

Mortgage Application Pack

Please contact us on 02 4227 1411 should you require assistance with this application.

There are just 3 steps to apply for your new home loan

- 1** Complete the application form
- 2** Attach copies of the items listed in the "Application Checklist"
- 3** Send your completed application to us

By Mail: 155 Church Street

By Fax: 02 4229 3447

By Email: _____

WOLLONGONG NSW 2500

Please mail originals

Please mail originals

Products selected

No	Loan Type	Product Name	Amount/Limit	Intro Rate	Std Rate	Fixed Term	Total Term
Total Loan \$							

Broker / Introducer / Consultant Details

Name of Accredited
Broker Group

Name of
Consultant

Phone / Fax Nos
Consultant

Mobile No
Consultant

Email Address of
Consultant

Comments / Notes

CHECKLIST OF SUPPORTING DOCUMENTS

Please note that submitting applications without the required information may result in delays

Compulsory Items (All Loans)

Forms

Loan application fully completed (Including Privacy Act and all declarations signed).

100 points ID form and copies of ID obtained.

TFN's Deleted from All documents.

Income for PAYG Customers (Tick and Provide Two of the following)

Last year's Taxation Return together with Taxation Assessment notice (most recent)*

Current payslips (2 must be provided – no more than 1 month old and including Year to Date figures).

Employment contract or letter from the employer on company letterhead.

Group Certificates (most recent).

Current statement of Benefit from Centrelink as evidence of allowance or entitlement.

Income for Self Employed Customers (Either)

Last 2 year's Business Taxation Returns* **OR**

Last year's Business Taxation Return plus 1 set of Financial Statements (profit and loss and balance sheet) reflecting 2 years of trading activity* **AND**

Last 2 year's Personal Taxation Return for all individuals.*

Signed Low Doc declaration.

Company or Trust Applications

Last 2 year's Company or Trust Taxation Returns* **OR**

Last year's Company or Trust Taxation Return plus 1 set of Financial Statements (Profit and Loss and Balance Sheet) reflecting 2 year's of trading activity* **AND**

Last 2 year's Personal Taxation Return for all Individuals, Directors, Guarantors (including Adult Beneficiaries of a Trust).*

Signed and stamped copy of Trust Deeds (if applicable).

(If a borrower is a Director of more than one Company or Trust, supporting documents for each entity required.)

Rental Income (One of)

Tenancy Agreement / Rental Appraisal / Management Statements / Taxation Return (if existing rental).

* Taxation return must have been prepared by an accountant and lodged with the A.T.O Taxation returns prepared by the borrower and/or submitted electronically, must be supported with the most recent Taxation Assessment Notice.

Purpose Related Information Required (Specific Loans)

Forms

FHOAG Application.

Deposit Bond Application

Documentation Verification

Purchase

Copy of Purchase Contract..

Construction

Copy of Fixed Price Contract.

Builders Pack including; Plans, Specifications, Schedule.

Refinance/Consolidation

6 months Home Loan, Personal Loan and other loan statements for loans being refinanced

Copy of the latest Credit Card statement (3 months statements required for LMI approval).

Deposit

Evidence of Genuine Savings.

Statutory Declaration for Gifted Funds.

Assets

Copy of Title / Rates Notice for currently owned properties.

All Items required to assess this Loan Application have been supplied.

Date:

Important Note:

Completion of "Application Fee" Section

The Application Fee section of the this form must be completed and signed for an amount of \$495. This fee will be charged to the borrower in the event that a valuation is ordered and/or the loan does not proceed after Approval. Where a loan proceeds to settlement, the applicable application fee and valuation fee (dependant on the product chosen) will be deducted from the loan proceeds at settlement.

Mortgage Application Form

What is the purpose of the loan?

Your own home

Buying Building Refinancing Renovating / Extending Line of credit for business

An investment property

Buying Building Refinancing Renovating / Extending

Other Buying a car or other household items - Give details

Tick all that apply

Tell us about yourself...

What is your role in this loan?

Primary applicant Director Guarantor

Are you.. Employed **Or..** Self-employed

Title Surname

First Name 2nd Name

Address

Suburb State Code

To contact you..

Home Work

Mobile Fax

Email

Date of birth **Are You..** Male Female

How long have you lived at your present address? Years

If less than 2 yrs, what was your previous address?

