



Borrower income declaration

A separate declaration must be made by each borrower and guarantor.

This acknowledgement can be used where the statements relate to a company.

Where this form is to be used for a company, this form is to be signed by one Director OR two Directors OR one Director and the Secretary in accordance with the company's constitution, and each signatory must fill out a separate form.

Acknowledgement of reliance of information provided by borrower

To: First Mortgage Company Home Loans ABN 45 104 268 448

Borrower: [_____]

I acknowledge that FirstMac Limited have relied upon the information contained in the application for credit ("application") including the following information provided by me in or with the application in assessing whether to approve the application:

Total income: \$ _____ per annum

Loan amount: \$ _____

Initial repayments: \$ _____ per month
(These may change)

I acknowledge that FirstMac Limited have not independently verified the information relating to my personal income provided by me in or with the application.

I declare that the information provided in or with the loan application is true and correct and that I can afford to make the loan repayments without any undue financial hardship.

Dated: ____ / ____ / ____ (insert date)

Signed in my presence by:

Name of borrower: _____ Signature: _____

Who is personally known to me: _____ (print name of witness)

Signature of witness: _____

Address of witness: _____ Post code _____

Occupation: _____



Loan affordability declaration NoDoc loans

A separate declaration must be made by each borrower and guarantor.

This acknowledgement can be used where the statements relate to a company.

Where this form is to be used for a company, this form is to be signed by one Director OR two Directors OR one Director and the Secretary in accordance with the company's constitution, and each signatory must fill out a separate form.

To: _____
(Insert name of relevant SPV) (Lender/Credit provider) above

Borrower: [_____]

I confirm that I have requested you to assess my loan application without requiring me to provide evidence of my income and outgoings, and assets and liabilities. I am aware that you are prepared to review all this information and make your own assessment, but I have specifically asked you to accept my assurance of my ability to repay.

I understand that the estimated initial repayments are \$ _____ per month and if the interest rate changes, the amount of these repayments may also change.

I am satisfied that I will be able to meet my repayments on the due date without undue hardship and I am satisfied that my obligations under this loan will not adversely impact on my ability to meet all my other financial obligations (including living expenses) as and when they fall due.

I acknowledge that you are relying on this statement in considering whether or not to approve this loan application.

Dated: ____ / ____ / ____

Full name of person making declaration

Signature of person making declaration



Section 1: Declaration as to purpose of credit

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 purpose (or for both purposes)

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** you protection under the Consumer Credit Code

Signed: _____ Dated: ____/____/____

Full name: _____

Signed: _____ Dated: ____/____/____

Full name: _____

Section 2: Joint nomination form

Each borrower is separately entitled under the Consumer Credit Code to receive a copy of any notice or other document under the Consumer Credit Code.

This form may be signed by joint borrowers who wish to nominate one of them as the person who will received notices and other documents relating to the loan (so that they don't have to each receive their own copy of any notices and other documents).

By signing below, you give up the right to be provided with information direct from the Lender, and nominate one of you to receive this information.

Nomination

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.

Only a person who is a Borrower may be nominated. Any Borrower who has signed this form can advise the Lender at any time in writing that they wish to cancel their nomination. Following any cancellation, the Lender will from then on provide each joint Borrower with their own separate copy of any notice or other document under the Consumer Credit Code.

Signed: _____ Dated: ____/____/____

Full name: _____

Signed: _____ Dated: ____/____/____

Full name: _____



Note
All documents checked must contain the applicant's current name. If the applicant has changed their name, call **1800 635 228** for advice.

Office Use
Loan account number

100 point check

Please complete one form per applicant / signatory and attach copy of all documents sighted (where possible). At least one of the documents checked **must be a Category A document** such as a Passport or a Driver's Licence that conforms with the details listed below and is marked as a Category A* document below.

Name of applicant / signatory: _____

Type of check	Points available	Points scored
Passport* (Category A) Current or expired with the last 2 years. Cancelled passport not acceptable <input type="checkbox"/> Or, Birth Certificate Original or extract. Photocopy not acceptable <input type="checkbox"/> Or, Citizenship Certificate Photocopy not acceptable <input type="checkbox"/>	70	
Drivers Licence* (Category A) Issued under law within Australia. Containing either a photo or a signature. Current Driver's Licence or Learner's Permit	40	
Identification Card* (Category A) Containing a photo of signature - Public service employee - Commonwealth or State or Territory Government as evidence of entitlement to financial benefit eg. Pension card, Health card - Tertiary Educational Institution eg. Student card	40 40 40	
Credit / Debit / ATM / Passbooks Issued by another financial institution. Documents issued by the same source should only be counted once. eg. If Visa Card & MasterCard are issued by the same bank, only one may be counted	25 25 25	
Name & Address verified from Current employer or an employer within the last 2 years* (Category A) Telephone verification required A rating authority eg land rates Land Titles Office record The records of a public utility One per utility only. eg electricity, water, gas, Telstra accounts Membership card of a professional or trade association where the signatory is a member	35 35 35 25 25	
Medicare card	25	

