



Loan Application Form

Please complete all sections of this application form.

Phone: 02 9923 1022

Fax: 02 9955 7109

Email: applications@emortgage.com.au

Personal Details - Individual Applicants/Guarantors

Application No.

** Please complete an addendum page 1 of this application if there are more than 2 applicants and/or guarantors*

Title	<input type="text"/>	<input type="text"/>
Surname	<input type="text"/>	<input type="text"/>
First name	<input type="text"/>	<input type="text"/>
Given name	<input type="text"/>	<input type="text"/>
Date of Birth	<input type="text"/>	Gender <input type="text"/>
Current Address	<input type="text"/>	<input type="text"/>
Suburb	<input type="text"/>	State <input type="text"/> Code <input type="text"/>
Yrs at Address	<input type="text"/>	<input type="text"/>
Postal Address	<input type="text"/>	<input type="text"/>
Previous Address*	<input type="text"/>	<input type="text"/>
Yrs at Address	<input type="text"/>	<input type="text"/>
Home Phone	(<input type="text"/>) <input type="text"/>	(<input type="text"/>) <input type="text"/>
Work Phone	(<input type="text"/>) <input type="text"/>	(<input type="text"/>) <input type="text"/>
Fax	(<input type="text"/>) <input type="text"/>	(<input type="text"/>) <input type="text"/>
Mobile Phone	<input type="text"/>	<input type="text"/>
Email	<input type="text"/>	<input type="text"/>
Licence Number	<input type="text"/>	Marital Status <input type="text"/>
No of Dependents	<input type="text"/>	Under 11 <input type="text"/>
Individual Trustee?	<input type="text"/>	Trust Name <input type="text"/>
Current Employer	<input type="text"/>	<input type="text"/>
Occupation Category ¹	<input type="text"/>	<input type="text"/>
Industry ²	<input type="text"/>	<input type="text"/>
Employment Type	<input type="text"/>	<input type="text"/>
Employment Position	<input type="text"/>	<input type="text"/>
Contact Person	<input type="text"/>	<input type="text"/>
Contact Phone	<input type="text"/>	<input type="text"/>
Yrs of Service	<input type="text"/>	Months <input type="text"/>
Previous Employer*	<input type="text"/>	<input type="text"/>
Occupation Category ¹	<input type="text"/>	<input type="text"/>
Industry ²	<input type="text"/>	<input type="text"/>
Contact Phone	<input type="text"/>	<input type="text"/>
Yrs of Service	<input type="text"/>	Months <input type="text"/>

**Only complete if at current address for less than 3 yrs.*

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**Only complete if current employment is less than 3 yrs of service.*

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1 Please enter one of the following for Occupation Category: - Managers and administrators, Professionals, Associate professionals, Trade persons and related workers, Advanced clerical and service workers, Intermediate clerical sales and service workers, Intermediate production and transport workers, Elementary clerical sales and service workers, Labourers and related workers

2 Please enter one of the following for Industry:- Accounting, Administration, Advertising/Media/Entertainment, Banking & financial services, Call centre/Customer service, Community & sport, Construction, Consulting & corporate strategy, Education & training, Engineering, Government/Defence, Healthcare & medical, Hospitality & tourism, HR & recruitment, IT & Telecoms, Insurance & superannuation, Legal, Manufacturing/Operations, Mining, oil & gas, Primary industry, Real estate & property, Retail & consumer products, Sales & marketing, Science & technology, Trades & services, Transport & logistics.

Company Details - Company Applicants/Guarantors

Company Name		ACN/ABN		Formation Date	
Registered Address		Suburb		State	Code
Trading Address		Suburb		State	Code
Company Trustee?	Trust Name				
Directors 1		2			
3		4			
Shareholders 1		2			
3		4			

Company Name		ACN/ABN		Formation Date	
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Company Trustee?	Trust Name				
Directors 1		2			
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3		4			

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Directors 1		2			
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Trading Address		Suburb		State	Code
Company Trustee?	Trust Name				
Directors 1		2			
3		4			
Shareholders 1		2			
3		4			

Income Details

	Applicant 1	Applicant 2	Applicant 3	Applicant 4	Applicant 5	Applicant 6	Total
Gross pa. \$ *							
Regular O/time							
Other:							
Existing Rental							
Expected Rental							
Company Car							

Business addbacks - Company applicants/Directors/Self-employed:

Current Year

Net profit/(loss)							
Depreciation							
Superannuation							
Interest							
Other:							

Previous Year

Net profit/(loss)							
Depreciation							
Superannuation							
Interest							
Other							
Total \$**							

* Include Gross salary for all PAYG applicants or Net Taxable income for self-employed applicants or salaries and/or directors fees for directors.

