

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			Guarantor			Applicant			Guarantor						
Title	Mr	Mrs	Ms	Miss	Other	Title	Mr	Mrs	Ms	Miss	Other				
Surname						Surname									
Given names						Given names									
Date of birth / /						Date of birth / /									
Australian citizen		Perm Res		Temp Res		Australian citizen		Perm Res		Temp Res					
Drivers Licence no.						Drivers Licence no.									
Marital status		Single		Married		Marital status		Single		Married					
Dependants		Number		Ages		Dependants		Number		Ages					
Tel. home ()				Tel. business ()				Tel. home ()				Tel. business ()			
Tel. mobile						Tel. mobile									
Email						Email									
Home address						Home address									
				Postcode		No. of years						Postcode		No. of years	
Postal address						Postal address									
				Postcode						Postcode					
Residential status		Own home		Mortgaged		Residential status		Own home		Mortgaged					
Living with family		Renting		Boarding		Living with family		Renting		Boarding					
Other		_____		_____		Other		_____		_____					

2. Corporate/Trust applicants and/or guarantors

Applicant			Guarantor			
Company name					ABN	
Name of all directors					GST registered	
Name of all shareholders (and %)						
Correspondence address					Postcode	
Registered Office					Postcode	
Trust applicants						
Name of trust (if applicable)					Date of establishment / /	
Name of all beneficiaries						
Type of trust: Discretionary trust		Unit Trust		SMSF Trust		Other – Please describe:
Trust ABN:			GST Registered:			
Bare Trust (SMSF Trust)						
Name of Trustee:			Name of Trust:			
Initial of applicant/guarantor				Initial of applicant/guarantor		

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 - existing	\$	Rental income - existing	\$
Rental income - new	\$	Rental income - new	\$
Other _____	\$	Other _____	\$
Accountant name		Accountant name	
Tel. business ()		Tel. business ()	

4. Living expenses

MONTHLY

Basic Living Expenses (i.e - Groceries, clothing, health expenses, normal day to day travel) etc	\$
Rent (after loan is advanced)	\$
Child Support / Maintenance	\$
Communications expenses (i.e. - Telephone, internet, TV subscriptions etc)	\$
Education expenses (i.e. - school fees, childcare) etc	\$
Insurance premiums	\$
Utilities / Rates	\$
Other expenses (i.e. - gym memberships, holidays, cleaning expenses, entertainment etc).	\$
Do you have any discretionary living expenses (included above) that will no longer apply after settlement of this facility? Please detail	\$

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	\$	\$	
Investment property Address	\$	Investment property Lender	\$	\$	
Investment property Address	\$	Investment property Lender	\$	\$	
Investment property Address	\$	Investment property Lender	\$	\$	
Motor vehicle Type	\$	Motor vehicle Lender	\$	\$	
Motor vehicle Type	\$	Motor vehicle Lender	\$	\$	
Cash Institution	\$	Credit card Lender	\$	\$	
Superannuation Institution	\$	Credit card Lender	\$	\$	
Investments/Shares/Term deposits Institution	\$	Credit card Lender	\$	\$	
Furniture/Household items	\$	Personal loan Lender	\$	\$	
Gifts	\$	Overdrafts	\$	\$	
Deposits paid	\$	Liabilities – Other	\$	\$	
Other vehicles (boats/motorcycles/caravans)	\$	Liabilities – Other	\$	\$	
Other assets (list)	\$	Liabilities – Other	\$	\$	
Total assets	\$	Total liabilities	\$	\$	
		NET ASSETS	\$		
Initial of applicant/guarantor		Initial of applicant/guarantor			

6. Employment details

APPLICANT 1				APPLICANT 2			
Current employment status				Current employment status			
PAYG	Full time	Part time	Casual	PAYG	Full time	Part time	Casual
	Self-employed	Contractor	Student		Self-employed	Contractor	Student
	Home duties	Retired	Unemployed		Home duties	Retired	Unemployed
	Other				Other		
Employer				Employer			
Phone				Phone			
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	No	Is applicant on probation?		Yes	No
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 employment status				Previous employment status			
PAYG	Full time	Part time	Casual	PAYG	Full time	Part time	Casual
	Self-employed	Contractor	Student		Self-employed	Contractor	Student
	Home duties	Retired	Unemployed		Home duties	Retired	Unemployed
	Other				Other		
Previous employer				Previous employer			
Phone				Phone			
Occupation				Occupation			
No. of years				No. of years			
Employment sector/nature of business				Employment sector/nature of business			