Identification details

Document number

Place of issue

Date of issue _____ Expiry date _____ Date of birth _____

Licence number _____ State _____

Expiry date _____ Date of birth _____

Issued by _____ Reference number _____ Expiry date _____

Issued by _____ Account number _____ Expiry date _____

Name of person giving information

Title, rank, or designation _____ Telephone number _____

Address

_____ Post code _____

Medicare card issued at _____ Date of issue _____ Medicare card number _____

There are other forms of identification which Australian citizens and Australian permanent residents can use to satisfy this 100 point check. Public authorities, incorporated bodies, children, recent arrivals into Australia, non-residents, Aboriginal persons and Torres Strait Islanders in isolated areas, recipients of social security benefits and recipients of a financial supplement may use additional forms of identification to satisfy this 100 point check. Please contact FirstMac Limited on **1800 635 228** if you wish to enquire about these alternate forms of identification.

Total points achieved (100 Minimum) Name of authorised checking officer: _____

Signature: _____ Date: _____



Originator ID (OID)	_____
Broker ID (BID)	_____
Brokerage fee	\$ _____
Full application fee	\$ _____
Application no (AID)	_____

Tell us your story

Broker's company name: _____

Broker's email / mobile for loan processing notifications: _____

Applicant 1

Full name	<input type="checkbox"/> M <input type="checkbox"/> F	Home ph ()
<input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Defacto	Date of birth / /	Mobile
Current address	Years	<input type="checkbox"/> Renting <input type="checkbox"/> Mortgaged <input type="checkbox"/> Own
State P/C		
Previous address (if less than 3 years at current address)	Years	<input type="checkbox"/> Renting <input type="checkbox"/> Mortgaged <input type="checkbox"/> Own
State P/C		
Current occupation & employer	Years	Work ph ()
<input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> Self If self employed ABN:		
Previous occupation & employer	Years	Phone ()
<input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> Self		
Drivers licence no.	Age of dependants	Email address

Applicant 2

Full name	<input type="checkbox"/> M <input type="checkbox"/> F	Home ph ()
<input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Defacto	Date of birth / /	Mobile
Current address	Years	<input type="checkbox"/> Renting <input type="checkbox"/> Mortgaged <input type="checkbox"/> Own
State P/C		
Previous address (if less than 3 years at current address)	Years	<input type="checkbox"/> Renting <input type="checkbox"/> Mortgaged <input type="checkbox"/> Own
State P/C		
Current occupation & employer	Years	Work ph ()
<input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> Self If self employed ABN:		
Previous occupation & employer	Years	Phone ()
<input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> Self		
Drivers licence no.	Age of dependants	Email address

Details of nearest living relative not residing with you
Name: _____ Phone: () _____
Address: _____

Details of nearest living relative not residing with you
Name: _____ Phone: () _____
Address: _____

Salary	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> Yearly	\$
Family allowance	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> Yearly	\$
Existing rents	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> Yearly	\$
Other income	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> Yearly	\$

Salary	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> Yearly	\$
Family allowance	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> Yearly	\$
Existing rents	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> Yearly	\$
Other income	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> Yearly	\$

Address of property to be purchased / security offered	Postcode	Estimated value \$
Address of additional security offered	Postcode	Estimated value \$
Solicitor's name: _____	Phone: () _____	Total security \$
Finance due date: ___/___/___		

Loan purpose (please specify in detail)

Details	<input type="checkbox"/> Loan 1 or <input type="checkbox"/> Split 1 (please tick one above)	<input type="checkbox"/> Loan 2 or <input type="checkbox"/> Split 2 (please tick one above)	<input type="checkbox"/> Loan 3 or <input type="checkbox"/> Split 3 (please tick one above)	<input type="checkbox"/> Loan 4 or <input type="checkbox"/> Split 4 (please tick one above)
Type of loan	<input type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Construction <input type="checkbox"/> LOC	<input type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Construction <input type="checkbox"/> LOC	<input type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Construction <input type="checkbox"/> LOC	<input type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Construction <input type="checkbox"/> LOC
Repayments	<input type="checkbox"/> Principal & interest <input type="checkbox"/> Interest only (term yrs)	<input type="checkbox"/> Principal & interest <input type="checkbox"/> Interest only (term yrs)	<input type="checkbox"/> Principal & interest <input type="checkbox"/> Interest only (term yrs)	<input type="checkbox"/> Principal & interest <input type="checkbox"/> Interest only (term yrs)
Loan amount	\$	\$	\$	\$
Loan product				
Interest rate	%	%	%	%
Loan term	years	years	years	years

