

# APPLICATION FOR REAL ESTATE FINANCE

Referred by: \_\_\_\_\_

\*Please complete sections relevant to borrowing entity

COMPANY DETAILS			
COMPANY NAME:		ACN:	
		ABN:	
		TFN:	
REGISTERED OFFICE:			
BUSINESS ADDRESS:			
DIRECTOR 1 – FULL NAME			
DIRECTOR 2 - FULL NAME			
DIRECTOR 3 - FULL NAME			
DIRECTOR 4 - FULL NAME			
SOLICITOR:		ACCOUNTANT:	
CONTACT NAME:		CONTACT NAME:	
ADDRESS:		ADDRESS:	
PHONE:		PHONE:	
EMAIL:		EMAIL:	

TRUST DETAILS			
NAME OF TRUST:		DATE OF TRUST DEED:	
NAME OF TRUSTEE:			
TYPE OF TRUST	<input type="checkbox"/> Discretionary	<input type="checkbox"/> Unit	
	<input type="checkbox"/> Other (Details):		
SOLICITOR:		ACCOUNTANT:	
CONTACT NAME:		CONTACT NAME:	
ADDRESS:		ADDRESS:	
PHONE:		PHONE:	
EMAIL:		EMAIL:	

INDIVIDUAL APPLICANTS/ GUARANTORS			
MR/MRS/MS		MR/MRS/MS	
SURNAME:		SURNAME:	
GIVEN NAMES:		GIVEN NAMES:	
ADDRESS:		ADDRESS:	
PERIOD OCCUPIED:		PERIOD OCCUPIED:	

DRIVER'S LICENCE NO: (PROVIDE COPY)		DRIVER'S LICENCE NO: (PROVIDE COPY)	
DATE OF BIRTH:		DATE OF BIRTH:	
MARITAL STATUS:		MARITAL STATUS:	
OCCUPATION:		OCCUPATION:	
EMPLOYER:		EMPLOYER:	
CURRENT INCOME:	\$	CURRENT INCOME:	\$
	WEEK/MONTH GROSS/NET		WEEK/MONTH GROSS/NET
PREVIOUS ADDRESS:		PREVIOUS ADDRESS:	
LANDLINE:		LANDLINE:	
WORK PHONE:		WORK PHONE:	
MOBILE:		MOBILE:	
EMAIL:		EMAIL:	
<b>Note:</b> Proof of income <b>MUST</b> be provided with this Application. <b>Eg.</b> Company or self-employed – minimum 2 years Accountants figures Individual Directors – Payslips/letter from Employer/current Group Certificates / tax returns / last two business activity statements			

ADDITIONAL GUARANTORS			
MR/MRS/MS		MR/MRS/MS	
SURNAME:		SURNAME:	
GIVEN NAMES:		GIVEN NAMES:	
ADDRESS:		ADDRESS:	
PERIOD OCCUPIED:		PERIOD OCCUPIED:	
DRIVER'S LICENCE NO: (PROVIDE COPY)		DRIVER'S LICENCE NO: (PROVIDE COPY)	
DATE OF BIRTH:		DATE OF BIRTH:	
MARITAL STATUS:		MARITAL STATUS:	
OCCUPATION:		OCCUPATION:	
EMPLOYER:		EMPLOYER:	
CURRENT INCOME:	\$	CURRENT INCOME:	\$
	WEEK/MONTH GROSS/NET		WEEK/MONTH GROSS/NET
PREVIOUS ADDRESS:		PREVIOUS ADDRESS:	
LANDLINE:		LANDLINE:	
WORK PHONE:		WORK PHONE:	
MOBILE:		MOBILE:	
EMAIL:		EMAIL:	
<b>Note:</b> Proof of income <b>MUST</b> be provided with this Application. <b>Eg.</b> Company or self-employed – minimum 2 years Accountants figures Individual Directors – Payslips/letter from Employer/current Group Certificates / tax returns / last two business activity statements			

