

APPLICATION TO VARY YOUR EXISTING LOAN

- Loan Increase Release of Borrower Security Substitution

Please return completed form to the address or fax number above

Anchorage Home Loans requires the following to assess your application:
(Please tick relevant boxes where sections of the form are completed or documents are attached)

Complete attached application forms in full

- Section A. Client Details
- Section G. Statement of Assets and Liabilities
- Section H. Statement of Income & Expenditure
- Section I. Changes to Financial Circumstances
- Section J. Applicant's Acknowledgement & Authority
- Section K. Applicant's Declaration
- Section L. Additional Details (if company borrower/guarantor)
- Additional Security Property Form (if additional security)
- Borrower Certificate of Income Declaration (if Low Doc Home Loan)

Please also complete additional sections for the variation types below:

Loan Increase

- Section B. Purpose for Increase
- Section D. Loan Increase and/or Release of Borrower – Security Details

Release of Borrower

- Section C. Release of Borrower
- Section D. Loan Increase and/or Release of Borrower – Security Details

Security Substitution

- Section E. Substitution
- Section F. Substitution – Security Details

- Evidence of Income PAYG: 2 most recent payslips or a letter from employer plus latest Group Certificate (for each borrower and guarantor)
- Evidence of Rental Income for all investment properties (if applicable – e.g. rent receipts, letter from real estate agent)
- Evidence of government allowances, investment income or other income
- If Self Employed – last 2 years' financial statements and last 2 years' tax returns (Both Personal and Company / Partnership)
- 6 months of statements for all existing liabilities or other debts
- All Borrowers and Guarantors to sign Applicant's Declaration (increase and substitution of security)
- All remaining Borrowers and Guarantors to sign Applicant's Declaration (Release of Borrowers)

Please allow 2 business days for your application to be assessed once all supporting documents have been received.

Payment Authority

A non-refundable application fee of \$295 is payable. In addition, the actual cost of each valuation (if required), plus other costs including Risk Fee and Stamp Duty will be processed to your loan at settlement. Please select your payment option:

- Cheque enclosed for the amount of **\$295** made payable to Permanent Custodians Ltd
- Debit the available redraw on my/our loan for the amount of **\$295**

Borrowers Acknowledgement

We hereby acknowledge that all of the above required information is enclosed with our application. All loan parties to sign:

Signed: _____ Signed: _____

Signed: _____ Signed: _____

A. Client Details

PRIMARY BORROWER

or REMAINING BORROWER IF FOR A RELEASE OF BORROWER

Title _____ Surname _____

Given Name(s) _____

Occupation _____

Date of Birth ____ / ____ / ____

Home Phone () _____

Work Phone () _____

Mobile _____

Fax () _____

Marital Status:

Single Defacto Married

Divorced Widowed Separated

No. of Dependents (per application) _____

Ages of Dependents _____

How long do you expect to continue to support your dependants? _____

Driver's Licence No. _____

Current Residential Address

Number & Street _____

Suburb _____

State _____ Postcode _____

Time at this address ____ Years ____ Months

If you have lived at your current address for less than three years, please complete below:

Previous Address

Number & Street _____

Suburb _____

State _____ Postcode _____

Time at this address ____ Years ____ Months

PRIMARY BORROWER

or REMAINING BORROWER IF FOR A RELEASE OF BORROWER

Title _____ Surname _____

Given Name(s) _____

Occupation _____

Date of Birth ____ / ____ / ____

Home Phone () _____

Work Phone () _____

Mobile _____

Fax () _____

Marital Status:

Single Defacto Married

Divorced Widowed Separated

No. of Dependents (per application) _____

Ages of Dependents _____

How long do you expect to continue to support your dependants? _____

Driver's Licence No. _____

Current Residential Address

Number & Street _____

Suburb _____

State _____ Postcode _____

Time at this address ____ Years ____ Months

If you have lived at your current address for less than three years, please complete below:

Previous Address

Number & Street _____

Suburb _____

State _____ Postcode _____

Time at this address ____ Years ____ Months

Current Employer

Current Employer Name _____

Current Employer/Company Address _____

Current Employer/Company Tel: _____

Current Employer/Company Email: _____

Time with Employer _____ Years _____ Months

Full Time Part Time Casual Self Employed

Gross Annual Income \$ _____

If less than two years, please indicate previous employment below:

Previous Employer

Previous Employer Name _____

Time with Employer _____ Years _____ Months

Full Time Part Time Casual Self Employed

Gross Annual Income \$ _____

Other income sources

Do you have an alternative source of income on which you rely? ie second job, benefits

No Yes

If yes, what is the Annual Gross Income \$ _____

Future circumstances

Do you intend to change your current employment/business in the short-term?