Total loan(s) amount	\$	LVR	%
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Assets	
Land & buildings	Value
1.	\$
2.	\$
3.	\$
Motor vehicles	
1.	\$
2.	\$
Cash	\$
Total deposit(s) paid	\$
Furniture	\$
Other assets	
1.	\$
2.	\$
3.	\$
Total assets	\$

Liabilities			
Mortgages	Lender	Monthly repay	Amount owing
1.		\$	\$
2.		\$	\$
3.		\$	\$
Hire purchase			
1.		\$	\$
2.		\$	\$
Overdraft		\$	\$
Credit card limit		\$	
Personal loans		\$	\$
Other loans			\$
1.		\$	
2.		\$	\$
3.		\$	\$
Total liabilities			\$

Surplus (Total assets minus total liabilities) \$

I hereby authorise application and associated fees for this loan application to be charged to my credit card.

The application and associated fees deposit is \$ _____ (including GST)

Mastercard Visa Diners Club American Express

Card number: _____ Card expiry date: _____ / _____

Card holder name: _____ Card holder signature: _____

Declarations by applicant and guarantor: I/We have made an application for credit from FirstMac Limited ABN 59 094 145 963 (AFSL 290600) ("FirstMac"). I/We agree that FirstMac (and any other financier who at any time provides or has any interest in the credit) can do any of the following at any time: 1. Seek and use commercial credit information about me/us to assess an application for consumer credit or commercial credit. 2. Seek and use consumer credit information about me/us to assess an application for commercial credit or consumer credit. 3. Seek and use a credit report about me/us provided by a credit reporting agency to collect overdue payment from me/us. 4. Provide information to a mortgage insurer to assess the risk of providing mortgage insurance or to assess the risk of default. 5. Seek from and use or give to another credit provider (including without limitation and any other credit provider who has lent money on the same security) any information about me/our credit worthiness, credit standing, credit history or credit capacity. In particular, FirstMac may provide a credit reference on me/us. 6. Seek from and use or give to any originator, broker, financial consultant, accountant, lawyer, or any other adviser acting in connection with any financing or related services provided or proposed to be provided to me/us any consumer, personal, financial, or commercial credit information. 7. Provide information to credit reporting agency personnel or commercial information about me/us. The information may include identity particulars; the fact that credit has been applied for and the amount; the fact that FirstMac is a current credit provider to you; payments which become overdue more than 60 days, and for which action has commenced; advice that payments are no longer overdue; advice that cheques drawn by you have been dishonoured more than once; in specified circumstances that in the opinion of FirstMac you have committed a serious credit infringement; and that credit provided to you by FirstMac has been paid or otherwise discharged. 8. Disclose any report or personal information about me/us to another person in connection with funding financial accommodation by means of an arrangement involving securitisation. 9. Provide information to any person who proposes to guarantee or has guaranteed repayment of any credit provided to me/us. 10. Seek and use employment and income information about me/us to assess an application for consumer credit or commercial credit. I/We acknowledge that: 1. FirstMac may be paid and retain fees, margins and commissions in respect of the credit arranged by FirstMac. 2. FirstMac has not provided any financial planning advice or investment advice and has not made any representation as to the financial viability or prudence of the proposed transaction. 3. Any decision to lend is not an indication of the soundness of any investment I/we make. 4. Any valuation relied upon by the lender to assess this application for finance is for the purpose of the lender only. 5. I/we have received the product sheet, and accept the terms on the product sheet, which override any oral representations. I/We (jointly and severally) in consideration of FirstMac processing this loan application agree to pay FirstMac's Application, Valuation and Documentation Fees. I/We agree to pay all costs and expenses regarding this application including but not limited to legal, documentation and search fees should the application not proceed or be withdrawn. I/We declare I/we have never been declared bankrupt and that there are no outstanding judgments against me/us. 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 correct, and that no information, which might affect the decision of the credit provider, has been withheld. Unless indicated below I/We consent to FirstMac using and disclosing information about me/us for the purposes of direct marketing and agree to being contacted by FirstMac and its business partners to be informed about products and services that I/We may be interested in.

