

MORTGAGE APPLICATION

Borrower/s: _____ **D.O.B.** ____ / ____ / ____

_____ **D.O.B.** ____ / ____ / ____

For companies include ACN and all director details. For individuals and Trading names, include full names and dates of birth

Mortgagor _____

Address _____

P/Code _____ Phone: _____ Fax: _____

Amount Required \$ _____ **Estimated Valuation \$** _____

Estimated Settlement Date ____ / ____ / ____

Address of Security 1. _____

*Please attach copies of all
Property rate notices*

2. _____

Improvements: please tick Yes No *eg. dwelling / buildings / yards etc.*

*** If yes, please complete insurance details below ***

INSURANCE

Agent/Broker _____

Address: _____

Phone: _____ Fax: _____

Policy Number *(if known)* _____

Title Particulars 1. _____ Vol _____ Fol _____
(attach list if necessary)

2. _____ Vol _____ Fol _____

Current Mortgagee/s: _____

Office Use only			
Valuer	_____	Valuation \$	_____ LVR _____ %
Interest Rate	_____ %	Penalty	_____ % Reviewed 12 monthly / Term / Variable
Principal: Repayable / in multiples of \$1,000 at each interest rate review / term / at any time			
Term:	90 Days, then 30 days demand. Notional	_____	Years
Approval Subject to: Special Conditions YES/NO Copy of Lease (Rental) YES/NO			
	_____		_____
Dated	____ / ____ / ____	Dated	____ / ____ / ____

Purpose of Loan: _____

Occupation: _____

Accountant: _____

Contact Name: _____ Phone No: _____

Address: _____

Bank : _____

Branch: _____

Complete If New Purchase

Vendor: _____

Real Estate Agent: _____

Address: _____

Phone No: _____

References

Personal Name: _____

 Address _____

 Phone No: _____

Business (1) Name: _____

 Location _____

 Account No: _____ Ph No: _____

Business (2) Name: _____

 Location: _____

 Account No: _____ Ph No: _____

Comments: (ie business history / projections and General Comments): _____

DECLARATION

(a) Have you even been declared bankrupt or assigned your estate for the benefit of creditors or have you had any unsatisfied court judgements or maintenance orders against you?

Yes No

If yes, give details: _____

(b) Has any fee or charge been paid or promised to any person as consideration for obtaining the approval of this loan?

Yes No

If yes, give details: _____

(c) Will you be living on the property immediately on settlement?

Yes No

If no, give details of occupancy including rental: _____

(d) Have you had a previous mortgage loan?

Yes No

If yes, give details: _____

(e) Has a building been erected or extended in the last seven (7) years?

Yes No

If yes, give details: _____

DECLARATION cont....

(f) Has any building permit been issued in the last seven (7) years regarding the property?

Yes

No

If yes, give details: _____

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

- (A) A PENALTY OF IMPRISONMENT AND/OR FINE
- (B) REQUIREMENT TO REPAY THE LOAN IMMEDIATELY ON DEMAND

I/We hereby apply for this loan and hereby solemnly declare and affirm that statements and answers to questions made in this application are true and correct in every particular and I/we authorise you to obtain references in respect of my/our credit standing. I/we authorise you to obtain any valuation necessary for my/our application to proceed and I/we declare that this application and any valuation obtained shall remain the sole property of the company. I/we agree to reimburse the company for any fees including valuation and solicitors fees which the company may incur in the processing of this application. I/we hereby give authority for this information to be passed on to a mortgage insurer.

	/ /
	/ /
	/ /

STATEMENT OF FINANCIAL POSITION

Applicant/s Name/s:			
ASSETS	LIABILITIES	Mthly Commitment	
Residence	\$.....	Mortgage Loan	\$ \$.....
Other Properties		Other Mortgage Loans	
1	\$.....	1. Owing to	\$ \$.....
2.	\$	2. Owing to	\$ \$.....
3	\$.....	3. Owing to	\$..... \$.....
Furniture/Fitting	\$.....	Personal Loans	\$..... \$.....
Motor Vehicles	\$.....	Lease/Hire Purchase	
1.	\$	1.	\$ \$
2.	\$...	2.	\$ \$
3.	\$.....	3.	\$... \$
Cash on Hand/Bank	\$.....	Bank Overdraft Limit	\$..... \$
Investments		Credit Card/s Limit	\$... \$...
1.	\$.....		
2.	\$.....	Unpaid Tax	\$..... \$...
Other Assets (Details)		Other Liabilities (Details)	\$..... \$...
Livestock-	\$		
	\$		
	\$		\$.....
	\$.....		
	\$		
	\$.....		\$.....
	\$.....		
TOTAL ASSETS (1)	\$	TOTAL LIABILITIES (2)	
NET SURPLUS (1)-(2)	\$		

Details of Contingent Liabilities (Outstanding Guarantees) \$

I/We certify that the above details are true and correct as at the date below and that I/we am/are not (an) undischarged bankrupt(s) and that there are no outstanding judgements or claims against me/us. I/we further certify that none of the assets stated above are held in any trust or by an entity other than me/us except where stated. This statement includes all contingent liabilities such as guarantees and all known future liabilities.