How long did you live at your previous address? Years

Drivers licence # Marital Status

No of dependants Ages

Employer's name Phone

Occupation Years of service

If less than 2 yrs. who was your previous employer? Years of service

Second applicant Director Guarantor

Are you.. Employed **Or..** Self-employed

Title Surname

First Name 2nd Name

Address

Suburb State Code

To contact you..

Home Work

Mobile Fax

Email

Date of birth **Are You..** Male Female

How long have you lived at your present address? Years

If less than 2 yrs, what was your previous address?

How long did you live at your previous address? Years

Drivers licence # Marital Status

No of dependants Ages

Employer's name Phone

Occupation Years of service

If less than 2 yrs. who was your previous employer? Years of service

Mailing Address After Settlement
(if different to above)

If this is a company application, tell us about your business..

Company name ACN / ABN number **Is it a..** Company

Registered address State Code **Or a..** Trust

Trading address State Code

Mortgage Application Form

Tell us about your finances...

Your yearly income - all

Gross salaries

Applicant 1	
Applicant 2	
Existing rental	
Expected rental	

Addbacks:

Depreciation	
Superannuation	
Interest	
Profit \ Loss	

Other		
Other		
Other		

Total Gross Income \$

What you own & what you owe - Assets & Liabilities

To be refinanced with the proposed loan?

	Value	Monthly payment	Amount owing	Financier	Y / N
Your home					<input type="checkbox"/> <input type="checkbox"/>
Furniture					<input type="checkbox"/> <input type="checkbox"/>
Vacant land					<input type="checkbox"/> <input type="checkbox"/>
Rental property					<input type="checkbox"/> <input type="checkbox"/>
Rental property					<input type="checkbox"/> <input type="checkbox"/>
M/Vehicle					<input type="checkbox"/> <input type="checkbox"/>
M/Vehicle					<input type="checkbox"/> <input type="checkbox"/>
Personal loan					<input type="checkbox"/> <input type="checkbox"/>
Credit cards			Limit		<input type="checkbox"/> <input type="checkbox"/>
Credit cards			Limit		<input type="checkbox"/> <input type="checkbox"/>
Superannuation					<input type="checkbox"/> <input type="checkbox"/>
Monthly rental (If renting)					
Savings					
Boat/Caravan					<input type="checkbox"/> <input type="checkbox"/>
Other					<input type="checkbox"/> <input type="checkbox"/>
Other					<input type="checkbox"/> <input type="checkbox"/>
Total					

Tell us about the security you are offering for this loan...

First property Is it owner-occupied Or.. for investment?

Title holder's name				
Property address				
Suburb		State		Code
Access contact for valuation				
Phone		Mobile		
Estimated value		Land Area (ha)		

Second property Is it owner-occupied Or.. for investment?

Title holder's name				
Property address				
Suburb		State		Code
Access contact for valuation				
Phone		Mobile		
Estimated value		Land Area (ha)		

Your accountant...

Accounting firm				
Contact		Phone		
Address				
Suburb		State		Code

Your solicitor...

Solicitor firm				
Contact		Phone		
Address				
Suburb		State		Code



The money you need

New Purchase Price

Refinance amount

Home improvements

Future Use (Investment or Personal)

Setup Costs

LMI Premium

NIVA Limit

Other costs

Total \$

The money you have

Proceeds from Sale

Your own funds

Gifts

Total Loan amount applied for

Other

Total \$

Total money you need should be less than money you have or there may be a shortfall in the required loan.

Tell us about the loans you would like...

Funder **Total loan amount \$** **Term** **Years**

1 **Product** **Term** **Years** **Interest rate**

Amount

Purpose of this loan? Purchase property Refinancing Building

Loan type Variable interest Fixed interest For Yrs Line of credit

Repayments Principal & interest Interest only For Yrs

Repayment Method Salary crediting Direct debit Deposit book Other

Time-Out Application Only

Repayment Rate Period

Settlement Drawdown \$Amt

Loan \$Amt (End Value)

2 **Product** **Amount** **Term** **Years** **Interest rate**

Purpose of this loan? Purchase property Refinancing Building Other

Loan type Variable interest Fixed interest For Yrs Line of credit

Repayments Principal & interest Interest only For Yrs

Repayment Method From Loan #1 Salary crediting Direct debit Deposit book Other

3 **Product** **Amount** **Term** **Years** **Interest rate**

Purpose of this loan? Purchase property Refinancing Building Other

Loan type Variable interest Fixed interest For Yrs Line of credit

Repayments Principal & interest Interest only For Yrs

Repayment Method From Loan #1 Salary crediting Direct debit Deposit book Other

4 **Product** **Amount** **Term** **Years** **Interest rate**

Purpose of this Purchase property Refinancing Building Other

Loan type Variable interest Fixed interest For Yrs Line of credit

Repayments Principal & interest Interest only For Yrs

Repayment Method From Loan #1 Salary crediting Direct debit Deposit book Other

If you have chosen a "line of credit" loan above...