<b>LOAN</b>	
LOAN PURPOSE:	
LOAN REQUIRED:	\$
TERM:	
PURCHASE PRICE:	\$
OWNER OCCUPIER / INVESTMENT:	
TO BE RENTED FOR:	\$ WEEK/MONTH

<b>SECURITY</b>		Is the property your principle place of residence? <input type="checkbox"/> Yes <input type="checkbox"/> No	
PROPERTY TYPE:	<input type="checkbox"/> Residential Dwelling <input type="checkbox"/> Residential Vacant Land <input type="checkbox"/> Subdivision <input type="checkbox"/> Construction and Development		
UNIT NO:		UNIT NAME:	
STREET:		SUBURB:	
UNIT/LOT NO:		PLAN NO:	
LOCAL GOVERNMENT			

<b>ADDITIONAL SECURITY (IF APPLICABLE):</b>			
PROPERTY TYPE:	<input type="checkbox"/> Residential Dwelling <input type="checkbox"/> Residential Vacant Land <input type="checkbox"/> Subdivision <input type="checkbox"/> Construction and Development		
UNIT NO:		UNIT NAME:	
STREET:		SUBURB:	
UNIT/LOT NO:		PLAN NO:	
LOCAL GOVERNMENT			
PRESENTLY MORTGAGED TO (NAME OF BANK)		AMOUNT:	
REPAYMENTS:	\$ PER MONTH		

<b>OTHER BORROWINGS – CURRENT AND FINALISED (PAST 2 YEARS): CREDIT HISTORY</b>				
FINANCIER:	TYPE OF ACCOUNT:	AMOUNT:	REPAYMENTS:	DATE FINALISED:

**BORROWER CREDIT HISTORY**

1. Have any applicants or guarantors ever been declared bankrupt, or entered into any arrangement with any creditor(s)? If 'Yes' please provide details below:

YES  NO


2. Have any borrowers, applicants or guarantors been refused credit in respect of this loan, or any other loan? If 'Yes' please provide details below:

YES  NO


3. Have any borrowers, applicants or guarantors been shareholders or officers 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? If 'Yes' please provide details below:

YES  NO


4. Have any borrowers, applicants or guarantors had any Court Judgments entered against them or defaulted on any previous loans? If 'Yes' please provide details below:

YES  NO


5. Are any borrowers, applicants or guarantors experiencing financial stress from existing commitments?

YES  NO

6. Have any borrowers, applicants or guarantors made an application for hardship with their existing lender?

YES  NO

<b>STATEMENT OF ASSETS AND LIABILITIES (COMPANY)</b>				
<b>ASSETS:</b>		<b>LIABILITIES:</b>		
<b>TYPE</b>	<b>VALUE</b>	<b>TYPE</b>	<b>AMOUNT OWING</b>	<b>MONTHLY REPAYMENTS</b>
<u>PROPERTY/S: (ADDRESS):</u> 1. 2. 3.		<u>MORTGAGED TO:</u>		
<u>CASH/TERM DEPOSITS:(INSTITUTION HELD)</u>		<u>OVERDRAFT:</u> (LIMIT AND INSTITUTION)		
<u>INVESTMENTS/SHARES:(INSTITUTION HELD)</u>				
<u>OTHER:</u>		<u>CREDIT CARDS:</u> (LIMIT AND INSTITUTION)		
<u>FURNITURE: (INSURED VALUE)</u>				
<u>MOTOR VEHICLES: (TYPE &amp; REGO)</u> 1. 2. 3. 4.		<u>VEHICLE LOANS: (LENDER)</u>		
<u>PLANT / EQUIPMENT / TOOLS OF TRADE:</u>		<u>LOANS: (LENDER)</u>		
<u>OTHER ASSETS:</u>		<u>OTHER LIABILITIES:</u>		
<b>TOTAL ASSETS DEFICIENCY:</b>		<b>TOTAL LIABILITIES SURPLUS:</b>		