No Yes

If yes, provide details _____

Are you aware of anything which may adversely affect your current employment and income, and your ability to meet your current financial obligations?

No Yes

If yes, provide details _____

Current Employer

Current Employer Name _____

Current Employer/Company Address _____

Current Employer/Company Tel: _____

Current Employer/Company Email: _____

Time with Employer _____ Years _____ Months

Full Time Part Time Casual Self Employed

Gross Annual Income \$ _____

If less than two years, please indicate previous employment below:

Previous Employer

Previous Employer Name _____

Time with Employer _____ Years _____ Months

Full Time Part Time Casual Self Employed

Gross Annual Income \$ _____

Other income sources

Do you have an alternative source of income on which you rely? ie second job, benefits

No Yes

If yes, what is the Annual Gross Income \$ _____

Future circumstances

Do you intend to change your current employment/business in the short-term?

No Yes

If yes, provide details _____

Are you aware of anything which may adversely affect your current employment and income, and your ability to meet your current financial obligations?

No Yes

If yes, provide details _____

B. Purpose for Increase (if applicable)

PURPOSE	AMOUNT
Debt Consolidation _____	\$ _____
Purchase Motor Vehicle _____	\$ _____
Renovations/Improvements _____	\$ _____
Household Requirements _____	\$ _____
Purchase Property _____	\$ _____
Other (details) _____	\$ _____
Other (details) _____	\$ _____
Total Increase Required _____	\$ _____

C Release of Borrower (if applicable)

LOAN REQUIRED

Current Loan Amount \$ _____

Increase Required (if any) \$ _____

New Total Loan Amount \$ _____

DETAILS OF RELEASE

Borrower to be Released _____

Reason for Release (ie Separation, tax purposes) _____

D. Loan Increase and/or Release of Borrower – Security Details (if applicable)

CURRENT SECURITY

Property 1

Address _____

Suburb _____

State _____ Postcode _____

Estimated value \$ _____

Owner Occupied Investment

Contact for our valuer to gain access:

Name _____

Phone _____ Home/ Work/ Mobile

Phone _____ Home/ Work/ Mobile

Property 3

Address _____

Suburb _____

State _____ Postcode _____

Property 2

Address _____

Suburb _____

State _____ Postcode _____

Estimated value \$ _____

Owner Occupied Investment

Contact for our valuer to gain access:

Name _____

Phone _____ Home/ Work/ Mobile

Phone _____ Home/ Work/ Mobile

Solicitor / Conveyancer / Settlement Agent Details (if applicable)

Firm _____

Person handling _____

Estimated value \$ _____

Owner Occupied Investment

Contact for our valuer to gain access:

Name _____

Phone _____ Home/ Work/ Mobile

Phone _____ Home/ Work/ Mobile

Phone _____ Fax _____

Address _____

Suburb _____

State _____ Postcode _____

E. Substitution

LOAN REQUIRED

Current Loan Amount \$ _____

Increase Required (if any) \$ _____

New Total Loan Amount \$ _____

Purpose of Increase _____

SUBSTITUTION DETAILS

Is property being purchased settling on the same day as property is being sold? Yes No

Has new property been located? Yes No

Expected Settlement Date ____ / ____ / ____

F. Substitution – Security Details (If applicable)

PROPERTY BEING SOLD

Address _____

Suburb _____

State _____ Postcode _____

Sale Price \$ _____

Settlement Date ____ / ____ / ____

SECURITY PROPERTY REMAINING (if any)

Address _____

Suburb _____

State _____ Postcode _____

Estimated value \$ _____

Owner Occupied Investment

Contact for our valuer to gain access:

