

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 <input type="checkbox"/> Guarantor <input type="checkbox"/> | Applicant <input type="checkbox"/> Guarantor <input type="checkbox"/> |
| Title Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/> Other _____ <input type="checkbox"/> | Title Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/> Other _____ <input type="checkbox"/> |
| Surname | Surname |
| Given names | Given names |
| Date of birth / / | Date of birth / / |
| Australian citizen Yes <input type="checkbox"/> No <input type="checkbox"/> | Australian citizen Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Drivers Licence no. | Drivers Licence no. |
| Marital status Single <input type="checkbox"/> Married <input type="checkbox"/> De facto <input type="checkbox"/> | Marital status Single <input type="checkbox"/> Married <input type="checkbox"/> De facto <input type="checkbox"/> |
| Dependants Number Ages | Dependants Number Ages |
| Tel. home () Tel. business () | Tel. home () Tel. business () |
| Tel. mobile | Tel. mobile |
| Email | Email |
| Home address | Home address |
| Postal address Postcode No. of years | Postal address Postcode No. of years |
| Residential status Own home <input type="checkbox"/> Mortgaged <input type="checkbox"/> Living with family <input type="checkbox"/> Renting <input type="checkbox"/> Boarding <input type="checkbox"/> Other _____ <input type="checkbox"/> | Residential status Own home <input type="checkbox"/> Mortgaged <input type="checkbox"/> Living with family <input type="checkbox"/> Renting <input type="checkbox"/> Boarding <input type="checkbox"/> Other _____ <input type="checkbox"/> |

2. Corporate/Trust applicants and/or guarantors

| |
|---|
| Applicant <input type="checkbox"/> Guarantor <input type="checkbox"/> |
| Company name ABN/ACN |
| Name of all directors GST registered |
| Correspondence address Postcode |
| Registered Office Postcode |
| Trust applicants |
| Name of trust (if applicable) Date of incorporation / / |
| Name of all beneficiaries |

3. Income details – annual

| 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 |

4. Employment details

| APPLICANT 1 | APPLICANT 2 |
|--|--|
| Employment status PAYG <input type="checkbox"/> <i>If PAYG</i> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> | Employment status PAYG <input type="checkbox"/> <i>If PAYG</i> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> |
| Self-employed <input type="checkbox"/> Contractor <input type="checkbox"/> Student <input type="checkbox"/> Home duties <input type="checkbox"/> Retired <input type="checkbox"/> Unemployed <input type="checkbox"/> Other _____ <input type="checkbox"/> | Self-employed <input type="checkbox"/> Contractor <input type="checkbox"/> Student <input type="checkbox"/> Home duties <input type="checkbox"/> Retired <input type="checkbox"/> Unemployed <input type="checkbox"/> Other _____ <input type="checkbox"/> |
| Employer | Employer |
| Occupation | Occupation |
| No. of years | No. of years |
| Employment sector/nature of business | Employment sector/nature of business |
| If current employment is <6 months | If current employment is <6 months |
| Is applicant on probation? Yes <input type="checkbox"/> No <input type="checkbox"/> | Is applicant on probation? Yes <input type="checkbox"/> No <input type="checkbox"/> |
| 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 <input type="checkbox"/> <i>If PAYG</i> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> | Previous employment status PAYG <input type="checkbox"/> <i>If PAYG</i> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> |
| Self-employed <input type="checkbox"/> Contractor <input type="checkbox"/> Student <input type="checkbox"/> Home duties <input type="checkbox"/> Retired <input type="checkbox"/> Unemployed <input type="checkbox"/> Other _____ <input type="checkbox"/> | Self-employed <input type="checkbox"/> Contractor <input type="checkbox"/> Student <input type="checkbox"/> Home duties <input type="checkbox"/> Retired <input type="checkbox"/> Unemployed <input type="checkbox"/> Other _____ <input type="checkbox"/> |
| Previous employer No. of years | Previous employer No. of years |

5. Statement of assets & liabilities

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

Initial of applicant/guarantor

Initial of applicant/guarantor

6. 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 | | | |

7. Particulars of property being mortgaged

| | | | | |
|--|-----------------------------------|--|---|-------------------------------------|
| Have you at any time, built on, developed or refurbished any of the properties listed below? | | | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 1 | Security address _____ | Registered proprietor/s _____ | Postcode _____ | |
| | 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 _____ | Registered proprietor/s _____ | Postcode _____ | |
| | 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 _____ | Registered proprietor/s _____ | Postcode _____ | |
| | 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 () _____ | |

8. 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 the La Trobe Financial Services Group and you have provided us with personal information. If you have not provided the requested personal information, we maybe 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 this form, you:

- agree that 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 organisations with which we are affiliated or which we represent. You have the right to request not to receive marketing material by ticking this box ;
- authorise 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. In particular, 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 dishonoured 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 securitisation:** disclose any report or personal information about you to another person in connection with funding financial accommodation by means of an arrangement involving securitisation.
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, organisations 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 initialling 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
- La Trobe in making its credit decision, is relying on the information that you provided in this application. Please make sure that the information is correct. 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 / / |

| | | |
|----------------------------------|--------------|----------|
| | | |
| Signature of applicant/guarantor | Name in full | Date / / |

Signed for and on behalf of a corporate applicant – please affix company seal if necessary

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

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

Application for Mortgage Finance Broker Declaration



Applicant/s name/s

Loan No. (if known)

13. Credit Assistance Provider assessment declaration (mortgage broker use only)

Broker full name

Company name

ABN

Aggregator (if applicable)

Address

Tel. ()

Fax ()

Mobile

Email

La Trobe BDM (if applicable)

MFAA member

MFAA membership number

FBAA member

FBAA membership number

Credit licence declaration

I hold an Australian Credit Licence under the *National Consumer Credit Protection Act 2009*

ACL/Reg. number

OR

I am an Authorised Credit Representative or employee of an Australian Credit Licensee under the *National Consumer Credit Protection Act 2009*

Name of ACL holder

ACL/Reg. number

ACR number

By signing this form I declare that

I have met the *National Consumer Credit Protection Act 2009* responsible lending obligations by:

- making reasonable inquiries about the customers financial situation, including their actual living expenses, requirements and objectives. This information is documented on file and held by me for a period not less than 7 years;
- taking reasonable steps to verify the customers financial situation; and
- making a preliminary assessment as to whether the credit contract applied for is not unsuitable for the consumer based on the information provided.

Signature of Credit Assistance Provider

Date / /