STATEMENT OF ASSETS AND LIABILITIES (INDIVIDUAL/GUARANTOR)				
ASSETS:		LIABILITIES:		
TYPE	VALUE	TYPE	AMOUNT OWING	MONTHLY REPAYMENTS
<u>PROPERTY/S: (ADDRESS ):</u> 1. 2. 3.		<u>MORTGAGED TO:</u>		
<u>CASH/TERM DEPOSITS:</u>		<u>OVERDRAFT:</u> (LIMIT AND INSTITUTION)		
<u>SUPERANNUATION:</u>				
<u>INVESTMENTS/SHARES:</u>				
<u>OTHER:</u>		<u>CREDIT CARDS:</u> (LIMIT AND INSTITUTION)		
<u>FURNITURE: (INSURED VALUE)</u>				

STATEMENT OF ASSETS AND LIABILITIES (INDIVIDUAL/GUARANTOR )				
ASSETS:		LIABILITIES:		
TYPE	VALUE	TYPE	AMOUNT OWING	MONTHLY REPAYMENTS
<u>PROPERTY/S: (ADDRESS ):</u> 1. 2. 3.		<u>MORTGAGED TO:</u>		
<u>CASH/TERM DEPOSITS:</u>		<u>OVERDRAFT:</u> (LIMIT AND INSTITUTION)		
<u>SUPERANNUATION:</u>				
<u>INVESTMENTS/SHARES:</u>				
<u>OTHER:</u>		<u>CREDIT CARDS:</u> (LIMIT AND INSTITUTION)		
<u>FURNITURE: (INSURED VALUE)</u>				

TYPE	VALUE	TYPE	AMOUNT OWING	MONTHLY REPAYMENTS
<u>MOTOR VEHICLES: (TYPE &amp; REGO)</u> 1. 2. 3. 4.		<u>VEHICLE LOANS: (LENDER)</u>		
<u>PLANT / EQUIPMENT / TOOLS OF TRADE:</u>		<u>LOANS: (LENDER)</u>		
<u>OTHER ASSETS:</u>		<u>OTHER LIABILITIES:</u>		
<b>TOTAL ASSETS DEFICIENCY:</b>		<b>TOTAL LIABILITIES SURPLUS:</b>		

TYPE	VALUE	TYPE	AMOUNT OWING	MONTHLY REPAYMENTS
<u>MOTOR VEHICLES: (TYPE &amp; REGO)</u> 1. 2. 3. 4.		<u>VEHICLE LOANS: (LENDER)</u>		
<u>PLANT / EQUIPMENT / TOOLS OF TRADE:</u>		<u>LOANS: (LENDER)</u>		
<u>OTHER ASSETS:</u>		<u>OTHER LIABILITIES:</u>		
<b>TOTAL ASSETS DEFICIENCY:</b>		<b>TOTAL LIABILITIES SURPLUS:</b>		

I/we hereby certify that the Statement of Assets and Liabilities provided with this Application is a true and full statement of our position as at the date hereunder.

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Signed

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Signed

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Print Name

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Print Name

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Dated

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Dated



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## PRIVACY AND CREDIT INFORMATION AUTHORISATIONS/AGREEMENTS/CONSENTS

### AUTHORISATION TO OBTAIN AND PROVIDE INFORMATION

To be carefully read and completed by ALL borrowers, applicants and guarantors.

**Name of Credit Provider:** Assured Management Limited ACN 088 868 393

1. Notice of Disclosure of Your Credit Information to a Credit Reporting Agency

By signing or executing this Consent; I/we acknowledge that Assured Management may provide a credit reporting agency personal information about the credit application. The information which may be given to an agency includes:

- (a) Identity particulars
- (b) The fact that you have applied for credit and the amount;
- (c) The fact that Assured Management Limited is a current credit provider to you;
- (d) Payments which become overdue more than 60 days, and for which collection action has commenced;
- (e) Advice that payments are no longer overdue;
- (f) Cheques drawn by you which have been dishonoured more than once;
- (g) In specified circumstances, that in the opinion of Assured Management you have committed a serious credit infringement;
- (h) That credit provided to you by Assured Management has been paid or otherwise discharged.