7. Loan requirements and objectives – Loan Features

Loan document type	Full-Doc	LiteDoc®	Lease Doc
Total amount required \$			
Term of the loan	Principal and interest	_____ years	Interest only _____ years
If Interest only required : Reason for requesting an interest only Period (i.e. tax benefits based on financial advice; upcoming expenses that require redraw access, flexibility of cash flow, upcoming security sale).			
Do you have any additional requirements?			
Redraw	Ability to make additional repayments	Other (please specify)	_____

Initial of applicant/guarantor	Initial of applicant/guarantor
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8. Loan requirements and objectives – Loan Purpose

Purchase						\$
Existing	New	Off-the-plan				
Refinance/Debt Consolidation						\$
Debt 1			\$	Personal	Business	
Debt 2			\$	Personal	Business	
Debt 3			\$	Personal	Business	
Debt 4			\$	Personal	Business	
Debt 5			\$	Personal	Business	
Construction						\$
Land Value	\$		Build Description	Single	Duplex	Multi Unit
Build Cost	\$		If multi-unit, no. of units			
Estimated completed value						\$
Cash Out – Personal						\$
Home Improvements						\$
Purchase Goods						\$
Holiday/Travel						\$
Divorce settlement						\$
Personal investments – shares etc						\$
Property purchase						\$
Further lending required						\$
Address						
Security type						
Other						\$
Cash Out – Business Purpose						\$
Working capital						\$
Buy asset/investment						\$
Purchase business						\$
Marketing/advertising expenses						\$
Other						\$

9. 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 / /

Initial of applicant/guarantor

Initial of applicant/guarantor

10. Particulars of property being mortgaged

SECURITY 1			
Security address		Postcode	
Registered proprietor/s		Est Market Value	
Occupancy			
Primary Residence	Other Owner Occ	Investment	
Property type	Residential dwelling	Residential vacant land	Residential unit
	Serviced/Managed apartment _____ sqm	Retail shop	Commercial office
	Industrial unit	Commercial vacant land	Rural/Residential _____ acres
	Rural (>100 acres) _____ acres	Other _____	
Have you at any time, built on, developed or refurbished this property?		Yes	No
Contact for access. Name:		Phone:	
SECURITY 2			
Security address		Postcode	
Registered proprietor/s		Est Market Value	
Occupancy			
Primary Residence	Other Owner Occ	Investment	
Property type	Residential dwelling	Residential vacant land	Residential unit
	Serviced/Managed apartment _____ sqm	Retail shop	Commercial office
	Industrial unit	Commercial vacant land	Rural/Residential _____ acres
	Rural (>100 acres) _____ acres	Other _____	
Have you at any time, built on, developed or refurbished this property?		Yes	No
Contact for access. Name:		Phone:	
SECURITY 3			
Security address		Postcode	
Registered proprietor/s		Est Market Value	
Occupancy			
Primary Residence	Other Owner Occ	Investment	
Property type	Residential dwelling	Residential vacant land	Residential unit
	Serviced/Managed apartment _____ sqm	Retail shop	Commercial office
	Industrial unit	Commercial vacant land	Rural/Residential _____ acres
	Rural (>100 acres) _____ acres	Other _____	
Have you at any time, built on, developed or refurbished this property?		Yes	No
Contact for access. Name:		Phone:	

Application for Mortgage Finance



11. Solicitor's Details

Solicitor/Conveyancer company name	Tel. business ()
Solicitor/Conveyancer full name	Tel. mobile
Solicitor/Conveyancer email	

12. Credit history

Are any of the applicants experiencing financial stress from existing commitments?	Yes	No
Has any applicant made an application for hardship with their existing lender?	Yes	No
Has any applicant ever been declared bankrupt or insolvent, or entered into any arrangement for the benefit of creditors?	Yes	No
Has any applicant been refused credit in respect to this loan previously?	Yes	No
Has any applicant had any court judgments entered against them or defaulted on any previous loans?	Yes	No
Has any applicant ever been a shareholder or officer of any company in relation to which a manager, receiver or liquidator has been appointed or have there been any court judgments against such company?	Yes	No

If you have answered yes to any of these questions, please provide details below

Initial of applicant/guarantor	Initial of applicant/guarantor
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13. Privacy Consent form for commercial and consumer lending

This consent relates to La Trobe Financial Services Pty Limited ACN 006 479 527 Australian Credit Licence 392385, La Trobe Financial Asset Management Limited ACN 007 332 363 Australian Credit Licence 222213 Australian Financial Services Licence 222213 and our related bodies corporate ('we', 'us', 'our'). By signing this document you consent to us and some other entities collecting, using, holding and disclosing personal and credit information about you. You can find out more about how we deal with your privacy by viewing our privacy policy at latrobefinancial.com.au/Home/PrivacyPolicy. If you do not provide us with this consent or provide us with your personal information we may not be able to arrange finance for you or provide other services.

We may collect, use, hold and disclose personal and credit information about you for the purposes of arranging or providing credit to you, managing that credit, direct marketing of products and services by us and managing our relationship with you.