** The business related income included in this total is equal to the **average** of the current and previous year's amounts.

Statement of Assets & Liabilities

Asset Type	Value/Limit	Mthly Payment	Amount Owing	Interest Rate	Lender / Institution	Owned by	Payout ?
Total \$				Net assets \$			

Property/Security Details

* Please complete an addendum page 2 of this application if there are more than 4 securities

	Security 1				Security 2			
Security Address								
Suburb		State		Code		State		Code
Folio ID/ Lot No		DP number / Volume				DP number / Volume		
Title Holders								
Security type								
Security Use								
Security Size	Land Area		Build Size		Land Area		Build Size	
Insurer			Policy No.				Policy No.	
Expiry date								
Estimated Value \$								
Contact for Access								
Phone			Mobile				Mobile	

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Security 3

Security Address			
Suburb		State	Code
Folio ID/ Lot No	DP number / Volume		
Title Holders			
Security type			
Security Use			
Security Size	Land Area		Build Size
Insurer			Policy No.
Expiry date			
Estimated Value \$			
Contact for Access			
Phone		Mobile	

Security 4

Security Address			
Suburb		State	Code
Folio ID/ Lot No	DP number / Volume		
Title Holders			
Security type			
Security Use			
Security Size	Land Area		Build Size
Insurer			Policy No.
Expiry date			
Estimated Value \$			
Contact for Access			
Phone		Mobile	

Security 5

Security Address			
Suburb		State	Code
Folio ID/ Lot No	DP number / Volume		
Title Holders			
Security type			
Security Use			
Security Size	Land Area		Build Size
Insurer			Policy No.
Expiry date			
Estimated Value \$			
Contact for Access			
Phone		Mobile	

Security 6

Security Address			
Suburb		State	Code
Folio ID/ Lot No	DP number / Volume		
Title Holders			
Security type			
Security Use			
Security Size	Land Area		Build Size
Insurer			Policy No.
Expiry date			
Estimated Value \$			
Contact for Access			
Phone		Mobile	

Applicants Declarations

* If you answer yes to any of the following questions please provide further details.

Yes/No

- Have you, your spouse or any applicant or guarantor ever been declared bankrupt, in default of a loan, insolvent or assigned your estate for the benefit of creditors?
- Have you, or your spouse or any applicant or guarantor ever been shareholders or officers of a company of which a manager, receiver, and/or liquidator has been appointed?(judgement)
- Is there any unsatisfied judgement entered in any court against you, your spouse or any company of which you or your spouse or any applicant and/or guarantor are or were a shareholder or officer? (other lender)
- Has any application in respect of this loan ever been submitted by you or any other person to any other lender? (Old system)
- Do you require legal or financial advice? (othewr name)
- Do you require a language interpreter?
- Do you know of any reason why you should not remain employed for the term of the loan?

I/We apply for credit with Loan Services Australia Pty Ltd (the manager). I/We and any guarantors are all aged over 18 years. 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 complete and that no information, which might affect the decision of the manager, has been withheld. I/We consent to the disclosure of the information in 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 understand that an approval or advance may be withdrawn at any stage and legal action commenced should any false or misleading information be given in this application. I/We understand that it is a condition of the Credit Provider's Lending Policy that all loans may be required to be covered by mortgage loss insurance. I/We authorise the Manager to provide details of this loan application to the Land/Agent/Builder and/or the Land Broker/Solicitor named within, who will also be advised of the result of this application. I/We acknowledge that any valuation report commissioned by the Manager is prepared for the confidential use of the Manager in determining whether an advance should be made and that approval of any advance does not imply any warranty by the Manager or its valuer that the purchase price is reasonable or that the property is free form defects. I/We understand that this is an application only and as such does not imply that a loan will be offered or approved and agree that no reason shall be given should this application be rejected. I/We understand and acknowledge that the Manager recommends that each applicant seek independent legal or other financial advice prior to entering into any credit contract that the Manager may offer to the Applicant/s as a result of this application or any related guarantee. 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 understand and acknowledge that if this loan application is approved, the Manager may pay an introduction fee or commission to a third party for the introduction of the loan.