By virtue of this declaration, I/we understand that Assured Management Limited has informed me/us of the disclosure policy to a credit reporting agency of information about me/us by it and so authorise such disclosures.

2. Agreement that Assured Management Limited may seek commercial credit information

If Assured Management Limited considers it relevant to assess my/our application for personal credit, I/we agree to Assured Management Limited obtaining a report about my/our commercial activities or commercial credit worthiness from a business which provides information about the commercial credit worthiness of persons.

3. Agreement that Assured Management Limited may seek consumer credit information

If Assured Management Limited considers it relevant to assessing my/our application for commercial credit, I/we agree to Assured Management Limited obtaining from a credit reporting agency a credit report containing personal credit information about me/us in relation to commercial credit provided by Assured Management Limited.

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4. Agreement as to the quality of information supplied to Assured Management Limited

I/we declare that the information provided to Assured Management Limited is true and correct in every particular.

I acknowledge that Assured Management Limited is relying on the information provided by me to assess, agree or provided financial accommodation, and any omitted or false information may result in my application for financial accommodation being declined.

5. Agreement that Assured Management Limited may use a credit report about me for collecting overdue payments

If Assured Management Limited considers it relevant to collecting overdue payments in respect of commercial credit provided to me, I/we agree to Assured Management Limited receiving from a credit reporting agency a credit report containing personal information about me/us in relation to collecting overdue payments.

6. Agreement to Assured Management Limited seeking from or giving to other credit providers details about my/our credit worthiness

I/we agree that Assured Management may give to and seek from any credit providers named in this credit application and any 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 that 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.

I/we understand that the information may be used for the following purposes:

- (a) To assess an application by me/us for credit.
- (b) To notify other credit providers of a default by me/us.
- (c) To exchange information with other credit providers as to the status of this loan where I am in default with other credit providers.
- (d) To assess my/our credit worthiness.

7. Agreement to Assured Management Limited disclosing information to investors or in relation to assignees

I/we agree that Assured Management Limited may disclose information about my/our personal credit worthiness to persons involved in funding mortgage credit for the purposes of enabling those persons so involved to perform tasks necessary in the funding of mortgage credit.

I/we agree that Assured Management Limited may disclose personal or commercial information to potential or actual investors including the use, display and exchange of project plans, drawings, photographs, designs, reports or valuations.

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8. Agreement to Assured Management Limited exchanging information with parties involved in assessment and advice

I/we agree that Assured Management Limited may disclose my/our information to any valuer, financial consultant, accountant, lawyer or other adviser acting for any party in connection with the financial accommodation.

9. Agreement to Assured Management Limited providing information to Guarantors

I/we agree that Assured Management Limited may provide information to any person who proposes to guarantee or has guaranteed repayment of any financial accommodation provided to me.

Such information may relate to this application and any other financial accommodation I have had with Assured Management Limited and includes any credit report, copies of notice or documents, information about my credit worthiness and credit history and information about the progress of the credit facility.

10. Guarantor's agreement

I/we agree that Assured Management Limited may seek from a credit reporting agency, a credit report containing personal information about me/us to assess whether to accept me/us as a guarantor for a credit applied for, or provided to, the borrower named below.

I/we agree that if Assured Management Limited approves the borrower's application for credit this agreement remains in force until the credit facility covered by the borrower's application ceases.

11. Agreement that Assured Management Limited may disclose my/our Tax File Number to a Bank or Financial Institution.

In circumstances where Assured Management Limited has retained part of a loan in trust pending a formal drawdown you may authorise or direct Assured Management Limited to place these funds on deposit. For this purpose Assured Management Limited will be required to advise the Bank or Financial Institution of your Tax File Number,

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## SIGNATURE/S FOR ALL BORROWERS

Print borrower/Director  
Name

Date:

Signed:

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Borrower

Borrower

## SIGNATURE/S FOR ALL GUARANTORS

Print Guarantor Name:

Date:

Signed:

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Guarantor

Guarantor

Date:

Signed:

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Guarantor

Guarantor