Do you require a cheque book?

Do you require an additional deposit book?

Credit Card?

Limit \$

For Suite I this amount should be INCLUDED in the All-In-One loan amount & LVR

Name of Nearest Relative Relationship

Full Address Phone

Mother's maiden name (of one of the applicants)

Mortgage Application Form

Pre-nominated account

Please complete the details of your pre-nominated account. This is the bank account you would like to use to transfer money in and out of your new loan account. This account may be any general banking account in Australia (Credit card account not accepted)

Name Of Bank

Account Name

BSB

Account Number

A declaration from you, the applicant/s...

	Yes	No	Details
Have you, or your spouse ever been shareholders or officers of any company of which a manager, receiver, and/or liquidator has been appointed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
Is there any unsatisfied judgment entered in any court against you, your spouse or any company of which either you or your spouse are or were a shareholder or officer?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
Has any application in respect of this loan ever been submitted by you or any other person to any other lender? If so, please give details.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
Is this property under old systems title?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
Are you a permanent resident in Australia?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
Have you ever been known by another name?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>

Application fee

The applicant/s will agree to pay part of the application fee at the time of application. Any outstanding fee must be paid on settlement. The application fee is refundable in the case of the loan being declined or does not proceed before valuation stage. The lender will retain the up-front fee collected at application stage. If Loan Agreements are issued the Lender's legal costs for preparation of documents are also payable.

Cash Cheque Credit card Bankcard Visa Mastercard Amex

Credit card number Expiry Date

Card holder's name Signature Amount

Signature of Applicants

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 accounts, 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 the loan and security documents. I/We acknowledge that commissions may be payable on this loan.

Signature Print name Date

Signature Print name Date

Confirmation by Loan Consultant

Lenders Mortgage Insurance (LMI) companies and some Lenders / Funders (including Adelaide Bank Calibre FS) require the Loan Consultant or interviewing officer to confirm that the supporting documents submitted with each application have been sighted by the Loan Consultant or interviewing officer in its original form.

I certify that all documents accompanying this application are true and correct copies of the originals which I have sighted. Copies of these documents I now hold on file and submit with the original borrower signed application form.

Signature Print Name Date

Notes _____

Privacy Act Declarations - All applicants/guarantors

Firstfolio Wholesale Pty Ltd (the Mortgage Manager) A.C.N 094 017 571 & Firstfolio Services Pty Ltd A.C.N 093 078 356, Level 8, 200 George St Sydney NSW 2000.

The Credit provider, Manager and the Lender Mortgage Insurers listed below may use the personal information about you for the purpose of arranging or providing credit, insuring credit and for direct marketing of products and services offered by the Manager or any organisation the Manager is affiliated with or represents. Credit Provider includes ING Bank (Australia) Pty Ltd, Perpetual Trustee Company Limited, RESIMAC Ltd, Adelaide Bank Ltd, Permanent Custodians Ltd, JP Morgan Trust Australia Limited, GMAC-RFC Australia Pty Ltd,

The information provided by you will be held by the Manager and the lenders mortgage insurers. You can gain access to the information held about you by contacting the Manager and the Lender Mortgage Insurers. You have the right to request not to receive direct marketing material.

I/We agree that the Manager, the lenders mortgage insurers, any mortgage broker, mortgage originator, mortgage manager, and any other person or company who at any time provides or has any interest in the credit can do any of the following at any time.

1.Commercial credit information

Seek and use commercial credit information about me/us to assess an application for consumer credit or commercial credit.

2.Consumer information

Seek and use consumer credit information about me/us to assess an application for commercial credit or consumer credit.

3.Collection of overdue payments

Seek and use a credit report about me/us provided by a credit reporting agency to collect overdue payments from me/us.

4.Provide information to mortgage insurer

Provide information to a mortgage insurer to assess the risk of providing mortgage insurance or to assess the risk of default.

5.Exchange of information between credit providers

Seek from and use or give to another credit provider any information about my/our account, credit worthiness, credit standing, credit history or credit capacity. In particular, the Manager may provide a bank opinion on me/us.