Name _____

Phone _____ Home / Work / Mobile

Phone _____ Home / Work / Mobile

PROPERTY BEING PURCHASED

Address _____

Suburb _____

State _____ Postcode _____

Purchase Price \$ _____

Name(s) to be shown on Title

Owner Occupied

Investment Proposed rental per week \$ _____

Contact for our valuer to gain access _____

Phone _____ Home / Work / Mobile

Phone _____ Home / Work / Mobile

Solicitor / Conveyancer / Settlement Agent Details (if applicable)

Firm _____

Person handling _____

Phone _____ Fax _____

Address _____
Suburb _____
State _____ Postcode _____

G. Statement of Assets & Liabilities

CURRENT ASSETS (including properties mortgaged)		
Property at:	Weekly Rental	Value
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
Home contents (insured value): \$ _____		
Motor vehicles:		
Year	Make & Model	Value
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
Savings Accounts		
Institution held with:	Current Balance	
_____	\$ _____	
_____	\$ _____	
_____	\$ _____	
Superannuation (current value): \$ _____		
Other Assets:		Value
_____		\$ _____
_____		\$ _____
_____		\$ _____
Total Assets		\$ _____

CURRENT LIABILITIES (if being refinanced please indicate "To be repaid")		
Mortgage to:	Monthly Payment	Amount Outstanding
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
Rent (per) <input type="checkbox"/> wk <input type="checkbox"/> f/n <input type="checkbox"/> m \$ _____		
Car Leases or Car Loans:		
Institution	Monthly Payment	Amount Outstanding
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
Credit Cards:		
Institution	Limit	Amount Outstanding
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
Taxation Amount Outstanding (if any): \$ _____		
Institution	Monthly Payment	Amount Outstanding
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
Total Liabilities		\$ _____

H. Statement of Income & Expenditure

For joint applications, capture combined income and expenditure for both applicants.

Net Income		Expenditure	
Fixed Monthly Income		Fixed Monthly Expenditure	
Base income / salary (excluding salary sacrificed arrangements)	\$	Rent	\$
Bonuses (must be consistent – 2 yrs)	\$	Existing Home Loan	\$
Overtime (must be consistent – 2 yrs)	\$	Existing Investment Loan	\$
	\$	Car loan	\$
	\$	Credit Cards (Combined monthly payment)	\$
Base income / salary (excluding salary sacrificed arrangements)	\$	Savings	\$
		Interest free debt	\$
		Insurance	\$
Investment Income (80% gross rent)	\$	Proposed credit	\$
**Government Allowances p.a.	\$	Living expenses (ie school fees, groceries, utility bills, entertainment)	\$
Other	\$	Other	\$
Subtotal fixed income	\$	Subtotal fixed expenditure	\$
Monthly gross variable income eg from casual employment	\$	Variable expenditure eg anticipated ad-hoc expenses such as holidays, school excursions etc	\$
Other	\$	Other	\$
Total income	\$	Total expenditure	\$
		Net Surplus / Total Useable Funds	\$

** If government allowances are received, please provide the following additional information;

- (a) What is the basis for receiving this allowance? _____
- (b) How long will you be in receipt of this allowance? _____

I. Changes to Financial Circumstances

Do you anticipate any change to income over the next 12 months?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, what are the reasons for the changes and what is the expected impact to current income levels?	_____
Do you anticipate any change in expenditure over the next 12 months (excluding the credit being applied for) ie changes in repayments for existing loans?	<input type="checkbox"/> Yes <input type="checkbox"/> No

If yes, obtain details of the change:	_____
Have there been any significant events that have affected your financial position? (ie divorce, major illness) If yes, provide details.	_____

