

Lo Doc Loan Customer Declaration

Application details

Applicant Name(s): _____

Loan Amount: _____

Repayment Type: Principal & Interest
 OR
 Interest Only

In addition to the declaration in my **Lo Doc** Loan Application, I declare that:

- 1 Tick one
 - I am not self employed OR
 - I am self employed as _____ (occupation).
- 2 I have requested the Lender and the Mortgage Manager not to require production of any documentary evidence of my income and assets. Accordingly, I understand that **the Lender and the Mortgage Manager may not independently verify** the information in my application concerning income and assets.
- 3 **I have carefully considered my financial position and**, in accordance with your recommendation, have sought and obtained such financial and other **advice** as I consider appropriate in connection with the proposed loan.
- 4 I am satisfied that I am able to meet the repayments on the proposed loan, as well as all of my other financial obligations (including living expenses) **without hardship**.
- 5 **I am not relying on the Lender or the Mortgage Manager to review my financial position** to make a decision about whether I can meet the repayment obligations on the proposed loan without hardship.
- 6 I understand that **the Lender and the Mortgage Manager will rely on these declarations** in considering my loan application, and, if approved, in providing me with credit under any resulting loan contract.

I acknowledge that I have read and understood the above declarations:

Dated this _____ day of _____ 20 _____.

Applicant 1

Applicant 2

Name		
Signature	X	X
Name of Witness		
Address of Witness		
Occupation of Witness		
Signature of Witness	X	X