Signed Applicant 1 / Guarantor 1 _____ Dated ____ / ____ / ____	Signed Applicant 2 / Guarantor 2 _____ Dated ____ / ____ / ____
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Declaration by Introducer or Introducer's Agent: I declare that I have sighted and validated and/or will sight and validate all the original documents of all copies of documents associated with this loan application forwarded or to be forwarded to FirstMac Mortgage Management Limited ("FirstMac") and I declare that I have given to the Applicant/s / Guarantor/s a copy of the FirstMac Personal Information Collection Statement and relevant Comparison Rate Schedule.

Signed : _____ Name of Introducer: _____



FirstMac Limited & related companies personal information collection statement

At FirstMac Limited, through our related companies FirstMac Services Pty Ltd, FirstMac Origination Pty Ltd, FirstMac Mortgages Pty Ltd, and First Mortgage Company Pty Ltd, we believe an individual's right to keep their personal information private is important; so we are committed to protecting and maintaining the privacy, accuracy, and security of your personal information.

The information collected by us is used to assess your loan application and to provide related services. If you do not provide the requested information we may be unable to process your loan application. If you have any queries regarding FirstMac Limited use, storage, or disclosure of this information, we can be contacted on phone: **1800 651 898** or in writing to: **The Privacy Manager FirstMac Limited , Level 38 Riverside Centre 123 Eagle Street Brisbane QLD 4000**

A detailed statement of the way we manage your personal information is contained in our Privacy Policy. A copy is available on request. You can access most of the personal information we hold about you and request corrections.

To enable us to process your loan application and to offer you related services, we may need to disclose your personal information to third parties including:

- credit reporting agencies to assess your credit application;
- other organisations with whom we have arrangements or business alliances for the purpose of promoting our respective products and services (and any agents used by us and our business partners in administering such an arrangement or alliance);
- our agents, contractors, and external advisers who we engage to carry out our functions and activities from time to time or who assist us to carry out our functions and activities;
- your agents, including your finance broker, stockbroker, and legal or financial advisers;
- your referees (including your employer), e.g. to validate information you have provided in a credit application;
- regulatory bodies, government agencies, law enforcement bodies, courts, and other parties we are authorised or required by law to disclose information to;
- any person who introduces you to us, e.g. mortgage broker, to finalise your application;
- other financial institutions, e.g. to clear cheques;
- guarantors and prospective guarantors.

In addition to the third parties listed above, it may be necessary to disclose your personal information to Mortgage Insurance companies used by FirstMac Limited and its related lenders. Your personal information is collected by these organisations for the purpose of determining whether to insure FirstMac Limited and its related lenders against the risk of you or any other security provider defaulting. The Mortgage Insurance companies may also use your personal information to assess any variation or claim under the insurance policy or for internal management and compliance purposes. The Mortgage Insurer may also use your personal information for risk assessment and management involving securitisation, credit scoring, portfolio analysis, reporting, fraud prevention and claim recovery, and in complying with legislation and regulatory requirements.

To enable the mortgage insurance companies to perform their functions, they may disclose your personal information to their related companies, FirstMac Limited, their agents, contractors, service providers and external advisers, credit reporting agencies, rating agencies, payment system operators, other financial institutions, securitisers and credit providers, your referees, including your employer, your legal and financial advisers, reinsurers, and government and regulatory bodies.

Mortgage Insurers Contact Details

You may obtain access to the personal information collected by a Mortgage Insurer by contacting the Privacy Officer whose details are provided below:

PMI Mortgage Insurance Ltd ABN 70 000 511 071
Level 23 / 50 Bridge Street, Sydney NSW 2000 Toll-free call 1300 367 764
Genworth Financial Mortgage Insurance Pty Limited ABN 60 106 974 304
GE Capital Mortgage Insurance Corporation (Australia) Pty Ltd ABN 52 081 488 440
Level 23 / 259 George Street, Sydney NSW 2000 Telephone 1800 655 422
The Mortgage Insurance Company (TMIC)
Level 4 / 10 Bridge Street Sydney NSW 2000 Telephone 02 8259 3100

If your personal information is not disclosed to these organisations, we may be unable to provide you with finance. Should you wish to obtain details of the organisations that collect your personal information from us, we can be contacted on **1800 651 898** or by writing to the address listed above.

Regards

Ann McAndrew
Privacy Manager FirstMac Limited