Signed Applicant/ Guarantor 1		Date	/ /	Signed Applicant/ Guarantor 2		Date	/ /
Signed Applicant/ Guarantor 3		Date	/ /	Signed Applicant/ Guarantor 4		Date	/ /

Application fee

I/We agree to pay part of the application fee at the time of application. Any outstanding fee must be paid on settlement or otherwise payable directly to the manager. The application fee may be refundable in the case where this application is rejected or does not proceed prior to a valuation for the security property offered. The manager may retain the fee collected at the time of application. If Loan agreements are issued and legal expenses are incurred, the Manager's legal costs for preparation of agreements are also payable.

I/We hereby authorise application and/or associated fees, to be charged to my/our credit card as follows;

Payment Method MasterCard VISA Amex Card Number Expiry Date

Card Holder's Name Card Holder's Signature

Declaration as to Purpose of Credit (Unregulated Loans only)

(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 predominately for business or investment purposes (or for both purposes).

Important: You should **NOT** sign this declaration unless this loan is wholly or predominately for business or investment purposes. By signing this declaration you may **LOSE** your protection under the Consumer Credit Code.

Signed Applicant/ Guarantor 1		Date	/ /	Signed Applicant/ Guarantor 2		Date	/ /
Signed Applicant/ Guarantor 3		Date	/ /	Signed Applicant/ Guarantor 4		Date	/ /

Nomination of Address for notices - Joint Nomination form (Regulated loans only)

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 receive 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 credit provider, and nominate one of you to receive this information. Only one person who is a borrower may be the person nominated.

Any person who has signed this form can advise the credit provider at any time in writing that they wish to cancel their nomination. Following any cancellation, the credit provider will from then on provide each joint Borrower with his or her own separate copy of any notice or other document under the consumer credit code.

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.

Signed Applicant/ Guarantor 1		Date	/ /	Signed Applicant/ Guarantor 2		Date	/ /
Signed Applicant/ Guarantor 3		Date	/ /	Signed Applicant/ Guarantor 4		Date	/ /

Privacy act declarations - All applicants/guarantors

Loan Services Australia Pty Ltd (The Manager).

The Manager and the lenders 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.

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 lenders 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, mortgage originator, or mortgage 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 with my/our loan.

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.

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.

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 (whether acting individually or together):

GE Mortgage Insurance Pty Ltd ABN: 61 071 466 334 & GE Capital Mortgage Insurance Pty Ltd ABN: 52 081 488 440
Address: Level 23, 259 George Street Sydney 2000 Telephone: 02 9247 8677

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

Royal & Sun Alliance Lenders Mortgage Insurance ABN: 48 005 297 807
Address: Level 5, 465 Victoria Avenue, Chatswood 2065 Telephone 02 9978 9000

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.

Signed Applicant/ Guarantor 1	<input type="text"/>	Date	<input type="text"/> / <input type="text"/> / <input type="text"/>	Signed Applicant/ Guarantor 2	<input type="text"/>	Date	<input type="text"/> / <input type="text"/> / <input type="text"/>
Signed Applicant/ Guarantor 3	<input type="text"/>	Date	<input type="text"/> / <input type="text"/> / <input type="text"/>	Signed Applicant/ Guarantor 4	<input type="text"/>	Date	<input type="text"/> / <input type="text"/> / <input type="text"/>
Signed Witness	<input type="text"/>	Date	<input type="text"/> / <input type="text"/> / <input type="text"/>	Address of Witness	<input type="text"/>		
Name of Witness	<input type="text"/>						

Identification Checklist - Applicant 1 (please complete this checklist for each applicant)

Applicant name

Please provide details of nearest relative not living with you.

