

Level 9, 171 LaTrobe Street  
 Melbourne Vic 3000  
 Phone: 03 9650 3333 Fax 03 9650 4100  
 www.statesecurities.com.au



# Loan Application

## Personal details

### BORROWER/S NAME:

**Applicant One:** Mr  Mrs  Ms  Name/s: .....

Surname: .....

**Applicant Two:** Mr  Mrs  Ms  Name/s: .....

Surname: .....

**TYPE OF LOAN:** Principal & Interest  Variable  Interest Only  Fixed

**TOTAL AMOUNT OF LOAN:** \$ .....

**PURPOSE OF LOAN:** Personal  Business/ Investment

### Applicant One:

Date of birth: .....

Marital status:

Single  Married  Divorced  Widowed

No. dependent children: ..... Age/s: .....

Drivers licence no.: .....

Address: .....

Previous Address: (if lived in above less than 3 yrs)  
 .....

Phone: (H) ..... (W) .....

Email: ..... Fax: .....

### Applicant Two:

Date of birth: .....

Marital status:

Single  Married  Divorced  Widowed

No. dependent children: ..... Age/s: .....

Drivers licence no.: .....

Address: .....

Previous Address: (if lived in above less than 3 yrs)  
 .....

Phone: (H) ..... (W) .....

Email: ..... Fax: .....

## Applicant One:

### EMPLOYMENT DETAILS

Occupation: .....

Employer: .....

Address: .....

..... No. years:

Previous employer name: (if above less than 2 yrs)  
.....

Address: .....

Period of employment: .....

## Applicant Two:

### EMPLOYMENT DETAILS

Occupation: .....

Employer: .....

Address: .....

..... No. years:

Previous employer name: (if above less than 2 yrs)  
.....

Address: .....

Period of employment: .....

## Property offered as security

Address: .....

Postcode: ..... State: .....

### Solicitor:

Address: .....

Name of person acting for you: .....

Phone: .....

### Title details:

Volume: ..... Folio: .....

Zoning: Residential  Other

### Contact details for valuer:

Name: .....

Phone: .....

## Declaration of purpose

Section 11 - Consumer Credit Code. Regulation 10, Consumer Credit Regulation.

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 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).

I/We agree to provide declarations of purpose of the credit whenever required by the Credit Provider.

.....

Signature of person making declaration

.....

Name/s of person making declaration

.....

Date signed

.....

Signature of person making declaration

.....

Name/s of person making declaration

.....

Date signed

# Personal financial statement

ASSETS:	
Details	Market value
Home address:	
	\$
Property - other:	
2.	\$
Vacant land:	
	\$
Cash funds bank accounts:	
	\$
Savings:	
	\$
Term deposits:	
	\$
Deposit paid:	
	\$
Equity in business:	
	\$
Car/s:	
	\$
Marketable personal effects:	
	\$
Other: (give details)	
	\$
	\$
<b>TOTAL:</b>	<b>\$</b>

LIABILITIES:		
Lender	Monthly payments	Current loan amount
1.		
	\$	\$
2.		
	\$	\$
Personal loan/s:		
	\$	\$
Overdrafts & other bank facilities:		
1.		
	\$	\$
2.		
	\$	\$
Hire purchase/Lease:		
	\$	\$
Credit card limit/s:		
	\$	\$
Personal debts:		
	\$	\$
Rent:		
	\$	\$
Other:		
	\$	\$
	\$	\$
<b>TOTAL:</b>	<b>\$</b>	<b>\$</b>

Do you have any contingent liabilities or guarantees?	Borrower - one		Borrower - two	
	Name of borrower			
Relationship of borrower				
Amount \$				
Lender				

Income details:	Borrower - one	Borrower - two	Gross income p.a.
Employer (1)			
Employer (2)			
Rental/other			

# Loan purpose check list

- 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:

- credit is provided under a contract;
- the borrower (debtor/mortgagor) is a natural person or strata corporation ordinarily resident in Australia and/or its territories; and
- the purpose for which credit is provided is wholly or predominantly 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 it with the following information:

	YES	NO
1. Are any of the borrowers natural persons as described above ?		
2. Are any of the borrowers a corporation? If yes, do not complete Part B and Part C.		
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)?		

**PART B:** The purpose of this proposed loan is:

	LOAN AMOUNT SOUGHT \$
4. To purchase a residence to be owner-occupied.	
5. To refinance an owner-occupied residence.	
6. To purchase a property for investment purposes.	
7. To refinance a property for investment purposes.	
8. To finance the construction of a residence to be owner-occupied.	
9. To finance the construction of a property for investment purposes.	
10. To finance expenditure of a personal, domestic, or household nature, as follows:	
11. To provide a line of credit for borrower's business.	
12. To have available credit to make personal purchases	
13. Other	
<b>TOTAL:</b>	<b>\$</b>

**PART C:** Do you believe that the borrower is likely to receive an income tax deduction in respect of at least 50% of the total interest payable on the amount proposed to be borrowed?

