



# Mortgage Application Pack

For assistance please call (02) 9487 7088

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: 7 Alexandria Parade      By Fax:      By Email: info@mortgageshop.com.au  
 Waitara NSW 2077      (02) 9477 5798

PLEASE MAIL ORIGINALS

## Products selected

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

## Settlements program

If refinancing - Will you be taking advantage of Borrower Assist?

Yes      No  
     

## Please tell us your preferred contact number and time

Preferred Contact Times - Applicants	Yes	No	Area Code	Phone
Morning (8:00 am to 12:00 pm)	<input type="checkbox"/>	<input type="checkbox"/>		
Afternoon (12:00 pm to 6:00 pm)	<input type="checkbox"/>	<input type="checkbox"/>		

Your Email Address

## Comments

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# 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

- FHOG 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  **Or a..** Trust

Registered address  State  Code

Trading address  State  Code

# Mortgage Application Form

## Tell us about your finances...

### Your yearly income - all

<b>Gross salaries</b>	<b>Addbacks:</b>	
Applicant 1	Depreciation	Other
Applicant 2	Superannuation	Other
Existing rental	Interest	Other
Expected rental	Profit \ Loss	
		<b>Total Gross Income \$</b>

### 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"/>
<b>Total</b>					

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

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

**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)

Title holder's name

Property address

Suburb  State  Code

Access contact for valuation

Phone  Mobile

Estimated value  Land Area (ha)

### Your accountant...

### Your solicitor...

Accounting firm

Contact  Phone

Address

Suburb  State  Code

Solicitor firm

Contact  Phone

Address

Suburb  State  Code

# Mortgage Application Form

Tell us about the money you need and the money you have...

### The money you need

New Purchase Price	
Refinance amount	
Home improvements	
Future Use (Investment or Personal )	
Setup Costs	
LMI Premium	
NIVA Limit	
Other costs	
<b>Total \$</b>	

### The money you have

Proceeds from Sale	
Your own funds	
Gifts	
Total Loan amount applied for	
Other	
<b>Total \$</b>	

**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...

<b>Funder</b>		<b>Total loan amount \$</b>		<b>Term</b>		<b>Years</b>
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<b>1</b>	<b>Product</b>		<b>Term</b>		<b>Years</b>	<b>Interest rate</b>		<b>Time-Out Application Only</b> _____ Repayment Rate    Period _____ Settlement Drawdown \$Amt _____ Loan \$Amt (End Value)
	<b>Amount</b>							
	<b>Purpose of this loan?</b>	Purchase property <input type="checkbox"/>	Refinancing <input type="checkbox"/>	Building <input type="checkbox"/>				
	<b>Loan type</b>	Variable interest <input type="checkbox"/>	Fixed interest <input type="checkbox"/>	For _____ Yrs	Line of credit <input type="checkbox"/>			
	<b>Repayments</b>	Principal & interest <input type="checkbox"/>	Interest only <input type="checkbox"/>	For _____ Yrs				
	<b>Repayment Method</b>	Salary crediting <input type="checkbox"/>	Direct debit <input type="checkbox"/>	Deposit book <input type="checkbox"/>	Other <input type="checkbox"/>			

  

<b>2</b>	<b>Product</b>		<b>Amount</b>		<b>Term</b>		<b>Years</b>	<b>Interest rate</b>	
	<b>Purpose of this loan?</b>	Purchase property <input type="checkbox"/>	Refinancing <input type="checkbox"/>	Building <input type="checkbox"/>	Other <input type="checkbox"/>				
	<b>Loan type</b>	Variable interest <input type="checkbox"/>	Fixed interest <input type="checkbox"/>	For _____ Yrs	Line of credit <input type="checkbox"/>				
	<b>Repayments</b>	Principal & interest <input type="checkbox"/>	Interest only <input type="checkbox"/>	For _____ Yrs					
	<b>Repayment Method</b>	From Loan #1 <input type="checkbox"/>	Salary crediting <input type="checkbox"/>	Direct debit <input type="checkbox"/>	Deposit book <input type="checkbox"/>	Other <input type="checkbox"/>			

  

<b>3</b>	<b>Product</b>		<b>Amount</b>		<b>Term</b>		<b>Years</b>	<b>Interest rate</b>	
	<b>Purpose of this loan?</b>	Purchase property <input type="checkbox"/>	Refinancing <input type="checkbox"/>	Building <input type="checkbox"/>	Other <input type="checkbox"/>				
	<b>Loan type</b>	Variable interest <input type="checkbox"/>	Fixed interest <input type="checkbox"/>	For _____ Yrs	Line of credit <input type="checkbox"/>				
	<b>Repayments</b>	Principal & interest <input type="checkbox"/>	Interest only <input type="checkbox"/>	For _____ Yrs					
	<b>Repayment Method</b>	From Loan #1 <input type="checkbox"/>	Salary crediting <input type="checkbox"/>	Direct debit <input type="checkbox"/>	Deposit book <input type="checkbox"/>	Other <input type="checkbox"/>			

  

<b>4</b>	<b>Product</b>		<b>Amount</b>		<b>Term</b>		<b>Years</b>	<b>Interest rate</b>	
	<b>Purpose of this</b>	Purchase property <input type="checkbox"/>	Refinancing <input type="checkbox"/>	Building <input type="checkbox"/>	Other <input type="checkbox"/>				
	<b>Loan type</b>	Variable interest <input type="checkbox"/>	Fixed interest <input type="checkbox"/>	For _____ Yrs	Line of credit <input type="checkbox"/>				
	<b>Repayments</b>	Principal & interest <input type="checkbox"/>	Interest only <input type="checkbox"/>	For _____ Yrs					
	<b>Repayment Method</b>	From Loan #1 <input type="checkbox"/>	Salary crediting <input type="checkbox"/>	Direct debit <input type="checkbox"/>	Deposit book <input type="checkbox"/>	Other <input type="checkbox"/>			

How would like your new accounts setup?

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

Do you require a cheque book? <input type="checkbox"/>	Credit Card? <input type="checkbox"/>		
Do you require an additional deposit book? <input type="checkbox"/>	Limit \$ <input style="width: 100px;" type="text"/>	Name of Nearest Relative	Relationship
	For Suite I this amount should be INCLUDED in the All-In-One loan amount & LVR	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	<input type="text"/>	Account Name	<input type="text"/>
BSB	<input type="text"/>	Account Number	<input type="text"/>

## 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	<input type="text"/>	Print name	<input type="text"/>	Date	<input type="text"/>
Signature	<input type="text"/>	Print name	<input type="text"/>	Date	<input type="text"/>

## 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	<input type="text"/>	Print Name	<input type="text"/>	Date	<input type="text"/>
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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

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

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

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

**Cards (Only one per issuing organisation)**

<b>25</b>	VISA/Master, etc Card	Account Number	Expiry/issue Date	Issued By / At
<b>25</b>	Bank Card			
<b>25</b>	Other			
<b>25</b>	Medicare Card			

<b>25</b>	Records of an educational institution (<10 yrs old)	Full Details
<b>25</b>	Records of a professional or trade association (Membership Card)	

<b>35</b>	Rates eg. Land Rates	Person giving information	Account #
	Address		
<b>35</b>	Credit Advantage	Person giving information	Account #
	Address		
<b>35</b>	Other Mortgage Docs	Person giving information	Account #
	Address		
<b>25</b>	Public utility record (Gas, water)	Person giving information	Account #
	Address		
<b>25</b>	Electoral roll	Person giving information	Account #
	Address		
<b>25</b>	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  Signed  Date

Print Name.