6.Exchange of information with originators

Seek from and use or give, personal information and details of my/our account to any mortgage broker, originator, or manager.

7.Exchange of information with advisers

Seek from and use or give to any originator, financial consultant, accountant, lawyer, or other adviser acting in connection with any financing provided or proposed to be provided to me/us any personal information, consumer or commercial credit information.

8.Provide information to credit reporting agencies

Give to a credit reporting agency personal 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 the Manager is a current credit provider to you; 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; in specified circumstances that in the opinion of the Manager you have committed a serious credit infringement; and the credit provided to you by the Manager has been paid or otherwise discharged.

9.Provide information for securitisation

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, or any other proposed transfer of or proposed dealing

10.Provide information to Guarantors

Provide information to any person who proposes to guarantee or has guaranteed repayment of any credit provided to me/us. Such information may relate to this application and any other credit facility I/We have had with the credit provider during the previous 2 years and includes any credit report, copies of notice or documents, information about my / our credit worthiness and credit history and information about the progress of the credit facility.

Privacy Act Declarations - All applicants/guarantors

11. Disclosure of Personal information

Disclose personal information about me/us as required by law, or to organisations involved in providing credit to me/us, or any associate, or contractor of the manager, (including, for example, stationary printing houses, mail houses, lawyers, accountants), or people considering acquiring or taking an interest in your business, or your assets.

Guarantors Only: Authority to obtain Credit Information about a Guarantor in accordance with section 18K (1) (c) of the Privacy Act. I/We authorise the Credit Provider and my/our Mortgage Manager to obtain from a credit reporting agency, a credit report containing personal credit information about me/us to assess whether to accept me/us as guarantor for personal credit or commercial credit applied for, or provided to, the borrower/s named in this credit application. I/We agree that if the credit provider approves the borrower/s application for credit this agreement remains in force until the credit facility covered by the borrower/s application ceases.

If I/We do not provide personal information, the Manager may be unable to provide credit.

In this notice, the "lenders mortgage insurers" means each and every one of the following organisations:

GE Mortgage Insurance Company Pty Ltd ABN: 60106 974 305
Level 23, 259 George Street Sydney 2000 NSW Ph: 02 9247 8677

PMI Mortgage Insurance Limited ABN: 70 000 511 071
Level 23, 50 Bridge Street Sydney NSW 2000 Ph: 02 9231 7777

The following Credit Provider's information is detailed below

J.P Morgan Trust Australia Pty Ltd ABN 49 050 294 052
Level 35, 259 George St Sydney NSW 2000 Ph: 02 9250 4111

Mobius Financial Services Pty Ltd ABN: 91 099 088 365
Level 4, 10 Bridge St Sydney NSW 2000 Ph: 02 8259 3100

Perpetual Trustee Company Limited ABN 42 000 001 007 & Perpetual Nominees Limited ABN 37 000 733 700
Level 12, Angel Place, 123 Pitt Sydney, 2000. Phone 02-9229 3345

I/We also understand and agree the manager and other intermediaries may be paid and retain fees, margins and commissions in respect of the credit arranged by the manager.

Applicant/ Guarantor 1

Signature Name Date

Applicant/ Guarantor 2

Signature Name Date

Signed in the presence of

Witness Signature Name Date

Address

Mortgage Application Form

Declaration as to purpose of Credit

(Section 11, Consumer Credit Code, Regulation 10, Consumer Credit Regulation)

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).

IMPORTANT

You should NOT sign this declaration unless this loan is wholly or predominantly for business or for investment purposes. By signing this declaration you may lose your protection under the Consumer Credit Code.

Signature Print name Date

Signature Print name Date

Joint nomination form

Each debtor/guarantor is entitled to receive a copy of any notice or other document under the Consumer Credit Code. If you are a joint debtor or guarantor and do not require notices and documents to be forwarded to each debtor or guarantor individually, please complete the nomination section below. (Note: Guarantors cannot nominate a debtor).

By signing below, you give up the right to be provided with multiple copies of information direct from the Credit provider, and nominate one person to receive this information.

I/We nominate to receive notices and other documents
Full name of person nominated

under the Consumer Credit Code on behalf of all of us. The notice and documents are to be sent to the following mailing address:

Address Suburb State Code

Any person who has signed this form can advise the Credit provider at any time in writing that they wish to cancel their nomination. This means they will, from the date of canceling the nomination, receive a personal copy of any notice or other document under the Consumer Credit Code. Notices and documents will be sent to your current residential or business address. It is your responsibility to advise us of any change of address.