No  Yes

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 as to 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.

## Applicant declaration

	YES	NO
Have you, or your spouse, ever been shareholders or officers of any company of which a manager, receiver, and/or liquidator has been appointed?		
Is there any judgment entered in any court against you, or your co-applicant, or any company of which either you or your spouse are or were a shareholder or officer?		
Has any application in respect of this loan ever been submitted by you or any other person to any other lender? If so, give details.		
Is the property under old systems title?		
Are you ordinarily resident in Australia?		

I/We apply for credit. I/We and any guarantors are all aged over 18 years. The information set out in this application or otherwise provided about me/us and any guarantors is true and correct and will be relied on. I/We consent to the disclosure of this application and any loan information (including statements of account, requests for payment etc) before, during or after the loan to any guarantor. I/We agree to pay any loan application fee, all fees and charges incurred to process the application, to obtain the valuation report about the security property 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 the loan.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date signed

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date signed

# Privacy Act 1988 consent

I/We acknowledge that I/We have made an application for credit from State Securities P/L. State Securities P/L may use the personal information you provide for the purpose of providing credit and subject to the provisions of the Privacy Act, you may have access to personal information collected and held by State Securities P/L, and the Lenders and Insurers noted in the Schedule. You may contact these companies for access to your 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 State Securities P/L 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.

You should note that lenders mortgage insurance insures the Lender against loss on default under a mortgage finance arrangement the Lender has with you. You 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 you from the Lender (whether sought by you alone or with others); or
- any mortgage and/or guarantee given or to be given by you (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 you.

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

- assessing the risk of providing lenders mortgage insurance to the Lender in respect of finance sought by you from the Lender;
- assessing the risk of you 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 you 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 your 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.

By signing the acknowledgment below, you agree and consent to the Lender and Insurer using and disclosing the personal information it collects about you 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 you to:

- its related companies; • reinsurers; • credit reporting agencies; • its service providers; • its agents, contractors, and external advisers; • your referees, including your employer; • your legal and financial advisers; • government and other regulatory bodies; • ratings agencies; • payment system operators; and • other financial institutions, securitisers and credit providers.

By signing the acknowledgment below, you 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, you agree and consent to:

- the Lender and Insurer obtaining information about your 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 your 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 you 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.

## AUTHORITY OF BROKER APPOINTMENT

I, the undersigned, HEREBY AUTHORISE AND REQUEST State Securities P/L, on my behalf, to procure an offer of a Mortgage Loan. I acknowledge that a Mortgage Loan offer so procured by State Securities P/L shall be deemed to be in accordance with this authority and instruction, notwithstanding the fact that such offer may be subject to the value and/or acceptability of the security, as disclosed in a valuation report, procured by the lender, or to other usual and/or proper conditions.

I, UNDERTAKE AND AGREE to pay State Securities P/L (or its nominee) a PROCURATION FEE (hereinafter called 'the fee') of \$600 plus 2% of the loan amount plus G.S.T. The fee is due and payable upon signing this Appointment whether or not a Letter of Offer is received and regardless of whether the loan proceeds to settlement or not. At your sole discretion, payment of the fee may be deferred until settlement is effected or within 45 days of the date of the lenders Letter of Offer. In the event, I FURTHER AUTHORISE YOU, on my behalf, to instruct any Mortgagee who may offer such Mortgage Loan, or his solicitor, to deduct and pay State Securities P/L the fee from the proceeds of the loan. If, for any reason, the fee is not deducted and paid to State Securities P/L from the settlement proceeds, I UNDERSTAND AND AGREE to pay you the fee within three working days of settlement date. If the fee is not paid when due, interest will accrue on that fee at the rate set by Section 2 of the Penalty Interest Rates Act 1983.

As legal and beneficial owners I/WE, whose signatures appear below, UNDERSTAND AGREE and do HEREBY CHARGE in favour of STATE SECURITIES P/L by way of fixed charge all property whether real or personal now or hereafter held by me/us ( whether alone or jointly with any other person or entity) with payment of all monies which I / we become liable to pay under this authority or any enforcement by State Securities P/L of its rights under this authority including the costs of lodging and removing a caveat.

## SCHEDULE

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

- Interstar Wholesale Finance P/L (& associated entities) (ABN 72 087 271 109)  
Level 10, 101 Collins Street, Melbourne 3000 - Phone: 03 8616 1600
- Interstar Non-Conforming Finance P/L (& associated entities) (ABN 32 107 725 468)
- State Securities P/L (& associated entities) (ABN 92 626 904 938)  
Level 9, 171 LaTrobe St, Melbourne 3000 - Phone: 03 9650 3333

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

- GE Mortgage Insurance Company Pty Ltd (ABN 60 106 974 305)  
Address: Level 23, 259 George Street, Sydney 2000 - Phone: 02 8248 2500
- PMI Mortgage Insurance Limited (ABN 70 000 511 071)  
Address: Level 23, 50 Bridge Street, Sydney 2000 - Phone: 02 9231 7777
- Vero Lenders Mortgage Insurance Limited (ABN 55 001 825 725)

Signature

Date signed

Signature

Date signed

# LoDoc declaration of purpose

- Each borrower must complete this section.