Name	<input type="text"/>	Relationship	<input type="text"/>
Address	<input type="text"/>	Suburb	<input type="text"/>
Telephone Number	() <input type="text"/>	State	<input type="text"/>
	<input type="text"/>	Code	<input type="text"/>
	Applicant mothers maiden name <input type="text"/>		

100 Point check - Please provide relevant documents and/or verification to qualify for 100 points. Prescribed verification procedure (100 Point Check), pursuant to the Financial Transaction Reports Act 1988 (FTR Act), for the purpose of obtaining an identification record (section s.20A (1)(b)(i) of the FTR Act) for a signatory to an account.

Document / Verification type	Points
1. PRIMARY DOCUMENTS - please provide a copy of the document. • Birth Certificate. • Passport: -a current passport or expired passport, which has not been cancelled and was current within the preceding 2 years. • Citizenship certificate.	70
2. A written reference from one of the following, signed by both the person giving it and the signatory: • Another financial body certifying that the signatory is a known customer of at least 12 months standing. • Another customer who has been verified as a signatory by the cash dealer and who has known the signatory for at least 12 months. • An acceptable referee (refer to AUSTRAC Guidelines) who has known the signatory for at least 12 months.	40
3. Please provide a copy of the document. • A licence or permit issued under a law of the Commonwealth, a State or Territory (e.g. an Australian driver's licence). • An identification card issued to a public employee. • An identification card issued to a person by the Commonwealth, a State or Territory as evidence of the person's entitlement to a financial benefit • An identification card issued to a student at a tertiary education institution.	40
4. Please provide a copy of the document. • A document held by the cash dealer giving security over the signatory's property. • A mortgage or other instrument of security held by another financial body.	35
5. Please provide written confirmation of the following: • A current employer, or a previous employer within last 2 years. • A rating authority (e.g. land rates). • The Credit Reference Association of Australia (subject to the Privacy Act 1988). • Land Titles Office records.	35
6. The following checks require telephone or written verification. • By reference to the latest telephone directory published by Telstra or by advice provided by Telstra; and • By telephone contact with the signatory on that telephone number Provide phone number in B below.	25
7. Please provide a copy of the document. NAME of signatory verified from any other secondary identification document relating to the signatory, e.g. credit card, Medicare card, telephone account, council rates notice, etc. Note: More than one document may be counted, but points scored from a particular source may be counted only once, e.g. if MasterCard and Visa Card issued from the same financial institution, only one may be counted.	25
8. The following checks require telephone or written verification. • The electoral roll compiled by the Australian Electoral Office and available for public scrutiny. • An acceptable referee (refer to AUSTRAC Information Circular No. 3) Note: It is not required that the acceptable referee has known the signatory for 12 months or more. • If the signatory lives or carries on business in rented accommodation—the owner or landlord of the premises or a real estate agent acting as managing agent of the premises. • The records of a public utility • The records of another financial body of which the signatory is a known customer • A record held under a law other than a law relating to land titles (for which, see No. 6)	25
9. The following checks require telephone or written verification. • The records of a primary, secondary or tertiary educational institution attended by the signatory within the last 10 years. • The records of a professional or trade association of which the signatory is a member	25

Document details from Checks 1, 2, 3, 4 and 7 (Please provide a copy of the document.)

Document/ Verification Type	Document number	Date of Birth	Issue date	Expiry date	Place of issue (state / city)	Points

List below the details of the method(s) and source(s) of verification for Checks 5, 6, 8 and 9

Check/Verification Type	Reference/ Account number	Issued by / Person giving information	Name and address of organisation (if relevant)						
Has verification been achieved?	<table border="1"> <tr> <td>Original documents verified by</td> <td rowspan="3"> <table border="1"> <tr> <td>Signed</td> <td>Date <input type="text"/></td> </tr> </table> </td> </tr> <tr> <td> </td> </tr> <tr> <td> </td> </tr> </table>			Original documents verified by	<table border="1"> <tr> <td>Signed</td> <td>Date <input type="text"/></td> </tr> </table>	Signed	Date <input type="text"/>		
Original documents verified by				<table border="1"> <tr> <td>Signed</td> <td>Date <input type="text"/></td> </tr> </table>		Signed	Date <input type="text"/>		
Signed						Date <input type="text"/>			
	Total points scored								