Signed:.....
/...../.....
 Proprietor/Director/Guarantor

Dated:

Signed:.....
/...../.....
 Proprietor/Director/Guarantor

Dated:

**LOAN APPLICATION
PRIVACY ACT DECLARATION**

Important Notice To Applicant(s) For Credit (Section 18(E)(1) Privacy Act 1988)

Notice of disclosure of your credit information to a credit reporting agency. (Privacy Act 1988)

Southern Finance Limited may give information about you to a credit reporting agency, for the following purposes:

- to obtain a consumer credit report about you, and/or
- to allow the credit reporting agency to create or maintain a credit information file containing information about you.

The information is limited to:

- Identity particulars - your name, sex, address (and the previous two addresses) date of birth, name of employer, and drivers licence number.
- your application for credit or commercial credit - the fact that you have applied for credit and the amount.
- The fact that Southern Finance Limited is a current credit provider to you.
- loan repayments which are overdue by more than 60 days, and for which debt collection action has started.
- advice that your loan repayments are no longer overdue in respect of any default that has been listed.
- information that, in the opinion of Southern Finance Limited you have committed a serious credit infringement (that is, fraudulently or shown an intention not to comply with your credit obligations).
- dishonoured cheques - cheques drawn by you for \$100 or more which have been dishonoured more than once.
- that credit provided to you by Southern Finance Limited has been paid or otherwise discharged.

Period to which this understanding applies

This information may be given before, during or after the provision of credit to you.

Statement By Applicant (s) For Credit

Please read carefully before signing. Where there is more than one applicant, each applicant must sign.

1. Giving information to a Credit Reporting Agency (Section 18E(8)(c) Privacy Act 1988)

Southern Finance Limited has informed me that it may give certain personal information about me to a credit reporting agency.

2. Access to Commercial Credit Information (Section 18L(4) Privacy Act 1988)

I/we agree that Southern Finance Limited may obtain information about me/us from a business which provides information about the commercial credit worthiness of persons for the purpose of assessing my/our application for consumer credit.

3. Access to Consumer Credit Information (Section 18K(1)(b), Privacy Act 1988)

I/we agree that Southern Finance Limited may obtain a consumer credit report containing information about me from a credit reporting agency for the purpose of assessing my/our application for commercial credit.

4. Exchange of Credit Worthiness Information (Section 18N, Privacy Act 1988)

I/we agree that Southern Finance Limited may exchange information with those credit providers named in this application or named in a consumer credit report issued by a credit reporting agency for the following purposes;

- to assess an application by me/us for credit
- to notify other credit providers of a default by me/us
- 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.

I/we understand that the information exchanged can include anything about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to exchange under the Privacy Act.

5. Agreement to a credit provider being given a consumer credit report by a credit reporting agency to assess a guarantor (Section 18K 1(c) Privacy Act 1988)

I/we agree the Southern Finance Limited may obtain from a credit reporting agency a consumer credit report containing information about me/us for the purpose of assessing whether to accept me/us as a guarantor for credit applied for by, or provided to, the borrower(s) [named in agreement]. I/we agree that this agreement commences from the date of this agreement and continues until the credit covered by the borrower(s) application ceases.

6. Agreement to a credit provider disclosing a report including a consumer credit report to potential or existing guarantor (Section 18K (1) Privacy Act 1988)

I/we agree that Southern Finance Limited may give to a person who is currently a guarantor, or whom I/we indicated is considering becoming a guarantor, a credit report containing information about me/us for the purpose of [name of prospective guarantor] deciding whether to act as a guarantor, or to keep [name of existing guarantor] informed about the guarantee. I/we understand that the information disclosed can include anything about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to disclose under the Privacy Act, and includes a credit report.

7. General Privacy Act Obligations

I/we authorise you to:

- (a) use my/our personal information to facilitate the provision of a loan.
- (b) contact my/our accountant to obtain tax returns and financial statements on a annual basis
- (c) contact my/our insurance agent/broker to note your Company's interest and confirm particulars of policy.

I/we acknowledge and authorise you to also:

- (a) use this information to inform us about other financial products and services
- (b) disclose my personal information to your lawyers, valuers and service providers.
- (c) include my personal information in a loans register required to be kept by law, and which may be inspected by trustees, auditors, and as otherwise required by law.

8. Access to Personal Information

I/we understand that I can see the personal information that you hold about me/us, by contacting you in writing.

9. Declaration

I/we declare that I am/we are over the age of eighteen (18) and the information contained in this application and attached statements are true and correct in every particular and it is upon this basis that I/we make this application.

Name (please print) _____

Signature _____ Date _____

Name (please print) _____

Signature _____ Date _____

Name (please print) _____

Signature _____ Date _____

Name (please print) _____

Signature _____ Date _____