying Renting Living with Relative Other
Postal Address Postcode
Previous Address Postcode Years there
Present Employer Occupation Years there
Employment Capacity Full time Part time Casual.
Previous Employer Occupation Years there
Mother's Maiden Name

DETAILS OF PROPERTY OFFERED AS SECURITY

Loan 1 Loan 2 Loan 3 Loan 4

Security Address (1) Postcode

Name Registered on Title

Lot No. Volume Folio

Contact to obtain access Phone No.

Settlement Agent/Solicitor Phone No.

Mobile No.

Security Address (2) Postcode

Name Registered on Title

Lot No. Volume Folio

Contact to obtain access Phone No.

Settlement Agent/Solicitor Phone No.

Mobile No.

Security Address (3) Postcode

Name Registered on Title

Lot No. Volume Folio

Contact to obtain access Phone No.

Settlement Agent/Solicitor Phone No.

Mobile No.

Security Address (4) Postcode

Name Registered on Title

Lot No. Volume Folio

Contact to obtain access Phone No.

Settlement Agent/Solicitor Phone No.

Mobile No.

Security Address (5) Postcode

Name Registered on Title

Lot No. Volume Folio

Contact to obtain access Phone No.

Settlement Agent/Solicitor Phone No.

Mobile No.

ANNUAL INCOME	Applicant 1	Applicant 2	Applicant 3	Applicant 4
Gross Salary/Wages
Net taxable if self employed
Regular Overtime
Family Allowance
Dividends
Rental Income (property address).....
Other

STATEMENT OF ASSETS AND LIABILITIES

Liabilities

Assets

Interest rate	Monthly Rep	Amount Owing	To be refinanced by Homeloans Ltd		Value
Existing Mortgage					Existing Property
1. (Lender)			Yes	No	1.
(Branch)					
Existing Mortgage					Existing Property
2. (Lender)			Yes	No	2.
(Branch)					
Existing Mortgage					Existing Property
3. (Lender)			Yes	No	3.
(Branch)					
Existing Mortgage					Existing Property
4. (Lender)			Yes	No	4.
(Branch)					
Existing Mortgage					Existing Property
5. (Lender)			Yes	No	5.
(Branch)					
Personal Loan					Car/ s
(Lender)			Yes	No	(Model/Year)
Personal Loan					Car/ s
(Lender)			Yes	No	(Model/Year)
Credit Cards - Master/Visa/Bank/ Amex/Diners..... (other)					Furniture.....
(Lender)			Yes	No	Shares
Limit \$					Savings Accounts
Credit Cards - Master/Visa/Bank/ Amex/ Diners..... (other)					(Institution Details).....
(Lender)			Yes	No	Savings Accounts.....
Limit \$					(Institution Details).....
Credit Cards - Master/Visa/Bank/Amex/ Diners..... (other)					
(Lender)			Yes	No	
Limit \$					
Tax Liability					
Other					
Other			Yes	No	Deposit Paid
Any contingent liability, partnership			Yes	No	Superannuation \$..... Not Extended
or company or other e.g: guarantees.....			Yes	No	Other
Current Rent Paid					Other
Total			Yes	No	\$.....

OTHER DETAILS

Have you ever received a summons, been bankrupt, in default of a loan, insolvent or assigned your estate for the benefit of your creditors?

Yes No

If yes, state details.....

..... Date of Discharge...../...../.....

100 Point Check

Originals of identification documents must be sighted and clear and legible copies of these must be attached and submitted with all loan applications.

Full name of signatory (surname first) _____

Formerly known as (surname first) _____

Evidence of change of name sighted (eg. Marriage certificate) YES / NO

Group A (at least 1 from Group A required)

Document type	Points Value	Points Recorded
Passport* (person arriving in Australia within past 6 weeks)	100	_____
Passport* (current or expired within the past 2 years)	70	_____
Driver Licence	40	_____
Student Photo ID card (issued by an Australian Tertiary Education Institution)	40	_____
Pension concession card or Health Care Card	40	_____
Name/address confirmed by current/previous employer (within last 2 years)	35	_____

Group B

Birth Certificate*	70	_____
Citizenship Certificate*	70	_____
CRAA Enquiry	35	_____
Public Utilities Record /Rates Notice (1 only)	25	_____
Medicare Card	25	_____
Financial Institution passbook, debit or credit card (1 per institution only)	25	_____

*Only 1 allowed

Total Points (Minimum 100 points required) _____

If 100 points cannot be collected, please contact your Homeloans Ltd BDM for advice

Date Completed ____/____/____

Completed by (Mortgage Consultant or Broker – please print name)

By signing below, you confirm that you have completed this form in the presence of the borrower and that you are not aware that any information in this form is false or misleading.

Signature (Mortgage Consultant or Broker)

Homeloans Ltd Office Use Only

Result of Check

Has verification been achieved? YES / NO

Is there a need to file a Suspect Transaction Report YES / NO

Signature of Checking Officer

Date Completed ____/____/____

PURPOSE DECLARATION (UNREGULATED LOANS ONLY) Loans predominantly for business/ investment purposes

Important: Do not sign this declaration unless the 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 declare that the credit to be provided to me/us by the credit provider (if approved) is to be applied wholly or predominantly for business or investment purposes or for both purposes.