Signature Print name Date

Signature Print name Date

Please send my loan agreement directly to my solicitor at the address quoted in this application

Applicant One

Identification Checklist

Please provide relevant documents to qualify at 100 Points

Applicant Name

40	Drivers Licence	Number	State	Date Of Birth	Expiry Date	
70	Passport or Birth Cert or Citizenship Cert	<input type="checkbox"/> Number	Date Of Issue	Date Of Birth	Expiry Date	Place of Issue
40	Public Service Employee Card	Number		Expiry Date	Issued By	
40	State/Gov Pension Card					
40	Student Card					

Written reference from one of the following bearing the signature of the applicant/signatory and of the referee

40	A financial institution certifying that the signatory is a known client of at least 12 months	Ref Number	Doc Date	Type of Document
40	An acceptable referee who has known the signatory for at least 12 months			
25	An acceptable referee who has NOT known the signatory for at least 12 months			

Cards (Only one per issuing organisation)

25	VISA/Master, etc Card	Account Number	Expiry/issue Date	Issued By / At
25	Bank Card			
25	Other			
25	Medicare Card			
25	Records of an educational institution (<10 yrs old)	Full Details		
25	Records of a professional or trade association (Membership Card)			

35	Rates eg. Land Rates	Person giving information	Account #
	Address		
35	Credit Advantage	Person giving information	Account #
	Address		
35	Other Mortgage Docs	Person giving information	Account #
	Address		
25	Public utility record (Gas, water)	Person giving information	Account #
	Address		
25	Electoral roll	Person giving information	Account #
	Address		
25	Reference from landlord/agent of property rented	Person giving information	Account #
	Address		

Total Points Achieved

I have identified the applicant / guarantor detailed above by sighting the original documents detailed.

Documents Verified / Sighted by Print Name. Signed Date

Applicant Two

Identification Checklist

Please provide relevant documents to qualify at 100 Points

Applicant Name

40	Drivers Licence	Number	State	Date Of Birth	Expiry Date
		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

70	Passport or Birth Cert or Citizenship Cert	<input type="checkbox"/>	Number	Date Of Issue	Date Of Birth	Expiry Date	Place of Issue
		<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

40	Public Service Employee Card	Number	Expiry Date	Issued By
40	State/Gov Pension Card	<input type="text"/>	<input type="text"/>	<input type="text"/>
40	Student Card	<input type="text"/>	<input type="text"/>	<input type="text"/>

Written reference from one of the following bearing the signature of the applicant/signatory and of the referee

40	A financial institution certifying that the signatory is a known client of at least 12 months	Ref Number	Doc Date	Type of Document
40	An acceptable referee who has known the signatory for at least 12 months	<input type="text"/>	<input type="text"/>	<input type="text"/>
25	An acceptable referee who has NOT known the signatory for at least 12 months	<input type="text"/>	<input type="text"/>	<input type="text"/>

Cards (Only one per issuing organisation)

25	VISA/Master, etc Card	Account Number	Expiry/issue Date	Issued By / At
25	Bank Card	<input type="text"/>	<input type="text"/>	<input type="text"/>
25	Other	<input type="text"/>	<input type="text"/>	<input type="text"/>
25	Medicare Card	<input type="text"/>	<input type="text"/>	<input type="text"/>
25	Records of an educational institution (<10 yrs old)	Full Details	<input type="text"/>	
25	Records of a professional or trade association (Membership Card)	<input type="text"/>		

35	Rates eg. Land Rates	Person giving information	Account #
		<input type="text"/>	<input type="text"/>
		Address <input type="text"/>	

35	Credit Advantage	Person giving information	Account #
		<input type="text"/>	<input type="text"/>
		Address <input type="text"/>	

35	Other Mortgage Docs	Person giving information	Account #
		<input type="text"/>	<input type="text"/>
		Address <input type="text"/>	

25	Public utility record (Gas, water)	Person giving information	Account #
		<input type="text"/>	<input type="text"/>
		Address <input type="text"/>	

25	Electoral roll	Person giving information	Account #
		<input type="text"/>	<input type="text"/>
		Address <input type="text"/>	

25	Reference from landlord/agent of property rented	Person giving information	Account #
		<input type="text"/>	<input type="text"/>
		Address <input type="text"/>	

Total Points Achieved

I have identified the applicant / guarantor detailed above by sighting the original documents detailed.

Documents Verified / Sighted by Print Name.

Signed

Date