To: **Perpetual Trustees Victoria Ltd** (Credit provider)

## 1. LOAN DETAILS

Loan: \$ ..... Maturity date: 15 October 20 ..... Interest rate: ..... % Repayment: \$ .....

**The Lender recommends that all applicants seek independent legal & financial advice prior to obtaining a loan.**

## 2. BORROWER DETAILS

	Borrower - one	Borrower - two
First Name		
Surname or Company Name		
ABN or ACN (see below)		
Occupation		

## 3. DECLARATION OF FINANCIAL POSITION

I/We certify warrant and represent to you that:

- I am/we are aware of our financial obligations under our proposed loan with you;
- I/we have fully disclosed to you all details of our income;
- I am/we are satisfied that our obligations to you will not adversely impact on our ability to meet all my/our other financial obligations (including living expenses) as and when they fall due;
- I/we confirm that I/we can comfortably afford all repayments resulting from this loan without incurring substantial financial hardship and;
- I/we have requested Perpetual Trustees Victoria Ltd to assess this facility without the documentary evidence of my/our income.

**I/we acknowledge that you are relying on this statement in considering whether or not to approve my/our loan application.**

	Borrower - one	Borrower - two
Self employed - net income (pre tax) (annual income left after expenses)	\$ .....	\$ .....
Gross income (PAYG) p.a.	\$ .....	\$ .....
+ Current rent received	\$ .....	\$ .....
<b>TOTAL</b>	<b>\$ .....</b>	<b>\$ .....</b>
Signature/s of all borrowers		
Date declaration signed		

## 4. ACCOUNTANT'S DECLARATION - to be completed if ABN/ACN is less than 2 years active

I am the accountant/tax agent for the above named applicant/s and am in a position to confirm that the applicant/s has/have been self employed and trading for a minimum of the past two (2) financial years.

Firm name: ..... Accountant name: .....

Address: .....

Phone: ..... Signature: .....

\* If loan is predominantly for investment purpose (more than 50% of loan funds are to be used for non-personal use), all borrowers must complete s Declaration of Purpose Regulation 10 form. \* If you present documentation (which is satisfactory to the Lender) at a later stage, in order to verify income, it will be compared with the income that has been declared (above). This comparison will be used by the Lender in assessing whether you are eligible for a decrease in interest rate. Any rate change will be at the Lender's discretion provided the account has been conducted within terms and conditions. \* The declarant/s is/are required to sign any/all alterations made on this form. \* A fully complete and signed original must be held on the Lenders file. \* A current ABN/ACN is required for a minimum of two years, if not available then the accountant's certification must be completed.

# EasyDoc declaration of purpose & financial position

To: Perpetual Trustees Victoria Ltd (Credit provider)

Re: Loan of \$ ..... (expiring 15th October 2033)

**The Lender recommends that all applicants seek independent legal & financial advice prior to obtaining a loan.**

.....  
Full Borrower Name (1)

.....  
Full Borrower Name (2)

## DECLARATION OF FINANCIAL POSITION

I/We certify warrant and represent to you that:

- (a) I am/we are aware of our financial obligations under our proposed loan with you and I am/we are fully able to meet our obligations under this loan; and
- (b) I am/we are satisfied that our obligations to you will not adversely impact on our ability to meet all my/our other financial obligations (including living expenses) as and when they fall due;
- (c) I/we request Perpetual Trustees Victoria Ltd to assess this facility without the documentary evidence of my/our income and financial position such documentary evidence is not readily available or would not be a true representation of my/our income and financial position
- (d) I am/we are aware that the interest rate payable to you is higher than the rate which would be payable if I/we qualified for an alternative loan product by the provision of satisfactory documentary evidence of my/our income and financial position; and;
- (d) My/our ABN/ACN number is: .....

.....  
Signature of person making declaration

.....  
Signature of person making declaration

.....  
Full name of person making declaration

.....  
Full name of person making declaration

.....  
Date signed

.....  
Date signed



Level 9, 171 LaTrobe Street Melbourne Vic 3000  
Phone: 03 9650 3333 Facsimile: 03 9650 4100  
www.statecurities.com.au

To: .....

Telephone: .....

Facsimile: .....

Property: .....

Loan number: .....

I/we .....  
hereby authorize you to provide State Securities (or its nominee) with payout figures and any documentation required to enable the discharge of the above Mortgage.

On payment to you of the amount required to discharge the Mortgage I/we authorize you to hand State Securities (or its nominee) relevant Certificate/s of Title and Discharge/s of Mortgage.

.....

Signature of person making declaration

.....

Signature of person making declaration

.....

Full name of person making declaration

.....

Full name of person making declaration

.....  
Date signed

.....  
Date signed