Loan 1 Loan 2 Loan 3 Loan 4

Signature Applicant/ Guarantor 1. Date

Signature Applicant/ Guarantor 2. Date

Signature Applicant/ Guarantor 3. Date

Signature Applicant/ Guarantor 4. Date

NOMINATION OF ADDRESS FOR NOTICES (REGULATED LOANS ONLY)

Notices and documents will be sent to your current residential or business address. It is your responsibility to advise us of any change of address.

If **ALL** joint debtors or mortgage or guarantors live at this same address, one of them may be nominated to receive any notice or other document, copies or which would otherwise be sent to them. To arrange this you must complete this nomination.

Each joint debtor/mortgagor/guarantor is entitled to receive a copy of any notice or other document under the Consumer Credit Code. By signing this nomination you are giving up the right to be individually provided with information direct from the credit provider (unless you are the person nominated).

Any person who has signed this nomination can advise the credit provider at any time in writing that they wish to cancel their nomination. This means they will, from the date of cancelling the nomination, receive a personal copy of any notice or other document under the Consumer Credit Code.

DEBTORS:

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

Loan 1 Loan 2 Loan 3 Loan 4

Signature Applicant/ Guarantor 1. Date

Signature Applicant/ Guarantor 2. Date

Signature Applicant/ Guarantor 3. Date

Signature Applicant/ Guarantor 4. Date

DISCLOSURE OF PERSONAL INFORMATION

Homeloans Ltd (Homeloans) collects personal information to assess your application, provide you with the service or loan you have requested, and to assess any future applications that you may make for products or services. Homeloans may also use your personal information to carry out marketing activities, research and product development.

Homeloans provides your personal information to credit providers for the purpose of providing you with the loan you have requested. Personal information is shared between Homeloans and the credit provider for the purpose of managing your loan. Your personal information may also be disclosed to organisations to whom Homeloans out sources certain functions such as mailing and printing houses, to IT providers, specialist advisers such as accountants and solicitors, both yours on request and ours. From time to time we may also need to disclose your personal information to mortgage insurers, credit reporting agencies, general insurers, conveyancers, valuers, debt collection agencies and government authorities. Should you require further information about the organisations we may use from time to time, this is available upon request.

If you do not provide us with the information requested, or consent to disclose the information as outlined above, we may not be able to complete our investigation and assessment process. As such, we may not have sufficient information from which to make a decision regarding the product or service you have requested, and this may ultimately affect our ability to provide the product or service you have sought.

In most cases you can gain access to your personal information upon request. Should you wish to access your personal information please contact Homeloans on 1300 78 78 74.

In addition, Homeloans may provide your personal information to organisations that provide financial or insurance services.

Please indicate if you would like Homeloans to provide this service to you Yes No

IMPORTANT

Do you require legal or financial advice? Yes No

Do you require a language interpreter? Yes No

Do you know any reason why you should not remain employed for the term of the loan? Yes No

Has a Comparison Interest Rate Schedule been delivered to you? Yes No

PRIVACY PROTECTION INFORMATION

The applicant and the Guarantor acknowledge that I/we have made an application for credit from Homeloans Ltd. "the Manager".

I/We agree that the Manager (and any other financier or mortgage insurer who at any time provides or has any interest in the credit) can do any of the following at any time:

- 1 Commercial and Credit Information**
Seek and use consumer credit information about me/us to assess an application for consumer credit or commercial credit.
- 2 Consumer Information**
Seek and use consumer credit information about me/us to assess an application for commercial credit or consumer credit.
- 3 Collection of Overdue Payments**
Seek and use a credit report about me/us provided by a credit reporting agency to collect overdue payments from me/us.
- 4 Provide Information to a Mortgage Insurer**
Provide information to a Mortgage Insurer to access the risk of providing mortgage insurance or to assess the risk of default.
- 5 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 my/our credit worthiness, credit standing, credit history or credit capacity. In particular, the Manager may provide a bank opinion on me/us.
- 6 Exchange of Information with Advisers**
Seek from and use or give any broker, financial consultant, accountant, lawyer or other adviser acting in connection with any financing provided or proposed to be provided to me/us any consumer or commercial credit information.
- 7 Provide Information to Credit Reporting Agencies**
Give to a credit reporting agency personal or commercial information about me/us, and/or to allow the credit reporting agency to create or maintain a credit information file about me/us. The information may include identity particulars and the fact that credit has been applied for and the amount; the fact that the Manager is a current credit provider to me/us; 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 me/us have/have been dishonoured more than once in specified circumstances; that in the opinion of the Manager, I/We have committed a serious credit infringement and the credit provided to me/us by the Manager has been paid or otherwise discharged.
- 8 Provide Information for Securitisation**
Disclose or report any personal information about me/us to another person in connection with funding financial accommodation by means of any arrangement involving Securitisation.
- 9 Provide Information to Guarantors**
I/We authorise the Credit Provider 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 Credit Provider and, any other facility I/we have or have had with the Credit Provider during the previous 2 years. 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.
- 10 Authority for Manager/Credit Provider to Obtain General Information**
I/We acknowledge that the Manager/Credit Provider might choose to make such enquiries or request such documents as it considers necessary in order to assess this application. I/We authorise the Manager to make such enquiries or request such documents.