J. Applicant's Acknowledgement & Authority

The person(s) signing this application:-

- applies for the loan secured over the property, as specified in this application
- consents to and authorises Anchorage Home Loans Pty Ltd and / or its service providers (Anchorage) involved in administering your loan or application to contact your current or previous employer and/or accountant to seek verification of statements contained herein regarding income and employment
- agrees to provide, at the persons expense, a valuation of the specified property to be conducted by a qualified valuer nominated by Anchorage
- authorises his or her solicitor or agent to accept notices on his/her behalf
- declares that he/she is over the age of 18
- confirms that all information provided and the statements made in this application are complete, true and accurate and are made for the purpose of obtaining a loan
- authorises Anchorage to give a copy of the Loan Agreement to any Guarantor of the loan
- acknowledges and understands that Section 18E(8)(c) of the Privacy Act allows Anchorage to give a credit reporting agency certain personal information about me which I authorise Anchorage to do. The information which may be given to a credit reporting agency is covered by Section (1) of the Act and includes:
 - Identify particulars as permitted by the Privacy Commissioner's determination issued under Section 18E(3) of the Privacy Act 1988 (Cth).
 - The fact that I have applied for credit and the amount.
 - The fact that Anchorage is a credit provider to me.
 - Payments which become overdue more than 60 days, and collection action has commenced.
 - Advice that payments are no longer overdue.
 - Cheques drawn by me for at least \$100 which Anchorage has dishonoured more than once.
 - In specified circumstances, that in the opinion of Anchorage, I have committed a serious credit infringement.
 - That the credit provided to me has been discharged.
- Authorises Anchorage to obtain :
 - From a credit reporting agency a credit report containing personal credit information about me in relation to personal credit provided by Anchorage.
 - From a credit reporting agency a credit report containing personal credit information about me in relation to commercial credit provided by Anchorage. This is in accordance with 18K(1)(b) of the Privacy Act.
 - A report containing information about commercial activities or commercial creditworthiness of a person in relation to personal credit provided by Anchorage. This is in accordance with Section 18L(1)(b) of the Privacy Act.
 - A report from a credit reporting agency and other information in relation to my commercial credit activities.
- Authorises Anchorage in accordance with Section 18N(1)(b) of the Privacy Act, to give and to obtain from credit providers named in my credit application and credit providers that may be named in a credit report issued by a credit reporting agency information about my credit arrangements. I understand this information can include and information about my creditworthiness, credit standing, credit history, or credit capacity that credit providers are allowed to give or receive from each other under the Privacy Act 1988.

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

 - To assess an application by me for credit
 - To assist me avoid defaulting on my credit obligations
 - To notify other credit providers of a default by me
 - To assess my creditworthiness.
- Authorises Anchorage in accordance with Section 18N(1)(bb) of the Privacy Act, to disclose a report or information to a Lenders Mortgage Insurer to access whether to insure or the risk of insuring Anchorage for mortgage credit given to me, or to assess the risk of default by me on the mortgage credit, or for any purposes arising under the contract of mortgage insurance between Anchorage and the Lenders Mortgage Insurer.

- Authorises for Anchorage in accordance with Section 18N(1)(ga) of the Privacy Act, to give any person/s nominated as guarantor/s personal information about my creditworthiness, credit standing, credit history or credit capacity:
 - (a) To consider whether to act as guarantor/s in respect of, or has provided property as security for, personal or commercial credit provided, or to be provided to me; or
 - (b) Where that person/s or entity/entities is a guarantor in respect of, or has provided property as security for a loan given by Anchorage to me; or
 - (c) Where that person/s or entity/entities is a guarantor in respect of, or has provided property as security for a loan given by Anchorage to me and the amount owing under that loan is , or may be, increased; or
 - (d) Where that person/s or entity/entities is a guarantor in respect of, or has provided property as security for, personal or commercial credit provided by Anchorage to me and at least request of the guarantor, a copy of the latest loan account statement provided to me; or
 - (e) Where that person/s or entity/entities is a guarantor in respect of, or has provided property as security for, personal or commercial credit provided by Anchorage to me, a copy of any demand relating to the personal or commercial credit, the subject of the guarantee.
- Acknowledges that Anchorage reserves the right to re-identify borrowers and other parties involved with your loan in order to satisfy legal requirements under the AML/CTF Act 2006.

K. Applicant's Declaration

1. Have you or your spouse ever been declared bankrupt or insolvent, or had your estate assigned for the benefit of creditors?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
2. Have you or your spouse ever been a shareholder or officer of a company of which an administrator, manager, receiver, and/or liquidator has been appointed?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
3. Is there any unsatisfied judgement entered in any court against you, your spouse, or any company with which you or your spouse are or were a shareholder or officer?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
4. Have you or your spouse, or any company with which you or your spouse are or have been associated, ever had a property foreclosed upon or sold by a mortgage exercising power of sale?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
5. Have you or your spouse ever been in default on any loan agreement or had any defaults listed against your credit reference?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
6. Have you understood the nature of your request to vary your loan?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
7. Is the information that you have provided, including all statements contained herein, complete, true and accurate?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
Applicant one signature: _____ Date ____ / ____ / ____				
Applicant two signature (if applicable): _____ Date ____ / ____ / ____				
Applicant three signature (if applicable): _____ Date ____ / ____ / ____				
Applicant four signature (if applicable): _____ Date ____ / ____ / ____				
Please contact us on 1300 855 474 if there are further Borrowers/Guarantors involved, additional security properties, or if there is a Company associated with this transaction.				