Credit information includes the type and amount of credit provided to you, repayment history information, default information (including overdue payments) and court information. *Personal information* includes any information from which your identity is apparent.

You may gain access to the personal information that we hold about you by contacting us. A copy of our privacy policy can be obtained at latrobefinancial.com.au/Home/PrivacyPolicy or by contacting us on 13 80 10. Our privacy policy contains information about how you may access or seek correction of your personal information and credit information, how we manage that information and complaints processes. It also contains information on 'notifiable matters' including things such as the information we use to assess your creditworthiness, what happens if you fail to meet your credit obligations or commit a serious credit infringement, your right to request that credit reporting bodies (CRBs) not use your credit information for the purposes of pre-screening credit offers, and your right to request a CRB not to use or disclose credit information about you if you believe you are a victim of fraud.

Consumer and commercial credit information We may exchange your commercial and consumer credit information with entities listed below to assess an application for consumer or commercial credit and manage that credit. In particular, we can obtain credit information about you from CRB providing both consumer and commercial credit information.

Exchange information with credit providers We may exchange your personal and credit information with other credit providers for the purposes of assessing your creditworthiness, credit standing, and credit history or credit capacity.

Exchange information with guarantors We and the lenders mortgage insurers listed below may exchange your personal and credit information with any person who proposes to guarantee or has guaranteed repayment of any credit provided to you.

Exchange information We may exchange personal and credit information with the following types of entities, some of which may be located overseas. Please see our privacy policy for more information. We raise money from investors in our funds and sometimes loans are matched with specific investors, requiring disclosure of personal and financial information about you to those investors.

- Finance brokers, mortgage managers, and persons who assist us provide our products to you
- Financial consultants, accountants, lawyers and advisers
- Any industry body, tribunal, court or otherwise in connection with any complaint regarding the approval or management of your loan – for example if a complaint is lodged about us or the lender

- Businesses assisting us with funding for loans
- Trade insurers
- Investors and potential investors in our Fund – for example sometimes loans are matched with specific investors, requiring disclosure of personal and financial information about you to those investors and potential investors
- Any person where we are required by law to do so
- Any of our associates, related entities or contractors
- Your referees, such as your employer, to verify information you have provided
- Any person considering acquiring an interest in our business or assets
- Any organisation providing online verification of your identity

Customer identification We may disclose personal information about you to an organisation providing verification of your identity, including on-line verification of your identity.

Lenders Mortgage insurers (LMIs) We may exchange personal and credit information with the LMIs listed below. The LMIs may exchange your personal and credit information with third parties including the CRBs listed below, and the other entities that we can exchange information with.

The LMIs hold, use and disclose your personal information and credit information for the purposes of assessing whether to provide insurance to us, including to assess the risk of you defaulting or the risk of a guarantor being unable to meet their liability, managing the insurance, and verifying personal information provided by us or any purpose under the insurance contract. If you don't provide personal information to the credit provider, it will not be possible for the LMIs to process the credit provider's request for LMI.

The LMIs that we may disclose your personal information and credit information to are:

Genworth Financial Mortgage insurance Pty Ltd which can be contacted and a copy of their privacy policy obtained on 1300 655 422 or genworth.com.au; and

QBE Lenders Mortgage Insurance Limited which can be contacted and a copy of their privacy policy obtained on 1300 367 764 or qbelmi.com.

The privacy policies of the LMIs contain information about how you may access the personal information and credit information the LMI holds about you, seek correction of that information, and how you may complain about a breach of your privacy. The LMIs may disclose your personal and credit information to overseas entities including related entities located overseas including USA, Canada and the United Kingdom.

We may exchange your personal and credit information with the following CRBs:

Equifax Pty Ltd - equifax.com.au

Dun & Bradstreet (Australia) Pty Ltd – dnb.com.au

Experian – experian.com.au

14. 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.

15. Signatures

Signature of applicant/guarantor/director

Name in full

Date / /

Signature of applicant/guarantor/director/company
secretary

Name in full

Date / /

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

Application for Mortgage Finance Broker Declaration



Applicant/s name/s

Loan No. (if known)

Total Commission Details (ex GST)

UPFRONT

%

TRAIL

%

16. Finance Assistance Provider assessment declaration (mortgage broker use only)

Broker full name

Broker email

Broker mobile

Broker tel. ()

Company name

Aggregator (if applicable)

ABN

Company address

Finance Status Updates – send to: (tick all applicable)

Broker email Broker mobile

Other: Name

Email

Mobile

La Trobe Financial BDM (if applicable)

MFAA member MFAA membership number

FBAA member FBAA membership number

CAFBA member CAFBA 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 Finance Assistance Provider

Date / /