In this notice the "lenders mortgage insurers" means each and every one of the following organisations whether acting individually or together

GE Mortgage Insurance Company Pty Ltd
ABN: 61 071 466 334
Address: Level 23,
259 George Street, Sydney 2000
Telephone: 02 9247 8677

PMI Mortgage Insurance Limited
ABN: 70 000 511 07
Address: Level 23,
50 Bridge Street, Sydney 2000
Telephone: 02 9231 7777

I/We also understand and agree that the Manager may be paid and retain fees, margins and commission in respect of the credit arranged by the Manager.

Signature of Applicant/Guarantor 1
Date: / /

Signature of Applicant/Guarantor 2
Date: / /

Signature of Applicant/Guarantor 3
Date: / /

Signature of Applicant/Guarantor 4
Date: / /

DECLARATION

I/We declare that, to the best of my/our knowledge and belief, the facts, information and statements set out in this application are true and complete and that no information which might affect the decision of Homeloans Ltd. (the Manager) has been withheld.

I/We authorise the Manager to confirm and exchange credit information.

I/We undertake to supply to the Manager any information or facts relevant to this application which may become available or arise after the completion of this application for a loan.

I/We acknowledge that this application for a loan shall form the basis upon which the Manager shall determine whether to grant me/us credit and that as such the Manager relies upon the statements contained herein as being accurate and a full disclosure of all details requested and relevant to this application.

I/We understand that an approval or advance may be withdrawn at any stage and legal action commenced should any false or misleading information be given in this application.

I/We understand that it is a condition of the Credit Provider's Lending Policy that all loans may be required to be covered by mortgage loss insurance.

I/We authorise the Manager to provide details of this loan application to the Land/Agent/Builder and/or the Land Broker/Solicitor named within, who will also be advised of the result of the application.

I/We acknowledge that any valuation report commissioned by the Manager is prepared for the confidential use of the Manager in determining whether an advance should be made and that approval of any advance does not imply any warranty by the Manager or its valuer that the purchase price is reasonable or that the property is free from defects.

I/We understand and acknowledge that if this loan application is approved, the Manager may pay an introduction fee or commission to a third person for the introduction of the loan business.

In consideration for the Manager undertaking the work required to submit my/our application for finance to the Credit Provider for approval, I/We agree to pay the Manager an application fee of \$ This fee includes the cost of obtaining one standard valuation of the property to be mortgaged to the Credit Provider. Additional valuations may incur a cost to be met by me/us.

I/We have read and understood the particulars which have been completed in this application and declare that they are true and complete and contain no material omission and have been made to the Manager to enable the Manager to determine whether or not to provide finance.

I/We warrant that I/We am/are not an undischarged bankrupt and that there is/are no outstanding judgements or claims against me/us.

I/We understand that this is an application only and as such does not imply that a loan will be offered or approved and agree that no reason shall be given should this application be rejected.

I/We understand and acknowledge that the Manager recommends that each applicant seeks independent legal or other financial advice prior to entering into any credit contract that the Manager may offer to the Applicant(s) as a result of this application or any related guarantee.

I/We understand and acknowledge that any approval of this application by the Manager will be on such terms and conditions (including conditions as to interest rate) as the Manager shall choose.

I/We state that I/We am/are over the age of 18 years and that I/we have read, understood and agree with each and every part of this application.

I/We acknowledge that in receiving this application, the Manager may be acting as agent for a credit provider and that all references to the Manager in this Declaration shall include a reference to the Credit Provider.

I/We hereby consent to the release of any notices of documents relating to this application or any credit advance resulting from this application (including any proposed credit contract, details of a variation of a credit contract, any statement of account or any Notice of Demand) to the guarantor/s who are (names)

Signature of Applicant/Guarantor 1.....

Signature of Applicant/Guarantor 2.....

Signature of Applicant/Guarantor 3.....

Signature of Applicant/Guarantor 4.....

Signature of Witness

Name of Witness

Address of Witness

Occupation of Witness

Checklist	
<input type="checkbox"/>	Copy of current pay slip and/or letter from employer for wage earners.
<input type="checkbox"/>	Copy of last Group Certificate or Tax Return.
<input type="checkbox"/>	If self employed, 2 years full business financials are required as well as 2 years personal tax returns.
<input type="checkbox"/>	6 months home loan statements if refinancing or 6 months savings account statements.
<input type="checkbox"/>	Copy of signed contract or Offer & Acceptance for purchase of property or signed building contract if a construction loan.
<input type="checkbox"/>	Rate notice for refinance.
<input type="checkbox"/>	Application Fee attached.
<input type="checkbox"/>	Application Form signed correctly and signatures witnessed.
<input type="checkbox"/>	100 Point Checklist and copies of identification documents.