Any supporting comments you wish to make regarding your application:

L. Additional Details

COMPANY BORROWER / GUARANTOR

Company Name _____ ABN _____

Address _____ Suburb _____ State _____ Postcode _____

Directors Name(s) _____

CO-BORROWER GUARANTOR

Title _____ Surname _____

Given Name(s) _____

Occupation _____

Date of Birth ____ / ____ / ____

Home Phone () _____

Work Phone () _____

Mobile _____

Fax () _____

Marital Status:

Single Defacto Married

Divorced Widowed Separated

No. of Dependents (per application) _____

Ages of Children _____

Driver's Licence No. _____

Current Residential Address

Number & Street _____

Suburb _____

State _____ Postcode _____

Time at this address ____ Years ____ Months

If you have lived at your current address for less than three years, please complete below:

Previous Address

Number & Street _____

Suburb _____

CO-BORROWER GUARANTOR

Title _____ Surname _____

Given Name(s) _____

Occupation _____

Date of Birth ____ / ____ / ____

Home Phone () _____

Work Phone () _____

Mobile _____

Fax () _____

Marital Status:

Single Defacto Married

Divorced Widowed Separated

No. of Dependents (per application) _____

Ages of Children _____

Driver's Licence No. _____

Current Residential Address

Number & Street _____

Suburb _____

State _____ Postcode _____

Time at this address ____ Years ____ Months

If you have lived at your current address for less than three years, please complete below:

Previous Address

Number & Street _____

Suburb _____

State _____ Postcode _____

Time at this address _____ Years _____ Months

Current Employer

Current Employer Name _____

Current Employer/Company Address _____

Current Employer/Company Tel: _____

Current Employer/Company Email: _____

Time with Employer _____ Years _____ Months

Full Time Part Time Casual Self Employed

Gross Annual Income \$ _____

If less than two years, please indicate previous employment below:

Previous Employer

Previous Employer Name _____

Time with Employer _____ Years _____ Months

Full Time Part Time Casual Self Employed

Gross Annual Income \$ _____

Do you have an alternative source of income on which you rely? ie second job, benefits

No Yes

If yes, what is the Annual Gross Income \$ _____

Do you intend to change your current employment/ business in the short-term?

No Yes

If yes, provide details _____

Are you aware of anything which may adversely affect your current employment and income, and your ability to meet your current financial obligations?

No Yes

If yes, provide details _____

State _____ Postcode _____

Time at this address _____ Years _____ Months

Current Employer

Current Employer Name _____

Current Employer/Company Address _____

Current Employer/Company Tel: _____

Current Employer/Company Email: _____

Time with Employer _____ Years _____ Months

Full Time Part Time Casual Self Employed

Gross Annual Income \$ _____

If less than two years, please indicate previous employment below:

Previous Employer

Previous Employer Name _____

Time with Employer _____ Years _____ Months

Full Time Part Time Casual Self Employed

Gross Annual Income \$ _____

Do you have an alternative source of income on which you rely? ie second job, benefits

No Yes

If yes, what is the Annual Gross Income \$ _____

Do you intend to change your current employment/ business in the short-term?

No Yes

If yes, provide details _____

Are you aware of anything which may adversely affect your current employment and income, and your ability to meet your current financial obligations?

No Yes

If yes, provide details _____

ADDITIONAL SECURITY PROPERTY FORM

LOAN NUMBER _____

PRIMARY BORROWER Title _____ Surname _____ Given Name(s) _____ <input type="checkbox"/> CO-BORROWER <input type="checkbox"/> GUARANTOR Title _____ Surname _____ Given Name(s) _____	<input type="checkbox"/> CO-BORROWER <input type="checkbox"/> GUARANTOR Title _____ Surname _____ Given Name(s) _____
<input type="checkbox"/> CO-BORROWER <input type="checkbox"/> GUARANTOR Title _____ Surname _____ Given Name(s) _____	<input type="checkbox"/> CO-BORROWER <input type="checkbox"/> GUARANTOR Title _____ Surname _____ Given Name(s) _____

<p>1. ADDITIONAL SECURITY PROPERTY ONE</p> Address _____ Suburb _____ State _____ Postcode _____ Estimated value \$ _____ <input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment Contact for our valuer to gain access: Name _____ Phone _____ Home / Work / Mobile Phone _____ Home / Work / Mobile <p>3. ADDITIONAL SECURITY PROPERTY THREE (if applicable)</p> Address _____ Suburb _____ State _____ Postcode _____ Estimated value \$ _____ <input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment Contact for our valuer to gain access: Name _____ Phone _____ Home / Work / Mobile Phone _____ Home / Work / Mobile	<p>2. ADDITIONAL SECURITY PROPERTY TWO (if applicable)</p> Address _____ Suburb _____ State _____ Postcode _____ Estimated value \$ _____ <input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment Contact for our valuer to gain access: Name _____ Phone _____ Home / Work / Mobile Phone _____ Home / Work / Mobile <p>4. ADDITIONAL SECURITY PROPERTY FOUR (if applicable)</p> Address _____ Suburb _____ State _____ Postcode _____ Estimated value \$ _____ <input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment Contact for our valuer to gain access: Name _____ Phone _____ Home / Work / Mobile Phone _____ Home / Work / Mobile
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Applicant 1	Applicant 2
Signature _____	Signature _____
Date ____/____/____	Date ____/____/____
Applicant 3	Applicant 4
Signature _____	Signature _____
Date ____/____/____	Date ____/____/____

BORROWER CERTIFICATE OF INCOME DECLARATION

(These sections to be completed for Low Doc applications only)

SECTION 1 Must be completed

Applicant 1 (Full Name) _____	Trading Name (if applicable) _____
Applicant 2 (Full Name) _____	Trading Name (if applicable) _____
Company/firm name (if company is a trustee add trust name) _____	
For New Loans	
Loan Amount \$ _____	ABN (not mandatory) _____
For Loan Increases	
Original Limit \$ _____	OR
Current Limit \$ _____	Increase Amount \$ _____ Total \$ _____

SECTION 2

- Must also be completed for loans where standard Low Doc policy applies or PAYG Low Doc
- If loan is a 'No Doc' loan and income is stated, then assets and liabilities section on the application must be completed

Applicant 1
As stated in my completed Anchorage Home Loan application, I declare that I have been: (tick one)
<input type="checkbox"/> Self-employed <input type="checkbox"/> Employed in my current role for _____ years _____ months.
My current gross salary / net business income p.a. before tax is \$ _____
Does the stated net business income include any net income or loss from the investment properties listed in the application?
<input type="checkbox"/> Yes <input type="checkbox"/> No
Applicant 2
As stated in my completed Anchorage Home Loan application, I declare that I have been: (tick one)
<input type="checkbox"/> Self-employed <input type="checkbox"/> Employed in my current role for _____ years _____ months.
My current gross salary / net business income p.a. before tax is \$ _____
Does the stated net business income include any net income or loss from the investment properties listed in the application?
<input type="checkbox"/> Yes <input type="checkbox"/> No
Company Applicant
We have been trading for _____ years _____ months
and our current net business income p.a before tax is \$ _____

SECTION 3 Must be completed

- I confirm that I can meet the repayments in accordance with the terms of the loan and will not suffer any hardship in doing so.
- I understand that you have advised me to seek independent legal and financial advice prior to entering into the agreement with you and that I may chose whether or not to accept that advice.
- I also understand that the credit provider is relying on the information above to make an offer of finance.
- Where the Applicant is a Company, I confirm that undersigned are the sole Directors.

Applicant 1

Signature _____

Date ____/____/____

Company Applicant (Signed by its Duly Authorised Officers)

Signature _____

Director Name _____

Date ____/____/____

Applicant 2

Signature _____

Date ____/____/____

Signature _____

Director/Secretary Name _____

Date ____/____/____